

FACTS IN FIGURES

MARCH 2026

Monthly Fund Factsheet

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Mohit Bhatia
Chief Executive Officer

FROM THE CEO'S DESK

Dear Readers,

Wishing you all a successful Financial Year 2026-27 ahead!

"In investing, what is comfortable is rarely profitable." – Robert Arnott

The above quote resonates strongly with the developments witnessed during FY 2025-26 - a year that truly tested investor patience and resilience. The global economy remained in a phase of recalibration, marked by persistent inflationary pressures, elevated interest rates, and global geopolitical tensions, which disrupted energy markets and kept crude prices volatile. Against this backdrop, global capital flows remained cautious. The strengthening US dollar and relatively attractive global yields led to significant foreign capital outflows from emerging markets, including India. The Indian rupee also experienced intermittent pressure during the year.

Unlike FY25, which saw steady gains, FY26 witnessed a broad-based correction in Indian equities. The BSE Sensex declined by ~7.1%, closing at ~71,948 as of March 2026, compared to strong positive returns in FY25. The NSE Nifty 50 fell by ~5.1%, ending near 22,331, versus its growth trajectory in the previous year. Broader markets saw sharper corrections, with midcap and small cap indices underperforming significantly compared to FY25, when they had delivered strong double-digit returns.

Amid equity market volatility, investors increasingly turned toward safe-haven assets with gold prices surged by ~47.9% and silver witnessed a sharp rise of ~108.7%, reflecting heightened global uncertainty. FY26 was marked by a stark divergence in institutional flows with Foreign Portfolio Investors (FPIs) recorded outflows of ~₹ 1.61 lakh crore, among the highest in recent years. However, Domestic Institutional Investors (DIIs) infused ~₹ 8.5 lakh crore, providing strong counterbalance and reinforcing the structural strength of domestic participation.

In the fixed income space, 10-year Government Security (G-Sec) yield hardened by ~50 basis points, reflecting inflation concerns and evolving fiscal dynamics and foreign participation in Indian debt markets remained subdued compared to FY25.

Indian Mutual Fund Industry - Resilience Continues: The Indian mutual fund industry continued its strong growth trajectory:

Particulars	As of 31st March 2025	As of 31st March 2026
Closing AUM	₹ 65.74 Lac Cr	₹ 73.73 Lac Cr
Net Sales for the month	(₹ 1,64,435 Cr)	(₹ 2,39,910 Cr)
Folio Count	23.45 Cr	~27.5 Cr
SIP Contribution for the month	₹ 25,926 Cr	₹ 32,087 Cr (all-time high)

Even during volatile phases, Indian retail investors continued their disciplined approach through SIPs, reinforcing long-term wealth creation.

BOI MFs consolidated AUM across all mutual fund schemes stood at ₹ 13,424.21 Crore, with a folio count of 8,50,081 as of 31st March 2026. For disciplined investors, market swings most often create opportunities rather than threats. By focusing on fundamentals, remaining patient through cycles, they have an opportunity to turn volatility into a powerful driver of long term compounding. FY26 has reaffirmed an important principle- volatility is inevitable, but discipline maybe rewarding for long term investors. We remain committed to guiding our investors through these evolving market conditions and helping them achieve their long-term financial goals.

We sincerely thank you for your continued trust and partnership. Wishing you a rewarding investment journey ahead.

Sincerely

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

The above Assets Under Management as of 31st March 2026 (in Lakhs) include **Equity:** ₹ 7,64,412.51 | **Debt:** ₹ 92,172.61 | **Hybrid:** ₹ 1,86,807.24 | **Liquid:** ₹ 1,64,803.74 | **ELSS:** ₹ 1,34,225.19

Geographical Spread: Top 5 Cities: 49.70% | **Next 10 Cities:** 13.17% | **Next 20 Cities:** 7.96% | **Next 75 Cities:** 8.44% | **Others:** 20.75%

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

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

Source: Internal Research

MARKET UPDATE

Alok Singh
Chief Investment Officer



Markets at a Crossroads: Volatility, Inflation Risks, and Valuation Reset

The Indian equity market ended the financial year on a weak footing, reflecting a year dominated by global uncertainty and macroeconomic volatility. The Nifty 50 delivered a negative return for FY26, marking the second consecutive year of muted performance. Weakness intensified toward the end of the year, with markets correcting sharply by nearly 10% in March 2026, coinciding with a decisive shift to a risk-off environment following the escalation of the Middle Eastern conflict.

The conflict immediately triggered volatility across global energy markets and supply chains. However, the full economic consequences are likely to unfold with a lag, as second and third-order effects work through inflation, corporate margins, consumption, and growth. While the direct impact on Q4 FY26 earnings is expected to be limited, Q1 FY27 particularly will bear the brunt, as higher costs and tighter financial conditions begin to be transmitted through the system.

Markets are attempting to discount these risks in advance, though history suggests that pricing geopolitical shocks with precision is difficult. Even after hostilities ease, markets often experience prolonged aftershocks, reflecting delayed economic transmission. Past episodes indicate that conflict duration matters; the longer disruptions persist, the more entrenched inflationary pressures tend to become, eventually influencing revenues, margins, and demand.

Inflation concerns have therefore moved to the centre of market pricing, particularly in fixed income. Persistently elevated inflation limits the scope for monetary easing and increases the likelihood of tighter policy settings for longer. Bond markets have responded swiftly. Since the onset of the conflict, the Indian 10-year government bond yield has risen by roughly 50 basis points, reflecting concerns around both inflation sustainability and fiscal dynamics.

Beyond inflation, bond investors are increasingly focused on fiscal pressures. Measures aimed at cushioning domestic consumers, such as tax and duty reductions, could weigh on government revenues, while any slowdown in growth would further strain tax collections. Together, these dynamics increase the probability of higher government borrowing, putting additional upward pressure on bond yields through increased supply.

External sector pressures have compounded these challenges. India's reliance on energy imports means that higher crude prices directly worsen the import bill and strain the current account balance. Prolonged instability in the Middle East also raises concerns around remittance flows. These factors, combined with sustained foreign portfolio outflows, have weighed heavily on the rupee. The INR touched record lows during the year, emerging as one of the weakest-performing major currencies globally, with a depreciation of approximately 13% since September 2024.

Looking ahead, inflation dynamics remain the key macro variable. Assuming crude oil averages around US\$95 per barrel in FY27, with gas availability remaining constrained, elevated energy prices are already feeding into higher input costs across industries. These pressures have resulted in selective production cuts, margin compression, and a rise in imported inflation, exacerbated by currency weakness. Under these conditions, inflation pressures are expected to broaden. Higher production costs, a weaker currency, and firm food and core goods prices could push average CPI inflation to around 5.1% YoY in FY27. Risks remain skewed to the upside, particularly if crude prices sustain above US\$110 per barrel, which could force retail fuel price adjustments and trigger second-round inflation effects.

Bond markets appear to have priced in an aggressive tightening scenario. The yield curve has steepened materially and now offers a more balanced risk-reward profile across maturities. In our view, close to 50 basis points of tightening already factored in appears aggressive at this stage.

Equity markets, meanwhile, are still assessing the depth and durability of earnings impact. Consensus expectations have incorporated only modest earnings downgrades so far, implicitly assuming a relatively contained temporary disruption. However, market price action suggests higher caution; with this, the valuations across large, mid, and small cap segments appear at levels close to their long-term averages. The forthcoming earnings cycle will therefore be critical. If earnings downgrades remain limited and management commentary indicates resilience in demand and margins, equities could begin to look increasingly attractive from a medium-term perspective. Provided there are no further disruptions to energy supply or availability and the government is able to cushion some impact through fiscal measures. In that case, earnings growth should remain broadly supported despite a more challenging macro backdrop.

Overall, the current phase appears to be a macro-driven correction rather than a structural earnings downturn. Volatility is likely to persist, but with valuations having reset and risk premia rising, medium-term risk-reward is gradually becoming more balanced. Selective positioning, with close attention to inflation trends and earnings quality, will remain key as markets navigate this period of heightened uncertainty.

Source: Bloomberg and 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

Beyond the Noise: Investing in a Volatile Global Environment

In today's highly interconnected global landscape, financial markets are continually influenced by a complex mix of geopolitical developments, economic transitions, technological innovation, and unforeseen global events. This constant stream of information and disruption often translates into heightened market volatility, making it challenging for investors to distinguish between long-term opportunities and short-term market "noise." In such an environment, investing demands discipline, clarity of objectives, and an unwavering focus on long-term value creation.

Market volatility, while often viewed negatively, is a natural and inevitable characteristic of dynamic financial systems. The true risk does not lie in volatility itself but in how investors react to it. Emotion-driven decisions such as panic selling during periods of stress or chasing momentum during market rallies can significantly undermine investment outcomes over time. A more effective approach is to remain anchored in fundamentals, assessing the financial strength of businesses, long-term economic trends, competitive advantages, and durable growth drivers. By prioritizing rigorous analysis over sensational headlines, investors can avoid being influenced by short-lived market sentiment.

Diversification continues to be one of the most powerful tools for managing risk, particularly during periods of uncertainty. Allocating capital across different asset classes, sectors, and geographies helps reduce dependence on any single market outcome. When certain regions or industries face headwinds, others may simultaneously benefit from structural tailwinds or cyclical recovery. A thoughtfully constructed, diversified portfolio can therefore act as a stabilizing force, smoothing returns and enhancing resilience amid global market turbulence.

Equally important is maintaining a long-term investment horizon. Short-term market movements often obscure the broader trajectory of economic growth and wealth creation, which historically has been positive over extended periods. Investors who remain committed to their strategic goals—and resist the temptation to react to daily or quarterly fluctuations—are more likely to benefit from the power of compounding. In this context, patience is not passive; it is a deliberate and valuable investment strategy.

Staying informed is essential, but it must be paired with discernment. Today's information ecosystem is crowded with opinions, forecasts, and real-time updates, many of which are speculative or driven by short-term narratives. Not all information carries equal weight. Investors must develop the ability to filter signal from noise by relying on credible sources, understanding key macroeconomic indicators, and consistently reviewing portfolio fundamentals and performance. Informed decision-making is most effective when it is analytical rather than reactive.

At the same time, adaptability remains a critical component of long-term success. While discipline and consistency are vital, an overly rigid strategy can be risky in a rapidly evolving world. Structural shifts such as changes in interest rate regimes, technological disruption, demographic trends, or evolving consumer behavior may warrant periodic reassessment of portfolio positioning. Thoughtful flexibility allows investors to make measured adjustments while staying aligned with their long-term objectives and core investment principles.

In conclusion, investing beyond the noise requires a balance of patience combined with vigilance, diversification paired with conviction, and access to information guided by critical judgment. In an increasingly volatile and uncertain global environment, investors who remain calm, informed, and strategically focused are best positioned to navigate change and achieve sustainable, long-term financial growth.

Source: Internal Research

Disclaimer: The above note is prepared with collective inputs from our Investment Research team & products 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 requirement.

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

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)

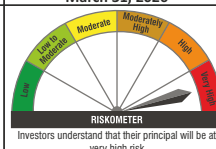
Invest Now

All data as on March 31, 2026 (Unless indicated otherwise)

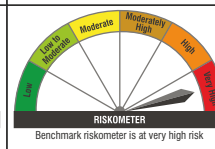
This product is suitable for investors who are seeking*:

- 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, 2026

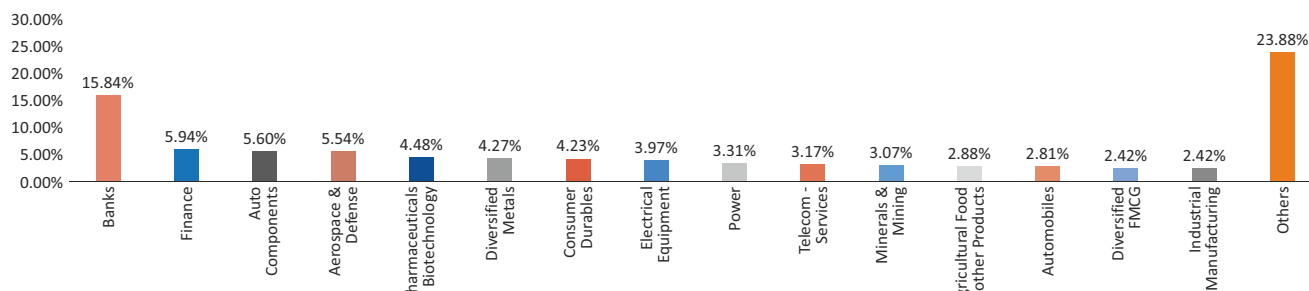


Benchmark Risk-o-meter as on March 31, 2026^A



* 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	15.84	Siemens Energy India Limited	0.50	Nuvama Wealth Management Limited	1.23	GOVERNMENT BOND AND TREASURY BILL	
✓ State Bank of India	4.62	POWER	3.31	Prudent Corporate Advisory Services Limited	0.96	Treasury Bill	
✓ ICICI Bank Limited	3.23	NTPC Limited	2.41	KPIIT Technologies Limited	0.93	182 Days Tbill (MD 21/05/2026) (SOV)	0.73
✓ HDFC Bank Limited	2.79	Torrent Power Limited	0.90	Coforge Limited	0.88	364 Days Tbill (MD 07/01/2027) (SOV)	0.02
Indian Bank	2.13	TELECOM - SERVICES	3.17	Zaggle Prepaid Ocean Services Limited	0.85	Total	0.75
Bank of Baroda	1.67	✓ Bharti Airtel Limited	3.17	SBI Life Insurance Company Limited	0.65	CASH & CASH EQUIVALENT	
Kotak Mahindra Bank Limited	1.40	MINERALS & MINING	3.07	Radico Khaitan Limited	0.56	Net Receivables/Payables	4.47
FINANCE	5.94	✓ Lloyds Metals And Energy Limited	3.07	Netweb Technologies India Limited	0.21	TREPS / Reverse Repo Investments	0.00
Power Finance Corporation Limited	2.27	AGRICULTURAL FOOD & OTHER PRODUCTS	2.88	Brigade Enterprises Limited	0.03	Total	4.47
SBI Cards and Payment Services Limited	1.64	Balrampur Chini Mills Limited	1.93	Total	93.83	GRAND TOTAL	
Sundaram Finance Limited	1.10	Triveni Engineering & Industries Limited	0.95			100.00	
CreditAccess Grameen Limited	0.52	AUTOMOBILES	2.81	✓ Indicates Top 10 Equity Holdings.			
Rane Holdings Limited	0.41	Mahindra & Mahindra Limited	1.48	MONEY MARKET INSTRUMENTS			
AUTO COMPONENTS	5.60	Bajaj Auto Limited	0.78	Certificate of Deposit			
✓ UNO Minda Limited	2.54	Hero MotoCorp Limited	0.55	Bank of Baroda (FITCH A1+)	0.49		
Bharat Forge Limited	1.44	DIVERSIFIED FMCG	2.42	Punjab National Bank (CRISIL A1+)	0.23		
MRF Limited	1.06	ITC Limited	2.42	Small Industries Dev Bank of India (CRISIL A1+)	0.23		
S.J.S. Enterprises Limited	0.56	INDUSTRIAL MANUFACTURING	2.42	Total	0.95		
AEROSPACE & DEFENSE	5.54	Mazagon Dock Shipbuilders Limited	1.02				
✓ Hindustan Aeronautics Limited	3.16	Titagarh Rail Systems Limited	0.73				
Bharat Electronics Limited	2.38	Syrma SGS Technology Limited	0.67				
PHARMACEUTICALS & BIOTECHNOLOGY	4.48	OTHERS	23.88				
✓ Actaas Chemicals Limited	2.51	Reliance Industries Limited	2.31				
Dr. Reddy's Laboratories Limited	1.97	Adani Ports and Special Economic Zone Limited	2.27				
DIVERSIFIED METALS	4.27	Britannia Industries Limited	2.03				
✓ Vedanta Limited	4.27	Ambuja Cements Limited	1.68				
CONSUMER DURABLES	4.23	Tata Steel Limited	1.67				
Sky Gold And Diamonds Limited	2.40	Coromandel International Limited	1.65				
Asian Paints Limited	1.36	Hindustan Copper Limited	1.63				
Senco Gold Limited	0.47	HEG Limited	1.60				
ELECTRICAL EQUIPMENT	3.97	Swan Corp Limited	1.49				
✓ Quality Power Electrical Equip Ltd	2.52	Tata Motors Ltd	1.25				
Hitachi Energy India Limited	0.95						

MCAP Categorization (As on March 31, 2026)

Mcap Category	Percentage
Large Cap	53.31%
Small Cap	22.60%
Mid Cap	17.92%
GB/TB/Repo/Others	5.22%
Debt	0.95%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

June 29, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 2,108.64 Crs.

LATEST AUM

₹ 2,033.61 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on March 31, 2026)

0.83 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS (As on March 31, 2026)

Standard Deviation (Annualized): 17.79% (Bank of India Flexi Cap Fund)
14.63% (BSE 500 TRI)

Beta: 1.08

Sharpe Ratio*: 0.67

Tracking Error (Annualized): 8.18%

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

* Risk-free rate assumed to be 6.98% (MIBOR as on March 31, 2026)

NAV (As on March 31, 2026)

NAV (₹)

Regular Plan	Direct Plan
Growth 31.79	Growth 34.77
IDCW 28.89	IDCW 29.72

EXPENSE RATIO

Regular Plan: 1.92% Direct Plan: 0.52%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Small Cap Fund

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

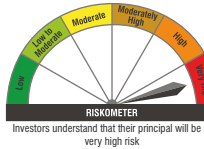
Invest Now

All data as on March 31, 2026 (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, 2026

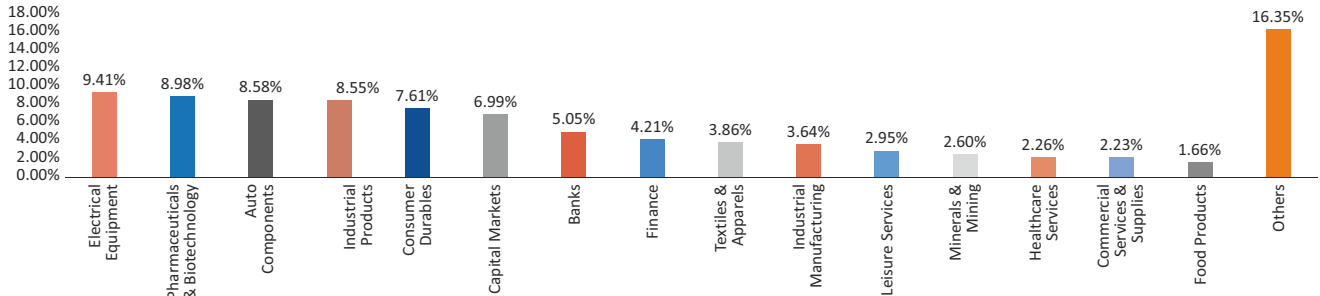


Benchmark Risk-o-meter as on March 31, 2026^A



*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		Prudent Corporate Advisory Services Limited	1.17	FOOD PRODUCTS	1.66	MONEY MARKET INSTRUMENTS	
ELECTRICAL EQUIPMENT	9.41	ICICI Prudential Asset Management Company Limited	0.28	Mrs. Bectors Food Specialities Limited	1.59	Certificate of Deposit	
Quality Power Electrical Eqp Ltd	2.57	Central Depository Services (India) Limited	0.11	EID Parry India Limited	0.07	Bank of Baroda (FITCH A1+)	0.56
Apar Industries Limited	2.07	BANKS	5.05	Hindustan Copper Limited	1.65	Canara Bank (CRISIL A1+)	0.53
Atlanta Electricals Ltd	1.76	Indian Bank	2.52	Balrampur Chini Mills Limited	1.63	Export Import Bank of India (CRISIL A1+)	0.28
TD Power Systems Limited	1.25	City Union Bank Limited	4.21	Shreeji Shipping Global Limited	1.63	National Bank For Agriculture and Rural Development (CRISIL A1+)	0.26
Hitachi Energy India Limited	0.96	FINANCE	4.21	Steel Authority of India Limited	1.48	Total	1.63
Siemens Energy India Limited	0.80	Housing & Urban Development Corporation Limited	1.35	Ambuja Cements Limited	1.42	Commercial Paper	
PHARMACEUTICALS & BIOTECHNOLOGY	8.98	SBI Cards and Payment Services Limited	1.08	Cemindia Projects Ltd	1.29	Export Import Bank of India (CRISIL A1+)	0.28
Acutaas Chemicals Limited	3.08	Aye Finance Limited	0.85	Godavari Biorefineries Limited	1.08	Total	0.28
Wockhardt Limited	2.92	CreditAccess Grameen Limited	0.54	Aequus Limited	1.02	GOVERNMENT BOND AND TREASURY BILL	
Eris Lifesciences Limited	2.10	Rane Holdings Limited	0.31	Zaggle Prepaid Ocean Services Limited	0.74	Treasury Bill	
Gufic Biosciences Limited	0.88	Cholamandalam Financial Holdings Limited	0.08	Allied Blenders And Distillers Limited	0.72	364 Days Tbill (MD 07/01/2027) (SOV)	0.37
AUTO COMPONENTS	8.58	TEXTILES & APPARELS	3.86	Radico Khaitan Limited	0.72	Total	0.37
FIEM Industries Limited	2.31	Arvind Limited	1.71	Unicommerce Esolutions Limited	0.63	CASH & CASH EQUIVALENT	
ZF Commercial Vehicle Control Systems India Limited	1.87	Sanathan Textiles Limited	1.22	Castrol India Limited	0.62	Net Receivables/Payables	2.79
Carraro India Limited	1.66	Ganasha Ecosphere Limited	0.93	Vinati Organics Limited	0.42	TREPS / Reverse Repo Investments	0.00
Lumax Auto Technologies Limited	1.46	INDUSTRIAL MANUFACTURING	3.64	Laxmi Dental Limited	0.40	Total	2.79
TVS Srichakra Limited	1.28	Syrrna SGS Technology Limited	1.45	Clean Science and Technology Limited	0.33	GRAND TOTAL	100.00
INDUSTRIAL PRODUCTS	8.55	Swan Defence And Heavy Industries Ltd	1.27	Aditya Birla Real Estate Limited	0.25		
HEG Limited	1.39	Titagarh Rail Systems Limited	0.84	Poly/Medicure Limited	0.17		
KSH International Limited	1.36	Kaynes Technology India Limited	0.08	Tata Elxsi Limited	0.14		
Goodluck India Limited	1.11	LEISURE SERVICES	2.95	Sanstar Ltd	0.01		
Steelcast Ltd	1.08	TBO Tek Limited	1.90	Total	94.93		
Vidya Wires Limited	1.04	Leela Palaces Hotels & Resorts Limited	1.05				
Tinna Rubber and Infrastructure Limited	0.77	MINERALS & MINING	2.60				
KSB Limited	0.71	Lloyds Metals And Energy Limited	2.60				
Shakti Pumps (India) Limited	0.58	HEALTHCARE SERVICES	2.26				
Xpro India Limited	0.46	Krishna Institute Of Medical Sciences Limited	1.29				
Bansal Wire Industries Limited	0.05	Vijaya Diagnostic Centre Limited	0.97				
CONSUMER DURABLES	7.61	COMMERCIAL SERVICES & SUPPLIES	2.23				
Sky Gold And Diamonds Limited	2.32	Wework India Management Limited	1.20				
Stylam Industries Limited	1.77	CMS Info System Limited	0.55				
Kajaria Ceramics Limited	1.46	Firstsource Solutions Limited	0.48				
PG Electroplast Limited	0.94						
ETHOS LTD.	0.63						
Senco Gold Limited	0.49						
CAPITAL MARKETS	6.99						
Computer Age Management Services Limited	2.39						
Anand Rathi Wealth Limited	1.80						
Nuama Wealth Management Limited	1.24						

MCAP Categorization (As on March 31, 2026)

Mcap Category	Percentage
Small Cap	79.48%
Mid Cap	12.95%
GB/TB/Repo/Others	3.16%
Large Cap	2.50%
Debt	1.91%
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.

