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AND TEAM REMAINS SAME**

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in **Figures**

Monthly fund analysis and market reviews

**May 2022**

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

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**Dear Readers,**

It gives us immense pleasure to inform you that the name of BOI AXA Mutual Fund has been changed to Bank of India Mutual Fund w.e.f. 15th June 2022 consequent to change in control in favour of Bank of India. Bank of India has acquired 100% stake in the AMC and Trustee Company. Name of the AMC and Trustee companies have also undergone changes and the AMC is now known as Bank of India Investment Managers Private Limited (formerly BOI Star Investment Managers Private Limited | formerly BOI AXA Investment Managers Private Limited) and Trustee Company as Bank of India Trustee Services Private Limited (formerly BOI Star Trustee Services Private Limited | formerly BOI AXA Trustee Services Private Limited) consequent to such change in control. The Companies have become wholly owned subsidiary of Bank of India.

While our name has changed, we assure you that our team and services remain the same. Our journey as your trusted partner continue as we grow.

If you need immediate assistance on your account related queries, please email us at [service@boimf.in](mailto:service@boimf.in) or contact our Customer Engagement Center from Monday to Saturday between 09:30 am to 06:30 pm on 1800-266-2676 / 1800-103-2263 (Toll-free).

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Visit our website [www.boimf.in](http://www.boimf.in) for more information

**Regards,**

**Bank of India Mutual Fund**

**(Formerly BOI AXA Mutual Fund)**

# MARKET UPDATE

As the world is slowly coming out of Covid19 pandemic, the support extended by the central banks and Governments are slowly being rolled back. This is creating nervousness in the financial markets across the world. At the same time the supply disruptions, which emerged during the pandemic have aggravated because of geo political situations.

The continued supply disruption at the time when demand is beginning to normalize has resulted in high inflation across all economies. Some of the economies are witnessing inflation that they have not witnessed in many decades. This has a major influence on the policymaking and financial markets are trying to discount these in the price. Therefore, the volatility in the financial markets has increased and asset classes including equities, fixed income & commodities other than energy has witnessed correction in last two to three months. This recent correction has resulted in many to the excess to weed out from the market.

In the recently concluded result reason 4QFY22 earnings season ended with corporates reporting revenue and operating profit marginally ahead of our expectation. Key reason for earnings beat was, lower than expected margin contraction, primarily due to inventory gains. Given the outlook of elevated cost inflation, FY23 Nifty-50 EPS saw minor downgrade (~2.6% for ex-financial) while FY24 EPS remained largely unchanged. Key take-away from management commentary are:

- a) Cautiously optimistic outlook in terms of demand despite recent price and interest rate hike.
- b) Rural consumption is likely to revive due to normal monsoon, elevated agri prices and government capex.
- c) Margin pressure may continue in near term.
- d) Optimistic of revival in private capex as enquiry levels have picked up.

Overall a healthy corporate earnings outlook remains intact (FY22/23/24 Nifty EPS estimate of 712/828/955; FY22-24 EPS CAGR of 15.8%) (Source: Bloomberg).

In line with global central banks RBI gets aggressive on stimulus withdrawal on revised assessment of much higher inflation. Following on the off-cycle rate hike in May, the MPC unanimously voted to raise the Repo rate by another 50 bps to 4.90% in its scheduled meeting in June. The action was largely anticipated following a spike in headline CPI inflation in April to an 8-year high along with a confluence of strong inflationary pressures in food and energy. Acknowledging those, the RBI has raised its full-year average CPI inflation forecast to 6.7% from 5.7% made in April 2022. Since February, CPI inflation forecast for FY2022-23 has been raised cumulatively by 2.2% now. Importantly, since the adoption of the flexible inflation targeting regime in 2016, this would be the first instance where the CPI inflation would remain above 6% - the upper end of the tolerance band for three successive quarters – an event which will trigger a report to the Government by the RBI to explain divergence from the target.

This in turn has hastened the process of withdrawal of post-pandemic monetary stimulus. This is also the first time since May 2011 that the Repo rate has been raised by 50 bps, underlining the urgency of countering inflationary pressures and expectations.

With a cumulative rate hike of 90 bps since 4th May, Repo rate is now only 25 bps below its pre-pandemic level of 5.15%. RBI retained its real GDP growth forecast at 7.2% and the fact that monetary policy can support growth in the long-term through stable inflation, have also strengthened the case in favour of a faster withdrawal of monetary stimulus.

This along with supply sides pressures may continue to maintain upward bias in the yield curve. There might be a possibility of yield curve getting flat even further. This may build a case for lower duration accrual strategy for the fixed income allocation.

Equity market on the other hand has witnessed decent correction in the broader market in last six month. At round 16000 Nifty markets seems to have discounted most of the known risk. Going ahead market may consolidate around current levels in next few months.

**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.

Data Source: Bloomberg/ Internal Research



**Alok Singh**  
Chief Investment Officer

## Equity Fund

## Hybrid Fund

## Debt Fund

## Bank of India Large &amp; Mid Cap Equity Fund\*\*^^

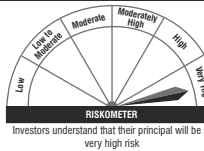
(An open ended equity scheme investing in both large cap and mid cap stocks)

All data as on May 31, 2022 (Unless indicated otherwise)

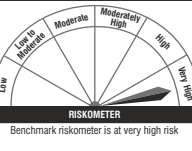
This product is suitable for investors who are seeking\*:

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

Risk-o-meter is based on the scheme portfolio as on May 31, 2022

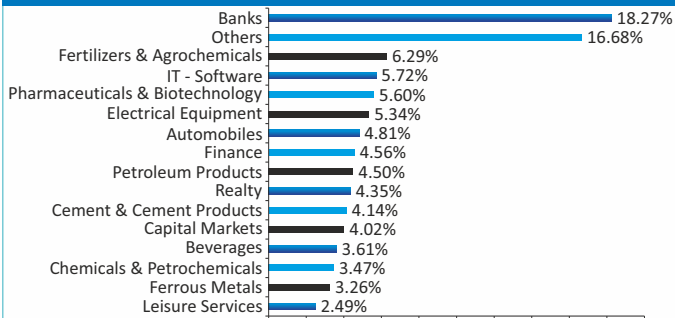


Benchmark Risk-o-meter as on May 31, 2022^



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

## EQUITY INDUSTRY ALLOCATION



## INVESTMENT OBJECTIVE

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

## WHO SHOULD INVEST

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

## BENCHMARK^

S&amp;P BSE 250 LargeMidCap Total Return Index (TRI)

## DATE OF ALLOTMENT

October 21, 2008

## 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

₹ 184.20 Crs.

## LATEST AUM

₹ 187.23 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 May 31, 2022)

0.62 Times\* ("Basis last rolling 12 months)

## OTHER PARAMETERS (As on May 31, 2022)

Standard Deviation (Annualized): 18.44% (Bank of India Large & Mid Cap Equity Fund)  
17.61% (S&P BSE 250 LargeMidCap (TRI))

Beta: 0.98

Sharpe Ratio\*: 0.36

Tracking Error (Annualized): 6.38%

Above ratios are calculated using 6 years history of monthly returns

\*Risk-free rate assumed to be 4.27% (MIBOR as on May 31, 2022)

## NAV (As on May 31, 2022)

Regular Plan	Eco Plan	NAV (₹)
Growth	Growth	54.45
Bonus	Bonus	54.45
Regular IDCW	Regular IDCW	15.24
Quarterly IDCW	Quarterly IDCW	15.36

## Direct Plan

Growth	56.08
Bonus	28.99
Regular IDCW	15.38
Quarterly IDCW	15.61

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

## PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		<b>CHEMICALS &amp; PETROCHEMICALS</b>	
<b>BANKS</b>	<b>18.27</b>	SRF Limited	1.32
✓ State Bank of India	6.50	Vinati Organics Limited	1.09
✓ ICICI Bank Limited	5.95	Aarti Industries Limited	1.06
✓ HDFC Bank Limited	3.45	<b>FERROUS METALS</b>	<b>3.26</b>
Kotak Mahindra Bank Limited	2.37	Tata Steel Limited	2.26
<b>FERTILIZERS &amp; AGROCHEMICALS</b>	<b>6.29</b>	JSW Steel Limited	1.00
Coromandel International Limited	3.03	<b>LEISURE SERVICES</b>	<b>2.49</b>
Sumitomo Chemical India Limited	2.23	Lemon Tree Hotels Limited	2.49
PI Industries Limited	1.03	<b>OTHERS</b>	<b>16.68</b>
<b>IT - SOFTWARE</b>	<b>5.72</b>	Minda Industries Limited	2.41
✓ Tata Consultancy Services Limited	3.58	Trent Limited	2.25
Persistent Systems Limited	1.10	Honeywell Automation India Limited	1.89
Infosys Limited	1.04	Astral Limited	1.85
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>5.60</b>	Torrent Power Limited	1.78
Divi's Laboratories Limited	1.53	Bharti Airtel Limited	1.61
Ajanta Pharma Limited	1.28	Voltas Limited	1.09
Sun Pharmaceutical Industries Limited	1.10	Hindalco Industries Limited	1.04
Alkem Laboratories Limited	1.08	NMDC Limited	1.02
Laurus Labs Limited	0.61	SBI Life Insurance Company Limited	0.88
<b>ELECTRICAL EQUIPMENT</b>	<b>5.34</b>	Apollo Hospitals Enterprise Limited	0.87
✓ ABB India Limited	4.11	<b>Total</b>	<b>97.12</b>
Siemens Limited	1.23	<b>MUTUAL FUNDS/EXCHANGE TRADED FUNDS</b>	
<b>AUTOMOBILES</b>	<b>4.81</b>	Nippon India Mutual Fund	2.22
✓ Tata Motors Limited	3.32	<b>Total</b>	<b>2.22</b>
Mahindra & Mahindra Limited	1.49	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
<b>FINANCE</b>	<b>4.56</b>	182 Days Tbill (MD 15/09/2022) (SOV)	0.08
Aavas Financiers Limited	2.73	<b>Total</b>	<b>0.08</b>
Muthoot Finance Limited	1.83	<b>CASH &amp; CASH EQUIVALENT</b>	
<b>PETROLEUM PRODUCTS</b>	<b>4.50</b>	Net Receivables/Payables	0.00
✓ Reliance Industries Limited	4.50	TREPS / Reverse Repo Investments	0.58
<b>REALTY</b>	<b>4.35</b>	<b>Total</b>	<b>0.58</b>
✓ The Phoenix Mills Limited	3.18	<b>GRAND TOTAL</b>	
Sobha Limited	1.17	<b>100.00</b>	
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>4.14</b>	✓ Indicates Top 10 Holdings.	
✓ UltraTech Cement Limited	4.14		
<b>CAPITAL MARKETS</b>	<b>4.02</b>		
Central Depository Services (India) Limited	2.28		
Computer Age Management Services Limited	1.74		
<b>BEVERAGES</b>	<b>3.61</b>		
✓ Varun Beverages Limited	3.61		

MCAP Categorization	
Mcap Category	Percentage
Large Cap	51.01%
Mid Cap	35.25%
Small Cap	10.86%
GB/TB/Repo/ETF	2.88%
Grand Total	100.00%

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

# Bank of India Tax Advantage Fund\*\*^^

(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

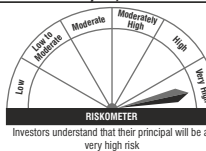
80C  
Benefit #

All data as on May 31, 2022 (Unless indicated otherwise)

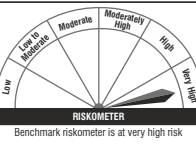
This product is suitable for investors who are seeking\*:

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

Risk-o-meter is based on the scheme portfolio as on May 31, 2022

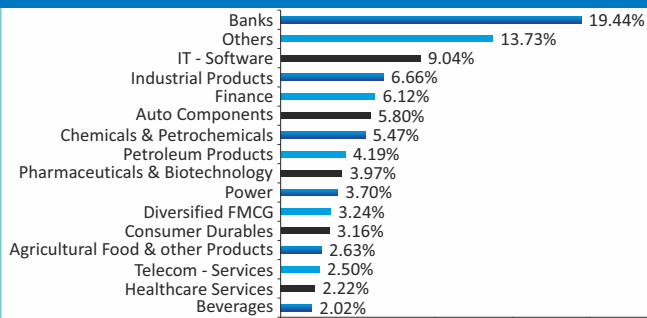


Benchmark Risk-o-meter as on May 31, 2022^



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

## EQUITY INDUSTRY ALLOCATION



## INVESTMENT OBJECTIVE

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

## WHO SHOULD INVEST

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

## BENCHMARK^

S&P BSE 500 Total Return Index (TRI)

## DATE OF ALLOTMENT

February 25, 2009

## FUND MANAGER

Mr. Aakash Manghani (w.e.f July 15, 2019) - Around 11 years of experience in the Financial Services Industry.

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

## AVERAGE AUM

₹ 559.74 Crs.

## LATEST AUM

₹ 569.76 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 May 31, 2022)

0.79 Times\* ("Basis last rolling 12 months)

## OTHER PARAMETERS (As on May 31, 2022)

Standard Deviation (Annualized): 18.72% (Bank of India Tax Advantage Fund)  
18.01% (S&P BSE 500 TRI)

Beta: 0.95

Sharpe Ratio\*: 0.64

Tracking Error (Annualized): 7.56%

Above ratios are calculated using 6 years history of monthly returns

\*Risk-free rate assumed to be 4.27% (MIBOR as on May 31, 2022)

## NAV (As on May 31, 2022)

Regular Plan	Eco Plan	NAV (₹)
Growth	Growth	96.69
IDCW	IDCW	16.05
Direct Plan		
Growth		101.35
IDCW		40.48

## 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.

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

## PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		<b>DIVERSIFIED FMCG</b>	
<b>BANKS</b>	<b>19.44</b>	ITC Limited	1.86
✓ ICICI Bank Limited	6.99	Hindustan Unilever Limited	1.38
✓ HDFC Bank Limited	4.72	<b>CONSUMER DURABLES</b>	<b>3.16</b>
✓ State Bank of India	2.94	Greenpanel Industries Limited	1.26
✓ Kotak Mahindra Bank Limited	2.84	Titan Company Limited	1.01
Axis Bank Limited	1.95	Metro Brands Limited	0.89
<b>IT - SOFTWARE</b>	<b>9.04</b>	<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>2.63</b>
✓ Infosys Limited	4.25	Tata Consumer Products Limited	1.45
✓ Tata Consultancy Services Limited	2.12	Balrampur Chini Mills Limited	1.18
Mphasis Limited	1.34	<b>TELECOM - SERVICES</b>	<b>2.50</b>
Coforge Limited	1.33	Bharti Airtel Limited	1.91
<b>INDUSTRIAL PRODUCTS</b>	<b>6.66</b>	Route Mobile Limited	0.59
APL Apollo Tubes Limited	1.56	<b>HEALTHCARE SERVICES</b>	<b>2.22</b>
Polycab India Limited	1.51	Max Healthcare Institute Limited	1.34
Astral Limited	1.38	Krishna Institute of Medical Sciences Limited	0.88
RHI Magnesita India Limited	1.23	<b>BEVERAGES</b>	<b>2.02</b>
Prince Pipes And Fittings Limited	1.00	Varun Beverages Limited	2.02
<b>FINANCE</b>	<b>6.12</b>	<b>OTHERS</b>	<b>13.73</b>
✓ Bajaj Finance Limited	2.37	The Indian Hotels Company Limited	1.41
✓ Cholamandalam Investment and Finance Company Ltd	2.27	Mahindra & Mahindra Limited	1.70
Housing Development Finance Corporation Limited	1.05	ABB India Limited	1.59
Aavas Financiers Limited	0.43	Trent Limited	1.55
<b>AUTO COMPONENTS</b>	<b>5.80</b>	PI Industries Limited	1.54
Schaeffler India Limited	1.62	Page Industries Limited	1.49
Tube Investments of India Limited	1.51	UltraTech Cement Limited	1.25
Sona BLW Precision Forgings Limited	1.13	SBI Life Insurance Company Limited	1.24
Motherson Sumi Wiring India Limited	0.93	The Phoenix Mills Limited	0.82
Sundram Fasteners Limited	0.60	TCI Express Limited	0.65
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>5.47</b>	Jubilant Foodworks Limited	0.48
SRF Limited	1.71	<b>Total</b>	<b>93.91</b>
Navin Fluorine International Limited	1.67	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
Vinati Organics Limited	1.13	<b>Treasury Bill</b>	
Deepak Nitrite Limited	0.96	182 Days Tbill (MD 15/09/2022) (SOV)	0.10
<b>PETROLEUM PRODUCTS</b>	<b>4.19</b>	<b>Total</b>	<b>0.10</b>
✓ Reliance Industries Limited	4.19	<b>CASH &amp; CASH EQUIVALENT</b>	
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>3.97</b>	Net Receivables/Payables	(0.21)
JB Chemicals & Pharmaceuticals Limited	1.56	TREPS / Reverse Repo Investments	6.21
Divi's Laboratories Limited	1.21	<b>Total</b>	<b>5.99</b>
Laurus Labs Limited	1.20	<b>GRAND TOTAL</b>	<b>100.00</b>
<b>POWER</b>	<b>3.70</b>		
✓ NTPC Limited	2.51	✓ Indicates Top 10 Holdings.	
Power Grid Corporation of India Limited	1.19		

## MCAP Categorization

Mcap Category	Percentage
Large Cap	53.66%
Mid Cap	29.24%
Small Cap	10.06%
GB/TB/Repo	7.04%
<b>Grand Total</b>	<b>100.00%</b>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

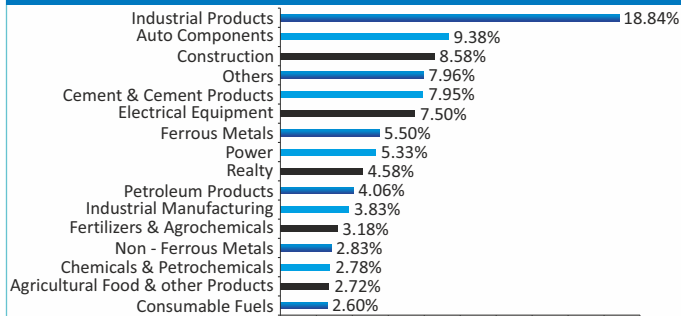


# Bank of India Manufacturing & Infrastructure Fund\*\*^^

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

All data as on May 31, 2022 (Unless indicated otherwise)

## EQUITY INDUSTRY ALLOCATION



## INVESTMENT OBJECTIVE

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

## WHO SHOULD INVEST

The Scheme would be more suitable for investors who are desirous of increasing their exposure to manufacturing & infrastructure sector in their personal equity portfolio. Thus, this Scheme could act as a "top up" over existing investments of such investors in diversified equity funds. However, for a first time investor, it might still be advisable to initially start his investment with a diversified equity fund.

