

FACTS IN FIGURES

MAY 2026

Monthly Fund Factsheet

Bank of India Mutual Fund - SEBI Registration Number: MF/056/08/01

	Page No.
FROM THE CEO'S DESK	3
MARKET UPDATE	4
Market Chronicles: Decoding Trends	5
Bank of India Flexi Cap Fund.....	7
Bank of India Small Cap Fund	8
Bank of India ELSS Tax Saver	9
Bank of India Multi Cap Fund	10
Bank of India Manufacturing & Infrastructure Fund.....	11
Bank of India Mid Cap Fund	12
Bank of India Business Cycle Fund.....	13
Bank of India Large & Mid Cap Fund (Formerly Bank of India Large & Mid Cap Equity Fund).....	14
Bank of India Consumption Fund	15
Bank of India Banking & Financial Services Fund	16
Bank of India Large Cap Fund (Formerly Bank of India Bluechip Fund)	17
Bank of India Mid & Small Cap Equity & Debt Fund	18
Bank of India Multi Asset Allocation Fund	19
Bank of India Balanced Advantage Fund	20
Bank of India Conservative Hybrid Fund	21
Bank of India Arbitrage Fund	22
Bank of India Liquid Fund.....	23
Bank of India Short Term Income Fund.....	24
Bank of India Ultra Short Duration Fund.....	25
Bank of India Money Market Fund	26
Bank of India Credit Risk Fund.....	27
Bank of India Overnight Fund.....	28
IDCW History	29
Fund Manager-wise Scheme Performance	31
Schemes managed by Fund Manager	45
SIP Returns of selected Schemes	48
How to read Factsheet	50
Disclaimer/Statutory Details	50
Bank of India Mutual Fund Branches - Investor Service Centers (ISC's)	51



Mohit Bhatia
Chief Executive Officer

FROM THE CEO'S DESK

Dear Readers,

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

While global and domestic factors were leading to heightened volatility and downward pressure. Escalating geopolitical tensions in West Asia triggered risk-off sentiment among investors, while a surge in crude oil prices above \$100 per barrel intensified inflation concerns for India, a major oil importer. This, coupled with record level depreciation of the Indian rupee to ₹ 96.79, increased macroeconomic stress. Additionally, significant foreign institutional investor (FII) outflows driven by attractive global yields and a strong US dollar weighed heavily on equity markets. Persistent inflation worries, fuel price increases, and uncertainty surrounding RBI's monetary policy further shakes investors' confidence. But as aptly stated by Shelby Cullom Davis- an American businessman, investor, and philanthropist:

"You make most of your money in a bear market, you just don't realize it at the time."

From the current volatility standpoint, India remains relatively better positioned compared to many global economies due to strong domestic demand, government capex, improving manufacturing activity and steady domestic liquidity. From a market perspective, FY27 is likely to be more earnings-driven rather than valuation-driven. With expectation around 6.5%-7% GDP growth, the growth primarily would be supported by continued infrastructure investments, manufacturing expansion, healthy banking balance sheets and sustained domestic participation through mutual funds and SIPs. While geopolitical events may create periodic volatility, India's structural growth drivers remain firmly in place, making the outlook constructive for long-term investors.

In such an environment, successful investing demands discipline, clarity of objectives, and an unwavering focus on long-term value creation. On the back of the above concerns, Indian markets may continue to observe intermittent volatility due to US Iran conflict primarily located in West Asian region, highly volatile crude with currency impacting the overall countries balance sheet and uncertainty around interest rate trajectories.

For the month of May 26, the benchmark BSE Sensex decreased by 2494 points, or 3.23%, while the Nifty 50 also decreased by 572 points, or 2.37%. The BSE Small Cap index showed positive movement of 0.56% for the month, and the BSE Mid Cap index posted a positive performance of 1.87%. In the Indian debt markets, the New 10-year GSEC bond yield closed at 7.00% for May 2026 compared to April end closing yield at 7.015% on the benchmark.

Indian Mutual Fund Industry aggregate numbers stood at ₹ 81.58 Lac Cr closing AUM, 27.65 Cr folios and negative Net Sales of ₹ 64,021.17 Cr for the month ended 31st May 2026 versus aggregate AUM of ₹ 81.92 Lac Cr and 27.53 Cr folios and overall positive Net Sales of ₹ 3,22,402.98 Cr for the month ended 30th April 2026; Industry aggregate monthly SIP contribution was ₹ 30,954 Cr crore in May 2026 versus ₹ 31,115 Cr was in April 2025.

Our consolidated AUM across all mutual fund schemes stood at ₹ 15,651.73 Crore, with a folio count of 8,74,971 as of 31st May 2026. We continue to adhere to our investor mandates across our varied products, guiding them through evolving market environments and supporting their long-term financial aspirations.

We sincerely thank you for your continued trust and partnership.

Sincerely

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

The above Assets Under Management as of 31st May 2026 (in Lakhs) include **Equity:** ₹ 9,17,846.12 | **Debt:** ₹ 95,566.72 | **Hybrid:** ₹ 2,18,185.27 | **Liquid:** ₹ 1,85,997.28 | **ELSS:** ₹ 1,47,577.33

Geographical Spread: Top 5 Cities: 49.16% | **Next 10 Cities:** 13.55% | **Next 20 Cities:** 7.89% | **Next 75 Cities:** 8.61% | **Others:** 20.80%

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

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

Source: Internal Research

MARKET UPDATE

Alok Singh
Chief Investment Officer



Global Uncertainty and Domestic Resilience: Market and Earnings Outlook

The Middle Eastern crisis was initially expected to conclude swiftly, has now extended beyond three months, with little indication of a sustainable truce among the parties involved. At the same time, moderating market volatility suggests that investors are gradually adjusting to the likelihood that this conflict may persist for an extended period, as in the Russia-Ukraine situation. This implies that the earnings impact of the conflict is increasingly being priced in. However, there is a prevailing view that such effects may remain largely confined to the first half of the current financial year. In this context, the second half could witness mean reversion, with FY28 potentially emerging as a normalized period.

In the interim, domestic high-frequency indicators remain broadly resilient across both consumption and investment, indicating limited supply-side disruption and continued support for domestic demand. While consumption is expected to remain robust, caution is warranted regarding inflation-led pressure on purchasing power and potential labour market disruptions arising from production cuts. Although external demand remains weak, progress in trade agreements and the structural strength of export services may provide some offset.

GDP growth data for Q4 FY26 indicates an expansion of 7.8% YoY, compared to 8% in the previous quarter. The underlying drivers highlight strong growth in gross fixed capital formation, which rose 10.8% YoY. Meanwhile, the RBI has maintained the policy rate at 5.25% and retained a neutral stance, emphasizing a data-dependent approach in navigating evolving growth-inflation dynamics. Amid persistent uncertainty regarding the duration of geopolitical tensions, along with implications for global commodity prices and supply chains, the RBI has revised its FY27 projections. GDP growth has been moderated to 6.6% YoY from 6.9%, while inflation expectations have been raised to 5.1% from 4.6%, reflecting the pass-through of elevated global oil and input costs. However, if geopolitical uncertainties gradually ease, the energy price shock is expected to peak in Q1 FY27 and normalize thereafter.

Nifty 500 companies reported sustained double-digit earnings growth in Q4 FY26, supported by commodity-linked sectors, even as margin pressures persisted in a volatile operating environment. Cumulative revenue grew by 10.3% YoY to ₹ 46 trillion, while adjusted profit after tax (excluding extraordinary items) rose 15% YoY to ₹ 4.9 trillion. The implementation of new labour codes in 2026 resulted in one-time costs of approximately 1.5–2% of overall earnings.

Within this, 96 BFSI companies reported cumulative revenue growth of 4% YoY to ₹ 11.8 trillion, with adjusted earnings rising 13.1% YoY to ₹ 1.89 trillion. Earnings growth within the segment was 3.8% for private banks, 3.5% for PSU banks, and 10% for other financials. The 404 non-BFSI companies recorded stronger performance, with revenue growth of 12.7% YoY to ₹ 34 trillion and adjusted earnings growth of 16.1% YoY to ₹ 3 trillion. Commodity companies continued to show strong earnings momentum, albeit on a low base, led by recovery in oil & gas, metals, and cement. Net adjusted earnings for 45 commodity companies rose 38% YoY on revenue growth of 9.5%. Excluding commodity sectors, 359 non-BFSI companies delivered 9% YoY earnings growth on 9.4% revenue growth. Notably, 243 companies representing 49% of the total reported earnings growth of 15% or higher during the quarter. For the full year FY26, Nifty 500 companies recorded cumulative revenue of ₹ 172 trillion (+9%), reported PAT of ₹ 18.7 trillion (+19%), and adjusted PAT of ₹ 17.3 trillion (+14%).

Total capital expenditure by Nifty 500 companies reached ₹ 11 trillion in FY26, marking a 12% increase and indicating a clear pickup in private sector investment alongside sustained public capex. This trend is expected to support earnings growth as macro conditions stabilize, making current market valuations appear reasonable.

Bond markets, which had earlier priced in an aggressive tightening cycle, have seen some relief following the RBI's neutral stance. However, the yield curve remains steep and continues to offer a balanced risk-reward profile across maturities. Approximately 50 basis points of tightening appear to be priced in, which may be somewhat aggressive at this stage. The shorter end of the curve, particularly the money market segment, appears most attractive, with duration roll-down strategies well positioned to generate superior risk-adjusted returns over the medium term.

Source: Bloomberg & Internal Research

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

Market Chronicles: Decoding Trends

Q4FY26 Earnings: Cyclical Leadership Strengthens Further and Mid-Caps Continue to Outpace

Corporate India concluded FY26 on a healthy note, with earnings growth remaining ahead of revenue growth across most market segments. The Nifty 500 universe reported revenue growth of 11.5% YoY, EBITDA growth of 13.8% and PAT growth of 19.7% during Q4FY26. The quarter was characterised by improving operating leverage, stable profitability and continued strength in investment-linked sectors.

Across market-cap segments, the earnings picture remained differentiated. The Nifty 100 delivered revenue growth of 10.6%, EBITDA growth of 12.9% and PAT growth of 16.7%. The NSE Midcap 150 emerged as the strongest earnings cohort, reporting revenue growth of 14.0%, EBITDA growth of 20.7% and PAT growth of 35.4%. Mid-caps also witnessed margin expansion, with EBITDA margins improving on YoY and QoQ basis. The NSE Smallcap 250 universe recorded revenue growth of 11.8%, EBITDA growth of 13.5% and PAT growth of 11.9%, reflecting a more balanced earnings recovery. **The data suggests that while large caps continued to provide stability, incremental earnings momentum remained strongest within the mid-cap universe.**

Quarter Ended	Growth YoY			
YoY Change	Q4FY26	Q3FY26	Q2FY26	Q1FY26
	Sales	Sales	Sales	Sales
Nifty 500	11.5%	9.9%	9.5%	7.7%
Nifty 100	10.6%	8.4%	8.4%	6.9%
Nifty Midcap 150	14.0%	12.9%	10.7%	9.8%
Nifty Small Cap 250	11.8%	13.0%	13.0%	9.2%
YoY Change	Q4FY26	Q3FY26	Q2FY26	Q1FY26
	EBITDA	EBITDA	EBITDA	EBITDA
Nifty 500	13.8%	1.6%	23.5%	11.6%
Nifty 100	12.9%	1.8%	18.9%	10.5%
Nifty Midcap 150	20.7%	-15.2%	94.1%	34.7%
Nifty Small Cap 250	13.5%	17.3%	22.5%	6.3%
YoY Change	Q4FY26	Q3FY26	Q2FY26	Q1FY26
	EBITDA Margin	EBITDA Margin	EBITDA Margin	EBITDA Margin
Nifty 500	22.1%	20.8%	21.7%	21.0%
Nifty 100	26.1%	24.8%	26.2%	25.3%
Nifty Midcap 150	11.2%	8.4%	8.5%	7.4%
Nifty Small Cap 250	21.5%	21.6%	21.6%	21.7%
YoY Change	Q4FY26	Q3FY26	Q2FY26	Q1FY26
	PAT	PAT	PAT	PAT
Nifty 500	19.7%	5.8%	16.4%	12.9%
Nifty 100	16.7%	5.1%	11.5%	13.7%
Nifty Midcap 150	35.4%	10.4%	29.1%	16.0%
Nifty Small Cap 250	11.9%	2.6%	33.0%	0.7%

Source - ACE Equity

Among the key sectors, **Metals & Mining** emerged as one of the strongest performers of the quarter. Revenue growth of 21.5% translated into EBITDA growth of 38.2%, while PAT surged by 90.0% YoY. The sector also witnessed margin expansion, with EBITDA margins improving from 16.7% to 18.3%. Among the major sectors, Metals delivered one of the strongest examples of operating leverage and earnings acceleration.

Capital Goods continued its multi-quarter growth trajectory. Revenue increased by 21.7%, EBITDA by 22.4% and PAT by 45.0%. Profitability remained robust, with EBITDA margins expanding to 15.1% from 14.7% in the corresponding quarter last year. The sector remained among the largest contributors to industrial earnings growth and continues to display broad-based operating strength.

Power delivered another strong quarter. While revenue growth was relatively modest at 3.9%, EBITDA grew by 6.8%. Strong earnings conversion despite moderate revenue growth underscores the ability to sector to deliver strong operating leverage owing to heavy asset nature of the sector.