Mr. Nav Bhardwaj (w.e.f. July 14, 2025): Around 17 years of experience in Mutual Fund Industry.

AVERAGE AUM

₹ 1,823.40 Crs.

LATEST AUM

₹ 1,770.44 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, 2026)

0.79 Times* ("Basis last rolling 12 months)

OTHER PARAMETERS (As on March 31, 2026)

Standard Deviation (Annualized): 18.96% (Bank of India Small Cap Fund)
20.73% (NIFTY Smallcap 250 TRI)

Beta: 0.87

Sharpe Ratio*: 0.50

Tracking Error (Annualized): 6.54%

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

*Risk-free rate assumed to be 6.98% (MIBOR as on March 31, 2026)

NAV (As on March 31, 2026)

	NAV (₹)
Regular Plan	
Growth	40.39
IDCW	29.45
Direct Plan	
Growth	45.50
IDCW	34.07

EXPENSE RATIO

Regular Plan: 1.95% Direct Plan: 0.51%

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, 2026 (Unless indicated otherwise)

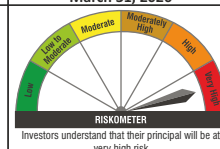


Invest Now

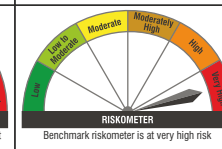
This product is suitable for investors who are seeking*:

- 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, 2026

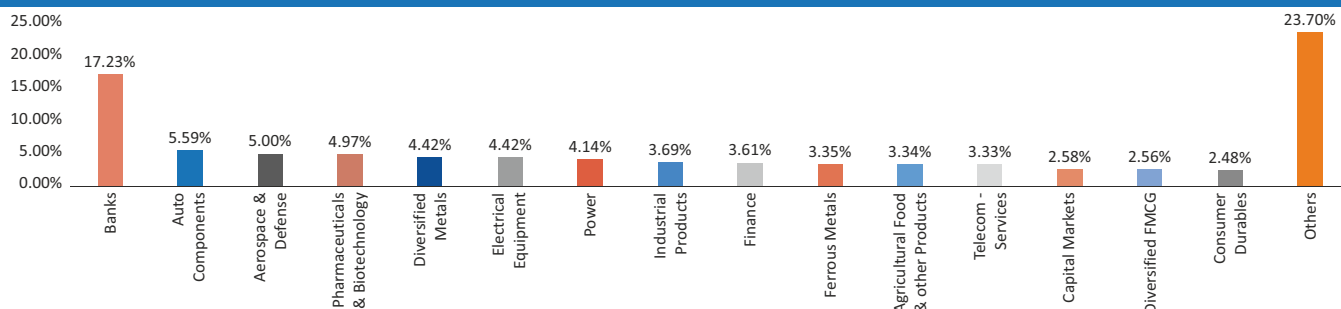


Benchmark Risk-o-meter as on March 31, 2026^A



* 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		Inox India Limited	1.19	K.P.R. Mill Limited	1.01	Commercial Paper	
BANKS	17.23	FINANCE	3.61	Max Financial Services Limited	0.92	Export Import Bank of India (CRISIL A1+)	0.39
✓ State Bank of India	4.29	Power Finance Corporation Limited	2.41	National Aluminium Company Limited	0.89	Total	0.39
✓ ICICI Bank Limited	3.21	SBI Cards and Payment Services Limited	1.20	Deepak Nitrite Limited	0.86	GOVERNMENT BOND AND TREASURY BILL	
✓ HDFC Bank Limited	2.96	FERROUS METALS	3.35	Titagarh Rail Systems Limited	0.84	Treasury Bill	
Indian Bank	2.28	Tata Steel Limited	1.88	Zaggle Prepaid Ocean Services Limited	0.83	364 Days Tbill (MD 07/01/2027) (SOV)	0.13
Bank of Baroda	1.67	JSW Steel Limited	1.47	Coforge Limited	0.80	Total	0.13
Canara Bank	1.42	AGRICULTURAL FOOD & OTHER PRODUCTS	3.34	CMS Info System Limited	0.58	CASH & CASH EQUIVALENT	
Kotak Mahindra Bank Limited	1.40	Balrampur Chini Mills Limited	1.99	Varun Beverages Limited	0.30	Net Receivables/Payables	3.58
AUTO COMPONENTS	5.59	Triveni Engineering & Industries Limited	1.35	DLF Limited	0.10	TREPS / Reverse Repo Investments	0.00
✓ UNO Minda Limited	2.71	TELECOM - SERVICES	3.33	InterGlobe Aviation Limited	0.03	Total	3.58
Bharat Electronics Limited	1.46	✓ Bharti Airtel Limited	3.33	Jupiter Wagons Limited	0.02	GRAND TOTAL	100.00
ZF Commercial Vehicle Control Systems India Limited	1.42	CAPITAL MARKETS	2.58	Total	94.41		
AEROSPACE & DEFENSE	5.00	Prudent Corporate Advisory Services Limited	1.49	MONEY MARKET INSTRUMENTS		✓ Indicates Top 10 Equity Holdings.	
✓ Hindustan Aeronautics Limited	3.16	ICICI Prudential Asset Management Company Limited	1.09	Certificate of Deposit			
Bharat Electronics Limited	1.84	DIVERSIFIED FMCG	2.56	Small Industries Dev Bank of India (CRISIL A1+)	1.12		
PHARMACEUTICALS & BIOTECHNOLOGY	4.97	ITC Limited	2.56	Small Industries Dev Bank of India (CRISIL A1+)	0.37		
✓ Actuaas Chemicals Limited	2.90	CONSUMER DURABLES	2.48	Total	1.49		
Dr. Reddy's Laboratories Limited	1.99	LG Electronics India Ltd	2.48				
Advanced Enzyme Technologies Limited	0.08	OTHERS	23.70				
DIVERSIFIED METALS	4.42	Reliance Industries Limited	2.40				
✓ Vedanta Limited	4.42	Coromandel International Limited	2.38				
ELECTRICAL EQUIPMENT	4.42	Adani Ports and Special Economic Zone Limited	2.23				
Quality Power Electrical Eqp Ltd	2.07	Ambuja Cements Limited	1.97				
Siemens Energy India Limited	0.98	Tata Motors Ltd	1.93				
Siemens Limited	0.98	SBI Life Insurance Company Limited	1.55				
Bharat Heavy Electricals Limited	0.39	Swan Corp Limited	1.55				
POWER	4.14	Mahindra & Mahindra Limited	1.30				
✓ NTPC Limited	3.06	Britannia Industries Limited	1.21				
Tata Power Company Limited	1.08						
INDUSTRIAL PRODUCTS	3.69						
HEG Limited	2.50						

MCAP Categorization (As on March 31, 2026)

Mcap Category	Percentage
Large Cap	60.70%
Small Cap	19.67%
Mid Cap	14.04%
GB/TB/Repo/Others	3.71%
Debt	1.88%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

February 25, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 1,319.46 Crs.

LATEST AUM

₹ 1,259.66 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

Regular/ Direct Plan ₹ 500 and in multiples of ₹ 1

ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 500 and in multiples of ₹ 1

PORTFOLIO TURNOVER RATIO (As on March 31, 2026)

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

OTHER PARAMETERS (As on March 31, 2026)

Standard Deviation (Annualized): 17.04% (Bank of India ELSS Tax Saver)
14.63% (BSE 500 TRI)

Beta: 1.07

Sharpe Ratio*: 0.45

Tracking Error (Annualized): 6.89%

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

*Risk-free rate assumed to be 6.98% (MIBOR as on March 31, 2026)

NAV (As on March 31, 2026)

Plan	NAV (₹)
Regular Plan	
Growth	146.08
IDCW	28.14
Eco Plan	
Growth	158.29
IDCW	26.27
Direct Plan	
Growth	171.57
IDCW	68.52

EXPENSE RATIO

Regular Plan: 1.97% Direct Plan: 0.77% Eco Plan: 1.72%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

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

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)

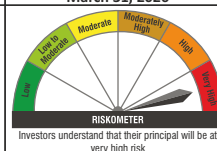
Invest Now

All data as on March 31, 2026 (Unless indicated otherwise)

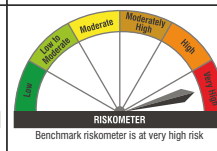
This product is suitable for investors who are seeking*:

- 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, 2026

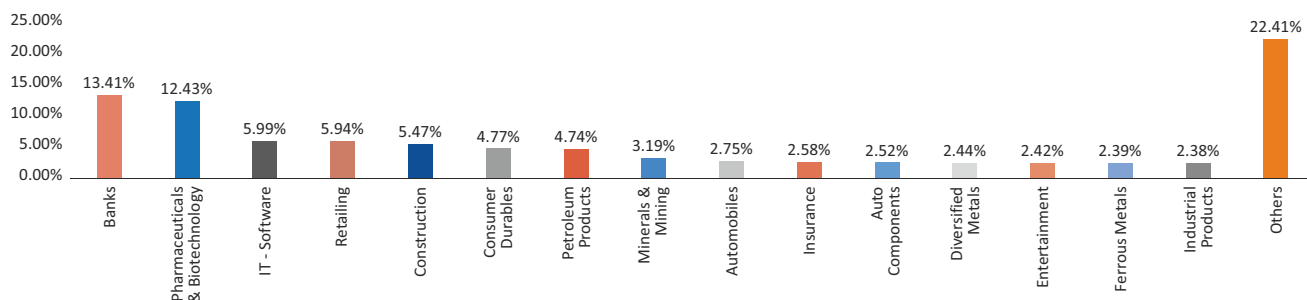


Benchmark Risk-o-meter as on March 31, 2026^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		PETROLEUM PRODUCTS		Oberoi Realty Limited		GOVERNMENT BOND AND TREASURY BILL	
BANKS	13.41	✓ Reliance Industries Limited	4.74	Petronet LNG Limited	1.49	TREASURY BILL	
✓ HDFC Bank Limited	4.94	MINERALS & MINING	3.19	Bayer Cropsience Limited	1.43	Treasury Bill	
✓ Kotak Mahindra Bank Limited	3.30	✓ Lloyds Metals And Energy Limited	3.19	SBI Cards and Payment Services Limited	1.35	364 Days Tbill (MD 07/01/2027) (SOV)	0.13
State Bank of India	2.42	AUTOMOBILES	2.75	Adani Ports and Special Economic Zone Limited	1.17	Total	0.13
Bank of Maharashtra	1.99	✓ Hero MotoCorp Limited	2.75	Apollo Hospitals Enterprise Limited	1.02	CASH & CASH EQUIVALENT	
Indian Bank	0.76	INSURANCE	2.58	Bharat Dynamics Limited	0.97	Net Receivables/Payables	4.04
PHARMACEUTICALS & BIOTECHNOLOGY	12.43	ICICI Lombard General Insurance Company Limited	2.58	Bharti Hexacom Limited	0.87	TREPS / Reverse Repo Investments	0.00
✓ Aurobindo Pharma Limited	3.52	AUTO COMPONENTS	2.52	Swan Corp Limited	0.77	Total	4.04
✓ Dr. Reddy's Laboratories Limited	2.61	S.J.S. Enterprises Limited	1.24	Shriram Finance Limited	0.74	GRAND TOTAL	100.00
Eris Lifesciences Limited	2.56	Samvardhana Motherson International Limited	0.93	Zaggle Prepaid Ocean Services Limited	0.56	✓ Indicates Top 10 Equity Holdings.	
Acutaas Chemicals Limited	1.91	UNO Minda Limited	0.35	United Spirits Limited	0.48		
Abbott India Limited	1.83	DIVERSIFIED METALS	2.44	Aditya Birla Real Estate Limited	0.44		
IT - SOFTWARE	5.99	Vedanta Limited	2.44	Godfrey Phillips India Limited	0.44		
Tata Consultancy Services Limited	2.41	ENTERTAINMENT	2.42	Sobha Limited	0.39		
Infosys Limited	1.80	Tips Music Limited	2.42	Total	95.83		
Coforge Limited	1.01	FERROUS METALS	2.39				
Tech Mahindra Limited	0.77	Jindal Stainless Limited	1.38				
RETAILING	5.94	Tata Steel Limited	1.01				
✓ FSN E-Commerce Ventures Limited	2.81	INDUSTRIAL PRODUCTS	2.38				
Aditya Vision Ltd	2.04	HEG Limited	1.08				
Avenue Supermarts Limited	1.09	Shakti Pumps (India) Limited	0.84				
CONSTRUCTION	5.47	Steelcast Ltd	0.46				
✓ Larsen & Toubro Limited	3.60	OTHERS	22.41				
Cemindia Projects Ltd	1.23	PB Fintech Limited	1.92				
PSP Projects Limited	0.64	NTPC Limited	1.91				
CONSUMER DURABLES	4.77	Oil India Limited	1.84				
✓ Stylam Industries Limited	2.75	Quality Power Electrical Eqp Ltd	1.57				
Senco Gold Limited	1.04	Emami Limited	1.56				
Sky Gold And Diamonds Limited	0.98						

MCAP Categorization (As on March 31, 2026)

Mcap Category	Percentage
Large Cap	39.65%
Mid Cap	30.27%
Small Cap	25.91%
GB/TB/Repo/Others	4.17%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^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

₹ 969.05 Crs.

LATEST AUM

₹ 937.78 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, 2026)

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

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on March 31, 2026)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	17.26
IDCW	IDCW	17.23

EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 0.78%

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 Manufacturing & Infrastructure Fund

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

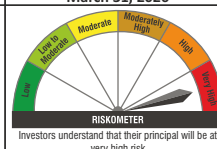
Invest Now

All data as on March 31, 2026 (Unless indicated otherwise)

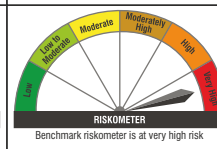
This product is suitable for investors who are seeking*:

- 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, 2026

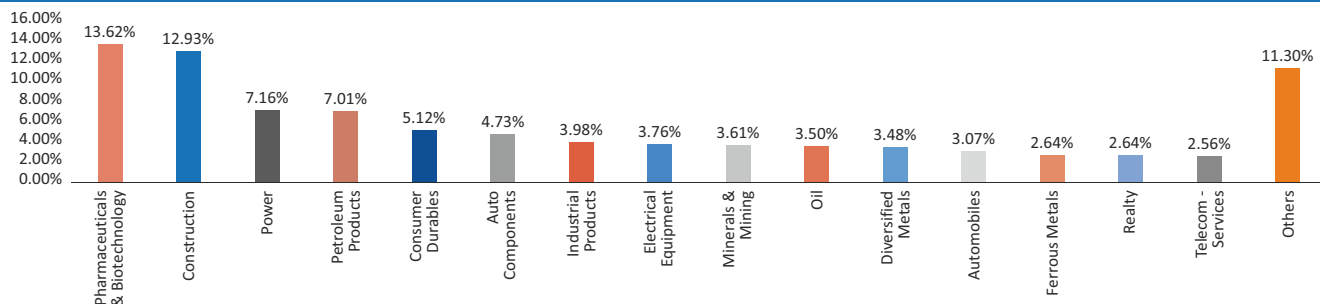


Benchmark Risk-o-meter as on March 31, 2026^A



* 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		S.J.S. Enterprises Limited	0.96	REALTY	2.64	Swan Defence And Heavy Industries Ltd	0.42
PHARMACEUTICALS & BIOTECHNOLOGY	13.62	Samvardhana Motherson International Limited	0.94	Oberoi Realty Limited	1.49	Total	91.11
✓ Aurobindo Pharma Limited	3.96	MRF Limited	0.86	Aditya Birla Real Estate Limited	0.44	GOVERNMENT BOND AND TREASURY BILL	
✓ Dr. Reddy's Laboratories Limited	2.79	UNO Minda Limited	0.53	Brigade Enterprises Limited	0.41	Treasury Bill	
Eris Lifesciences Limited	2.52	INDUSTRIAL PRODUCTS	3.98	Sobha Limited	0.30	364 Days Tbill (MD 07/01/2027) (SOV)	0.13
Abbott India Limited	1.98	HEG Limited	1.26	TELECOM - SERVICES	2.56	Total	0.13
Acutaas Chemicals Limited	1.78	Shakti Pumps (India) Limited	1.10	OTHERS	11.30	CASH & CASH EQUIVALENT	
Wockhardt Limited	0.59	Steelcast Ltd	1.07	Bharti Airtel Limited	2.56	Net Receivables/Payables	8.76
CONSTRUCTION	12.93	Bansal Wire Industries Limited	0.55	OTHERS	11.30	TREPS / Reverse Repo Investments	0.00
✓ Larsen & Toubro Limited	8.18	ELECTRICAL EQUIPMENT	3.76	Adani Ports and Special Economic Zone Limited	2.05	Total	8.76
Cemindia Projects Ltd	2.33	✓ Quality Power Electrical Eq Ltd	2.71	Petronet LNG Limited	1.97	GRAND TOTAL	100.00
PSP Projects Limited	1.36	TD Power Systems Limited	1.05	Bayer Cropscience Limited	1.68		
Kalpataru Projects International Limited	0.76	MINERALS & MINING	3.61	Bharat Dynamics Limited	1.50		
KNR Constructions Limited	0.30	✓ Lloyds Metals And Energy Limited	3.61	United Spirits Limited	1.39		
POWER	7.16	OIL	3.50	Swan Corp Limited	1.11		
✓ NTPC Limited	7.16	Oil India Limited	2.42	Sanathan Textiles Limited	0.73		
PETROLEUM PRODUCTS	7.01	Oil & Natural Gas Corporation Limited	1.08	JK Cement Limited	0.45		
✓ Reliance Industries Limited	7.01	DIVERSIFIED METALS	3.48				
CONSUMER DURABLES	5.12	✓ Vedanta Limited	3.48				
✓ Stylam Industries Limited	2.79	AUTOMOBILES	3.07				
Senco Gold Limited	1.22	✓ Hero MotoCorp Limited	3.07				
Sky Gold And Diamonds Limited	1.11	FERROUS METALS	2.64				
AUTO COMPONENTS	4.73	Jindal Stainless Limited	1.38				
Carraro India Limited	1.44	Tata Steel Limited	1.26				

MCAP Categorization (As on March 31, 2026)

Mcap Category	Percentage
Large Cap	39.58%
Small Cap	29.99%
Mid Cap	21.54%
GB/TB/Repo/Others	8.89%
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

₹ 662.74 Crs.

LATEST AUM

₹ 647.14 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, 2026)

0.56 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS (As on March 31, 2026)

Standard Deviation (Annualized): 17.07% (Bank of India Manufacturing & Infrastructure Fund)
18.61% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.81

Sharpe Ratio*: 0.90

Tracking Error (Annualized): 8.57%

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

*Risk-free rate assumed to be 6.98% (MIBOR as on March 31, 2026)

NAV (As on March 31, 2026)

Plan	NAV (₹)
Regular Plan	
Growth	55.14
IDCW	35.14
Quarterly IDCW	35.79
Direct Plan	
Growth	65.25
IDCW	61.56
Quarterly IDCW	64.14

EXPENSE RATIO

Regular Plan: 2.23% Direct Plan: 0.62%

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 Mid Cap Fund

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

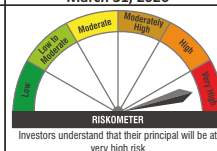
Invest Now

All data as on March 31, 2026 (Unless indicated otherwise)

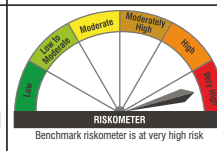
This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment in equity and equity-related instruments investing predominantly in mid cap companies.

Risk-o-meter is based on the scheme portfolio as on March 31, 2026

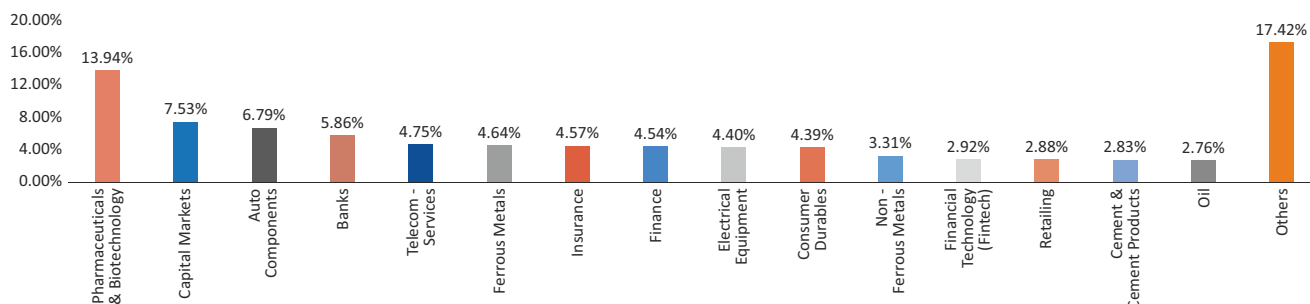


Benchmark Risk-o-meter as on March 31, 2026[^]



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		INSURANCE	4.57	CEMENT & CEMENT PRODUCTS	2.83	Clean Science and Technology Limited	0.33
PHARMACEUTICALS & BIOTECHNOLOGY	13.94	✓ Max Financial Services Limited	2.99	✓ JK Cement Limited	2.83		
✓ Abbott India Limited	5.28	ICICI Lombard General Insurance Company Limited	1.58	OIL	2.76	Total	93.53
✓ Aurobindo Pharma Limited	5.11	FINANCE	4.54	✓ Oil India Limited	2.76	GOVERNMENT BOND AND TREASURY BILL	
Eris Lifesciences Limited	2.12	SBI Cards and Payment Services Limited	2.06	OTHERS	17.42	Treasury Bill	
Acutaa Chemicals Limited	1.43	Housing & Urban Development Corporation Limited	1.31	✓ Lloyds Metals And Energy Limited	2.51	182 Days Tbill (MD 21/05/2026) (SOV)	0.78
CAPITAL MARKETS	7.53	Sundaram Finance Limited	1.17	Bharat Dynamics Limited	2.40	364 Days Tbill (MD 07/01/2027) (SOV)	0.38
✓ Multi Commodity Exchange of India Limited	3.74	ELECTRICAL EQUIPMENT	4.40	Apollo Hospitals Enterprise Limited	2.21	Total	1.16
Nippon Life India Asset Management Limited	2.36	Quality Power Electrical Eqp Ltd	2.12	Petronet LNG Limited	1.83	CASH & CASH EQUIVALENT	
BSE Limited	0.84	Hitachi Energy India Limited	1.48	K.P.R. Mill Limited	1.74	Net Receivables/Payables	5.31
ICICI Prudential Asset Management Company Limited	0.35	GE Vernova T&D India Limited	0.80	Coforge Limited	1.22	TREPS / Reverse Repo Investments	0.00
HDFC Asset Management Company Limited	0.24	CONSUMER DURABLES	4.39	Polycab India Limited	1.18	Total	5.31
AUTO COMPONENTS	6.79	LG Electronics India Ltd	1.40	Hero MotoCorp Limited	1.07	GRAND TOTAL	100.00
✓ UNO Minda Limited	2.81	Century Plyboards (India) Limited	1.29	KPIT Technologies Limited	0.89		
Schaeffler India Limited	1.65	PG Electroplast Limited	0.94	Radico Khaitan Limited	0.75	✓ Indicates Top 10 Equity Holdings.	
Gabriel India Limited	1.29	Dixon Technologies (India) Limited	0.76	Godfrey Phillips India Limited	0.73		
MRF Limited	1.04	NON - FERROUS METALS	3.31	Firstsource Solutions Limited	0.56		
BANKS	5.86	National Aluminium Company Limited	1.75				
✓ Indian Bank	3.84	Hindustan Copper Limited	1.56				
Bank of Maharashtra	2.02	FINANCIAL TECHNOLOGY (FINTECH)	2.92				
TELECOM - SERVICES	4.75	PB Fintech Limited	1.79				
✓ Bharti Hexacom Limited	4.75	One 97 Communications Limited	1.13				
FERROUS METALS	4.64	RETAILING	2.88				
Jindal Stainless Limited	1.97	Vishal Mega Mart Limited	1.85				
Steel Authority of India Limited	1.42	FSN E-Commerce Ventures Limited	1.03				
JSW Steel Limited	1.25						

MCAP Categorization (As on March 31, 2026)

Mcap Category	Percentage
Large Cap	7.70%
Mid Cap	73.30%
Small Cap	12.53%
GB/TB/Repo/Others	6.47%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK[^]

Nifty Midcap 150 Total Return Index (TRI)

DATE OF ALLOTMENT

August 22, 2025

FUND MANAGER

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

AVERAGE AUM

₹ 657.19 Crs.