## BENCHMARK^

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

## DATE OF ALLOTMENT

March 05, 2010

## FUND MANAGER

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

## AVERAGE AUM

₹ 70.80 Crs.

## LATEST AUM

₹ 71.29 Crs.

## MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

## ADDITIONAL PURCHASE AMOUNT

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

## PORTFOLIO TURNOVER RATIO (As on May 31, 2022)

0.46 Times\* ("Basis last rolling 12 months)

## OTHER PARAMETERS (As on May 31, 2022)

Standard Deviation (Annualized): 20.16% (Bank of India Manufacturing & Infrastructure Fund)

19.38% (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%)

Beta: 0.94

Sharpe Ratio\*: 0.51

Tracking Error (Annualized): 8.87%

Above ratios are calculated using 5 years history of monthly returns of the fund and the above Indices as the inception of S&P BSE Infrastructure Index is May 28, 2014.

\*Risk-free rate assumed to be 4.27% (MIBOR as on May 31, 2022)

## NAV (As on May 31, 2022)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	29.78
Regular IDCW	Regular IDCW	28.11
Quarterly IDCW	Quarterly IDCW	29.28

## LOAD STRUCTURE (FOR ALL PLANS)

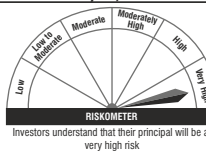
Entry Load	NIL
Exit Load	<ul style="list-style-type: none"> <li>For redemption/switch out upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL"</li> <li>Any redemption/switch out - in excess of the above mentioned limit would be subject to an exit load of 1%, if the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

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

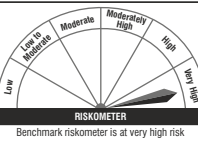
This product is suitable for investors who are seeking\*:

- 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 May 31, 2022



Benchmark Risk-o-meter as on May 31, 2022^



\*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
<b>EQUITY HOLDINGS</b>		<b>INDUSTRIAL MANUFACTURING 3.83</b>	
<b>INDUSTRIAL PRODUCTS 18.84</b>		Praj Industries Limited	2.02
✓ APL Apollo Tubes Limited	3.42	Honeywell Automation India Limited	1.81
KEI Industries Limited	2.51	<b>FERTILIZERS &amp; AGROCHEMICALS 3.18</b>	
Grindwell Norton Limited	2.40	Chambal Fertilizers & Chemicals Limited	1.81
Borosil Renewables Limited	2.30	Sumitomo Chemical India Limited	1.37
Esab India Limited	2.01	<b>NON - FERROUS METALS 2.83</b>	
Astral Limited	1.99	Hindalco Industries Limited	1.78
Timken India Limited	1.92	Hindustan Copper Limited	1.05
Carborundum Universal Limited	1.76	<b>CHEMICALS &amp; PETROCHEMICALS 2.78</b>	
Shakti Pumps (India) Limited	0.53	Linde India Limited	1.68
<b>AUTO COMPONENTS 9.38</b>		Solar Industries India Limited	1.10
✓ Tube Investments of India Limited	4.08	<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS 2.72</b>	
Rolex Rings Limited	2.34	<b>CONSUMABLE FUELS 2.60</b>	
S.J.S. Enterprises Limited	1.32	Coal India Limited	2.60
Alicon Castalloy Limited	0.83	<b>OTHERS 7.96</b>	
Schaeffler India Limited	0.81	K.P.R. Mill Limited	2.12
<b>CONSTRUCTION 8.58</b>		V.S.T Tillers Tractors Limited	1.44
✓ Larsen & Toubro Limited	4.64	Gujarat Gas Limited	1.26
KNR Constructions Limited	2.12	Orient Electric Limited	1.22
Kalpataru Power Transmission Limited	1.82	MTAR Technologies Limited	1.20
<b>CEMENT &amp; CEMENT PRODUCTS 7.95</b>		Dixon Technologies (India) Limited	0.73
✓ UltraTech Cement Limited	3.41	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
✓ Birla Corporation Limited	3.01	<b>Treasury Bill</b>	
Dalmia Bharat Limited	1.53	182 Days Tbill (MD 15/09/2022) (SOV)	0.14
<b>ELECTRICAL EQUIPMENT 7.50</b>		<b>Total 0.14</b>	
✓ ABB India Limited	3.61	<b>CASH &amp; CASH EQUIVALENT</b>	
Siemens Limited	2.22	Net Receivables/Payables	0.16
Triveni Turbine Limited	1.67	TREPS / Reverse Repo Investments	2.09
<b>FERROUS METALS 5.50</b>		<b>Total 2.25</b>	
✓ Tata Steel Limited	3.18	<b>GRAND TOTAL 100.00</b>	
Steel Authority of India Limited	1.74	✓ Indicates Top 10 Holdings.	
JSW Steel Limited	0.58		
<b>POWER 5.33</b>			
✓ NTPC Limited	3.76		
Torrent Power Limited	1.57		
<b>REALTY 4.58</b>			
Brigade Enterprises Limited	2.41		
The Phoenix Mills Limited	1.15		
DLF Limited	1.02		
<b>PETROLEUM PRODUCTS 4.06</b>			
✓ Reliance Industries Limited	4.06		

## MCAP Categorization

Mcap Category	Percentage
Small Cap	41.28%
Large Cap	28.99%
Mid Cap	27.36%
GB/TB/Repo	2.37%
Grand Total	100.00%

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

## Equity Fund

## Hybrid Fund

## Debt Fund

## Bank of India Small Cap Fund\*\*^^

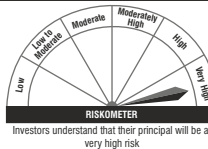
(An open ended equity scheme predominantly investing in small cap stocks)

All data as on May 31, 2022 (Unless indicated otherwise)

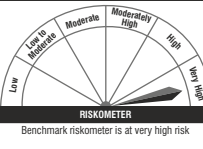
This product is suitable for investors who are seeking\*:

- 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 May 31, 2022

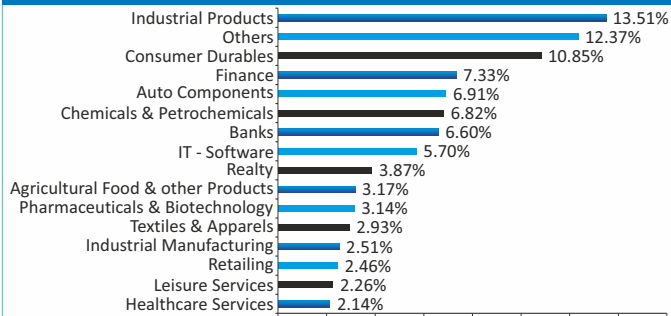


Benchmark Risk-o-meter as on May 31, 2022^



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

## EQUITY INDUSTRY ALLOCATION



## INVESTMENT OBJECTIVE

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

## WHO SHOULD INVEST

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

## BENCHMARK^

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

## DATE OF ALLOTMENT

December 19, 2018

## FUND MANAGER

Mr. Aakash Manghani (w.e.f. December 01, 2021) - Around 11 years of experience in the Financial Services Industry.

Mr. Dhruv Bhatia (w.e.f. April 27, 2022) - Around 10 years of experience in Equity Research, Fund Management and Portfolio Construction.

## AVERAGE AUM

₹ 283.35 Crs.

## LATEST AUM

₹ 290.99 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 May 31, 2022)

0.72 Times\* (Basis last rolling 12 months)

## OTHER PARAMETERS (As on May 31, 2022)

Standard Deviation (Annualized): 23.87% (Bank of India Small Cap Fund)  
29.51% (NIFTY Smallcap 250 TRI)

Beta: 0.76

Sharpe Ratio\*: 1.03

Tracking Error (Annualized): 10.46%

Above ratios are calculated using 6 years history of monthly returns

\*Risk-free rate assumed to be 4.27% (MIBOR as on May 31, 2022)

## NAV (As on May 31, 2022)

	NAV (₹)	
Regular Plan	Direct Plan	
Growth	23.92	Growth 25.41
IDCW	17.44	IDCW 19.03

## 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"

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f. May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

## PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		<b>REALTY</b>	
<b>INDUSTRIAL PRODUCTS</b>	<b>13.51</b>	The Phoenix Mills Limited	1.67
✓ Timken India Limited	2.23	Brigade Enterprises Limited	1.49
Ratnamani Metals & Tubes Limited	1.66	Mahindra Lifespace Developers Limited	0.71
Grindwell Norton Limited	1.64	<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>3.17</b>
KEI Industries Limited	1.54	✓ Balrampur Chini Mills Limited	2.22
Mold-Tek Packaging Limited	1.49	CCL Products (India) Limited	0.95
SKF India Limited	1.40	<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>3.14</b>
RHI Magnesita India Limited	1.38	✓ JB Chemicals & Pharmaceuticals Limited	1.84
Carborundum Universal Limited	0.82	Laurus Labs Limited	1.30
Apcotex Industries Limited	0.69	<b>TEXTILES &amp; APPARELS</b>	<b>2.93</b>
Apollo Pipes Limited	0.67	✓ K.P.R. Mill Limited	2.93
<b>CONSUMER DURABLES</b>	<b>10.85</b>	<b>INDUSTRIAL MANUFACTURING</b>	<b>2.51</b>
✓ Greenpanel Industries Limited	1.72	Praj Industries Limited	1.49
VIP Industries Limited	1.49	Shanthi Gears Limited	1.02
Blue Star Limited	1.49	<b>RETAILING</b>	<b>2.46</b>
Century Plyboards (India) Limited	1.37	Go Fashion (India) Limited	1.41
Cera Sanitaryware Limited	1.12	Vedant Fashions Limited	1.04
Orient Electric Limited	0.99	<b>LEISURE SERVICES</b>	<b>2.26</b>
La Opala RG Limited	0.95	Lemon Tree Hotels Limited	1.53
Metro Brands Limited	0.93	Barbeque Nation Hospitality Limited	0.73
Amber Enterprises India Limited	0.80	<b>HEALTHCARE SERVICES</b>	<b>2.14</b>
<b>FINANCE</b>	<b>7.33</b>	Krishna Institute of Medical Sciences Limited	1.14
✓ Home First Finance Company India Limited	1.79	Narayana Hrudayalaya Limited	0.99
✓ CreditAccess Grameen Limited	1.67	<b>OTHERS</b>	<b>12.37</b>
Cholamandalam Financial Holdings Limited	1.39	Route Mobile Limited	1.17
Can Fin Homes Limited	1.34	KNR Constructions Limited	1.58
Bajaj Finance Limited	1.14	INOX Leisure Limited	1.52
<b>AUTO COMPONENTS</b>	<b>6.91</b>	Astec LifeSciences Limited	1.42
✓ Jamna Auto Industries Limited	1.86	Birla Corporation Limited	1.14
Tube Investments of India Limited	1.60	TeamLease Services Limited	1.12
Rajratan Global Wire Limited	1.39	Hitachi Energy India Limited	1.06
Rolex Rings Limited	1.34	Central Depository Services (India) Limited	1.05
Minda Industries Limited	0.72	Jindal Stainless Limited	0.85
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>6.82</b>	Bharti Airtel Limited	0.81
Neogen Chemicals Limited	1.45	eClerx Services Limited	0.65
Navin Fluorine International Limited	1.42	<b>Total</b>	<b>92.56</b>
Fine Organic Industries Limited	1.21	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
Solar Industries India Limited	1.11	<b>Treasury Bill</b>	
Galaxy Surfactants Limited	0.92	182 Days Tbill (MD 15/09/2022) (SOV)	0.05
Linde India Limited	0.70	<b>Total</b>	<b>0.05</b>
<b>BANKS</b>	<b>6.60</b>	<b>CASH &amp; CASH EQUIVALENT</b>	
✓ ICICI Bank Limited	3.51	Net Receivables/Payables	(0.50)
✓ City Union Bank Limited	1.72	TREPS / Reverse Repo Investments	7.90
AU Small Finance Bank Limited	1.36	<b>Total</b>	<b>7.39</b>
<b>IT - SOFTWARE</b>	<b>5.70</b>	<b>GRAND TOTAL</b>	
Persistent Systems Limited	1.50	<b>100.00</b>	
Tata Consultancy Services Limited	1.31	✓ Indicates Top 10 Holdings.	
Birlasoft Limited	1.00		
Mastek Limited	0.96		
Coforge Limited	0.93		

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)



## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Flexi Cap Fund<sup>^^</sup>

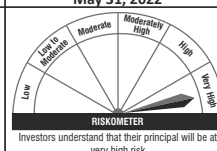
(An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

All data as on May 31, 2022 (Unless indicated otherwise)

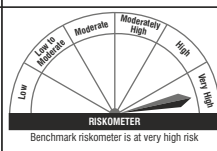
This product is suitable for investors who are seeking\*:

- 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 May 31, 2022

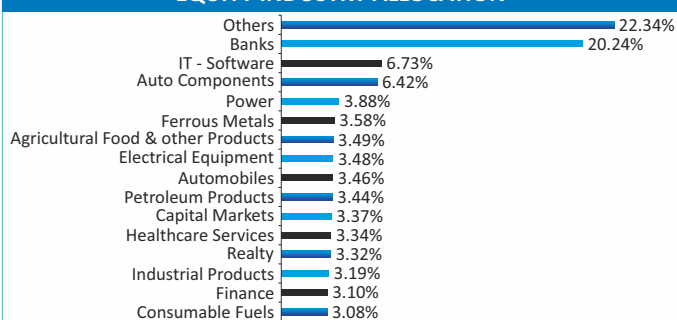


Benchmark Risk-o-meter as on May 31, 2022<sup>^</sup>



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

### EQUITY INDUSTRY ALLOCATION



### INVESTMENT OBJECTIVE

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

### WHO SHOULD INVEST

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

### BENCHMARK<sup>^</sup>

S&P BSE 500 Total Return Index (TRI)

### DATE OF ALLOTMENT

June 29, 2020

### FUND MANAGER

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

### AVERAGE AUM

₹ 232.79 Crs.

### LATEST AUM

₹ 244.63 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 May 31, 2022)

0.61 Times<sup>^</sup> (Basis last rolling 12 months)

### NAV (As on May 31, 2022)

NAV (₹)

### Regular Plan

Growth	18.11	Direct Plan	Growth	18.70
IDCW	16.45	IDCW	IDCW	15.99

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load (W.e.f July 1, 2020)

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

### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		<b>INDUSTRIAL PRODUCTS</b>	
<b>BANKS</b>		<b>3.19</b>	
✓ ICICI Bank Limited	5.85	APL Apollo Tubes Limited	2.45
✓ State Bank of India	5.68	Astral Limited	0.74
✓ HDFC Bank Limited	3.18	<b>FINANCE</b>	<b>3.10</b>
✓ Axis Bank Limited	3.14	Aavas Financiers Limited	1.91
AU Small Finance Bank Limited	1.79	Muthoot Finance Limited	1.19
Kotak Mahindra Bank Limited	0.60	<b>CONSUMABLE FUELS</b>	<b>3.08</b>
<b>IT - SOFTWARE</b>	<b>6.73</b>	Coal India Limited	3.08
✓ Tata Consultancy Services Limited	3.44	<b>OTHERS</b>	<b>22.34</b>
Tanla Platforms Limited	1.47	✓ K.P.R. Mill Limited	2.83
Infosys Limited	0.92	Birla Corporation Limited	2.75
Persistent Systems Limited	0.91	Lemon Tree Hotels Limited	2.71
<b>AUTO COMPONENTS</b>	<b>6.42</b>	Sumitomo Chemical India	1.89
Jamna Auto Industries Limited	2.28	Sun Pharmaceutical	1.58
Minda Industries Limited	2.15	Industries Limited	
Rajratan Global Wire Limited	1.99	Hindalco Industries Limited	1.21
<b>POWER</b>	<b>3.88</b>	Hindustan Copper Limited	1.01
✓ NTPC Limited	3.18	Limited	
Torrent Power Limited	0.71	Radico Khaitan Limited	1.05
<b>FERROUS METALS</b>	<b>3.58</b>	Trent Limited	1.01
Tata Steel Limited	2.59	Route Mobile Limited	1.00
JSW Steel Limited	0.99	Alkem Laboratories Limited	0.88
<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>3.49</b>	Volta Limited	0.83
✓ Balrampur Chini Mills Limited	3.49	SBI Life Insurance Company Limited	0.82
<b>ELECTRICAL EQUIPMENT</b>	<b>3.48</b>	Hatsun Agro Product Limited	0.79
ABB India Limited	2.08	Vedanta Limited	0.79
Siemens Limited	1.39	Affle (India) Limited	0.73
<b>AUTOMOBILES</b>	<b>3.46</b>	Laurus Labs Limited	0.46
Tata Motors Limited	2.14	<b>Total</b>	<b>96.48</b>
TVS Motor Company Limited	1.32	<b>MUTUAL FUNDS/EXCHANGE</b>	
<b>PETROLEUM PRODUCTS</b>	<b>3.44</b>	<b>TRADED FUNDS</b>	
✓ Reliance Industries Limited	3.44	Nippon India Mutual Fund	3.37
<b>CAPITAL MARKETS</b>	<b>3.37</b>	<b>Total</b>	<b>3.37</b>
Indian Energy Exchange Limited	1.79	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
Central Depository Services (India) Limited	0.82	<b>Treasury Bill</b>	
Computer Age Management Services Limited	0.76	182 Days Tbill (MD 15/09/2022) (SOV)	0.04
<b>HEALTHCARE SERVICES</b>	<b>3.34</b>	<b>Total</b>	<b>0.04</b>
Max Healthcare Institute Limited	2.36	<b>CASH &amp; CASH EQUIVALENT</b>	
Apollo Hospitals Enterprise Limited	0.98	Net Receivables/Payables	(0.43)
<b>REALTY</b>	<b>3.32</b>	TREPS / Reverse Repo Investments	0.54
Brigade Enterprises Limited	1.73	<b>Total</b>	<b>0.11</b>
Sobha Limited	1.60	<b>GRAND TOTAL</b>	<b>100.00</b>

✓ Indicates Top 10 Holdings.