Telecommunication remained the most profitable sector in the market, with EBITDA margins of 47.1%. Revenue growth of 10.4% and EBITDA growth of 2.4% were healthy, although PAT growth moderated significantly compared with previous quarters, increasing 3.6% YoY. Nevertheless, Telecom continues to stand out for its exceptional margin profile and earnings quality.

Financial Services, the largest sector by market capitalisation and earnings contribution, delivered a stable performance with PAT rising by 15.4% YoY. While growth rates were lower than cyclical sectors such as Metals and Capital Goods, Financials continued to provide consistency and earnings resilience.

Among the defensives, **Information Technology** and **Healthcare** reported steady growth. IT delivered revenue growth of 13.6%, EBITDA growth of 7.9% and PAT growth of 14.4%, while maintaining margins near 22%. Healthcare posted revenue growth of 14.4%, EBITDA growth of 14.0% and PAT growth of 13.2%, with stable profitability. Both sectors remained important contributors to aggregate earnings growth while retaining strong earnings visibility. **Consumer Durables** was one of the standout domestic demand stories. Revenue expanded by 22.5%, EBITDA by 73.3% and PAT by 30.8%, highlighting strong operating leverage. In contrast, **Fast Moving Consumer Goods (FMCG)** delivered a more measured performance, with revenue growth of 14.7%, EBITDA growth of 12.2% and PAT growth of 14.9%. FMCG continued to demonstrate stability, although earnings growth lagged the more cyclical sectors.

Oil, Gas & Consumable Fuels reported relatively moderate growth compared with other large sectors. Revenue increased 6.9%, EBITDA rose 18.3% and PAT grew 20.6%. While profitability improved, the sector trailed the earnings momentum observed in Metals, Capital Goods and Power.

Several themes emerge from the quarter. **First, earnings growth remained stronger than revenue growth across most sectors, indicating healthy operating leverage.** Second, cyclical sectors including Metals & Mining, Capital Goods and Power emerged as the primary drivers of incremental earnings growth. Third, **mid-cap companies continued to outperform both large-cap and small-cap peers on profit growth, suggesting a broadening earnings cycle.**

Conclusion - Overall, Q4FY26 reflects a constructive earnings environment for Corporate India. Growth leadership was concentrated in cyclical and investment-linked sectors, while large sectors such as Financials, IT and Healthcare continued to provide stability. **Looking ahead, corporate profitability may face near-term headwinds from rising raw material prices, higher freight costs and persistent supply-chain disruptions, particularly if geopolitical tensions in West Asia remain unresolved.** While banks have indicated limited immediate impact on asset quality, a prolonged conflict could weigh on economic activity and credit growth. Manufacturing-oriented sectors are likely to be more vulnerable as input cost inflation pressures margins, especially where pricing power remains limited. The inability to fully pass on higher costs to customers could result in margin compression. **Consequently, Q1FY27 earnings will be closely watched for evidence of Corporate India's ability to navigate a more challenging cost environment.**

Contd....

Market Chronicles: Decoding Trends

Quarter Ended	Growth YoY					Growth YoY				
YoY Change	Q4FY26	Q3FY26	Q2FY26	Q1FY26	Q4FY25	Q4FY26	Q3FY26	Q2FY26	Q1FY26	Q4FY25
Sector Rs Cr	Sales	Sales	Sales	Sales	Sales	EBITDA	EBITDA	EBITDA	EBITDA	EBITDA
Automobile and Ancl	18.4%	7.9%	7.3%	6.1%	1.3%	10.8%	-1.8%	-11.1%	-7.2%	-0.9%
Capital Goods	21.7%	19.9%	28.5%	25.4%	23.2%	17.6%	27.9%	29.0%	26.3%	19.6%
Chemicals	15.0%	10.8%	15.7%	8.8%	10.3%	17.5%	13.4%	14.5%	14.1%	22.4%
Construction	5.9%	7.5%	7.3%	8.2%	7.1%	-3.8%	10.3%	-0.4%	4.3%	11.9%
Construction Materials	11.7%	17.2%	17.6%	13.6%	12.8%	13.1%	20.9%	48.0%	39.6%	11.1%
Consumer Durables	22.5%	75.8%	79.1%	59.1%	73.3%	21.1%	22.0%	29.0%	19.2%	25.0%
Consumer Services	33.2%	33.4%	38.2%	27.6%	36.8%	34.2%	15.5%	13.3%	5.8%	27.8%
Diversified	19.4%	8.0%	6.8%	9.1%	18.8%	27.9%	10.9%	-0.4%	27.1%	18.4%
Fast Moving Consumer Goods	14.7%	11.5%	11.5%	11.9%	12.2%	11.0%	12.0%	6.6%	2.5%	8.5%
Financial Services	8.7%	10.6%	8.7%	10.5%	9.3%	13.5%	-11.3%	29.7%	12.4%	41.3%
Forest Materials	12.8%	3.3%	3.1%	0.5%	0.9%	39.4%	20.9%	-29.1%	-25.0%	-43.6%
Healthcare	14.4%	13.8%	14.6%	11.3%	14.0%	12.5%	13.1%	19.4%	12.7%	22.1%
Information Technology	13.6%	10.5%	7.8%	6.2%	7.9%	14.7%	9.7%	8.3%	4.8%	7.4%
Media, Entertainment	6.9%	-3.5%	-10.5%	-20.0%	-15.9%	6.4%	6.4%	25.0%	18.1%	17.8%
Metals & Mining	21.5%	14.1%	10.9%	4.1%	-2.2%	38.2%	21.6%	19.4%	10.9%	5.1%
Oil, Gas	6.9%	6.3%	4.7%	0.3%	1.8%	18.3%	20.5%	41.3%	15.6%	1.1%
Power	3.9%	3.9%	5.7%	2.7%	6.8%	7.0%	10.3%	10.6%	0.6%	9.5%
Realty	37.2%	22.3%	13.7%	18.4%	4.3%	9.7%	3.3%	12.3%	15.0%	32.5%
Services	18.9%	15.3%	18.3%	15.9%	16.8%	-7.5%	23.8%	13.9%	11.5%	29.9%
Telecommunication	10.4%	9.1%	10.9%	15.4%	19.8%	13.8%	8.9%	19.9%	25.9%	28.1%
Textiles	5.3%	2.3%	3.2%	5.0%	5.5%	8.5%	-5.8%	-6.1%	-0.1%	-1.7%
Utilities	7.4%	7.7%	10.6%	11.6%	17.2%	-24.8%	-8.8%	-6.0%	11.8%	11.2%
Grand Total	12.9%	13.5%	12.5%	9.6%	10.0%	14.6%	2.9%	22.6%	11.4%	21.2%

Quarter Ended	EBITDA Margin					Growth YoY				
YoY Change	Q4FY26	Q3FY26	Q2FY26	Q1FY26	Q4FY25	Q4FY26	Q3FY26	Q2FY26	Q1FY26	Q4FY25
Sector Rs Cr	In %	In %	In %	In %	In %	PAT	PAT	PAT	PAT	PAT
Automobile and Ancl	13.0%	12.0%	11.1%	12.5%	13.9%	11.2%	-14.2%	-26.7%	-1.8%	-25.8%
Capital Goods	15.1%	14.7%	13.7%	13.5%	15.7%	17.6%	21.9%	27.1%	22.5%	25.5%
Chemicals	14.0%	12.4%	13.1%	13.9%	13.7%	25.4%	54.4%	27.9%	29.8%	72.1%
Construction	11.7%	12.6%	12.5%	12.7%	12.9%	-7.3%	-26.5%	-4.3%	15.7%	2.5%
Construction Materials	19.1%	17.1%	17.5%	20.2%	18.8%	19.9%	-19.7%	258.9%	52.6%	4.2%
Consumer Durables	3.6%	3.7%	3.7%	4.8%	3.6%	30.8%	16.4%	68.0%	13.6%	16.2%
Consumer Services	10.6%	11.2%	8.7%	10.6%	10.5%	44.8%	2.6%	-3.9%	-42.8%	25.4%
Diversified	16.3%	14.7%	11.0%	13.6%	15.2%	58.6%	-3.2%	52.3%	22.4%	-12.8%
Fast Moving Consumer Goods	14.0%	14.0%	13.7%	14.3%	14.5%	14.9%	6.1%	5.1%	0.8%	28.4%
Financial Services	38.3%	33.1%	36.6%	34.1%	36.7%	15.4%	11.9%	9.7%	6.8%	16.8%
Forest Materials	11.1%	8.6%	9.4%	11.3%	9.0%	144.0%	-23.9%	-68.0%	-49.6%	-68.5%
Healthcare	23.1%	23.1%	24.4%	23.4%	23.4%	13.2%	1.9%	17.6%	-0.5%	35.1%
Information Technology	21.8%	21.6%	21.6%	21.0%	21.6%	14.4%	-7.4%	5.5%	7.5%	3.3%
Media, Entertainment	17.2%	22.6%	23.6%	21.7%	17.3%	27.1%	-220.6%	25.7%	159.2%	22.1%
Metals & Mining	18.3%	16.7%	17.8%	17.7%	16.1%	90.0%	77.6%	28.1%	22.1%	55.3%
Oil, Gas	12.3%	12.4%	12.3%	11.8%	11.1%	20.6%	27.3%	49.9%	41.9%	4.1%
Power	36.2%	36.8%	35.8%	34.8%	35.1%	95.1%	-14.2%	-13.0%	-7.1%	-34.6%
Realty	20.3%	20.6%	20.9%	18.9%	25.3%	12.2%	4.9%	30.2%	22.6%	59.0%
Services	14.9%	19.4%	14.8%	18.8%	19.1%	-35.9%	-9.4%	18.0%	-2.6%	30.7%
Telecommunication	47.1%	48.2%	47.6%	47.2%	45.7%	3.6%	-58.3%	-274.3%	-269.6%	-234.3%
Textiles	10.5%	10.2%	9.7%	10.0%	10.2%	-13.3%	-30.5%	-29.3%	-0.8%	13.3%
Utilities	10.7%	13.4%	13.9%	16.2%	15.3%	-23.6%	-18.1%	5.2%	14.5%	15.2%
Grand Total	20.3%	19.1%	20.1%	19.7%	20.0%	21.8%	8.8%	16.3%	12.4%	12.6%

*Note – For sector wise interpretation, all listed companies with more than Rs 10 bn market capitalization have been included.

Source – ACE Equity

Authored by: Nilesh Jethani, Investment Team

Disclaimer: The above note is prepared with collective 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 requirement.

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Flexi Cap Fund

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

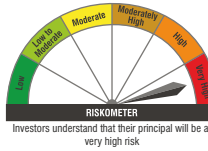
Invest Now

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

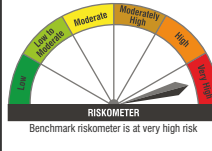
This product is suitable for investors who are seeking*:

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

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

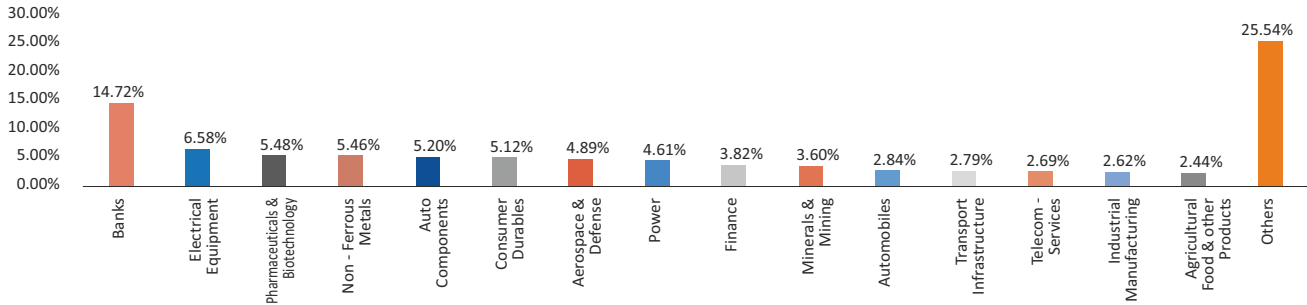


Benchmark Risk-o-meter as on May 31, 2026[^]