LATEST AUM

₹ 638.38 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, 2026)

N.A.

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on March 31, 2026)

	NAV (₹)
Regular Plan	
Growth	8.88
Direct Plan	
Growth	8.94
IDCW	8.88
IDCW	8.95

EXPENSE RATIO

Regular Plan: 2.23% Direct Plan: 1.12%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

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)

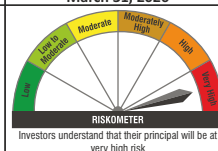
Invest Now

All data as on March 31, 2026 (Unless indicated otherwise)

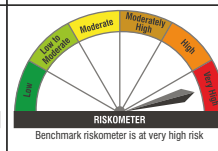
This product is suitable for investors who are seeking*:

- 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, 2026

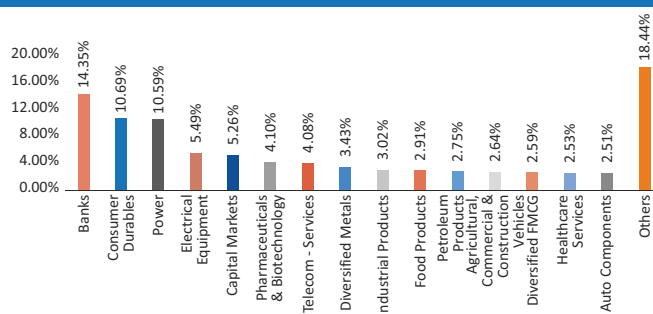


Benchmark Risk-o-meter as on March 31, 2026[^]

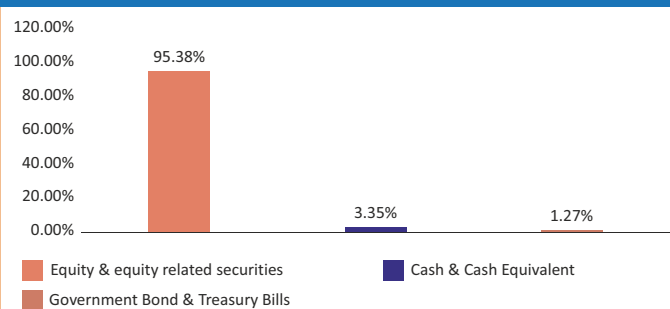


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				GOVERNMENT BOND AND TREASURY BILL			
BANKS	14.35	Nuvama Wealth Management Limited	0.93	SBI Cards and Payment Services Limited	1.70	Treasury Bill	
✓ State Bank of India	4.65	PHARMACEUTICALS & BIOTECHNOLOGY	4.10	K.P.R. Mill Limited	1.23	182 Days Tbill (MD 21/05/2026) (SOV)	1.21
✓ ICICI Bank Limited	4.52	✓ Glenmark Pharmaceuticals Limited	3.12	Ganesha Ecosphere Limited	1.22	364 Days Tbill (MD 07/01/2027) (SOV)	0.06
✓ HDFC Bank Limited	4.28	Gufic Biosciences Limited	0.98	Aecus Limited	1.19	Total	1.27
Kotak Mahindra Bank Limited	0.90	TELECOM - SERVICES	4.08	Mahindra & Mahindra Limited	1.19	CASH & CASH EQUIVALENT	
CONSUMER DURABLES	10.69	✓ Bharti Airtel Limited	4.08	Eternal Limited	1.18	Net Receivables/(Payables)	3.35
✓ Sky Gold And Diamonds Limited	2.96	DIVERSIFIED METALS	3.43	Oil India Limited	1.15	TREPS / Reverse Repo Investments	0.00
LG Electronics India Ltd	2.70	✓ Vedanta Limited	3.43	JSW Steel Limited	1.12	Total	3.35
Asian Paints Limited	1.66	INDUSTRIAL PRODUCTS	3.02	Zaggle Prepaid Ocean Services Limited	1.12	GRAND TOTAL	100.00
Century Plyboards (India) Limited	1.54	Tinna Rubber and Infrastructure Limited	1.19	Bajaj Auto Limited	1.03	✓ Indicates Top 10 Equity Holdings.	
ETHOS LTD.	1.05	Vidya Wires Limited	1.17	Unicommerce Esolutions Limited	0.95		
Dixon Technologies (India) Limited	0.75	Shakti Pumps (India) Limited	0.66	Vishal Mega Mart Limited	0.92		
Safari Industries (India) Limited	0.03	FOOD PRODUCTS	2.91	SBI Life Insurance Company Limited	0.52		
POWER	10.59	✓ Britannia Industries Limited	2.91	V2 Retail Limited	0.09		
✓ NTPC Limited	5.09	PETROLEUM PRODUCTS	2.75	Arvind Fashions Limited	0.06		
✓ Power Grid Corporation of India Limited	3.41	Reliance Industries Limited	2.75	Total	95.38		
Tata Power Company Limited	1.29	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	2.64				
Torrent Power Limited	0.80	Tata Motors Ltd	2.64				
ELECTRICAL EQUIPMENT	5.49	DIVERSIFIED FMCG	2.59				
Quality Power Electrical Eqp Ltd	2.75	ITC Limited	2.59				
TD Power Systems Limited	1.28	HEALTHCARE SERVICES	2.53				
Siemens Energy India Limited	0.75	Apollo Hospitals Enterprise Limited	2.53				
Siemens Limited	0.71	AUTO COMPONENTS	2.51				
CAPITAL MARKETS	5.26	S.J.S. Enterprises Limited	1.88				
Computer Age Management Services Limited	1.93	MRF Limited	0.63				
Nippon Life India Asset Management Limited	1.33	OTHERS	18.44				
Prudent Corporate Advisory Services Limited	1.07	Ambuja Cements Limited	2.00				
		PB Fintech Limited	1.77				

MCAP Categorization (As on March 31, 2026)

Mcap Category	Percentage
Large Cap	57.93%
Mid Cap	13.40%
Small Cap	24.05%
GB/TB/Repo/Others	4.62%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

BENCHMARK[^]

NIFTY 500 Total Return Index (TRI)

DATE OF ALLOTMENT

August 30, 2024

FUND MANAGER

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

AVERAGE AUM

₹ 433.77 Crs.

LATEST AUM

₹ 410.56 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, 2026)

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

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on March 31, 2026)

	NAV (₹)
Regular Plan	
Growth	8.01
IDCW	8.01
Direct Plan	
Growth	8.16
IDCW	8.16

EXPENSE RATIO

Regular Plan: 2.27% Direct Plan: 1.01%

LOAD STRUCTURE (FOR ALL PLANS)

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Large & Mid Cap Fund[#]

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

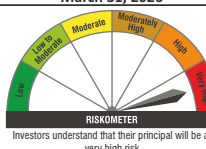
All data as on March 31, 2026 (Unless indicated otherwise)

Invest Now

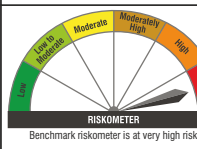
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2026

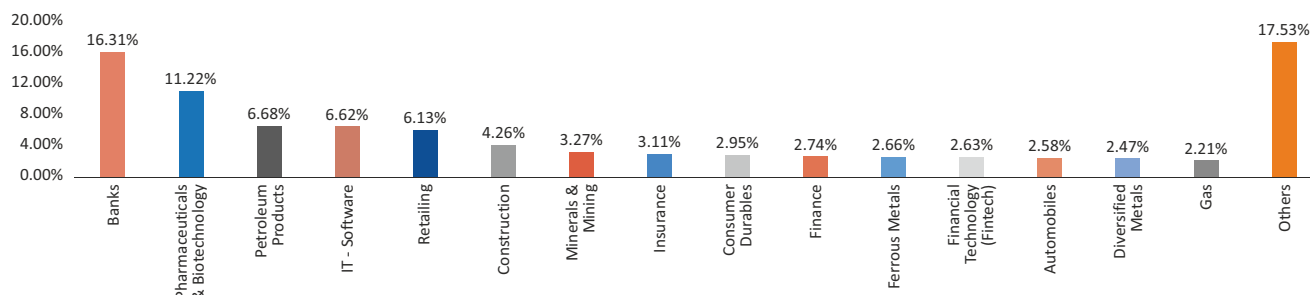


Benchmark Risk-o-meter as on March 31, 2026[^]



*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			
BANKS	16.31	MINERALS & MINING	3.27	Zaggle Prepaid Ocean Services Limited	0.39	GOVERNMENT BOND AND TREASURY BILL	
✓ HDFC Bank Limited	4.97	✓ Lloyds Metals And Energy Limited	3.27	Oil India Limited	2.14	Treasury Bill	
✓ Kotak Mahindra Bank Limited	3.90	INSURANCE	3.11	NTPC Limited	1.94	364 Days Tbill (MD 07/01/2027) (SOV)	0.01
✓ State Bank of India	2.69	✓ ICICI Lombard General Insurance Company Limited	3.11	Tips Music Limited	1.72	Total	0.01
Bank of Maharashtra	1.92	CONSUMER DURABLES	2.95	Oberoi Realty Limited	1.50	CASH & CASH EQUIVALENT	
Indian Bank	1.81	Stylam Industries Limited	1.29	Bayer Croscience Limited	1.33	Net Receivables/Payables	6.62
ICICI Bank Limited	1.02	Sky Gold And Diamonds Limited	0.85	Adani Ports and Special Economic Zone Limited	1.21	TREPS / Reverse Repo Investments	0.00
PHARMACEUTICALS & BIOTECHNOLOGY	11.22	Senco Gold Limited	0.81	Apollo Hospitals Enterprise Limited	1.03	Total	6.62
✓ Aurobindo Pharma Limited	3.50	FINANCE	2.74	India Infolife Limited	0.99	GRAND TOTAL	100.00
Dr. Reddy's Laboratories Limited	2.61	SBI Cards and Payment Services Limited	1.40	Bharat Dynamics Limited	0.99		
Eris Lifesciences Limited	2.23	Shriram Finance Limited	0.74	MRF Limited	0.90		
Abbott India Limited	1.85	Housing & Urban Development Corporation Limited	0.60	Bharti Hexacom Limited	0.88		
Actaas Chemicals Limited	1.03	FERROUS METALS	2.66	United Spirits Limited	0.87		
PETROLEUM PRODUCTS	6.68	Jindal Stainless Limited	1.66	Samvardhana Motherson International Limited	0.85		
✓ Reliance Industries Limited	6.68	Tata Steel Limited	1.00	Swan Corp Limited	0.72		
IT - SOFTWARE	6.62	FINANCIAL TECHNOLOGY (FINTECH)	2.63	Ashok Leyland Limited	0.50		
✓ Tata Consultancy Services Limited	2.87	PB Fintech Limited	2.63				
Infosys Limited	1.94	AUTOMOBILES	2.58				
Coforge Limited	1.02	Hero MotoCorp Limited	2.58				
Tech Mahindra Limited	0.79	DIVERSIFIED METALS	2.47				
RETAILING	6.13	Vedanta Limited	2.47				
✓ FSN E-Commerce Ventures Limited	3.59	GAS	2.21				
Aditya Vision Ltd	1.45	Petronet LNG Limited	2.21				
Avenue Supermarts Limited	1.09						
CONSTRUCTION	4.26						
✓ Larsen & Toubro Limited	4.26						

MCAPI Categorization (As on March 31, 2026)

Mcap Category	Market Value as % of Net Asset
Large Cap	44.64%
Mid Cap	36.91%
Small Cap	11.82%
GB/TB/Repo/Others	6.63%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK[^]

BSE 250 LargeMidCap Total Return Index (TRI)

DATE OF ALLOTMENT

October 21, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 435.59 Crs.

LATEST AUM

₹ 421.84 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on March 31, 2026)

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

OTHER PARAMETERS (As on March 31, 2026)

Standard Deviation (Annualized): 15.28% (Bank of India Large & Mid Cap Fund)
14.33% (BSE 250 LargeMidCap (TRI))

Beta: 1.01

Sharpe Ratio*: 0.49

Tracking Error (Annualized): 4.71%

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

*Risk-free rate assumed to be 6.98% (MIBOR as on March 31, 2026)

NAV (As on March 31, 2026)

Plan	NAV (₹)
Regular Plan	
Growth	82.03
Bonus	82.02
IDCW	24.48
Quarterly IDCW	29.87
Direct Plan	
Growth	95.10
Bonus	49.11
IDCW	26.01
Quarterly IDCW	26.41

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.05% Eco Plan: 1.58%

LOAD STRUCTURE (FOR ALL PLANS)

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

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Banking & Financial Services Fund

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

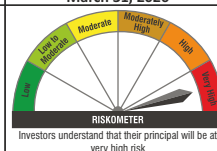
Invest Now

All data as on March 31, 2026 (Unless indicated otherwise)

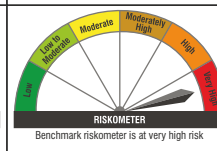
This product is suitable for investors who are seeking*:

- Long term appreciation
- Investment predominantly capital in a portfolio of equity and equity related securities of companies engaged in banking and financial services activities.

Risk-o-meter is based on the scheme portfolio as on March 31, 2026

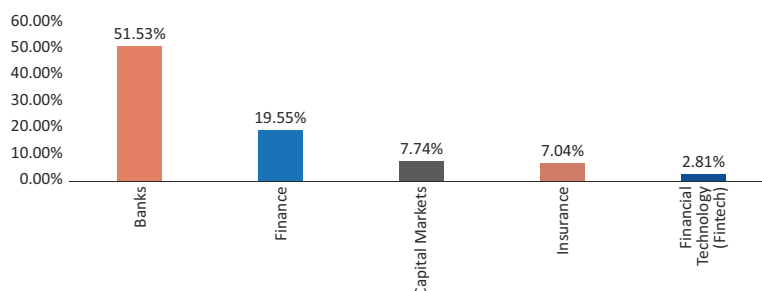


Benchmark Risk-o-meter as on March 31, 2026^A



*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				INSURANCE			
BANKS	51.53	Cholamandalam Investment and Finance Company Ltd	1.89	✓ SBI Life Insurance Company Limited	2.87	CASH & CASH EQUIVALENT	
✓ ICICI Bank Limited	9.58	Housing & Urban Development Corporation Limited	1.14	Max Financial Services Limited	2.23	Net Receivables/Payables	9.30
✓ State Bank of India	8.89	CreditAccess Grameen Limited	0.97	ICICI Lombard General Insurance Company Limited	1.94	TREPS / Reverse Repo Investments	2.03
✓ Axis Bank Limited	8.56	Aye Finance Limited	0.96	FINANCIAL TECHNOLOGY (FINTECH)	2.81	Total	11.33
✓ HDFC Bank Limited	8.54	SBI Cards and Payment Services Limited	0.92	PB Fintech Limited	1.88	GRAND TOTAL	100.00
✓ Kotak Mahindra Bank Limited	6.46	CAPITAL MARKETS	7.74	One 97 Communications Limited	0.93		
✓ City Union Bank Limited	2.82	Computer Age Management Services Limited	2.49	Total	88.67		
✓ Indian Bank	2.66	ICICI Prudential Asset Management Company Limited	2.00				
Bank of Baroda	1.91	BSE Limited	1.23				
Karur Vysya Bank Limited	1.18	Multi Commodity Exchange of India Limited	1.09				
Canara Bank	0.93	HDFC Asset Management Company Limited	0.93				
FINANCE	19.55						
✓ Shriram Finance Limited	4.40						
✓ Bajaj Finance Limited	4.21						
Sundaram Finance Limited	2.63						
Power Finance Corporation Limited	2.43						

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on March 31, 2026)

Mcap Category	Percentage
Large Cap	63.60%
Mid Cap	16.65%
GB/TB/Repo/Others	11.33%
Small Cap	8.42%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

Nifty Financial Services TRI

DATE OF ALLOTMENT

January 30, 2026

FUND MANAGER

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

AVERAGE AUM

₹ 267.70 Crs.

LATEST AUM

₹ 251.13 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on March 31, 2026)

N.A.

OTHER PARAMETERS (As on March 31, 2026)

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on March 31, 2026)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	8.81
IDCW	IDCW	8.81

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.13%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	<ul style="list-style-type: none"> • For redemption/switch out of units within 60 days from the date of allotment: 1% • Any redemption/switch out after 60 days from the date of allotment of units: NIL

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Large Cap Fund^{\$}

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

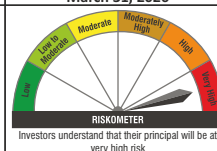
Invest Now

All data as on March 31, 2026 (Unless indicated otherwise)

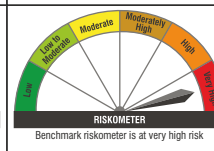
This product is suitable for investors who are seeking*:

- 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, 2026

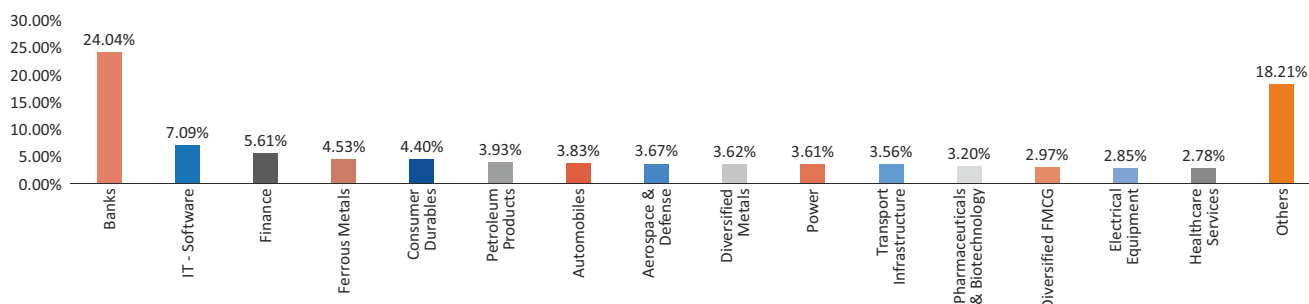


Benchmark Risk-o-meter as on March 31, 2026[^]



* 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				GOVERNMENT BOND AND TREASURY BILL			
BANKS	24.04	AUTOMOBILES	3.83	OTHERS	18.21	TREASURY BILL	
✓ HDFC Bank Limited	6.98	Maruti Suzuki India Limited	1.86	Bharti Airtel Limited	2.46	364 Days Tbill (MD 07/01/2027) (SOV)	0.03
✓ ICI Bank Limited	5.29	Bajaj Auto Limited	1.22	Ambuja Cements Limited	2.09	Total	0.03
✓ State Bank of India	5.12	Mahindra & Mahindra Limited	0.75	Britannia Industries Limited	2.05	CASH & CASH EQUIVALENT	
Axis Bank Limited	2.07	AEROSPACE & DEFENSE	3.67	Larsen & Toubro Limited	1.86	Net Receivables/Payables	2.07
Kotak Mahindra Bank Limited	2.02	Bharat Electronics Limited	2.13	Tata Motors Ltd	1.65	TREPS / Reverse Repo Investments	0.00
Bank of Baroda	1.97	Hindustan Aeronautics Limited	1.54	ICICI Prudential Asset	1.56	Total	2.07
Canara Bank	0.59	DIVERSIFIED METALS	3.62	Management Company Limited		GRAND TOTAL	100.00
IT - SOFTWARE	7.09	✓ Vedanta Limited	3.62	SBI Life Insurance Company Limited	1.33		
✓ Tech Mahindra Limited	3.07	POWER	3.61				
Infosys Limited	1.56	NTPC Limited	1.81	Mazagon Dock Shipbuilders Limited	1.10		
Tata Consultancy Services Limited	1.38	Power Grid Corporation of India Limited	1.68	Gabriel India Limited	1.00		
Coforge Limited	1.08	NTPC Green Energy Limited	0.12	HDFC Asset Management Company Limited	0.94		
FINANCE	5.61	TRANSPORT INFRASTRUCTURE	3.56	Balrampur Chini Mills Limited	0.91		
Shriram Finance Limited	2.60	✓ Adani Ports and Special Economic Zone Limited	3.56	Solar Industries India Limited	0.51		
Power Finance Corporation Limited	1.49	PHARMACEUTICALS & BIOTECHNOLOGY	3.20	TVS Srichakra Limited	0.51		
SBI Cards and Payment Services Limited	1.01	✓ Dr. Reddy's Laboratories Limited	3.20	Pidilite Industries Limited	0.24		
CreditAccess Grameen Limited	0.51	DIVERSIFIED FMCG	2.97	Total	97.90		
FERROUS METALS	4.53	ITC Limited	1.99	MCAP Categorization (As on March 31, 2026)			
✓ Tata Steel Limited	2.64	Hindustan Unilever Limited	0.98	Mcap Category	Percentage		
JSW Steel Limited	1.89	ELECTRICAL EQUIPMENT	2.85	Large Cap	87.62%		
CONSUMER DURABLES	4.40	Quality Power Electrical Eqp Ltd	1.88	Small Cap	8.07%		
Titan Company Limited	2.11	TD Power Systems Limited	0.97	Mid Cap	2.21%		
Sky Gold And Diamonds Limited	1.43	HEALTHCARE SERVICES	2.78	GB/TB/Repo/Others	2.10%		
Stylam Industries Limited	0.86	✓ Apollo Hospitals Enterprise Limited	2.78	Grand Total	100.00%		
PETROLEUM PRODUCTS	3.93						
✓ Reliance Industries Limited	3.93						

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK[^]

NIFTY 100 TRI (Tier 1)

DATE OF ALLOTMENT

June 29, 2021

FUND MANAGER

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

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

AVERAGE AUM

₹ 199.70 Crs.