### MCAP Categorization

Mcap Category	Percentage
Large Cap	46.19%
Small Cap	26.22%
Mid Cap	24.07%
GB/TB/Repo/ETF	3.52%
<b>Grand Total</b>	<b>100.00%</b>

<sup>^^</sup>For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Bluechip Fund<sup>^^</sup>

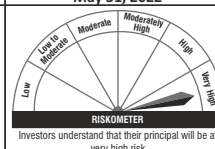
(An open ended equity scheme predominantly investing in Large Cap Stocks)

All data as on May 31, 2022 (Unless indicated otherwise)

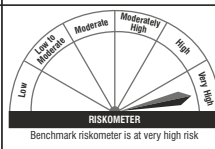
This product is suitable for investors who are seeking\*:

- 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 May 31, 2022

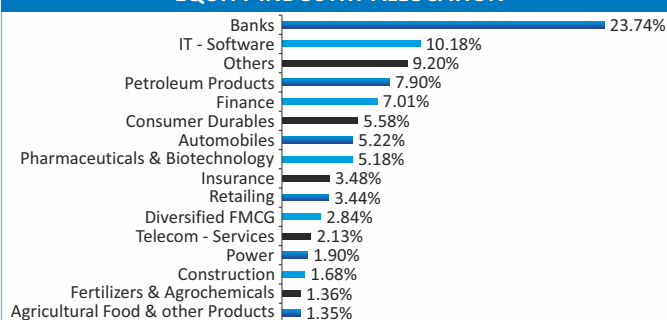


Benchmark Risk-o-meter as on May 31, 2022<sup>^</sup>



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

### EQUITY INDUSTRY ALLOCATION



### INVESTMENT OBJECTIVE

The investment objective of the scheme is to 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

- Bank of India Bluechip Fund is an Equity fund investing in Large cap equity stocks (i.e. 1st of 100 stocks by market capitalization).
- The scheme can also invest upto 20% of its portfolio in Mid & Small cap stocks. The fund is suited to investors with conservative risk profile or first time investors.

### BENCHMARK<sup>^</sup>

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

### DATE OF ALLOTMENT

June 29, 2021

### FUND MANAGER

Mr. Dhruv Bhatia (w.e.f. January 20, 2022) - Around 10 years of experience in Equity Research, Fund Management and Portfolio Construction.

### AVERAGE AUM

₹ 122.05 Crs.

### LATEST AUM

₹ 124.79 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

### NAV (As on May 31, 2022)

NAV (₹)

Regular Plan		Direct Plan	
Growth	9.77	Growth	9.90
IDCW	9.77	IDCW	9.90

### LOAD STRUCTURE (FOR ALL PLANS)

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

### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		Hindustan Unilever Limited 1.10	
<b>BANKS</b> 23.74		<b>TELECOM - SERVICES</b> 2.13	
✓ ICICI Bank Limited 8.01		Bharti Airtel Limited 2.13	
✓ HDFC Bank Limited 7.42		<b>POWER</b> 1.90	
✓ Kotak Mahindra Bank Limited 3.03		NTPC Limited 1.90	
✓ State Bank of India 2.83		<b>CONSTRUCTION</b> 1.68	
✓ Axis Bank Limited 2.46		Larsen & Toubro Limited 1.68	
<b>IT - SOFTWARE</b> 10.18		<b>FERTILIZERS &amp; AGROCHEMICALS</b> 1.36	
✓ Infosys Limited 5.74		UPL Limited 1.36	
✓ Tata Consultancy Services Limited 3.44		<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b> 1.35	
Larsen & Toubro Infotech Limited 1.01		Tata Consumer Products Limited 1.35	
<b>PETROLEUM PRODUCTS</b> 7.90		<b>OTHERS</b> 9.20	
✓ Reliance Industries Limited 7.90		INOX Leisure Limited 1.25	
<b>FINANCE</b> 7.01		Godrej Consumer Products Limited 1.19	
✓ Bajaj Finance Limited 3.28		The Indian Hotels Company Limited 1.16	
✓ Housing Development Finance Corporation Limited 1.40		Limited 1.14	
<b>CONSUMER DURABLES</b> 5.58		Apollo Hospitals Enterprise Limited 1.14	
Titan Company Limited 2.32		Multi Commodity Exchange of India Limited 1.04	
Havells India Limited 1.42		Hindalco Industries Limited 1.02	
Asian Paints Limited 0.94		Motherson Sumi Wiring India Limited 0.68	
Crompton Greaves Consumer Electricals Limited 0.91		UltraTech Cement Limited 0.62	
<b>AUTOMOBILES</b> 5.22		Page Industries Limited 0.22	
Mahindra & Mahindra Limited 1.63		<b>Total</b> 92.22	
Tata Motors Limited 1.31		<b>GOVERNMENT BOND AND TREASURY BILL</b>	
Maruti Suzuki India Limited 1.18		<b>Treasury Bill</b>	
Eicher Motors Limited 1.10		182 Days Tbill (MD 15/09/2022) (SOV) 0.79	
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b> 5.18		<b>Total</b> 0.79	
Sun Pharmaceutical Industries Limited 2.03		<b>CASH &amp; CASH EQUIVALENT</b>	
Cipla Limited 1.70		Net Receivables/Payables (0.16)	
Divi's Laboratories Limited 1.45		TREPS / Reverse Repo Investments 7.15	
<b>INSURANCE</b> 3.48		<b>Total</b> 6.99	
SBI Life Insurance Company Limited 1.91		<b>GRAND TOTAL</b> 100.00	
<b>RETAILING</b> 3.44		✓ Indicates Top 10 Holdings.	
Avenue Supermarts Limited 1.88			
Trent Limited 1.56			
<b>DIVERSIFIED FMCG</b> 2.84			
ITC Limited 1.74			

### MCAP Categorization

Mcap Category	Percentage
Large Cap	84.60%
Mid Cap	4.25%
Small Cap	2.35%
GB/TB/Repo	8.80%
<b>Grand Total</b>	<b>100.00%</b>

<sup>^^</sup>For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

# Bank of India Mid & Small Cap Equity & Debt Fund\*\*^^

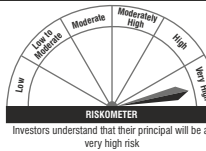
(An open ended hybrid scheme investing predominantly in equity and equity related instruments)

All data as on May 31, 2022 (Unless indicated otherwise)

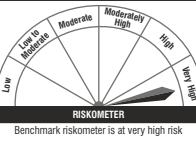
This product is suitable for investors who are seeking\*:

- 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 May 31, 2022

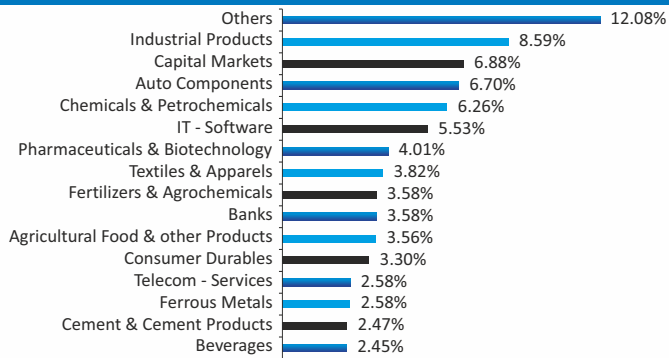


Benchmark Risk-o-meter as on May 31, 2022^



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

## EQUITY INDUSTRY ALLOCATION



## INVESTMENT OBJECTIVE

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

## BENCHMARK^

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

₹ 338.71 Crs.

## LATEST AUM

₹ 337.01 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 May 31, 2022)

0.90 Times\* (Basis last rolling 12 months)

## OTHER PARAMETERS (As on May 31, 2022)

Standard Deviation (Annualized): 20.53% (Bank of India Mid & Small Cap Equity & Debt Fund)  
18.20% (Nifty Midsmall cap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.03

Sharpe Ratio\*: 0.30

Tracking Error (Annualized): 8.26%

Average Maturity: 0.66 Years

Macaulay Duration: 0.54 Years

Modified Duration: 0.63 Years

Portfolio Yield: 5.62%

Above ratios are calculated using 6 years history of monthly returns

\*Risk-free rate assumed to be 4.27% (MIBOR as on May 31, 2022)

## NAV (As on May 31, 2022)

		NAV (₹)
Regular Plan		
Growth	21.15	22.26
Regular IDCW	17.93	18.19

## 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"

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

## PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		<b>OTHERS</b>	
<b>INDUSTRIAL PRODUCTS</b>	<b>8.59</b>	Aavas Financiers Limited	2.44
✓ APL Apollo Tubes Limited	4.84	Indiabulls Real Estate Limited	2.12
✓ Astral Limited	3.25	The Indian Hotels Company Limited	1.39
Kamdhenu Limited	0.49	Gujarat Gas Limited	1.34
<b>CAPITAL MARKETS</b>	<b>6.88</b>	V.S.T Tillers Tractors Limited	1.30
✓ Indian Energy Exchange Limited	2.78	Hindustan Copper Limited	1.25
Central Depository Services (India) Limited	2.24	TVS Motor Company Limited	1.14
Computer Age Management Services Limited	1.86	Affle (India) Limited	0.81
<b>AUTO COMPONENTS</b>	<b>6.70</b>	Go Fashion (India) Limited	0.17
✓ Minda Industries Limited	4.11	Cartrade Tech Limited	0.11
Sona BLW Precision Forgings Limited	2.10	<b>Total</b>	<b>77.95</b>
Jamna Auto Industries Limited	0.49	<b>CORPORATE DEBT</b>	
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>6.26</b>	<b>BONDS &amp; NCDs</b>	
✓ Navin Fluorine International Limited	2.62	REC Limited (CRISIL AAA)	0.90
Atul Limited	2.59	LIC Housing Finance Limited (CRISIL AAA)	0.90
Neogen Chemicals Limited	1.05	Reliance Industries Limited (CRISIL AAA)	0.89
<b>IT - SOFTWARE</b>	<b>5.53</b>	Tata Motors Finance Limited (CRISIL AA-)	0.89
Persistent Systems Limited	1.67	Britannia Industries Limited (CRISIL AAA)	0.60
Tanla Platforms Limited	1.26	Mahindra & Mahindra Financial Services Limited (FITCH AAA)	0.59
Coforge Limited	1.16	<b>Total</b>	<b>4.77</b>
Rategain Travel Technologies Limited	0.95	<b>MONEY MARKET INSTRUMENTS</b>	
Birlasoft Limited	0.48	<b>Certificate of Deposit</b>	
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>4.01</b>	HDFC Bank Limited (CARE A1+)	2.91
JB Chemicals & Pharmaceuticals Limited	1.50	Axis Bank Limited (CRISIL A1+)	1.73
Ajanta Pharma Limited	1.27	Canara Bank (CRISIL A1+)	1.47
Eris Lifesciences Limited	1.25	<b>Total</b>	<b>6.10</b>
<b>TEXTILES &amp; APPARELS</b>	<b>3.82</b>	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
✓ K.P.R. Mill Limited	3.82	<b>Government Bond</b>	
<b>FERTILIZERS &amp; AGROCHEMICALS</b>	<b>3.58</b>	6.54% GOI (MD 17/01/2032) (SOV)	0.84
✓ Sumitomo Chemical India Limited	3.58	<b>Total</b>	<b>0.84</b>
<b>BANKS</b>	<b>3.58</b>	<b>Treasury Bill</b>	
✓ AU Small Finance Bank Limited	2.90	182 Days Tbill (MD 15/09/2022) (SOV)	1.58
City Union Bank Limited	0.68	<b>Total</b>	<b>1.58</b>
<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>3.56</b>	<b>CASH &amp; CASH EQUIVALENT</b>	
✓ Balrampur Chini Mills Limited	3.56	Net Receivables/(Payables)	0.05
<b>CONSUMER DURABLES</b>	<b>3.30</b>	TREPS / Reverse Repo Investments	8.72
Voltas Limited	1.15	<b>Total</b>	<b>8.77</b>
Cera Sanitaryware Limited	1.12	<b>GRAND TOTAL</b>	<b>100.00</b>
VIP Industries Limited	1.03	✓ Indicates Top 10 Holdings.	
<b>TELECOM - SERVICES</b>	<b>2.58</b>		
Tata Communications Limited	1.46		
Route Mobile Limited	1.12		
<b>FERROUS METALS</b>	<b>2.58</b>		
Jindal Stainless Limited	2.58		
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>2.47</b>		
Dalmia Bharat Limited	2.47		
<b>BEVERAGES</b>	<b>2.45</b>		
Varun Beverages Limited	2.45		

## MCAP Categorization

Mcap Category	Percentage
Mid Cap	46.71%
Small Cap	31.24%
Debt	10.88%
GB/TB/Repo	11.17%
<b>Grand Total</b>	<b>100.00%</b>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

# Bank of India Balanced Advantage Fund\*\*^^

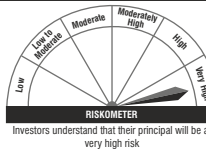
(An Open Ended Dynamic Asset Allocation Fund)

All data as on May 31, 2022 (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 May 31, 2022

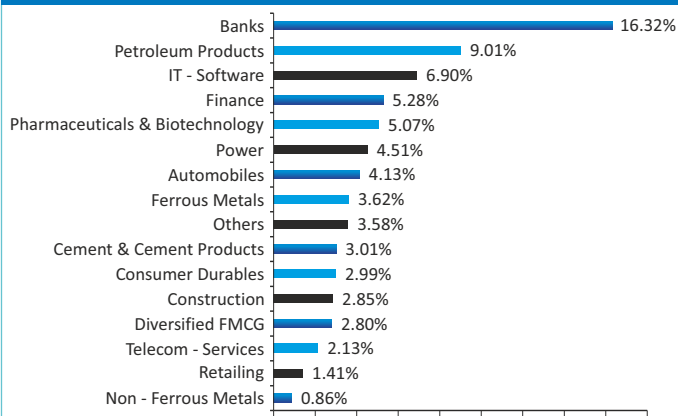


Benchmark Risk-o-meter as on May 31, 2022^



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

## EQUITY INDUSTRY ALLOCATION



### INVESTMENT OBJECTIVE

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

### BENCHMARK^

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

### DATE OF ALLOTMENT

March 14, 2014

### FUND MANAGER

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

### AVERAGE AUM

₹ 72.42 Crs.