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		Torrent Power Limited	0.81	Coromandel International Limited	1.44	MONEY MARKET INSTRUMENTS	
BANKS	14.72	Talwandi Sabo Power Limited	0.06	HEG Limited	1.38	Certificate of Deposit	
✓ State Bank of India	4.04	FINANCE	3.82	Nuvama Wealth Management Limited	1.36	Punjab National Bank (CRISIL A1+)	0.20
✓ ICI Bank Limited	3.06	Power Finance Corporation Limited	2.31	Swan Corp Limited	1.35	Total	0.20
✓ HDFC Bank Limited	2.65	CreditAccess Grameen Limited	1.16	Cemindia Projects Ltd	1.08	GOVERNMENT BOND AND TREASURY BILL	
Indian Bank	2.21	Rane Holdings Limited	0.24	Prudent Corporate Advisory Services Limited	1.00	Treasury Bill	
Bank of Baroda	1.50	Onemi Technology Solutions Limited	0.11	Tata Motors Ltd	0.99	364 Days Tbill (MD 07/01/2027) (SOV)	0.02
Kotak Mahindra Bank Limited	1.26	MINERALS & MINING	3.60	ITC Limited	0.95	Total	0.02
ELECTRICAL EQUIPMENT	6.58	✓ Lloyds Metals And Energy Limited	3.60	KPIT Technologies Limited	0.94	CASH & CASH EQUIVALENT	
✓ Quality Power Electrical Eqp Ltd	2.52	AUTOMOBILES	2.84	Zaggle Prepaid Ocean Services Limited	0.78	Net Receivables/Payables	0.09
Hitachi Energy India Limited	1.56	Mahindra & Mahindra Limited	1.11	Radico Khaitan Limited	0.61	TREPS / Reverse Repo Investments	1.29
Siemens Energy India Limited	1.26	Bajaj Auto Limited	1.73	SBI Life Insurance Company Limited	0.55	Total	1.38
Powerica Limited	1.24	TRANSPORT INFRASTRUCTURE	2.79	Malco Energy Limited	0.46	GRAND TOTAL	100.00
PHARMACEUTICALS & BIOTECHNOLOGY	5.48	✓ Adani Ports and Special Economic Zone Limited	2.79	Netweb Technologies India Limited	0.27		
✓ Actuaas Chemicals Limited	2.54	TELECOM - SERVICES	2.69	Vedanta Iron And Steel Limited	0.10	✓ Indicates Top 10 Equity Holdings.	
Dr. Reddy's Laboratories Limited	1.96	✓ Bharti Airtel Limited	2.69	Brigade Enterprises Limited	0.03		
Mankind Pharma Limited	0.98	INDUSTRIAL MANUFACTURING	2.62	Total	98.40		
NON - FERROUS METALS	5.46	Syrra SGS Technology Limited	1.00				
Vedanta Aluminium Metal Limited	2.13	Titagarh Rail Systems Limited	0.87				
Hindustan Copper Limited	1.88	Mazagon Dock Shipbuilders Limited	0.75				
National Aluminium Company Limited	1.45	AGRICULTURAL FOOD & OTHER PRODUCTS	2.44				
AUTO COMPONENTS	5.20	Balrampur Chini Mills Limited	1.66				
UNO Minda Limited	2.24	Triveni Engineering & Industries Limited	0.78				
Bharat Forge Limited	1.39	OTHERS	25.54				
MRF Limited	0.84	Vedanta Limited	2.01				
S.J.S. Enterprises Limited	0.73	Entero Healthcare Solutions Ltd	1.93				
CONSUMER DURABLES	5.12	Reliance Industries Limited	1.88				
✓ Sky Gold And Diamonds Limited	3.24	Tata Steel Limited	1.73				
Asian Paints Limited	1.39	Britannia Industries Limited	1.61				
Senco Gold Limited	0.49	Ambuja Cements Limited	1.55				
AEROSPACE & DEFENSE	4.89	Krishna Institute Of Medical Sciences Limited	1.54				
✓ Hindustan Aeronautics Limited	3.22						
Bharat Electronics Limited	1.67						
POWER	4.61						
NTPC Limited	2.08						
Adani Power Limited	1.66						

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[^]

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

₹ 2,432.72 Crs.

LATEST AUM

₹ 2,459.86 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, 2026)

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

OTHER PARAMETERS (As on May 31 2026)

Standard Deviation (Annualized): 19.05% (Bank of India Flexi Cap Fund)
15.41% (BSE 500 TRI)

Beta: 1.12

Sharpe Ratio*: 0.82

Tracking Error (Annualized): 8.23%

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

*Risk-free rate assumed to be 5.52% (MIBOR as on May 31, 2026)

NAV (As on May 29, 2026)

	NAV (₹)
Regular Plan	
Growth	36.15
IDCW	32.84
Direct Plan	
Growth	39.63
IDCW	33.87

EXPENSE RATIO

Regular Plan: 1.66% Direct Plan: 0.46%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

Exit Load

NIL

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Small Cap Fund

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

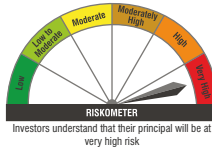
Invest Now

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

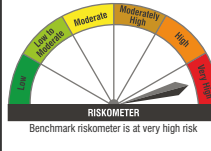
This product is suitable for investors who are seeking*:

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

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

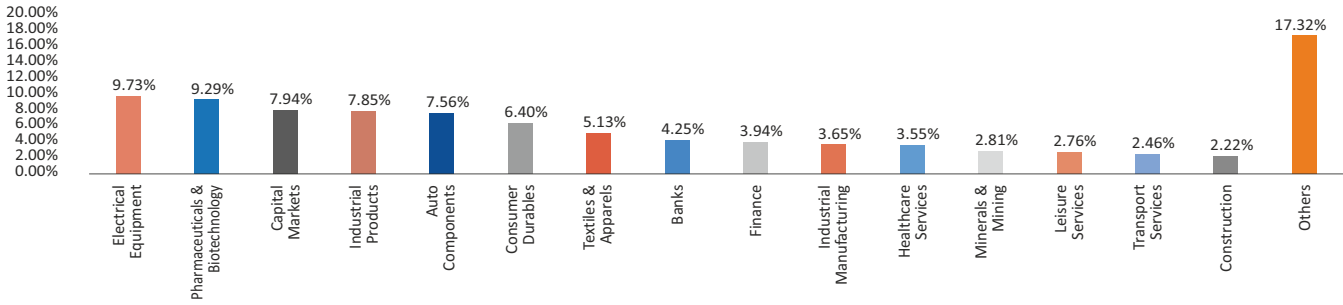


Benchmark Risk-o-meter as on May 31, 2026^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	
EQUITY HOLDINGS		CONSUMER DURABLES	6.40	CONSTRUCTION	2.22	Meesho Ltd	0.23	
ELECTRICAL EQUIPMENT	9.73	✓ Sky Gold And Diamonds Limited	2.90	✓ Cemindia Projects Ltd	2.22	Tata Elxsi Limited	0.11	
✓ Quality Power Electrical Eqp Ltd	2.59	Stylam Industries Limited	1.77	OTHERS	17.32	EID Parry India Limited	0.05	
Atlanta Electricals Ltd	2.20	PG Electroplast Limited	0.74	Hindustan Copper Limited	1.67	Total	96.86	
Apar Industries Limited	1.98	ETHOS LTD.	0.53	Steel Authority of India Limited	1.52	MONEY MARKET INSTRUMENTS		
Hitachi Energy India Limited	1.49	Senco Gold Limited	0.46	Balrampur Chini Mills Limited	1.29	Certificate of Deposit		
TD Power Systems Limited	1.47	Kajaria Ceramics Limited	0.00	Wework India Management Limited	1.24	Export Import Bank of India (CRISIL A1+)	0.22	
PHARMACEUTICALS & BIOTECHNOLOGY	9.29	TEXTILES & APPARELS	5.13	Aequus Limited	1.23	Punjab National Bank (CARE A1+)	0.21	
✓ Wockhardt Limited	3.86	✓ Arvind Limited	2.25	Ambuja Cements Limited	1.21	National Bank For Agriculture and Rural Development (CRISIL A1+)	0.20	
✓ Acutaas Chemicals Limited	2.88	Sanathan Textiles Limited	1.11	Sterlite Technologies Limited	1.17	Total	0.63	
Eris Lifesciences Limited	1.73	Ganesh Ecosphere Limited	0.77	Mrs. Bectors Food Specialities Limited	1.16	GOVERNMENT BOND AND TREASURY BILL		
Gufic Biosciences Limited	0.82	4.25	✓ City Union Bank Limited	2.35	Enterro Healthcare Solutions Ltd	1.06	Treasury Bill	
CAPITAL MARKETS	7.94	Indian Bank	1.90	Godavari Biorefineries Limited	0.78	364 Days Tbill (MD 07/01/2027) (SOV)	0.28	
✓ Computer Age Management Services Limited	2.57	FINANCE	3.94	Allied Blenders And Distillers Limited	0.76	Total	0.28	
Anand Rathi Wealth Limited	1.56	Housing & Urban Development Corporation Limited	1.32	Radico Khaitan Limited	0.74	CASH & CASH EQUIVALENT		
Nuvama Wealth Management Limited	1.26	CreditAccess Grameen Limited	1.10	Zaggle Prepaid Ocean Services Limited	0.64	Net Receivables/Payables	0.67	
Multi Commodity Exchange of India Limited	1.16	Aye Finance Limited	0.99	Castrol India Limited	0.50	TREPS / Reverse Repo Investments	1.56	
Prudent Corporate Advisory Services Limited	1.12	Onemi Technology Solutions Limited	0.37	CMS Info System Limited	0.48	Total	2.23	
ICICI Prudential Asset Management Company Limited	0.27	Rane Holdings Limited	0.16	Firstsource Solutions Limited	0.47	GRAND TOTAL	100.00	
INDUSTRIAL PRODUCTS	7.85	INDUSTRIAL MANUFACTURING	3.65	Laxmi Dental Limited	0.45			
KSH International Limited	1.74	Syrma SGS Technology Limited	1.55	Clean Science and Technology Limited	0.31			
Vidya Wires Limited	1.38	Swan Defence And Heavy Industries Ltd	1.25	Unicommerce Esolutions Limited	0.25			
Goodluck India Limited	1.12	Titagarh Rail Systems Limited	0.85					
Steelcast Ltd	1.04	HEALTHCARE SERVICES	3.55					
HEG Limited	0.98	✓ Krishna Institute Of Medical Sciences Limited	2.20					
Tinna Rubber and Infrastructure Limited	0.82	Vijaya Diagnostic Centre Limited	1.35					
Xpro India Limited	0.39	MINERALS & MINING	2.81					
KSB Limited	0.38	✓ Lloyds Metals And Energy Limited	2.81					
AUTO COMPONENTS	7.56	LEISURE SERVICES	2.76					
FIEM Industries Limited	2.07	TBO Tek Limited	1.83					
ZF Commercial Vehicle Control Systems India Limited	1.52	Leela Palaces Hotels & Resorts Limited	0.93					
Carraro India Limited	1.49	TRANSPORT SERVICES	2.46					
Lumax Auto Technologies Limited	1.29	Shreeji Shipping Global Limited	1.78					
TVS Srichakra Limited	1.19	Shipping Corporation Of India Limited	0.68					

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on May 31, 2026)

Mcap Category	Percentage
Small Cap	82.23%
Mid Cap	13.15%
GB/TB/Repo/Others	2.51%
Large Cap	1.48%
Debt	0.63%
Grand Total	100.00%

PORTFOLIO TURNOVER RATIO (As on May 31, 2026)

0.78 Times* (Basis last rolling 12 months)

OTHER PARAMETERS (As on May 31, 2026)

Standard Deviation (Annualized): 21.85% (Bank of India Small Cap Fund)
22.29% (NIFTY Smallcap 250 TRI)

Beta: 0.93

Sharpe Ratio*: 0.74

Tracking Error (Annualized): 7.11%

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

*Risk-free rate assumed to be 5.52% (MIBOR as on May 31, 2026)

NAV (As on May 29, 2026)

	NAV (₹)
Regular Plan	
Growth	51.23
IDCW	37.35
Direct Plan	
Growth	57.84
IDCW	43.31

EXPENSE RATIO

Regular Plan: 1.68%

Direct Plan: 0.43%

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"

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

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

DATE OF ALLOTMENT

December 19, 2018

FUND MANAGER

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

Mr. Nav Bhardwaj (w.e.f. July 14, 2025): Around 18 years of experience in Mutual Fund Industry.

AVERAGE AUM

₹ 2,237.92 Crs.

LATEST AUM

₹ 2,318.41 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

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, 2026 (Unless indicated otherwise)

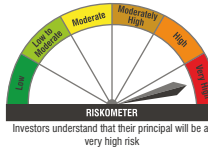


Invest Now

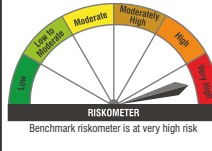
This product is suitable for investors who are seeking*:

