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**May
2025**

Monthly Fund Factsheet

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Dear Readers,

As we navigate the ever-changing landscape of investing, it's crucial to remember that market fluctuations are a natural part of the journey. Known for his commitment to value investing, Christopher Davis - an American investor, Leadership Director of Berkshire Hathaway Inc. and an Independent Director of Coca Cola Company, offers a valuable perspective on this:

"A 10% decline in the market is fairly common - it happens about once a year. Investors who realize this are less likely to sell in a panic, and more likely to remain invested, benefitting from the wealth-building power of stocks."

The global markets experienced ongoing instability in May 2025 due to political tensions and shifting trade regulations. The U.S. administration's continued tariff policies have begun to show ripple effects across global supply chains, impacting manufacturing costs and investor sentiment. The combination of inflation worries in developed economies and the monetary policy outlook from central banks has kept them in a state of caution while they monitor economic data.

Back home, Indian equity markets demonstrated better stability than other markets during the worldwide market headwinds. The rupee experienced pressure during the initial part of the month until the Reserve Bank of India (RBI) implemented stabilization measures and crude oil prices decreased, which stabilized currency markets. Retail investors maintained their support for equities through systematic investment plans (SIPs), which provided domestic flows to the market.

For the month of May 2025, the benchmark BSE Sensex recovered by 1209 points, or 1.75%, while the Nifty 50 increased by 416 points, or 1.92%. The BSE Small Cap index also saw a positive movement of 9.34% for the month, and the BSE Mid Cap index posted a positive performance of 5.46%. In the Indian debt markets, the 10-year GSEC bond yield closed at 6.23% for May 2025, down almost 12.5 bps or 0.1251% compared to April end closing yield at 6.35 % on the benchmark.

Indian Mutual Fund Industry aggregate numbers stood at ₹ 72.20 Lac Cr closing AUM, 23.83 Cr folios and positive Net Sales of ₹ 29,108.3 Cr for the month ended 31st May 2025 versus aggregate AUM of ₹ 70.00 Lac Cr, 23.62 Cr folios and overall positive Net Sales of ₹ 276,827 Cr for the month ended 30th April 2025; Industry Aggregate SIP contribution was ₹ 26,688 for the month of May 2025 versus ₹ 26,632 Cr in April 2025.

Bank of India MFs - AUM and folio count as of 31st May 2025 stood at ₹ 12,748.01 Cr and 750,074, respectively. As we move forward, our investors should maintain their focus on long-term financial goals while making strategic asset allocation decisions for their investments. We value the support provided by our Investors & Distributors as being critical ingredients in our success and welcome feedback on our products & services, always!

Mohit Bhatia

Chief Executive Officer

Bank of India Investment Managers Private Limited

The above Assets Under Management as of 31st May 2025 include **Equity:** ₹ 694,783.58 | **Debt:** ₹ 57,895.24 | **Hybrid:** ₹ 180,587.13 | **Liquid:** ₹ 192,113.41 | **ELSS:** ₹ 149,421.28

Geographical Spread: Top 5 Cities: 50.88% | Next 10 Cities: 13.69% | Next 20 Cities: 7.37% | Next 75 Cities: 8.32% | Others: 19.74%

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

Source of MF Industry Data: AMFI, Internal Research

MARKET UPDATE

Alok Singh
Chief Investment Officer



Financial markets seem to be stabilizing after a decent amount of volatility in recent months. The market seems to be getting over various geopolitical, tariff, and border disputes. Quarterly earnings suggest a trend for an uptick. While revenue growth has witnessed modest higher single-digit growth, the profitability has been very good.

Last Eight Quarters Reported PAT Growth % YoY

M Cap Category	Q4 FY25	Q3 FY25	Q2 FY25	Q1 FY25	Q4 FY24	Q3 FY24	Q2 FY24	Q1 FY24
Large Caps	12.9	10.9	2.0	1.8	23.1	26.0	34.7	53.0
Midcaps	25.9	39.8	13.1	12.0	3.2	29.8	69.1	60.5
Small Caps	13.2	12.0	-9.0	62.9	21.5	-4.3	43.4	-6.4
Total	14.8	15.3	2.6	8.3	19.6	23.4	39.9	46.3

The corporate earnings show clear signs of repair after some moderation in Q1 & Q2 of FY 2025. The revenue growth, which has been on the lower side due to subdued consumption demand, is expected to accelerate in the coming quarters as the income tax cut and lower interest rates start inducing demand in the economy.

The Monetary Policy Committee (MPC) delivered a 50-bps rate cut versus the market expectation of 25 bps, taking the repo rate to 5.5% in a 5:1 vote. Essentially front-loaded the easing cycle, taking the repo rate to 5.5% while also announcing a CRR cut by 100 bps to 3% in four tranches effective Sep 6 to ease liquidity in 2HF26 and improve the transmission. Furthermore, the change in stance to neutral suggests that future actions will be contingent upon incoming data regarding growth and inflation. With a change in stance alongside front-loaded actions, it is likely that MPC will remain at a pause in the August policy review.

It validates our earlier stance that we may witness the steeping of the yield curve, with the lower end of the yield curve falling with rate cuts while the long end of the curve remains stable. Therefore, the lower end of the curve may outperform the long end of the curve. However, with the rate cut cycle coming to an end, the risk-reward for long bonds may become unfavorable. At the same time, adequate liquidity and an already lowered policy rate may have a positive impact on the profitability of corporate India.

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

The market is increasingly becoming a bottom-up strategy focused. The valuation of large cap and small cap doesn't appear to be as stretched as in the case of Mid-Cap. However, the current mid-cap index is relatively new and incorporated after the SEBI classification of market cap in 2016-17. The high concentration of mutual funds AUM in these 150 stocks resulted in higher valuation despite decent earning growth in the midcap stocks. The risk to the current market may arise if global growth slows down, and it will have a spillover impact on domestic earnings.

Source: RBI, Bloomberg

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

Market Chronicles: Decoding Trends

India's Outlook for FY25: Growth, Inflation, and Fiscal Dynamics

India's macroeconomic landscape in FY25 reflects a blend of robust growth and emerging challenges. According to International Monetary Fund predictions, India is expected to experience a 7% GDP expansion due to its growing domestic consumption market and increasing population of working individuals. Inflation rates decreased to 3.16% in April 2025 due to both favourable base effects and lowering of food prices, leading to a six-year low for Consumer Price Index measurements. RBI cut the key policy rate to 5.5% in June 2025 to boost economic activity while addressing international economic instability.

The FY25 fiscal deficit reached 4.8% of GDP due to the government's revised target, which indicated effective financial control. The merchandise trade deficit expansion resulted in a Current Account Deficit (CAD) increase to \$9.7 billion during Q1 FY25, but this figure remains at a manageable 1.1% of GDP level. The Purchasing Managers Index (PMI) indicates that manufacturing activity continues to expand, supporting positive economic development. The economy faces problems from currency instabilities and trade disagreements, which require careful policy choices to maintain steady growth.

Equity Market Valuation

The Nifty 50 Index showed growth prospects until March 2025 with a projected value of 25,200 due to both cyclical and structural factors. The Small Cap-to-Sensex ratio has reached 0.7, which exceeds its historical median of 0.45, indicating overvaluation concerns, mainly in mid and small-cap segments.

Corporate Earnings

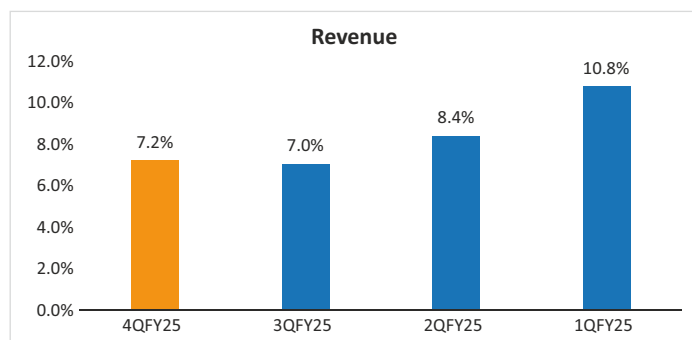
The projection indicates a 15-16% earnings growth rate for both Calendar 2025 and FY26. The technology sector, together with healthcare and consumer discretionary industries has driven most of this business growth. The high valuation in these sectors creates doubts about the future sustainability of their earnings growth.

Liquidity Dynamics

Market performance benefits from liquidity due to the participation of retail investors and high-net-worth individuals. The RBI works to add liquidity to the system, but capital outflows alongside currency depreciation issues continue to pose challenges.

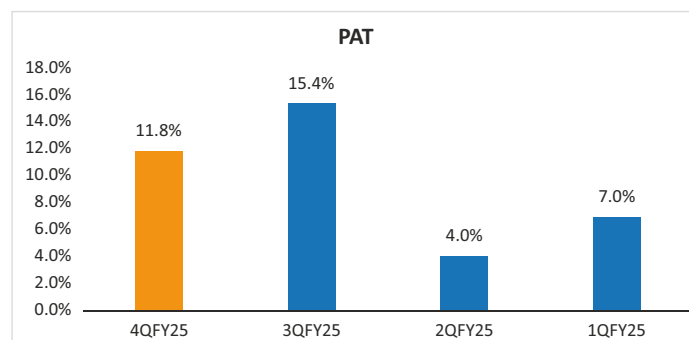
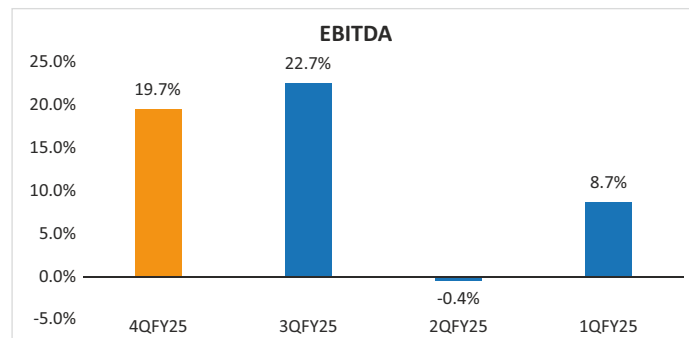
Earnings Results Encouraging

The results period of 4Qx FY25 has been encouraging versus the initial concerns around tariff-related disruption. For ease and consistency of data, we evaluated results for companies with a market capitalization of ₹ 1000 Cr+ (~1100 companies across various sectors).



Source: Bloomberg, Internal Research

Revenue growth for the aggregate set was +7.2% YoY, EBITDA growth +19.7% YoY, and PAT growth +11.8% YoY. Earnings growth momentum was better than 1QFY25 and 2QFY25. On a full-year basis, FY25 registered revenue growth of +8% YoY and PAT growth of +10% YoY.



Source: Bloomberg, Internal Research

Sector Performance

Sectors that have demonstrated stronger growth outcomes, namely, Healthcare, Insurance, Capital Goods, Non-ferrous, Realty, Jewellery, Hospitality, Consumer Durable, and Alcohol Beverage. Sectors with weaker earnings growth profile – Banks, OMC/Crude related companies, Finance, IT, Auto & Automobile, Power and Infrastructure.

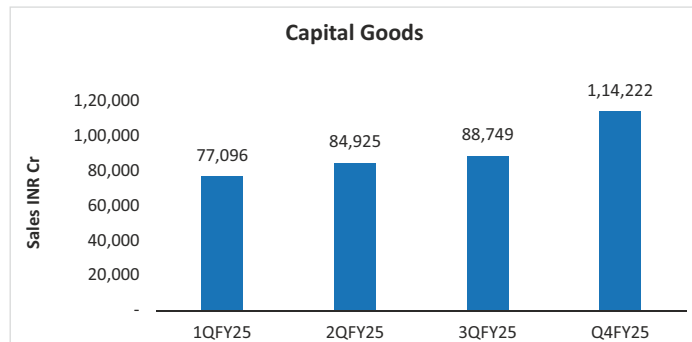
Sector Commentary

The financials sector is undergoing spread moderation as RBI continues to drive repo rate cuts, and management expects the liability franchise to realign by 2HFY26, helping stabilize the net interest margins. The IT sector continues to witness a muted discretionary spending outlook. While order book growth was healthy, net hiring remained muted.

Contd....

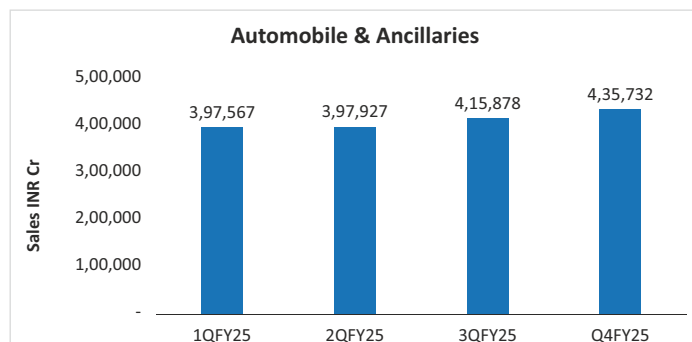
Market Chronicles: Decoding Trends

Capital goods execution remains encouraging, helping them to sustain operating leverage. Order book visibility remains healthy. The FMCG market witnessed subdued demand trends in FY2025, with rural demand improving gradually while urban demand moderating. Input cost has seen some moderation, and management believes tangible benefits to be visible from 2HFY26.



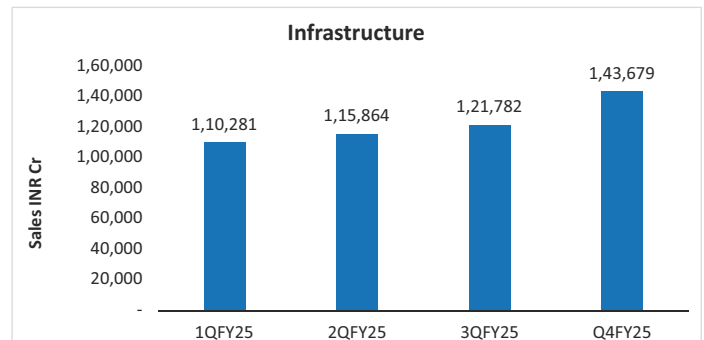
Source: Bloomberg, Internal Research

Automobile and Ancillaries has shown a mixed-bag outcome where the premium continues to drive growth vs economy. Rural demand is showing signs of resilience compared to Urban demand. The Metals and Cement sector saw improvement in EBITDA/ton driven by moderation in input cost.



Source: Bloomberg, Internal Research

Infrastructure companies witnessed expansion in the working capital cycle, primarily led by increased receivables and contract assets (unbilled revenue). Example- L&T, the Order Book to sales witnessed a sharper decline.



Source: Bloomberg, Internal Research

With moderation in Government spending as a backdrop, the superior earnings growth demonstrated by companies are reflecting the inherent strength of the business model or sectors. Earnings revisions were downgrade-biased, with earnings cuts more pronounced in Financials, IT, and Infrastructure. For the quarter, mid-cap earnings grew by +19% YoY and continue to grow faster vis-à-vis large and small-cap.

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Flexi Cap Fund

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

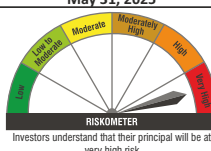
Invest Now

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

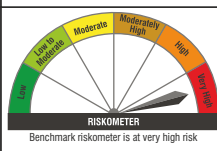
This product is suitable for investors who are seeking*:

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

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

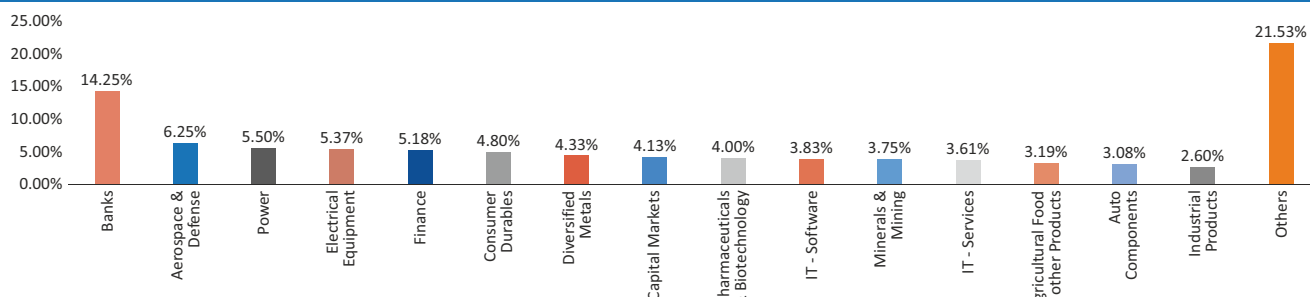


Benchmark Risk-o-meter as on May 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		CAPITAL MARKETS		OTHERS		GOVERNMENT BOND AND TREASURY BILL	
BANKS	14.25	Prudent Corporate Advisory	2.09	✓ Bharti Airtel Limited	2.41	Treasury Bill	
✓ State Bank of India	4.94	Services Limited		Swan Energy Limited	1.83	364 Days Tbill (MD 15/01/2026) (SOV)	0.14
✓ HDFC Bank Limited	3.79	Nuvama Wealth Management Limited	2.04	Coromandel International Limited	1.75	Total	0.14
✓ ICICI Bank Limited	2.96	PHARMACEUTICALS & BIOTECHNOLOGY		Ambuja Cements Limited	1.67	CASH & CASH EQUIVALENT	
Bank of Baroda	1.44	Acutaas Chemicals Limited	1.80	General Insurance Corporation of India	1.53	Net Receivables/Payables	(0.02)
Indian Bank	1.12	Dr. Reddy's Laboratories Limited	1.80	Reliance Industries Limited	1.22	TREPS / Reverse Repo Investments	4.48
AEROSPACE & DEFENSE		Advanced Enzyme Technologies Limited	0.40	Avenue Supermarts Limited	1.13	Total	4.46
✓ Hindustan Aeronautics Limited	4.09	IT - SOFTWARE		Tata Steel Limited	1.13	GRAND TOTAL	
Bharat Electronics Limited	2.16	✓ Coforge Limited	3.83	Brigade Enterprises Limited	0.97	100.00	
POWER		MINERALS & MINING		Obero Realty Limited	0.97	✓ Indicates Top 10 Equity Holdings.	
✓ NTPC Green Energy Limited	2.69	✓ Lloyds Metals And Energy Limited	3.75	Adani Ports and Special Economic Zone Limited	0.92		
NTPC Limited	1.71	IT - SERVICES		Maruti Suzuki India Limited	0.83		
Torrent Power Limited	1.10	Zaggle Prepaid Ocean Services Limited	1.85	Jupiter Wagons Limited	0.75		
ELECTRICAL EQUIPMENT		Netweb Technologies India Limited	1.76	Cartrade Tech Limited	0.72		
Quality Power Electrical Eqp Ltd	2.15	AGRICULTURAL FOOD & OTHER PRODUCTS		Aditya Vision Ltd	0.71		
ABB India Limited	1.41	Balrampur Chini Mills Limited	1.59				
Siemens Limited	1.03	Triveni Engineering & Industries Limited	1.04				
Siemens Energy India Limited	0.78	Sanstar Ltd	0.56				
FINANCE		AUTO COMPONENTS					
CreditAccess Grameen Limited	2.06	✓ Bharat Forge Limited	1.68				
REC Limited	1.87	UNO Minda Limited	1.40				
SBI Cards and Payment Services Limited	0.64	INDUSTRIAL PRODUCTS					
Rane Holdings Limited	0.61	HEG Limited	1.72				
CONSUMER DURABLES							
✓ Sky Gold And Diamonds Limited	2.89						
PG Electroplast Limited	0.98						
Senco Gold Limited	0.93						
DIVERSIFIED METALS							
✓ Vedanta Limited	4.33						

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

June 29, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 2,058.89 Crs.