### LATEST AUM

₹ 73.31 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 May 31, 2022)

Average Maturity: 0.09 Years  
Macaulay Duration: 0.08 Years  
Modified Duration: 0.08 Years  
Portfolio Yield: 4.45%

### NAV (As on May 31, 2022)

Regular Plan		Direct Plan	
Growth	17.6145	Growth	18.4369
IDCW	12.2904	IDCW	11.1587

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

## PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>			
<b>BANKS</b>	<b>16.32</b>	Hindustan Unilever Limited	1.01
✓ ICI Bank Limited	5.44	<b>TELECOM - SERVICES</b>	<b>2.13</b>
✓ HDFC Bank Limited	4.49	Bharti Airtel Limited	2.13
✓ State Bank of India	2.88	<b>RETAILING</b>	<b>1.41</b>
Kotak Mahindra Bank Limited	2.01	Avenue Supermarts Limited	0.85
Axis Bank Limited	1.21	Info Edge (India) Limited	0.57
IndusInd Bank Limited	0.28	<b>NON - FERROUS METALS</b>	<b>0.86</b>
<b>PETROLEUM PRODUCTS</b>	<b>9.01</b>	Hindalco Industries Limited	0.86
✓ Reliance Industries Limited	8.77	<b>OTHERS</b>	<b>3.58</b>
Bharat Petroleum Corporation Limited	0.15	Tata Consumer Products Limited	0.73
Indian Oil Corporation Limited	0.09	Nestle India Limited	0.32
<b>IT - SOFTWARE</b>	<b>6.90</b>	Britannia Industries Limited	0.20
✓ Tata Consultancy Services Limited	2.87	HDFC Life Insurance Company Limited	0.26
✓ Infosys Limited	2.84	SBI Life Insurance Company Limited	0.24
HCL Technologies Limited	0.52	Coal India Limited	0.45
Tech Mahindra Limited	0.34	Apollo Hospitals Enterprise Limited	0.34
Wipro Limited	0.33	DLF Limited	0.33
<b>FINANCE</b>	<b>5.28</b>	Oil & Natural Gas Corporation Limited	0.26
✓ Housing Development Finance Corporation Limited	3.64	Adani Ports and Special Economic Zone Limited	0.25
Bajaj Finance Limited	1.27	UPL Limited	0.20
Bajaj Finserv Limited	0.37	<b>Total</b>	<b>74.48</b>
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>5.07</b>	<b>FUTURES AND OPTIONS</b>	
Divi's Laboratories Limited	2.27	<b>Equity Futures</b>	
Dr. Reddy's Laboratories Limited	1.65	Nifty 50 Index	-23.52
Sun Pharmaceutical Industries Limited	0.92	<b>Equity Futures Total</b>	<b>-23.52</b>
Cipla Limited	0.24	<b>MUTUAL FUND INVESTMENT</b>	
<b>POWER</b>	<b>4.51</b>	Bank of India Arbitrage Fund	3.45
✓ Tata Power Company Limited	2.60	Direct Plan Growth	
NTPC Limited	1.54	<b>Total</b>	<b>3.45</b>
Power Grid Corporation of India Limited	0.37	<b>INVIT</b>	
<b>AUTOMOBILES</b>	<b>4.13</b>	India Grid Trust InvIT Fund	3.91
Mahindra & Mahindra Limited	1.96	IRB InvIT Fund	3.70
Tata Motors Limited	1.10	<b>Total</b>	<b>7.61</b>
Maruti Suzuki India Limited	0.49	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
Bajaj Auto Limited	0.23	<b>Treasury Bill</b>	
Eicher Motors Limited	0.18	182 Days Tbill (MD 07/07/2022)	2.72
Hero MotoCorp Limited	0.17	(SOV)	
<b>FERROUS METALS</b>	<b>3.62</b>	182 Days Tbill (MD 15/09/2022)	1.34
JSW Steel Limited	2.36	(SOV)	
Tata Steel Limited	1.26	<b>Total</b>	<b>4.06</b>
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>3.01</b>	<b>CASH &amp; CASH EQUIVALENT</b>	
✓ UltraTech Cement Limited	2.62	Net Receivables/(Payables) after adjusting for futures	28.20
Grasim Industries Limited	0.25	TREPS / Reverse Repo Investments	5.71
Shree Cement Limited	0.14	<b>Total</b>	<b>33.91</b>
<b>CONSUMER DURABLES</b>	<b>2.99</b>	<b>GRAND TOTAL</b>	<b>100.00</b>
Asian Paints Limited	2.35	✓ Indicates Top 10 Holdings.	
Titan Company Limited	0.64		
<b>CONSTRUCTION</b>	<b>2.85</b>		
✓ Larsen & Toubro Limited	2.85		
<b>DIVERSIFIED FMCG</b>	<b>2.80</b>		
ITC Limited	1.80		

MCP Categorization	
Mcap Category	Percentage
Large Cap	50.97%
Arbitrage Positions	23.52%
INVIT	7.61%
Mutual Fund Units	3.45%
GB/TB/Repo	14.45%
Grand Total	100.00%

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.



# Bank of India Conservative Hybrid Fund\*\*^^

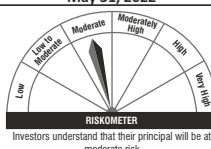
(An open ended hybrid scheme investing predominantly in debt instruments)

All data as on May 31, 2022 (Unless indicated otherwise)

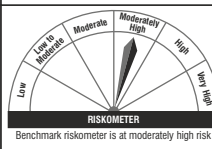
This product is suitable for investors who are seeking\*:

- 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 May 31, 2022

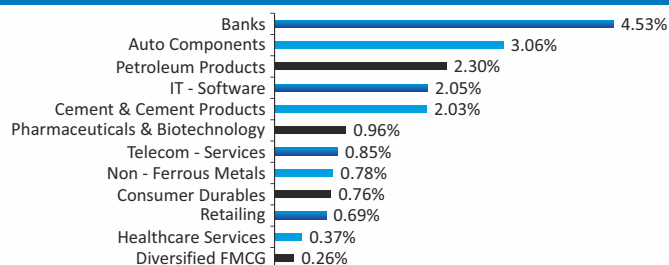


Benchmark Risk-o-meter as on May 31, 2022<sup>^</sup>



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

## EQUITY INDUSTRY ALLOCATION



## INVESTMENT OBJECTIVE

The Scheme seeks to generate 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<sup>^</sup>

CRISIL Hybrid 85 + 15 - Conservative Index

## DATE OF ALLOTMENT

March 18, 2009

## FUND MANAGER

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

## AVERAGE AUM

₹ 54.02 Crs.

## LATEST AUM

₹ 53.85 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 May 31, 2022)

Average Maturity: 0.68 Years  
Macaulay Duration: 0.61 Years  
Modified Duration: 0.58 Years  
Portfolio Yield: 5.51%

NAV (As on May 31, 2022) NAV (₹)

Regular Plan		Eco Plan	
Growth	26.8081	Growth	27.4911
Monthly IDCW	13.8016	Monthly IDCW	20.8206
Quarterly IDCW	14.3048	Quarterly IDCW	-
Annual IDCW	13.0130	Annual IDCW	-
Direct Plan			
Growth	28.0807		
Monthly IDCW	12.5262		
Quarterly IDCW	13.8153		
Annual IDCW	12.8117		

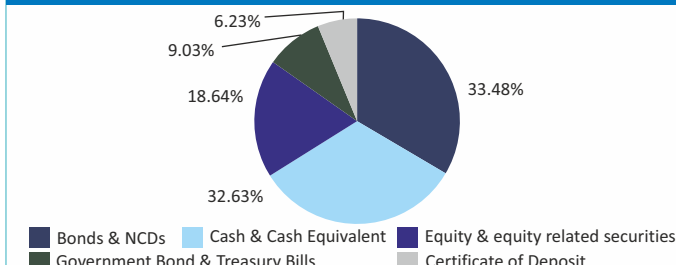
## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

## COMPOSITION BY ASSETS



## PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>			
<b>BANKS</b>	<b>4.53</b>	Tata Motors Finance Limited (CRISIL AA-)	5.57
✓ State Bank of India	2.04	Bharat Petroleum Corporation Limited (CRISIL AAA)	4.72
✓ ICICI Bank Limited	1.96	Small Industries Dev Bank of India (CRA AAA)	4.52
Axis Bank Limited	0.53	LIC Housing Finance Limited (CRISIL AAA)	3.74
<b>AUTO COMPONENTS</b>	<b>3.06</b>	Britannia Industries Limited (CRISIL AAA)	3.73
✓ S.J.S. Enterprises Limited	1.71	Reliance Industries Limited (CRISIL AAA)	3.73
✓ Sona BLW Precision Forgings Limited	1.34	<b>Total</b>	<b>33.48</b>
<b>PETROLEUM PRODUCTS</b>	<b>2.30</b>	<b>MONEY MARKET INSTRUMENTS</b>	
✓ Reliance Industries Limited	2.30	<b>Certificate of Deposit</b>	
<b>IT - SOFTWARE</b>	<b>2.05</b>	Kotak Mahindra Bank Limited (CRISIL A1+)	5.42
✓ Tata Consultancy Services Limited	1.25	Axis Bank Limited (CRISIL A1+)	3.60
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>2.03</b>	<b>Total</b>	<b>9.03</b>
✓ UltraTech Cement Limited	1.13	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
✓ Birla Corporation Limited	0.90	<b>Government Bond</b>	
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>0.96</b>	6.54% GOI (MD 17/01/2032) (SOV)	1.75
✓ Sun Pharmaceutical Industries Limited	0.96	<b>Total</b>	<b>1.75</b>
<b>TELECOM - SERVICES</b>	<b>0.85</b>	<b>Treasury Bill</b>	
✓ Bharti Airtel Limited	0.85	182 Days Tbill (MD 15/09/2022) (SOV)	4.48
<b>NON - FERROUS METALS</b>	<b>0.78</b>	<b>Total</b>	<b>4.48</b>
Hindalco Industries Limited	0.78	<b>CASH &amp; CASH EQUIVALENT</b>	
<b>CONSUMER DURABLES</b>	<b>0.76</b>	Net Receivables/(Payables)	4.16
Volta Limited	0.76	TREPS / Reverse Repo Investments	28.47
<b>RETAILING</b>	<b>0.69</b>	<b>Total</b>	<b>32.63</b>
Trent Limited	0.69	<b>GRAND TOTAL</b>	
<b>HEALTHCARE SERVICES</b>	<b>0.37</b>		<b>100.00</b>
Apollo Hospitals Enterprise Limited	0.37		
<b>DIVERSIFIED FMCG</b>	<b>0.26</b>		
Hindustan Unilever Limited	0.26		
<b>Total</b>	<b>18.64</b>		
<b>CORPORATE DEBT</b>			
<b>BONDS &amp; NCDs</b>			
REC Limited (CRISIL AAA)	7.48	✓ Indicates Top 10 Holdings.	

## MCAP Categorization

Mcap Category	Percentage
Debt	42.51%
Large Cap	12.43%
Mid Cap	2.79%
Small Cap	3.41%
GB/TB/Repo	38.86%
<b>Grand Total</b>	<b>100.00%</b>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.



# Bank of India Arbitrage Fund\*\*^^

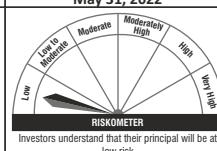
(An open ended scheme investing in arbitrage opportunities)

All data as on May 31, 2022 (Unless indicated otherwise)

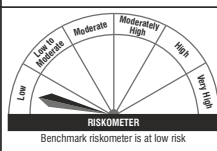
This product is suitable for investors who are seeking\*:

- 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 May 31, 2022



Benchmark Risk-o-meter as on May 31, 2022^



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

## INVESTMENT OBJECTIVE

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

## BENCHMARK^

NIFTY 50 Arbitrage Index

## DATE OF ALLOTMENT

June 18, 2018

## FUND MANAGER

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

## AVERAGE AUM

₹ 16.99 Crs.

## LATEST AUM

₹ 16.99 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 May 31, 2022)

Average Maturity: 0.15 Years  
Macaulay Duration: 0.14 Years  
Modified Duration: 0.14 Years  
Portfolio Yield: 4.67%

## NAV (As on May 31, 2022)

Regular Plan		Direct Plan	
Growth	11.5486	Growth	11.8410
Monthly IDCW	10.4654	Monthly IDCW	10.6861
Quarterly IDCW	11.0467	Quarterly IDCW	11.2574
Annual IDCW	10.6659	Annual IDCW	10.7174

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

- For Redemption/switch out - of up to 10% of the initial units allotted - within 30 days from the date of allotment - "NIL"
- Any Redemption/Switch out - in excess of the above mentioned limit would be subject to an exit load of 0.50%, if the units are switched out within 30 days from the date of allotment of units
- If the units are redeemed/switched out after 30 days from the date of allotment of units - "NIL"

## PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		<b>FUTURES AND OPTIONS</b>	
<b>BANKS</b>		<b>Equity Futures</b>	
✓ HDFC Bank Limited	5.39	Bajaj Finance Limited	-0.89
✓ State Bank of India	4.13	ICICI Bank Limited	-1.22
IDFC First Bank Limited	2.37	Granules India Limited	-1.48
ICICI Bank Limited	1.22	InterGlobe Aviation Limited	-1.62
<b>TRANSPORT INFRASTRUCTURE</b>		Hindustan Unilever Limited	-1.65
✓ Adani Ports and Special Economic Zone Limited	5.99	Larsen & Toubro Limited	-1.68
<b>CEMENT &amp; CEMENT PRODUCTS</b>		Lupin Limited	-1.86
✓ Ambuja Cements Limited	2.93	DLF Limited	-2.02
✓ UltraTech Cement Limited	2.86	SBI Life Insurance Company Limited	-2.07
<b>NON - FERROUS METALS</b>		Tata Consumer Products Limited	-2.11
✓ Hindalco Industries Limited	5.35	Infosys Limited	-2.13
<b>PERSONAL PRODUCTS</b>		Mphasis Limited	-2.14
✓ Dabur India Limited	3.05	Marico Limited	-2.19
Marico Limited	2.20	IDFC First Bank Limited	-2.38
<b>CAPITAL MARKETS</b>		JSW Steel Limited	-2.64
✓ Multi Commodity Exchange of India Limited	4.80	Tata Chemicals Limited	-2.76
<b>IT - SOFTWARE</b>		UltraTech Cement Limited	-2.87
Mphasis Limited	2.14	Ambuja Cements Limited	-2.95
Infosys Limited	2.12	Dabur India Limited	-3.07
<b>ELECTRICAL EQUIPMENT</b>		Siemens Limited	-3.56
✓ Siemens Limited	3.55	State Bank of India	-4.13
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>		Multi Commodity Exchange of India Limited	-4.82
Lupin Limited	1.86	Hindalco Industries Limited	-5.37
Granules India Limited	1.48	HDFC Bank Limited	-5.39
<b>CHEMICALS &amp; PETROCHEMICALS</b>		Adani Ports and Special Economic Zone Limited	-5.98
✓ Tata Chemicals Limited	2.79	<b>Equity Futures Total</b>	
<b>FERROUS METALS</b>		<b>-68.98</b>	
JSW Steel Limited	2.63	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>		<b>Treasury Bill</b>	
Tata Consumer Products Limited	2.11	182 Days Tbill (MD 07/07/2022) (SOV)	11.72
<b>INSURANCE</b>		182 Days Tbill (MD 15/09/2022) (SOV)	8.41
SBI Life Insurance Company Limited	2.07	<b>Total</b>	
<b>REALTY</b>		<b>20.13</b>	
DLF Limited	2.01	<b>CASH &amp; CASH EQUIVALENT</b>	
<b>CONSTRUCTION</b>		<b>Net Receivables/(Payables) after adjusting for futures</b>	
Larsen & Toubro Limited	1.68	TREPS / Reverse Repo Investments	4.80
<b>OTHERS</b>		<b>Total</b>	
Hindustan Unilever Limited	1.66	<b>79.93</b>	
InterGlobe Aviation Limited	1.62	<b>GRAND TOTAL</b>	
Bajaj Finance Limited	0.89	<b>100.00</b>	
<b>Total</b>		<b>68.92</b>	

✓ Indicates Top 10 Holdings.

## MCAP Categorization

Mcap Category	Percentage
Arbitrage Positions	68.98%
GB/TB/Repo	31.02%
Grand Total	100.00%

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

# Bank of India Credit Risk Fund\*\*^^

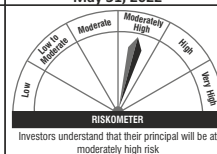
(An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds.) A Moderate Interest Rate Risk and Relatively High Credit Risk.)\*\*\*

All data as on May 31, 2022 (Unless indicated otherwise)

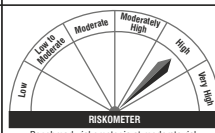
This product is suitable for investors who are seeking\*:

- 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 May 31, 2022

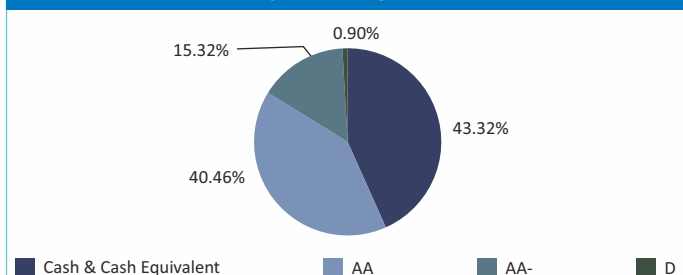


Benchmark Risk-o-meter as on May 31, 2022^



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

## CREDIT PROFILE



## INVESTMENT OBJECTIVE

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

## BENCHMARK^

Tier 1: CRISIL Credit Risk Fund CII Index (w.e.f. April 1, 2022)

## 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

₹ 166.62 Crs.

## LATEST AUM

₹ 165.96 Crs.

## MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

## ADDITIONAL PURCHASE AMOUNT

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

## OTHER PARAMETERS (As on May 31, 2022)

Average Maturity: 0.77 Years

Macaulay Duration: 0.73 Years

Modified Duration: 0.68 Years

Portfolio Yield: 5.62%

## NAV (As on May 31, 2022)

NAV (₹)

Regular Plan: 10.2568

Direct Plan: 10.4077

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

## PORTFOLIO DETAILS

### Portfolio Holdings

### Industry/

### Rating

### % to Net

### Assets

### CORPORATE DEBT

### NON-CONVERTIBLE DEBENTURES

Tata Motors Finance Limited	CRISIL AA-	9.63
Vedanta Limited	CRISIL AA	9.41
Piramal Capital & Housing Finance Limited	ICRA AA	9.00
Godrej Industries Limited	CRISIL AA	8.83
Manappuram Finance Limited	CRISIL AA	6.02
Tata Motors Limited	CRISIL AA-	5.68
Tata Power Company Limited	FITCH AA	4.16
Manappuram Finance Limited	CRISIL AA	3.05
Accelarating Education and Development Private Limited	BWR D	0.90
Kwality Limited	BWR D	0.00
<b>Total</b>		<b>56.68</b>

### PREFERENCE SHARES (PREFSHARE)

### Preference Shares

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

### Cash & Cash Equivalent

Net Receivables/Payables	7.13
TREPS / Reverse Repo Investments	36.19
<b>Total</b>	<b>43.32</b>

### GRAND TOTAL

100.00

### Instances of deviation in valuation

Disclosures regarding the detailed rationale along with other details as required under Clause 2.1.4 of SEBI Circular no. SEBI/HO/IMD/DF4/CIR/P/2019/41 dated March 22, 2019, are available at below mentioned link :

[https://www.boimf.in/docs/default-source/reports/regulatory-disclosures/rationale-for-deviation-31-05-22.pdf?sfvrsn=30ba6f13\\_6](https://www.boimf.in/docs/default-source/reports/regulatory-disclosures/rationale-for-deviation-31-05-22.pdf?sfvrsn=30ba6f13_6)

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

Any redemptions including switch-out, registered under the Scheme would continue (without any change) as per the terms of the SID and KIM of the Scheme.

For more details kindly refer NOTICE-CUM-ADDENDUM NO. 2/2019-20 on [https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf\\_28-june-2019.pdf](https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf_28-june-2019.pdf)

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

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

\*\*\*For more details kindly refer NOTICE-CUM-ADDENDUM NO. 18/2021-22 <https://www.boimf.in/docs/default-source/reports/addenda-notice/potential-risk-class-matrix-of-debt-schemes-november-30-2021.pdf>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

# Bank of India Short Term Income Fund\*\*^^

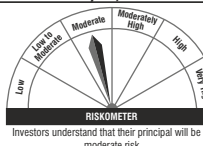
(An open ended short term debt scheme investing in instruments with Macaulay duration of the portfolio between 1 year and 3 years. A Moderate Interest Rate Risk and Moderate Credit Risk.)\*\*\*

All data as on May 31, 2022 (Unless indicated otherwise)

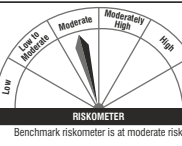
This product is suitable for investors who are seeking\*:

- 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 May 31, 2022

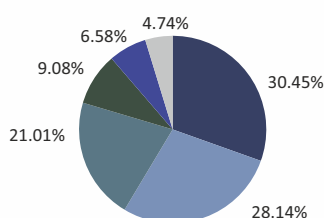


Benchmark Risk-o-meter as on May 31, 2022^



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

## CREDIT PROFILE



■ Cash & Cash Equivalent ■ Sovereign ■ AAA ■ A1+ ■ AA- ■ AA

## INVESTMENT OBJECTIVE

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

## BENCHMARK^

Tier 1: CRISIL Short Duration Fund BII Index (w.e.f. April 1, 2022)

## DATE OF ALLOTMENT

December 18, 2008

## FUND MANAGER

Mr. Mithraem Bharucha (w.e.f. August 17, 2021) - 13 years of experience in Fixed Income market domain, Investment strategy development

## AVERAGE AUM

₹40.52 Crs.

## LATEST AUM

₹42.83 Crs.

## MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

## ADDITIONAL PURCHASE AMOUNT

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

## OTHER PARAMETERS (As on May 31, 2022)

Average Maturity: 1.14 Years

Macaulay Duration: 1.05 Years

Modified Duration: 0.98 Years

Portfolio Yield: 5.53%

## NAV (As on May 31, 2022)

Regular Plan	Direct Plan	Growth	NAV (₹)
Growth	20.1788	Growth	21.6025
Monthly IDCW	10.3542	Monthly IDCW	10.5061
Quarterly IDCW	10.2036	Quarterly IDCW	9.9604

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	NIL

## COMPOSITION BY HOLDING PERIOD

Duration	% of Assets
Upto 3 months	32.81%
3 months to 6 months	8.34%
6 months to 1 year	32.03%
> 1 year	26.82%

## PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
<b>CORPORATE DEBT</b>		
<b>Listed / awaiting listing on the stock exchanges</b>		
REC Limited	CRISIL AAA	7.05
Bharat Petroleum Corporation Limited	CRISIL AAA	5.93
Small Industries Dev Bank of India	ICRA AAA	5.68
Tata Power Company Limited	FITCH AA	4.74
Tata Motors Finance Limited	CRISIL AA-	4.67
Britannia Industries Limited	CRISIL AAA	2.35
Tata Motors Limited	CRISIL AA-	1.91
<b>Total</b>		<b>32.33</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
Kotak Mahindra Bank Limited	CRISIL A1+	4.54
Axis Bank Limited	CRISIL A1+	4.53
<b>Total</b>		<b>9.08</b>
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Government Bond</b>		
5.63% GOI (MD 12/04/2026)	SOV	11.11
6.54% GOI (MD 17/01/2032)	SOV	2.19
<b>Total</b>		<b>13.31</b>
<b>Treasury Bill</b>		
364 Days Tbill (MD 18/05/2023)	SOV	11.04
182 Days Tbill (MD 15/09/2022)	SOV	3.80
<b>Total</b>		<b>14.84</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		3.08
TREPS / Reverse Repo Investments		27.38
<b>Total</b>		<b>30.45</b>
<b>GRAND TOTAL</b>		<b>100.00</b>

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

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

\*\*\*For more details kindly refer NOTICE-CUM-ADDENDUM NO. 18/2021-22 <https://www.boimf.in/docs/default-source/reports/addenda-notice/potential-risk-class-matrix-of-debt-schemes-november-30-2021.pdf>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

# Bank of India Ultra Short Duration Fund\*\*^^

ICRA - A1+mfs

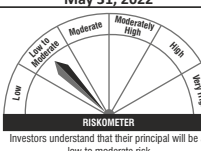
(An open ended ultra-short term debt scheme investing in instruments with Macaulay duration of the portfolio between 3 months and 6 months. A Relatively Low Interest Rate Risk and Moderate Credit Risk.)\*\*\*

All data as on May 31, 2022 (Unless indicated otherwise)

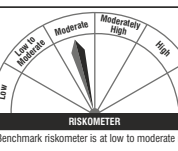
This product is suitable for investors who are seeking\*:

- 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 May 31, 2022

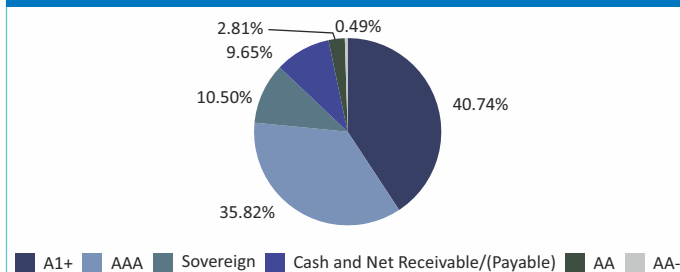


Benchmark Risk-o-meter as on May 31, 2022^



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

## CREDIT PROFILE



## INVESTMENT OBJECTIVE

The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through portfolio of debt and money market instruments. The Scheme is not providing any assured or guaranteed returns.

Further there is no assurance that the investment objectives of the Scheme will be realized.

## BENCHMARK^

Tier 1: CRISIL Ultra Short Duration Fund BI Index (w.e.f. April 1, 2022)

## DATE OF ALLOTMENT

July 16, 2008

## FUND MANAGER

Mr. Mithraem Bharucha (w.e.f. August 17, 2021) - 13 years of experience in Fixed Income market domain, Investment strategy development

## AVERAGE AUM

₹ 213.05 Crs.

## LATEST AUM

₹ 204.93 Crs.

## MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

## ADDITIONAL PURCHASE AMOUNT

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

## OTHER PARAMETERS (As on May 31, 2022)

Average Maturity: 0.36 Years  
Macaulay Duration: 0.35 Years  
Modified Duration: 0.34 Years  
Portfolio Yield: 5.44%

## NAV (As on May 31, 2022)

NAV (₹)

### Regular Plan

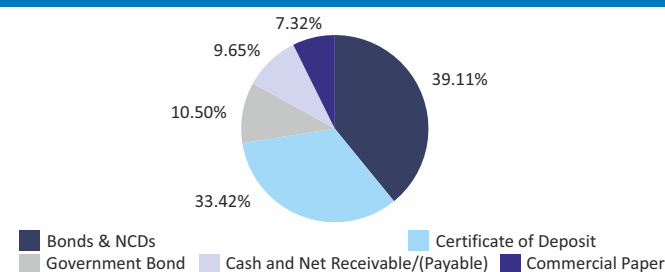
Growth	2,613.3417	Direct Plan	Growth	2,668.6336
Bonus	-	Bonus	Bonus	2,655.6176
Daily IDCW	1,007.4053	Daily IDCW	Daily IDCW	1,011.9280
Weekly IDCW	1,007.4104	Weekly IDCW	Weekly IDCW	1,006.9717

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

## COMPOSITION BY ASSETS



## PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
<b>BONDS &amp; NCDs</b>		
<b>Listed / awaiting listing on the stock exchanges</b>		
LIC Housing Finance Limited	CRISIL AAA	9.82
Reliance Industries Limited	CRISIL AAA	9.81
REC Limited	CRISIL AAA	7.37
Mahindra & Mahindra Financial Services Limited	FITCH AAA	6.36
Export Import Bank of India	CRISIL AAA	2.46
Vedanta Limited	CRISIL AA	2.21
Tata Power Company Limited	FITCH AA	0.59
Tata Motors Finance Limited	CRISIL AA-	0.49
<b>Total</b>		<b>39.11</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
Canara Bank	CRISIL A1+	9.65
Kotak Mahindra Bank Limited	CRISIL A1+	9.50
HDFC Bank Limited	CARE A1+	7.17
Axis Bank Limited	CRISIL A1+	7.10
<b>Total</b>		<b>33.42</b>
<b>Commercial Paper</b>		
IIFL Wealth Prime Limited	ICRA A1+	7.32
<b>Total</b>		<b>7.32</b>
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Treasury Bill</b>		
182 Days Tbill (MD 12/10/2022)	SOV	7.18
364 Days Tbill (MD 02/02/2023)	SOV	2.35
182 Days Tbill (MD 07/07/2022)	SOV	0.49
182 Days Tbill (MD 15/09/2022)	SOV	0.48
<b>Total</b>		<b>9.51</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		1.94
TREPS / Reverse Repo Investments		7.71
<b>Total</b>		<b>9.65</b>
<b>GRAND TOTAL</b>		<b>100.00</b>

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

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

\*\*\*For more details kindly refer NOTICE-CUM-ADDENDUM NO. 18/2021-22 <https://www.boimf.in/docs/default-source/reports/addenda-notice/potential-risk-class-matrix-of-debt-schemes-november-30-2021.pdf>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

# Bank of India Liquid Fund\*\*^^

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

ICRA  
AAAmfs<sup>§</sup>

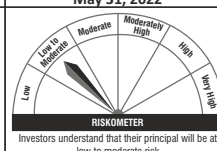
IND -  
A1+mfs<sup>§</sup>

All data as on May 31, 2022 (Unless indicated otherwise)

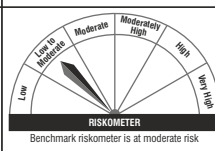
This product is suitable for investors who are seeking\*:

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

Risk-o-meter is based on the scheme portfolio as on May 31, 2022

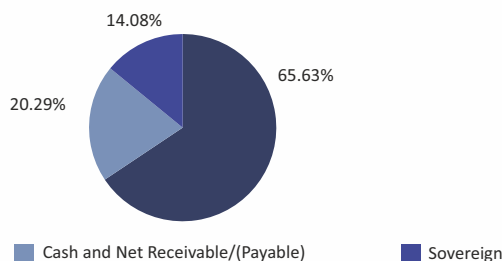


Benchmark Risk-o-meter as on May 31, 2022<sup>^</sup>



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

## CREDIT PROFILE



## INVESTMENT OBJECTIVE

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

## BENCHMARK<sup>^</sup>

Tier 1: CRISIL Liquid Fund BI Index (w.e.f. April 1, 2022)

## DATE OF ALLOTMENT

July 16, 2008

## FUND MANAGER

Mr. Mithraem Bharucha (w.e.f. August 17, 2021) - 13 years of experience in Fixed Income market domain, Investment strategy development

## AVERAGE AUM

₹ 373.56 Crs.

## LATEST AUM

₹ 355.40 Crs.

## MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

## ADDITIONAL PURCHASE AMOUNT

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

## OTHER PARAMETERS (As on May 31, 2022)

Average Maturity: 0.12 Years  
Macaulay Duration: 0.11 Years  
Modified Duration: 0.11 Years  
Portfolio Yield: 4.88%

NAV (As on May 31, 2022)		NAV (₹)
Regular Plan	Direct Plan	
Growth	Growth	2,443.7556 / 2,464.6159
Daily IDCW	Daily IDCW	1,002.1069 / 1,002.6483
Weekly IDCW	Weekly IDCW	1,001.4507 / 1,061.7000

## LOAD STRUCTURE (FOR ALL PLANS)

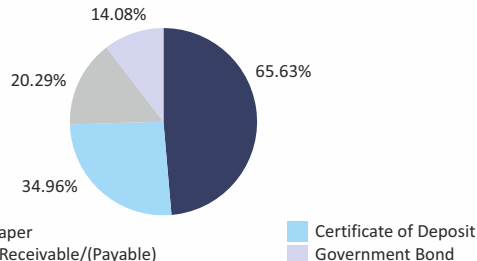
Entry Load Nil  
Exit Load

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

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

## COMPOSITION BY ASSETS



## PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
Bank of Baroda	FITCH A1+	7.02
Indian Bank	CRISIL A1+	7.02
HDFC Bank Limited	CARE A1+	6.98
Axis Bank Limited	CRISIL A1+	6.97
Canara Bank	CRISIL A1+	6.96
<b>Total</b>		<b>34.96</b>
<b>Commercial Paper</b>		
IIFL Wealth Prime Limited	ICRA A1+	9.84
Housing Development Finance Corporation Limited	CRISIL A1+	6.96
Export Import Bank of India	CRISIL A1+	6.95
IIFL Finance Limited	CRISIL A1+	6.92
<b>Total</b>		<b>30.67</b>
<b>GOVERNMENT BOND STRIPS (GOISTRIPS)</b>		
<b>Government Bond Strips</b>		
6.22% GOI - Strips (C)-(MD16/06/2022)	SOV	0.12
<b>Total</b>		<b>0.12</b>
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Treasury Bill</b>		
182 Days Tbill (MD 21/07/2022)	SOV	6.99
182 Days Tbill (MD 11/08/2022)	SOV	6.97
<b>Total</b>		<b>13.96</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		10.40
TREPS / Reverse Repo Investments		9.89
<b>Total</b>		<b>20.29</b>
<b>GRAND TOTAL</b>		<b>100.00</b>

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

# Disclaimer for CRISIL AAAMfs: The assigned rating AAAMfs is valid only for "Bank of India Liquid Fund". The rating of CRISIL is not an opinion of the Asset Management Company's willingness or ability to make timely payments to the investor. The rating is also not an opinion on the stability of the NAV of the Fund, which could vary with market developments. The rating indicates that the funds' portfolios will provide 'very strong' protection against losses from credit default. CRISIL's assessment of a rated fund's credit quality is based on the creditworthiness of the fund's portfolio. CRISIL reserves the right to suspend, withdraw or revise the ratings assigned to the scheme at any time on the basis of new information, or unavailability of information or other circumstances, which CRISIL believes, may have an impact on the rating. For detail methodology, please visit CRISIL's website [www.crisil.com](http://www.crisil.com). Past performance is no guarantee of the future results.

\$Disclaimer for ICRA AAAMfs: Schemes with this rating are considered to have the highest degree of safety regarding timely receipt of payments from the investments that they have made. This rating should however, not be construed as an indication of the performance of the Mutual Fund scheme or of volatility in its returns. The rating should not be treated as a recommendation to buy, sell or hold units issued by the Mutual Fund.

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

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

\*\*\*For more details kindly refer NOTICE-CUM-ADDENDUM NO. 18/2021-22 <https://www.boimf.in/docs/default-source/reports/addenda-notice/potential-risk-class-matrix-of-debt-schemes-november-30-2021.pdf>



# Bank of India Overnight Fund<sup>^^</sup>

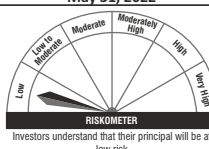
(An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and A Relatively Low Credit Risk.)\*\*\*

All data as on May 31, 2022 (Unless indicated otherwise)

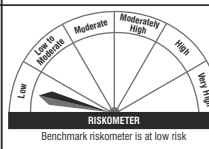
This product is suitable for investors who are seeking\*:

- 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 May 31, 2022

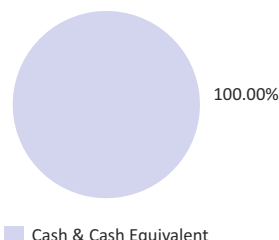


Benchmark Risk-o-meter as on May 31, 2022<sup>^</sup>

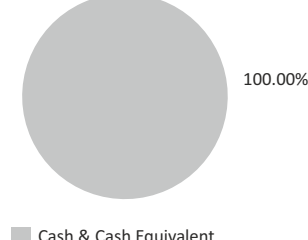


\*Investors should consult their financial advisor if they are not clear about the suitability of the product.