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

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

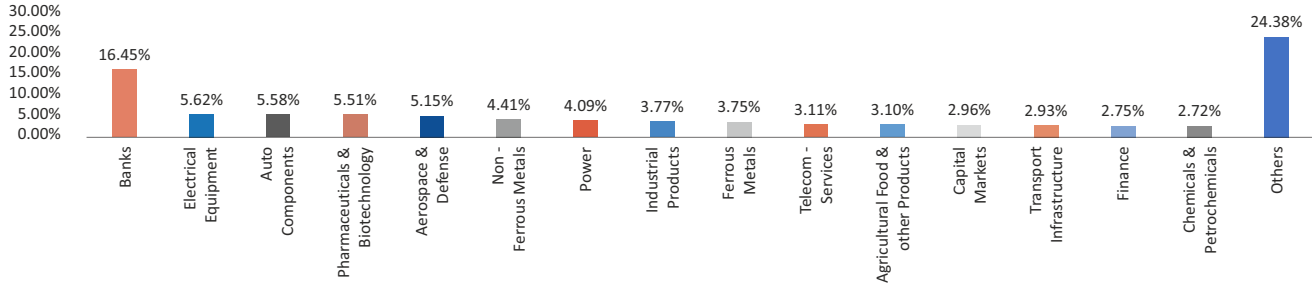


Benchmark Risk-o-meter as on May 31, 2026^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS							
BANKS 16.45							
✓ State Bank of India	4.08	Tata Power Company Limited	1.10	Coromandel International Limited	1.99	MONEY MARKET INSTRUMENTS	
✓ ICICI Bank Limited	3.05	Talwandi Sabo Power Limited	0.07	ITC Limited	1.63	Certificate of Deposit	
✓ HDFC Bank Limited	2.86	INDUSTRIAL PRODUCTS 3.77		Tata Motors Ltd	1.50	Small Industries Dev Bank of India (CRISIL A1+)	
Indian Bank	2.05	HEG Limited	2.38	Mahindra & Mahindra Limited	1.48	Total 1.03	
Bank of Baroda	1.65	Inox India Limited	1.39	SBI Life Insurance Company Limited	1.46	GOVERNMENT BOND AND TREASURY BILL	
Kotak Mahindra Bank Limited	1.39	FERROUS METALS 3.75		Titagarh Rail Systems Limited	1.11	Treasury Bill	
Canara Bank	1.37	Tata Steel Limited	2.11	Max Financial Services Limited	1.09	364 Days Tbill (MD 07/01/2027) (SOV)	
ELECTRICAL EQUIPMENT 5.62		JSW Steel Limited	1.53	K.P.R. Mill Limited	1.08	Total 0.12	
Quality Power Electrical Eqp Ltd	2.50	Vedanta Iron And Steel Limited	0.11	Britannia Industries Limited	1.06	CASH & CASH EQUIVALENT	
Siemens Energy India Limited	1.35	TELECOM - SERVICES 3.11		Zaggle Prepaid Ocean Services Limited	0.85	Net Receivables/Payables	
Siemens Limited	1.17	Bharti Airtel Limited	3.11	CMS Info System Limited	0.61	TREP/ Reverse Repo Investments	
Bharat Heavy Electricals Limited	0.60	AGRICULTURAL FOOD & OTHER PRODUCTS 3.10		Apollo Hospitals Enterprise Limited	0.59	Total 2.27	
AUTO COMPONENTS 5.58		Balrampur Chini Mills Limited	1.88	Malco Energy Limited	0.50	GRAND TOTAL 100.00	
✓ UNO Minda Limited	2.64	Triveni Engineering & Industries Limited	1.22	Varun Beverages Limited	0.38	✓ Indicates Top 10 Equity Holdings.	
Bharat Forge Limited	1.56	CAPITAL MARKETS 2.96		InterGlobe Aviation Limited	0.21		
ZF Commercial Vehicle Control Systems India Limited	1.38	Prudent Corporate Advisory Services Limited	1.70	DLF Limited	0.11		
PHARMACEUTICALS & BIOTECHNOLOGY 5.51		ICICI Prudential Asset Management Company Limited	1.26	Total 96.28			
✓ Acutaas Chemicals Limited	3.24	TRANSPORT INFRASTRUCTURE 2.93					
Dr. Reddy's Laboratories Limited	2.17	✓ Adani Ports and Special Economic Zone Limited	2.93				
Advanced Enzyme Technologies Limited	0.10	FINANCE 2.75					
AEROSPACE & DEFENSE 5.15		✓ Power Finance Corporation Limited	2.75				
✓ Hindustan Aeronautics Limited	3.43	CHEMICALS & PETROCHEMICALS 2.72					
Bharat Electronics Limited	1.72	Swan Corp Limited	1.55				
NON-FERROUS METALS 4.41		Deepak Nitrite Limited	1.17				
Vedanta Aluminium Metal Limited	2.31	OTHERS 24.38					
National Aluminium Company Limited	2.10	LG Electronics India Ltd	2.40				
POWER 4.09		Vedanta Limited	2.17				
✓ NTPC Limited	2.92	Reliance Industries Limited	2.15				
		Ambuja Cements Limited	2.01				

MCAP Categorization (As on May 31, 2026)

Mcap Category	Percentage
Large Cap	61.41%
Small Cap	21.76%
Mid Cap	13.11%
GB/TB/Repo/Others	2.69%
Debt	1.03%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

February 25, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 1,392.98 Crs.

LATEST AUM

₹ 1,380.17 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on May 31, 2026)

0.69 Times^(f) (Basis last rolling 12 months)

OTHER PARAMETERS (As on May 31, 2026)

Standard Deviation (Annualized): 17.94% (Bank of India ELSS Tax Saver)
15.41% (BSE 500 TRI)

Beta: 1.08

Sharpe Ratio*: 0.55

Tracking Error (Annualized): 6.86%

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

*Risk-free rate assumed to be 5.52% (MIBOR as on May 31, 2026)

NAV (As on May 29, 2026)

Plan	Regular Plan	Eco Plan	NAV (₹)
Growth	160.73	Growth	174.25
IDCW	30.96	IDCW	28.92
Growth	189.15		
IDCW	75.54		

EXPENSE RATIO

Regular Plan: 1.83% Direct Plan: 0.77% Eco Plan: 1.53%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Multi Cap Fund

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

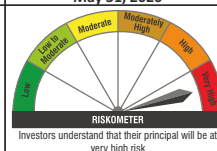
Invest Now

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

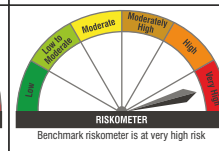
This product is suitable for investors who are seeking*:

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

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

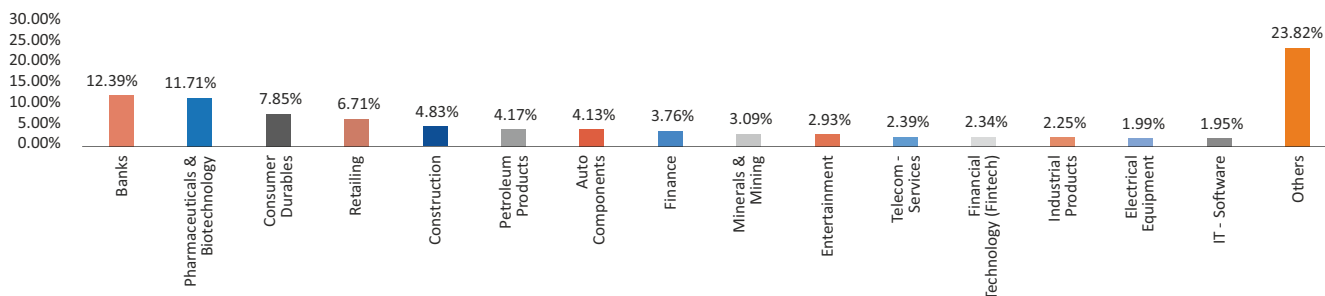


Benchmark Risk-o-meter as on May 31, 2026^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS							
BANKS	12.39	Endurance Technologies Limited	1.38	NTPC Limited	1.69	United Spirits Limited	0.42
✓ HDFC Bank Limited	4.88	Samvardhana Motherson International Limited	1.08	ITC Limited	1.43	Sobha Limited	0.39
✓ Kotak Mahindra Bank Limited	3.03	Gabriel India Limited	0.25	Vedanta Aluminium Metal Limited	1.43	Malco Energy Limited	0.31
State Bank of India	2.31	FINANCE	3.76	Adani Ports and Special Economic Zone Limited	1.36	Vedanta Iron And Steel Limited	0.07
Bank of Maharashtra	2.17	Shriram Finance Limited	1.39	Emami Limited	1.33	Talwandi Sabo Power Limited	0.04
PHARMACEUTICALS & BIOTECHNOLOGY	11.71	CreditAccess Grameen Limited	1.25	Angel One Limited	1.28	Total	96.31
✓ Aurobindo Pharma Limited	3.25	SBI Cards and Payment Services Limited	1.12	Bayer Croscience Limited	1.17	GOVERNMENT BOND AND TREASURY BILL	
Eris Lifesciences Limited	2.33	MINERALS & MINING	3.09	Godfrey Phillips India Limited	1.16	Treasury Bill	
Dr. Reddy's Laboratories Limited	2.29	✓ Lloyds Metals And Energy Limited	3.09	Jindal Stainless Limited	1.13	364 Days Tbill (MD 07/01/2027) (SOV)	0.11
Acutaas Chemicals Limited	2.23	ENTERTAINMENT	2.93	ICICI Lombard General Insurance Company Limited	1.12	Total	0.11
Abbott India Limited	1.61	✓ Tips Music Limited	2.93	Vedanta Limited	1.11	CASH & CASH EQUIVALENT	
CONSUMER DURABLES	7.85	TELECOM - SERVICES	2.39	Oberoi Realty Limited	1.06	Net Receivables/Payables	0.10
✓ Stylam Industries Limited	3.04	Bharti Airtel Limited	1.66	Bharat Dynamics Limited	0.84	TREPS / Reverse Repo Investments	3.48
✓ Dixon Technologies (India) Limited	2.60	Bharti Hexacom Limited	0.73	Hero MotoCorp Limited	0.84	Total	3.58
Sky Gold And Diamonds Limited	1.35	FINANCIAL TECHNOLOGY (FINTECH)	2.34	Swan Corp Limited	0.72	GRAND TOTAL	100.00
Senco Gold Limited	0.86	✓ PB Fintech Limited	2.34	Zaggle Prepaid Ocean Services Limited	0.70		
RETAILING	6.71	INDUSTRIAL PRODUCTS	2.25	Tata Steel Limited	0.55		
✓ FSN E-Commerce Ventures Limited	2.65	HEG Limited	0.95				
Aditya Vision Ltd	2.23	Shakti Pumps (India) Limited	0.81				
Enterro Healthcare Solutions Ltd	1.83	Steelcast Ltd	0.49				
CONSTRUCTION	4.83	ELECTRICAL EQUIPMENT	1.99				
Cemindia Projects Ltd	2.18	Quality Power Electrical Eq Ltd	1.99				
Larsen & Toubro Limited	1.79	IT - SOFTWARE	1.95				
PSP Projects Limited	0.86	Tata Consultancy Services Limited	1.95				
PETROLEUM PRODUCTS	4.17	OTHERS	23.82				
✓ Reliance Industries Limited	4.17	Petronet LNG Limited	1.94				
AUTO COMPONENTS	4.13	Apollo Hospitals Enterprise Limited	1.73				
S.J.S. Enterprises Limited	1.42	Limited					

✓ Indicates Top 10 Equity Holdings.

MCAPI Categorization (As on May 31, 2026)

Mcap Category	Percentage
Large Cap	34.69%
Mid Cap	28.61%
Small Cap	33.01%
GB/TB/Repo/Others	3.69%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

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

DATE OF ALLOTMENT

March 3, 2023

FUND MANAGER

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

AVERAGE AUM

₹ 1,098.58 Crs.

LATEST AUM

₹ 1,109.57 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, 2026)

0.66 Times^A (Basis last rolling 12 months)

OTHER PARAMETERS (As on May 31 2026)

Standard Deviation (Annualized): 16.50% (Bank of India Multi Cap Fund)
16.67% NIFTY 500 Multicap 50:25:25 Total Return Index (TRI)

Beta: 0.97

Sharpe Ratio*: 0.88

Tracking Error (Annualized): 3.54%

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

*Risk-free rate assumed to be 5.52% (MIBOR as on May 31, 2026)

NAV (As on May 29, 2026)	NAV (₹)
Regular Plan	Direct Plan
Growth 18.78	Growth 19.48
IDCW 18.78	IDCW 19.45

EXPENSE RATIO

Regular Plan: 1.84% Direct Plan: 0.72%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Manufacturing & Infrastructure Fund

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

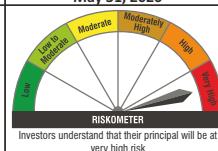
Invest Now

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

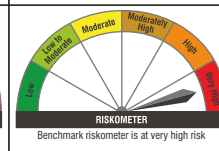
This product is suitable for investors who are seeking*:

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

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

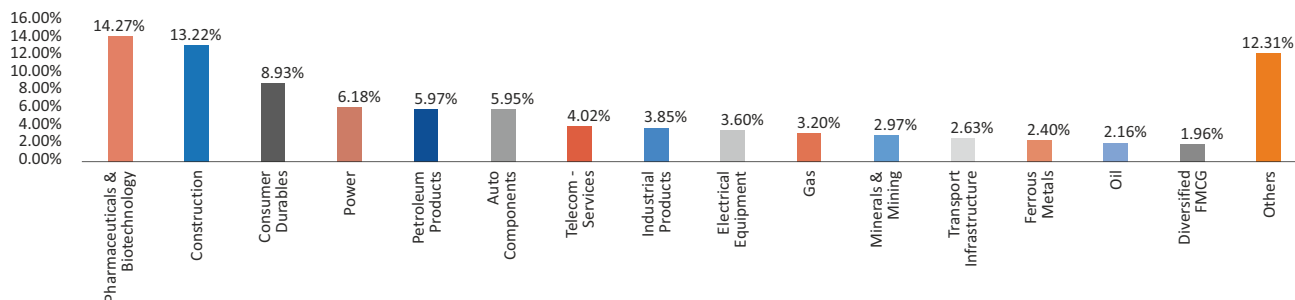


Benchmark Risk-o-meter as on May 31, 2026[^]