LATEST AUM

₹ 2,152.50 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, 2025)

0.71 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS (As on May 30, 2025)

Standard Deviation (Annualized): 18.13% (Bank of India Flexi Cap Fund)
14.52% (BSE 500 TRI)

Beta: 1.13

Sharpe Ratio^C: 0.96

Tracking Error (Annualized): 7.92%

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

*Risk-free rate assumed to be 5.86% (MIBOR as on May 30, 2025)

NAV (As on May 30, 2025)

	NAV (₹)
Regular Plan	
Growth	33.94
IDCW	30.83
Direct Plan	
Growth	36.67
IDCW	31.34

EXPENSE RATIO

Regular Plan: 1.93% Direct Plan: 0.45%

LOAD STRUCTURE (FOR ALL PLANS)

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Small Cap Fund

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

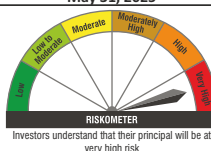
Invest Now

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

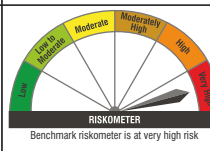
This product is suitable for investors who are seeking*:

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

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

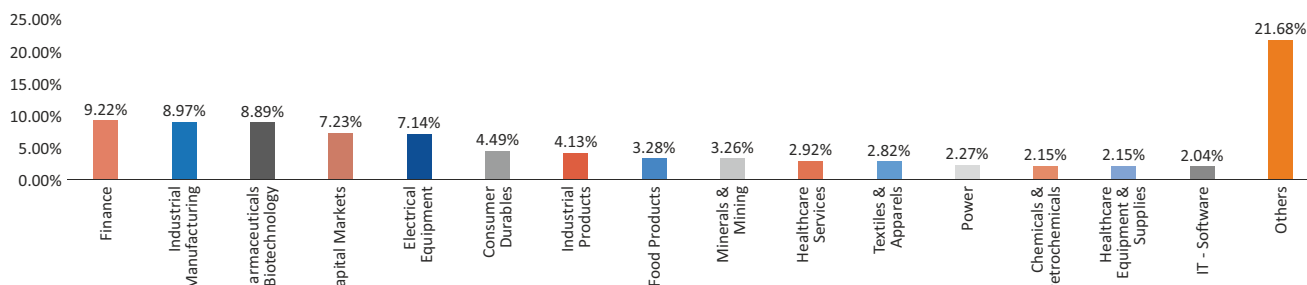


Benchmark Risk-o-meter as on May 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		Hitachi Energy India Limited	1.70	HEALTHCARE EQUIPMENT & SUPPLIES	2.15	Sanstar Ltd	0.59
FINANCE	9.22	Schneider Electric Infrastructure Limited	0.97	Poly Medisure Limited	1.20	Sterling And Wilson Renewable Energy Limited	0.50
✓ Housing & Urban Development Corporation Limited	2.65	Apar Industries Limited	0.49	Laxmi Dental Limited	0.95	TeamLease Services Limited	0.47
✓ CreditAccess Grameen Limited	2.22	CONSUMER DURABLES	4.49	IT - SOFTWARE	2.04	Total	92.64
✓ PNB Housing Finance Limited	2.13	PG Electroplast Limited	1.87	Unicommerce Esolutions Limited	1.03	GOVERNMENT BOND AND TREASURY BILL	
Cholamandalam Financial Holdings Limited	1.74	Senco Gold Limited	0.93	Latent View Analytics Limited	1.01	TREASURY BILL	
Rane Holdings Limited	0.48	ETHOS LTD.	0.73	OTHERS	21.68	364 Days Tbill (MD 15/01/2026) (SOV)	0.16
INDUSTRIAL MANUFACTURING	8.97	Sky Gold And Diamonds Limited	0.53	Radico Khaitan Limited	1.98	Total	0.16
✓ Kaynes Technology India Limited	2.47	Stylam Industries Limited	0.43	Ambuja Cements Limited	1.92	CASH & CASH EQUIVALENT	
✓ Jyoti CNC Automation Ltd	2.19	INDUSTRIAL PRODUCTS	4.13	Zaggle Prepaid Ocean Services Limited	1.67	Net Receivables/Payables	0.41
Syrma SGS Technology Limited	1.59	HEG Limited	1.54	Carraro India Limited	1.53	TREPS / Reverse Repo Investments	6.79
Titagarh Rail Systems Limited	0.80	HI-Tech Pipes Limited	0.87	Aditya Birla Real Estate Limited	1.38	Total	7.20
Jupiter Wagons Limited	0.70	KSB Limited	0.79	Castrol India Limited	1.36	GRAND TOTAL	100.00
Praj Industries Limited	0.64	Tinna Rubber and Infrastructure Limited	0.70	Indian Bank	1.32	✓ Indicates Top 10 Equity Holdings.	
Shanthi Gears Limited	0.58	Steelcast Ltd	0.23	Tips Music Limited	1.30		
PHARMACEUTICALS & BIOTECHNOLOGY	8.89	FOOD PRODUCTS	3.28	CMS Info System Limited	1.26		
✓ Actuaas Chemicals Limited	2.43	Manorama Industries Limited	1.09	Balrampur Chini Mills Limited	1.17		
✓ Eris Lifesciences Limited	2.35	Mrs. Bectors Food Specialities Limited	1.08	Kernex Microsystems (India) Limited	1.16		
Wockhardt Limited	1.61	EID Parry India Limited	0.82	Steel Authority of India Limited	1.14		
Cohance Lifesciences Limited	1.16	Prataap Snacks Limited	0.29	Cartrade Tech Limited	1.01		
Gufic Biosciences Limited	0.74	MINERALS & MINING	3.26	Godavari Biorefineries Limited	1.01		
Advanced Enzyme Technologies Limited	0.60	✓ Lloyds Metals And Energy Limited	3.26	General Insurance Corporation of India	0.91		
CAPITAL MARKETS	7.23	HEALTHCARE SERVICES	2.92				
Nuvama Wealth Management Limited	2.02	Vijaya Diagnostic Centre Limited	1.93				
Prudent Corporate Advisory Services Limited	1.98	Krishna Institute Of Medical Sciences Limited	0.99				
Computer Age Management Services Limited	1.72	TEXTILES & APPARELS	2.82				
Central Depository Services (India) Limited	1.51	Arvind Limited	1.54				
ELECTRICAL EQUIPMENT	7.14	Ganesha Ecosphere Limited	1.28				
✓ Quality Power Electrical Eqp Ltd	2.12	POWER	2.27				
TD Power Systems Limited	1.86	✓ NTPC Green Energy Limited	2.27				
		CHEMICALS & PETROCHEMICALS	2.15				
		Galaxy Surfactants Limited	0.87				
		Vinati Organics Limited	0.84				
		PCBL Chemical Limited	0.44				

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

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

DATE OF ALLOTMENT

December 19, 2018

FUND MANAGER

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

AVERAGE AUM

₹ 1,718.35 Crs.

LATEST AUM

₹ 1,818.50 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, 2025)

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

OTHER PARAMETERS (As on May 30, 2025)

Standard Deviation (Annualized): 18.23% (Bank of India Small Cap Fund)
19.99% (NIFTY Smallcap 250 TRI)

Beta: 0.87

Sharpe Ratio*: 1.01

Tracking Error (Annualized): 6.24%

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

*Risk-free rate assumed to be 5.86% (MIBOR as on May 30, 2025)

NAV (As on May 30, 2025)	NAV (₹)
Regular Plan	
Growth	45.97
IDCW	33.51
Direct Plan	
Growth	51.18
IDCW	38.32

EXPENSE RATIO

Regular Plan: 1.97% Direct Plan: 0.47%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India ELSS
Tax Saver[^]

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

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

80C

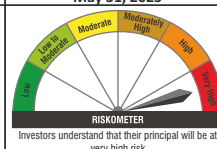
Benefit[#]

Invest Now

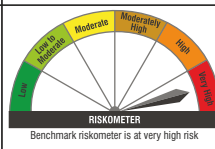
This product is suitable for investors
who are seeking*:

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

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

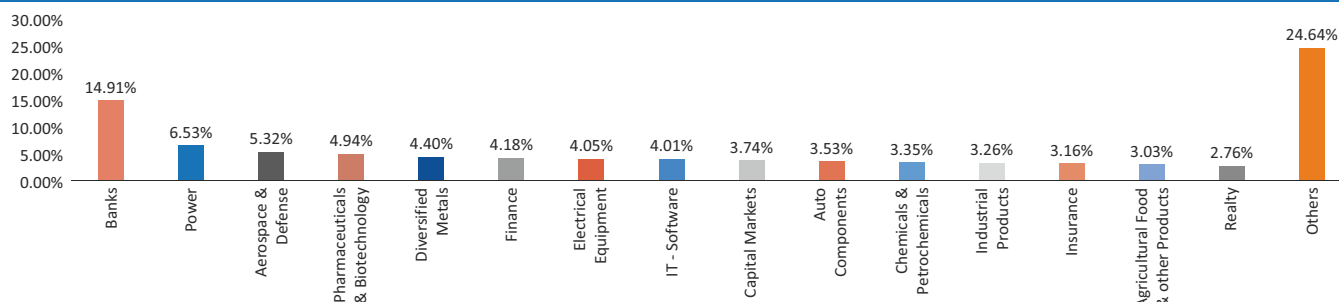


Benchmark Risk-o-meter
as on May 31, 2025[^]



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		IT - SOFTWARE		Tata Steel Limited		GOVERNMENT BOND AND	
BANKS	14.91	✓ Coforge Limited	4.01	Zaggle Prepaid Ocean Services Limited	1.73	TREASURY BILL	
✓ State Bank of India	4.87	CAPITAL MARKETS	3.74	Reliance Industries Limited	1.38	Treasury Bill	
✓ HDFC Bank Limited	3.96	✓ Prudent Corporate Advisory Services Limited	2.80	CMS Info System Limited	1.27	364 Days Tbill (MD 15/01/2026) (SOV)	
✓ ICICI Bank Limited	3.15	Central Depository Services (India) Limited	0.94	Dixon Technologies (India) Limited	1.26	Total	
Bank of Baroda	1.51	AUTO COMPONENTS	3.53	K.P.R. Mill Limited	1.24	CASH & CASH EQUIVALENT	
Indian Bank	1.42	UNO Minda Limited	1.94	InterGlobe Aviation Limited	1.22	Net Receivables/Payables	
POWER	6.53	Bharat Forge Limited	1.59	Avenue Supermarts Limited	1.12	TREPS / Reverse Repo Investments	
NTPC Green Energy Limited	2.37	CHEMICALS & PETROCHEMICALS	3.35	Poly Medicare Limited	0.96	Total	
NTPC Limited	2.28	Swan Energy Limited	2.02	Adani Ports and Special Economic Zone Limited	0.92	GRAND TOTAL	
Tata Power Company Limited	1.88	Deepak Nitrite Limited	1.33	Varun Beverages Limited	0.92	100.00	
AEROSPACE & DEFENSE	5.32	INDUSTRIAL PRODUCTS	3.26	Jupiter Wagons Limited	0.86	✓ Indicates Top 10 Equity Holdings.	
✓ Hindustan Aeronautics Limited	3.73	HEG Limited	2.17	Titagarh Rail Systems Limited	0.77		
Bharat Electronics Limited	1.59	Inox India Limited	1.09	Sterling And Wilson Renewable Energy Limited	0.67		
PHARMACEUTICALS & BIOTECHNOLOGY	4.94	INSURANCE	3.16	Maruti Suzuki India Limited	0.66		
✓ Acutaas Chemicals Limited	2.67	General Insurance Corporation of India	2.01	Blue Star Limited	0.34		
Dr. Reddy's Laboratories Limited	1.70	SBI Life Insurance Company Limited	1.15	Total	95.81		
Advanced Enzyme Technologies Limited	0.57	AGRICULTURAL FOOD & OTHER PRODUCTS	3.03				
DIVERSIFIED METALS	4.40	Balrampur Chini Mills Limited	1.63	MCAP Categorization (As on May 30, 2025)			
✓ Vedanta Limited	4.40	Triveni Engineering & Industries Limited	1.40				
FINANCE	4.18	Limited					
PNB Housing Finance Limited	1.89	REALTY	2.76				
REC Limited	1.64	DLF Limited	1.39				
SBI Cards and Payment Services Limited	0.65	Obero Realty Limited	1.37				
ELECTRICAL EQUIPMENT	4.05	OTHERS	24.64				
ABB India Limited	1.49	✓ Coromandel International Limited	2.57				
Siemens Limited	1.17	✓ Bharti Airtel Limited	2.47				
Siemens Energy India Limited	0.89	Ambuja Cements Limited	2.32				
Bharat Heavy Electricals Limited	0.50						

MCAP Categorization (As on May 30, 2025)

Mcap Category	Percentage
Large Cap	52.14%
Small Cap	24.67%
Mid Cap	18.99%
GB/TB/Repo/Others	4.20%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK[^]

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

February 25, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 1,363.94 Crs.

LATEST AUM

₹ 1,398.40 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on May 31, 2025)

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

OTHER PARAMETERS (As on May 30, 2025)

Standard Deviation (Annualized): 17.11% (Bank of India ELSS Tax Saver)
14.52% (BSE 500 TRI)

Beta: 1.09

Sharpe Ratio*: 0.88

Tracking Error (Annualized): 6.77%

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

*Risk-free rate assumed to be 5.86% (MIBOR as on May 30, 2025)

NAV (As on May 30, 2025)

NAV (₹)

Regular Plan

Growth

IDCW

Eco Plan

Growth

IDCW

Direct Plan

Growth

IDCW

EXPENSE RATIO

Regular Plan: 1.97%

Direct Plan: 0.82%

Eco Plan: 1.72%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

NIL

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

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Multi Cap Fund

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

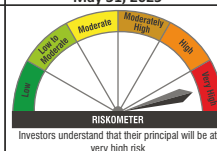
Invest Now

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

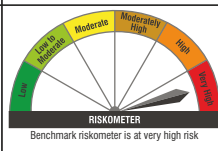
This product is suitable for investors who are seeking*:

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

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

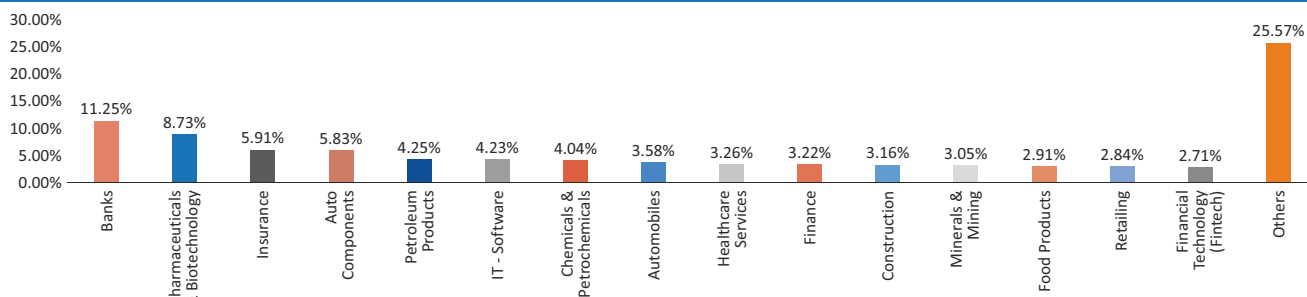


Benchmark Risk-o-meter as on May 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		CHEMICALS & PETROCHEMICALS		OTHERS		Siemens Energy India Limited	
BANKS	11.25	Swan Energy Limited	1.12	✓ Tips Music Limited	2.58	Total	94.54
✓ HDFC Bank Limited	5.55	PCBL Chemical Limited	1.06	Vedanta Limited	2.51	GOVERNMENT BOND AND TREASURY BILL	
State Bank of India	2.07	Deepak Nitrite Limited	1.05	NTPC Limited	2.00	Treasury Bill	
Indian Bank	1.89	Vinati Organics Limited	0.58	Oil India Limited	1.99	364 Days Tbill (MD 15/01/2026)	0.01
Kotak Mahindra Bank Limited	1.74	Galaxy Surfactants Limited	0.23	Oberoi Realty Limited	1.81	(SOV)	
PHARMACEUTICALS & BIOTECHNOLOGY	8.73	AUTOMOBILES	3.58	Senco Gold Limited	1.70	Total	0.01
✓ Eris Lifesciences Limited	2.86	✓ Hero MotoCorp Limited	3.16	Supreme Industries Limited	1.66	CASH & CASH EQUIVALENT	
Acutaas Chemicals Limited	1.92	Maruti Suzuki India Limited	0.42	Zaggle Prepaid Ocean Services Limited	1.52	Net Receivables/Payables	(0.10)
Sun Pharmaceutical Industries Limited	1.25	HEALTHCARE SERVICES	3.26	Bayer Cropscience Limited	1.10	TREPS / Reverse Repo Investments	5.55
Dr. Reddy's Laboratories Limited	0.99	Apollo Hospitals Enterprise Limited	2.02	Emami Limited	1.06	Total	5.45
Senores Pharmaceuticals Limited	0.79	Vijaya Diagnostic Centre Limited	1.24	Jindal Stainless Limited	0.95	GRAND TOTAL	
Aurobindo Pharma Limited	0.68	FINANCE	3.22	Aditya Birla Real Estate Limited	0.94		100.00
IPCA Laboratories Limited	0.24	Shriram Finance Limited	1.75	Quality Power Electrical Eqp Ltd	0.93	✓ Indicates Top 10 Equity Holdings.	
INSURANCE	5.91	Housing & Urban Development Corporation Limited	0.79	JK Cement Limited	0.92		
✓ ICI Lombard General Insurance Company Limited	2.70	SBI Cards and Payment Services Limited	0.68	Ashok Leyland Limited	0.90		
General Insurance Corporation of India	1.62	CONSTRUCTION	3.16	HEG Limited	0.86		
SBI Life Insurance Company Limited	1.59	Larsen & Toubro Limited	2.29	Sobha Limited	0.51		
AUTO COMPONENTS	5.83	Sterling And Wilson Renewable Energy Limited	0.87	Adani Ports and Special Economic Zone Limited	0.49		
Samvardhana Motherson International Limited	1.62	MINERALS & MINING	3.05	Stylam Industries Limited	0.45		
Gabriel India Limited	1.52	✓ Lloyds Metals And Energy Limited	3.05	Tega Industries Limited	0.38		
Endurance Technologies Limited	1.08	FOOD PRODUCTS	2.91	Siemens Limited	0.18		
S.J.S. Enterprises Limited	1.01	✓ Manorama Industries Limited	2.91				
UNO Minda Limited	0.60	RETAILING	2.84				
PETROLEUM PRODUCTS	4.25	FSN E-Commerce Ventures Limited	2.06				
✓ Reliance Industries Limited	4.25	Aditya Vision Ltd	0.78				
IT - SOFTWARE	4.23	FINANCIAL TECHNOLOGY (FINTECH)	2.71				
✓ Coforge Limited	2.61	✓ PB Fintech Limited	2.71				
Tata Consultancy Services Limited	1.62						

MCAP Categorization (As on May 30, 2025)

Mcap Category	Percentage
Large Cap	33.63%
Mid Cap	32.01%
Small Cap	28.92%
GB/TB/Repo/Others	5.44%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

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

DATE OF ALLOTMENT

March 3, 2023

FUND MANAGER

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

AVERAGE AUM

₹ 823.66 Crs.

LATEST AUM

₹ 856.84 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on May 31, 2025)

0.67 Times^A (Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on May 30, 2025)

	NAV (₹)
Regular Plan	
Growth	17.71
IDCW	17.69
Direct Plan	
Growth	17.71
IDCW	17.69

EXPENSE RATIO

Regular Plan: 2.16% Direct Plan: 0.98%

LOAD STRUCTURE (FOR ALL PLANS)

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

Bank of India Business Cycle Fund

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

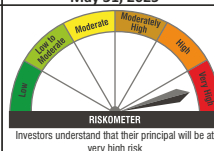
Invest Now

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

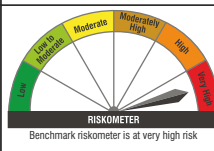
This product is suitable for investors who are seeking*:

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

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

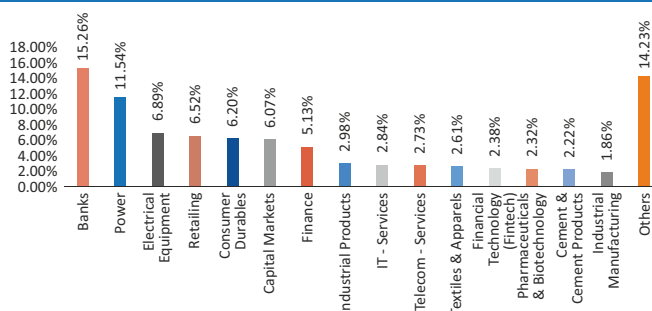


Benchmark Risk-o-meter as on May 31, 2025^A

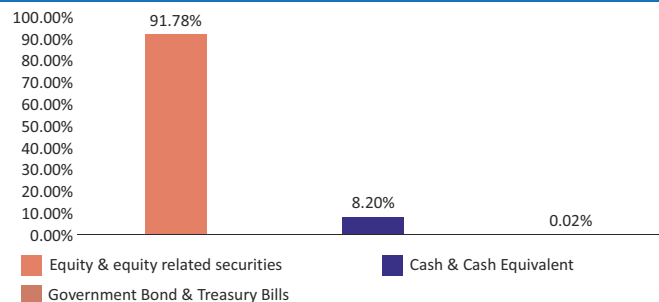


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		CAPITAL MARKETS		PHARMACEUTICALS & BIOTECHNOLOGY		STERLING AND WILSON RENEWABLE ENERGY LIMITED	
BANKS	15.26	Prudent Corporate Advisory	1.91	Dr. Reddy's Laboratories Limited	1.33	Energy Limited	0.71
✓ State Bank of India	5.85	Services Limited	1.66	Gufic Biosciences Limited	0.99	Galaxy Surfactants Limited	0.60
✓ HDFC Bank Limited	5.56	Nuvama Wealth Management Limited	1.43	CEMENT & CEMENT PRODUCTS	2.22	Total	91.78
✓ ICICI Bank Limited	3.85	Computer Age Management Services Limited	1.07	Ambuja Cements Limited	2.22	GOVERNMENT BOND AND TREASURY BILL	
POWER	11.54	Nippon Life India Asset Management Limited	0.59	INDUSTRIAL MANUFACTURING	1.86	Treasury Bill	
✓ NTPC Limited	3.34	FINANCE	5.13	Kaynes Technology India Limited	1.27	364 Days Tbill (MD 15/01/2026) (SOV)	0.02
✓ NTPC Green Energy Limited	3.26	✓ REC Limited	2.69	Praj Industries Limited	0.59	Total	0.02
✓ Power Grid Corporation of India Limited	2.43	PNB Housing Finance Limited	1.85	OTHERS	14.23	CASH & CASH EQUIVALENT	
Tata Power Company Limited	1.49	SBI Cards and Payment Services Limited	0.59	Tips Music Limited	1.49	Net Receivables/(Payables)	(0.02)
Torrent Power Limited	1.02	INDUSTRIAL PRODUCTS	2.98	Oberooy Realty Limited	1.39	TREPS / Reverse Repo	8.22
ELECTRICAL EQUIPMENT	6.89	Polycab India Limited	1.17	InterGlobe Aviation Limited	1.32	Investments	
TD Power Systems Limited	1.54	Hi-Tech Pipes Limited	0.97	Reliance Industries Limited	1.24	Total	8.20
Siemens Limited	1.33	Tinna Rubber and Infrastructure Limited	0.84	Apollo Hospitals Enterprise Limited	1.22	GRAND TOTAL	
Schneider Electric Infrastructure Limited	1.23	IT - SERVICES	2.84	Unicommerce Esolutions Limited	1.18		100.00
Siemens Energy India Limited	1.01	Zaggle Prepaid Ocean Services Limited	1.88	Mahindra & Mahindra Limited	1.06	✓ Indicates Top 10 Equity Holdings.	
Quality Power Electrical Eqp Ltd	0.94	Netweb Technologies India Limited	0.96	The Indian Hotels Company Limited	1.05		
Triveni Turbine Limited	0.84	TELECOM - SERVICES	2.73	Aditya Birla Real Estate Limited	1.04		
RETAILING	6.52	✓ Bharti Airtel Limited	2.73	S.J.S. Enterprises Limited	0.97		
Eternal Limited	1.82	TEXTILES & APPARELS	2.61	Mrs. Bectors Food Specialities Limited	0.96		
Avenue Supermarts Limited	1.07	Ganesha Ecosphere Limited	1.39				
V2 Retail Limited	1.05	K.P.R. Mill Limited	1.22				
Aditya Vision Ltd	0.95	FINANCIAL TECHNOLOGY (FINTECH)	2.38				
Cartrade Tech Limited	0.86	✓ PB Fintech Limited	2.38				
Arvind Fashions Limited	0.77						
CONSUMER DURABLES	6.20						
✓ Sky Gold And Diamonds Limited	2.94						
Dixon Technologies (India) Limited	1.15						
ETHOS LTD.	0.91						
Safari Industries (India) Limited	0.74						
Century Plyboards (India) Limited	0.46						

INVESTMENT OBJECTIVE

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

BENCHMARK^A

NIFTY 500 Total Return Index (TRI)

DATE OF ALLOTMENT

August 30, 2024

FUND MANAGER

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

AVERAGE AUM

₹ 546.84 Crs.