LATEST AUM

₹ 188.17 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on March 31, 2026)

0.74 Times* (Basis last rolling 12 months)

OTHER PARAMETERS (As on March 31, 2026)

Standard Deviation (Annualized): 15.37% (Bank of India Large Cap Fund)
14.00% (NIFTY 100 TRI)

Beta: 1.05

Sharpe Ratio*: 0.40

Tracking Error (Annualized): 4.51%

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

*Risk-free rate assumed to be 6.98% (MIBOR as on March 31, 2026)

NAV (As on March 31, 2026)

	NAV (₹)
Regular Plan	
Growth	14.73
Direct Plan	
Growth	15.67
IDCW	14.73
IDCW	15.64

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 0.87%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Mid & Small Cap Equity & Debt Fund

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

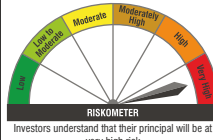
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All data as on March 31, 2026 (Unless indicated otherwise)

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, 2026

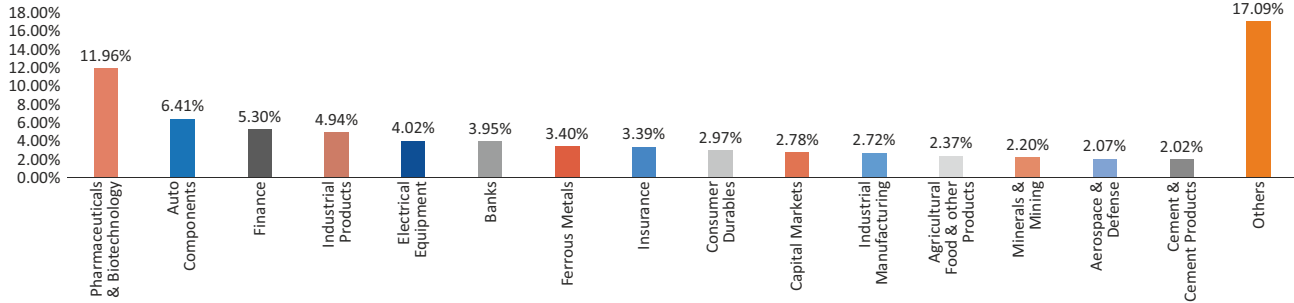


Benchmark Risk-o-meter as on March 31, 2026^A



*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 MANUFACTURING	2.72	Small Industries Dev Bank of India (CRISIL AAA)	1.40	Motilal Oswal Financial Services Limited (CRISIL A1+)	0.37
PHARMACEUTICALS & BIOTECHNOLOGY	11.96	Syrra SGS Technology Limited	1.16	Indian Railway Finance Corporation Limited (CRISIL AAA)	0.85	Total	1.49
Abbott India Limited	3.03	Swan Defence And Heavy Industries Ltd	0.75	Small Industries Dev Bank of India (CRISIL AAA)	0.77	RFV_N-AMRT Non-Convertible Debentures	
Glenmark Pharmaceuticals Limited	2.49	Jyoti CNC Automation Ltd	0.70	REC Limited (CRISIL AAA)	0.62	Power Grid Corporation of India Limited (CRISIL AAA)	0.93
Aurobindo Pharma Limited	2.44	AGRICULTURAL FOOD & OTHER PRODUCTS	2.37	Power Finance Corporation Limited (CRISIL AAA)	0.55	Total	0.93
Eris Lifesciences Limited	2.05	Balrampur Chini Mills Limited	1.59	National Bank For Agriculture and Rural Development (CRISIL AAA)	0.51	GOVERNMENT BOND AND TREASURY BILL	
Ajanta Pharma Limited	1.01	Triveni Engineering & Industries Limited	0.78	Power Finance Corporation Limited (CRISIL AAA)	0.47	Government Bond	
AUTO COMPONENTS	6.41	MINERALS & MINING	2.20	Tata Capital Housing Finance Limited (CRISIL AAA)	0.47	7.1% GOI (MD 18/04/2029) (SOV)	1.31
UNO Minda Limited	2.66	Lloyds Metals And Energy Limited	2.20	LIC Housing Finance Limited (CRISIL AAA)	0.39	6.48% GOI (MD 06/10/2035) (SOV)	1.03
Schaeffler India Limited	1.44	AEROSPACE & DEFENSE	2.07	Torrent Pharmaceuticals Limited (ICRA AA+)	0.39	Total	2.34
Bharat Forge Limited	1.37	Bharat Dynamics Limited	2.07	Small Industries Dev Bank of India (CRISIL AAA)	0.23	State Government Bond	
MRF Limited	0.94	CEMENT & CEMENT PRODUCTS	2.02	REC Limited (CRISIL AAA)	0.19	6.98% punjab SDL (MD 29/09/2033) (SOV)	0.37
FINANCE	5.30	OTHERS	17.09	Total	9.95	Total	0.37
Sundaram Finance Limited	1.64	Shreeji Shipping Global Limited	1.51	MONEY MARKET INSTRUMENTS		Treasury Bill	
Housing & Urban Development Corporation Limited	1.53	Coromandel International Limited	1.50	Certificate of Deposit		364 Days Tbill (MD 07/01/2027) (SOV)	0.22
SBI Cards and Payment Services Limited	1.39	Hindustan Copper Limited	1.50	ICICI Bank Limited (ICRA A1+)	1.10	91 Days Tbill (MD 09/04/2026) (SOV)	0.16
Aye Finance Limited	0.74	PB Fintech Limited	1.25	Punjab National Bank (CRISIL A1+)	0.74	Total	0.38
INDUSTRIAL PRODUCTS	4.94	Swan Corp Limited	1.23	HDFC Bank Limited (CRISIL A1+)	0.73	CASH & CASH EQUIVALENT	
HEG Limited	1.71	Leela Palaces Hotels & Resorts Limited	1.03	Indian Bank (CRISIL A1+)	0.73	Net Receivables/(Payables)	3.34
KSH International Limited	1.25	Vishal Mega Mart Limited	0.90	Union Bank of India (ICRA A1+)	0.31	TREPS / Reverse Repo	0.00
APL Apollo Tubes Limited	1.21	Ganesh Ecosphere Limited	0.87	Total	3.61	Investments	3.34
Goodluck India Limited	0.77	Torrent Power Limited	0.86	Commercial Paper		Total	100.00
ELECTRICAL EQUIPMENT	4.02	Petronet LNG Limited	0.78	Manappuram Finance Limited (CRISIL A1+)	0.75		
Quality Power Electrical Eqp Ltd	1.42	Zaggle Prepaid Ocean Services Limited	0.72	Aditya Birla Housing Finance Limited (CRISIL A1+)	0.37		
TD Power Systems Limited	1.17	Godfrey Phillips India Limited	0.70				
Atlanta Electricals Ltd	0.83	CoForge Limited	0.63				
GE Vernova T&D India Limited	0.60	Arvind Limited	0.61				
BANKS	3.95	Deepak Nitrite Limited	0.60				
Indian Bank	2.51	Bharti Hexacom Limited	0.52				
Bank of Maharashtra	1.44	Wework India Management Limited	0.52				
FERROUS METALS	3.40	Radico Khaitan Limited	0.51				
Jindal Stainless Limited	1.99	Castrol India Limited	0.46				
Steel Authority of India Limited	1.41	CMS Info System Limited	0.36				
INSURANCE	3.39	Aditya Birla Real Estate Limited	0.02				
Max Financial Services Limited	1.98	PSP Projects Limited	0.01				
ICI Lombard General Insurance Company Limited	1.41	Total	77.59				
CONSUMER DURABLES	2.97	CORPORATE DEBT					
Kajaria Ceramics Limited	1.33	Non-Convertible Debentures					
Dixon Technologies (India) Limited	0.72	Indian Railway Finance Corporation Limited (CRISIL AAA)	1.56				
ETHOS LTD.	0.60	National Bank For Agriculture and Rural Development (CRISIL AAA)	1.55				
Senco Gold Limited	0.32						
CAPITAL MARKETS	2.78						
Nippon Life India Asset Management Limited	1.88						
Prudent Corporate Advisory Services Limited	0.90						

MCAP Categorization (As on March 31, 2026)

Mcip Category	Percentage
Mid Cap	48.96%
Small Cap	28.63%
Debt	15.98%
GB/TB/Repo/Others	6.43%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

BENCHMARK^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

₹ 1,315.18 Crs.

LATEST AUM

₹ 1,281.95 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on March 31, 2026)

0.91 Times^A (Basis last rolling 12 months)

EQUITY PARAMETER (As on March 31, 2026)

Standard Deviation (Annualized): 14.80% (Bank of India Mid & Small Cap Equity & Debt Fund)
12.93% (Nifty Midsmallcap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.09

Sharpe Ratio*: 0.66

Tracking Error (Annualized): 4.74%

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

*Risk-free rate assumed to be 6.98% (MIBOR as on March 31, 2026)

DEBT PARAMETER (As on March 30, 2026)

Average / Residual Maturity: 2.92 Years

Macaulay Duration: 2.35 Years

Modified Duration: 2.23 Years

Annualised Yield: 7.41%

NAV (As on March 31, 2026)

Regular Plan	Direct Plan	NAV (₹)
Growth	35.58	39.15
IDCW	29.48	31.23

EXPENSE RATIO

Regular Plan: 2.03% Direct Plan: 0.70%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Multi Asset Allocation Fund

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

Invest Now

All data as on March 31, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

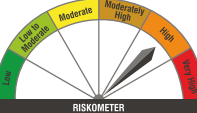
- Wealth creation over medium to long term
- Investment in equity and equity related securities, debt and money market instruments and Gold ETF

Risk-o-meter is based on the scheme portfolio as on March 31, 2026



Investors understand that their principal will be at high risk

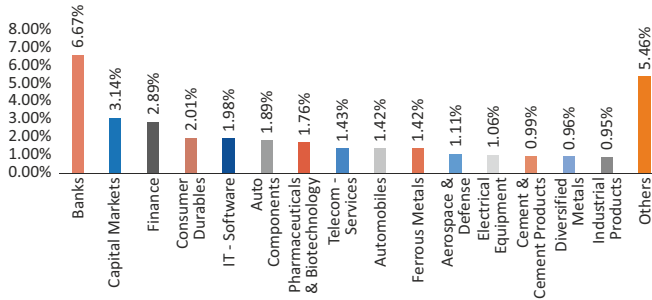
Benchmark Risk-o-meter as on March 31, 2026[^]



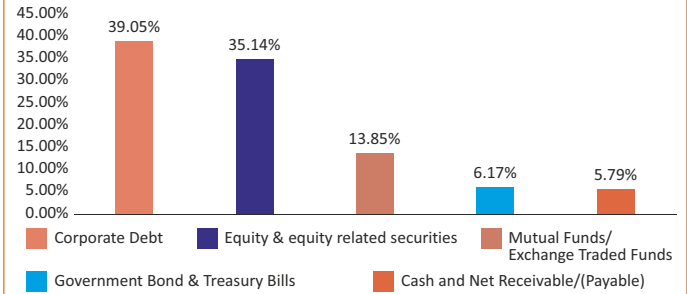
Benchmark riskometer is at high risk

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

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				GOVERNMENT BOND AND TREASURY BILL			
BANKS				Government Bond			
✓ State Bank of India	1.96	✓ Acutaas Chemicals Limited	0.27	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.32	6.48% GOI (MD 06/10/2035) (SOV)	3.48
✓ ICI CI Bank Limited	1.76	✓ TELECOM - SERVICES	1.43	Muthoot Finance Limited (CRISIL AA+)	5.92	6.33% GOI (MD 05/05/2035) (SOV)	2.22
✓ HDFC Bank Limited	1.37	✓ Bharti Airtel Limited	1.43	Bajaj Finance Limited (CRISIL AAA)	5.36	7.1% GOI (MD 18/04/2029) (SOV)	0.30
Bank of Baroda	0.73	✓ AUTOMOBILES	1.42	Tata Capital Housing Finance Limited (CRISIL AAA)	4.74	Total	6.00
Kotak Mahindra Bank Limited	0.65	✓ Bajaj Auto Limited	0.49	Small Industries Dev Bank of India (CRISIL AAA)	2.96	Treasury Bill	
Canara Bank	0.20	✓ Maruti Suzuki India Limited	0.49	REC Limited (CRISIL AAA)	1.77	364 Days Tbill (MD 07/01/2027) (SOV)	0.17
✓ CAPITAL MARKETS	3.14	✓ Mahindra & Mahindra Limited	0.44	National Bank For Agriculture and Rural Development (CRISIL AAA)	1.49	Total	0.17
ICICI Prudential Asset Management Company Limited	0.85	✓ FERROUS METALS	1.42	Torrent Pharmaceuticals Limited (ICRA AA+)	1.47	CASH & CASH EQUIVALENT	
Prudent Corporate Advisory Services Limited	0.78	✓ Tata Steel Limited	1.42	Manappuram Finance Limited (CRISIL AA)	0.59	Net Receivables/(Payables)	5.79
Services Limited		✓ AEROSPACE & DEFENSE	1.11	Total	39.05	TREPS / Reverse Repo Investments	0.00
Multi Commodity Exchange of India Limited	0.67	✓ Bharat Electronics Limited	0.59	MUTUAL FUNDS/EXCHANGE TRADED FUNDS		Total	5.79
HDFC Asset Management Company Limited	0.43	✓ Hindustan Aeronautics Limited	0.52	Exchange Traded Funds		GRAND TOTAL	100.00
Computer Age Management Services Limited	0.41	✓ ELECTRICAL EQUIPMENT	1.06	ICICI Prudential Mutual Fund	6.34		
✓ FINANCE	2.89	✓ Quality Power Electrical Eq Ltd	1.06	DSP Mutual Fund	3.83		
Shriram Finance Limited	1.29	✓ CEMENT & CEMENT PRODUCTS	0.99	Nippon India Mutual Fund	3.68		
Housing & Urban Development Corporation Limited	0.62	✓ UltraTech Cement Limited	0.99	Total	13.85		
CreditAccess Grameen Limited	0.50	✓ DIVERSIFIED METALS	0.96				
Power Finance Corporation Limited	0.48	✓ Vedanta Limited	0.96				
✓ CONSUMER DURABLES	2.01	✓ INDUSTRIAL PRODUCTS	0.95				
Sky Gold And Diamonds Limited	1.10	✓ Goodluck India Limited	0.70				
Titan Company Limited	0.70	✓ KRN Heat Exchanger And Refrigeration Limited	0.25				
PG Electroplast Limited	0.21	✓ OTHERS	5.46				
✓ IT - SOFTWARE	1.98	Adani Ports and Special Economic Zone Limited	0.82				
Infosys Limited	0.75	Oil India Limited	0.77				
Tech Mahindra Limited	0.67	Apollo Hospitals Enterprise Limited	0.63				
Coforge Limited	0.56	Balrampur Chini Mills Limited	0.59				
✓ AUTO COMPONENTS	1.89	Power Grid Corporation of India Limited	0.53				
FIEM Industries Limited	1.00	Navin Fluorine International Limited	0.51				
Gabriel India Limited	0.50	United Spirits Limited	0.43				
TVS Srichakra Limited	0.39	NTPC Green Energy Limited	0.42				
✓ PHARMACEUTICALS & BIOTECHNOLOGY	1.76	Reliance Industries Limited	0.40				
Dr. Reddy's Laboratories Limited	1.49	ITC Limited	0.36				
		Total	35.14				
		✓ CORPORATE DEBT					
		Non-Convertible Debentures					
		LIC Housing Finance Limited (CRISIL AAA)	7.43				

INVESTMENT OBJECTIVE

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

BENCHMARK[^]

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

DATE OF ALLOTMENT

February 28, 2024

FUND MANAGER

Mr. 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

₹ 347.41 Crs.

LATEST AUM

₹ 337.12 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, 2026)

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

OTHER PARAMETERS (As on March 30, 2026)

Average / Residual Maturity: 3.98 Years

Macaulay Duration: 3.20 Years

Modified Duration: 3.00 Years

Annualised Yield: 7.64%

NAV (As on March 31, 2026)

Regular Plan	Direct Plan
Growth 11.7434	Growth 11.9971
IDCW 11.7445	IDCW 11.9936

EXPENSE RATIO

Regular Plan: 1.90% Direct Plan: 0.77%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Balanced Advantage Fund

(An Open Ended Dynamic Asset Allocation Fund)

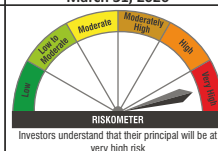
Invest Now

All data as on March 31, 2026 (Unless indicated otherwise)

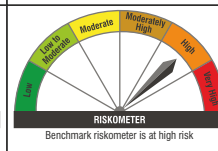
This product is suitable for investors who are seeking*:

- 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, 2026

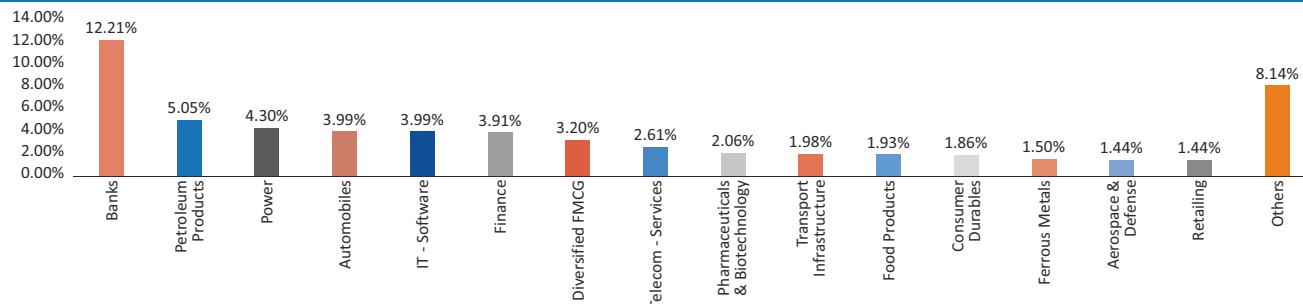


Benchmark Risk-o-meter as on March 31, 2026^A



*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	0.45	CORPORATE DEBT		GOVERNMENT BOND AND TREASURY BILL	
BANKS	12.21	Divi's Laboratories Limited	0.39	Non-Convertible Debentures		Government Bond	
✓ ICICI Bank Limited	3.97	Cipla Limited	0.34	National Bank For Agriculture and Rural Development (CRISIL AAA)	3.59	364 Days Tbill (MD 11/06/2026) (SOV)	3.14
✓ HDFC Bank Limited	3.16	✓ TRANSPORT INFRASTRUCTURE	1.98	Small Industries Dev Bank of India (CRISIL AAA)	3.56	364 Days Tbill (MD 07/01/2027) (SOV)	0.38
✓ State Bank of India	2.00	Adani Ports and Special Economic Zone Limited	1.98	FOOD PRODUCTS	1.93	Total	3.52
✓ Axis Bank Limited	1.49	Britannia Industries Limited	1.47	Titan Company Limited	2.85	Treasury Bill	
Kotak Mahindra Bank Limited	1.11	Nestle India Limited	0.46	Limited (CRISIL AAA)	2.12	7.1% GOI (MD 18/04/2029) (SOV)	1.82
Bank of Baroda	0.48	CONSUMER DURABLES	1.86	Torrent Pharmaceuticals Limited (ICRA AA+)	2.12	6.48% GOI (MD 06/10/2035) (SOV)	1.03
PETROLEUM PRODUCTS	5.05	Titan Company Limited	1.37	Muthoot Finance Limited (CRISIL AA+)	1.81	Total	2.85
✓ Reliance Industries Limited	5.05	ASIAN PAINTS LIMITED	0.49	Manappuram Finance Limited (CRISIL AA)	1.43	CASH & CASH EQUIVALENT	
POWER	4.30	FERROUS METALS	1.50	Total	15.36	Net Receivables/(Payables)	4.38
✓ NTPC Limited	2.10	JSW Steel Limited	1.03	INVT		TREPS / Reverse Repo	0.00
Power Grid Corporation of India Limited	1.20	Tata Steel Limited	0.47	IRB InvIT Fund	4.15	Investments	
Tata Power Company Limited	1.00	AEROSPACE & DEFENSE	1.44	IndiGRID Infrastructure Trust (CRISIL AA)	1.79	Total	4.38
AUTOMOBILES	3.99	Bharat Electronics Limited	1.44	Total	5.94	GRAND TOTAL	100.00
Mahindra & Mahindra Limited	1.27	RETAILING	1.44	FUTURES AND OPTIONS			
Hero MotoCorp Limited	0.91	Eternal Limited	1.00	Equity Futures			
Bajaj Auto Limited	0.58	Trent Limited	0.44	NIFTY	8.34		
Maruti Suzuki India Limited	0.53	OTHERS	8.14	Total	8.34		
Eicher Motors Limited	0.45	Larsen & Toubro Limited	1.43				
Tata Motors Passenger Vehicles Limited	0.25	Hindalco Industries Limited	1.20				
IT - SOFTWARE	3.99	UltraTech Cement Limited	0.70				
Infosys Limited	1.21	SBI Life Insurance Company Limited	0.69				
Tata Consultancy Services Limited	0.99	Limited					
HCL Technologies Limited	0.76	Coal India Limited	0.56				
Tech Mahindra Limited	0.74	Oil & Natural Gas Corporation Limited	0.56				
Wipro Limited	0.29	Adani Enterprises Limited	0.53				
FINANCE	3.91	Grasim Industries Limited	0.53				
✓ Shriram Finance Limited	2.07	Apollo Hospitals Enterprise Limited	0.48				
Bajaj Finance Limited	1.28	Tata Motors Ltd	0.33				
Bajaj Finserv Limited	0.29	HDFC Life Insurance Company Limited	0.30				
Jio Financial Services Limited	0.27	InterGlobe Aviation Limited	0.28				
DIVERSIFIED FMCG	3.20	Max Healthcare Institute Limited	0.28				
✓ ITC Limited	2.47	Tata Consumer Products Limited	0.27				
Hindustan Unilever Limited	0.73	Total	59.61				
TELECOM - SERVICES	2.61						
✓ Bharti Airtel Limited	2.61						
PHARMACEUTICALS & BIOTECHNOLOGY	2.06						
Sun Pharmaceutical Industries Limited	0.88						

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on March 31, 2026)

Mcap Category	Percentage
Large Cap	59.61%
Debt	15.36%
GB/TB/Repo/Others	10.75%
Arbitrage Positions	8.34%
InvIT	5.94%
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

₹ 144.68 Crs.