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		MRF Limited	1.15	DIVERSIFIED FMCG	1.96	GOVERNMENT BOND AND TREASURY BILL	
PHARMACEUTICALS & BIOTECHNOLOGY	14.27	S.J.S. Enterprises Limited	1.07	ITC Limited	1.96	Treasury Bill	
✓ Aurobindo Pharma Limited	3.55	Gabriel India Limited	0.24	OTHERS	12.31	364 Days Tbill (MD 07/01/2027) (SOV)	0.10
Acutaas Chemicals Limited	2.40	✓ TELECOM - SERVICES	4.02	Vedanta Aluminium	1.90	Total	0.10
Dr. Reddy's Laboratories Limited	2.38	✓ Bharti Airtel Limited	4.02	Metal Limited		CASH & CASH EQUIVALENT	
Eris Lifesciences Limited	2.23	INDUSTRIAL PRODUCTS	3.85	Bayer Cropsience Limited	1.50	Net Receivables/Payables	0.28
Abbott India Limited	2.03	Steelcast Ltd	1.10	Vedanta Limited	1.43	TREPS / Reverse Repo Investments	6.00
Gufic Biosciences Limited	0.84	HEG Limited	1.08	United Spirits Limited	1.19	Total	6.28
Wockhardt Limited	0.84	Shakti Pumps (India) Limited	1.03	Bharat Dynamics Limited	1.07		
CONSTRUCTION	13.22	Bansal Wire Industries Limited	0.64	Swan Corp Limited	1.00	GRAND TOTAL	100.00
✓ Larsen & Toubro Limited	6.58	ELECTRICAL EQUIPMENT	3.60	Hero MotoCorp Limited	0.87		
✓ Cemindia Projects Ltd	3.30	Quality Power Electrical Eq Ltd	2.76	Oberoi Realty Limited	0.84	✓ Indicates Top 10 Equity Holdings.	
PSP Projects Limited	1.83	TD Power Systems Limited	0.84	Jyoti CNC Automation Ltd	0.73		
Kalpataru Projects International Limited	0.77	GAS	3.20	Sanathan Textiles Limited	0.66		
KNR Constructions Limited	0.74	✓ Petronet LNG Limited	3.20	Swan Defence And Heavy Industries Ltd	0.44		
CONSUMER DURABLES	8.93	MINERALS & MINING	2.97	JK Cement Limited	0.38		
✓ Dixon Technologies (India) Limited	3.57	✓ Lloyds Metals And Energy Limited	2.97	Sobha Limited	0.30		
✓ Stylam Industries Limited	2.99	TRANSPORT INFRASTRUCTURE	2.63	Ganesha Ecosphere Limited	0.00		
Sky Gold And Diamonds Limited	1.49	Economic Zone Limited	2.63	Total	93.62		
Senco Gold Limited	0.88	FERROUS METALS	2.40				
POWER	6.18	Jindal Stainless Limited	1.09				
✓ NTPC Limited	6.13	Steel Authority of India Limited	0.80				
Talwandi Sabo Power Limited	0.05	Tata Steel Limited	0.42				
PETROLEUM PRODUCTS	5.97	Vedanta Iron And Steel Limited	0.09				
✓ Reliance Industries Limited	5.97	OIL	2.16				
Endurance Technologies Limited	2.10	Oil India Limited	0.92				
Carraro India Limited	1.39	Oil & Natural Gas Corporation Limited	0.83				
		Malco Energy Limited	0.41				

MCAP Categorization (As on May 31, 2026)

Mcap Category	Percentage
Large Cap	35.12%
Small Cap	33.64%
Mid Cap	24.86%
GB/TB/Repo/Others	6.38%
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[^]

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

₹ 774.83 Crs.

LATEST AUM

₹ 789.05 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, 2026)

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

OTHER PARAMETERS (As on May 31, 2026)

Standard Deviation (Annualized): 18.35% (Bank of India Manufacturing & Infrastructure Fund)
19.58% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.84

Sharpe Ratio*: 1.07

Tracking Error (Annualized): 8.74%

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

*Risk-free rate assumed to be 5.52% (MIBOR as on May 31, 2026)

NAV (As on May 29, 2026)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	75.37
IDCW	IDCW	71.11
Quarterly IDCW	Quarterly IDCW	74.08

EXPENSE RATIO

Regular Plan: 1.96% Direct Plan: 0.61%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Mid Cap Fund

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

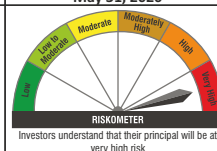
Invest Now

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

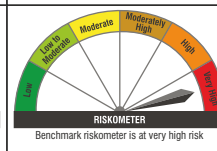
This product is suitable for investors who are seeking*:

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

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

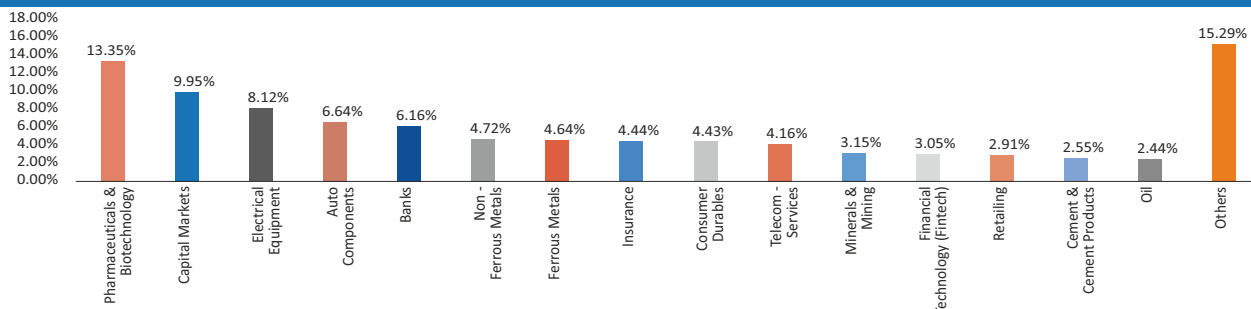


Benchmark Risk-o-meter as on May 31, 2026^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		Bank of Maharashtra	2.58	FSN E-Commerce Ventures Limited	1.02	Firstsource Solutions Limited	0.64
PHARMACEUTICALS & BIOTECHNOLOGY	13.35	NON - FERROUS METALS	4.72	CEMENT & CEMENT PRODUCTS	2.55	Clean Science and Technology Limited	0.35
✓ Aurobindo Pharma Limited	4.94	✓ National Aluminium Company Limited	2.88	JK Cement Limited	2.55	Total	96.00
✓ Abbott India Limited	4.84	Hindustan Copper Limited	1.84	OIL	2.44	GOVERNMENT BOND AND TREASURY BILL	
Eris Lifesciences Limited	2.02	FERROUS METALS	4.64	Oil India Limited	2.44	Treasury Bill	
Acutaas Chemicals Limited	1.55	Steel Authority of India Limited	1.70	OTHERS	15.29	364 Days Tbill (MD 07/01/2027) (SOV)	0.33
CAPITAL MARKETS	9.95	Jindal Stainless Limited	1.68	Apollo Hospitals Enterprise Limited	2.15	Total	0.33
✓ Multi Commodity Exchange of India Limited	4.30	JSW Steel Limited	1.26	K.P.R. Mill Limited	1.79	CASH & CASH EQUIVALENT	
✓ Nippon Life India Asset Management Limited	2.87	INSURANCE	4.44	Petronet LNG Limited	1.77	Net Receivables/Payables	0.88
ICI Prudential Asset Management Company Limited	1.37	✓ Max Financial Services Limited	2.97	Housing & Urban Development Corporation Limited	1.48	TREPS / Reverse Repo Investments	2.79
BSE Limited	1.15	ICI Lombard General Insurance Company Limited	1.47	Polycab India Limited	1.44	Total	3.67
HDFC Asset Management Company Limited	0.26	CONSUMER DURABLES	4.43	KPIT Technologies Limited	0.96	GRAND TOTAL	100.00
ELECTRICAL EQUIPMENT	8.12	LG Electronics India Ltd	1.52	Radico Khaitan Limited	0.88	✓ Indicates Top 10 Equity Holdings.	
✓ Hitachi Energy India Limited	2.66	Century Plyboards (India) Limited	1.25	Godfrey Phillips India Limited	0.79		
Quality Power Electrical Eq Ltd	2.47	PG Electroplast Limited	0.86	Sundaram Finance Limited	0.70		
Powerica Limited	1.63	Dixon Technologies (India) Limited	0.80				
GE Vernova T&D India Limited	1.36	TELECOM - SERVICES	4.16				
AUTO COMPONENTS	6.64	✓ Bharti Hexacom Limited	4.16				
UNO Minda Limited	2.66	MINERALS & MINING	3.15				
Schaeffler India Limited	1.57	✓ Lloyds Metals And Energy Limited	3.15				
Gabriel India Limited	1.52	FINANCIAL TECHNOLOGY (FINTECH)	3.05				
MRF Limited	0.89	PB Fintech Limited	1.89				
BANKS	6.16	One 97 Communications Limited	1.16				
✓ Indian Bank	3.58	RETAILING	2.91				
		Vishal Mega Mart Limited	1.89				

MCAP Categorization (As on May 31, 2026)

Mcap Category	Percentage
Large Cap	8.00%
Mid Cap	72.91%
Small Cap	15.09%
GB/TB/Repo/Others	4.00%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

Nifty Midcap 150 Total Return Index (TRI)

DATE OF ALLOTMENT

August 22, 2025

FUND MANAGER

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

AVERAGE AUM

₹ 730.23 Crs.

LATEST AUM

₹ 721.56 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on May 31, 2026)

0.58 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on May 29, 2026)

	NAV (₹)
Regular Plan	
Growth	10.10
IDCW	10.10
Direct Plan	
Growth	10.18
IDCW	10.18

EXPENSE RATIO

Regular Plan: 1.98% **Direct Plan:** 1.07%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Business Cycle Fund

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

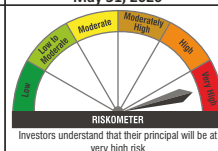
Invest Now

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

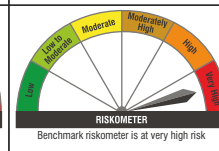
This product is suitable for investors who are seeking*:

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

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

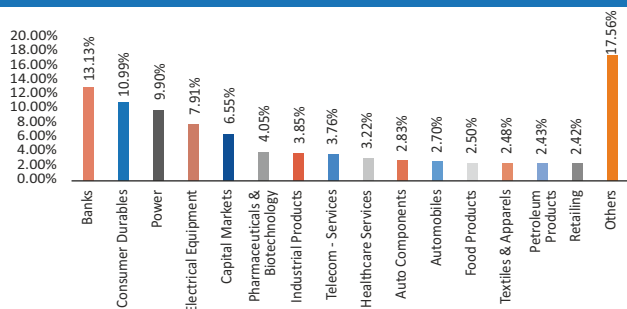


Benchmark Risk-o-meter as on May 31, 2026^A

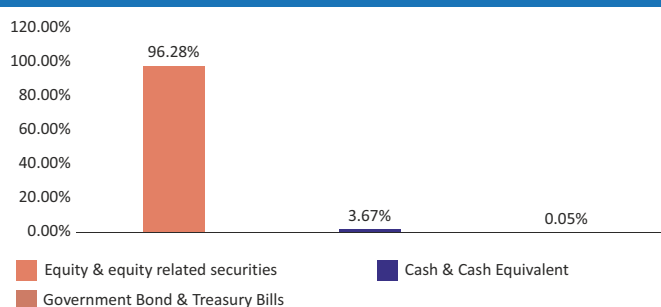


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

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 2.42			
BANKS 13.13				Unicommerce Esolutions Limited 0.33			
✓ ICI Bank Limited	4.23	Prudent Corporate Advisory Services Limited	1.20	Eternal Limited	1.29	Vedanta Iron And Steel Limited	0.09
✓ State Bank of India	4.11	Nuvama Wealth Management Limited	1.12	Vishal Mega Mart Limited	0.96	Total	96.28
✓ HDFC Bank Limited	3.91	PHARMACEUTICALS & BIOTECHNOLOGY 4.05		V2 Retail Limited	0.10	GOVERNMENT BOND AND TREASURY BILL	
Kotak Mahindra Bank Limited	0.88	✓ Glenmark Pharmaceuticals Limited	2.98	Arvind Fashions Limited	0.07	Treasury Bill	
CONSUMER DURABLES 10.99				364 Days Tbill (MD 07/01/2027) (SOV) 0.05			
✓ Sky Gold And Diamonds Limited	3.23	✓ Gufic Biosciences Limited	1.07	Ambuja Cements Limited	2.01	Total	0.05
LG Electronics India Ltd	2.56	INDUSTRIAL PRODUCTS 3.85		Vedanta Aluminium Metal Limited	1.97	CASH & CASH EQUIVALENT	
Asian Paints Limited	1.83	Vidya Wires Limited	1.73	Tata Motors Ltd	1.95	Net Receivables/(Payables) 0.60	
Century Plyboards (India) Limited	1.53	Tinna Rubber and Infrastructure Limited	1.55	PB Fintech Limited	1.90	TREPS / Reverse Repo	3.07
ETHOS LTD.	1.03	Shakti Pumps (India) Limited	0.57	Vedanta Limited	1.85	Investments	
Dixon Technologies (India) Limited	0.81	TELECOM - SERVICES 3.76		Aequs Limited	1.69	Total	3.67
POWER 9.90				✓ Bharti Airtel Limited	3.76	GRAND TOTAL 100.00	
✓ NTPC Limited	4.77	HEALTHCARE SERVICES 3.22		ITC Limited	1.57	✓ Indicates Top 10 Equity Holdings.	
✓ Power Grid Corporation of India Limited	3.00	✓ Apollo Hospitals Enterprise Limited	3.22	JSW Steel Limited	1.15		
Tata Power Company Limited	1.29	AUTO COMPONENTS 2.83		Zaggle Prepaid Ocean	1.12		
Torrent Power Limited	0.78	S.J.S. Enterprises Limited	2.29	Services Limited			
Talwandi Sabo Power Limited	0.06	MRF Limited	0.54	Vedanta Limited	1.85		
ELECTRICAL EQUIPMENT 7.91				AUTOMOBILES 2.70			
Quality Power Electrical Eqp Ltd	2.46	Mahindra & Mahindra Limited	1.60	Oil India Limited	1.03		
Siemens Energy India Limited	1.99	Bajaj Auto Limited	1.10	SBI Life Insurance	0.48		
TD Power Systems Limited	1.78	FOOD PRODUCTS 2.50		Company Limited			
Siemens Limited	1.68	Britannia Industries Limited	2.50	Malco Energy Limited	0.42		
CAPITAL MARKETS 6.55				TEXTILES & APPARELS 2.48			
✓ Computer Age Management Services Limited	2.59	K.P.R. Mill Limited	1.29				
Nippon Life India Asset Management Limited	1.64	Ganesha Ecosphere Limited	1.19				
				PETROLEUM PRODUCTS 2.43			
				Reliance Industries Limited	2.43		

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

₹ 461.97 Crs.