LATEST AUM

₹ 563.50 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, 2025)

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

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on May 30, 2025)

NAV (₹)

Regular Plan	Direct Plan
Growth 9.08	Growth 9.16
IDCW 9.08	IDCW 9.16

EXPENSE RATIO

Regular Plan: 2.27% Direct Plan: 1.11%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Manufacturing & Infrastructure Fund

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

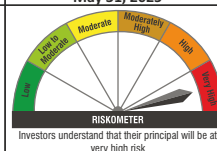
Invest Now

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

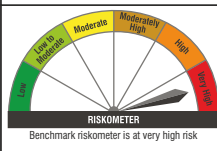
This product is suitable for investors who are seeking*:

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

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

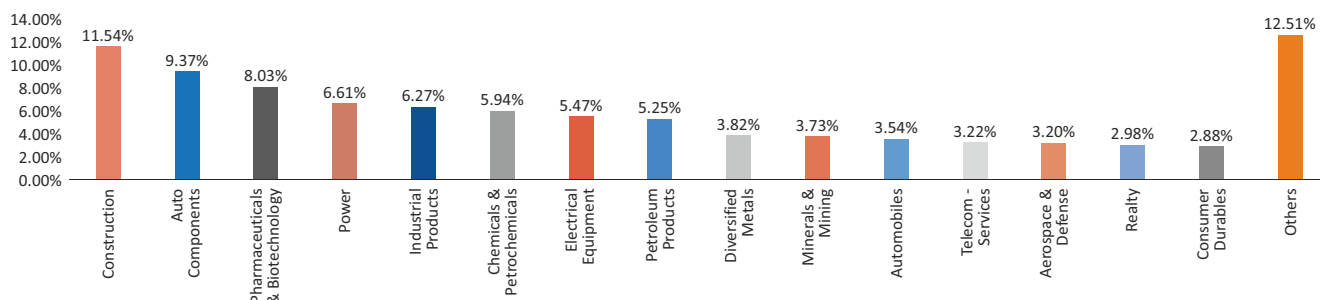


Benchmark Risk-o-meter as on May 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS						GOVERNMENT BOND AND TREASURY BILL	
✓ CONSTRUCTION	11.54	Supreme Industries Limited	1.58	REALTY	2.98	Oberoi Realty Limited	1.79
Larsen & Toubro Limited	6.23	Bansal Wire Industries Limited	0.99	Brigade Enterprises Limited	0.78	Treasury Bill	
PSP Projects Limited	1.38	HEG Limited	0.99	Sobha Limited	0.41	364 Days Tbill (MD 15/01/2026) (SOV)	0.03
Sterling And Wilson Renewable Energy Limited	1.34	Ratnamani Metals & Tubes Limited	0.54	CONSUMER DURABLES	2.88	Total	0.03
Ceigall India Ltd	1.03	Steelcast Ltd	0.23	Senco Gold Limited	1.53	CASH & CASH EQUIVALENT	
Kalpataru Projects International Limited	0.92	CHEMICALS & PETROCHEMICALS	5.94	Stylam Industries Limited	0.98	Net Receivables/Payables	(0.08)
KNR Constructions Limited	0.63	PCBL Chemical Limited	1.39	Dixon Technologies (India) Limited	0.37	TREPS / Reverse Repo Investments	5.69
ITD Cementation India Limited	0.01	Swan Energy Limited	1.35	OTHERS	12.51	Total	5.61
AUTO COMPONENTS	9.37	Deepak Nitrite Limited	1.34	✓ Manorama Industries Limited	2.82	GRAND TOTAL	100.00
Gabriel India Limited	2.10	Vinati Organics Limited	0.92	✓ Oil India Limited	2.49	✓ Indicates Top 10 Equity Holdings.	
Samvardhana Motherson International Limited	1.77	Galaxy Surfactants Limited	0.49	Bayer Cropscience Limited	1.21		
International Limited		Linde India Limited	0.45	Jindal Stainless Limited	1.00		
Carraro India Limited	1.61	ELECTRICAL EQUIPMENT	5.47	Ashok Leyland Limited	0.99		
S.J.S. Enterprises Limited	1.30	TD Power Systems Limited	1.95	Aditya Birla Real Estate Limited	0.96		
Endurance Technologies Limited	1.26	Quality Power Electrical Eqp Ltd	1.63	JK Cement Limited	0.96		
Kross Limited	0.68	Triveni Turbine Limited	0.92	Tega Industries Limited	0.87		
UNO Minda Limited	0.65	Siemens Limited	0.55	Shanthi Gears Limited	0.63		
PHARMACEUTICALS & BIOTECHNOLOGY	8.03	Siemens Energy India Limited	0.42	Emami Limited	0.58		
✓ Eris Lifesciences Limited	2.79	PETROLEUM PRODUCTS	5.25	Total	94.36		
✓ Acutaas Chemicals Limited	2.31	✓ Reliance Industries Limited	5.25	MCAP Categorization (As on May 30, 2025)			
Wockhardt Limited	1.18	DIVERSIFIED METALS	3.82				
Dr. Reddy's Laboratories Limited	1.08	✓ Vedanta Limited	3.82				
Aurobindo Pharma Limited	0.67	MINERALS & MINING	3.73				
POWER	6.61	✓ Lloyds Metals And Energy Limited	3.73				
✓ NTPC Limited	5.71	AUTOMOBILES	3.54				
NTPC Green Energy Limited	0.90	✓ Hero MotoCorp Limited	3.54				
INDUSTRIAL PRODUCTS	6.27	TELECOM - SERVICES	3.22				
Quadrant Future Tek Limited	1.94	Bharti Airtel Limited	2.28				
		Indus Towers Limited	0.94				
		AEROSPACE & DEFENSE	3.20				
		Bharat Dynamics Limited	1.89				
		Bharat Electronics Limited	1.31				

MCAP Categorization (As on May 30, 2025)

Mcap Category	Percentage
Small Cap	41.39%
Large Cap	33.81%
Mid Cap	19.17%
GB/TB/Repo/Others	5.63%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

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

DATE OF ALLOTMENT

March 05, 2010

FUND MANAGER

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

AVERAGE AUM

₹ 547.50 Crs.

LATEST AUM

₹ 573.17 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, 2025)

0.48 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS (As on May 30, 2025)

Standard Deviation (Annualized): 17.13% (Bank of India Manufacturing & Infrastructure Fund)
19.12% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.79

Sharpe Ratio^B: 1.25

Tracking Error (Annualized): 9.12%

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

*Risk-free rate assumed to be 5.86% (MIBOR as on May 30, 2025)

NAV (As on May 30, 2025)

NAV (₹)

Regular Plan	Direct Plan
Growth	63.93
IDCW	60.33
Quarterly IDCW	62.85

EXPENSE RATIO

Regular Plan: 2.27% Direct Plan: 0.73%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Consumption Fund

(An open ended equity scheme following consumption theme)

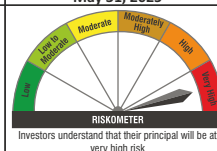
Invest Now

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

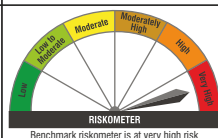
This product is suitable for investors who are seeking*:

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

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

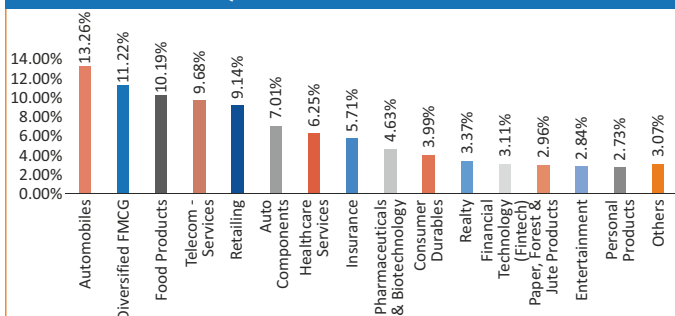


Benchmark Risk-o-meter as on May 31, 2025[^]

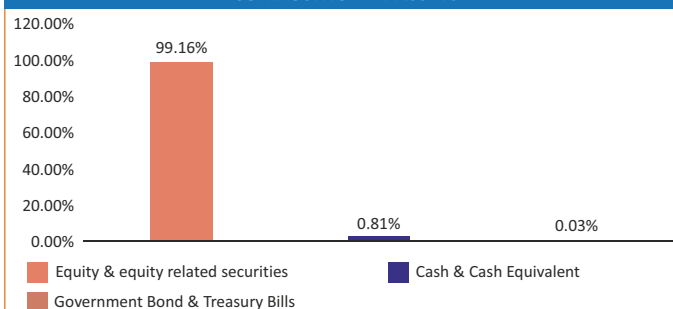


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		GOVERNMENT BOND AND TREASURY BILL		GOVERNMENT BOND AND TREASURY BILL	
AUTOMOBILES	13.26	S.J.S. Enterprises Limited	2.64	Treasury Bill	
✓ Hero MotoCorp Limited	5.06	UNO Minda Limited	1.49	364 Days Tbill (MD 15/01/2026) (SOV)	0.03
✓ Mahindra & Mahindra Limited	4.35	HEALTHCARE SERVICES	6.25	Total	0.03
Maruti Suzuki India Limited	2.61	✓ Apollo Hospitals Enterprise Limited	4.29	CASH & CASH EQUIVALENT	
Landmark Cars Limited	1.24	Max Healthcare Institute Limited	1.96	Net Receivables/Payables	0.00
DIVERSIFIED FMCG	11.22	INSURANCE	5.71	TREPS / Reverse Repo Investments	0.81
✓ ITC Limited	9.13	ICICI Lombard General Insurance Company Limited	2.99	Total	0.81
Hindustan Unilever Limited	2.09	PHARMACEUTICALS & BIOTECHNOLOGY	4.63	GRAND TOTAL	100.00
FOOD PRODUCTS	10.19	✓ Eris Lifesciences Limited	3.18	✓ Indicates Top 10 Equity Holdings.	
✓ Britannia Industries Limited	7.06	Sun Pharmaceutical Industries Limited	1.45	MCAP Categorization (As on May 30, 2025)	
Manorama Industries Limited	3.13	CONSUMER DURABLES	3.99	Mcap Category	Percentage
TELECOM - SERVICES	9.68	✓ Senco Gold Limited	3.15	Large Cap	46.52%
✓ Bharti Airtel Limited	9.68	Dixon Technologies (India) Limited	0.84	Mid Cap	22.16%
RETAILING	9.14	REALTY	3.37	Small Cap	30.46%
✓ FSN E-Commerce Ventures Limited	4.11	✓ Oberoi Realty Limited	3.37	GB/TB/Repo/Others	0.86%
Aditya Vision Ltd	2.57	FINANCIAL TECHNOLOGY (FINTECH)	3.11	Grand Total	100.00%
Avenue Supermarkets Limited	1.21	PB Fintech Limited	3.11		
Trent Limited	0.86				
Eternal Limited	0.31				
Go Fashion (India) Limited	0.08				
AUTO COMPONENTS	7.01				
Gabriel India Limited	2.88				

INVESTMENT OBJECTIVE

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

BENCHMARK[^]

Nifty India Consumption Total Return Index (TRI)

DATE OF ALLOTMENT

December 20, 2024

FUND MANAGER

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

AVERAGE AUM

₹ 386.52 Crs.

LATEST AUM

₹ 382.57 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, 2025)

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

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on May 30, 2025)

NAV (₹)

Regular Plan	Direct Plan
Growth 10.37	Growth 10.42
IDCW 10.37	IDCW 10.42

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.03%

LOAD STRUCTURE (FOR ALL PLANS)

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Large & Mid Cap Equity Fund

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

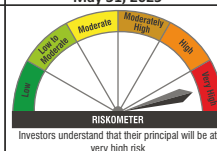
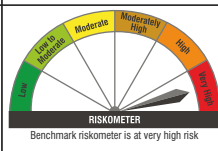
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All data as on May 31, 2025 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

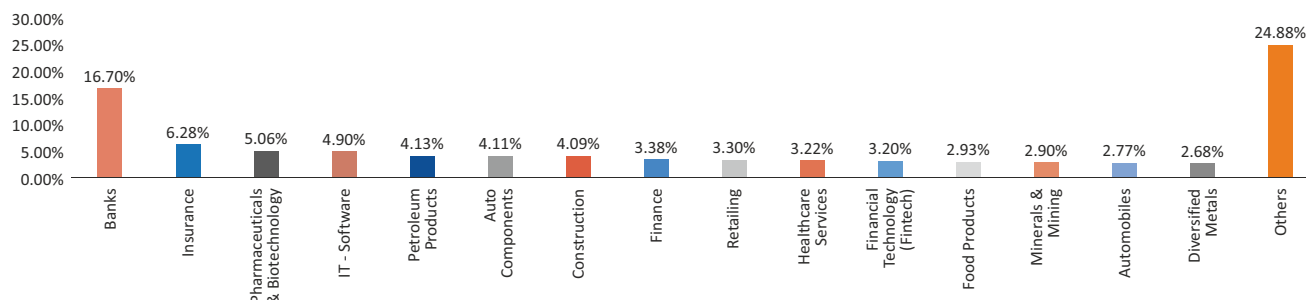
- Long-term capital growth.
- Investment in equity and equity-related securities including equity derivatives of companies across market capitalisations.

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

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

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		OTHERS		GOVERNMENT BOND AND TREASURY BILL		GRAND TOTAL	
BANKS	16.70	UNO Minda Limited	0.69	Adani Ports and Special Economic Zone Limited	0.49		
✓ HDFC Bank Limited	7.93	✓ CONSTRUCTION	4.09	Siemens Energy India Limited	0.38		
✓ Indian Bank	3.00	✓ Larsen & Toubro Limited	3.43	Total	94.53		
State Bank of India	2.67	Sterling And Wilson Renewable Energy Limited	0.66	GOVERNMENT BOND AND TREASURY BILL			
Kotak Mahindra Bank Limited	1.96	FINANCE	3.38	Treasury Bill			
ICICI Bank Limited	1.14	Shriram Finance Limited	1.75	364 Days Tbill (MD 15/01/2026)	0.11		
INSURANCE	6.28	Housing & Urban Development Corporation Limited	0.95	(SOV)			
✓ ICICI Lombard General Insurance Company Limited	3.22	SBI Cards and Payment Services Limited	0.68	Total	0.11		
General Insurance Corporation of India	1.96	RETAILING	3.30	CASH & CASH EQUIVALENT			
SBI Life Insurance Company Limited	1.10	FSN E-Commerce Ventures Limited	2.69	Net Receivables/Payables	(0.06)		
PHARMACEUTICALS & BIOTECHNOLOGY	5.06	Aditya Vision Ltd	0.61	TREPS / Reverse Repo Investments	5.42		
Eris Lifesciences Limited	2.40	HEALTHCARE SERVICES	3.22	Total	5.36		
Acutaas Chemicals Limited	0.88	Apollo Hospitals Enterprise Limited	2.27				
Dr. Reddy's Laboratories Limited	0.82	FINANCIAL TECHNOLOGY (FINTECH)	3.20				
Aurobindo Pharma Limited	0.68	✓ PB Fintech Limited	3.20				
IPCA Laboratories Limited	0.28	FOOD PRODUCTS	2.93				
IT - SOFTWARE	4.90	✓ Manorama Industries Limited	2.93				
✓ Coforge Limited	2.72	MINERALS & MINING	2.90				
Tata Consultancy Services Limited	2.18	✓ Lloyds Metals And Energy Limited	2.90				
PETROLEUM PRODUCTS	4.13	AUTOMOBILES	2.77				
✓ Reliance Industries Limited	4.13	✓ Hero MotoCorp Limited	2.77				
AUTO COMPONENTS	4.11	DIVERSIFIED METALS	2.68				
Endurance Technologies Limited	2.05	Vedanta Limited	2.68				
Samvardhana Motherson International Limited	1.37						

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on May 30, 2025)

Mcap Category	Market Value as % of Net Asset
Mid Cap	40.08%
Large Cap	39.31%
Small Cap	15.09%
GB/TB/Repo/Others	5.52%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

BSE 250 LargeMidCap Total Return Index (TRI)

DATE OF ALLOTMENT

October 21, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 385.48 Crs.

LATEST AUM

₹ 398.65 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, 2025)

0.72 Times^A (Basis last rolling 12 months)

OTHER PARAMETERS (As on May 30, 2025)

Standard Deviation (Annualized): 15.44% (Bank of India Large & Mid Cap Equity Fund)
14.29% (BSE 250 LargeMidCap (TRI))

Beta: 1.03

Sharpe Ratio*: 0.89

Tracking Error (Annualized): 4.68%

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

*Risk-free rate assumed to be 5.86% (MIBOR as on May 30, 2025)

NAV (As on May 30, 2025)

NAV (₹)

Regular Plan

Growth	86.30	Eco Plan	
Bonus	86.29	Growth	94.79
IDCW	25.76	Bonus	94.79
Quarterly IDCW	31.43	IDCW	26.54
		Quarterly IDCW	26.74

Direct Plan

Growth	98.93
Bonus	51.09
IDCW	27.07
Quarterly IDCW	27.48

EXPENSE RATIO

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

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Bluechip Fund

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

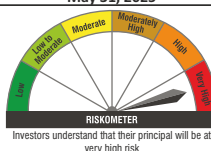
Invest Now

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

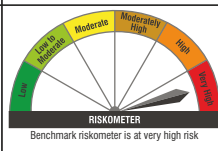
This product is suitable for investors who are seeking*:

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

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

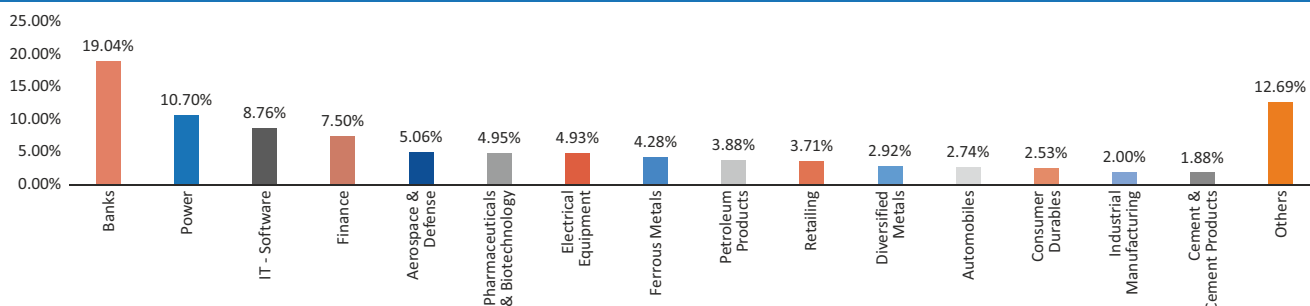


Benchmark Risk-o-meter as on May 31, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	
EQUITY HOLDINGS		Torrent Pharmaceuticals Limited	1.26	Titagarh Rail Systems Limited	0.71	DLF Limited	0.48	
BANKS	19.04	Sun Pharmaceutical Industries Limited	0.89	CEMENT & CEMENT PRODUCTS	1.88	Total	97.57	
✓ HDFC Bank Limited	8.42			Ambuja Cements Limited	1.88	GOVERNMENT BOND AND TREASURY BILL		
✓ State Bank of India	4.94	ELECTRICAL EQUIPMENT	4.93	OTHERS	12.69		Treasury Bill	
✓ ICI Bank Limited	4.75	TD Power Systems Limited	1.84	Adani Ports and Special Economic Zone Limited	1.78		364 Days Tbill (MD 15/01/2026) (SOV)	0.02
Bank of Baroda	0.93	Bharat Heavy Electricals Limited	0.97	Larsen & Toubro Limited	1.43		Total	0.02
POWER	10.70	Siemens Limited	0.83	InterGlobe Aviation Limited	1.35	CASH & CASH EQUIVALENT		
✓ NTPC Green Energy Limited	3.51	Siemens Energy India Limited	0.74	Polycab India Limited	1.19	Net Receivables/Payables	(0.02)	
✓ NTPC Limited	3.05	Quality Power Electrical Eqp Ltd	0.55	SBI Life Insurance Company Limited	1.18	TREPS / Reverse Repo Investments	2.43	
Tata Power Company Limited	2.15	FERROUS METALS	4.28	Limited		Total	2.41	
Power Grid Corporation of India Limited	1.99	Tata Steel Limited	2.60	ITC Limited	1.14	GRAND TOTAL	100.00	
IT - SOFTWARE	8.76	JSW Steel Limited	1.68	Deepak Nitrite Limited	0.81	✓ Indicates Top 10 Equity Holdings.		
✓ Coforge Limited	3.35	PETROLEUM PRODUCTS	3.88	BSE Limited	0.80			
Tech Mahindra Limited	2.19	✓ Reliance Industries Limited	3.88	Bharti Airtel Limited	0.69			
Infosys Limited	1.71	RETAILING	3.71	Pidilite Industries Limited	0.69			
Tata Consultancy Services Limited	1.51	Eternal Limited	1.40	Zaggle Prepaid Ocean Services Limited	0.64			
FINANCE	7.50	Cartrade Tech Limited	1.11	Limited				
✓ Shriram Finance Limited	3.30	Avenue Supermarts Limited	0.70	Balrampur Chini Mills Limited	0.51			
CreditAccess Grameen Limited	1.87	Trent Limited	0.50					
SBI Cards and Payment Services Limited	1.26	DIVERSIFIED METALS	2.92					
REC Limited	1.07	✓ Vedanta Limited	2.92					
AEROSPACE & DEFENSE	5.06	AUTOMOBILES	2.74					
✓ Hindustan Aeronautics Limited	3.21	Hyundai Motor India Ltd	1.88					
Bharat Electronics Limited	1.85	Hero MotoCorp Limited	0.86					
PHARMACEUTICALS & BIOTECHNOLOGY	4.95	CONSUMER DURABLES	2.53					
Dr. Reddy's Laboratories Limited	2.80	Titan Company Limited	1.55					
		Sky Gold And Diamonds Limited	0.98					
		INDUSTRIAL MANUFACTURING	2.00					
		Kaynes Technology India Limited	1.29					

MCAP Categorization (As on May 30, 2025)	
Mcap Category	Percentage
Large Cap	80.83%
Mid Cap	8.48%
Small Cap	8.21%
GB/TB/Repo/Others	2.48%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

NIFTY 100 TRI (Tier 1)

DATE OF ALLOTMENT

June 29, 2021

FUND MANAGER

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

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

AVERAGE AUM

₹ 194.09 Crs.