LATEST AUM

₹ 139.84 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on March 30, 2026)

Average / Residual Maturity: 2.69 Years

Macaulay Duration: 2.33 Years

Modified Duration: 2.19 Years

Annualised Yield: 7.23%

NAV (As on March 31, 2026)

Regular Plan	Direct Plan	NAV (₹)
Growth	24.5626	26.7564
IDCW	17.1370	16.1465

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.15%

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)

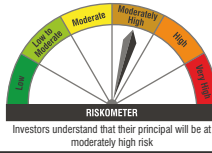
Invest Now

All data as on March 31, 2026 (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, 2026

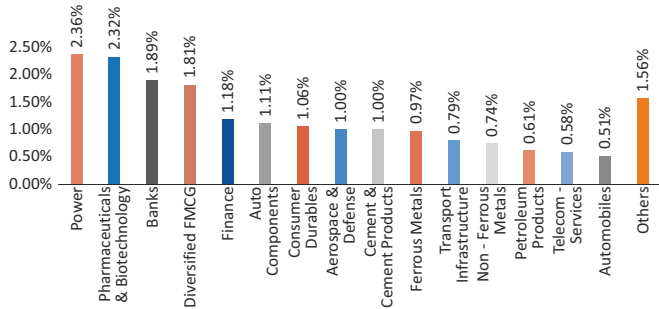


Benchmark Risk-o-meter as on March 31, 2026^

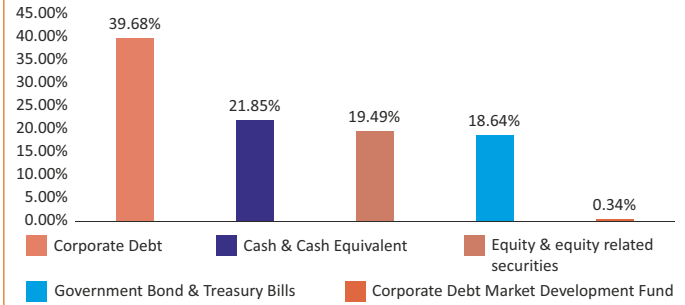


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

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				NON - FERROUS METALS			
POWER	2.36	Hindustan Copper Limited	0.74	Power Finance Corporation Limited (CRISIL AAA)	3.11	6.33% GOI (MD 05/05/2035) (SOV)	5.33
✓ NTPC Limited	1.30	PETROLEUM PRODUCTS	0.61	Small Industries Dev Bank of India (CRISIL AAA)	3.10	6.48% GOI (MD 06/10/2035) (SOV)	4.89
✓ Power Grid Corporation of India Limited	1.06	Reliance Industries Limited	0.61	Small Industries Dev Bank of India (CRISIL AAA)	3.10	Total	18.12
PHARMACEUTICALS & BIOTECHNOLOGY				TELECOM - SERVICES			
✓ Glenmark Pharmaceuticals Limited	2.32	Bharti Airtel Limited	0.58	TREASURY BILL			
BANKS				AUTOMOBILES			
✓ State Bank of India	1.11	Hero MotoCorp Limited	0.51	364 Days Tbill (MD 07/01/2027) (SOV)	0.52	Total	0.52
✓ Kotak Mahindra Bank Limited	0.41	OTHERS	1.56	CASH & CASH EQUIVALENT			
✓ ICI Bank Limited	0.37	Vedanta Limited	0.51	Net Receivables/(Payables)	21.85		
DIVERSIFIED FMCG				CORPORATE DEBT			
✓ ITC Limited	1.81	Britannia Industries Limited	0.42	TREPS / Reverse Repo	0.00		
FINANCE				Non-Convertible Debentures			
✓ Power Finance Corporation Limited	1.18	Triveni Engineering & Industries Limited	0.22	National Bank For Agriculture and Rural Development (CRISIL AAA)	7.79		
AUTO COMPONENTS				Non-Convertible Debentures			
MRF Limited	0.64	Max Financial Services Limited	0.18	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.78		
S.J.S. Enterprises Limited	0.47	Zaggle Prepaid Ocean Services Limited	0.13	Tata Capital Housing Finance Limited (CRISIL AAA)	4.65		
CONSUMER DURABLES				Non-Convertible Debentures			
✓ Asian Paints Limited	0.76	Laxmi Dental Limited	0.10	Muthoot Finance Limited (CRISIL AA+)	3.92		
✓ Sky Gold And Diamonds Limited	0.30	Total	19.49	Bajaj Finance Limited (CRISIL AAA)	3.12		
AEROSPACE & DEFENSE				Non-Convertible Debentures			
✓ Bharat Electronics Limited	1.00			Manappuram Finance Limited (CRISIL AA)	3.11		
CEMENT & CEMENT PRODUCTS				Non-Convertible Debentures			
✓ Ambuja Cements Limited	1.00			Non-Convertible Debentures			
FERROUS METALS				Non-Convertible Debentures			
Tata Steel Limited	0.52			Non-Convertible Debentures			
TRANSPORT INFRASTRUCTURE				Non-Convertible Debentures			
✓ Adani Ports and Special Economic Zone Limited	0.79			Non-Convertible Debentures			

MCAP Categorization (As on March 31, 2026)

Mcap Category	Percentage
GB/TB/Repo/Others	40.49%
Debt	39.68%
Large Cap	13.94%
Mid Cap	3.59%
Small Cap	1.96%
Units of CDMDF	0.34%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

BENCHMARK^

CRISIL Hybrid 85 + 15 - Conservative Index

DATE OF ALLOTMENT

March 18, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 64.82 Crs.

LATEST AUM

₹ 64.37 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 30, 2026)

Average / Residual Maturity: 3.87 Years

Macaulay Duration: 3.19 Years

Modified Duration: 3.03 Years

Annualised Yield: 7.40%

NAV (As on March 31, 2026)

Plan	NAV (₹)
Regular Plan	
Growth	34.0566
Monthly IDCW	17.5338
Quarterly IDCW	18.1731
Annual IDCW	16.5324
Direct Plan	
Growth	36.6657
Monthly IDCW	16.3330
Quarterly IDCW	18.0151
Annual IDCW	16.7077

EXPENSE RATIO

Regular Plan: 2.05% Direct Plan: 1.24% Eco Plan: 1.80%

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)

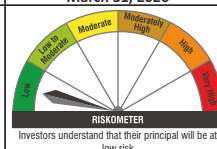
Invest Now

All data as on March 31, 2026 (Unless indicated otherwise)

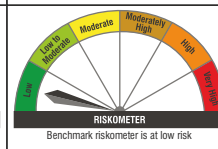
This product is suitable for investors who are seeking*:

- 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, 2026



Benchmark Risk-o-meter as on March 31, 2026^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		AEROSPACE & DEFENSE		Tata Consumer Products Limited		GOVERNMENT BOND AND TREASURY BILL	
FINANCE	14.96	Hindustan Aeronautics Limited	2.45	Delhivery Limited	-1.94	Treasury Bill	
✓ HDFC Bank Limited	4.58	FOOD PRODUCTS	2.12	Bank of Baroda	-1.95	364 Days Tbill (MD 08/10/2026) (SOV)	2.17
✓ Axis Bank Limited	2.92	Britannia Industries Limited	2.12	Kotak Mahindra Bank Limited	-2.06	364 Days Tbill (MD 14/05/2026) (SOV)	2.00
Kotak Mahindra Bank Limited	2.05	TRANSPORT SERVICES	1.93	Britannia Industries Limited	-2.13	364 Days Tbill (MD 10/09/2026) (SOV)	1.09
Bank of Baroda	1.94	Delhivery Limited	1.93	Hindustan Aeronautics Limited	-2.46	364 Days Tbill (MD 01/05/2026) (SOV)	1.00
RBL Bank Limited	1.85	PETROLEUM PRODUCTS	1.52	ITC Limited	-2.58	364 Days Tbill (MD 07/01/2027) (SOV)	0.11
Punjab National Bank	1.62	Hindustan Petroleum Corporation Limited	1.52	Bharti Airtel Limited	-2.85	Total	6.37
FINANCE	12.44	CAPITAL MARKETS	1.33	Axis Bank Limited	-2.93	CASH & CASH EQUIVALENT	
✓ Sammaan Capital Limited	4.45	Multi Commodity Exchange of India Limited	1.33	Indus Towers Limited	-3.02	Net Receivables/(Payables) after adjusting for futures	80.04
✓ Jio Financial Services Limited	3.65	OTHERS	0.37	UPL Limited	-3.10	TREPS / Reverse Repo Investments	0.31
PNB Housing Finance Limited	1.75	Exide Industries Limited	0.23	Patanjali Foods Limited	-3.13	Total	80.35
Bajaj Finserv Limited	1.64	Adani Ports and Special Economic Zone Limited	0.14	Mahindra & Mahindra Limited	-3.18	GRAND TOTAL	100.00
Cholamandalam Investment and Finance Company Ltd	0.95	Total	69.00	Jio Financial Services Limited	-3.65		
TELECOM - SERVICES	5.86	FUTURES AND OPTIONS		JSW Steel Limited	-4.07	✓ Indicates Top 10 Equity Holdings.	
Indus Towers Limited	3.02	Equity Futures		Grasim Industries Limited	-4.43		
Bharti Airtel Limited	2.84	Adani Ports and Special Economic Zone Limited	-0.14	Sammaan Capital Limited	-4.47		
AGRICULTURAL FOOD & OTHER PRODUCTS	5.01	Zone Limited	-0.23	HDFC Bank Limited	-4.61		
✓ Patanjali Foods Limited	3.14	Exide Industries Limited	-0.23	Equity Futures Total	-69.19		
Tata Consumer Products Limited	1.87	Ambuja Cements Limited	-0.38	MUTUAL FUND INVESTMENT			
CEMENT & CEMENT PRODUCTS	4.81	Cholamandalam Investment and Finance Company Ltd	-0.95	Bank of India Liquid Fund - Direct Plan - Growth	13.47		
✓ Grasim Industries Limited	4.43	Multi Commodity Exchange of India Limited	-1.34	Total	13.47		
Ambuja Cements Limited	0.38	Lodha Developers Limited	-1.50				
FERROUS METALS	4.06	Hindustan Petroleum Corporation Limited	-1.52				
✓ JSW Steel Limited	4.06	Punjab National Bank	-1.62				
REALTY	3.31	Bajaj Finserv Limited	-1.64				
Godrej Properties Limited	1.81	PNB Housing Finance Limited	-1.76				
Lodha Developers Limited	1.50	Godrej Properties Limited	-1.81				
AUTOMOBILES	3.17	RBL Bank Limited	-1.86				
✓ Mahindra & Mahindra Limited	3.17						
FERTILIZERS & AGROCHEMICALS	3.09						
UPL Limited	3.09						
DIVERSIFIED FMCG	2.57						
ITC Limited	2.57						

MCAP Categorization (As on March 31, 2026)

Mcap Category	Percentage
Arbitrage Positions	69.19%
Mutual Fund Units	13.47%
GB/TB/Repo/Others	17.34%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

BENCHMARK^A

NIFTY 50 Arbitrage Index

DATE OF ALLOTMENT

June 18, 2018

FUND MANAGER

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

AVERAGE AUM

₹ 48.18 Crs.

LATEST AUM

₹ 44.79 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on March 30, 2026)

Average / Residual Maturity: 0.20 Years

Macaulay Duration: 0.18 Years

Modified Duration: 0.18 Years

Annualised Yield: 6.68%

NAV (As on March 31, 2026)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	15.0630
Monthly IDCW	Monthly IDCW	13.5734
Quarterly IDCW	Quarterly IDCW	14.3104
Annual IDCW	Annual IDCW	13.6154

EXPENSE RATIO

Regular Plan: 0.88% Direct Plan: 0.37%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

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+mfs

IND -
A1+mfs

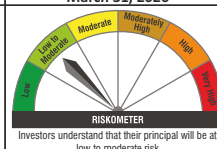
Invest Now

All data as on March 31, 2026 (Unless indicated otherwise)

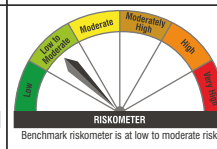
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on March 31, 2026

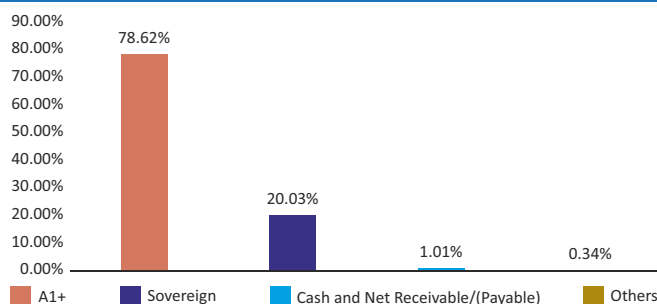


Benchmark Risk-o-meter as on March 31, 2026^A

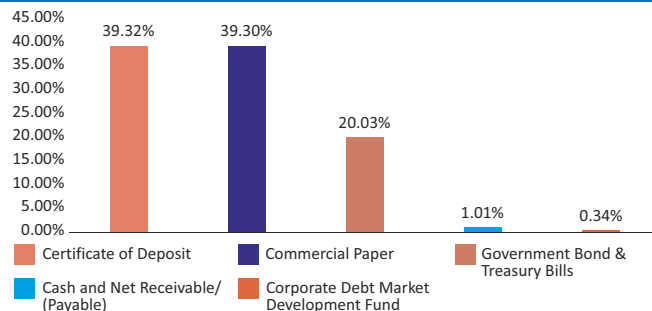


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Export Import Bank of India	CRISIL A1+	4.60
Punjab National Bank	CRISIL A1+	4.59
Union Bank of India	ICRA A1+	4.35
Axis Bank Limited	CRISIL A1+	3.08
Canara Bank	CRISIL A1+	3.08
Small Industries Dev Bank of India	CRISIL A1+	3.08
HDFC Bank Limited	CRISIL A1+	3.07
Union Bank of India	ICRA A1+	3.07
Bank of Baroda	CARE A1+	3.06
Bank of Baroda	CARE A1+	3.06
HDFC Bank Limited	CRISIL A1+	3.06
HDFC Bank Limited	CRISIL A1+	1.22
Total		39.32
Commercial Paper		
HDFC Securities Limited	CRISIL A1+	4.59
Export Import Bank of India	CRISIL A1+	4.00
Power Finance Corporation Limited	CRISIL A1+	3.09
Aditya Birla Housing Finance Limited	CRISIL A1+	3.08
National Bank For Agriculture and Rural Development	CRISIL A1+	3.08
ICICI Home Finance Company Limited	CARE A1+	3.07
Manappuram Finance Limited	CRISIL A1+	3.07
Poonawalla Fincorp Limited	CRISIL A1+	3.07
ICICI Securities Limited	CRISIL A1+	3.06
Kotak Securities Limited	CRISIL A1+	3.06
National Bank For Agriculture and Rural Development	CRISIL A1+	1.54
Aditya Birla Housing Finance Limited	CRISIL A1+	1.53
ICICI Securities Limited	CRISIL A1+	1.53
Kotak Securities Limited	ICRA A1+	1.53
Total		39.30
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.34
Total		0.34

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
91 Days Tbill (MD 23/04/2026)	SOV	4.64
91 Days Tbill (MD 07/05/2026)	SOV	4.63
182 Days Tbill (MD 26/06/2026)	SOV	4.60
91 Days Tbill (MD 22/05/2026)	SOV	3.08
91 Days Tbill (MD 28/05/2026)	SOV	3.08
Total		20.03
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(4.54)
TREPS / Reverse Repo Investments		5.55
Total		1.01
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 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[#]

₹ 1,647.09 Crs.

LATEST AUM[#]

₹ 1,611.37 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, 2026)

Average / Residual Maturity: 0.14 Years

Macaulay Duration: 0.14 Years

Modified Duration: 0.14 Years

Annualised Yield: 7.30%

NAV (As on March 31, 2026)

NAV (₹)

Regular Plan

Growth 3,141.5143

Daily IDCW 1,005.0000

Weekly IDCW 1,005.2059

Direct Plan

Growth 3,173.6094

Daily IDCW 1,005.0000

Weekly IDCW 1,005.2067

EXPENSE RATIO

Regular Plan: 0.08%

Direct Plan: 0.05%

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 31st March 2026 is ₹ 603.09 Lacs.

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.)

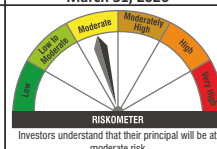
Invest Now

All data as on March 31, 2026 (Unless indicated otherwise)

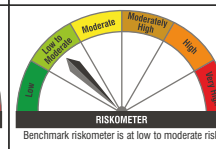
This product is suitable for investors who are seeking*:

- 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, 2026

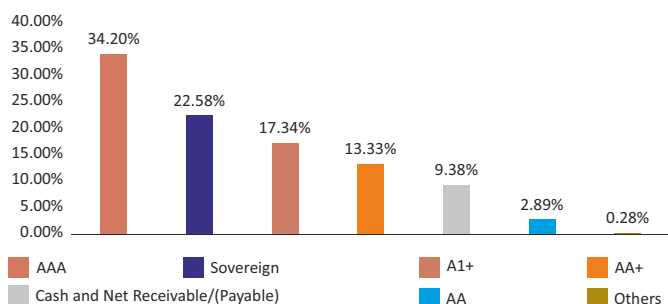


Benchmark Risk-o-meter as on March 31, 2026^A



*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	15.43%
3 months to 6 months	4.76%
6 months to 1 year	7.39%
> 1 year	72.42%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
LIC Housing Finance Limited	CRISIL AAA	7.13
Small Industries Dev Bank of India	CRISIL AAA	5.35
Torrent Pharmaceuticals Limited	ICRA AA+	4.28
REC Limited	CRISIL AAA	3.93
Muthoot Finance Limited	CRISIL AA+	3.64
Godrej Industries Limited	CRISIL AA+	3.61
Indian Railway Finance Corporation Limited	CRISIL AAA	3.59
Small Industries Dev Bank of India	CRISIL AAA	3.59
Power Finance Corporation Limited	CRISIL AAA	2.16
Bajaj Finance Limited	CRISIL AAA	1.81
Vedanta Limited	CRISIL AA	1.81
Muthoot Finance Limited	CRISIL AA+	1.80
National Bank For Agriculture and Rural Development	CRISIL AAA	1.80
Power Finance Corporation Limited	CRISIL AAA	1.80
National Bank For Agriculture and Rural Development	CRISIL AAA	1.78
National Bank For Agriculture and Rural Development	CRISIL AAA	1.26
Manappuram Finance Limited	CRISIL AA	1.08
Total		50.42
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Export Import Bank of India	CRISIL A1+	5.32
Indian Bank	CRISIL A1+	1.78
HDFC Bank Limited	CRISIL A1+	1.77
AU Small Finance Bank Limited	CARE A1+	1.74
Bank of Baroda	CARE A1+	1.68
Total		12.29
Commercial Paper		
Aditya Birla Housing Finance Limited	CRISIL A1+	3.37
Godrej Housing Finance Limited	CRISIL A1+	1.68
Total		5.05
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.28
Total		0.28

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
6.48% GOI (MD 06/10/2035)	SOV	11.91
6.33% GOI (MD 05/05/2035)	SOV	6.45
7.1% GOI (MD 18/04/2029)	SOV	1.83
Total		20.19
State Government Bond		
6.98% punjab SDL (MD 29/09/2033)	SOV	1.73
Total		1.73
Treasury Bill		
364 Days Tbill (MD 07/01/2027)	SOV	0.66
Total		0.66
CASH & CASH EQUIVALENT		
Net Receivables/Payables		1.46
TREPS / Reverse Repo Investments		7.92
Total		9.38
GRAND TOTAL		100.00

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Short Duration Debt A-II Index

DATE OF ALLOTMENT

December 18, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 280.71 Crs.

LATEST AUM

₹ 277.81 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 30, 2026)

Average / Residual Maturity: 3.27 Years

Macaulay Duration: 2.70 Years

Modified Duration: 2.56 Years

Annualised Yield: 7.20%

NAV (As on March 31, 2026)

	NAV (₹)
Regular Plan	
Growth	27.5816
Monthly IDCW	14.1536
Quarterly IDCW	13.9478
Direct Plan	
Growth	30.1082
Monthly IDCW	14.6385
Quarterly IDCW	13.8803

EXPENSE RATIO

Regular Plan: 1.00% **Direct Plan:** 0.45%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Ultra Short Duration Fund

ICRA - A1+mfs

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

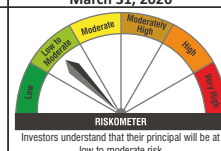
Invest Now

All data as on March 31, 2026 (Unless indicated otherwise)

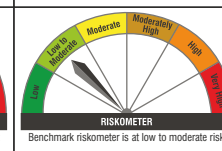
This product is suitable for investors who are seeking*:

- 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, 2026

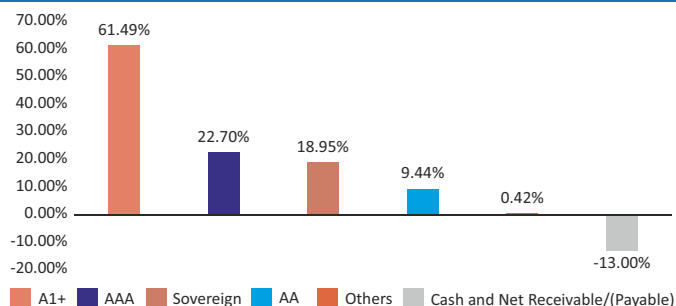


Benchmark Risk-o-meter as on March 31, 2026[^]

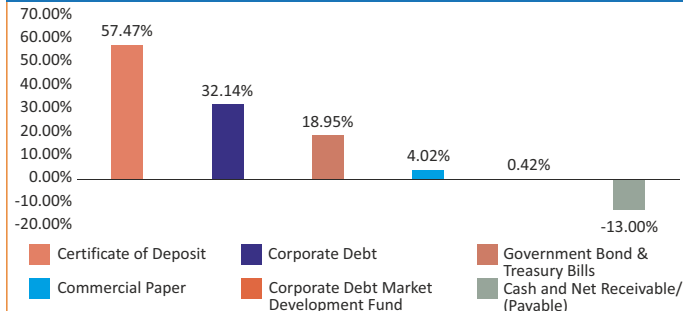


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Power Finance Corporation Limited	CRISIL AAA	11.99
REC Limited	CRISIL AAA	10.71
Manappuram Finance Limited	CRISIL AA	9.44
Total		32.14
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
HDFC Bank Limited	CRISIL A1+	12.05
Indian Bank	CRISIL A1+	8.47
AU Small Finance Bank Limited	CARE A1+	8.28
Bank of Baroda	CARE A1+	8.08
Small Industries Dev Bank of India	CRISIL A1+	8.08
Bank of Baroda	FITCH A1+	4.24
Export Import Bank of India	CRISIL A1+	4.23
Kotak Mahindra Bank Limited	CRISIL A1+	4.04
Total		57.47
Commercial Paper		
Motilal Oswal Financial Services Limited	CRISIL A1+	4.02
Total		4.02
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.42
Total		0.42

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
182 Days Tbill (MD 28/05/2026)	SOV	12.76
364 Days Tbill (MD 04/02/2027)	SOV	4.09
364 Days Tbill (MD 07/01/2027)	SOV	1.44
364 Days Tbill (MD 08/10/2026)	SOV	0.66
Total		18.95
CASH & CASH EQUIVALENT		
Net Receivables/Payables		
TREPS / Reverse Repo Investments		-13.00
Total		-13.00
GRAND TOTAL		100.00

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK[^]

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

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 152.62 Crs.

LATEST AUM

₹ 116.60 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 30, 2026)

Average / Residual Maturity: 0.51 Years

Macaulay Duration: 0.58 Years

Modified Duration: 0.57 Years

Annualised Yield: 7.20%

NAV (As on March 31, 2026)

		NAV (₹)
Regular Plan	Growth	3,293.3218
	Bonus	-
Direct Plan	Growth	3,420.7890
	Bonus	3,404.3500
	Daily IDCW	1,005.1847
	Weekly IDCW	1,008.2256
	Weekly IDCW	1,008.3463

EXPENSE RATIO

Regular Plan: 0.85% Direct Plan: 0.34%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

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)

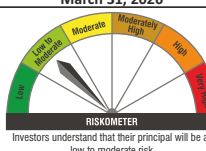
Invest Now

All data as on March 31, 2026 (Unless indicated otherwise)

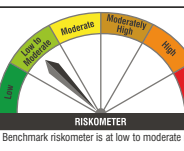
This product is suitable for investors who are seeking*:

- 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, 2026

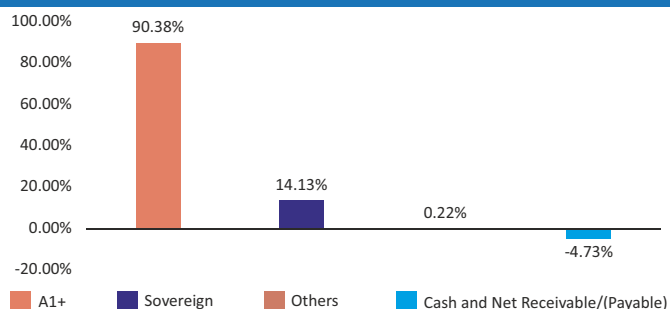


Benchmark Risk-o-meter as on March 31, 2026^A

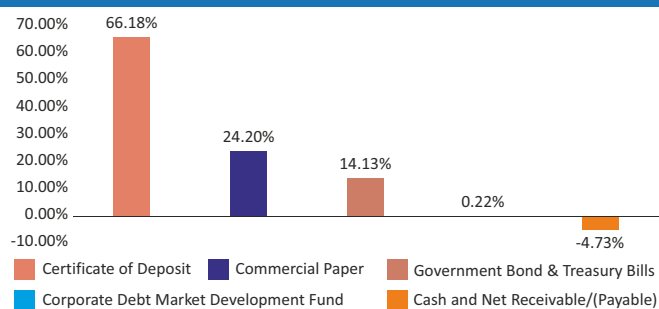


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Canara Bank	CRISIL A1+	8.84
ICICI Bank Limited	ICRA A1+	7.71
Punjab National Bank	CRISIL A1+	5.57
Small Industries Dev Bank of India	CRISIL A1+	5.51
HDFC Bank Limited	CARE A1+	5.49
National Bank For Agriculture and Rural Development	CRISIL A1+	5.49
Kotak Mahindra Bank Limited	CRISIL A1+	4.41
Bank of Baroda	CARE A1+	4.38
National Bank For Agriculture and Rural Development	CRISIL A1+	4.38
Bank of Baroda	CARE A1+	3.31
Indian Bank	CRISIL A1+	3.31
Small Industries Dev Bank of India	CRISIL A1+	3.31
AU Small Finance Bank Limited	CARE A1+	2.26
Punjab National Bank	CRISIL A1+	2.21
Total		66.18
Commercial Paper		
Kotak Securities Limited	CRISIL A1+	5.49
Axis Finance Limited	CRISIL A1+	5.48
Godrej Housing Finance Limited	CRISIL A1+	4.36
Manappuram Finance Limited	CRISIL A1+	3.38
Motilal Oswal Financial Services Limited	CRISIL A1+	3.29
Aditya Birla Housing Finance Limited	CRISIL A1+	2.20
Total		24.20
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.22
Total		0.22

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 25/02/2027)	SOV	5.57
364 Days Tbill (MD 04/02/2027)	SOV	4.47
182 Days Tbill (MD 28/05/2026)	SOV	2.32
364 Days Tbill (MD 17/09/2026)	SOV	1.14
364 Days Tbill (MD 07/01/2027)	SOV	0.56
364 Days Tbill (MD 10/09/2026)	SOV	0.07
Total		14.13
CASH & CASH EQUIVALENT		
Net Receivables/Payables		-4.73
TREPS / Reverse Repo Investments		0.00
Total		-4.73
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

₹ 430.79 Crs.