## CREDIT PROFILE



## COMPOSITION BY ASSETS



## INVESTMENT OBJECTIVE

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

## BENCHMARK<sup>^</sup>

Tier 1: CRISIL Overnight Fund AI Index (w.e.f. April 1, 2022)

## DATE OF ALLOTMENT

January 28, 2020

## FUND MANAGER

Mr. Mithraem Bharucha (w.e.f. August 17, 2021) - 13 years of experience in Fixed Income market domain, Investment strategy development

## AVERAGE AUM

₹ 59.77 Crs.

## LATEST AUM

₹ 46.67 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 May 31, 2022)

Average Maturity: 1 Day  
Macaulay Duration: 1 Day  
Modified Duration: 1 Day  
Portfolio Yield: 4.26%

## NAV (As on May 31, 2022) NAV (₹)

Regular Plan		Direct Plan	
Growth	1,081.0565	Growth	1,083.1304
Daily IDCW	-	Daily IDCW	1,000.0000
Weekly IDCW	-	Weekly IDCW	1,000.1139
Monthly IDCW	1,000.4486	Monthly IDCW	1,000.4517

## LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NA  
Exit Load NIL

## PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
<b>CASH &amp; CASH EQUIVALENT</b>		
Net Receivables/Payables		1.03
TREPS / Reverse Repo Investments		98.97
<b>Total</b>		<b>100.00</b>
<b>GRAND TOTAL</b>		<b>100.00</b>

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

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

\*\*\*For more details kindly refer NOTICE-CUM-ADDENDUM NO. 18/2021-22 <https://www.boimf.in/docs/default-source/reports/addenda-notice/potential-risk-class-matrix-of-debt-schemes-november-30-2021.pdf>

<sup>^^</sup>For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

# IDCW History

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

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

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

Record Date	IDCW/ Unit Declared (in ₹)	NAV <sup>a</sup> as on Record Date
<b>Bank of India Conservative Hybrid Fund</b>		
<b>Regular Monthly IDCW</b>		
02-February-2021	0.23090000	11.2228 <sup>a</sup>
02-February-2021	0.23090000	11.2228 <sup>b</sup>
30-June-2021	0.30000000	11.3853 <sup>a</sup>
30-June-2021	0.30000000	11.3853 <sup>b</sup>
<b>Regular Quarterly IDCW</b>		
25-June-2018	0.0864385	11.1417 <sup>a</sup>
25-June-2018	0.08004287	11.1417 <sup>b</sup>
25-March-2019	0.03320971	11.1241 <sup>a</sup>
25-March-2019	0.03075255	11.1241 <sup>b</sup>
<b>Regular Annual IDCW</b>		
25-March-2019	0.07203243	10.3827 <sup>a</sup>
25-March-2019	0.06670224	10.3827 <sup>b</sup>
02-February-2021	0.26970000	10.3095 <sup>a</sup>
02-February-2021	0.26970000	10.3095 <sup>b</sup>
<b>Regular Plan Regular IDCW</b>		
25-June-2013	0.389636	12.0556 <sup>a</sup>
25-June-2013	0.373162	12.0556 <sup>b</sup>
25-March-2014	0.389636	10.9004 <sup>a</sup>
25-March-2014	0.373162	10.9004 <sup>b</sup>
<b>Direct Monthly IDCW</b>		
02-February-2021	0.22820000	10.1643 <sup>a</sup>
02-February-2021	0.22820000	10.1643 <sup>b</sup>
30-June-2021	0.03000000	10.3018 <sup>a</sup>
30-June-2021	0.03000000	10.3018 <sup>b</sup>
<b>Direct Quarterly IDCW</b>		
26-December-2018	0.21610173	10.6590 <sup>a</sup>
26-December-2018	0.20010672	10.6590 <sup>b</sup>
25-March-2019	0.21610173	10.5824 <sup>a</sup>
25-March-2019	0.20010672	10.5824 <sup>b</sup>
<b>Direct Annual IDCW</b>		
25-March-2019	0.28811758	10.2199 <sup>a</sup>
25-March-2019	0.26680896	10.2199 <sup>b</sup>
02-February-2021	0.41970000	10.1017 <sup>a</sup>
02-February-2021	0.41970000	10.1017 <sup>b</sup>
<b>Eco Monthly IDCW</b>		
02-February-2021	0.49370000	16.9514 <sup>a</sup>
02-February-2021	0.49370000	16.9514 <sup>b</sup>
30-June-2021	0.50000000	17.1667 <sup>a</sup>
30-June-2021	0.50000000	17.1667 <sup>b</sup>
<b>Eco Quarterly IDCW</b>		
26-December-2018	0.06838875	10.0000 <sup>a</sup>
26-December-2018	0.06324962	10.0000 <sup>b</sup>
25-March-2019	0.07206263	10.1033 <sup>a</sup>
25-March-2019	0.06670224	10.1033 <sup>b</sup>
<b>Eco Plan Regular IDCW</b>		
25-March-2013	0.440456	12.5487 <sup>a</sup>
25-March-2013	0.377515	12.5487 <sup>b</sup>
25-March-2014	0.779271	11.5826 <sup>a</sup>
25-March-2014	0.746324	11.5826 <sup>b</sup>
<b>Bank of India Equity Debt Rebalancer Fund</b>		
<b>Regular Plan - Regular IDCW</b>		
25-June-2018	0.02449771	10.7707 <sup>a</sup>
25-June-2018	0.02449722	10.7707 <sup>b</sup>
29-July-2021	0.40000000	11.2226 <sup>a</sup>
29-July-2021	0.40000000	11.2226 <sup>b</sup>
<b>Direct Plan - Regular IDCW</b>		
25-March-2019	0.44270637	10.2965 <sup>a</sup>
25-June-2019	0.04427025	10.0302 <sup>a</sup>
25-June-2019	0.0442703	10.0302 <sup>b</sup>
30-June-2021	1.00000000	10.0785 <sup>a</sup>
<b>DEBT / INCOME FUNDS</b>		
Record Date	IDCW/ Unit Declared (in ₹)	NAV <sup>a</sup> as on Record Date
<b>Bank of India Short Term Income Fund<sup>5</sup></b>		
<b>Institutional Monthly IDCW</b>		
25-January-2011	0.043921	10.1704 <sup>a</sup>
25-January-2011	0.040935	10.1704 <sup>b</sup>
25-February-2011	0.052705	10.1881 <sup>a</sup>
25-February-2011	0.049122	10.1881 <sup>b</sup>
<b>Institutional Quarterly IDCW</b>		
29-December-2009	0.1751890	10.2708 <sup>a</sup>
29-December-2009	0.1630520	10.2708 <sup>b</sup>
<b>Regular Monthly IDCW</b>		
25-March-2019	0.05042235	10.3919 <sup>a</sup>
25-March-2019	0.04668914	10.3919 <sup>b</sup>
25-April-2019	0.03601595	10.3441 <sup>a</sup>
25-April-2019	0.03334718	10.3441 <sup>b</sup>
<b>Regular Quarterly IDCW</b>		
26-December-2018	0.10804795	10.1585 <sup>a</sup>
26-December-2018	0.10005336	10.1585 <sup>b</sup>
25-March-2019	0.10804788	10.1917 <sup>a</sup>
25-March-2019	0.10005336	10.1917 <sup>b</sup>
<b>Direct Monthly IDCW</b>		
25-March-2019	0.05042155	10.3930 <sup>a</sup>
25-March-2019	0.04669158	10.3930 <sup>b</sup>
25-April-2019	0.03602011	10.3498 <sup>a</sup>
25-April-2019	0.03335117	10.3498 <sup>b</sup>
<b>Direct Quarterly IDCW</b>		
26-December-2018	0.14401749	10.1444 <sup>a</sup>
26-December-2018	0.13340448	10.1444 <sup>b</sup>
25-March-2019	0.10804758	10.1908 <sup>a</sup>
25-March-2019	0.10005336	10.1908 <sup>b</sup>
<b>Bank of India Overnight Fund<sup>55</sup></b>		
<b>Regular Monthly IDCW</b>		
26-April-2022	2.84311272	1000.00 <sup>a</sup>
26-April-2022	2.84311272	1000.00 <sup>b</sup>
26-May-2022	3.39493480	1000.00 <sup>a</sup>
26-May-2022	3.39493480	1000.00 <sup>b</sup>
<b>Direct Monthly IDCW</b>		
26-April-2022	2.88760404	1000.00 <sup>a</sup>
26-April-2022	2.88760404	1000.00 <sup>b</sup>
26-May-2022	3.40966287	1000.00 <sup>a</sup>
26-May-2022	3.40966287	1000.00 <sup>b</sup>

<sup>5</sup>Face Value - ₹ 10/-

<sup>55</sup>Face Value - ₹ 1000/-

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

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

<sup>a</sup>Individual/ HUFs. <sup>b</sup>Others. Past performance may or may not be sustained in the future.

For complete IDCW History please visit [www.boimf.in](http://www.boimf.in)

# Fund - Manager wise Scheme Performance

## Bank of India Large & Mid Cap Equity Fund - Regular Plan - Growth Option - PERFORMANCE (As on May 31, 2022)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000 in the		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	4.5116%	8.2473%	7.9019%	10,451	10,825	10,790
3 years	13.6389%	14.5075%	13.0344%	14,680	15,020	14,447
5 years	9.4598%	12.9761%	12.9661%	15,717	18,411	18,403
Since inception*	12.6290%	15.2328%	14.1193%	50,500	68,936	60,398

^ 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. Alok Singh has been managing the Scheme since February 16, 2017. In addition to this scheme, he manages 7 & 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. The performance details provided herein are of Regular plan.

## Bank of India Manufacturing & Infrastructure Fund - Regular Plan - Growth Option - PERFORMANCE (As on May 31, 2022)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000 in the		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns# (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns# (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	10.3362%	12.4134%	7.9019%	11,034	11,241	10,790
3 years	17.8547%	12.6333%	13.0344%	16,377	14,294	14,447
5 years	12.3409%	8.9452%	12.9661%	17,899	15,351	18,403
Since inception*	8.3097%	4.4578%	11.4940%	26,580	17,059	37,903

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

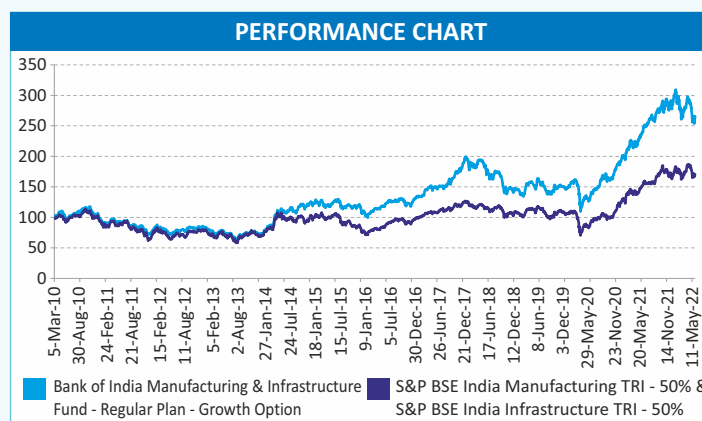
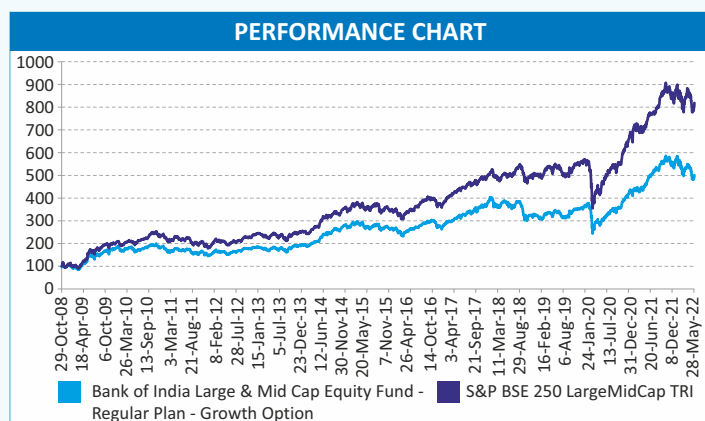
Above returns are in Compounded Annual Growth Rate (CAGR).

@ 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. Alok Singh has been managing the Scheme since February 16, 2017. In addition to this scheme, he manages 7 & 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. The performance details provided herein are of Regular plan.

### Notes

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



#Scheme Benchmark • Since date of allotment: Nifty Infrastructure Index TRI; • Post Jan 19, 2016 - till date: S&P BSE Infrastructure Index TRI (50%) & S&P BSE Manufacturing Index TRI (50%)

# Fund - Manager wise Scheme Performance

## Bank of India Conservative Hybrid Fund - Regular Plan - Growth Option - PERFORMANCE (As on May 31, 2022)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	22.3662%	1.8180%	-3.8773%	12,237	10,182	9,612
3 years	8.5219%	8.0765%	4.0814%	12,783	12,627	11,276
5 years	6.4863%	7.7366%	4.3087%	13,694	14,518	12,350
Since inception*	7.7501%	9.1607%	5.4633%	26,808	31,834	20,193

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

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

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

1. Mr. Alok Singh has been managing the Scheme since May 21, 2012. In addition to this scheme, he manages 7 & 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. The performance details provided herein are of Regular plan.

## Bank of India Credit Risk Fund - Regular Plan - Growth Option - PERFORMANCE (As on May 31, 2022)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Fund CII Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Fund CII Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	142.1741%	6.0364%	-3.8773%	24,217	10,604	9,612
3 years	-6.1080%	8.7389%	4.0814%	8,276	12,860	11,276
5 years	-3.8133%	8.2684%	4.3087%	8,232	14,880	12,350
Since inception*	0.3499%	8.9070%	5.8127%	10,257	18,580	15,071

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

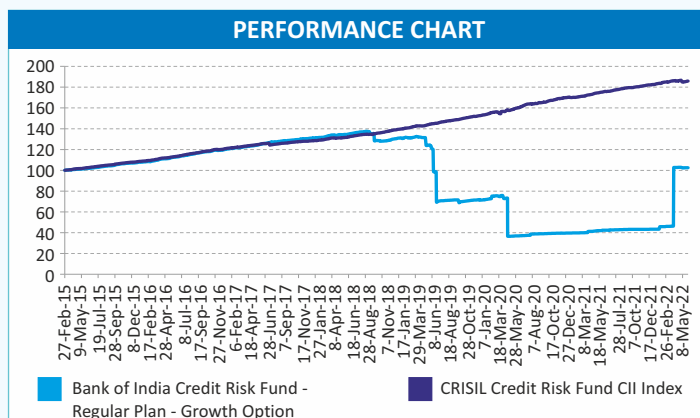
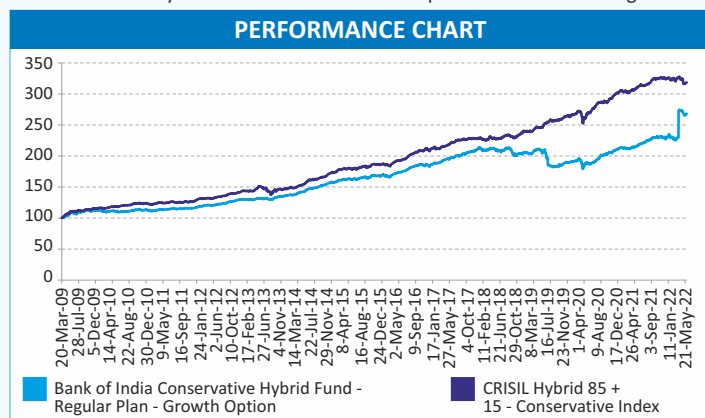
Above returns are in Compounded Annual Growth Rate (CAGR).

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

1. Mr. Alok Singh has been managing the Scheme since February 27, 2015. In addition to this scheme, he manages 7 & 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. The performance details provided herein are of Regular plan.

### Notes

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



# Fund - Manager wise Scheme Performance

## Bank of India Mid & Small Cap Equity & Debt Fund - Regular Plan - Growth Option - PERFORMANCE (As on May 31, 2022)

Fund Manager - Alok Singh**				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	11.3158%	7.7725%	7.9019%	11,132	10,777	10,790
3 years	17.6862%	15.2038%	13.0344%	16,307	15,296	14,447
5 years	12.3529%	10.5085%	12.9661%	17,909	16,485	18,403
Since inception*	13.6212%	12.2987%	13.3156%	21,150	19,746	20,819

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

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

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

1. Mr. Alok Singh has been managing the Scheme since February 16, 2017. In addition to this scheme, he manages 7 & 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. The performance details provided herein are of Regular plan.