LATEST AUM

₹ 201.43 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, 2025)

0.58 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS (As on May 30, 2025)

Standard Deviation (Annualized): 15.33% (Bank of India Bluechip Fund)
13.98% (NIFTY 100 TRI)

Beta: 1.05

Sharpe Ratio*: 0.73

Tracking Error (Annualized): 4.60%

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

*Risk-free rate assumed to be 5.86% (MIBOR as on May 30, 2025)

NAV (As on May 30, 2025)

NAV (₹)

Regular Plan	Direct Plan
Growth	Growth
IDCW	IDCW
15.64	16.42
15.64	16.39

EXPENSE RATIO

Regular Plan: 2.30%

Direct Plan: 0.90%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Mid & Small Cap Equity & Debt Fund

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

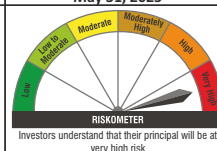
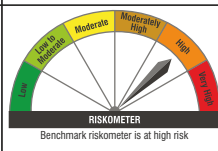
Invest Now

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

This product is suitable for investors who are seeking*:

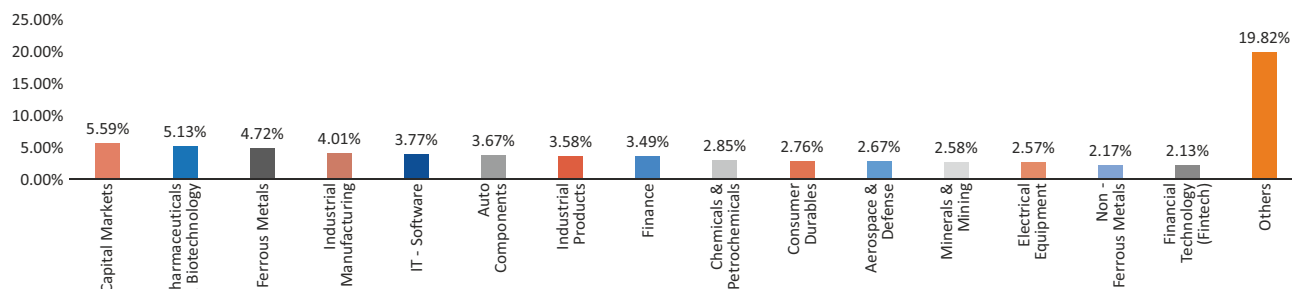
- Long term capital appreciation and income distribution.
- Equity fund investing in Mid & Small Cap equity and equity related securities (not part of the top 100 stocks by market capitalization) as well as fixed income securities.

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

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

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		MINERALS & MINING		Commercial Paper		Non-Convertible Debentures	
✓ CAPITAL MARKETS	5.59	✓ Lloyds Metals And Energy Limited	2.58	Kotak Mahindra Investments Limited (CRISIL A1+)	0.87	Power Grid Corporation of India Limited (CRISIL AAA)	1.16
✓ Nippon Life India Asset Management Limited	1.95	✓ ELECTRICAL EQUIPMENT	2.57	Bharti Telecom Limited (CRISIL A1+)	0.41	Total	1.28
Prudent Corporate Advisory Services Limited	1.73	TD Power Systems Limited	1.65	RFV_N-AMRT			
Angel One Limited	1.27	✓ SCHNEIDER ELECTRIC INFRASTRUCTURE LIMITED	0.92	Non-Convertible Debentures			
Central Depository Services (India) Limited	0.64	✓ NON - FERROUS METALS	2.17	Power Grid Corporation of India Limited (CRISIL AAA)	1.16	Total	1.16
✓ PHARMACEUTICALS & BIOTECHNOLOGY	5.13	✓ HINDUSTAN COPPER LIMITED	2.13	GOVERNMENT BOND AND TREASURY BILL			
✓ Eris Lifesciences Limited	1.82	✓ PB Fintech Limited	2.13	Government Bond			
Abbott India Limited	1.02	✓ OTHERS	19.82	7.1% GOI (MD 18/04/2029) (SOV)	1.52		
Ajanta Pharma Limited	0.96	✓ ZAGGLE PREPAID OCEAN SERVICES LIMITED	1.79	7.18% GOI (MD 14/08/2033) (SOV)	1.21		
IPCA Laboratories Limited	0.89	Coromandel International Limited	1.64	Total	2.73		
Senores Pharmaceuticals Limited	0.44	Castrol India Limited	1.56	Treasury Bill			
✓ FERROUS METALS	4.72	Indian Bank	1.53	364 Days Tbill (MD 15/01/2026) (SOV)	0.24		
✓ Jindal Stainless Limited	3.05	JK Cement Limited	1.47	Total	0.24		
Steel Authority of India Limited	1.67	Radico Khaitan Limited	1.36	CASH & CASH EQUIVALENT			
✓ INDUSTRIAL MANUFACTURING	4.01	Ganesha Ecosphere Limited	1.31	Net Receivables/(Payables)	0.46		
✓ Jyoti CNC Automation Ltd	1.70	Balrampur Chini Mills Limited	1.15	TREPS / Reverse Repo Investments	5.53		
Syrma SGS Technology Limited	0.90	CMS Info System Limited	1.07	Total	5.99		
Jupiter Wagons Limited	0.78	Aditya Birla Real Estate Limited	1.06	GRAND TOTAL	100.00		
Titagarh Rail Systems Limited	0.63	Torrent Power Limited	1.03	Indicates Top 10 Equity Holdings.			
✓ IT - SOFTWARE	3.77	Max Healthcare Institute Limited	0.98				
✓ Coforge Limited	3.77	Triveni Engineering & Industries Limited	0.97				
✓ AUTO COMPONENTS	3.67	The Indian Hotels Company Limited	0.96				
✓ UNO Minda Limited	1.89	Poly Medicure Limited	0.60				
✓ Bharat Forge Limited	1.78	Bank of Maharashtra	0.54				
✓ INDUSTRIAL PRODUCTS	3.58	Sterling And Wilson Renewable Energy Limited	0.50				
✓ APL Apollo Tubes Limited	1.81	Arvind Limited	0.30				
✓ HEG Limited	1.77	Total	71.51				
✓ FINANCE	3.49						
✓ Housing & Urban Development Corporation Limited	3.18						
✓ SBI Cards and Payment Services Limited	0.31						
✓ CHEMICALS & PETROCHEMICALS	2.85						
✓ Swan Energy Limited	1.72						
✓ Deepak Nitrite Limited	1.13						
✓ CONSUMER DURABLES	2.76						
✓ Dixon Technologies (India) Limited	1.35						
✓ ETHOS LTD.	0.77						
✓ Senco Gold Limited	0.64						
✓ AEROSPACE & DEFENSE	2.67						
✓ Bharat Dynamics Limited	2.67						

MCAP Categorization (As on May 30, 2025)

Mcap Category	Percentage
Mid Cap	40.31%
Small Cap	31.22%
Debt	19.54%
GB/TB/Repo/Others	8.93%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

BENCHMARK^A

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

DATE OF ALLOTMENT

July 20, 2016

FUND MANAGER

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

AVERAGE AUM

₹ 1,145.02 Crs.

LATEST AUM

₹ 1,198.04 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on May 31, 2025)

1.00 Times^A (Basis last rolling 12 months)

EQUITY PARAMETER (As on May 30, 2025)

Standard Deviation (Annualized): 14.76% (Bank of India Mid & Small Cap Equity & Debt Fund)
12.55% (Nifty Midsmallcap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.12

Sharpe Ratio*: 1.06

Tracking Error (Annualized): 4.76%

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

*Risk-free rate assumed to be 5.86% (MIBOR as on May 30, 2025)

DEBT PARAMETER (As on May 30, 2025)

Average / Residual Maturity: 2.28 Years

Macaulay Duration: 1.83 Years

Modified Duration: 1.74 Years

Annualised Yield: 6.38%

NAV (As on May 30, 2025)

	Regular Plan	Direct Plan	NAV (₹)
Growth	37.94	41.28	
IDCW	32.16	33.68	

EXPENSE RATIO

Regular Plan: 2.06% Direct Plan: 0.75%

LOAD STRUCTURE (FOR ALL PLANS)

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

Bank of India Multi Asset Allocation Fund

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

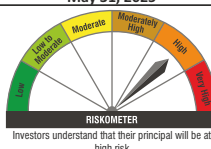
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All data as on May 31, 2025 (Unless indicated otherwise)

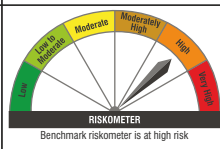
This product is suitable for investors who are seeking*:

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

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

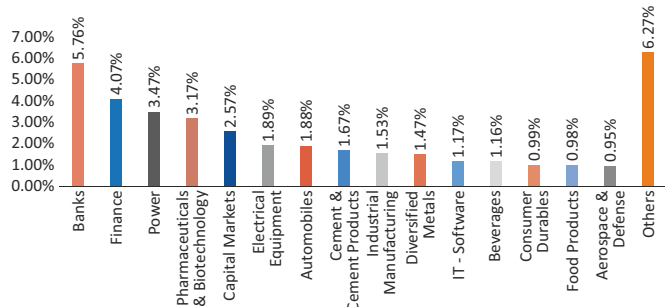


Benchmark Risk-o-meter as on May 31, 2025^A

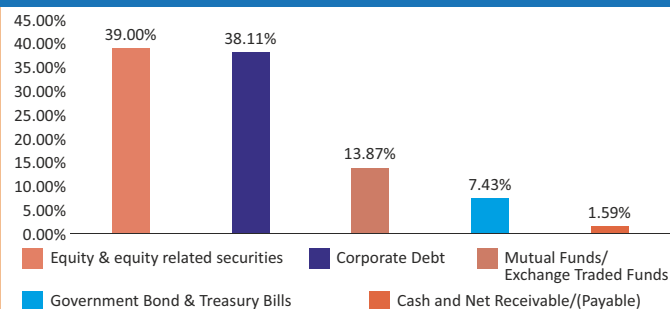


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		INDUSTRIAL MANUFACTURING		CORPORATE DEBT		Nippon India Mutual Fund	
BANKS	5.76	Titagarh Rail Systems Limited	0.65	Non-Convertible Debentures		DSP Mutual Fund	2.35
✓ State Bank of India	2.50	Jupiter Wagons Limited	0.50	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.32	Total	13.87
✓ Bank of Baroda	1.47	Syrma SGS Technology Limited	0.38	Power Finance Corporation Limited (CRISIL AAA)	7.24	GOVERNMENT BOND AND TREASURY BILL	
✓ ICICI Bank Limited	1.21	DIVERSIFIED METALS	1.47	LIC Housing Finance Limited (CRISIL AAA)	7.15	Government Bond	
Kotak Mahindra Bank Limited	0.58	✓ Vedanta Limited	1.47	Bajaj Finance Limited (CRISIL AAA)	5.15	7.1% GOI (MD 18/04/2029) (SOV)	2.93
FINANCE	4.07	IT - SOFTWARE	1.17	Tata Capital Housing Finance Limited (CRISIL AAA)	4.60	7.18% GOI (MD 14/08/2033) (SOV)	1.49
✓ Shriram Finance Limited	1.24	Coforge Limited	1.17	Small Industries Dev Bank of India (CRISIL AAA)	2.89	6.79% GOI (MD 07/10/2034) (SOV)	1.45
Housing & Urban Development Corporation Limited	0.89	BEVERAGES	1.16	REC Limited (CRISIL AAA)	1.73	6.33% GOI (MD 05/05/2035) (SOV)	1.42
CreditAccess Grameen Limited	0.80	Varun Beverages Limited	1.16	National Bank For Agriculture and Rural Development (CRISIL AAA)	1.45	Total	7.29
REC Limited	0.61	CONSUMER DURABLES	0.99	Export Import Bank of India (CRISIL AAA)	0.58	Treasury Bill	
PNB Housing Finance Limited	0.53	PG Electroplast Limited	0.55	Total	38.11	364 Days Tbill (MD 15/01/2026) (SOV)	0.14
POWER	3.47	Senco Gold Limited	0.44	MUTUAL FUNDS/EXCHANGE TRADED FUNDS		Total	0.14
✓ NTPC Green Energy Limited	1.93	FOOD PRODUCTS	0.98	ICICI Prudential Mutual Fund	8.88	CASH & CASH EQUIVALENT	
✓ Tata Power Company Limited	1.54	Manorama Industries Limited	0.98	Exchange Traded Funds		Net Receivables/(Payables)	0.85
PHARMACEUTICALS & BIOTECHNOLOGY	3.17	AEROSPACE & DEFENSE	0.95	ICICI Prudential Mutual Fund		TREPS / Reverse Repo Investments	0.74
✓ Dr. Reddy's Laboratories Limited	1.28	Hindustan Aeronautics Limited	0.95	GRAND TOTAL		Total	1.59
✓ Wockhardt Limited	0.95	OTHERS	6.27	Indicates Top 10 Equity Holdings.		GRAND TOTAL	100.00
Acutaa Chemicals Limited	0.94	Zaggle Prepaid Ocean Services Limited	0.71				
CAPITAL MARKETS	2.57	Balrampur Chini Mills Limited	0.66				
Prudent Corporate Advisory Services Limited	0.99	Adani Ports and Special Economic Zone Limited	0.60				
BSE Limited	0.98	DLF Limited	0.56				
Multi Commodity Exchange of India Limited	0.60	Aditya Birla Real Estate Limited	0.55				
ELECTRICAL EQUIPMENT	1.89	PB Fintech Limited	0.49				
Siemens Limited	0.73	Trent Limited	0.48				
Siemens Energy India Limited	0.66	FIEM Industries Limited	0.47				
ABB India Limited	0.50	Hi-Tech Pipes Limited	0.40				
AUTOMOBILES	1.88	Reliance Industries Limited	0.40				
✓ Mahindra & Mahindra Limited	1.88	Cartrade Tech Limited	0.39				
CEMENT & CEMENT PRODUCTS	1.67	InterGlobe Aviation Limited	0.35				
✓ UltraTech Cement Limited	1.67	KRN Heat Exchanger And Refrigeration Limited	0.21				
		Total	39.00				

INVESTMENT OBJECTIVE

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

BENCHMARK^A

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

DATE OF ALLOTMENT

February 28, 2024

FUND MANAGER

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

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

AVERAGE AUM

₹ 349.10 Crs.

LATEST AUM

₹ 356.15 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, 2025)

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

OTHER PARAMETERS (As on May 30, 2025)

Average / Residual Maturity: 4.68 Years

Macaulay Duration: 3.88 Years

Modified Duration: 3.66 Years

Annualised Yield: 6.67%

NAV (As on May 30, 2025)

	NAV (₹)
Regular Plan	
Growth	11.2486
IDCW	11.2496
Direct Plan	
Growth	11.3873
Monthly IDCW	11.3880

EXPENSE RATIO

Regular Plan: 1.93% Direct Plan: 0.81%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Balanced Advantage Fund

(An Open Ended Dynamic Asset Allocation Fund)

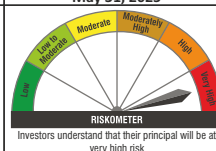
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All data as on May 31, 2025 (Unless indicated otherwise)

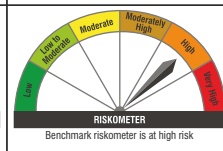
This product is suitable for investors who are seeking*:

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

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

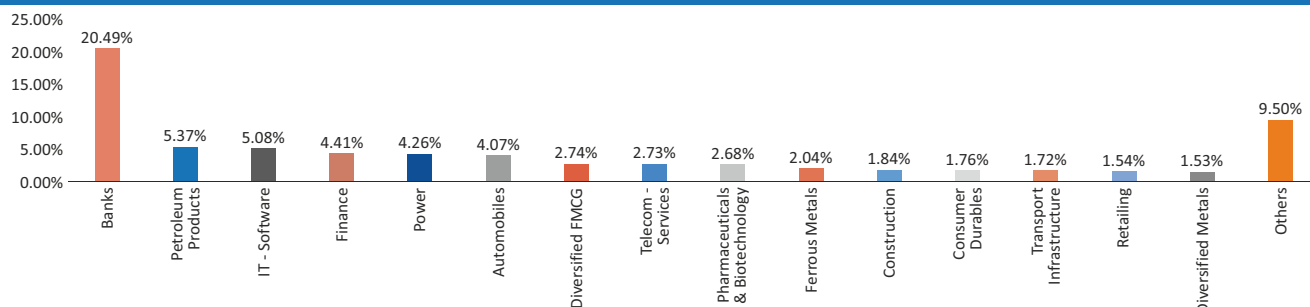


Benchmark Risk-o-meter as on May 31, 2025[^]



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		PHARMACEUTICALS & BIOTECHNOLOGY		GOVERNMENT BOND AND TREASURY BILL		GOVERNMENT BOND	
BANKS	20.49	Dr. Reddy's Laboratories Limited	0.99	HDFC Life Insurance Company Limited	0.40	7.18% GOI (MD 14/08/2033) (SOV)	2.80
✓ HDFC Bank Limited	7.27	Sun Pharmaceutical Industries Limited	0.84	Siemens Energy India Limited	0.36	7.1% GOI (MD 18/04/2029) (SOV)	1.88
✓ ICICI Bank Limited	5.28	Divi's Laboratories Limited	0.44	Tata Consumer Products Limited	0.29	Total	4.68
✓ State Bank of India	4.05	Cipla Limited	0.41	CORPORATE DEBT		Treasury Bill	
✓ Axis Bank Limited	1.54	FERROUS METALS	2.04	Non-Convertible Debentures		364 Days Tbill (MD 15/01/2026) (SOV)	0.35
Kotak Mahindra Bank Limited	1.31	Tata Steel Limited	1.27	National Bank For Agriculture and Rural Development (CRISIL AAA)	3.72	Total	0.35
Bank of Baroda	0.77	JSW Steel Limited	0.77	Small Industries Dev Bank of India (CRISIL AAA)	3.70	CASH & CASH EQUIVALENT	
IndusInd Bank Limited	0.27	CONSTRUCTION	1.84	Indian Railway Finance Corporation Limited (CRISIL AAA)	2.96	Net Receivables/(Payables)	0.92
PETROLEUM PRODUCTS	5.37	✓ Larsen & Toubro Limited	1.84	Export Import Bank of India (CRISIL AAA)	1.47	TREPS / Reverse Repo	3.74
✓ Reliance Industries Limited	5.37	CONSUMER DURABLES	1.76	Total	11.85	Investments	
IT - SOFTWARE	5.08	Titan Company Limited	1.24	MONEY MARKET INSTRUMENTS		Total	4.66
Infosys Limited	1.46	Asian Paints Limited	0.52	Certificate of Deposit		GRAND TOTAL	100.00
Tata Consultancy Services Limited	1.45	TRANSPORT INFRASTRUCTURE	1.72	AU Small Finance Bank Limited (FITCH A1+)	3.52		
HCL Technologies Limited	0.93	✓ Adani Ports and Special Economic Zone Limited	1.72	Total	3.52		
Tech Mahindra Limited	0.85	RETAILING	1.54	INVIT			
Wipro Limited	0.39	Eternal Limited	0.78	IndiGRID Infrastructure Trust	1.60		
FINANCE	4.41	Trent Limited	0.76	IRB InvIT Fund	1.58		
Shriram Finance Limited	1.53	DIVERSIFIED METALS	1.53	Total	3.18		
Bajaj Finance Limited	1.47	Vedanta Limited	1.53				
REC Limited	1.01	OTHERS	9.50				
Jio Financial Services Limited	0.34	Bharat Electronics Limited	1.39				
Bajaj Finserv Limited	0.06	DLF Limited	1.18				
POWER	4.26	Hindalco Industries Limited	0.87				
✓ NTPC Limited	1.90	UltraTech Cement Limited	0.74				
Power Grid Corporation of India Limited	1.18	SBI Life Insurance Company Limited	0.70				
Tata Power Company Limited	1.18	Adani Enterprises Limited	0.68				
AUTOMOBILES	4.07	Grasim Industries Limited	0.53				
Mahindra & Mahindra Limited	1.02	Coal India Limited	0.50				
Hero MotoCorp Limited	0.78	Nestle India Limited	0.47				
Maruti Suzuki India Limited	0.72	Oil & Natural Gas Corporation Limited	0.47				
Tata Motors Limited	0.61	Siemens Limited	0.47				
Bajaj Auto Limited	0.57	Apollo Hospitals Enterprise Limited	0.45				
Eicher Motors Limited	0.37						
DIVERSIFIED FMCG	2.74						
✓ ITC Limited	1.90						
Hindustan Unilever Limited	0.84						
TELECOM - SERVICES	2.73						
✓ Bharti Airtel Limited	2.73						

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on May 30, 2025)

Mcap Category	Percentage
Large Cap	71.03%
Debt	15.36%
GB/TB/Repo/Others	9.72%
InvIT	3.17%
Mid Cap	0.72%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

BENCHMARK[^]

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

DATE OF ALLOTMENT

March 14, 2014

FUND MANAGER

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

AVERAGE AUM

₹ 137.37 Crs.