LATEST AUM

₹ 457.56 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on May 31, 2026)

0.66 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on May 29, 2026)

	NAV (₹)
Regular Plan	
Growth	9.13
IDCW	9.13
Direct Plan	
Growth	9.33
IDCW	9.32

EXPENSE RATIO

Regular Plan: 2.05% Direct Plan: 0.96%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Large & Mid Cap Fund[#]

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

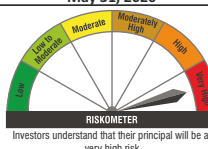
All data as on May 31, 2026 (Unless indicated otherwise)

Invest Now

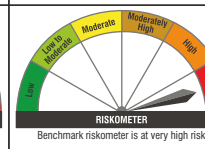
This product is suitable for investors who are seeking*:

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

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

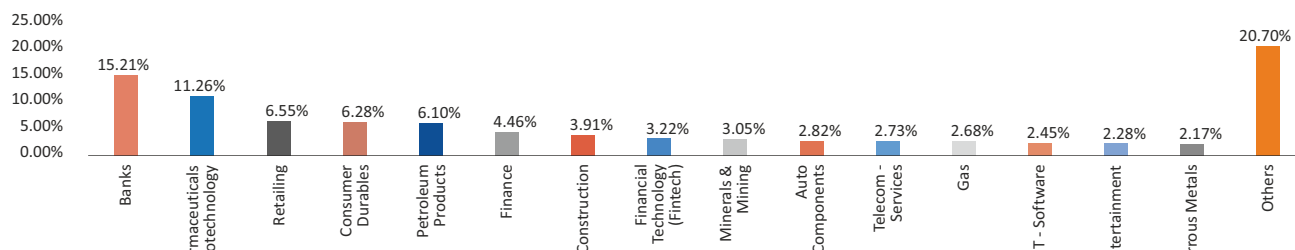


Benchmark Risk-o-meter as on May 31, 2026^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		SBI Cards and Payment Services Limited	1.22	OTHERS	20.70	United Spirits Limited	0.81
BANKS	15.21	CreditAccess Grameen Limited	1.11	ITC Limited	1.81	Swan Corp Limited	0.70
✓ HDFC Bank Limited	5.58	Housing & Urban Development Corporation Limited	0.68	Angel One Limited	1.62	Zaggle Prepaid Ocean Services Limited	0.66
✓ Kotak Mahindra Bank Limited	3.79	CONSTRUCTION	3.91	Apollo Hospitals Enterprise Limited	1.54	Malco Energy Limited	0.33
State Bank of India	2.67	✓ Larsen & Toubro Limited	3.91	Vedanta Aluminium Metal Limited	1.52	Talwandi Sabo Power Limited	0.04
Bank of Maharashtra	2.22	FINANCIAL TECHNOLOGY (FINTECH)	3.22	Adani Ports and Special Economic Zone Limited	1.49	Total	95.87
ICICI Bank Limited	0.95	✓ PB Fintech Limited	3.22	ICICI Lombard General Insurance Company Limited	1.39	GOVERNMENT BOND AND TREASURY BILL	
PHARMACEUTICALS & BIOTECHNOLOGY	11.26	✓ Minerals & Mining	3.05	Vedanta Limited	1.16	Treasury Bill	
✓ Aurobindo Pharma Limited	3.41	✓ Lloyds Metals And Energy Limited	3.05	Bayer Cropscience Limited	1.15	364 Days Tbill (MD 07/01/2027) (SOV)	0.01
Dr. Reddy's Laboratories Limited	2.42	AUTO COMPONENTS	2.82	Godfrey Phillips India Limited	1.14	Total	0.01
Eris Lifesciences Limited	2.15	Endurance Technologies Limited	1.56	Quality Power Electrical Eqp Ltd	1.01	CASH & CASH EQUIVALENT	
Abbott India Limited	1.95	MRF Limited	1.01	Oberoi Realty Limited	0.99	Net Receivables/Payables	(0.03)
Actaas Chemicals Limited	1.33	Gabriel India Limited	0.25	Hero MotoCorp Limited	0.94	TREPS / Reverse Repo Investments	4.15
RETAILING	6.55	TELECOM - SERVICES	2.73	Bharat Dynamics Limited	0.84	Total	4.12
✓ FSN E-Commerce Ventures Limited	3.57	Bharti Airtel Limited	1.95			GRAND TOTAL	100.00
Aditya Vision Ltd	1.80	Bharti Hexacom Limited	0.78				
Entero Healthcare Solutions Ltd	1.18	GAS	2.68				
CONSUMER DURABLES	6.28	✓ Petronet LNG Limited	2.68				
✓ Dixon Technologies (India) Limited	2.80	IT - SOFTWARE	2.45				
Stylam Industries Limited	1.50	Tata Consultancy Services Limited	2.45				
Sky Gold And Diamonds Limited	1.25	ENTERTAINMENT	2.28				
Senco Gold Limited	0.73	Tips Music Limited	2.28				
PETROLEUM PRODUCTS	6.10	FERROUS METALS	2.17				
✓ Reliance Industries Limited	6.10	Jindal Stainless Limited	1.43				
FINANCE	4.46	Steel Authority of India Limited	0.67				
Shriram Finance Limited	1.45	Vedanta Iron And Steel Limited	0.07				

MCAP Categorization (As on May 31, 2026)

Mcap Category	Market Value as % of Net Asset
Large Cap	41.35%
Mid Cap	35.42%
Small Cap	19.10%
GB/TB/Repo/Others	4.13%
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

₹ 473.77 Crs.

LATEST AUM

₹ 472.53 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

PORTFOLIO TURNOVER RATIO (As on May 31, 2026)

0.65 Times* ("Basis last rolling 12 months)

OTHER PARAMETERS (As on May 31, 2026)

Standard Deviation (Annualized): 15.90% (Bank of India Large & Mid Cap Fund)
15.00% (BSE 250 LargeMidCap (TRI))

Beta: 1.02

Sharpe Ratio*: 0.62

Tracking Error (Annualized): 4.51%

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

*Risk-free rate assumed to be 5.52% (MIBOR as on May 31, 2026)

NAV (As on May 29, 2026)

Plan	NAV (₹)
Regular Plan	
Growth	89.35
Bonus	89.33
IDCW	26.67
Quarterly IDCW	32.54
Eco Plan	
Growth	98.84
Bonus	98.84
IDCW	27.67
Quarterly IDCW	27.88

Direct Plan

Growth	103.80
Bonus	53.59
IDCW	28.39
Quarterly IDCW	28.82

EXPENSE RATIO

Regular Plan: 2.05% Direct Plan: 0.97% Eco Plan: 1.45%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

[#]The name of the Scheme has changed pursuant to sfvmsn=fc0958e_4
in-nomenclature-of-schemes-july-10-2025.pdf?sfvrsn=fc0958e_4

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Banking & Financial Services Fund

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

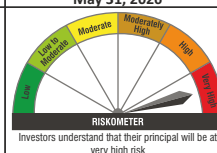
Invest Now

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

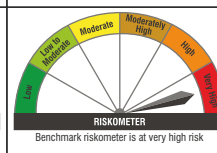
This product is suitable for investors who are seeking*:

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

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

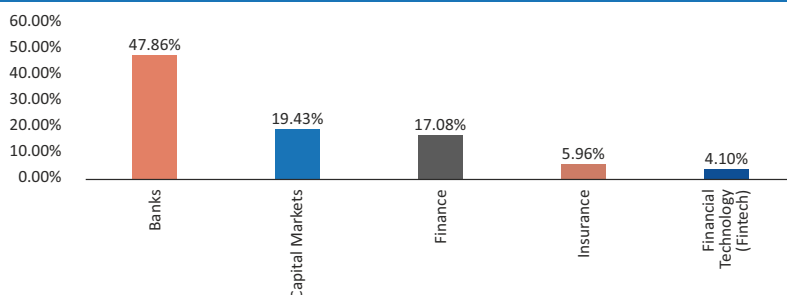


Benchmark Risk-o-meter as on May 31, 2026^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				INSURANCE			
BANKS	47.86	Multi Commodity Exchange of India Limited	1.77	SBI Life Insurance Company Limited	2.71	CASH & CASH EQUIVALENT	
✓ IICI Bank Limited	9.18	Nippon Life India Asset Management Limited	1.01	Max Financial Services Limited	2.30	Net Receivables/Payables	0.79
✓ HDFC Bank Limited	8.18	FINANCE	17.08	ICICI Lombard General Insurance Company Limited	0.95	TREPS / Reverse Repo Investments	4.78
✓ State Bank of India	8.05	✓ Bajaj Finance Limited	3.38	FINANCIAL TECHNOLOGY (FINTECH)	4.10	Total	5.57
✓ Axis Bank Limited	7.77	Power Finance Corporation Limited	2.52	PB Fintech Limited	2.06	GRAND TOTAL	100.00
✓ Kotak Mahindra Bank Limited	4.70	CreditAccess Grameen Limited	2.32	One 97 Communications Limited	2.04		
✓ Bank of Baroda	2.89	Shriram Finance Limited	1.83	Total	94.43		
Indian Bank	2.82	Aye Finance Limited	1.81				
City Union Bank Limited	2.76	Sundaram Finance Limited	1.75				
Karur Vysya Bank Limited	1.08	Housing & Urban Development Corporation Limited	1.34				
Canara Bank	0.43	Cholamandalam Investment and Finance Company Ltd	1.13				
CAPITAL MARKETS	19.43	Onemi Technology Solutions Limited	0.90				
✓ IICI Prudential Asset Management Company Limited	5.43	SBI Cards and Payment Services Limited	0.10				
✓ BSE Limited	3.04						
✓ Computer Age Management Services Limited	2.90						
Angel One Limited	2.64						
HDFC Asset Management Company Limited	2.64						

✓ Indicates Top 10 Equity Holdings.

MCAPI Categorization (As on May 31, 2026)

Mcap Category	Percentage
Large Cap	60.84%
Mid Cap	19.18%
Small Cap	14.41%
GB/TB/Repo/Others	5.57%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

Nifty Financial Services TRI

DATE OF ALLOTMENT

January 30, 2026

FUND MANAGER

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

AVERAGE AUM

₹ 274.40 Crs.

LATEST AUM

₹ 273.08 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, 2026)

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

OTHER PARAMETERS (As on May 31, 2026)

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on May 29, 2026)

	Regular Plan	Direct Plan	NAV (₹)
Growth	9.55	Growth	9.58
IDCW	9.55	IDCW	9.58

EXPENSE RATIO

Regular Plan: 2.05% Direct Plan: 1.08%

LOAD STRUCTURE (FOR ALL PLANS)

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Large Cap Fund^{\$}

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

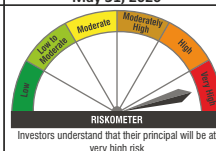
Invest Now

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

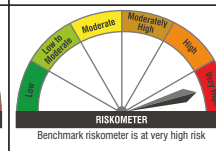
This product is suitable for investors who are seeking*:

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

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

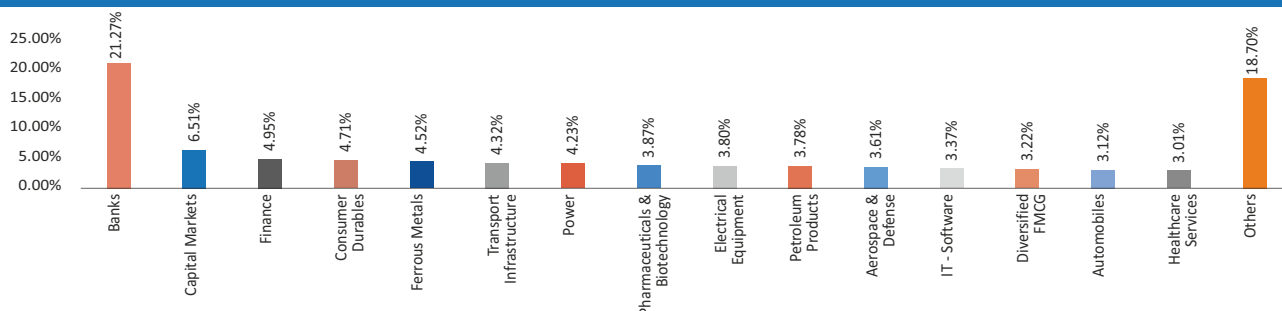


Benchmark Risk-o-meter as on May 31, 2026[^]