## Bank of India Arbitrage Fund - Regular Plan - Growth Option - PERFORMANCE (As on May 31, 2022)

Fund Manager - Alok Singh**				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	2.2271%	3.7284%	2.7759%	10,223	10,373	10,278
3 years	2.9713%	3.8695%	4.7710%	10,919	11,208	11,502
5 years	NA	NA	NA	NA	NA	NA
Since inception*	3.7090%	4.4447%	5.5515%	11,549	11,876	12,381

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

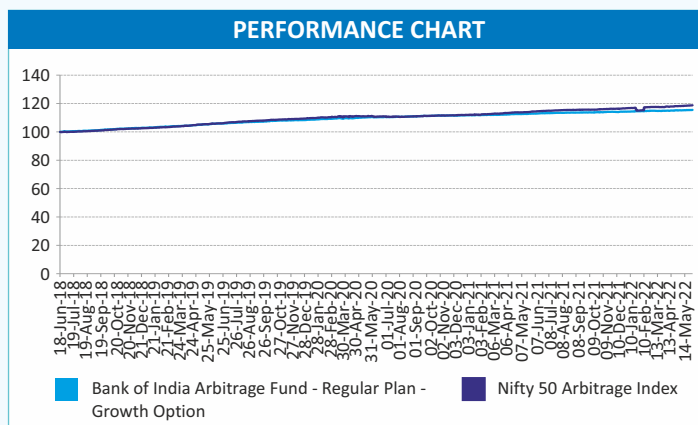
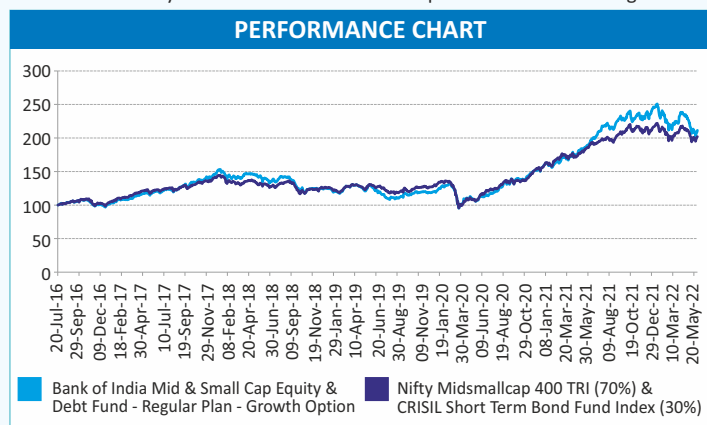
Above returns are in Compounded Annual Growth Rate (CAGR).

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

1. Mr. Alok Singh has been appointed fund Manager for this scheme w.e.f December 1, 2021. In addition to this scheme, he manages 7 & 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. The performance details provided herein are of Regular plan.

### Notes

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





# Fund - Manager wise Scheme Performance

## Bank of India Balanced Advantage Fund - Regular Plan - Growth Option - PERFORMANCE (As on May 31, 2022)

Fund Manager - Alok Singh**				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	10.6925%	6.2756%	7.9019%	11,069	10,628	10,790
3 years	5.3262%	11.9163%	13.0344%	11,686	14,022	14,447
5 years	4.3931%	11.6833%	12.9661%	12,400	17,381	18,403
Since inception*	7.1308%	12.3819%	13.4753%	17,615	26,102	28,265

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

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

1. Mr. Alok Singh has been appointed fund Manager for this scheme w.e.f December 1, 2021. In addition to this scheme, he manages 7 & 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. The performance details provided herein are of Regular plan.

## Bank of India Short Term Income Fund - Regular Plan - Growth Option - PERFORMANCE (As on May 31, 2022)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Fund BII Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Fund BII Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	16.9826%	3.1982%	-3.8773%	11,698	10,320	9,612
3 years	-0.0384%	6.7144%	4.0814%	9,988	12,155	11,276
5 years	2.1442%	6.9215%	4.3087%	11,120	13,977	12,350
Since inception*	5.3552%	7.6846%	4.8278%	20,179	27,084	18,861

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

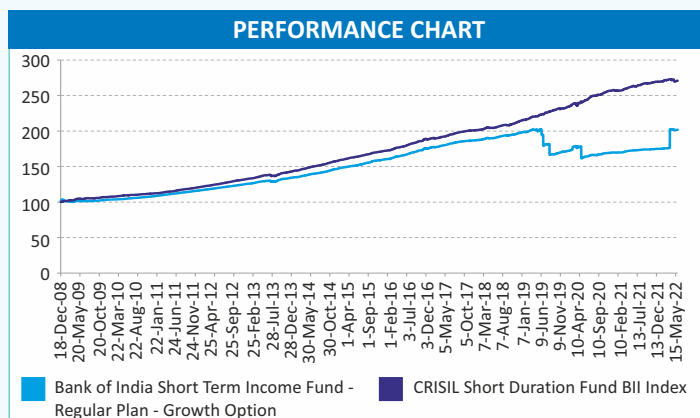
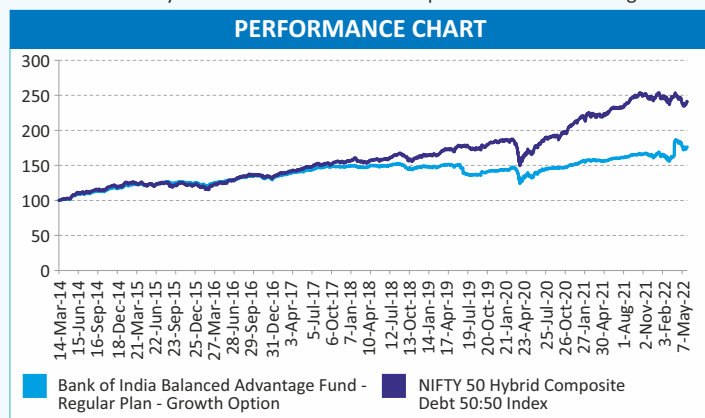
Above returns are in Compounded Annual Growth Rate (CAGR).

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

### Notes

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



# Fund - Manager wise Scheme Performance

## Bank of India Tax Advantage Fund - Regular Plan - Growth Option - PERFORMANCE (As on May 31, 2022)

Fund Manager - Aakash Manghani & Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	5.2552%	8.2993%	7.9019%	10,526	10,830	10,790
3 years	20.0249%	14.6538%	13.0344%	17,299	15,077	14,447
5 years	15.0120%	12.6774%	12.9661%	20,132	18,169	18,403
Since inception*	18.0226%	17.3104%	15.8484%	90,130	83,175	70,425

^ 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. Aakash Manghani has been managing the Scheme since July 15, 2019 and co-managed by Mr. Alok Singh since April 27, 2022. In addition to this scheme, Aakash co-manages 1 open ended scheme & Alok manages 8 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

## Bank of India Small Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on May 31, 2022)

Fund Manager - Aakash Manghani & Dhruv Bhatia				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	12.9367%	9.3447%	7.9019%	11,294	10,934	10,790
3 years	30.6014%	18.2260%	13.0344%	22,293	16,533	14,447
5 years	NA	NA	NA	NA	NA	NA
Since inception*	28.7679%	16.4955%	14.1341%	23,920	16,933	15,778

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

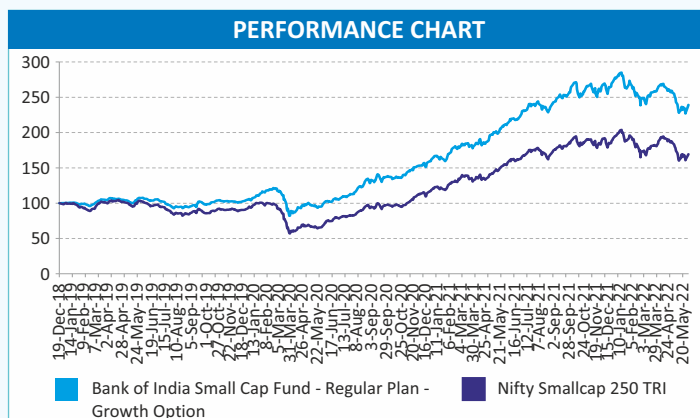
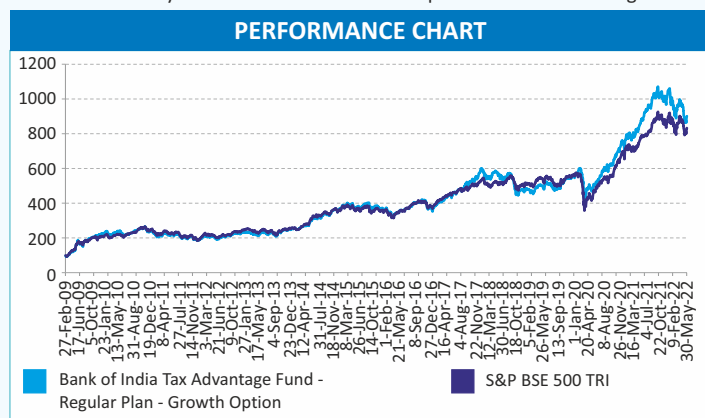
Above returns are in Compounded Annual Growth Rate (CAGR).

@ 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. Aakash Manghani has been managing the Scheme since December 1, 2021 and co-managed by Mr. Dhruv Bhatia since April 27, 2022. In addition to this scheme, Aakash co-manages 1 & Dhruv manages 2 close ended schemes and 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

### Notes

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



# Fund - Manager wise Scheme Performance

## Bank of India Ultra Short Duration Fund - Regular Plan - Growth Option - PERFORMANCE (As on May 31, 2022)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>@</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Fund BI Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Fund BI Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	3.1093%	4.0277%	2.7759%	10,311	10,403	10,278
3 years	4.4783%	5.4325%	4.7710%	11,406	11,722	11,502
5 years	5.7297%	6.2522%	5.5974%	13,215	13,544	13,132
Since inception*	7.1649%	7.5375%	6.2897%	26,133	27,424	23,322

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

## Bank of India Liquid Fund - Regular Plan - Growth Option - PERFORMANCE (As on May 31, 2022)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>@</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Fund BI Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Fund BI Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	4.6356%	4.9354%	3.5214%	Not Applicable		
15 Days	4.5301%	5.0327%	5.2192%			
30 Days	3.8697%	3.7973%	-6.4630%			
1 year	3.5015%	3.7765%	2.7759%	10,350	10,378	10,278
3 years	4.0896%	4.4679%	4.7710%	11,279	11,402	11,502
5 years	5.3153%	5.4728%	5.5974%	12,957	13,055	13,132
Since inception*	6.6482%	6.8534%	6.2897%	24,438	25,098	23,322

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

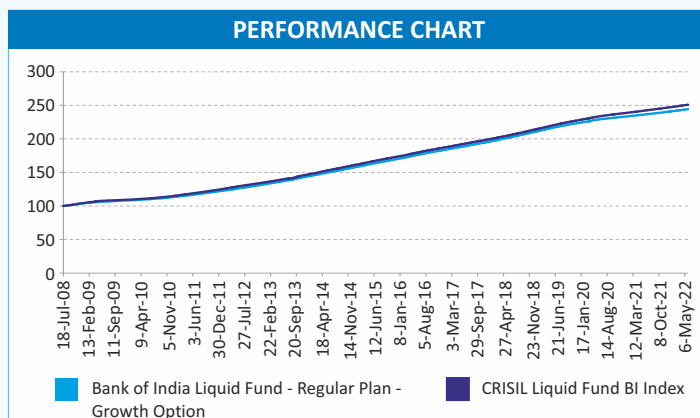
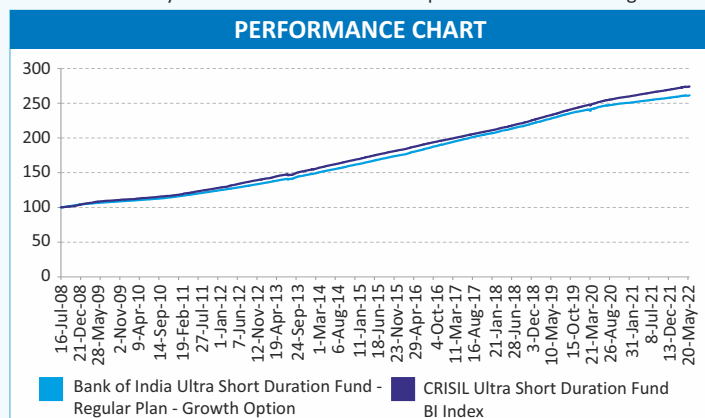
Above returns are in Compounded Annual Growth Rate (CAGR).

@ 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, 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 day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

### Notes

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



# Fund - Manager wise Scheme Performance

## Bank of India Overnight Fund - Regular Plan - Growth Option - PERFORMANCE (As on May 31, 2022)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Overnight Fund AI Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Overnight Fund AI Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	4.0886%	4.1759%	3.5214%	Not Applicable		
15 Days	4.0807%	4.1471%	5.2192%			
30 Days	4.0322%	4.0751%	-6.4630%			
1 year	3.4341%	3.4633%	2.7759%	10,343	10,346	10,278
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	3.3872%	3.3537%	4.1624%	10,811	10,802	11,001

^ 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, 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 day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

## Bank of India Flexi Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on May 31, 2022)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	8.7035%	8.2993%	7.9019%	10,870	10,830	10,790
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	36.2367%	32.3308%	29.6889%	18,110	17,126	16,475

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

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

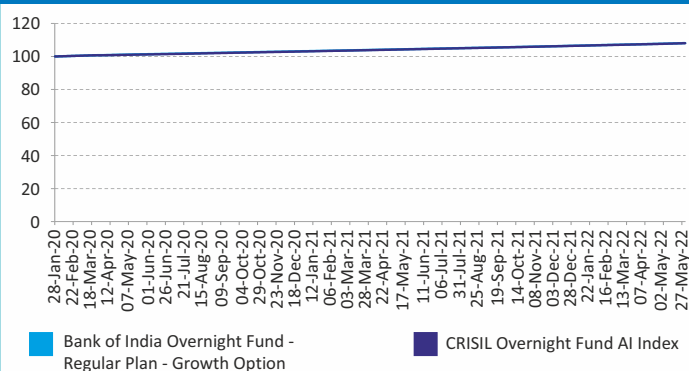
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Alok Singh has been managing the Scheme since June 29, 2020. In addition to this scheme, he manages 7 & 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. The performance details provided herein are of Regular plan.

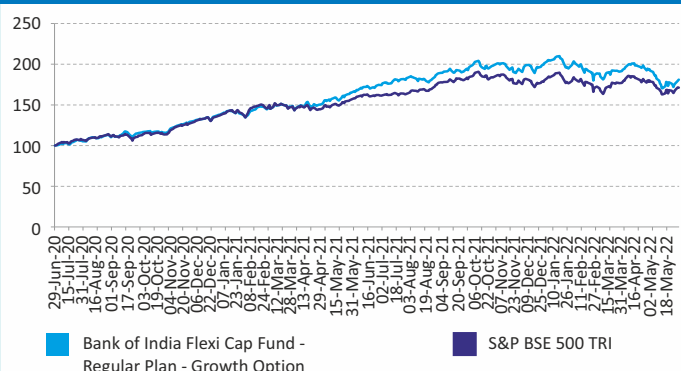
### Notes

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

### PERFORMANCE CHART



### PERFORMANCE CHART



# Fund - Manager wise Scheme Performance

## Bank of India Bluechip Fund - Regular Plan - Growth Option - PERFORMANCE (As on May 31, 2022)

Fund Manager - Dhruv Bhatia				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (S&P BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (S&P BSE SENSEX TRI) (₹)
6 Months	-9.9539%	-2.2513%	-1.9399%	9,491	9,887	9,903
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	-2.3000%	6.0303%	6.8724%	9,788	10,554	10,631

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

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

1. Mr. Dhruv Bhatia has been managing this scheme w.e.f. January 20, 2022. In addition to this, he manages 2 close 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. The performance details provided herein are of Regular plan.
4. The returns has been calculated on the basis of simple annualized growth rate of the scheme.

### Notes

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

## Fund Managers



**Mr. Alok Singh:** Alok is a Post Graduate in Business Administration from ICAI 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 Large & Mid Cap Equity Fund  
Bank of India Manufacturing & Infrastructure Fund  
Bank of India Conservative Hybrid Fund  
Bank of India Credit Risk Fund  
Bank of India Mid & Small Cap Equity & Debt Fund  
Bank of India Flexi Cap Fund  
Bank of India Balanced Advantage Fund  
Bank of India Arbitrage Fund

### Co-Managed Fund:

Bank of India Tax Advantage Fund



**Mr. Mithraem Bharucha:** Mithraem Bharucha joined Bank of India Investment Managers in August 2021 and has more than 14 years of experience in the fixed income markets- trading and portfolio management. Prior to Bank of India Investment Managers, he was associated with organizations such as YES Mutual Fund and BNP Paribas Mutual fund. His qualifications include Bachelor's degree in Management

Studies from Mumbai University and Master's in Business Administration with specialization in Finance.

### Funds Managed:

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



**Mr. Dhruv Bhatia:** Dhruv Bhatia has over 10 years of experience in equity research and portfolio management and currently serves as an Equity Fund Manager at Bank of India Investment Managers. In his last assignment, Dhruv was working with Sixteenth Street Capital Pte. as an Investment Consultant. His prior work experience are with firms such as AUM Fund Advisors LLP and Sahara Mutual Fund as an equity research analyst. Dhruv holds a Bachelor's degree in Management Studies from University of Mumbai and MBA from SIES College of Management Studies, Mumbai.

### Funds Managed:

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

### Co-Managed Fund:

Bank of India Small Cap Fund



**Mr. Aakash Manghani:** Aakash has over 12 years of experience in financial markets with over ten years of rich experience in equity research and portfolio management. Aakash joined Bank of India Investment Managers in 2015, his prior experience is with firms such as Pioneer Investcorp, Girik Capital and Amdocs. Aakash earned an MBA from SP Jain School of Global Management and a Bachelors in Engineering

(B.E.) from Sardar Patel College of Engineering, Mumbai.