LATEST AUM

₹ 139.06 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on May 30, 2025)

Average / Residual Maturity: 3.28 Years
Macaulay Duration: 2.80 Years
Modified Duration: 2.66 Years
Annualised Yield: 6.41%

NAV (As on May 30, 2025)

Regular Plan	Direct Plan	NAV (₹)
Growth	24.5424	26.4593
IDCW	17.1228	15.9738

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.20%

LOAD STRUCTURE (FOR ALL PLANS)

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

Bank of India Conservative Hybrid Fund

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

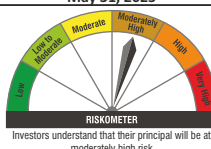
Invest Now

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

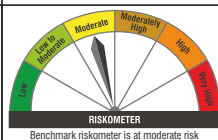
This product is suitable for investors who are seeking*:

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

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

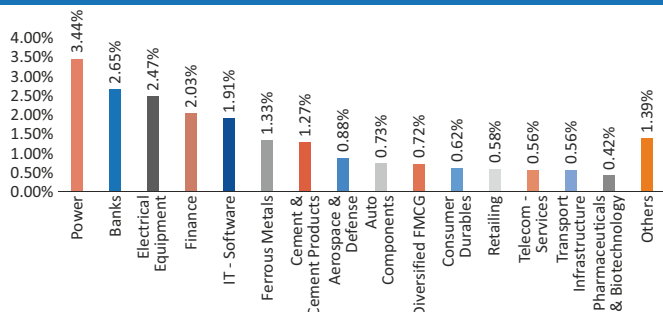


Benchmark Risk-o-meter as on May 31, 2025^A

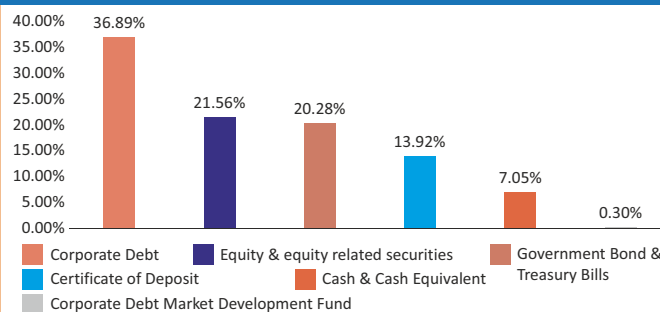


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		RETAILING		Small Industries Dev Bank of India (CRISIL AAA)		GOVERNMENT BOND AND TREASURY BILL	
POWER	3.44	Avenue Supermarts Limited	0.58	Bajaj Finance Limited (CRISIL AAA)	2.93	Government Bond	
✓ NTPC Green Energy Limited	1.52	TELECOM - SERVICES	0.56	Export Import Bank of India (CRISIL AAA)	1.47	7.1% GOI (MD 18/04/2029) (SOV)	7.50
✓ NTPC Limited	0.96	Bharti Airtel Limited	0.56	Total	36.89	6.79% GOI (MD 07/10/2034) (SOV)	6.84
✓ Power Grid Corporation of India Limited	0.96	TRANSPORT INFRASTRUCTURE	0.56	MONEY MARKET INSTRUMENTS		7.18% GOI (MD 14/08/2033) (SOV)	4.05
BANKS		Adani Ports and Special Economic Zone Limited	0.56	Certificate of Deposit		Total	18.39
✓ State Bank of India	2.65	PHARMACEUTICALS & BIOTECHNOLOGY		AU Small Finance Bank Limited (FITCH A1+)	7.03	Treasury Bill	
✓ ICICI Bank Limited	0.83	OTHERS		Axis Bank Limited (CRISIL A1+)	6.89	364 Days Tbill (MD 15/01/2026) (SOV)	1.39
HDFC Bank Limited	0.42	Wockhardt Limited	0.42	Total	13.92	364 Days Tbill (MD 07/08/2025) (SOV)	0.50
ELECTRICAL EQUIPMENT		OTHERS	1.39	CDMDF		Total	1.89
✓ TD Power Systems Limited	1.05	Reliance Industries Limited	0.31	Corporate Debt Market Development Fund		CASH & CASH EQUIVALENT	
ABB India Limited	0.56	Zaggle Prepaid Ocean Services Limited	0.29	Corporate Debt Market Development Fund		Net Receivables/(Payables)	1.27
Siemens Limited	0.49	Triveni Engineering & Industries Limited	0.24	Corporate Debt Market Development Fund (Others)		TREPS / Reverse Repo Investments	5.78
Siemens Energy India Limited	0.37	Laxmi Dental Limited	0.22	Corporate Debt Market Development Fund (Others)		Total	7.05
FINANCE		Maruti Suzuki India Limited	0.21	GRAND TOTAL		100.00	
✓ PNB Housing Finance Limited	0.84	Quadrant Future Tek Limited	0.12				
CreditAccess Grameen Limited	0.61	Total	21.56				
REC Limited	0.58	CORPORATE DEBT					
IT - SOFTWARE		Non-Convertible Debentures					
✓ Coforge Limited	1.91	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.43				
FERROUS METALS		National Bank For Agriculture and Rural Development (CRISIL AAA)	7.43				
Tata Steel Limited	0.81	Tata Capital Housing Finance Limited (CRISIL AAA)	4.41				
Steel Authority of India Limited	0.52	Tata Capital Housing Finance Limited (CRISIL AAA)	4.33				
CEMENT & CEMENT PRODUCTS		Power Finance Corporation Limited (CRISIL AAA)	2.97				
✓ Ambuja Cements Limited	1.27	Small Industries Dev Bank of India (CRISIL AAA)	2.96				
AEROSPACE & DEFENSE							
✓ Bharat Electronics Limited	0.88						
AUTO COMPONENTS							
S.J.S. Enterprises Limited	0.73						
DIVERSIFIED FMCG							
ITC Limited	0.72						
CONSUMER DURABLES							
Sky Gold And Diamonds Limited	0.62						

INVESTMENT OBJECTIVE

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

BENCHMARK^A

CRISIL Hybrid 85 + 15 - Conservative Index

DATE OF ALLOTMENT

March 18, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 68.79 Crs.

LATEST AUM

₹ 69.54 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 30, 2025)

Average / Residual Maturity: 3.54 Years

Macaulay Duration: 2.99 Years

Modified Duration: 2.85 Years

Annualised Yield: 6.48%

NAV (As on May 30, 2025)

NAV (₹)

Regular Plan		Eco Plan	
Growth	34.1083	Growth	35.2957
Monthly IDCW	17.5604	Monthly IDCW	26.7324
Quarterly IDCW	18.2007	Quarterly IDCW	-
Annual IDCW	16.5574	Annual IDCW	-

Direct Plan

Growth	36.4607
Monthly IDCW	16.2438
Quarterly IDCW	17.9166
Annual IDCW	16.6162

EXPENSE RATIO

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

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

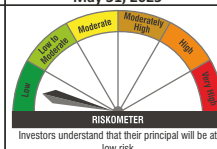
Invest Now

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

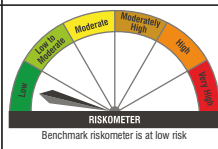
This product is suitable for investors who are seeking*:

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

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



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



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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		AEROSPACE & DEFENSE		IDFC First Bank Limited		GOVERNMENT BOND AND TREASURY BILL	
BANKS	17.80	Hindustan Aeronautics Limited	2.42	Info Edge (India) Limited	-1.50	Treasury Bill	
✓ Kotak Mahindra Bank Limited	4.23	INDUSTRIAL PRODUCTS	2.27	State Bank of India	-1.56	91 Days Tbill (MD 11/07/2025) (SOV)	1.61
✓ Canara Bank	3.77	Cummins India Limited	2.27	Aurobindo Pharma Limited	-1.62	364 Days Tbill (MD 15/01/2026) (SOV)	1.46
✓ Axis Bank Limited	3.11	FERROUS METALS	2.18	Grasim Industries Limited	-1.63	364 Days Tbill (MD 10/07/2025) (SOV)	1.27
Bank of Baroda	2.54	JSW Steel Limited	2.18	Jubilant Foodworks Limited	-1.91	91 Days Tbill (MD 17/07/2025) (SOV)	1.04
State Bank of India	1.55	OTHERS	9.99	Reliance Industries Limited	-1.99	91 Days Tbill (MD 07/08/2025) (SOV)	0.92
IDFC First Bank Limited	1.42	Godrej Properties Limited	1.99	Godrej Properties Limited	-2.00	364 Days Tbill (MD 08/01/2026) (SOV)	0.79
Punjab National Bank	1.18	Reliance Industries Limited	1.98	JSW Steel Limited	-2.19	364 Days Tbill (MD 24/07/2025) (SOV)	0.69
PHARMACEUTICALS & BIOTECHNOLOGY	5.42	Jubilant Foodworks Limited	1.90	Cummins India Limited	-2.28	364 Days Tbill (MD 28/08/2025) (SOV)	0.52
✓ Sun Pharmaceutical Industries Limited	3.81	Tata Power Company Limited	1.23	Hindustan Aeronautics Limited	-2.44	364 Days Tbill (MD 07/08/2025) (SOV)	0.34
Aurobindo Pharma Limited	1.61	ICICI Lombard General Insurance Company Limited	1.09	Bank of Baroda	-2.56	364 Days Tbill (MD 12/06/2025) (SOV)	0.10
AUTOMOBILES	4.29	NTPC Limited	0.93	Adani Enterprises Limited	-2.64	364 Days Tbill (MD 05/06/2025) (SOV)	0.09
✓ Mahindra & Mahindra Limited	3.74	Varun Beverages Limited	0.39	Hindalco Industries Limited	-2.69	Total	8.83
Tata Motors Limited	0.55	Oil India Limited	0.21	Crompton Greaves Consumer Electricals Limited	-2.96	CASH & CASH EQUIVALENT	
TELECOM - SERVICES	3.57	Godrej Consumer Products Limited	0.14	Axis Bank Limited	-3.13	Net Receivables/(Payables) after adjusting for futures	70.88
✓ Bharti Airtel Limited	3.27	Adani Ports and Special Economic Zone Limited	0.13	Bharti Airtel Limited	-3.29	TREPS / Reverse Repo Investments	3.75
Indus Towers Limited	0.30	Total	70.33	Max Healthcare Institute Limited	-3.31	Total	74.63
HEALTHCARE SERVICES	3.29	FUTURES AND OPTIONS		Mahindra & Mahindra Limited	-3.76	GRAND TOTAL	100.00
✓ Max Healthcare Institute Limited	3.29	Equity Futures		Canara Bank	-3.79	✓ Indicates Top 10 Equity Holdings.	
CEMENT & CEMENT PRODUCTS	3.25	Adani Ports and Special Economic Zone Limited	-0.13	Sun Pharmaceutical Industries Limited	-3.83		
Grasim Industries Limited	1.62	Godrej Consumer Products Limited	-0.14	Kotak Mahindra Bank Limited	-4.26		
UltraTech Cement Limited	1.17	Oil India Limited	-0.21	Equity Futures Total	-70.70		
Ambuja Cements Limited	0.46	Indus Towers Limited	-0.30	MUTUAL FUND INVESTMENT			
CONSUMER DURABLES	2.94	Varun Beverages Limited	-0.39	Bank of India Liquid Fund - Direct Plan - Growth	16.91		
✓ Crompton Greaves Consumer Electricals Limited	2.94	Ambuja Cements Limited	-0.46	Total	16.91		
NON - FERROUS METALS	2.67	PNB Housing Finance Limited	-0.47				
✓ Hindalco Industries Limited	2.67	Tata Motors Limited	-0.55				
METALS & MINERALS TRADING	2.63	Jio Financial Services Limited	-0.88				
✓ Adani Enterprises Limited	2.63	NTPC Limited	-0.93				
CAPITAL MARKETS	2.61	Trent Limited	-1.05				
Indian Energy Exchange Limited	1.39	ICICI Lombard General Insurance Company Limited	-1.09				
Multi Commodity Exchange of India Limited	1.22	Shriram Finance Limited	-1.12				
RETAILING	2.54	UltraTech Cement Limited	-1.17				
Info Edge (India) Limited	1.49	Punjab National Bank	-1.18				
Trent Limited	1.05	Multi Commodity Exchange of India Limited	-1.23				
FINANCE	2.46	Tata Power Company Limited	-1.23				
Shriram Finance Limited	1.11	Indian Energy Exchange Limited	-1.40				
Jio Financial Services Limited	0.88						
PNB Housing Finance Limited	0.47						

MCAP Categorization (As on May 30, 2025)

Mcap Category	Percentage
Arbitrage Positions	70.75%
Mutual Fund Units	16.93%
GB/TB/Repo/Others	12.32%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

BENCHMARK^A

NIFTY 50 Arbitrage Index

DATE OF ALLOTMENT

June 18, 2018

FUND MANAGER

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

AVERAGE AUM

₹ 43.41 Crs.

LATEST AUM

₹ 43.16 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 30, 2025)

Average / Residual Maturity: 0.17 Years

Macaulay Duration: 0.17 Years

Modified Duration: 0.17 Years

Annualised Yield: 5.96%

NAV (As on May 30, 2025)

	NAV (₹)
Regular Plan	
Growth	13.7249
Monthly IDCW	12.4381
Quarterly IDCW	13.1307
Annual IDCW	12.6819
Direct Plan	
Growth	14.3135
Monthly IDCW	12.9041
Quarterly IDCW	13.6036
Annual IDCW	12.9439

EXPENSE RATIO

Regular Plan: 0.86% Direct Plan: 0.52%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Liquid Fund

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

ICRA
A1+mfs

IND -
A1+mfs

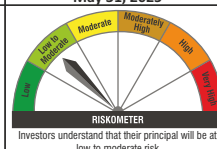
Invest Now

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

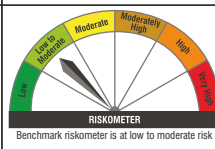
This product is suitable for investors who are seeking*:

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

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

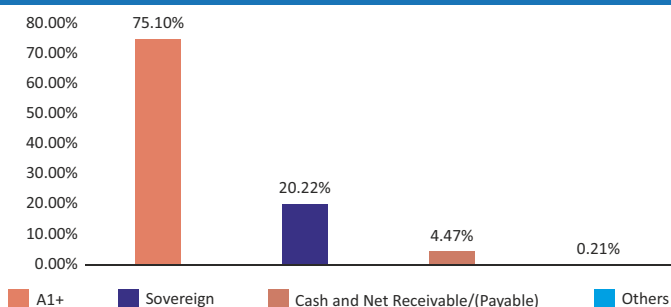


Benchmark Risk-o-meter as on May 31, 2025^A

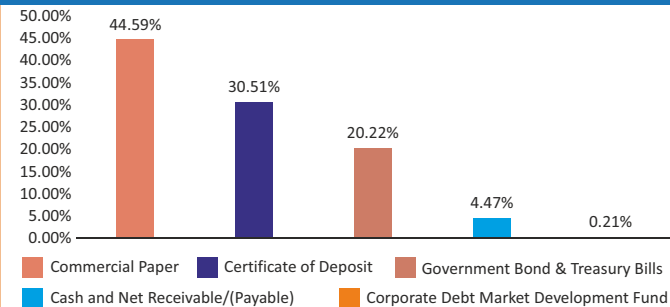


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Hindustan Petroleum Corporation Limited	CRISIL A1+	2.70
Reliance Industries Limited	CARE A1+	2.70
Small Industries Dev Bank of India	CRISIL A1+	2.70
Redington Limited	CRISIL A1+	2.69
Small Industries Dev Bank of India	CRISIL A1+	2.69
Reliance Jio Infocomm Limited	CRISIL A1+	2.68
Reliance Jio Infocomm Limited	CRISIL A1+	2.68
Godrej Agrovet Limited	CRISIL A1+	2.67
HDFC Securities Limited	CRISIL A1+	2.67
Motilal Oswal Financial Services Limited	CRISIL A1+	2.67
Poonawalla Fincorp Limited	CRISIL A1+	2.67
Reliance Retail Ventures Limited	CRISIL A1+	2.67
Axis Finance Limited	CRISIL A1+	2.66
Godrej Finance Limited	CRISIL A1+	2.66
Reliance Retail Ventures Limited	CRISIL A1+	1.72
Bajaj Finance Limited	CRISIL A1+	1.35
Godrej Industries Limited	CRISIL A1+	1.35
Kotak Securities Limited	ICRA A1+	1.33
PNB Housing Finance Limited	CRISIL A1+	1.33
Total		44.59
Commercial Paper		
Axis Bank Limited	CRISIL A1+	2.69
National Bank For Agriculture and Rural Development	CRISIL A1+	2.69
Bank of Baroda	FITCH A1+	2.68
Punjab National Bank	CRISIL A1+	2.68
Bank of Baroda	CRISIL A1+	2.67
ICICI Bank Limited	ICRA A1+	2.67
Indian Bank	CRISIL A1+	2.67
Indian Bank	CRISIL A1+	2.67
Kotak Mahindra Bank Limited	CRISIL A1+	2.67
Punjab National Bank	CRISIL A1+	2.67
ICICI Bank Limited	ICRA A1+	2.41
HDFC Bank Limited	CARE A1+	1.34
Total		30.51
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.21
Total		0.21

Portfolio Holdings	Industry/ Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
91 Days Tbill (MD 07/08/2025)	SOV	4.01
91 Days Tbill (MD 17/07/2025)	SOV	4.00
91 Days Tbill (MD 01/08/2025)	SOV	2.68
364 Days Tbill (MD 15/08/2025)	SOV	2.67
364 Days Tbill (MD 21/08/2025)	SOV	2.67
91 Days Tbill (MD 28/08/2025)	SOV	2.67
91 Days Tbill (MD 11/07/2025)	SOV	1.31
91 Days Tbill (MD 05/06/2025)	SOV	0.21
Total		20.22
CASH & CASH EQUIVALENT		
Net Receivables/Payables		4.08
TREPS / Reverse Repo Investments		0.39
Total		4.47
GRAND TOTAL		100.00

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

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Liquid Debt A-I Index

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM[#]

₹ 1,812.86 Crs.

LATEST AUM[#]

₹ 1,849.11 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on May 31, 2025)

Average / Residual Maturity: 0.16 Years

Macaulay Duration: 0.15 Years

Modified Duration: 0.15 Years

Annualised Yield: 5.91%

NAV (As on May 31, 2025)

NAV (₹)

Regular Plan

Growth 2,991.7864

Daily IDCW 1,002.1069

Weekly IDCW 1,002.1762

Direct Plan

Growth 3,021.5018

Daily IDCW 1,002.6483

Weekly IDCW 1,062.4729

EXPENSE RATIO

Regular Plan: 0.13%

Direct Plan: 0.10%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

Exit Load:

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

^AAggregate value of investments by other schemes of Bank of India Mutual Fund as on 31st May 2025 is ₹ 729.85 lacs.

Bank of India Money Market Fund

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

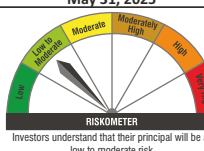
Invest Now

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

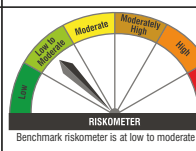
This product is suitable for investors who are seeking*:

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

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

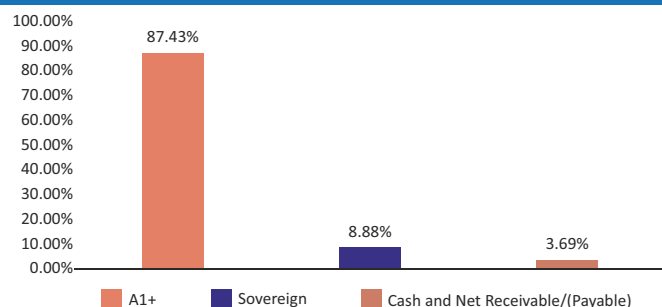


Benchmark Risk-o-meter as on May 31, 2025[^]

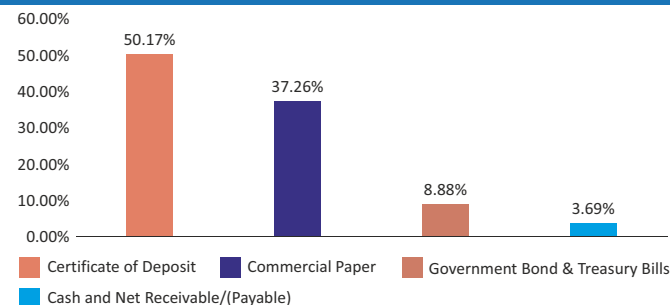


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Export Import Bank of India	CRISIL A1+	13.13
Axis Bank Limited	CRISIL A1+	10.57
Bank of Baroda	FITCH A1+	8.85
Punjab National Bank	CRISIL A1+	4.45
Indian Bank	CRISIL A1+	4.42
HDFC Bank Limited	CARE A1+	4.41
Small Industries Dev Bank of India	CRISIL A1+	4.34
Total		50.17
Commercial Paper		
Aditya Birla Capital Limited	ICRA A1+	21.96
NTPC Limited	CRISIL A1+	10.95
Kotak Mahindra Prime Limited	CRISIL A1+	4.35
Total		37.26
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 15/01/2026)	SOV	8.88
Total		8.88

Portfolio Holdings	Industry/ Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.06
TREPS / Reverse Repo Investments		3.63
Total		3.69
GRAND TOTAL		100.00

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

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK[^]

Tier 1: CRISIL Money Market A-1 Index

DATE OF ALLOTMENT

February 04, 2025

FUND MANAGER

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

AVERAGE AUM

₹ 109.90 Crs.

LATEST AUM

₹ 108.75 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 30, 2025)

Average / Residual Maturity: 0.68 Years

Macaulay Duration: 0.70 Years

Modified Duration: 0.70 Years

Annualised Yield: 6.32%

NAV (As on May 30, 2025)

	Regular Plan	Direct Plan	NAV (₹)
Growth	10.2764	Growth	10.2940
Daily IDCW	10.2765	Daily IDCW	10.0120
Weekly IDCW	10.2769	Weekly IDCW	-
Monthly IDCW	10.2765	Monthly IDCW	10.2927

EXPENSE RATIO

Regular Plan: 0.62%

Direct Plan: 0.12%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

NIL

Bank of India Ultra Short Duration Fund

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

ICRA -
A1+mfs

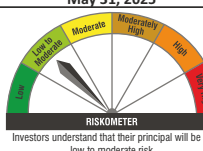
Invest Now

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

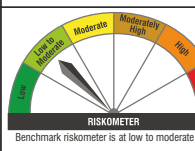
This product is suitable for investors who are seeking*:

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

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

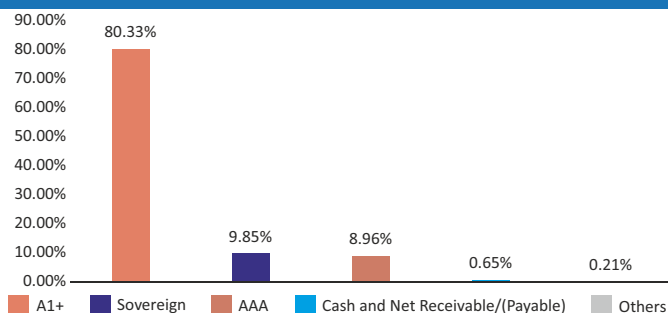


Benchmark Risk-o-meter as on May 31, 2025^A

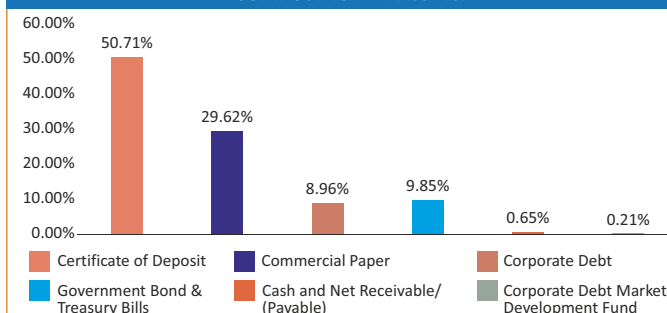


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
National Bank For Agriculture and Rural Development	CRISIL AAA	4.48
Power Finance Corporation Limited	CRISIL AAA	4.48
Total		8.96
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Axis Bank Limited	CRISIL A1+	8.80
Punjab National Bank	CRISIL A1+	8.66
Bank of Baroda	FITCH A1+	6.45
Canara Bank	CRISIL A1+	6.45
Small Industries Dev Bank of India	CRISIL A1+	6.33
HDFC Bank Limited	CARE A1+	5.36
AU Small Finance Bank Limited	FITCH A1+	4.37
Indian Bank	CRISIL A1+	4.29
Total		50.71
Commercial Paper		
Reliance Retail Ventures Limited	CRISIL A1+	8.00
Bharti Telecom Limited	CRISIL A1+	6.10
Kotak Mahindra Investments Limited	CRISIL A1+	5.95
NTPC Limited	CRISIL A1+	5.33
Kotak Mahindra Prime Limited	CRISIL A1+	4.24
Total		29.62
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.21
Total		0.21

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
182 Days Tbill (MD 07/08/2025)	SOV	4.43
182 Days Tbill (MD 31/07/2025)	SOV	4.43
364 Days Tbill (MD 15/01/2026)	SOV	0.86
364 Days Tbill (MD 24/07/2025)	SOV	0.13
Total		9.85
CASH & CASH EQUIVALENT		
Net Receivables/Payables		
TREPS / Reverse Repo Investments		0.27
Total		0.65
GRAND TOTAL		100.00

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

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

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 225.48 Crs.