LATEST AUM

₹ 427.06 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 30, 2026)

Average / Residual Maturity: 0.83 Years

Macaulay Duration: 1.01 Years

Modified Duration: 1.01 Years

Annualised Yield: 7.17%

NAV (As on March 31, 2026)

	NAV (₹)
Regular Plan	
Growth	10.7653
Daily IDCW	10.0517
Weekly IDCW	10.0782
Monthly IDCW	10.0587
Direct Plan	
Growth	10.8289
Daily IDCW	10.0519
Weekly IDCW	-
Monthly IDCW	10.0589

EXPENSE RATIO

Regular Plan: 0.56% Direct Plan: 0.06%

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.)

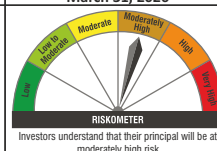
Invest Now

All data as on March 31, 2026 (Unless indicated otherwise)

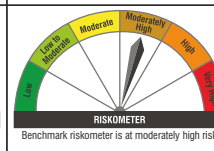
This product is suitable for investors who are seeking*:

- 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, 2026

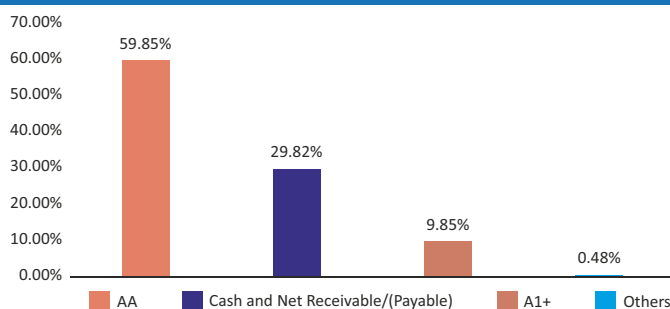


Benchmark Risk-o-meter as on March 31, 2026*



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

CREDIT PROFILE



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets	Portfolio Holdings	Industry/Rating	% to Net Assets																										
CORPORATE DEBT			CASH & CASH EQUIVALENT																												
Non-Convertible Debentures			Net Receivables/Payables		29.82																										
Vedanta Limited	CRISIL AA	10.03	TREPS / Reverse Repo Investments		0.00																										
Manappuram Finance Limited	CRISIL AA	9.98	Total		29.82																										
Aditya Birla Real Estate Limited	CRISIL AA	9.97	GRAND TOTAL																												
Nirma Limited	CRISIL AA	9.97			100.00																										
360 One Prime Limited	ICRA AA	5.00	#Note: All subscriptions /switch-in application(s) and other pre-registered investments in Bank of India Credit Risk Fund, an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds), through any mode including the stock exchange platform has been temporarily suspended with effect from July 01, 2019 till further notice.																												
Rashtriya Chemicals and Fertilizers Limited	ICRA AA	5.00	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.																												
JSW Steel Limited	ICRA AA	4.97	https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf_28-june-2019.pdf																												
Nuvoco Vistas Corporation Limited	CRISIL AA	4.93	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 :																												
Total		59.85	<table border="1"> <thead> <tr> <th colspan="5">Potential Risk Class Matrix</th> </tr> <tr> <th colspan="2" rowspan="2"></th> <th colspan="3">Credit Risk</th> </tr> <tr> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <th rowspan="3">Interest Rate Risk</th> <th>Relatively Low (Class I)</th> <td></td> <td></td> <td></td> </tr> <tr> <th>Moderate (Class II)</th> <td></td> <td></td> <td>C-II</td> </tr> <tr> <th>Relatively High (Class III)</th> <td></td> <td></td> <td></td> </tr> </tbody> </table>			Potential Risk Class Matrix							Credit Risk			Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk	Relatively Low (Class I)				Moderate (Class II)			C-II	Relatively High (Class III)			
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Interest Rate Risk	Relatively Low (Class I)																														
	Moderate (Class II)			C-II																											
	Relatively High (Class III)																														
MONEY MARKET INSTRUMENTS																															
Certificate of Deposit																															
Indian Bank	CRISIL A1+	9.85																													
Total		9.85																													
CDMDF																															
Corporate Debt Market Development Fund	OTHERS	0.48																													
Corporate Debt Market Development Fund																															
Total		0.48																													

INVESTMENT OBJECTIVE

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

BENCHMARK*

Tier 1: CRISIL Credit Risk Debt B-II Index

DATE OF ALLOTMENT

February 27, 2015

FUND MANAGER

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

AVERAGE AUM

₹ 104.27 Crs.

LATEST AUM

₹ 100.26 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 30, 2026)

Average / Residual Maturity: 0.83 Years

Macaulay Duration: 0.54 Years

Modified Duration: 0.50 Years

Annualised Yield: 5.67%

NAV (As on March 31, 2026)

NAV (₹)

Regular Plan: 13.3488

Direct Plan: 13.7168

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.)

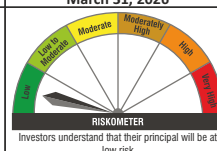
Invest Now

All data as on March 31, 2026 (Unless indicated otherwise)

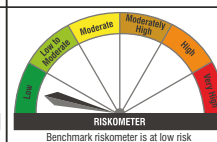
This product is suitable for investors who are seeking*:

- 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, 2026

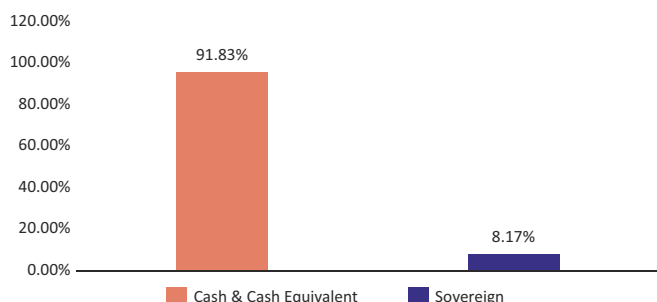


Benchmark Risk-o-meter as on March 31, 2026[^]

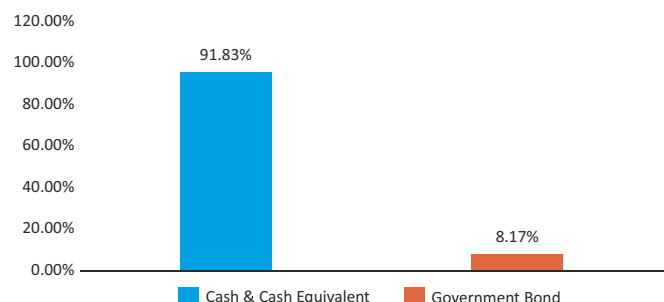


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

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 09/04/2026)	SOV	8.17
Total		8.17
CASH & CASH EQUIVALENT		
Net Receivables/Payables		3.11
TREPS / Reverse Repo Investments		88.72
Total		91.83
GRAND TOTAL		100.00

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK[^]

Tier 1: CRISIL Liquid Overnight Index

DATE OF ALLOTMENT

January 28, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 56.82 Crs.

LATEST AUM

₹ 36.67 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, 2026)

Average / Residual Maturity: 1 Day

Macaulay Duration: 1 Day

Modified Duration: 1 Day

Annualised Yield: 7.53%

NAV (As on March 31, 2026)

	Regular Plan	Direct Plan	NAV (₹)
Growth	1,363.8855	Growth	1,367.8960
Daily IDCW	1,000.0000	Daily IDCW	1,000.0000
Weekly IDCW	-	Weekly IDCW	-
Monthly IDCW	1,000.8432	Monthly IDCW	1,000.8471

EXPENSE RATIO

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

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	NIL

IDCW History

EQUITY FUNDS⁵

Record Date	IDCW/ Unit Declared (in ₹)	NAV [^] as on Record Date
Bank of India Large & Mid Cap Fund (Formerly Bank of India Large & Mid Cap Equity Fund)		
Regular Plan - Regular IDCW		
25-March-2021	0.90	12.88
29-July-2021	0.25	15.61
Regular Plan - Quarterly IDCW		
25-September-2018	0.09	13.00
25-March-2021	1.00	15.46
Eco Plan - Regular IDCW		
25-March-2021	1.00	13.16
29-July-2021	0.50	15.74
Eco Plan - Quarterly IDCW		
25-March-2019	0.04	10.36
25-March-2021	0.90	12.86
Eco Plan - Annual IDCW		
18-December-2014	5.00	18.59
Institutional Plan - Regular IDCW[^]		
25-November-2009	1.00	-
29-April-2010	1.00	-
Institutional Plan - Quarterly IDCW[^]		
29-March-2010	1.00	-
29-April-2010	1.00	-
Direct Plan - Regular IDCW		
30-June-2021	1.00	15.23
30-June-2021	1.00	15.23
Direct Plan - Quarterly IDCW		
25-March-2019	0.18	10.45
25-March-2021	1.00	12.98
Bank of India ELSS Tax Saver		
Regular Plan		
30-June-2021	2.00	18.23
29-July-2021	0.90	18.19
Eco Plan		
30-June-2021	1.00	16.26
29-July-2021	0.25	16.78
Direct Plan		
30-June-2021	2.00	40.98
29-July-2021	0.90	42.04
Bank of India Manufacturing & Infrastructure Fund		
Regular Plan - Regular IDCW		
25-June-2019	0.44	10.05
29-July-2021	0.40	16.85
Regular Plan - Quarterly IDCW		
25-March-2019	0.88	10.33
25-June-2019	0.39	10.00
Direct Plan - Regular IDCW		
27-March-2017	0.50	13.57
Bank of India Mid & Small Cap Equity & Debt Fund		
Regular Plan - Regular IDCW		
27-January-2026	0.24	31.48
26-February-2026	0.24	31.99
27-March-2026	0.23	30.27
Direct Plan - Regular IDCW		
27-January-2026	0.25	33.27
26-February-2026	0.25	33.85
27-March-2026	0.24	32.05
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 [^] as on Record Date
Bank of India Arbitrage Fund		
Regular Monthly IDCW		
27-April-2020	0.05385541	10.0000 ^a
27-April-2020	0.05385543	10.0000 ^b
26-May-2020	0.04345086	10.0000 ^c
26-May-2020	0.04345088	10.0000 ^d
Regular Quarterly IDCW		
26-December-2019	0.05539822	10.5148 ^a
26-December-2019	0.05539822	10.5148 ^b
26-March-2020	0.12553389	10.4501 ^a
26-March-2020	0.12553389	10.4501 ^b
Regular Annual IDCW		
26-December-2019	0.05266000	10.0788 ^a
26-December-2019	0.05266000	10.0788 ^b
26-March-2020	0.10504000	10.0613 ^a
26-March-2020	0.10504000	10.0613 ^b
Direct Monthly IDCW		
27-April-2020	0.06160558	10.0855 ^a
27-April-2020	0.06160558	10.0855 ^b
26-May-2020	0.05007525	10.0859 ^a
26-May-2020	0.05007525	10.0859 ^b
Direct Quarterly IDCW		
26-December-2019	0.07443389	10.5612 ^a
26-December-2019	0.07443389	10.5612 ^b
26-March-2020	0.14323909	10.5101 ^a
26-March-2020	0.14323909	10.5101 ^b
Direct Annual IDCW		
26-December-2019	0.07038567	10.0544 ^a
26-December-2019	0.07038567	10.0544 ^b
26-March-2020	0.13992202	10.0000 ^a
26-March-2020	0.13992202	10.0000 ^b
Bank of India Conservative Hybrid Fund		
Regular Monthly IDCW		
02-February-2021	0.23090000	11.2228 ^a
02-February-2021	0.23090000	11.2228 ^b
30-June-2021	0.30000000	11.3853 ^a
30-June-2021	0.30000000	11.3853 ^b
Regular Quarterly IDCW		
25-June-2018	0.0864385	11.1417 ^a
25-June-2018	0.08004287	11.1417 ^b
25-March-2019	0.03320971	11.1241 ^a
25-March-2019	0.03075255	11.1241 ^b
Regular Annual IDCW		
25-March-2019	0.07203243	10.3827 ^a
25-March-2019	0.06670224	10.3827 ^b
02-February-2021	0.26970000	10.3095 ^a
02-February-2021	0.26970000	10.3095 ^b
Regular Plan Regular IDCW		
25-June-2013	0.389636	12.0556 ^a
25-June-2013	0.373162	12.0556 ^b
25-March-2014	0.389636	10.9004 ^a
25-March-2014	0.373162	10.9004 ^b
Direct Monthly IDCW		
02-February-2021	0.22820000	10.1643 ^a
02-February-2021	0.22820000	10.1643 ^b
30-June-2021	0.03000000	10.3018 ^a
30-June-2021	0.03000000	10.3018 ^b
Direct Quarterly IDCW		
26-December-2018	0.21610173	10.6590 ^a
26-December-2018	0.20010672	10.6590 ^b
25-March-2019	0.21610173	10.5824 ^a
25-March-2019	0.20010672	10.5824 ^b
Direct Annual IDCW		
25-March-2019	0.28811758	10.2199 ^a
25-March-2019	0.26680896	10.2199 ^b
02-February-2021	0.41970000	10.1017 ^a
02-February-2021	0.41970000	10.1017 ^b
Eco Monthly IDCW		
02-February-2021	0.49370000	16.9514 ^a
02-February-2021	0.49370000	16.9514 ^b
30-June-2021	0.50000000	17.1667 ^a
30-June-2021	0.50000000	17.1667 ^b
Eco Quarterly IDCW		
26-December-2018	0.06838875	10.0000 ^a
26-December-2018	0.06324962	10.0000 ^b
25-March-2019	0.07206263	10.1033 ^a
25-March-2019	0.06670224	10.1033 ^b
Eco Plan Regular IDCW		
25-March-2013	0.440456	12.5487 ^a
25-March-2013	0.377515	12.5487 ^b
25-March-2014	0.779271	11.5826 ^a
25-March-2014	0.746324	11.5826 ^b
Bank of India Balanced Advantage Fund		
Regular Plan - Regular IDCW		
25-June-2018	0.02449771	10.7707 ^a
25-June-2018	0.02449722	10.7707 ^b
29-July-2021	0.40000000	11.2226 ^a
29-July-2021	0.40000000	11.2226 ^b
Direct Plan - Regular IDCW		
25-March-2019	0.44270637	10.2965 ^a
25-June-2019	0.04427025	10.0302 ^a
25-June-2019	0.0442703	10.0302 ^b
30-June-2021	1.00000000	10.0785 ^a

⁵Face Value - ₹ 10/-

⁵⁵Face Value - ₹ 1000/-

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

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

For complete IDCW History please visit www.boimf.in

IDCW History

DEBT / INCOME FUNDS		
Record Date	IDCW/ Unit Declared (in ₹)	NAV [^] as on Record Date
Bank of India Short Term Income Fund[§]		
Institutional Monthly IDCW		
25-January-2011	0.043921	10.1704 ^a
25-January-2011	0.040935	10.1704 ^b
25-February-2011	0.052705	10.1881 ^a
25-February-2011	0.049122	10.1881 ^b
Institutional Quarterly IDCW		
29-December-2009	0.1751890	10.2708 ^a
29-December-2009	0.1630520	10.2708 ^b
Regular Monthly IDCW		
25-March-2019	0.05042235	10.3919 ^a
25-March-2019	0.04668914	10.3919 ^b
25-April-2019	0.03601595	10.3441 ^a
25-April-2019	0.03334718	10.3441 ^b
Regular Quarterly IDCW		
26-December-2018	0.10804795	10.1585 ^a
26-December-2018	0.10005336	10.1585 ^b
25-March-2019	0.10804788	10.1917 ^a
25-March-2019	0.10005336	10.1917 ^b
Direct Monthly IDCW		
25-March-2019	0.05042155	10.3930 ^a
25-March-2019	0.04669158	10.3930 ^b
25-April-2019	0.03602011	10.3498 ^a
25-April-2019	0.03335117	10.3498 ^b
Direct Quarterly IDCW		
26-December-2018	0.14401749	10.1444 ^a
26-December-2018	0.13340448	10.1444 ^b
25-March-2019	0.10804758	10.1908 ^a
25-March-2019	0.10005336	10.1908 ^b
Bank of India Overnight Fund^{§§}		
Regular Monthly IDCW		
26-February-26	3.9610582	1000.1322 ^a
26-February-26	3.9610582	1000.1322 ^b
27-March-26	3.9749793	1000.0000 ^a
27-March-26	3.9749793	1000.0000 ^b
Direct Monthly IDCW		
26-February-26	3.9887926	1000.1332 ^a
26-February-26	3.9887926	1000.1332 ^b
27-March-26	4.0024442	1000.0000 ^a
27-March-26	4.0024442	1000.0000 ^b

DEBT / INCOME FUNDS		
Record Date	IDCW/ Unit Declared (in ₹)	NAV [^] as on Record Date
Bank of India Money Market Fund[§]		
Regular Monthly IDCW		
26-February-2026	0.06017450	10.0522 ^a
26-February-2026	0.06017450	10.0522 ^b
27-March-2026	0.02016960	10.0702 ^a
27-March-2026	0.02016960	10.0702 ^b
Direct Plan - Monthly IDCW		
26-February-2026	0.06434140	10.0523 ^a
26-February-2026	0.06434140	10.0523 ^b
27-March-2026	0.02417772	10.0742 ^a
27-March-2026	0.02417772	10.0742 ^b

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

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

Scheme Performance - Regular Plan

Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	0.19%	-3.12%	-3.99%	10,019	9,688	9,601
3 years	18.87%	12.88%	10.02%	16,802	14,388	13,320
5 years	16.45%	11.75%	10.01%	21,422	17,431	16,113
Since inception*	22.24%	17.75%	15.69%	31,790	25,622	23,144

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

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

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

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

Bank of India Small Cap Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Alok Singh and Nav Bhardwaj				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-3.21%	-4.86%	-3.99%	9,679	9,514	9,601
3 years	16.40%	18.28%	10.02%	15,777	16,557	13,320
5 years	17.02%	16.34%	10.01%	21,951	21,317	16,113
Since inception*	21.11%	15.54%	11.54%	40,390	28,661	22,164

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

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

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

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

Bank of India ELSS Tax Saver - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-2.46%	-3.12%	-3.99%	9,754	9,688	9,601
3 years	14.59%	12.88%	10.02%	15,054	14,388	13,320
5 years	13.21%	11.75%	10.01%	18,602	17,431	16,113
Since inception*	16.97%	15.88%	14.34%	1,46,080	1,24,435	98,930

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Business Cycle Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-4.76%	-2.88%	-3.99%	9,524	9,712	9,601
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	-13.05%	-7.99%	-6.53%	8,010	8,762	8,984

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

Above returns are on Simple Annualized Return.

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

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

Bank of India Mid Cap Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midcap 150 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midcap 150 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	-19.57%	-14.85%	-18.09%	9,024	9,260	9,098
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	-18.41%	-14.96%	-16.36%	8,836	9,062	8,970

^ Past performance may or may not be sustained in the future. *Date of Allotment - August 22, 2025.

Above returns are on Simple Annualized Return..