### Co-Managed Fund:

Bank of India Tax Advantage Fund  
Bank of India Small Cap Fund



# SIP Returns of selected Schemes

All data as on May 31, 2022 (Unless indicated otherwise)

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1,630,000	600,000	360,000	120,000
Market Value of amount Invested	3,574,471	806,340	459,056	112,990
Scheme Returns (CAGR)	10.86%	11.78%	16.47%	-10.69%
Benchmark returns# (CAGR)	13.87%	15.11%	19.63%	-2.75%
Additional Benchmark## (CAGR)	12.98%	14.59%	18.06%	-2.17%

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

# Scheme Benchmark: S&P BSE 250 LargeMidCap TRI

## Additional Benchmark: Nifty 50 TRI

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1,590,000	600,000	360,000	120,000
Market Value of amount Invested	4,491,594	910,451	489,390	111,903
Scheme Returns (CAGR)	14.57%	16.71%	21.03%	-12.32%
Benchmark returns# (CAGR)	13.47%	15.12%	20.11%	-3.23%
Additional Benchmark## (CAGR)	12.76%	14.59%	18.06%	-2.17%

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

# Scheme Benchmark: S&P BSE 500 TRI

## Additional Benchmark: Nifty 50 TRI

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	1,460,000	600,000	360,000	120,000
Market Value of amount Invested	3,278,036	909,949	516,447	116,194
Scheme Returns (CAGR)	12.55%	16.69%	24.94%	-5.85%
Benchmark returns# (CAGR)	9.00%	14.68%	23.46%	2.21%
Additional Benchmark## (CAGR)	12.79%	14.59%	18.06%	-2.17%

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

# Scheme Benchmark: Since inception to Jan 18, 2016: Nifty Infrastructure Index TRI; Jan 19, 2016 to current: S&P BSE Infrastructure TRI (50%) & S&P BSE Manufacturing TRI (50%)

## Additional Benchmark: Nifty 50 TRI

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

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	710,000	600,000	360,000	120,000
Market Value of amount Invested	1,114,347	894,854	509,437	113,799
Scheme Returns (CAGR)	15.13%	16.01%	23.94%	-9.48%
Benchmark returns# (CAGR)	13.70%	14.47%	20.50%	-3.01%
Additional Benchmark## (CAGR)	14.34%	14.59%	18.06%	-2.17%

Date of First Installment: 20-July-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	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	410,000	600,000	360,000	120,000
Market Value of amount Invested	718,734	-	601,799	115,440
Scheme Returns (CAGR)	34.59%	NA	36.46%	-7.00%
Benchmark returns# (CAGR)	26.66%	NA	29.71%	-9.35%
Additional Benchmark## (CAGR)	17.09%	NA	18.06%	-2.17%

Date of First Installment: 01-Jan-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	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	240,000	600,000	360,000	120,000
Market Value of amount Invested	274,169	-	-	115,136
Scheme Returns (CAGR)	13.45%	NA	NA	-7.46%
Benchmark returns# (CAGR)	11.61%	NA	NA	-3.23%
Additional Benchmark## (CAGR)	10.12%	NA	NA	-2.17%

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

# Scheme Benchmark: S&P BSE 500 TRI

## Additional Benchmark: Nifty 50 TRI

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

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

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

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

## Month End Total Expense Ratio

All data as on May 31, 2022 (Unless indicated otherwise)

Name of Scheme	Regular						Direct						Unclaimed						Eco					
	Base TER (%) <sup>1</sup>	Additional expense as per Regulation 52(6A)(b) (%) <sup>1</sup>	Additional expense as per Regulation 52(6A)(c) (%) <sup>1</sup>	Gross	GST (%) <sup>4</sup>	Total TER (%)	Base TER (%) <sup>1</sup>	Additional expense as per Regulation 52(6A)(b) (%) <sup>1</sup>	Additional expense as per Regulation 52(6A)(c) (%) <sup>1</sup>	Gross	GST (%) <sup>4</sup>	Total TER (%)	Base TER (%) <sup>1</sup>	Additional expense as per Regulation 52(6A)(b) (%) <sup>1</sup>	Additional expense as per Regulation 52(6A)(c) (%) <sup>1</sup>	Gross	GST (%) <sup>4</sup>	Total TER (%)	Base TER (%) <sup>1</sup>	Additional expense as per Regulation 52(6A)(b) (%) <sup>1</sup>	Additional expense as per Regulation 52(6A)(c) (%) <sup>1</sup>	Gross	GST (%) <sup>4</sup>	Total TER (%)
Bank of India Arbitrage Fund	0.95%	0.00%	0.00%	0.95%	0.08%	1.03%	0.53%	0.00%	0.00%	0.53%	0.07%	0.60%				0.00%	0.00%					0.00%		
Bank of India Balanced Advantage Fund	2.19%	0.14%	0.05%	2.38%	0.25%	2.63%	1.53%	0.00%	0.05%	1.58%	0.24%	1.82%				0.00%	0.00%					0.00%		
Bank of India Bluechip Fund	2.23%	0.14%	0.05%	2.42%	0.10%	2.52%	1.02%	0.00%	0.05%	1.07%	0.10%	1.17%				0.00%	0.00%					0.00%		
Bank of India Conservative Hybrid Fund	2.03%	0.00%	0.00%	2.03%	0.26%	2.29%	1.47%	0.00%	0.00%	1.47%	0.24%	1.71%				0.00%	0.00%		1.99%	0.00%	0.00%	1.99%	0.26%	2.25%
Bank of India Credit Risk Fund	1.33%	0.00%	0.05%	1.38%	0.18%	1.56%	1.05%	0.00%	0.05%	1.10%	0.18%	1.28%				0.00%	0.00%					0.00%		
Bank of India Flexi Cap Fund	2.21%	0.27%	0.05%	2.53%	0.11%	2.64%	0.91%	0.00%	0.05%	0.96%	0.11%	1.07%				0.00%	0.00%					0.00%		
Bank of India Large & Mid Cap Equity Fund	2.25%	0.13%	0.05%	2.41%	0.15%	2.56%	1.30%	0.00%	0.05%	1.35%	0.15%	1.50%				0.00%	0.00%		1.98%	0.00%	0.05%	2.03%	0.15%	2.18%
Bank of India Liquid Fund	0.21%	0.00%	0.00%	0.21%	0.01%	0.22%	0.15%	0.00%	0.00%	0.15%	0.00%	0.15%				0.00%	0.00%					0.00%		
Bank of India Manufacturing and Infrastructure Fund	2.25%	0.12%	0.05%	2.42%	0.14%	2.56%	1.14%	0.00%	0.05%	1.19%	0.14%	1.33%				0.00%	0.00%					0.00%		
Bank of India Mid & Small Cap Equity & Debt Fund	2.25%	0.07%	0.05%	2.37%	0.18%	2.55%	1.32%	0.00%	0.05%	1.37%	0.18%	1.55%				0.00%	0.00%					0.00%		
Bank of India Overnight Fund	0.14%	0.00%	0.00%	0.14%	0.00%	0.14%	0.10%	0.00%	0.00%	0.10%	0.00%	0.10%	0.03%	0.00%	0.00%	0.03%	0.00%	0.03%				0.00%		
Bank of India Small Cap Fund	2.25%	0.30%	0.05%	2.60%	0.07%	2.67%	1.00%	0.00%	0.05%	1.05%	0.07%	1.12%				0.00%	0.00%					0.00%		
Bank of India Short Term Income Fund	1.00%	0.00%	0.00%	1.00%	0.11%	1.11%	0.76%	0.00%	0.00%	0.76%	0.11%	0.87%				0.00%	0.00%					0.00%		
Bank of India Tax Advantage Fund	2.20%	0.16%	0.00%	2.36%	0.14%	2.50%	1.20%	0.00%	0.00%	1.20%	0.14%	1.34%				0.00%	0.00%		2.08%	0.00%	0.00%	2.08%	0.14%	2.22%
Bank of India Ultra Short Duration Fund	0.55%	0.00%	0.00%	0.55%	0.04%	0.59%	0.41%	0.00%	0.00%	0.41%	0.04%	0.45%				0.00%	0.00%					0.00%		

### TER Disclaimers:

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

# How to read Factsheet

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

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

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

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

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

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

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

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

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

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

**IDCW:** Income Distribution cum Capital Withdrawal

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

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

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

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

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

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

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

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

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

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

# Disclaimer/Statutory Details

The data in the Factsheet is updated up to May 31, 2022 unless indicated otherwise. Statements relating to outlook and forecast are the opinions of the Author. The views expressed by the author are personal and are not necessarily that of Bank of India Investment Managers Private Limited (formerly BOI STAR Investment Managers Private Limited) (formerly BOI AXA Investment Managers Private Limited) (AMC). This report is for information purpose only and is not intended to be 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 2022.

**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** - Shop No.-: 405, 4th Floor, Zodiac Plaza, H. L. College Road, Navrangpura, Ahmedabad - 380 009. • **Bangalore** - 957, Regus Business Centre, Bangalore Pvt. Ltd., Level 9, Raheja Towers, 26 - 27, Mahatma Gandhi Road, Bangalore - 560 001. • **Bhopal** - F. F. 16, Part B, Mansarovar Complex, Near Habibganj Railway Station, Bhopal - 462 016. • **Chandigarh** - 205, Megabyte Business Centre, SCO-333-334, 1st Floor, Sec-35B Chandigarh - 160 022. • **Chennai** - Cabin No. 203, Apeejay Business Center No: 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • **Jaipur** - Office No.154, 1st Floor, Ganpati Plaza, M I Road, Jaipur - 302 001. • **Kolkata** - The Legacy, Regus Business Center, Room No. 132 & 133, 1st Floor, 25-A, Shakespeare Sarani, Kolkata - 700 017. • **Lucknow** - Office No-504, 5th Floor, Sriram Tower, 13 Ashok Marg, Hazratganj, Lucknow - 226 001. • **Mumbai** - B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. • **New Delhi** - B-104, Statesman House, Barakhamba Road, Connaught Place, New Delhi - 110 001. • **Pune** - Cornerstone Projects, CTS No 33/28, Office no 47-501 T.P. Scheme No 1, Erandwane Pune City, 6th Floor, Lane no 4, Prabhat Road, Deccan Gymkhana Pune - 411 004. • **Vadodara** - 118, 1st Floor, Siddharth Complex, R C Dutt Road, Alkapuri, Vadodara - 390 005.

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

• **Agra**: 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra - 282 002. • **Ahmedabad**: Office No. 401, 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. • **Akola**: Yamuna Tarang Complex, Shop No 30, Ground Floor, N.H. No- 06, Murtizapur Road, Opp Radhakrishna Talkies, Akola - 444 004. • **Allahabad**: Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. • **Ambala**: 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala - 133 001, Haryana. • **Amritsar**: SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City- Amritsar, Punjab - 143001. • **Anand**: B-42, Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380 001. • **Asansol**: 112/N, G. T. Road, Bhanga Pachil, G. T. Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • **Aurangabad**: Shop No B 38, Motiwalla Trade Centre, Nirla Bazar, Aurangabad - 431001. • **Bangalore**: Old No 35, New No:59, Kamala Nivas, 1st Floor, Puttanna Road, Basavangudi, Bangalore - 560004. • **Baroda**: 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007. • **Belgaum**: Premises No 101, CTS NO 1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum - 590011. • **Bhagalpur**: 2nd Floor, Chandralok Complex, Near Ghantaghar, Bhagalpur - 812 001. • **Bhavnagar**: 303, Sterling Building, Above HDFC Bank, Waghawadi Road, Bhavnagar - 364 001. • **Bhopal**: Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. • **Bhubaneswar**: A/181, Saheed Nagar, Janardan House, Room #: 07, 3rd Floor, DT: Bhubaneswar - 751 007. • **Bilaspur**: Anandam Plaza, Shop. No. 306; 3rd Floor, Vyapar Vihar Main Road, Chattingarh, Bilaspur-495001. • **Bokaro**: City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City - 827004. • **Borivali**: Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai - 400 092. • **Burdwan**: Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST: BURDWANEAST, PIN: 713101. • **Calicut**: Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh**: SCO- 2423-2424, Above Mirchi Restaurant, New Aroma Hotel, First Floor, Sector 22-C, Chandigarh - 160 022. • **Chennai**: 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • **Cochin**: Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam - 682 036. • **Coimbatore**: 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cuttack**: Shop No. 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building), Adjacent to Reliance Trends, Dargha Bazar, Cuttack, Odisha - 753001. • **Dehradun**: Shop No-809/799, Street No-2 A Rajendra Nagar, Near Sheesha Lounge Kaulagarh Road, Dehradun - 248001. • **Dhanbad**: 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • **Durgapur**: MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Erode**: No. 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003. • **Faridabad**: A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, NIT, Faridabad - 121001. • **Gandhinagar**: 123, First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector - 11, Gandhinagar - 382 011. • **Ghaziabad**: FF - 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh Pin code - 201003. • **Gorakhpur**: Cross Road The Mall, Shop No 8-9, 4th Floor, Bank Road, Gorakhpur - 273001. • **Guntur**: 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur - 522002. • **Gurgaon**: No: 212A 2nd Floor Vipul Agora, M. G. Road, Gurgaon - 122001. • **Guwahati**: Ganapati Enclave, 4th Floor, Opposite Bora Service, Ullubari, Guwahati - 781 007. • **Gwalior**: 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior - 474 009. • **Hubli**: R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580029. • **Hyderabad**: KARVY HOUSE, No:46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034. • **Hyderabad (Gachibowli)**: KARVY Selenium, Plot No: 31 & 32, Tower B, Survey No. 115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. • **Indore**: 2nd Floor, 203-205 Balaji Corporate House, Above ICICI Bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square, Indore - 452 001. • **Jabalpur**: 2nd Floor, 290/1 (165-New), Near Bhavart Garden, Jabalpur - 482 001. • **Jaipur**: S16/A, 11rd Floor, Land Mark Building, Opp Jai Club, Mahaver Marg, C Scheme, Jaipur - 302 001. • **Jalandhar**: Office No 7, 3rd Floor, City Square Building, E-H197 Civil Lines, Jalandhar - 144001. • **Jammu**: 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180 004. • **Jamshedpur**: Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur**: 203, Modi Arcade, Chopasni Road, Jodhpur - 342 001. • **Kanpur**: 15/46, B, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208 001. • **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. • **Lucknow**: 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow - 226 001. • **Ludhiana**: SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai**: No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **Margao**: Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGPD Market Complex, Margao - 403 601. • **Meerut**: H No 5, Purva Eran, Opp. Syndicate Bank, Hapur Road, Meerut - 250 001. • **Moradabad**: Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mumbai**: 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg, Fort - 400 001. • **Muzaffarpur**: Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **Nagpur**: Block No. B/1 & 2, Shree Apartment, Plot No. 2, Khare Town, Mata Mandir Road, Dharampet, Nagpur - 440010. • **Nanded**: Shop No. 4, Santakripa Market, G G Road, Opp.Bank o f India, Nanded - 431 601. • **Nasik**: S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. • **New Delhi**: 305, New Delhi House, 27 Barakhamba Road, New Delhi - 110 001. • **Noida**: F-21, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • **Panipat**: Shop No. 20, 1st Floor BKM Market, Behind HIVE Hotel, G.T. Road, Panipat - 132103. • **Panjim**: H. No: T-9, T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa - 403001. • **Patiala**: B-17/423 Opposite Modi College, Lower Mall, Patiala - 147001. • **Patna**: 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna - 800 001. • **Pune**: Office No 207-210, 2nd Floor, Kamla Arcade, Jangli Maharaj Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. • **Raipur**: Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur - 492 001. • **Rajkot**: 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360 001. • **Ranchi**: Room No 307, 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi - 834 001. • **Rohtak**: Shop No 14, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001. • **Rourkela**: 2nd Floor, Main Road, Udit Nagar, Rourkela, Sundargarh - 769 012. • **Shillong**: Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793 001. • **Siliguri**: Nanak Complex, Sevoke Road, Siliguri - 734 001. • **Solapur**: Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. • **Surat**: Office No. 516, 5th Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395002. • **T Nagar**: G1, Ground Floor, No 22, Vijayaraghava Road, Swathi Court, T Nagar, Chennai - 600 017. • **Thane**: Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai - 400 602. • **Udaipur**: 201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur - 313 001. • **Ujjain**: Heritage, Shop No. 227, 87 Vishwavidhyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • **Varanasi**: D-64/132, 2nd Floor, KA, Mauza, Shivpurwa, Settlement Plot No 478, Pargana : Dehat Amanat, Mohalla Sagra, Varanasi - 221 010. • **Vashi**: C Wing, Flat No. 324, 1st Floor, Vashi Plaza, Sector 17 Vashi, Navi Mumbai Pincode - 400703. • **Vijayawada**: 39-10-7, Opp: Municipal Water Tank, Labbipet, Vijayawada - 520 010. • **Vile Parle**: Shop No.1, Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL Office P M Road, Vile Parle East, Pincode - 400057. • **Visakhapatnam**: D. NO. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Lodge, Visakhapatnam - 530016.

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**Bank of India Investment Managers Private Limited**  
(formerly BOI STAR Investment Managers Private Limited) (formerly BOI AXA Investment Managers Private Limited)  
(Investment Manager for Bank of India Mutual Fund)

B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013.  
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## PRODUCT SUITE

### Equity Funds

Bank of India Large & Mid Cap Equity Fund (2008)

Bank of India Tax Advantage Fund (2009)

Bank of India Manufacturing & Infrastructure Fund (2010)

Bank of India Small Cap Fund (2018)

Bank of India Flexi Cap Fund (2020)

Bank of India Bluechip Fund (2021)

### Hybrid Funds

Bank of India Conservative Hybrid Fund (2009)

Bank of India Balanced Advantage Fund (2014)

Bank of India Mid & Small Cap Equity & Debt Fund (2016)

Bank of India Arbitrage Fund (2018)

### Debt Funds

Bank of India Short Term Income Fund (2008)

Bank of India Ultra Short Duration Fund (2008)

Bank of India Credit Risk Fund (2015)

### Liquid/Overnight Funds

Bank of India Liquid Fund (2008)

Bank of India Overnight Fund (2020)

( ) Indicates year of fund launch

For Product Label please refer the respective Fund pages

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