LATEST AUM

₹ 223.55 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 30, 2025)

Average / Residual Maturity: 0.48 Years

Macaulay Duration: 0.48 Years

Modified Duration: 0.48 Years

Annualised Yield: 6.38%

NAV (As on May 30, 2025)		NAV (₹)	
Regular Plan		Direct Plan	
Growth	3,146.7649	Growth	3,254.6744
Bonus	-	Bonus	3,239.1962
Daily IDCW	1,007.4498	Daily IDCW	1,011.9280
Weekly IDCW	1,008.3061	Weekly IDCW	1,007.8265

EXPENSE RATIO

Regular Plan: 0.85% Direct Plan: 0.34%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

Bank of India Credit Risk Fund

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

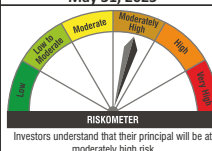
Invest Now

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

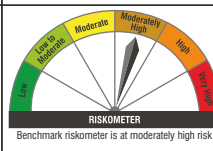
This product is suitable for investors who are seeking*:

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

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

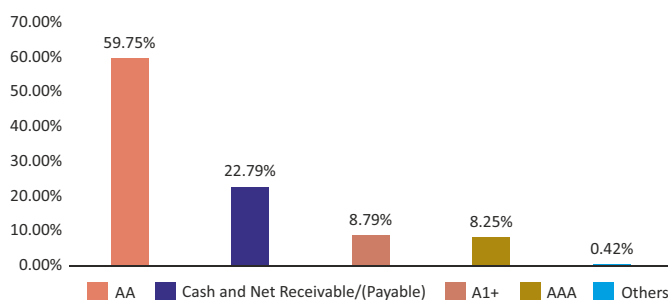


Benchmark Risk-o-meter as on May 31, 2025^A



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

CREDIT PROFILE



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets	Portfolio Holdings	Industry/ Rating	% to Net Assets																										
CORPORATE DEBT			CASH & CASH EQUIVALENT																												
Non-Convertible Debentures			Net Receivables/Payables																												
Rashtriya Chemicals and Fertilizers Limited	ICRA AA	9.34	TREPS / Reverse Repo Investments		10.74																										
Nirma Limited	CRISIL AA	9.20			12.05																										
Aditya Birla Real Estate Limited	CRISIL AA	9.19	Total		22.79																										
JSW Steel Limited	CARE AA	9.17	GRAND TOTAL																												
360 One Prime Limited	CRISIL AA	9.14	100.00																												
Manappuram Finance Limited	CRISIL AA	9.14	#Note: All subscriptions /switch-in application(s) and other pre-registered investments in Bank of India Credit Risk Fund, an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds), through any mode including the stock exchange platform has been temporarily suspended with effect from July 01, 2019 till further notice. Any redemptions including switch-out, registered under the Scheme would continue (without any change) as per the terms of the SID and KIM of the Scheme. https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-cr_f_28-june-2019.pdf																												
Tata Capital Housing Finance Limited	CRISIL AAA	8.25																													
Nuvoco Vistas Corporation Limited	CRISIL AA	4.57																													
Total		68.00																													
MONEY MARKET INSTRUMENTS																															
Certificate of Deposit			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 :																												
Axis Bank Limited	CRISIL A1+	4.49																													
Small Industries Dev Bank of India	CRISIL A1+	4.30																													
Total		8.79																													
CDMDF																															
Corporate Debt Market Development Fund			<table><tr><th colspan="5">Potential Risk Class Matrix</th></tr><tr><th colspan="2" rowspan="2"></th><th colspan="3">Credit Risk</th></tr><tr><th>Relatively Low (Class A)</th><th>Moderate (Class B)</th><th>Relatively High (Class C)</th></tr><tr><td rowspan="3">Interest Rate Risk</td><td>Relatively Low (Class I)</td><td></td><td></td><td></td></tr><tr><td>Moderate (Class II)</td><td></td><td></td><td>C-II</td></tr><tr><td>Relatively High (Class III)</td><td></td><td></td><td></td></tr></table>			Potential Risk Class Matrix							Credit Risk			Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	Interest Rate Risk	Relatively Low (Class I)				Moderate (Class II)			C-II	Relatively High (Class III)			
Potential Risk Class Matrix																															
		Credit Risk																													
		Relatively Low (Class A)				Moderate (Class B)	Relatively High (Class C)																								
Interest Rate Risk	Relatively Low (Class I)																														
	Moderate (Class II)			C-II																											
	Relatively High (Class III)																														
Corporate Debt Market Development Fund																															
Total	OTHERS	0.42																													
Total		0.42																													
PREFERENCE SHARES (PREFSHARE)																															
Preference Shares																															
Amanta Healthcare Limited		0.00																													
Total		0.00																													

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 ratings. To achieve this objective, the Scheme will seek to make investments in rated, unrated instruments and structured obligations of public and private companies. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

BENCHMARK^A

Tier 1: CRISIL Credit Risk Debt B-II Index

DATE OF ALLOTMENT

February 27, 2015

FUND MANAGER

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

AVERAGE AUM

₹ 109.64 Crs.

LATEST AUM

₹ 109.53 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on May 30, 2025)

Average / Residual Maturity: 0.83 Years

Macaulay Duration: 0.72 Years

Modified Duration: 0.68 Years

Annualised Yield: 6.23%

NAV (As on May 30, 2025)

NAV (₹)

Regular Plan: 12.1496

Direct Plan: 12.4428

EXPENSE RATIO

Regular Plan: 1.38%

Direct Plan: 0.98%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Overnight Fund

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

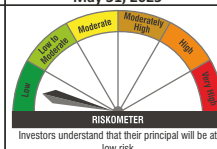
Invest Now

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

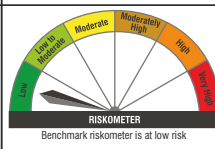
This product is suitable for investors who are seeking*:

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

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

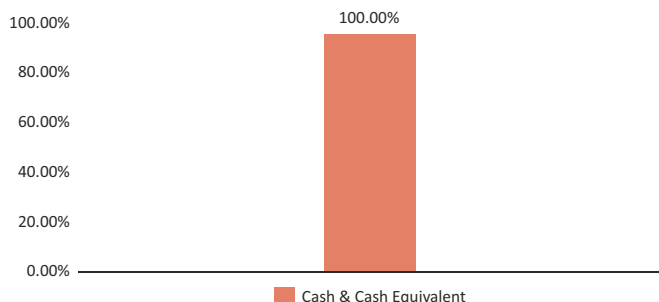


Benchmark Risk-o-meter as on May 31, 2025^A

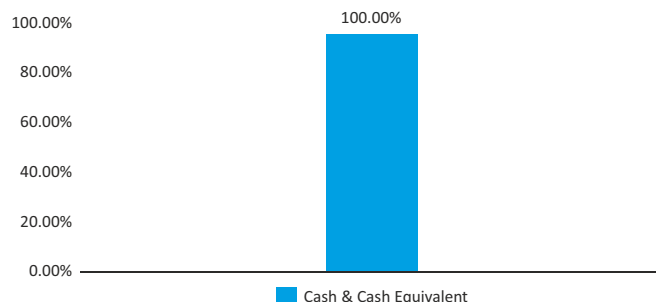


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.35
TREPS / Reverse Repo Investments		99.65
Total		100.00
GRAND TOTAL		100.00

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Liquid Overnight Index

DATE OF ALLOTMENT

January 28, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 57.29 Crs.

LATEST AUM

₹ 72.02 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, 2025)

Average / Residual Maturity: 1 Day

Macaulay Duration: 1 Day

Modified Duration: 1 Day

Annualised Yield: 5.98%

NAV (As on May 31, 2025)

	Regular Plan	Direct Plan	NAV (₹)
Growth	1,304.9111	Growth	1,308.4642
Daily IDCW	1,000.0000	Daily IDCW	1,000.0000
Weekly IDCW	1,000.8646	Weekly IDCW	-
Monthly IDCW	1,000.7960	Monthly IDCW	1,000.8003

EXPENSE RATIO

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

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	NIL

Bank of India Short Term Income Fund

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

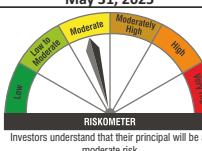
Invest Now

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

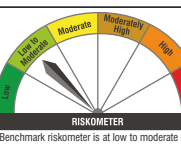
This product is suitable for investors who are seeking*:

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

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

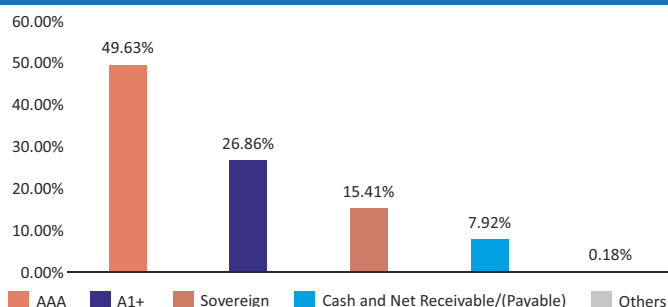


Benchmark Risk-o-meter as on May 31, 2025^A



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

CREDIT PROFILE



COMPOSITION BY HOLDING PERIOD

Duration	% of Assets
Upto 3 months	8.51%
3 months to 6 months	4.27%
6 months to 1 year	22.84%
> 1 year	64.38%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
REC Limited	CRISIL AAA	8.25
Indian Railway Finance Corporation Limited	CRISIL AAA	7.50
Small Industries Dev Bank of India	CRISIL AAA	7.50
Tata Capital Housing Finance Limited	CRISIL AAA	7.32
Power Finance Corporation Limited	CRISIL AAA	4.51
National Bank For Agriculture and Rural Development	CRISIL AAA	3.75
Bajaj Finance Limited	CRISIL AAA	3.71
Export Import Bank of India	CRISIL AAA	2.99
National Bank For Agriculture and Rural Development	CRISIL AAA	2.64
National Bank For Agriculture and Rural Development	CRISIL AAA	1.46
Total		49.63
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
HDFC Bank Limited	CARE A1+	5.24
Indian Bank	CRISIL A1+	3.50
Indian Bank	CRISIL A1+	3.49
Export Import Bank of India	CRISIL A1+	3.47
Total		15.70
Commercial Paper		
Kotak Mahindra Prime Limited	CRISIL A1+	6.90
Bharti Telecom Limited	CRISIL A1+	4.26
Total		11.16
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.18
Total		0.18
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
6.33% GOI (MD 05/05/2035)	SOV	7.35

Portfolio Holdings	Industry/ Rating	% to Net Assets
6.79% GOI (MD 07/10/2034)	SOV	4.08
7.1% GOI (MD 18/04/2029)	SOV	3.80
Total		15.23
Treasury Bill		
364 Days Tbill (MD 15/01/2026)	SOV	0.18
Total		0.18
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.25
TREPS / Reverse Repo Investments		7.67
Total		7.92
GRAND TOTAL		100.00

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Short Duration Debt A-II Index

DATE OF ALLOTMENT

December 18, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 131.21 Crs.

LATEST AUM

₹ 137.21 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 30, 2025)

Average / Residual Maturity: 3.33 Years
Macaulay Duration: 2.86 Years
Modified Duration: 2.72 Years
Annualised Yield: 6.53%

NAV (As on May 30, 2025)

NAV (₹)

Regular Plan	Direct Plan
Growth	29.0580
Monthly IDCW	14.1283
Quarterly IDCW	13.3961

EXPENSE RATIO

Regular Plan: 1.00% Direct Plan: 0.45%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

IDCW History

EQUITY FUNDS⁵

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

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

HYBRID FUND⁵

Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Conservative Hybrid Fund		
Regular Monthly IDCW		
02-February-2021	0.23090000	11.2228 ^a
02-February-2021	0.23090000	11.2228 ^b
30-June-2021	0.30000000	11.3853 ^a
30-June-2021	0.30000000	11.3853 ^b
Regular Quarterly IDCW		
25-June-2018	0.0864385	11.1417 ^a
25-June-2018	0.08004287	11.1417 ^b
25-March-2019	0.03320971	11.1241 ^a
25-March-2019	0.03075255	11.1241 ^b
Regular Annual IDCW		
25-March-2019	0.07203243	10.3827 ^a
25-March-2019	0.06670224	10.3827 ^b
02-February-2021	0.26970000	10.3095 ^a
02-February-2021	0.26970000	10.3095 ^b
Regular Plan Regular IDCW		
25-June-2013	0.389636	12.0556 ^a
25-June-2013	0.373162	12.0556 ^b
25-March-2014	0.389636	10.9004 ^a
25-March-2014	0.373162	10.9004 ^b
Direct Monthly IDCW		
02-February-2021	0.22820000	10.1643 ^a
02-February-2021	0.22820000	10.1643 ^b
30-June-2021	0.03000000	10.3018 ^a
30-June-2021	0.03000000	10.3018 ^b
Direct Quarterly IDCW		
26-December-2018	0.21610173	10.6590 ^a
26-December-2018	0.20010672	10.6590 ^b
25-March-2019	0.21610173	10.5824 ^a
25-March-2019	0.20010672	10.5824 ^b
Direct Annual IDCW		
25-March-2019	0.28811758	10.2199 ^a
25-March-2019	0.26680896	10.2199 ^b
02-February-2021	0.41970000	10.1017 ^a
02-February-2021	0.41970000	10.1017 ^b
Eco Monthly IDCW		
02-February-2021	0.49370000	16.9514 ^a
02-February-2021	0.49370000	16.9514 ^b
30-June-2021	0.50000000	17.1667 ^a
30-June-2021	0.50000000	17.1667 ^b
Eco Quarterly IDCW		
26-December-2018	0.06838875	10.0000 ^a
26-December-2018	0.06324962	10.0000 ^b
25-March-2019	0.07206263	10.1033 ^a
25-March-2019	0.06670224	10.1033 ^b
Eco Plan Regular IDCW		
25-March-2013	0.440456	12.5487 ^a
25-March-2013	0.377515	12.5487 ^b
25-March-2014	0.779271	11.5826 ^a
25-March-2014	0.746324	11.5826 ^b
Bank of India Balanced Advantage Fund		
Regular Plan - Regular IDCW		
25-June-2018	0.02449771	10.7707 ^a
25-June-2018	0.02449722	10.7707 ^b
29-July-2021	0.40000000	11.2226 ^a
29-July-2021	0.40000000	11.2226 ^b
Direct Plan - Regular IDCW		
25-March-2019	0.44270637	10.2965 ^a
25-June-2019	0.04427025	10.0302 ^a
25-June-2019	0.0442703	10.0302 ^b
30-June-2021	1.00000000	10.0785 ^a
30-June-2021	1.00000000	10.0785 ^b
DEBT / INCOME FUNDS		
Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Short Term Income Fund⁵		
Institutional Monthly IDCW		
25-January-2011	0.043921	10.1704 ^a
25-January-2011	0.040935	10.1704 ^b
25-February-2011	0.052705	10.1881 ^a
25-February-2011	0.049122	10.1881 ^b
Institutional Quarterly IDCW		
29-December-2009	0.1751890	10.2708 ^a
29-December-2009	0.1630520	10.2708 ^b
Regular Monthly IDCW		
25-March-2019	0.05042235	10.3919 ^a
25-March-2019	0.04668914	10.3919 ^b
25-April-2019	0.03601595	10.3441 ^a
25-April-2019	0.03334718	10.3441 ^b
Regular Quarterly IDCW		
26-December-2018	0.10804795	10.1585 ^a
26-December-2018	0.10005336	10.1585 ^b
25-March-2019	0.10804788	10.1917 ^a
25-March-2019	0.10005336	10.1917 ^b
Direct Monthly IDCW		
25-March-2019	0.05042155	10.3930 ^a
25-March-2019	0.04669158	10.3930 ^b
25-April-2019	0.03602011	10.3498 ^a
25-April-2019	0.03335117	10.3498 ^b
Direct Quarterly IDCW		
26-December-2018	0.14401749	10.1444 ^a
26-December-2018	0.13340448	10.1444 ^b
25-March-2019	0.10804758	10.1908 ^a
25-March-2019	0.10005336	10.1908 ^b
Bank of India Overnight Fund⁵⁵		
Regular Monthly IDCW		
28-April-25	5.5905330	1000.1601 ^a
28-April-25	5.5905330	1000.1601 ^b
26-May-25	4.4889886	1000.1593 ^a
26-May-25	4.4889886	1000.1593 ^b
Direct Monthly IDCW		
28-April-25	5.6339285	1000.1599 ^a
28-April-25	5.6339285	1000.1599 ^b
26-May-25	4.5109392	1000.1599 ^a
26-May-25	4.5109392	1000.1599 ^b

Scheme Performance - Regular Plan

Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	1.83%	8.54%	11.08%	10,183	10,854	11,108
3 years	23.29%	18.16%	15.56%	18,741	16,498	15,432
5 years	NA	NA	NA	NA	NA	NA
Since inception*	28.17%	23.49%	20.87%	33,940	28,255	25,425

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

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

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

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

Bank of India Small Cap Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	10.48%	8.36%	11.08%	11,048	10,836	11,108
3 years	24.33%	25.65%	15.56%	19,218	19,836	15,432
5 years	35.98%	37.60%	22.29%	46,575	49,420	27,380
Since inception*	26.67%	20.66%	14.79%	45,970	33,587	24,348

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

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

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

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

Bank of India ELSS Tax Saver - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-1.31%	8.54%	11.08%	9,869	10,854	11,108
3 years	20.85%	18.16%	15.56%	17,650	16,498	15,432
5 years	26.56%	25.09%	22.29%	32,512	30,665	27,380
Since inception*	18.54%	17.46%	15.79%	1,59,080	1,37,225	1,08,681

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Business Cycle Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	-10.01%	1.75%	6.11%	8,999	10,087	10,305
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*	-9.20%	-3.44%	-1.31%	9,301	9,740	9,902

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

Above returns are on Simple Annualized Return.

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

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

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	8.25%	9.85%	11.08%	10,825	10,985	11,108
3 years	21.51%	20.80%	15.56%	17,939	17,627	15,432
5 years	28.06%	26.25%	22.29%	34,491	32,115	27,380
Since inception*	16.22%	15.35%	14.07%	37,940	35,475	32,127

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

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

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

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

Bank of India Balanced Advantage Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	2.50%	10.93%	11.08%	10,250	11,093	11,108
3 years	11.69%	12.25%	15.56%	13,933	14,143	15,432
5 years	12.50%	14.53%	22.29%	18,034	19,724	27,380
Since inception*	8.33%	11.54%	14.03%	24,542	34,067	43,618

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	5.32%	10.33%	11.71%	10,532	11,033	11,171
3 years	8.36%	10.09%	9.43%	12,723	13,343	13,106
5 years	12.63%	9.16%	5.50%	18,134	15,505	13,076
Since inception*	7.86%	9.33%	6.19%	34,108	42,478	26,464

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

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

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

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

Bank of India Credit Risk Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	5.86%	9.42%	11.71%	10,586	10,942	11,171
3 years	5.81%	8.42%	9.43%	11,845	12,746	13,106
5 years	26.88%	7.72%	5.50%	32,928	14,510	13,076
Since inception*	1.92%	8.30%	6.86%	12,150	22,665	19,752

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

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

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

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

Bank of India Bluechip Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	1.10%	8.87%	11.33%	10,110	10,887	11,133
3 years	16.98%	15.96%	14.95%	18,495	17,870	17,268
5 years	NA	NA	NA	NA	NA	NA
Since inception*	12.07%	13.67%	13.14%	15,640	16,533	16,233

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Multi Cap Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	7.52%	9.30%	8.54%	10,752	10,930	10,854
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	27.60%	25.80%	22.04%	17,290	16,748	15,645

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

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

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

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme since inception. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.

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

3. Different plans shall have a different expense structure.

Bank of India Manufacturing & Infrastructure Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	4.62%	-1.29%	11.08%	10,462	9,871	11,108
3 years	27.24%	27.03%	15.56%	20,602	20,500	15,432
5 years	32.69%	31.29%	22.29%	41,204	39,061	27,380
Since inception*	11.80%	8.56%	12.28%	54,760	34,972	58,492

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

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

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

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme w.e.f. from September 27, 2022. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.

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

3. Different plans shall have a different expense structure.

Bank of India Large & Mid Cap Equity Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	4.44%	8.63%	11.08%	10,444	10,863	11,108
3 years	19.56%	17.60%	15.56%	17,089	16,264	15,432
5 years	23.86%	24.33%	22.29%	29,185	29,742	27,380
Since inception*	13.85%	15.65%	14.38%	86,300	1,12,115	93,207

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

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

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

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme w.e.f. from September 27, 2022. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.