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

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

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	2.18%	1.95%	-3.99%	10,218	10,195	9,601
3 years	16.73%	16.10%	10.02%	15,912	15,656	13,320
5 years	15.56%	14.05%	10.01%	20,614	19,303	16,113
Since inception*	13.97%	13.23%	11.69%	35,580	33,390	29,245

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Balanced Advantage Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	4.42%	-0.64%	-3.99%	10,442	9,936	9,601
3 years	10.14%	8.39%	10.02%	13,365	12,737	13,320
5 years	9.30%	7.99%	10.01%	15,601	14,691	16,113
Since inception*	7.74%	10.27%	12.12%	24,563	32,512	39,705

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

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

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

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

Bank of India Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	3.02%	2.66%	2.11%	10,302	10,266	10,211
3 years	6.79%	7.80%	6.79%	12,182	12,530	12,180
5 years	9.79%	6.70%	4.95%	15,957	13,835	12,734
Since inception*	7.45%	8.83%	5.81%	34,057	42,288	26,208

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

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

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

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

Bank of India Credit Risk Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	11.16%	7.53%	2.11%	11,116	10,753	10,211
3 years	7.74%	8.06%	6.79%	12,510	12,622	12,180
5 years	26.50%	7.23%	4.95%	32,416	14,176	12,734
Since inception*	2.64%	8.16%	6.23%	13,349	23,875	19,561

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Large Cap Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	0.07%	-3.87%	-6.01%	10,007	9,613	9,399
3 years	13.09%	11.20%	8.14%	17,954	16,566	14,509
5 years	NA	NA	NA	NA	NA	NA
Since inception*	8.48%	8.98%	8.06%	14,730	15,057	14,464

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

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

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

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

Bank of India Multi Cap Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	3.09%	-2.54%	-3.12%	10,309	9,746	9,688
3 years	18.66%	15.40%	12.88%	16,713	15,372	14,388
5 years	NA	NA	NA	NA	NA	NA
Since inception*	18.06%	14.24%	12.02%	16,680	15,073	14,187

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

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

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

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

Bank of India Manufacturing & Infrastructure Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	9.40%	1.16%	-3.99%	10,940	10,116	9,601
3 years	22.42%	21.49%	10.02%	18,356	17,942	13,320
5 years	19.86%	18.95%	10.01%	24,749	23,830	16,113
Since inception*	11.20%	7.83%	10.96%	55,140	33,607	53,244

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Large & Mid Cap Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	1.90%	-2.88%	-3.99%	10,190	9,712	9,601
3 years	14.48%	12.64%	10.02%	15,007	14,295	13,320
5 years	13.37%	11.50%	10.01%	18,737	17,235	16,113
Since inception*	12.81%	14.26%	13.03%	82,030	1,02,393	84,845

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

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

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

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

Bank of India Consumption Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty India Consumption TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty India Consumption TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	0.52%	-2.75%	-3.99%	10,052	9,725	9,601
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	-3.22%	-5.54%	-3.17%	9,590	9,297	9,596

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

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

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

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

Bank of India Liquid Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	9.07%	7.95%	1.51%	10,017	10,015	10,003
15 Days	7.21%	6.82%	2.26%	10,029	10,027	10,009
30 Days	6.06%	5.80%	2.49%	10,050	10,048	10,021
3 Months	6.01%	5.83%	3.43%	10,145	10,141	10,084
6 Months	5.99%	5.82%	3.96%	10,306	10,298	10,261
1 year	6.22%	6.07%	5.30%	10,622	10,607	10,530
3 years	6.95%	6.85%	6.66%	12,237	12,202	12,136
5 years	5.98%	5.98%	5.64%	13,374	13,371	13,158
Since inception*	6.67%	6.78%	6.33%	31,415	31,967	29,666

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Ultra Short Duration Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	17.44%	9.16%	1.51%	10,031	10,017	10,003
15 Days	9.79%	7.42%	2.26%	10,038	10,029	10,009
30 Days	6.07%	5.80%	2.57%	10,052	10,050	10,022
3 Months	5.31%	5.70%	3.43%	10,129	10,138	10,084
6 Months	5.37%	5.84%	3.96%	10,294	10,316	10,261
1 year	5.98%	6.43%	5.30%	10,598	10,643	10,530
3 years	6.35%	7.19%	6.66%	12,032	12,319	12,136
5 years	5.48%	6.25%	5.64%	13,061	13,541	13,158
Since inception*	6.96%	7.38%	6.33%	32,933	35,297	29,666

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

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

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

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

Bank of India Overnight Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.73%	5.58%	1.51%	10,013	10,010	10,003
15 Days	5.85%	5.39%	2.26%	10,023	10,022	10,009
30 Days	5.36%	5.14%	2.49%	10,044	10,043	10,021
3 Months	5.15%	5.05%	3.43%	10,125	10,122	10,084
6 Months	5.31%	5.22%	3.96%	10,273	10,269	10,261
1 year	5.56%	5.47%	5.30%	10,556	10,547	10,530
3 years	6.37%	6.32%	6.66%	12,036	12,019	12,136
5 years	5.57%	5.56%	5.64%	13,617	13,109	13,158
Since inception*	5.15%	5.12%	5.59%	13,639	13,614	13,994

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

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

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

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

Bank of India Short Term Income Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	5.23%	6.16%	2.11%	10,523	10,616	10,211
3 years	6.92%	7.25%	6.79%	12,226	12,338	12,180
5 years	10.08%	6.10%	4.95%	16,166	13,445	12,734
Since inception*	6.04%	7.44%	5.31%	27,582	34,615	24,480

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Money Market Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Money Market A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Money Market A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	17.11%	10.25%	1.51%	10,030	10,019	10,003
15 Days	8.12%	6.69%	2.26%	10,032	10,027	10,009
30 Days	4.54%	4.58%	2.57%	10,039	10,039	10,022
3 Months	5.01%	4.98%	3.43%	10,121	10,121	10,084
6 Months	5.36%	5.29%	3.96%	10,264	10,260	10,261
1 year	6.29%	6.07%	5.30%	10,629	10,607	10,530
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	6.60%	6.33%	5.55%	10,765	10,406	10,391

[^] Past performance may or may not be sustained in the future. *Date of Allotment - February 4, 2025.

Above returns are on Simple Annualized Basis.

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

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

Bank of India Multi Asset Allocation Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Co Fund Manager - Mithraem Bharucha and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	9.41%	7.19%	-3.99%	10,941	10,719	9,601
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	7.99%	9.46%	1.97%	10,799	10,946	10,197

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

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

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

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

Bank of India Arbitrage Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	5.73%	7.29%	5.30%	10,573	10,729	10,530
3 years	6.40%	7.68%	6.66%	12,046	12,487	12,136
5 years	5.07%	6.41%	5.64%	12,809	13,643	13,158
Since inception*	4.77%	5.76%	6.00%	14,380	15,470	15,750

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	1.64%	-3.12%	-3.99%	10,164	9,688	9,601
3 years	20.56%	12.88%	10.02%	17,534	14,388	13,320
5 years	18.22%	11.75%	10.01%	23,103	17,431	16,113
Since inception#	24.16%	17.75%	15.69%	34,770	25,622	23,144

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

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

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

1. Mr. Alok Singh has been managing the Scheme since June 29, 2020. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.

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

3. Different plans shall have a different expense structure

Bank of India Small Cap Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Alok Singh and Nav Bhardwaj				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-1.83%	-4.86%	-3.99%	9,817	9,514	9,601
3 years	18.11%	18.28%	10.02%	16,486	16,557	13,320
5 years	18.84%	16.34%	10.01%	23,710	21,317	16,113
Since inception#	23.11%	15.54%	11.54%	45,500	28,661	22,164

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

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

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

1. Mr. Alok Singh has been managing this scheme from October 1, 2024. In addition to this, he manages 8 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund. Mr. Nav Bhardwaj has been co-managing the Scheme w.e.f. July 14, 2025.

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

3. Different plans shall have a different expense structure.

Bank of India ELSS Tax Saver - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-1.27%	-3.12%	-3.99%	9,873	9,688	9,601
3 years	15.88%	12.88%	10.02%	15,568	14,388	13,320
5 years	14.47%	11.75%	10.01%	19,660	17,431	16,113
Since inception#	16.23%	12.88%	11.82%	73,383	49,800	43,989

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

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

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

1. Mr. Alok Singh has been managing this scheme from April 27, 2022. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.

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

3. Different plans shall have a different expense structure.

Notes

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

Scheme Performance - Direct Plan

Bank of India Business Cycle Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-3.66%	-2.88%	-3.99%	9,634	9,712	9,601
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	-12.03%	-7.99%	-6.53%	8,160	8,762	8,984

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

Above returns are on Simple Annualized Return.

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

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

Bank of India Mid Cap Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midcap 150 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midcap 150 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	-18.71%	-14.85%	-18.09%	9,067	9,260	9,098
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	-17.43%	-14.96%	-16.36%	8,901	9,062	8,970

^ Past performance may or may not be sustained in the future. #Date of Allotment - August 22, 2025.

Above returns are on Simple Annualized Return..

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

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

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	3.57%	1.95%	-3.99%	10,357	10,195	9,601
3 years	18.14%	16.10%	10.02%	16,498	15,656	13,320
5 years	16.83%	14.05%	10.01%	21,774	19,303	16,113
Since inception#	15.10%	13.23%	11.69%	39,150	33,390	29,245

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Balanced Advantage Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	5.70%	-0.64%	-3.99%	10,570	9,936	9,601
3 years	11.30%	8.39%	10.02%	13,792	12,737	13,320
5 years	10.33%	7.99%	10.01%	16,354	14,691	16,113
Since inception#	8.50%	10.27%	12.12%	26,756	32,512	39,705

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

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

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

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

Bank of India Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	3.92%	2.66%	2.11%	10,392	10,266	10,211
3 years	7.63%	7.80%	6.79%	12,471	12,530	12,180
5 years	10.52%	6.70%	4.95%	16,496	13,835	12,734
Since inception#	8.12%	8.55%	6.32%	28,162	29,665	22,544

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

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

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

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

Bank of India Credit Risk Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	11.60%	7.53%	2.11%	11,160	10,753	10,211
3 years	8.12%	8.06%	6.79%	12,642	12,622	12,180
5 years	26.90%	7.23%	4.95%	32,934	14,176	12,734
Since inception#	2.89%	8.16%	6.23%	13,717	23,875	19,561

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Large Cap Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	1.69%	-3.87%	-6.01%	10,169	9,613	9,399
3 years	14.55%	11.20%	8.14%	19,084	16,566	14,509
5 years	NA	NA	NA	NA	NA	NA
Since inception#	9.90%	8.98%	8.06%	15,670	15,057	14,464

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

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

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

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

Bank of India Multi Cap Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	4.35%	-2.54%	-3.12%	10,435	9,746	9,688
3 years	19.97%	15.40%	12.88%	17,277	15,372	14,388
5 years	NA	NA	NA	NA	NA	NA
Since inception#	19.37%	14.24%	12.02%	17,260	15,073	14,187

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

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

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

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

Bank of India Manufacturing & Infrastructure Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	11.16%	1.16%	-3.99%	11,116	10,116	9,601
3 years	24.20%	21.49%	10.02%	19,169	17,942	13,320
5 years	21.53%	18.95%	10.01%	26,524	23,830	16,113
Since inception#	16.62%	11.52%	11.82%	76,765	42,428	43,989

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Large & Mid Cap Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	3.26%	-2.88%	-3.99%	10,326	9,712	9,601
3 years	15.79%	12.64%	10.02%	15,529	14,295	13,320
5 years	14.61%	11.50%	10.01%	19,780	17,235	16,113
Since inception#	13.17%	12.92%	11.82%	51,573	50,078	43,989

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

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

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

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

Bank of India Consumption Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty India Consumption TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty India Consumption TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	1.78%	-2.75%	-3.99%	10,178	9,725	9,601
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	-2.04%	-5.54%	-3.17%	9,740	9,297	9,596

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

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

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

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

Bank of India Liquid Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	9.10%	7.95%	1.51%	10,017	10,015	10,003
15 Days	7.24%	6.82%	2.26%	10,029	10,027	10,009
30 Days	6.09%	5.80%	2.49%	10,050	10,048	10,021
3 Months	6.04%	5.83%	3.43%	10,146	10,141	10,084
6 Months	6.02%	5.82%	3.96%	10,307	10,298	10,261
1 year	6.26%	6.07%	5.30%	10,626	10,607	10,530
3 years	6.99%	6.85%	6.66%	12,249	12,202	12,136
5 years	6.04%	5.98%	5.64%	13,407	13,371	13,158
Since inception#	6.83%	6.71%	6.42%	24,004	23,663	22,815

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Ultra Short Duration Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	17.99%	9.16%	1.51%	10,032	10,017	10,003
15 Days	10.32%	7.42%	2.26%	10,040	10,029	10,009
30 Days	6.59%	5.80%	2.57%	10,056	10,050	10,022
3 Months	5.83%	5.70%	3.43%	10,141	10,138	10,084
6 Months	5.90%	5.84%	3.96%	10,320	10,316	10,261
1 year	6.53%	6.43%	5.30%	10,653	10,643	10,530
3 years	6.85%	7.19%	6.66%	12,203	12,319	12,136
5 years	5.88%	6.25%	5.64%	13,312	13,541	13,158
Since inception#	7.27%	7.18%	6.42%	25,359	25,073	22,806

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

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

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

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

Bank of India Overnight Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.76%	5.58%	1.51%	10,013	10,010	10,003
15 Days	5.88%	5.39%	2.26%	10,023	10,022	10,009
30 Days	5.38%	5.14%	2.49%	10,045	10,043	10,021
3 Months	5.18%	5.05%	3.43%	10,125	10,122	10,084
6 Months	5.34%	5.22%	3.96%	10,275	10,269	10,261
1 year	5.59%	5.47%	5.30%	10,559	10,547	10,530
3 years	6.39%	6.32%	6.66%	12,043	12,019	12,136
5 years	5.61%	5.56%	5.64%	13,631	13,109	13,158
Since inception#	5.20%	5.12%	5.59%	13,679	13,614	13,994

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

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

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

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

Bank of India Short Term Income Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	5.81%	6.16%	2.11%	10,581	10,616	10,211
3 years	7.49%	7.25%	6.79%	12,422	12,338	12,180
5 years	10.58%	6.10%	4.95%	16,540	13,445	12,734
Since inception#	6.83%	7.53%	6.32%	24,011	26,175	22,544

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Money Market Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Money Market A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Money Market A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	17.59%	10.25%	1.51%	10,031	10,019	10,003
15 Days	8.64%	6.69%	2.26%	10,034	10,027	10,009
30 Days	5.01%	4.58%	2.57%	10,043	10,039	10,022
3 Months	5.51%	4.98%	3.43%	10,133	10,121	10,084
6 Months	5.88%	5.29%	3.96%	10,289	10,260	10,261
1 year	6.83%	6.07%	5.30%	10,683	10,607	10,530
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	7.15%	6.33%	5.55%	10,829	10,406	10,391

[^] Past performance may or may not be sustained in the future. #Date of Allotment - February 4, 2025.

Above returns are on Simple Annualized Basis.

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

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

Bank of India Multi Asset Allocation Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Co Fund Manager - Mithraem Bharucha and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	10.62%	7.19%	-3.99%	11,062	10,719	9,601
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	9.10%	9.46%	1.97%	10,910	10,946	10,197

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

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

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

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

Bank of India Arbitrage Fund - Growth Option - PERFORMANCE (As on March 31, 2026)

Fund Manager - Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.27%	7.29%	5.30%	10,627	10,729	10,530
3 years	7.04%	7.68%	6.66%	12,268	12,487	12,136
5 years	5.64%	6.41%	5.64%	13,158	13,643	13,158
Since inception#	5.40%	5.76%	6.00%	15,063	15,470	15,750

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

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

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

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

Notes

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

Schemes managed by Fund Managers



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

Funds Managed:

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

Funds Co-managed:

Bank of India Large Cap Fund	Bank of India Small Cap Fund
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Regular Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Credit Risk Fund	11.16%	7.53%	7.74%	8.06%	26.50%	7.23%	2.64%	8.16%
	Bank of India Balanced Advantage Fund	4.42%	-0.64%	10.14%	8.39%	9.30%	7.99%	7.74%	10.27%
	Bank of India Conservative Hybrid Fund	3.02%	2.66%	6.79%	7.80%	9.79%	6.70%	7.45%	8.83%
Bottom 3	Bank of India ELSS Tax Saver	-2.46%	-3.12%	14.59%	12.88%	13.21%	11.75%	16.97%	15.88%
	Bank of India Small Cap Fund	-3.21%	-4.86%	16.40%	18.28%	17.02%	16.34%	21.11%	15.54%
	Bank of India Business Cycle Fund	-4.76%	-2.88%	NA	NA	NA	NA	-13.05%	-7.99%

Direct Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Credit Risk Fund	11.60%	7.53%	8.12%	8.06%	26.90%	7.23%	2.89%	8.16%
	Bank of India Balanced Advantage Fund	5.70%	-0.64%	11.30%	8.39%	10.33%	7.99%	8.50%	10.27%
	Bank of India Conservative Hybrid Fund	3.92%	2.66%	7.63%	7.80%	10.52%	6.70%	8.12%	8.55%
Bottom 3	Bank of India ELSS Tax Saver	-1.27%	-3.12%	15.88%	12.88%	14.47%	11.75%	16.23%	12.88%
	Bank of India Small Cap Fund	-1.83%	-4.86%	18.11%	18.28%	18.84%	16.34%	23.11%	15.54%
	Bank of India Business Cycle Fund	-3.66%	-2.88%	NA	NA	NA	NA	-12.03%	-7.99%

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

• Bank of India Credit Risk Fund - Benchmark: CRISIL Credit Risk Debt B-II Index • Bank of India Balanced Advantage Fund - Benchmark: NIFTY 50 Hybrid Composite Debt 50:50 TRI • Bank of India Conservative Hybrid Fund - Benchmark: CRISIL Hybrid 85 + 15 - Conservative Index • Bank of India ELSS Tax Saver - Benchmark: BSE 500 TRI • Bank of India Small Cap Fund - Benchmark: Nifty Smallcap 250 TRI • Bank of India Business Cycle Fund - Benchmark: NIFTY 500 Total Return Index (TRI)

Schemes managed by Fund Managers



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

Funds Managed:

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

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Multi Cap Fund	3.09%	-2.54%	18.66%	15.40%	NA	NA	18.06%	14.24%
Bank of India Manufacturing and Infrastructure Fund	9.40%	1.16%	22.42%	21.49%	19.86%	18.95%	11.20%	7.83%
Bank of India Consumption Fund	0.52%	-2.75%	NA	NA	NA	NA	-3.22%	-5.54%
Bank of India Large & Mid Cap Fund	1.90%	-2.88%	14.48%	12.64%	13.37%	11.50%	12.81%	14.26%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Multi Cap Fund	4.35%	-2.54%	19.97%	15.40%	NA	NA	19.37%	14.24%
Bank of India Manufacturing and Infrastructure Fund	11.16%	1.16%	24.20%	21.49%	21.53%	18.95%	16.62%	11.52%
Bank of India Consumption Fund	1.78%	-2.75%	NA	NA	NA	NA	-2.04%	-5.54%
Bank of India Large & Mid Cap Fund	3.26%	-2.88%	15.79%	12.64%	14.61%	11.50%	13.17%	12.92%

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



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

Funds Managed:

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

Funds Co-managed:

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

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Large Cap Fund	0.07%	-3.87%	13.09%	11.20%	NA	NA	8.48%	8.98%
Bank of India Multi Asset Allocation Fund	9.41%	7.19%	NA	NA	NA	NA	7.99%	9.46%
Bank of India Mid Cap Tax Fund - Series 1	2.76%	-3.12%	15.31%	12.88%	12.85%	11.75%	11.51%	11.68%
Bank of India Mid Cap Tax Fund - Series 2	0.11%	-3.12%	14.76%	12.88%	12.13%	11.75%	15.03%	13.49%
Bank of India Arbitrage Fund	5.73%	7.29%	6.40%	7.68%	5.07%	6.41%	4.77%	5.76%
Bank of India Banking & Financial Services Fund	NA	NA	NA	NA	NA	NA	-71.80%	-83.02%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Large Cap Fund	1.69%	-3.87%	14.55%	11.20%	NA	NA	9.90%	8.98%
Bank of India Multi Asset Allocation Fund	10.62%	7.19%	NA	NA	NA	NA	9.10%	9.46%
Bank of India Mid Cap Tax Fund - Series 1	3.08%	-3.12%	15.31%	12.88%	13.11%	11.75%	12.01%	11.68%
Bank of India Mid Cap Tax Fund - Series 2	0.34%	-3.12%	14.66%	12.88%	12.42%	11.75%	15.65%	13.49%
Bank of India Arbitrage Fund	6.27%	7.29%	7.04%	7.68%	5.64%	6.41%	5.40%	5.76%
Bank of India Banking & Financial Services Fund	NA	NA	NA	NA	NA	NA	-71.20%	-83.02%

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

Schemes managed by Fund Managers



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

Funds Managed:

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

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

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	6.22%	6.07%	6.95%	6.85%	5.98%	5.98%	6.67%	6.78%
Bank of India Money Market Fund	6.29%	6.07%	NA	NA	NA	NA	6.60%	6.33%
Bank of India Ultra Short Duration Fund	5.98%	6.43%	6.35%	7.19%	5.48%	6.25%	6.96%	7.38%
Bank of India Overnight Fund	5.56%	5.47%	6.37%	6.32%	5.57%	5.56%	5.15%	5.12%
Bank of India Short Term Income Fund	5.23%	6.16%	6.92%	7.25%	10.08%	6.10%	6.04%	7.44%
Bank of India Multi Asset Allocation Fund	9.41%	7.19%	NA	NA	NA	NA	7.99%	9.46%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	6.26%	6.07%	6.99%	6.85%	6.04%	5.98%	6.83%	6.71%
Bank of India Money Market Fund	6.83%	6.07%	NA	NA	NA	NA	7.15%	6.33%
Bank of India Ultra Short Duration Fund	6.53%	6.43%	6.85%	7.19%	5.88%	6.25%	7.27%	7.18%
Bank of India Overnight Fund	5.59%	5.47%	6.39%	6.32%	5.61%	5.56%	5.20%	5.12%
Bank of India Short Term Income Fund	5.81%	6.16%	7.49%	7.25%	10.58%	6.10%	6.83%	7.53%
Bank of India Multi Asset Allocation Fund	10.62%	7.19%	NA	NA	NA	NA	9.10%	9.46%

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



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

Funds Co-managed:

Bank of India Small Cap Fund

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Small Cap Fund	-3.21%	-4.86%	16.40%	18.28%	17.02%	16.34%	21.11%	15.54%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Small Cap Fund	-1.83%	-4.86%	18.11%	18.28%	18.84%	16.34%	23.11%	15.54%

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

SIP Returns of Selected Schemes

All data as on March 31, 2026 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	20,90,000
Market Value of amount Invested	1,13,213	3,80,497	7,50,933	63,36,869
Scheme Returns (CAGR)	-10.37%	3.64%	8.92%	11.61%
Benchmark returns# (CAGR)	-17.60%	1.44%	7.15%	12.83%
Additional Benchmark### (CAGR)	-18.33%	0.48%	5.81%	11.69%

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

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	15,90,000
Market Value of amount Invested	1,14,057	3,88,261	7,75,759	40,40,145
Scheme Returns (CAGR)	-9.10%	4.98%	10.22%	13.15%
Benchmark returns# (CAGR)	-17.60%	1.44%	7.15%	12.57%
Additional Benchmark### (CAGR)	-18.33%	0.48%	5.81%	11.39%

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

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	20,50,000
Market Value of amount Invested	1,11,293	3,67,475	7,35,869	77,98,127
Scheme Returns (CAGR)	-13.24%	1.34%	8.11%	14.10%
Benchmark returns# (CAGR)	-18.23%	1.09%	7.16%	12.60%
Additional Benchmark### (CAGR)	-18.33%	0.48%	5.81%	11.51%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	15,90,000
Market Value of amount Invested	1,12,034	3,74,573	7,60,201	49,40,299
Scheme Returns (CAGR)	-12.14%	2.60%	9.41%	15.84%
Benchmark returns# (CAGR)	-18.23%	1.09%	7.16%	12.62%
Additional Benchmark### (CAGR)	-18.33%	0.48%	5.81%	11.39%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	19,20,000
Market Value of amount Invested	1,18,054	4,16,790	8,96,253	74,06,687
Scheme Returns (CAGR)	-3.01%	9.77%	16.07%	15.27%
Benchmark returns# (CAGR)	-8.87%	6.47%	14.74%	12.44%
Additional Benchmark### (CAGR)	-18.33%	0.48%	5.81%	11.42%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	15,90,000
Market Value of amount Invested	1,19,103	4,27,724	9,35,689	60,45,688
Scheme Returns (CAGR)	-1.39%	11.55%	17.83%	18.52%
Benchmark returns# (CAGR)	-8.87%	6.47%	14.74%	14.19%
Additional Benchmark### (CAGR)	-18.33%	0.48%	5.81%	11.39%

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

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

Additional Benchmark: Nifty 50 TRI

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

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

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

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

SIP Returns of Selected Schemes

All data as on March 31, 2026 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	11,70,000
Market Value of amount Invested	1,13,998	3,88,035	7,79,325	24,22,497
Scheme Returns (CAGR)	-9.19%	4.94%	10.41%	14.32%
Benchmark returns# (CAGR)	-11.11%	4.54%	10.21%	13.39%
Additional Benchmark### (CAGR)	-18.33%	0.48%	5.81%	10.87%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	11,70,000
Market Value of amount Invested	1,14,852	3,96,400	8,06,320	25,79,668
Scheme Returns (CAGR)	-7.90%	6.37%	11.78%	15.53%
Benchmark returns# (CAGR)	-11.11%	4.54%	10.21%	13.39%
Additional Benchmark### (CAGR)	-18.33%	0.48%	5.81%	10.87%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,70,000
Market Value of amount Invested	1,08,269	3,64,811	7,57,863	17,34,349
Scheme Returns (CAGR)	-17.70%	0.87%	9.29%	18.65%
Benchmark returns# (CAGR)	-22.82%	-0.42%	8.98%	16.40%
Additional Benchmark### (CAGR)	-18.33%	0.48%	5.81%	10.12%

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

Scheme Benchmark: Nifty Smallcap 250 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,70,000
Market Value of amount Invested	1,09,093	3,73,803	7,91,980	18,71,172
Scheme Returns (CAGR)	-16.49%	2.46%	11.06%	20.70%
Benchmark returns# (CAGR)	-22.82%	-0.42%	8.98%	16.40%
Additional Benchmark### (CAGR)	-18.33%	0.48%	5.81%	10.12%

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

Scheme Benchmark: Nifty Smallcap 250 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	7,00,000
Market Value of amount Invested	1,12,041	3,87,618	7,98,126	10,67,544
Scheme Returns (CAGR)	-12.13%	4.87%	11.37%	14.37%
Benchmark returns# (CAGR)	-18.23%	1.09%	7.16%	9.88%
Additional Benchmark### (CAGR)	-18.33%	0.48%	5.81%	8.24%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	7,00,000
Market Value of amount Invested	1,12,923	3,97,271	8,33,311	11,26,379
Scheme Returns (CAGR)	-10.81%	6.52%	13.11%	16.22%
Benchmark returns# (CAGR)	-18.23%	1.09%	7.16%	9.88%
Additional Benchmark### (CAGR)	-18.33%	0.48%	5.81%	8.24%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

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

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

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

How to Read a Factsheet

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

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

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

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

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

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

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

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

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

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

IDCW: Income Distribution cum Capital Withdrawal

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

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

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

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

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

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

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

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

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

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

Disclaimer/Statutory Details

The data in the Factsheet is updated up to March 31, 2026 unless indicated otherwise. Statements relating to outlook and forecast are the opinions of the Author. The views expressed by the author are personal and are not necessarily that of Bank of India Investment Managers Private Limited. This report is for information purpose only and is not intended to be any investment advice. Please make independent research/ obtain professional help before taking any decision of investment/ sale. AMC makes no representation as to the quality, liquidity or market perception of any securities/ issuer/ borrower, if described in the report above, nor does it provide any guarantee whatsoever. Information and material used in this report are believed to be from reliable sources. However, AMC does not warrant the accuracy, reasonableness and/or completeness of any information. AMC does not undertake to update any information or material in this report. Decisions taken by you based on the information provided in this report are to your own account and risk. AMC and any of its officers, directors and employees shall not be liable for any loss or damage of any nature, as also any loss or profit in any way arising from the use of this material in any manner. AMC or its directors, officers and employees, including author of this report/ persons involved in the preparation or issuance of this report may, from time to time, have long or short positions in, and buy or sell the securities, if any, mentioned herein or have other potential conflict of interest with respect to any recommendation and related information and opinions given in the report/ report. This report, or any part of it, should not be duplicated, or contents altered/ modified, in whole or in part in any form and or re-distributed without AMC's prior written consent. © Bank of India Investment Managers Private Limited 2026.