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				HEALTHCARE SERVICES 3.01			
BANKS	21.27	TRANSPORT INFRASTRUCTURE	4.32	✓ Apollo Hospitals Enterprise Limited	3.01	Tata Motors Ltd	0.51
✓ HDFC Bank Limited	6.27	✓ Adani Ports and Special Economic Zone Limited	4.32	OTHERS	18.70	Malco Energy Limited	0.43
✓ State Bank of India	4.90	POWER	4.23	Ambuja Cements Limited	2.06	Pidilite Industries Limited	0.24
✓ ICI CI Bank Limited	4.86	Power Grid Corporation of India Limited	1.55	Vedanta Aluminium Metal Limited	2.01	Total	96.99
Axis Bank Limited	2.22	NTPC Limited	1.48	Larsen & Toubro Limited	1.91	GOVERNMENT BOND AND TREASURY BILL	
Bank of Baroda	1.89	Adani Power Limited	1.14	Bharti Airtel Limited	1.89	Treasury Bill	
Kotak Mahindra Bank Limited	1.04	Talwandi Sabo Power Limited	0.06	Vedanta Limited	1.88	364 Days Tbill (MD 07/01/2027) (SOV)	0.02
Canara Bank	0.09	PHARMACEUTICALS & BIOTECHNOLOGY	3.87	Solar Industries India Limited	1.56	Total	0.02
✓ ICI CI Prudential Asset Management Company Limited	4.21	✓ Dr. Reddy's Laboratories Limited	2.93	Britannia Industries Limited	1.44	CASH & CASH EQUIVALENT	
HDFC Asset Management Company Limited	1.33	Mankind Pharma Limited	0.94	SBI Life Insurance Company Limited	1.21	Net Receivables/Payables	1.90
BSE Limited	0.97	ELECTRICAL EQUIPMENT	3.80	Mazagon Dock Shipbuilders Limited	1.15	TREPS / Reverse Repo Investments	1.09
FINANCE	4.95	✓ Quality Power Electrical Eq Ltd	2.47	Samvardhana Motherson International Limited	1.03	Total	2.99
CreditAccess Grameen Limited	1.50	TD Power Systems Limited	1.33	Balrampur Chini Mills Limited	0.83	GRAND TOTAL	100.00
Power Finance Corporation Limited	1.49	PETROLEUM PRODUCTS	3.78	TVS Srichakra Limited	0.55	✓ Indicates Top 10 Equity Holdings.	
Shriram Finance Limited	1.06	✓ Reliance Industries Limited	3.78	MCAP Categorization (As on May 31, 2026)			
Onemi Technology Solutions Limited	0.90	AEROSPACE & DEFENSE	3.61	Mcap Category		Percentage	
CONSUMER DURABLES	4.71	Bharat Electronics Limited	1.93	Large Cap	82.24%		
Sky Gold And Diamonds Limited	2.07	Hindustan Aeronautics Limited	1.68	Small Cap	11.62%		
Stylam Industries Limited	1.39	IT - SOFTWARE	3.37	Mid Cap	3.13%		
Titan Company Limited	1.25	Tech Mahindra Limited	2.15	GB/TB/Repo/Others	3.01%		
FERROUS METALS	4.52	Coforge Limited	1.22	Grand Total	100.00%		
✓ Tata Steel Limited	2.53	DIVERSIFIED FMCG	3.22				
JSW Steel Limited	1.90	ITC Limited	1.75				
Vedanta Iron And Steel Limited	0.09	Hindustan Unilever Limited	1.47				
		AUTOMOBILES	3.12				
		Mahindra & Mahindra Limited	1.84				
		Bajaj Auto Limited	1.28				

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK[^]

NIFTY 100 TRI (Tier 1)

DATE OF ALLOTMENT

June 29, 2021

FUND MANAGER

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

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

AVERAGE AUM

₹ 213.02 Crs.

LATEST AUM

₹ 213.25 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, 2026)

0.81 Times* (Basis last rolling 12 months)

OTHER PARAMETERS (As on May 31, 2026)

Standard Deviation (Annualized): 16.29% (Bank of India Large Cap Fund)
14.61% (NIFTY 100 TRI)

Beta: 1.07

Sharpe Ratio*: 0.54

Tracking Error (Annualized): 4.61%

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

*Risk-free rate assumed to be 5.52% (MIBOR as on May 31, 2026)

NAV (As on May 29, 2026)

NAV (₹)

Plan	NAV
Regular Plan Growth	16.25
Direct Plan Growth	17.32
Regular Plan IDCW	16.25
Direct Plan IDCW	17.29

EXPENSE RATIO

Regular Plan: 2.05% Direct Plan: 0.82%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

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

Bank of India Mid & Small Cap Equity & Debt Fund

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

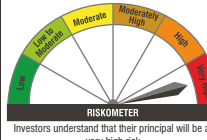
Invest Now

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

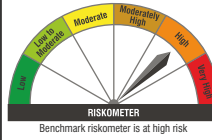
This product is suitable for investors who are seeking*:

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

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

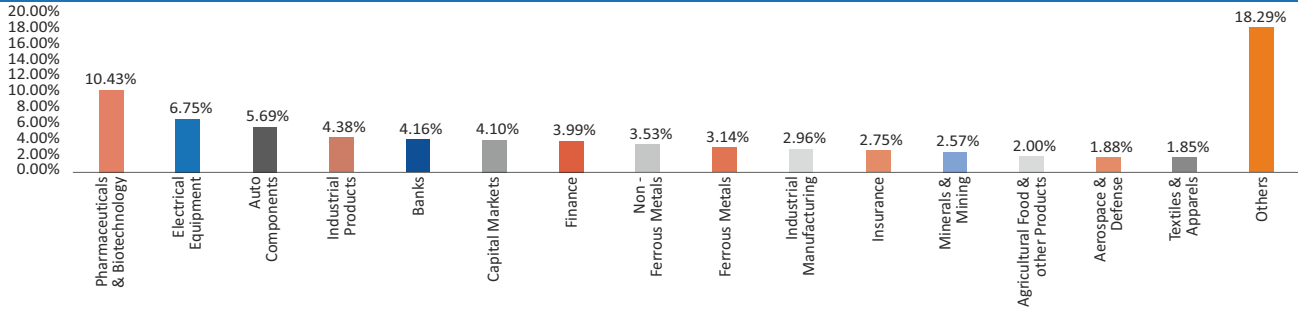


Benchmark Risk-o-meter as on May 31, 2026^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		INSURANCE	2.75	Indian Railway Finance Corporation Limited (CRISIL AAA)	0.70	Motilal Oswal Financial Services Limited (CRISIL A1+)	0.30
PHARMACEUTICALS & BIOTECHNOLOGY	10.43	Max Financial Services Limited	2.06	Small Industries Dev Bank of India (CRISIL AAA)	0.63	Total	1.87
Abbott India Limited	2.59	ICICI Lombard General Insurance Company Limited	0.69	REC Limited (CRISIL AAA)	0.51	RFV N-AMRT Non-Convertible Debentures	
Aurobindo Pharma Limited	2.20	MINERALS & MINING	2.57	Power Finance Corporation Limited (CRISIL AAA)	0.45	Power Grid Corporation of India Limited (CRISIL AAA)	0.77
Glenmark Pharmaceuticals Limited	1.83	Lloyds Metals And Energy Limited	2.00	National Bank For Agriculture and Rural Development (CRISIL AAA)	0.42	Birla Corporation Limited (ICRA AA)	0.18
Eris Lifesciences Limited	0.87	AGRICULTURAL FOOD & OTHER PRODUCTS		Tata Capital Housing Finance Limited (CRISIL AAA)	0.38	Total	0.95
Ajanta Pharma Limited	0.74	Balrampur Chini Mills Limited	1.36	SIC Housing Finance Limited (CRISIL AAA)	0.32	GOVERNMENT BOND AND TREASURY BILL	
IPCA Laboratories Limited	0.74	Triveni Engineering & Industries Limited	0.64	Torrent Pharmaceuticals Limited (ICRA AA+)	0.32	Government Bond	
ELECTRICAL EQUIPMENT	6.75	AEROSPACE & DEFENSE	1.88	Small Industries Dev Bank of India (CRISIL AAA)	0.19	7.1% GOI (MD 18/04/2029) (SOV)	1.08
Quality Power Electrical Eqp Ltd	1.79	Bharat Dynamics Limited	1.88	360 One Prime Limited (ICRA AA)	0.06	6.48% GOI (MD 06/10/2035) (SOV)	0.85
TD Power Systems Limited	1.49	TEXTILES & APPARELS	1.85	Nuvoco Vistas Corporation Limited (CRISIL AA)	0.06	Total	1.93
Powerica Limited	1.19	Arvind Limited	1.07	MONEY MARKET INSTRUMENTS		State Government Bond	
GE Vernova T&D India Limited	1.16	Ganesh Ecosphere Limited	0.78	Certificate of Deposit		6.98% punjab SDL (MD 29/09/2033) (SOV)	0.31
Atlanta Electricals Ltd	1.12	OTHERS	18.29	ICICI Bank Limited (ICRA A1+)	0.92	Total	0.31
AUTO COMPONENTS	5.69	Shreeji Shipping Global Limited	1.79	Canara Bank (ICRA A1+)	0.63	Treasury Bill	
UNO Minda Limited	2.35	Sterlite Technologies Limited	1.75	HDFC Bank Limited (CRISIL A1+)	0.51	364 Days Tbill (MD 07/01/2027) (SOV)	0.19
Bharat Forge Limited	1.32	JK Cement Limited	1.70	Indian Bank (CRISIL A1+)	0.31	Total	0.19
Schaeffler India Limited	1.28	Coromandel International Limited	1.33	Small Industries Dev Bank of India (CRISIL A1+)	0.12	CASH & CASH EQUIVALENT	
MRF Limited	0.74	PB Fintech Limited	1.23	Commercial Paper		Net Receivables/(Payables)	0.41
INDUSTRIAL PRODUCTS	4.38	Swan Corp Limited	1.11	NTPC Limited (CRISIL A1+)	0.64	TREPS / Reverse Repo Investments	4.43
KSH International Limited	1.73	Leela Palaces Hotels & Resorts Limited	0.96	Manappuram Finance Limited (CRISIL A1+)	0.63	Total	4.84
HEG Limited	1.47	Wework India Management Limited	0.90	Aditya Birla Housing Finance Limited (CRISIL A1+)	0.30	GRAND TOTAL	100.00
Goodluck India Limited	0.83	Vishal Mega Mart Limited	0.85			✓ Indicates Top 10 Equity Holdings.	
APL Apollo Tubes Limited	0.35	Torrent Power Limited	0.77				
BANKS	4.16	Dixon Technologies (India) Limited	0.70				
Indian Bank	2.17	Petronet LNG Limited	0.70				
Bank of Maharashtra	1.99	Zaggle Prepaid Ocean Services Limited	0.67				
CAPITAL MARKETS	4.10	Radico Khaitan Limited	0.57				
Nippon Life India Asset Management Limited	2.12	ETHOS LTD.	0.54				
Multi Commodity Exchange of India Limited	1.05	One 97 Communications Limited	0.47				
Prudent Corporate Advisory Services Limited	0.93	Deepak Nitrite Limited	0.45				
FINANCE	3.99	Godfrey Phillips India Limited	0.44				
Housing & Urban Development Corporation Limited	1.61	Bharti Hexacom Limited	0.42				
Sundaram Finance Limited	1.08	CMS Info System Limited	0.34				
Aye Finance Limited	0.92	Senco Gold Limited	0.32				
Onem Technology Solutions Limited	0.38	Castrol India Limited	0.28				
NON-FERROUS METALS	3.53	Kajaria Ceramics Limited	0.00				
National Aluminium Company Limited	1.86	TOTAL	78.47				
Hindustan Copper Limited	1.67	CORPORATE DEBT					
FERROUS METALS	3.14	Non-Convertible Debentures					
Jindal Stainless Limited	1.58	Indian Railway Finance Corporation Limited (CRISIL AAA)	1.28				
Steel Authority of India Limited	1.56	National Bank For Agriculture and Rural Development (CRISIL AAA)	1.27				
INDUSTRIAL MANUFACTURING	2.96	Small Industries Dev Bank of India (CRISIL AAA)	1.15				
Syrrma SGS Technology Limited	1.34	Vedanta Limited (CRISIL AA)	0.83				
Titagarh Rail Systems Limited	0.82						
Swan Defence And Heavy Industries Ltd	0.80						

MCAP Categorization (As on May 31, 2026)

Mcap Category	Percentage
Mid Cap	46.33%
Small Cap	32.14%
Debt	14.26%
GB/TB/Repo/Others	7.27%
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

₹ 1,526.58 Crs.