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

3. Different plans shall have a different expense structure.

Notes

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

Scheme Performance - Regular Plan

Bank of India Liquid Fund - Growth Option - PERFORMANCE (As on May 31, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.43%	6.16%	8.14%	10,012	10,011	10,015
15 Days	6.91%	6.65%	8.34%	10,027	10,026	10,033
30 Days	6.63%	6.42%	8.89%	10,055	10,053	10,073
1 year	7.31%	7.15%	8.00%	10,731	10,715	10,800
3 years	6.97%	6.92%	7.11%	12,243	12,227	12,290
5 years	5.50%	5.56%	5.52%	13,074	13,110	13,086
Since inception*	6.70%	6.82%	6.43%	29,918	30,476	28,663

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

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

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

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

Bank of India Ultra Short Duration Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.98%	7.64%	7.99%	10,698	10,764	10,799
3 years	6.39%	7.29%	7.11%	12,041	12,351	12,288
5 years	5.16%	5.96%	5.52%	12,863	13,364	13,086
Since inception*	7.03%	7.44%	6.43%	31,468	33,607	28,659

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

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

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

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

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.85%	5.76%	8.14%	10,011	10,011	10,015
15 Days	5.85%	5.74%	8.34%	10,023	10,023	10,033
30 Days	5.84%	5.76%	8.89%	10,048	10,048	10,073
1 year	6.58%	6.51%	8.00%	10,658	10,651	10,800
3 years	6.47%	6.45%	7.11%	12,071	12,065	12,290
5 years	5.18%	5.18%	5.52%	13,683	12,877	13,086
Since inception*	5.10%	5.08%	5.81%	13,049	13,034	13,521

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Short Term Income Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	10.45%	9.16%	11.71%	11,045	10,916	11,171
3 years	9.84%	7.65%	9.43%	13,252	12,476	13,106
5 years	10.24%	6.30%	5.50%	16,291	13,578	13,076
Since inception*	6.16%	7.58%	5.65%	26,742	33,315	24,719

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

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

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

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

Bank of India Multi Asset Allocation Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Co Fund Manager - Mithraem Bharucha & Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	6.52%	12.83%	11.08%	10,652	11,283	11,108
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	9.83%	14.38%	11.33%	10,983	11,438	11,133

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

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

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

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

Bank of India Arbitrage Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Firdaus Ragina				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.66%	7.53%	7.99%	10,666	10,753	10,799
3 years	5.92%	7.08%	7.11%	11,884	12,279	12,288
5 years	4.39%	5.55%	5.52%	12,398	13,101	13,086
Since inception*	4.66%	5.57%	6.22%	13,725	14,582	15,215

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

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

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

1. Mr. Firdaus Ragina has been managing the Scheme since October 01, 2024.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Notes

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

Scheme Performance - Direct Plan

Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	3.35%	8.54%	11.08%	10,335	10,854	11,108
3 years	25.17%	18.16%	15.56%	19,610	16,498	15,432
5 years	NA	NA	NA	NA	NA	NA
Since inception#	30.20%	23.49%	20.87%	36,670	28,255	25,425

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

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

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

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

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

3. Different plans shall have a different expense structure

Bank of India Small Cap Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	12.16%	8.36%	11.08%	11,216	10,836	11,108
3 years	26.29%	25.65%	15.56%	20,142	19,836	15,432
5 years	38.18%	37.60%	22.29%	50,473	49,420	27,380
Since inception#	28.80%	20.66%	14.79%	51,180	33,587	24,348

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

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

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

1. Mr. Alok Singh has been managing this scheme from October 1, 2024. In addition to this, he manages 7 other open-ended schemes and co-manages 1 scheme of Bank of India Mutual Fund.

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

3. Different plans shall have a different expense structure.

Bank of India ELSS Tax Saver - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-0.19%	8.54%	11.08%	9,981	10,854	11,108
3 years	22.20%	18.16%	15.56%	18,248	16,498	15,432
5 years	27.95%	25.09%	22.29%	34,337	30,665	27,380
Since inception#	18.12%	14.70%	13.52%	79,102	54,919	48,325

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

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

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

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

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

3. Different plans shall have a different expense structure.

Notes

1. The details & returns for close ended schemes have not been disclosed as these are not comparable with other schemes.

2. Returns of only those schemes that have completed six months been given.

Scheme Performance - Direct Plan

Bank of India Business Cycle Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	-9.49%	1.75%	6.11%	9,051	10,087	10,305
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#	-8.40%	-3.44%	-1.31%	9,363	9,740	9,902

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

Above returns are on Simple Annualized Return.

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

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

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	9.61%	9.85%	11.08%	10,961	10,985	11,108
3 years	22.86%	20.80%	15.56%	18,544	17,627	15,432
5 years	29.38%	26.25%	22.29%	36,306	32,115	27,380
Since inception#	17.34%	15.35%	14.07%	41,280	35,475	32,127

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

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

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

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

Bank of India Balanced Advantage Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	3.62%	10.93%	11.08%	10,362	11,093	11,108
3 years	12.80%	12.25%	15.56%	14,351	14,143	15,432
5 years	13.45%	14.53%	22.29%	18,805	19,724	27,380
Since inception#	9.06%	11.54%	14.03%	26,459	34,067	43,618

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	6.33%	10.33%	11.71%	10,633	11,033	11,171
3 years	9.10%	10.09%	9.43%	12,984	13,343	13,106
5 years	13.34%	9.16%	5.50%	18,714	15,505	13,076
Since inception#	8.65%	9.19%	6.85%	28,005	29,798	22,764

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

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

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

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

Bank of India Credit Risk Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	6.25%	9.42%	11.71%	10,625	10,942	11,171
3 years	6.13%	8.42%	9.43%	11,955	12,746	13,106
5 years	27.26%	7.72%	5.50%	33,421	14,510	13,076
Since inception#	2.15%	8.30%	6.86%	12,443	22,665	19,752

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

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

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

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

Bank of India Bluechip Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	2.43%	8.87%	11.33%	10,243	10,887	11,133
3 years	18.37%	15.96%	14.95%	19,372	17,870	17,268
5 years	NA	NA	NA	NA	NA	NA
Since inception#	13.47%	13.67%	13.14%	16,420	16,533	16,233

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Multi Cap Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	8.85%	9.30%	8.54%	10,885	10,930	10,854
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	28.97%	25.80%	22.04%	17,710	16,748	15,645

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

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

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

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme since inception. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.

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

3. Different plans shall have a different expense structure.

Bank of India Manufacturing & Infrastructure Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	6.20%	-1.29%	11.08%	10,620	9,871	11,108
3 years	29.00%	27.03%	15.56%	21,467	20,500	15,432
5 years	34.46%	31.29%	22.29%	44,029	39,061	27,380
Since inception#	17.64%	12.70%	13.52%	75,212	44,152	48,325

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

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

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

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme w.e.f. from September 27, 2022. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.

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

3. Different plans shall have a different expense structure.

Bank of India Large & Mid Cap Equity Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	5.66%	8.63%	11.08%	10,566	10,863	11,108
3 years	20.83%	17.60%	15.56%	17,641	16,264	15,432
5 years	25.16%	24.33%	22.29%	30,752	29,742	27,380
Since inception#	14.48%	14.69%	13.52%	53,650	54,833	48,325

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

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

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

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme w.e.f. from September 27, 2022. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.

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

3. Different plans shall have a different expense structure.

Notes

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

Scheme Performance - Direct Plan

Bank of India Liquid Fund - Growth Option - PERFORMANCE (As on May 31, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.46%	6.16%	8.14%	10,012	10,011	10,015
15 Days	6.94%	6.65%	8.34%	10,028	10,026	10,033
30 Days	6.66%	6.42%	8.89%	10,055	10,053	10,073
1 year	7.34%	7.15%	8.00%	10,734	10,715	10,800
3 years	7.02%	6.92%	7.11%	12,260	12,227	12,290
5 years	5.56%	5.56%	5.52%	13,111	13,110	13,086
Since inception#	6.88%	6.77%	6.57%	22,854	22,559	22,044

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

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

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

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

Bank of India Ultra Short Duration Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	7.53%	7.64%	7.99%	10,753	10,764	10,799
3 years	6.84%	7.29%	7.11%	12,196	12,351	12,288
5 years	5.51%	5.96%	5.52%	13,081	13,364	13,086
Since inception#	7.35%	7.26%	6.57%	24,127	23,872	22,031

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

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

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

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

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.87%	5.76%	8.14%	10,011	10,011	10,015
15 Days	5.87%	5.74%	8.34%	10,023	10,023	10,033
30 Days	5.86%	5.76%	8.89%	10,048	10,048	10,073
1 year	6.61%	6.51%	8.00%	10,661	10,651	10,800
3 years	6.50%	6.45%	7.11%	12,080	12,065	12,290
5 years	5.23%	5.18%	5.52%	13,701	12,877	13,086
Since inception#	5.16%	5.08%	5.81%	13,085	13,034	13,521

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Short Term Income Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	11.06%	9.16%	11.71%	11,106	10,916	11,171
3 years	10.39%	7.65%	9.43%	13,451	12,476	13,106
5 years	10.75%	6.30%	5.50%	16,670	13,578	13,076
Since inception#	7.00%	7.72%	6.85%	23,174	25,192	22,764

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

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

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

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

Bank of India Multi Asset Allocation Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Co Fund Manager - Mithraem Bharucha & Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	7.57%	12.83%	11.08%	10,757	11,283	11,108
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	10.91%	14.38%	11.33%	11,091	11,438	11,133

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

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

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

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

Bank of India Arbitrage Fund - Growth Option - PERFORMANCE (As on May 30, 2025)

Fund Manager - Firdaus Ragina				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	7.28%	7.53%	7.99%	10,728	10,753	10,799
3 years	6.53%	7.08%	7.11%	12,088	12,279	12,288
5 years	4.99%	5.55%	5.52%	12,762	13,101	13,086
Since inception#	5.29%	5.57%	6.22%	14,314	14,582	15,215

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

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

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

1. Mr. Firdaus Ragina has been managing the Scheme since October 01, 2024.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Notes

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

Schemes managed by Fund Managers



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

Funds Managed:

Bank of India Flexi Cap Fund

Bank of India Business Cycle Fund

Bank of India Conservative Hybrid Fund

Bank of India Small Cap Fund

Bank of India Mid & Small Cap Equity & Debt Fund

Bank of India Credit Risk Fund

Bank of India ELSS Tax Saver

Bank of India Balanced Advantage Fund

Funds Co-managed:

Bank of India Bluechip Fund

Regular Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Small Cap Fund	10.48%	8.36%	24.33%	25.65%	35.98%	37.60%	26.67%	20.66%
	Bank of India Mid & Small Cap Equity & Debt Fund	8.25%	9.85%	21.51%	20.80%	28.06%	26.25%	16.22%	15.35%
	Bank of India Credit Risk Fund	5.86%	9.42%	5.81%	8.42%	26.88%	7.72%	1.92%	8.30%
Bottom 3	Bank of India Flexi Cap Fund	1.83%	8.54%	23.29%	18.16%	NA	NA	28.17%	23.49%
	Bank of India Bluechip Fund	1.10%	8.87%	16.98%	15.96%	NA	NA	12.07%	13.67%
	Bank of India ELSS Tax Saver	-1.31%	8.54%	20.85%	18.16%	26.56%	25.09%	18.54%	17.46%

Direct Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Small Cap Fund	12.16%	8.36%	26.29%	25.65%	38.18%	37.60%	28.80%	20.66%
	Bank of India Mid & Small Cap Equity & Debt Fund	9.61%	9.85%	22.86%	20.80%	29.38%	26.25%	17.34%	15.35%
	Bank of India Conservative Hybrid Fund	6.33%	10.33%	9.10%	10.09%	13.34%	9.16%	8.65%	9.19%
Bottom 3	Bank of India Flexi Cap Fund	3.35%	8.54%	25.17%	18.16%	NA	NA	30.20%	23.49%
	Bank of India Bluechip Fund	2.43%	8.87%	18.37%	15.96%	NA	NA	13.47%	13.67%
	Bank of India ELSS Tax Saver	-0.19%	8.54%	22.20%	18.16%	27.95%	25.09%	18.12%	14.70%

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

• Bank of India Small Cap Fund - Benchmark: Nifty Smallcap 250 TRI • Bank of India Mid & Small Cap Equity & Debt Fund - Benchmark: Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%) • Bank of India Credit Risk Fund - Benchmark: CRISIL Credit Risk Debt B-II Index • Bank of India Flexi Cap Fund - Benchmark: BSE 500 TRI • Bank of India Bluechip Fund - Benchmark: Nifty 100 TRI • Bank of India ELSS Tax Saver - Benchmark: BSE 500 TRI • Bank of India Conservative Hybrid Fund - Benchmark: CRISIL Hybrid 85 + 15 - Conservative Index.

Schemes managed by Fund Managers



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

Funds Managed:

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

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Multi Cap Fund	7.52%	9.30%	NA	NA	NA	NA	27.60%	25.80%
Bank of India Manufacturing and Infrastructure Fund	4.62%	-1.29%	27.24%	27.03%	32.69%	31.29%	11.80%	8.56%
Bank of India Consumption Fund	NA	NA	NA	NA	NA	NA	3.70%	1.74%
Bank of India Large & Mid Cap Equity Fund	4.44%	8.63%	19.56%	17.60%	23.86%	24.33%	13.85%	15.65%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Multi Cap Fund	8.85%	9.30%	NA	NA	NA	NA	28.97%	25.80%
Bank of India Manufacturing and Infrastructure Fund	6.20%	-1.29%	29.00%	27.03%	34.46%	31.29%	17.64%	12.70%
Bank of India Consumption Fund	NA	NA	NA	NA	NA	NA	4.20%	1.74%
Bank of India Large & Mid Cap Equity Fund	5.66%	8.63%	20.83%	17.60%	25.16%	24.33%	14.48%	14.69%

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



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

Funds Managed:

Bank of India Midcap Tax Fund - Series 1	Bank of India Midcap Tax Fund - Series 2
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Funds Co-managed:

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

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Bluechip Fund	1.10%	8.87%	16.98%	15.96%	NA	NA	12.07%	13.67%
Bank of India Multi Asset Allocation Fund	6.52%	12.83%	NA	NA	NA	NA	9.83%	14.38%
Bank of India Mid Cap Tax Fund - Series 1	2.93%	8.54%	20.08%	18.16%	26.33%	25.09%	14.21%	14.64%
Bank of India Mid Cap Tax Fund - Series 2	3.25%	8.54%	20.18%	18.16%	26.08%	25.09%	18.90%	17.04%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Bluechip Fund	2.43%	8.87%	18.37%	15.96%	NA	NA	13.47%	13.67%
Bank of India Multi Asset Allocation Fund	7.57%	12.83%	NA	NA	NA	NA	10.91%	14.38%
Bank of India Mid Cap Tax Fund - Series 1	3.22%	8.54%	20.14%	18.16%	26.71%	25.09%	14.74%	14.64%
Bank of India Mid Cap Tax Fund - Series 2	3.58%	8.54%	20.27%	18.16%	26.58%	25.09%	19.58%	17.04%

• Bank of India Bluechip Fund - Benchmark: Nifty 100 TRI • Bank of India Multi Asset Allocation Fund - Benchmark: 37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold • Bank of India Mid Cap Tax Fund - Series 1 - Benchmark: BSE 500 TRI • Bank of India Mid Cap Tax Fund - Series 2 - Benchmark: BSE 500 TRI

Schemes managed by Fund Managers



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

Funds Managed:

Bank of India Liquid Fund

Bank of India Money Market Fund

Bank of India Ultra Short Duration Fund

Bank of India Overnight Fund

Bank of India Short Term Income Fund

Funds Co-managed:

Bank of India Multi Asset Allocation Fund (Debt Portion)

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	7.31%	7.15%	6.97%	6.92%	5.50%	5.56%	6.70%	6.82%
Bank of India Money Market Fund	NA	NA	NA	NA	NA	NA	2.76%	2.51%
Bank of India Ultra Short Duration Fund	6.98%	7.64%	6.39%	7.29%	5.16%	5.96%	7.03%	7.44%
Bank of India Overnight Fund	6.58%	6.51%	6.47%	6.45%	5.18%	5.18%	5.10%	5.08%
Bank of India Short Term Income Fund	10.45%	9.16%	9.84%	7.65%	10.24%	6.30%	6.16%	7.58%
Bank of India Multi Asset Allocation Fund	6.52%	12.83%	NA	NA	NA	NA	9.83%	14.38%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	7.34%	7.15%	7.02%	6.92%	5.56%	5.56%	6.88%	6.77%
Bank of India Money Market Fund	NA	NA	NA	NA	NA	NA	2.94%	2.51%
Bank of India Ultra Short Duration Fund	7.53%	7.64%	6.84%	7.29%	5.51%	5.96%	7.35%	7.26%
Bank of India Overnight Fund	6.61%	6.51%	6.50%	6.45%	5.23%	5.18%	5.16%	5.08%
Bank of India Short Term Income Fund	11.06%	9.16%	10.39%	7.65%	10.75%	6.30%	7.00%	7.72%
Bank of India Multi Asset Allocation Fund	7.57%	12.83%	NA	NA	NA	NA	10.91%	14.38%

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



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

Funds Managed:

Bank of India Arbitrage Fund

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Arbitrage Fund	6.66%	7.53%	5.92%	7.08%	4.39%	5.55%	4.66%	5.57%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Arbitrage Fund	7.28%	7.53%	6.53%	7.08%	4.99%	5.55%	5.29%	5.57%

• Bank of India Arbitrage Fund - Benchmark: NIFTY 50 Arbitrage Index

SIP Returns of Selected Schemes

All data as on May 30, 2025 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	19,90,000
Market Value of amount Invested	1,21,006	4,60,549	9,30,926	65,69,003
Scheme Returns (CAGR)	1.58%	16.72%	17.64%	13.10%
Benchmark returns# (CAGR)	4.88%	16.55%	17.38%	14.82%
Additional Benchmark## (CAGR)	-2.88%	11.00%	13.36%	13.10%

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

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	14,90,000
Market Value of amount Invested	1,21,755	4,69,061	9,60,199	41,05,618
Scheme Returns (CAGR)	2.76%	18.02%	18.91%	15.26%
Benchmark returns# (CAGR)	4.88%	16.55%	17.38%	15.39%
Additional Benchmark## (CAGR)	6.98%	14.67%	15.51%	14.14%

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

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	19,50,000
Market Value of amount Invested	117,901	464,493	958,014	8,392,184
Scheme Returns (CAGR)	-3.27%	17.32%	18.81%	16.16%
Benchmark returns# (CAGR)	4.57%	16.95%	17.88%	14.70%
Additional Benchmark## (CAGR)	-2.88%	11.00%	13.36%	12.94%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	14,90,000
Market Value of amount Invested	1,18,595	4,73,356	9,89,929	52,25,829
Scheme Returns (CAGR)	-2.19%	18.67%	20.16%	18.72%
Benchmark returns# (CAGR)	4.57%	16.95%	17.88%	15.54%
Additional Benchmark## (CAGR)	6.98%	14.67%	15.51%	14.14%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	18,20,000
Market Value of amount Invested	1,21,092	5,06,745	11,19,877	72,60,140
Scheme Returns (CAGR)	1.71%	23.58%	25.28%	16.55%
Benchmark returns# (CAGR)	-3.50%	23.58%	25.66%	14.04%
Additional Benchmark## (CAGR)	-2.88%	11.00%	13.36%	12.97%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	14,90,000
Market Value of amount Invested	1,22,029	5,19,421	11,67,921	58,28,464
Scheme Returns (CAGR)	3.19%	25.39%	27.04%	20.28%
Benchmark returns# (CAGR)	-3.50%	23.58%	25.66%	16.40%
Additional Benchmark## (CAGR)	6.98%	14.67%	15.51%	14.14%

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

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

Additional Benchmark: Nifty 50 TRI

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

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

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

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

SIP Returns of Selected Schemes

All data as on May 30, 2025 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	10,70,000
Market Value of amount Invested	1,23,501	4,84,375	10,08,792	24,83,351
Scheme Returns (CAGR)	5.52%	20.31%	20.94%	18.19%
Benchmark returns# (CAGR)	7.15%	19.36%	19.82%	17.05%
Additional Benchmark## (CAGR)	-2.88%	11.00%	13.36%	13.76%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	10,70,000
Market Value of amount Invested	1,24,341	4,94,165	10,42,052	26,20,688
Scheme Returns (CAGR)	6.86%	21.76%	22.28%	19.33%
Benchmark returns# (CAGR)	7.15%	19.36%	19.82%	17.05%
Additional Benchmark## (CAGR)	6.98%	14.67%	15.51%	14.90%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	7,70,000
Market Value of amount Invested	1,21,268	4,91,338	11,05,696	18,72,617
Scheme Returns (CAGR)	1.99%	21.34%	24.75%	27.53%
Benchmark returns# (CAGR)	2.90%	23.61%	25.63%	25.75%
Additional Benchmark## (CAGR)	-2.88%	11.00%	13.36%	14.28%

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

Scheme Benchmark: Nifty Smallcap 250 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	7,70,000
Market Value of amount Invested	1,22,225	5,04,384	11,61,066	20,03,978
Scheme Returns (CAGR)	3.50%	23.24%	26.80%	29.67%
Benchmark returns# (CAGR)	2.90%	23.61%	25.63%	25.75%
Additional Benchmark## (CAGR)	6.98%	14.67%	15.51%	15.92%

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

Scheme Benchmark: Nifty Smallcap 250 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	-	6,00,000
Market Value of amount Invested	1,19,733	4,93,918	-	10,41,678
Scheme Returns (CAGR)	-0.42%	21.72%	NA	22.28%
Benchmark returns# (CAGR)	4.57%	16.95%	NA	17.82%
Additional Benchmark## (CAGR)	-2.88%	11.00%	NA	13.31%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	-	6,00,000
Market Value of amount Invested	1,20,637	5,06,556	-	10,90,426
Scheme Returns (CAGR)	1.00%	23.56%	NA	24.19%
Benchmark returns# (CAGR)	4.57%	16.95%	NA	17.82%
Additional Benchmark## (CAGR)	6.98%	14.67%	NA	15.47%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

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

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

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

How to Read a Factsheet

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

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

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

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

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

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

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

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

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

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

IDCW: Income Distribution cum Capital Withdrawal

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

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

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

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

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

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

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

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

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

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

Disclaimer/Statutory Details

The data in the Factsheet is updated up to May 31, 2025 unless indicated otherwise. Statements relating to outlook and forecast are the opinions of the Author. The views expressed by the author are personal and are not necessarily that of Bank of India Investment Managers Private Limited. This report is for information purpose only and is not intended to be any investment advice. Please make independent research/ obtain professional help before taking any decision of investment/ sale. AMC makes no representation as to the quality, liquidity or market perception of any securities/ issuer/ borrower, if described in the report above, nor does it provide any guarantee whatsoever. Information and material used in this report are believed to be from reliable sources. However, AMC does not warrant the accuracy, reasonableness and/or completeness of any information. AMC does not undertake to update any information or material in this report. Decisions taken by you based on the information provided in this report are to your own account and risk. AMC and any of its officers, directors and employees shall not be liable for any loss or damage of any nature, as also any loss or profit in any way arising from the use of this material in any manner. AMC or its directors, officers and employees, including author of this report/ persons involved in the preparation or issuance of this report may, from time to time, have long or short positions in, and buy or sell the securities, if any, mentioned herein or have other potential conflict of interest with respect to any recommendation and related information and opinions given in the report/ report. This report, or any part of it, should not be duplicated, or contents altered/ modified, in whole or in part in any form and or re-distributed without AMC's prior written consent. © Bank of India Investment Managers Private Limited 2025.