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

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

• **Ahmedabad** - Office No. 604 6th Floor, Building Name - Sun Square, C. G. Road, Navrangpura, Ahmedabad - 380006. • **Andheri** - Office No. 314, The Summit Business Park Premises Co-operative Society Ltd, Andheri (East), Mumbai - 400069. • **Bangalore** - Unit No. E-811, 8th Floor, Prestige Meridian-I, Municipal No.29/92, Mahatma Gandhi Road, Bangalore - 560001. • **Chandigarh** - 205, Megabyte Business Centre, SCO-333-334, 1st Floor, Sec-35B Chandigarh - 160 022. • **Chennai** - Cabin No. 308, Apeejay Business Centre No. 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • **Hyderabad** - First Floor, Legend Plaza, GHMC No-1-7-79-A and B, 1-7-95 to 111, Mandalay Line, Penderghast Road, Secunderabad - 500 003. • **Indore** - Office No. 405, 4th Floor, D. M. Tower, Indore, Madhya Pradesh - 452001. • **Jaipur** - Office No.154, 1st Floor, Ganpati Plaza, M I Road, Jaipur - 302 001. • **Kolkata** - OM Tower, Room No. -1008, 32, Jawahar Lal Nehru Road, Kolkata - 700071. • **Lucknow** - Office Number - F-105, Wing -A, Siki-Hi Chambers, 11/05 park road, lucknow-226001. • **Mumbai** - B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. • **New Delhi** - Office Number 605, 6th Floor, Kailash Building, 26, K. G. Marg, New Delhi - 110001. • **Nashik**: 105, B-Wing ABH Capital, Opposite Ramayan Bunglow, Tilakwadi, Nashik - 422001. • **Patna** - Office No. 406, 4th Floor, Ashiana Hariniwas Complex, Dark Bungalow Road, Bandar Bagicha, Frazier Road Area, Patna - 800001. • **Pune** - 303, 3rd Floor, Karan Seelene Apartment, CTS No 851/2, Final Plot No 187/1, Bhandarkar Road, Pune - 411004. • **Vadodra** - C-173, 1st Floor Emerald One Building, Jetalpur road, Jetalpur, Vadodra - 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 - 282002. • **Ahmedabad**: Shop 11 & 12, 3rd Eye, Near Girish Cold Drinks, C.G Road, Ahmedabad - 380006. • **Ahmednagar**: Baiju Heights, Opposite to Canara Bank, Near old Vasant Talkies, Market Yard Road, Ahilyanagar, Ahmednagar, Maharashtra - 414001. • **Akola**: Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No- 6, Opp Radhakrishna Talkies Akola - 444 001. • **Aligarh**: 1st Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh - 202001. • **Allahabad**: Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. • **Alwar**: Office Number 137, First Floor, Jai Complex, Road No-2, Alwar, Rajasthan - 301001. • **Ambala**: 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala - 133 001, Haryana. • **Amritsar**: SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City- Amritsar, Punjab - 143001. • **Anand**: B-42, Vaibhav Commercial Centre, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380001. • **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 Pachli, G. T. Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • **Aurangabad**: Shop No B 38, Motiwala Trade Centre, Nirala Bazar, Aurangabad - 431001. • **Azamgarh**: Shop No. 18 Gr. Floor, Nagarpalika, Infront of Tresery Office, Azamgarh, UP - 276001. • **Agartala**: Ols Rms Chowmahani Mantri Bari Road 1st Floor Near Jaya Sevak Saloon Building, Traffic Point, Tripura West, Agartala 799001. • **Ajmer**: C/O Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer - 305001. • **Amaravathi**: Shop No. 21, 2nd Floor, Gulshan Tower Near Panchsheel Talkies Jistambh Square - Amaravathi 444601. • **Ananthapur**: #13/4 VishnuPriya Complex Beside SBI Bank Near Tower Clock Ananthapur - 515001. • **Alappuzha**: Sri Raja Rajeswar Building, Ground Floor, Church Adambulacal Ward, Alappuzha, Kerala- 688011. • **Bangalore**: Old No 35, New No:59, Kamala Nivas, 1st Floor, Puttanna Road, Basavanagudi, Bangalore - 560004. • **Bareilly**: 54, Civil Lines, Ayub Khan Chauraha Above Mitali Vones, Bareilly - 243001. • **Bankura**: Plot Nos- 80/1/Anatuchati Mahalla 3rd Floor, Ward No 24, Opposite P.C Chandra, Bankura Town, Bankura - 722101. • **Baroda**: 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodra - 390007. • **Begusarai**: Sri Ram Market, Kali Asthan Chowk, Mathiara Road, Begusarai, Bihar - 851 101. • **Belgaum**: Premises No 101, CTS No 1893, Shree Gaur Darshani Tower, Anandwadi, Hindwadi, Belgaum - 590011. • **Bellary**: Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary - 583103. • **Bhagalpur**: 3rd Floor, Hakim Devi Prasad Bhawan, Dr. Rajendra Prasad Road, Beside Raymond Showroom, Near Ghantaghar, Bhagalpur, Bihar - 812002. • **Bhatinda**: Mch-2-3-01043, Goniana Road, Opposite Nippon Mill Gt Road, Near Hanuman Chowk, Bhatinda - 151001. • **Bhavnagar**: 303, Sterling Building, Above HDFC Bank, Vaghawadi Road, Bhavnagar - 364 001. • **Bhopal**: Gurukrupa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. • **Bhubaneswar**: A/181, Back Side Of Stirling Honda Show Room, Saheed Nagar, Bhubaneswar - 751 007. • **Bilaspur**: Anandam Plaza, Shop No. 306; 3rd Floor, Vyapar Vihar Main Road, Chattingarh, Bilaspur-495001. • **Bokaro**: City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City - 827004. • **Borivali**: Surbhi Apartment, Ground Floor, Shop No. 38, SVP Road, Opp HDFC Bank, Next to Jain Temple, Borivali West, Mumbai - 400092. • **Burdwan**: Saluja Complex 846, Jaxmipur, S T Road, Burdwan - DIST. BURDWAN - 713101. • **Balasure**: 1-B, 1st Floor, Kalinga Hotel Lane Balesharw Balesharw Sadar Balasure 756001. • **Berhampur (OR)**: Opp Divya Nandan Kalyan Mandap 3rd Lane Dharam Nagar, Near Lohiya Motor Berhampur (OR) 760001. • **Bharuch**: 123 Nexus Business Hub Near Ganagoti Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001. • **Bhilai**: Office No. 2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai 490020. • **Bhilwara**: Office No. 14 B, Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001. • **Bikaner**: H.No. 10, Himtisar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001. • **Calicut**: Second Floor, Manimurivilly Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh**: SCO No. 2475-2476, 1st Floor, Sector 22 C, Chandigarh - 160022. • **Chennai**: 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • **Chinsurah**: No. 96, Po. Chinsurah Doctors Lane, Chinsurah - 712101. • **Cochin**: Door No:61/2784, 2nd Floor, Sreelekshmi Tower, Chittoor Road, Ravipuram, Ernakulam-Kerala - 682 015. • **Coimbatore**: 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cooch Behar**: Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District- Cooch Behar, PIN-735101 - West Bengal. • **Cuttack**: 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, Raghuvanshi Complex, Near Azadi Garden, Chandrapur, Maharashtra-442402. • **Davangere**: D. No 162/6, 1st Floor, 38, Main P I Extension, Davangere Taluk Davangere, Mandya, Davangere, Karnataka - 57 7002. • **Darbhanga**: H No-185, Ward No-13, National Statistical Office Campus, Kathabari, Bhandar Chowk, Darbhanga, Bihar - 846 004. • **Dehradun**: Shop No-809/799, Street No-2A Rajendra Nagar, Near Sheeha Lounge Kaulgarh 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**: MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Dhule**: House No.1676, Lane No.-5, Hindus Ekta Chowk, Beside HDFB Finance Services, Opposite Satish Talwar, Dhule - 424001. • **Eluru**: Dno-23A-7/2/73K K Plaza, Munkutula Vani Street, Opp Andhra Hospitals, R R Peta Eluru - 534002. • **Erode**: Address No 38/1, Ground Floor, Sathy Road (Vctv Main Road), Sorna Krishna Complex, Erode - 638 003. • **Faridabad**: A-2B, 2nd Floor, Neelam Bata Road, Peer Ki Mazor, Nehru Groundind, Faridabad - 121 001. • **Gandhidham**: Office no - 12 Plot No - 300 Ground Floor, Shree Ambica Arcade Building, Near HDFC Bank, Gandhidham - 370201. • **Ferozpur**: The Mall Road, Chawla Building, 1st Floor, Opp. Central Jail, Near Hanuman Mandir, Ferozepur, Punjab - 152002. • **Gandhinagar**: 138 - Suresh solitaire, Nr. Podar International School, Kudasam, Ganinghanagar-382421. • **Gaya**: Opposite of Bharat Sewa Ashram, Near Dr. A. Barkat Multispeciality Hospital, Swarajpuri Road, Gaya - 823001. • **Ghatkoper**: 11/Platinum Mill, Jawahar Road, Ghatkoper (East), Mumbai - 400077. • **Ghaziabad**: FF - 31, Komark Building, Rajnagar, Ghaziabad, Uttar Pradesh Pin code - 201003. • **Ghaziipur**: House No. 148/19, Mahua Bagh, Raini Katra, Ghaziipur, Uttar Pradesh - 233001. • **Gorakhpur**: Cross Road The Mall, Shop No 8-9, 4th Floor, Bank Road, Gorakhpur - 273001. • **Gumla**: 2nd Shatter, 1st Floor, Hstc 6-14-48, 14/2 Lane, Arundhal, Gumra - 522001. • **Gurgaon**: Shop No. 6, Gang Tower, 6 Floor, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur - 342 003. • **Jalgaon**: 3rd Floor, 26/99 Jeeze Plaza, Baliram Peth, Near Kishore Agencies, Jalgaon - 425001. • **Jhansi**: 1st Floor, Basera Arcade, Opp. Major Dhyanand Stadium, BKT Chitra Road, Civil Lines, Jhansi - 284001. • **Jalpaiguri**: D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri 735101. • **Jamnagar**: 131 Madhav Plaza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008. • **Junagadh**: Noble Road, Near Domadiya Wadi, Kalwa Chowk, Junagadh - 362001. • **Kalyan**: Seasons Business Centre, 104/1, 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301. • **Kalyani**: Ground Floor, H No B-7/275, Kalyani, Kalyani H.O, Nadia, West Bengal - 741235. • **Kanpur**: 2nd Floor of Tower-A, Virendra Smriti Complex, 15/54-B Civil Lines, Kanpur - 208001. • **Karnal**: 3 Randhir Colony, Near Doctor J. C. Bathla Hospital, Karnal, Haryana - 132001. • **Kharagpur**: Holding No 254/220, SBI Building, Malancha Road, Ward No.16, Po: Kharagpur, Dist: Paschim Medinipur Kharagpur - 721304. • **Kolhapur**: 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. • **Kolkata**: 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata - 700071. • **Kottayam**: 1st Floor, Csiacsion Square, Railway Station Road, Collectorate P O Kottayam - 686002. • **Kannur**: 2nd Floor Global Village Bank Road Kannur 670001. • **Karimnagar**: 2nd Shutterhino, 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001. • **Khammam**: 11-4-3/3 Shop No. S-9 1st Floor Srinakota Sariram Arcade, Old Col Office Near Prasadshri College Near Khammam 507002. • **Kollam**: Sree Vinayak Bhawan, Shastrji Junction Kollam - 691001. • **Korba**: Office No.202, 2nd floor, ITC, Old B5, T.P. Nagar, Korba - 495677. • **Kota**: D-Shri Ram Complex Opposite Multi Purpose School Gumanpur, Kota - 324007. • **Kurnool**: 4/2, 2nd Floor, S.Komda Shopping Mall, Kurnool - 518001. • **Lucknow**: Office No. 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratganj, Lucknow - 226001. • **Ludhiana**: SCO 122, 2nd Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai**: No. G-16/17, Ar Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **Malappuram**: MM18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A.K Road, Downhill, Malappuram, Kerala - 676519. • **Mathera**: Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathera - 281001. • **Mangalore**: Shop No - 305, Marian Paradise Plaza, 1st Floor, Bunts Hotel Road, Mangalore - 575003. • **Mandi**: House No. 99/11, 3rd Floor, Opposite GSS Boy School, Bazar Mandi - 175001. • **Margosa**: S20, 2nd Floor, L & L Correia's Pride, Nearest landmark above KFC, Near KTC Bus Stand, Salceste, Margao - 403601. • **Meerut**: Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001. • **Moga**: 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar Moga, Punjab - 142001. • **Moradabad**: Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mirzapur**: Triveni Campus, Near SBI Life, Ratanganj, Mirzapur - 231001. • **Mumbai**: 6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange), Next Union Bank, Fort Mumbai - 400 001. • **Muzaffarpur**: Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **Mysore**: No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore - 570009. • **Malda**: Ram Krishna Pally, Ground Floor English Bazar - Malda 732101. • **Mehsana**: Hf-21 Someshwar Shopping Mall Modhera Char Rasta Mehsana - 384002. • **Nagpur**: Block No. B/1 & 2, Shree Apartment, Plot No. 7, Khare Town, Mata Mandir Road, Dharampeth, Nagpur - 440010. • **Nanded**: Shop No. 4, Santakrishi Market, G.G Road, Opp. Bank of India, Nanded - 431 601. • **Nashik**: S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nashik - 422 002. • **New Delhi**: 305, New Delhi House, 27 Barakhamba Road, New Delhi - 110 001. • **Noida**: F-11, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • **Nadiad**: 311-3rd Floor City Centre Near Paras Circle - Nadiad 387001. • **Nagerkoll**: Hno 45 1st Floor East Car Street Nagerkoll 629001. • **Namakkal**: 1st Floor, 18/41, Salem Road, R. P. Pudur, Namakkal, Tamil Nadu - 637001. • **Navsari**: 103 1st Floor Landmark Mall Near Savaji Library, Navsari Gujarat Navsari 396445. • **Nellore**: 24-6-326/1, Ibacco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003. • **Palghar**: The Edge Ground Floor, Shop number 4, Bhausaheb Dandekar Marg, Behind Prakash Talkies, Palghar - 401404. • **Palghat**: No: 20 & 21, Metro Complex H.P.O. Road Palakkad H.P.O. Road Palakkad 678001. • **Panipat**: Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat - 132103. • **Panjinm**: H. No: T-9, T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa - 403001. • **Pathankot**: 2nd Floor, Sahni Arcade Complex, Adj. Indira Colony Gate, Railway Road, Pathankot - 145001. • **Patiala**: B-17/423 Opposite Model College, Lower Mall, Patiala - 147001. • **Patna**: Flat No- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna - 800 001. • **Pondicherry**: No 122108, Muthumariamman, Koil Street, Pondicherry - 605001. • **Pune**: Ayan Chandra, Office No. 14, 15, 16, Second Floor, H. No. 1315, F. Pl. No. 701, Dadasaheb Torne Path, Off. Angli Maharaj Road, Shivaji Nagar, Pune - 411005. • **Ratlam**: 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam (M.P.) 457001. • **Rewa**: Shop No. 2, Shree Sai Anmol Complex Ground Floor, Opp Teerth Memorial Hospital Rewa 486001. • **Raipur**: Office No 5-13, Second Floor, Reheja Tower, Fadadh Chowk, Jail Road, Raipur - 492001. • **Rajahmundry**: D.No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadrevu Vari Veedhi, T. Nagar, Rajahmundry, AP - 533 101. • **Rajkot**: 406 Prism Square Building, Near Moti Tanki Chowk, Near Kathiyawadi Gymkhana, Opp RKC School Gate, Dr. Radhakrishnan Marg, Rajkot - 360001. • **Ranchi**: Home no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834001. • **Rohtak**: Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001. • **Renukoot**: Dr.B.K. Mallick Katra (Complex), Shivapark Main Road Dist. Sonbhadra (U.P.) Renukoot - 231217. • **Rourkela**: 2nd Floor, Main Road, 1st Floor, Rourkela, Sundargarh - 769 012. • **Saharanpur**: Ist Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh - 247001. • **Salem**: No.6, Ns Complex, Omalar Main Road, Salem - 636009. • **Sambalpur**: Udit Nagar, Shop No. 219, Sahej Plaza, Golezabar, Sambalpur - 768 001. • **Sangli**: 514/A, Gala No. 2/A, The Signature Building, Near Pudhari Bhanav, Sangli - 416416. • **Satara**: 67, 465 A, Govind Park Satar Bazar, Satara - 415001. • **Serampore**: Hinterland-II, Gr. Floor, 6A, Roy Ghat Lane, Serampore, Hooghly, West Bengal - 712201. • **Shillong**: Annex Mani Bhawan, Lower Thana Road, Near RKM LP School, Shillong - 793 001. • **Siliguri**: Vyom Sachitra Building, 2nd Floor, Pranami Mandir Road, Siliguri - 734001. • **Shimla**: 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. • **Shimoga**: Jayaram Nilaya, 2nd Cross Mission Compound, Shimoga - 577201. • **Solanpur**: Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. • **Sultapur**: 1st Floor, Ramshankar Market, Civil Line, Sultapur - 288001. • **Surat**: Ground Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395 002. • **Sagar**: KFin Technologies Ltd. II Floor Above Shiva Kanth Mandir. S Civil Lines Sagar Sagar 470002. • **Sikar**: First Floor Super Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001. • **Silchar**: N. N. Dutta Road Chowchakra Complex Premtala Silchar 788001. • **Sonepat**: Shop No 207, 2nd Floor, Opposite Income Tax Office, Subhash Chowk, Sonepat - 131001. • **Sri Ganganagar**: Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar - 335001. • **Srikakulam**: D.No: 1-6/2, First Floor, Near Vijaya Ganapathi Temple, Beside I. K. Rao Building, Palakonda Road, Srikakulam (Village, Mandala, District) - 532001, Andhra Pradesh. • **Thane**: Tropical Elite, 1st Floor, Shop No. 106, Near Navpada Police Station, Near Hari Niwas Circle, Thane West, Thane - 400602. • **Tirunelveli**: 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. • **Tirupur**: 22/1, Binny Compound Main Street, Balaji Layout, Kannipiran Colony, Binny Compound, Tirupur - 641601. • **Tirupathi**: Shop No:18-1-421/F1 City Centre, 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 Vekkaliamman Kalyana Mandapam Putthar - Trichy - 620017. • **Trivandrum**: 3rd Floor, No-3B TC-82/3417, Capitol Centre, Opp. Secretariat, MG Road, Trivandrum - 695 001. • **Tinsukia**: 3rd Floor, Chirwapati Road, Tinsukia-781255, Assam. • **Tiruvalla**: 2nd Floor Injery Complex, Ramankira Opp Axis Bank Thiruvalla 68107. • **Tuticorin**: 4-B A34 -A37 Mangalmani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003. • **Udaipur**: Shop No. 202, 2nd Floor, Business Centre, 1C Madhwan, Opp P O, Chetak Circle, Udaipur - 313 001. • **Ujjain**: Heritage Shop No. 227, 87 Vishwavidyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • **Varanasi**: D.64/52, G - 4 Arihant Complex, Second Floor, Madhopur, Shivpurva 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**: Sub Register Office Road, Acharya Ranga Nagar, Benz Circle Vijayawada - 520008. • **Visakhapatnam**: D. NO. 48-10-40, Ground Floor, Surya Ratan Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Lodge, Visakhapatnam - 530016. • **Valsad**: 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001. • **Vapi**: A-8 Second Floor Solitaire Business Centre, Opp Dcb Bank Gidc Char Rasta Silvasa Road Vapi 396191. • **Warangal**: Shop No. 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal - 506002. • **Yamuna Nagar**: B-V 185/A, 2nd Floor, Jagadri Road, Near Dav Girls College (Uco Bank Building), Pyara Chowk, Yamuna Nagar - 135001.

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.

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Bank of India Flexi Cap Fund

Key Features




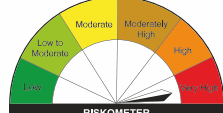
Offers Flexibility



Better Investment Possibilities



Investment opportunity across various market capitalisation

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on March 31, 2026	Benchmark Risk-o-meter as on March 31, 2026#	Bank of India Flexi Cap Fund (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)
	 <p>Investors understand that their principal will be at very high risk</p>	 <p>Benchmark riskometer is at very high risk</p>	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Capital appreciation over medium to long term. • Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.
	#BSE 500 TRI		*Investor should consult their financial advisor if they are not clear about the suitability of the product.



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Features



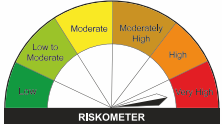
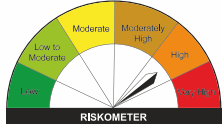
Long term capital appreciation



Minimizes volatility with the help of debt instruments



Facilitates income distribution

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on March 31, 2026	Benchmark Risk-o-meter as on March 31, 2026#	Bank of India Mid & Small Cap Equity & Debt Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments)
			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.
	Investors understand that their principal will be at very high risk	Benchmark riskometer is at high risk	*Investor should consult their financial advisor if they are not clear about the suitability of the product.

#Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Index (30%)