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

Ahmedabad - Office No. 604 6th Floor, Building Name - Sun Square, C. G. Road, Navrangpura, Ahmedabad - 380006. • **Bangalore** - 14/2 Rajesh Chambers, Brunton road, Ashok Nagar, MG road, Craig park layout, Bangalore - 560025. • **Chandigarh** - 205, Megabyte Business Center, SCO-333-334, 1st Floor, Sec-35B Chandigarh - 160 022. • **Chennai** - Cabin No. 308, Apeejay Business Center No: 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • **Hyderabad** - First Floor, Legend Plaza, GHMC no 1-7-79 A and B, 1-7-95 to 111, Mandalay Line, Penderghast Road, Secunderabad - 500 003. • **Jaipur** - Office no.154, 1st Floor, Ganpati Plaza, M I Road, Jaipur - 302 001. • **Kolkata** - OM Tower, Room No - 1008, 32, Jawahar Lal Nehru Road, Kolkata - 700071. • **Lucknow** - Office Number - F-105, Wing - A, Ski-Hi Chambers, 11/05 park road, lucknow-226001. • **Mumbai** - B/204, Tote 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Panel, Mumbai - 400 013. • **New Delhi** - B-104, Statesman House, Barakhamba Road, Connaught Place, New Delhi - 110 001. • **Nashik** - 105, B-Wing ABH Capital, Opposite Ramayan Bunglow, Tilakwadi, Nashik - 422001. • **Patna** - Office No. 406, 4th floor, Ashiana Hariwasi Complex, Dark Bungalow road, Bandar Bagicha, Frazier Road Area, Patna - 800001. • **Pune** - 303, 3rd Floor, Karan Selene Apartment, CTS No 851/2, Final Plot No 187/1, Bhandarkar Road, Pune - 411004. • **Vadodra** - C-173, 1st Floor Emerald One Building, Jetalpur road, Jetalpur, Vadodra - 390007.

● **Agra:** House No. 17/2/4, 2Nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Place, Agra - 282 002. ● **Ahmedabad:** Office No. 401, 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. ● **Ahmednagar:** 1st Floor, Above Shubham Mobile and Home Appliances, Tilak Road, Malwada, Ahmednagar, Maharashtra-414001. ● **Akola:** Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No. 6, Opp Radhakrishna Talkies Akola - 444 001. ● **Aligarh:** 1st Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh - 202001. ● **Allahabad:** Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. ● **Alwar:** Office Number 137, 1st Floor, Jai Complex, Road No-2, Alwar, Rajasthan - 310011. ● **Ambala:** 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala -133 001, Haryana. ● **Amritsar:** SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City-Amritsar, Punjab - 143001. ● **Anand:** B-42, Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380 001. ● **Andheri:** Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M.V. Road, Andheri East, Opp Andheri Church, Mumbai - 400069. ● **Asansol:** 112/N, G. T. Road, Bhanga Pachil, G. T. Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. ● **Aurangabad:** Shop No B 38, Motiwala Trade Centre, Nirla Bazar, Aurangabad - 431001. ● **Azmerachod:** Shop on 18 Cr. Road, Near Nalka, In front of Treasury Office, Azmerachod, UP - 276001. ● **Azartala:** Rms.Rms Chowmibani, Maoti Bari Road 1st Floor, Near Jaisa Sugh Saloon Building Traffic, Pinala

Ajipura West, Agartha 799001. • **Ajmer:** 302 3rd Floor, Ajmer Auto Building Opposite City Power House, Jaipur Road; Ajmer 305001. • **Amaravathi:** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies Jaistambh Square Amaravathi 444601. • **Anantapur:** #13/4 VishnuPriya Complex Beside Sri Bank Near Tower Clock Anantapur. 515001. • **Bangalore:** Old No 35, New No. 95, Kamala Nivas, 1st Floor, Puttanna Road, Basavangudi, Bangalore. 560000. • **Bareilly:** 54, Civil Lines, Ayub Khan Chauraha Above Mittali Women, Bareilly. 243001. • **Bankura:** Plot Nos. 80/71/Anantachak Mahalla 3rd Floor, Ward No. 24, Opposite PC Chandra, Bankura Town, Bankura. 722101. • **Baroda:** 121, First Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodra. 390007. • **Begusarai:** Sri Ram Market, Kali Asthan Chowk, Mathani Road, Begusarai, Bihar. 851001. • **Belgaum:** Premises No. 721, CTS No 1893, Shree Guru Darshan Tower, Anandwadi, Hindiwadi, Belgaum. 590011. • **Bellary:** Ground Floor, 3rd Office, Near Women's College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary. 583103. • **Bhagalpur:** 2nd Floor, Chandralok Complex, Near Ghaghar, Bhagalpur. 812 001. • **Bhatinda:** MCB-23-3-443, Gonia Road, Opposite, Nippon India MT Gt Road, Near Hanuman Chowk Bhatinda. 151001. • **Bhavnagar:** 303, Sterling Building, Above HDFC Bank, Waghai Road, Bhavnagar. 36 0001. • **Bhopal:** Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh 462021. • **Chitoba:** Plot No. 4/181, Back Side, Of Shining Honda Show Room, Sahay, Bhubaneswar, Orissa 751005. • **Pilanesar:** Anandam Park Plaza, Plot No. 305-342, Gonia Road, Opposite, Nippon India MT Gt Road, Near Hanuman Chowk Pilanesar. 405001. • **Bokaro:** City, Chituba Ples No. 4/181, Back Side, Of Shining Honda Show Room, Sahay, Bhubaneswar, Orissa 751005.

Agarwal Smriti: Ground Floor, Jamblu Gully, Near Railway Station, Bangalore, Karnataka, India - 560002. **Burduwan**: Saluja Complex, 4th Floor, 1st Cross, Burdwan, P.O. BURDWAN & DIST. BURDWANEAST PIN: 713101. **Belusore**: 1-B, 1st Floor, Kalings, Hotel Lane, Bishwar, Bahadur Sadak, Balasore, 756001. **Berhampur** (OR): Opp. Daya Nandan Kalyan Mandap, Rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (OR) 760001. **Bharuch**: 123 Naxos, 1st Floor, Gandhari Hotel, B/H 5/Rajeshwari Petroleum, Malkapur Road, Bharuch 392001. **Bhilai**: Office No. 2, 1st Floor, Plot No. 9/6, Nehru Nagar (Bhilai) 490020. **Bhilwara**: Office No. 14 B, Prem Bhabha, Pur Road, Gandhari Hub, Near Gangotri Hotel, B/H 5/Rajeshwari Petroleum, Malkapur Road, Bharuch 392001. **Bikaner**: H.No. 10, Himtara House, Museum circuit, Civil Line, Bikaner, Rajasthan - 334001. **Calicut**: Second Floor, Manirumiyil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. **Chandigarh**: Fir Floor, Sco 2469 No. 52, 22-C, Chandigarh, 160 022. **Chennai**: 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. **Chinsurah**: No. 96, Po. Chinsurah Doctors Lane, Chinsurah - 721201. **Cochin**: Door No. 61/2784, Second Floor, Sreelakshmi Tower, Chittoor Road, Ravipuram, Ernakulam-Kerala - 682 015. **Coimbatore**: 3rd Floor, Jaya Enclave, 1057/ Avinashi Road, Coimbatore - 641 018. **Cuttack**: Shop No. 45, 2nd Floor, Netaji Subas Buses Arcade, (Big Bazar Building), Adjacent to Reliance Trends, Dargha Bazar, Cuttack, Odisha - 753001. **Chandrapur**: C/o Global Financial Services, 2nd Floor, Raghunathswami Complex, Near Azad Garden, Chandrapur, Madhya Pradesh 483402. **Davangere**: 1st Floor, 167 B, 1st Main Rd, Extension, Davangere, Taluk Davangere, Mandya, Davangere, Karnataka - 577001. **Dardasana**: H.No.185, 2nd Floor, Nisarga National, Statistic

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Officer, 1st Floor, Hno. 6-32-48, 14/7 Lane, Arundal Pet, Guntur - 522002. • **Gurgaon:** No. 212A 2nd Floor Vipul Apara, M. G. Road, Gurgaon - 122001. • **Gulbarga:** H No 2-231 Krishna Complex, 2nd Floor Opp. Municipal Corporation Office, Jagat Station Main Road, Kalaburgali Gulbarga. Karnataka - 585105. • **Gushathi:** Ganapati Enclave, 4th Floor, Opposite Bor Service, Ullubari, Near Axis Bank, Gwalior - 781 007. • **Gwalior:** City Centre, Near Axis Bank, Gwalior - 474 011.

• **Haldwani:** Shop No. 5, KmVn Shopping Complex, Haldwani - 263339. • **Hardwar:** Shop No. 1, Bhatia Complex, Near Mumna Palace, Hardwar - 249410. • **Hassan:** Sa No 49 Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan, Karnataka - 575201. • **Hoshiarpur:** Unit # SF-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur - 146001. • **HUBLI:** R Mahalakshmi Mansions, Above Indusind Bank, 2nd Floor, D'S Bury No. 115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally, Mandla Hyderabad - 500 032. • **Hissar:** Shop No. 20 Ground Floor R.D City Centre, Railway Road Hissar 125001. • **Hosur:** No. 2/3-A Sri Venkateswara Layout, Denkanikottai Road, Dinnot, Hosur - 635109. • **Indore:** 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore - 452001. • **Jabalpur:** 2nd Floor, 290/1 (165-New), No. Bhawan Garden Suburb, Jabalpur - 482004. • **Jalandhar:** Office No. 01, 1st Floor, Jalandhar Industrial Area Level 3 - Groundwork India (Pvt) Ltd., Above Khurana Bakery, Indore - 452001. • **Jammu:** 2nd Floor, 290/1 (165-New), No. Bhawan Garden Suburb, Jabalpur - 482004. • **Jodhpur:** 2nd Floor, 290/1 (165-New), No. Bhawan Garden Suburb, Jabalpur - 482004. • **Kolkata:** 2nd Floor, 290/1 (165-New), No. Bhawan Garden Suburb, Jabalpur - 482004. • **Ludhiana:** 2nd Floor, 290/1 (165-New), No. Bhawan Garden Suburb, Jabalpur - 482004. • **Mumbai:** 2nd Floor, 290/1 (165-New), No. Bhawan Garden Suburb, Jabalpur - 482004. • **Nagpur:** 2nd Floor, 290/1 (165-New), No. Bhawan Garden Suburb, Jabalpur - 482004. • **Pune:** 2nd Floor, 290/1 (165-New), No. Bhawan Garden Suburb, Jabalpur - 482004. • **Rajkot:** 2nd Floor, 290/1 (165-New), No. Bhawan Garden Suburb, Jabalpur - 482004. • **Srinagar:** 2nd Floor, 290/1 (165-New), No. Bhawan Garden Suburb, Jabalpur - 482004. • **Tirunelveli:** 2nd Floor, 290/1 (165-New), No. Bhawan Garden Suburb, Jabalpur - 482004. • **Vijayawada:** 2nd Floor, 290/1 (165-New), No. Bhawan Garden Suburb, Jabalpur - 482004. • **Warangal:** 2nd Floor, 290/1 (165-New), No. Bhawan Garden Suburb, Jabalpur - 482004. • **Yamuna Nagar:** 2nd Floor, 290/1 (165-New), No. Bhawan Garden Suburb, Jabalpur - 482004.

H-197 Civil Lines, Jalandhar - 144001. • **Jammu:** 1D/D Ext/John, 2 Valmiki Chowk, Gandhi Nagar, Jammu - 180 004. • **Jamshedpur:** Madhubani, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur:** Shop No. 6, Gang Tower, G Floor, Opposite Arora Motor Service Centre, Near Bombay Motor Circle, Jodhpur - 342 003. • **Jalgaon:** 3rd Floor, 269 Jaee Plaza, Baliram Peth, Near Kishore Agencies, Jalgaon - 425001. • **Jhansi:** 1st Floor, Pune Tower, Near 48 Chambers, Elite Crossing, Jhansi, Uttar Pradesh - 284001. • **Jalpauri:** D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel, Jalpauri 735101. • **Jamnagar:** 131 Madhav Plaza Opp Sbi Bank Nr Lal Bunglow, Jamnagar 361008. • **Junagadh:** Shop No. 201 2nd Floor V-Airade Complex Near Vanzari Chokh G.R. Road Vinograd - 362001. • **Kalyan:** Seasons Business Centre, 104 / 1st Floor (Shivaji) Chowk, Opposite CMC (Kalyan) Dwimali Mahanagar Corporation Kalyan - 421301. • **Kalyani:** Ground Floor, No B-7/275, Kalyani Kalyan H.O. Nadia, West Bengal - 741235. • **Kanpur:** 15/46, B Ground Floor, Opp. Muir Mills, Civil Lines, Kanpur - 208 001. • **Karnal:** 3 Randerhi Road, Near Doctor C. Bathia Hospital, Karnal, Haryana - 201301. • **Kharagpur:** Holding No. 2/SBI Building, Malancha Road, Ward No. 16, Po. Kharagpur, So. Kharagpur, Dist: Paschim Medinipur, Kharagpur - 721303. • **Kolkata:** 605/1/4 E Ward, Shahupuri 2nd Lane, Ramchand, Kolkata - 700016. • **Kolkata:** 2/1 Russel Street, 4th floor, Kankarbagh, Calcutta - 700016. • **Kottayam:** 1st Floor, Cisceacon Square, Railway Station, Kottayam - 686001. • **Kovvur:** 5, Sultan Chaudhary, Kovvur, Andhra Pradesh - 521101.

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400 001. • **Muzaffarpur:** Floor Saroi Complex, Diwari Road, Near Kalyani Chowk, Muzaffarpur-842 001. • **Mysore:** No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswati Puram, Mysore - 570016. • **Malda:** Ram Krishna Palai; Ground Floor, English Bazar, Malda 732101. • **Mehsana:** Plot 222, Someshwar Shopping Mall, Rihara Char Rasta, Mehshana 384002. • **Morona:** House No. H/95, 95/1 Near Court Front Office, Lal Bah Old Housing Board Colony, Morona-45001. • **Nagpur:** Block No. B/1 & 2, Shree Apartment, Plot 42, Khare Town, Mata Mandir Road, Dharampet, Nagpur-440010. • **Nanded:** Shop No. 4, Nantakipar Market, G Road, Opp.Bank and Indian, Nanded-431001. • **Nasik:** Second Floor, Suyojit Sansuk, Chharanpur Road, Nasik-424001. • **New Delhi:** 105, New Delhi House, 27 Barakhamba Road, New Delhi-110001. • **Noida:** 2nd Floor, Sector-9, Noida, Uttar Pradesh-201301. • **Nedias:** 3rd Floor, Cental Land Parag Cinema, Nadia-387001. • **Nagercoil:** Hno 45 1st Floor East Gar Nagercoil 623003. • **Nasvarti:** 103 1st Floor Landmark Mall, Near Savajyabai, Navsari Gujarat-386445. • **Nellore:** 24/326/1, Alfab Building 4th Floor, Grand Truck Road, Beside Hotel Minerva, Vasanthapuri, Dargamitta Nellore-524003. • **Panimat:** Shop No. 20, 1st Floor BMK Market, Near HVH Hotel, T.T.Road, Panipat-132103. • **Panjim:** Lower Floor, Alfab Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa-550001. • **Pathankot:** 2nd Floor, Sahni Arcade Complex, Ad. Indira Colaba Road, Pathankot-150501. • **Pataliputra:** 7/423 Opposite Modi Colo, Lower Floor, Alfab Plaza, 3rd Floor, Near Don Bosco High School, Patna-800001. • **Pethankot:** 2nd Floor, Sahni Arcade Complex, Ad. Indira Colaba Road, Pathankot-150501. • **Pimpri:** 7/423 Opposite Modi Colo, Lower Floor, Alfab Plaza, 3rd Floor, Near Don Bosco High School, Pimpri-411004.

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1. **Sigauri**: 24/001, **Solani**: 1st Floor, 11th, 12th, 13th, 14th, 15th, 16th, 17th, 18th, 19th, 20th, 21st, 22nd, 23rd, 24th, 25th, 26th, 27th, 28th, 29th, 30th, 31st, 32nd, 33rd, 34th, 35th, 36th, 37th, 38th, 39th, 40th, 41st, 42nd, 43rd, 44th, 45th, 46th, 47th, 48th, 49th, 50th, 51st, 52nd, 53rd, 54th, 55th, 56th, 57th, 58th, 59th, 60th, 61st, 62nd, 63rd, 64th, 65th, 66th, 67th, 68th, 69th, 70th, 71st, 72nd, 73rd, 74th, 75th, 76th, 77th, 78th, 79th, 80th, 81st, 82nd, 83rd, 84th, 85th, 86th, 87th, 88th, 89th, 90th, 91st, 92nd, 93rd, 94th, 95th, 96th, 97th, 98th, 99th, 100th, 101st, 102nd, 103rd, 104th, 105th, 106th, 107th, 108th, 109th, 110th, 111th, 112th, 113th, 114th, 115th, 116th, 117th, 118th, 119th, 120th, 121st, 122nd, 123rd, 124th, 125th, 126th, 127th, 128th, 129th, 130th, 131st, 132nd, 133rd, 134th, 135th, 136th, 137th, 138th, 139th, 140th, 141st, 142nd, 143rd, 144th, 145th, 146th, 147th, 148th, 149th, 150th, 151st, 152nd, 153rd, 154th, 155th, 156th, 157th, 158th, 159th, 160th, 161st, 162nd, 163rd, 164th, 165th, 166th, 167th, 168th, 169th, 170th, 171st, 172nd, 173rd, 174th, 175th, 176th, 177th, 178th, 179th, 180th, 181st, 182nd, 183rd, 184th, 185th, 186th, 187th, 188th, 189th, 190th, 191st, 192nd, 193rd, 194th, 195th, 196th, 197th, 198th, 199th, 200th, 201st, 202nd, 203rd, 204th, 205th, 206th, 207th, 208th, 209th, 210th, 211st, 212nd, 213th, 214th, 215th, 216th, 217th, 218th, 219th, 220th, 221st, 222nd, 223rd, 224th, 225th, 226th, 227th, 228th, 229th, 230th, 231st, 232nd, 233rd, 234th, 235th, 236th, 237th, 238th, 239th, 240th, 241st, 242nd, 243rd, 244th, 245th, 246th, 247th, 248th, 249th, 250th, 251st, 252nd, 253rd, 254th, 255th, 256th, 257th, 258th, 259th, 260th, 261st, 262nd, 263rd, 264th, 265th, 266th, 267th, 268th, 269th, 270th, 271st, 272nd, 273rd, 274th, 275th, 276th, 277th, 278th, 279th, 280th, 281st, 282nd, 283rd, 284th, 285th, 286th, 287th, 288th, 289th, 290th, 291st, 292nd, 293rd, 294th, 295th, 296th, 297th, 298th, 299th, 300th, 301st, 302nd, 303rd, 304th, 305th, 306th, 307th, 308th, 309th, 310th, 311st, 312nd, 313th, 314th, 315th, 316th, 317th, 318th, 319th, 320th, 321st, 322nd, 323rd, 324th, 325th, 326th, 327th, 328th, 329th, 330th, 331st, 332nd, 333rd, 334th, 335th, 336th, 337th, 338th, 339th, 340th, 341st, 342nd, 343rd, 344th, 345th, 346th, 347th, 348th, 349th, 350th, 351st, 352nd, 353rd, 354th, 355th, 356th, 357th, 358th, 359th, 360th, 361st, 362nd, 363rd, 364th, 365th, 366th, 367th, 368th, 369th, 370th, 371st, 372nd, 373rd, 374th, 375th, 376th, 377th, 378th, 379th, 380th, 381st, 382nd, 383rd, 384th, 385th, 386th, 387th, 388th, 389th, 390th, 391st, 392nd, 393rd, 394th, 395th, 396th, 397th, 398th, 399th, 400th, 401st, 402nd, 403rd, 404th, 405th, 406th, 407th, 408th, 409th, 410th, 411st, 412nd, 413th, 414th, 415th, 416th, 417th, 418th, 419th, 420th, 421st, 422nd, 423rd, 424th, 425th, 426th, 427th, 428th, 429th, 430th, 431st, 432nd, 433rd, 434th, 435th, 436th, 437th, 438th, 439th, 440th, 441st, 442nd, 443rd, 444th, 445th, 446th, 447th, 448th, 449th, 450th, 451st, 452nd, 453rd, 454th, 455th, 456th, 457th, 458th, 459th, 460th, 461st, 462nd, 463rd, 464th, 465th, 466th, 467th, 468th, 469th, 470th, 471st, 472nd, 473rd, 474th, 475th, 476th, 477th, 478th, 479th, 480th, 481st, 482nd, 483rd, 484th, 485th, 486th, 487th, 488th, 489th, 490th, 491st, 492nd, 493rd, 494th, 495th, 496th, 497th, 498th, 499th, 500th, 501st, 502nd, 503rd, 504th, 505th, 506th, 507th, 508th, 509th, 510th, 511st, 512nd, 513th, 514th, 515th, 516th, 517th, 518th, 519th, 520th, 521st, 522nd, 523rd, 524th, 525th, 526th, 527th, 528th, 529th, 530th, 531st, 532nd, 533rd, 534th, 535th, 536th, 537th, 538th, 539th, 540th, 541st, 542nd, 543rd, 544th, 545th, 546th, 547th, 548th, 549th, 550th, 551st, 552nd, 553rd, 554th, 555th, 556th, 557th, 558th, 559th, 560th, 561st, 562nd, 563rd, 564th, 565th, 566th, 567th, 568th, 569th, 570th, 571st, 572nd, 573rd, 574th, 575th, 576th, 577th, 578th, 579th, 580th, 581st, 582nd, 583rd, 584th, 585th, 586th, 587th, 588th, 589th, 590th, 591st, 592nd, 593rd, 594th, 595th, 596th, 597th, 598th, 599th, 600th, 601st, 602nd, 603rd, 604th, 605th, 606th, 607th, 608th, 609th, 610th, 611st, 612nd, 613th, 614th, 615th, 616th, 617th, 618th, 619th, 620th, 621st, 622nd, 623rd, 624th, 625th, 626th, 627th, 628th, 629th, 630th, 631st, 632nd, 633rd, 634th, 635th, 636th, 637th, 638th, 639th, 640th, 641st, 642nd, 643rd, 644th, 645th, 646th, 647th, 648th, 649th, 650th, 651st, 652nd, 653rd, 654th, 655th, 656th, 657th, 658th, 659th, 660th, 661st, 662nd, 663rd, 664th, 665th, 666th, 667th, 668th, 669th, 670th, 671st, 672nd, 673rd, 674th, 675th, 676th, 677th, 678th, 679th, 680th, 681st, 682nd, 683rd, 684th, 685th, 686th, 687th, 688th, 689th, 690th, 691st, 692nd, 693rd, 694th, 695th, 696th, 697th, 698th, 699th, 700th, 701st, 7

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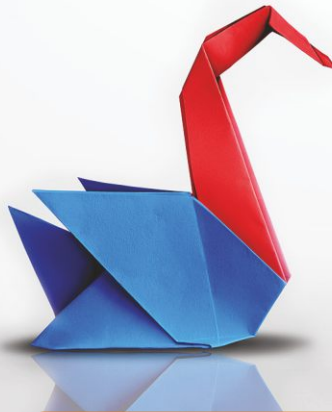
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