LATEST AUM

₹ 1,554.32 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on May 31, 2026)

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

EQUITY PARAMETER (As on May 31, 2026)

Standard Deviation (Annualized): 16.08% (Bank of India Mid & Small Cap Equity & Debt Fund)
13.71% (Nifty Midsmallcap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.13

Sharpe Ratio*: 0.88

Tracking Error (Annualized): 4.69%

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

*Risk-free rate assumed to be 5.52% (MIBOR as on May 31, 2026)

DEBT PARAMETER (As on May 31, 2026)

Average / Residual Maturity: 2.15 Years

Macaulay Duration: 1.76 Years

Modified Duration: 1.66 Years

Annualised Yield: 7.22%

NAV (As on May 29, 2026)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	44.63
IDCW	IDCW	35.09

EXPENSE RATIO

Regular Plan: 1.76% Direct Plan: 0.63%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Multi Asset Allocation Fund

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

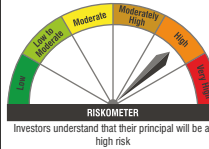
Invest Now

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

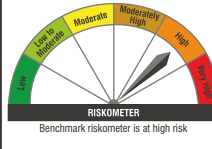
This product is suitable for investors who are seeking*:

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

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

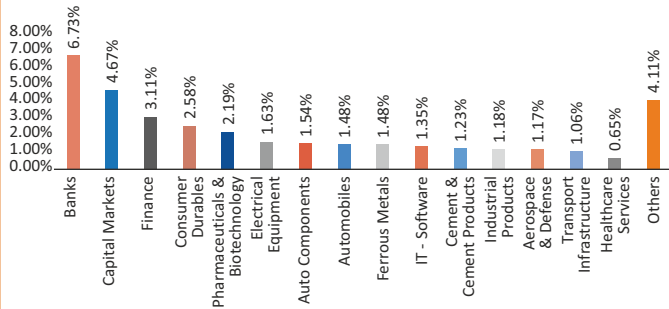


Benchmark Risk-o-meter as on May 31, 2026^A

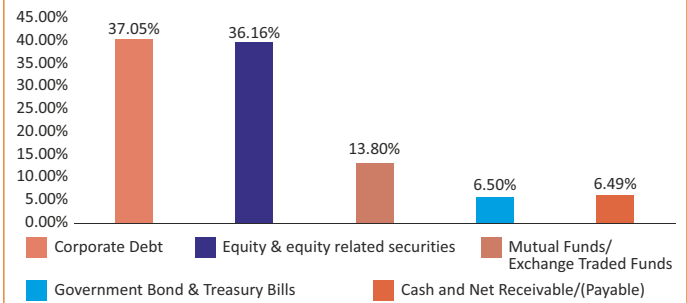


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

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				CORPORATE DEBT			
BANKS				Non-Convertible Debentures			
State Bank of India	1.82	TVS Srichakra Limited	0.44	LIC Housing Finance Limited	6.95	ICICI Prudential Mutual Fund	6.33
ICICI Bank Limited	1.73	AUTOMOBILES	1.48	Indian Railway Finance Corporation Limited (CRISIL AAA)	6.86	DSP Mutual Fund	3.79
HDFC Bank Limited	1.31	Mahindra & Mahindra Limited	0.93	Muthoot Finance Limited (CRISIL AA+)	5.53	Nippon India Mutual Fund	3.68
Bank of Baroda	0.75	Bajaj Auto Limited	0.55	Bajaj Finance Limited (CRISIL AAA)	5.01	Total	13.80
Kotak Mahindra Bank Limited	0.66	FERROUS METALS	1.48	Tata Capital Housing Finance Limited (CRISIL AAA)	4.42	GOVERNMENT BOND AND TREASURY BILL	
Indian Bank	0.46	Tata Steel Limited	1.45	Small Industries Dev Bank of India (CRISIL AAA)	2.76	Government Bond	
CAPITAL MARKETS	4.67	Vedanta Iron And Steel Limited	0.03	REC Limited (CRISIL AAA)	1.65	6.48% GOI (MD 06/10/2035) (SOV)	3.28
ICICI Prudential Asset Management Company Limited	1.26	IT - SOFTWARE	1.35	National Bank For Agriculture and Rural Development (CRISIL AAA)	1.39	6.94% GOI (MD 11/05/2036) (SOV)	2.78
Prudent Corporate Advisory Services Limited	0.92	Tech Mahindra Limited	0.68	Torrent Pharmaceuticals Limited (ICRA AA+)	1.37	7.1% GOI (MD 18/04/2029) (SOV)	0.28
Multi Commodity Exchange of India Limited	0.78	Coforge Limited	0.67	Manappuram Finance Limited (CRISIL AA)	0.56	Total	6.34
BSE Limited	0.74	CEMENT & CEMENT PRODUCTS	1.23	Vedanta Limited (CRISIL AA)	0.55	TREASURY BILL	
Computer Age Management Services Limited	0.49	UltraTech Cement Limited	1.23	Vedanta Limited (CRISIL AA)	0.55	364 Days Tbill (MD 07/01/2027) (SOV)	0.16
HDFC Asset Management Company Limited	0.48	INDUSTRIAL PRODUCTS	1.18	Total	37.05	Total	0.16
FINANCE	3.11	Goodluck India Limited	0.87	CASH & CASH EQUIVALENT			
CreditAccess Grameen Limited	1.28	And Refrigeration Limited	0.31	NET Receivables/(Payables)	2.74	Total	
Housing & Urban Development Corporation Limited	0.74	AEROSPACE & DEFENSE	1.17	TREPS / Reverse Repo Investments	3.75	GRAND TOTAL	
Shriram Finance Limited	0.58	Hindustan Aeronautics Limited	0.60	Total	6.49	100.00	
Power Finance Corporation Limited	0.51	Bharat Electronics Limited	0.57	✓ Indicates Top 10 Equity Holdings.			
CONSUMER DURABLES	2.58	TRANSPORT INFRASTRUCTURE	1.06				
Sky Gold And Diamonds Limited	1.70	Adani Ports and Special Economic Zone Limited	1.06				
Titan Company Limited	0.68	HEALTHCARE SERVICES	0.65				
PG Electroplast Limited	0.20	Apollo Hospitals Enterprise Limited	0.65				
PHARMACEUTICALS & BIOTECHNOLOGY	2.19	OTHERS	4.11				
Dr. Reddy's Laboratories Limited	1.45	Reliance Industries Limited	0.64				
Acutaas Chemicals Limited	0.74	Vedanta Aluminium Metal Limited	0.62				
ELECTRICAL EQUIPMENT	1.63	Bharti Airtel Limited	0.61				
Quality Power Electrical Eqp Ltd	1.63	Power Grid Corporation of India Limited	0.59				
AUTO COMPONENTS	1.54	Vedanta Limited	0.59				
FIEM Industries Limited	1.10	Balrampur Chini Mills Limited	0.57				
		ITC Limited	0.34				
		Malco Energy Limited	0.13				
		Talwandi Sabo Power Limited	0.02				
		Total	36.16				

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

₹ 359.43 Crs.

LATEST AUM

₹ 358.77 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, 2026)

0.63 Times* ("Basis last rolling 12 months)

OTHER PARAMETERS (As on May 31, 2026)

Average / Residual Maturity: 3.65 Years

Macaulay Duration: 2.96 Years

Modified Duration: 2.78 Years

Annualised Yield: 7.72%

NAV (As on May 29, 2026)

Regular Plan	Direct Plan	NAV (₹)
Growth	12.4053	12.6968
IDCW	12.4064	12.6923

EXPENSE RATIO

Regular Plan: 1.69% Direct Plan: 0.72%

LOAD STRUCTURE (FOR ALL PLANS)

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

Bank of India Balanced Advantage Fund

(An Open Ended Dynamic Asset Allocation Fund)

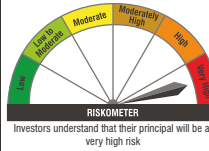
Invest Now

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

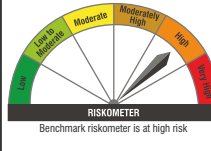
This product is suitable for investors who are seeking*:

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

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

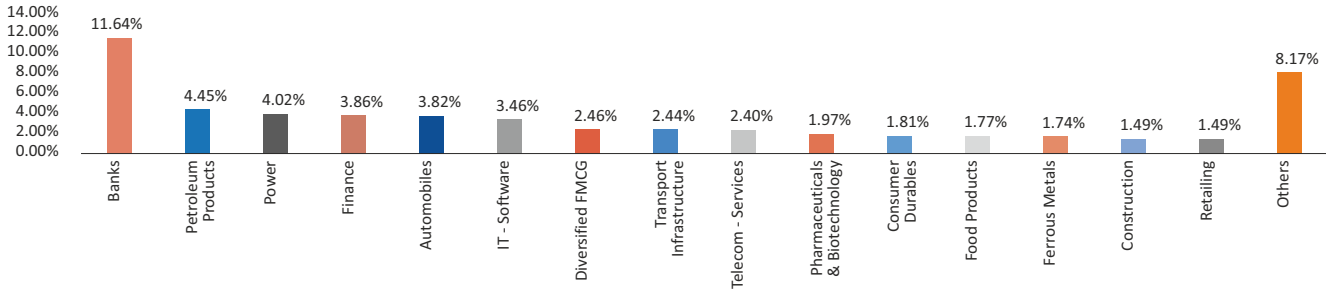


Benchmark Risk-o-meter as on May 31, 2026^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		TELECOM - SERVICES	2.40	HDFC Life Insurance Company Limited	0.27	FUTURES AND OPTIONS	
BANKS	11.64	Bharti Airtel Limited	2.40	Max Healthcare Institute Limited	0.25	Equity Futures	
✓ ICICI Bank Limited	3.70	PHARMACEUTICALS & BIOTECHNOLOGY	1.97	Total	56.99	NIFTY	13.85
✓ HDFC Bank Limited	2.88	Sun Pharmaceutical Industries Limited	0.81	CORPORATE DEBT		Total	13.85
✓ State Bank of India	2.04	Dr. Reddy's Laboratories Limited	0.42	Non-Convertible Debentures		GOVERNMENT BOND AND TREASURY BILL	
Axis Bank Limited	1.48	Divi's Laboratories Limited	0.39	National Bank For Agriculture and Rural Development (CRISIL AAA)	3.19	Government Bond	
Kotak Mahindra Bank Limited	1.08	Cipla Limited	0.35	Small Industries Dev Bank of India (CRISIL AAA)	3.17	7.1% GOI (MD 18/04/2029) (SOV)	1.63
Bank of Baroda	0.46	CONSUMER DURABLES	1.81	Torrent Pharmaceuticals Limited (ICRA AA+)	1.89	6.48% GOI (MD 06/10/2035) (SOV)	0.93
PETROLEUM PRODUCTS	4.45	Titan Company Limited	1.27	Indian Railway Finance Corporation Limited (CRISIL AAA)	2.54	Total	2.56
✓ Reliance Industries Limited	4.45	Asian Paints Limited	0.54	Torment Pharmaceuticals Limited (ICRA AA+)	1.89	Treasury Bill	
POWER	4.02	FOOD PRODUCTS	1.77	Muthoot Finance Limited (CRISIL AA+)	1.61	364 Days Tbill (MD 11/06/2026) (SOV)	2.84
✓ NTPC Limited	1.96	Britannia Industries Limited	1.27	Vedanta Limited (CRISIL AA)	1.27	364 Days Tbill (MD 07/01/2027) (SOV)	0.34
Power Grid Corporation of India Limited	1.06	Nestle India Limited	0.50	Manappuram Finance Limited (CRISIL AA)	0.64	182 Days Tbill (MD 22/10/2026) (SOV)	0.07
Tata Power Company Limited	1.00	FERROUS METALS	1.74	Total	14.31	Total	3.25
FINANCE	3.86	JSW Steel Limited	1.05	INVIT		CASH & CASH EQUIVALENT	
✓ Shriram Finance Limited	2.02	Tata Steel Limited	0.69	IRB InvIT Fund	3.73	Net Receivables/(Payables)	(11.80)
Bajaj Finance Limited	1.30	CONSTRUCTION	1.49	IndiGrid Infrastructure Trust	1.66	TREPS / Reverse Repo	15.45
Bajaj Finserv Limited	0.28	✓ Larsen & Toubro Limited	1.49	Total	5.39	Investments	
Jio Financial Services Limited	0.26	RETAILING	1.49	GRAND TOTAL	100.00		
AUTOMOBILES	3.82	Eternal Limited	0.98			✓ Indicates Top 10 Equity Holdings.	
Mahindra & Mahindra Limited	1.17	Trent Limited	0.51				
Hero MotoCorp Limited	0.79	OTHERS	8.17				
Bajaj Auto Limited	0.62	Hindalco Industries Limited	1.37				
Maruti Suzuki India Limited	0.50	Bharat Electronics Limited	1.32				
Eicher Motors Limited	0.44	Adani Enterprises Limited	0.79				
Tata Motors Passenger Vehicles Limited	0.30	UltraTech Cement Limited	0.67				
IT - SOFTWARE	3.46	SBI Life Insurance Company Limited	0.63				
Infosys Limited	1.00	Grasim Industries Limited	0.57				
Tata Consultancy Services Limited	0.85	Coal India Limited	0.51				
Tech Mahindra Limited	0.72	Apollo Hospitals Enterprise Limited	0.47				
HCL Technologies Limited	0.60	Oil & Natural Gas Corporation Limited	0.47				
Wipro Limited	0.29	Tata Motors Ltd	0.29				
DIVERSIFIED FMCG	2.46	InterGlobe Aviation Limited	0.28				
✓ ITC Limited	1.77	Tata Consumer Products Limited	0.28				
Hindustan Unilever Limited	0.69						
TRANSPORT INFRASTRUCTURE	2.44						
✓ Adani Ports and Special Economic Zone Limited	2.44						

MCAP Categorization (As on May 31, 2026)

Mcap Category	Percentage
Large Cap	56.99%
Debt	14.31%
Arbitrage Positions	13.85%
GB/TB/Repo/Others	9.46%
InvIT	5.39%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

BENCHMARK^A

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

DATE OF ALLOTMENT

March 14, 2014

FUND MANAGER

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

AVERAGE AUM

₹ 155.69 Crs.

LATEST AUM

₹ 156.03 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on May 31, 2026)

Average / Residual Maturity: 1.48 Years

Macaulay Duration: 1.32 Years

Modified Duration: 1.23 Years

Annualised Yield: 6.57%

NAV (As on May 29, 2026)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	27.9824
IDCW	IDCW	16.8850

EXPENSE RATIO

Regular Plan: 2.05% Direct Plan: 1.06%

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)

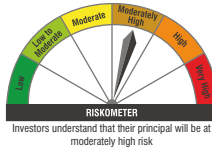
Invest Now

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

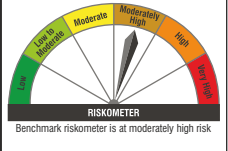
This product is suitable for investors who are seeking*:

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

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

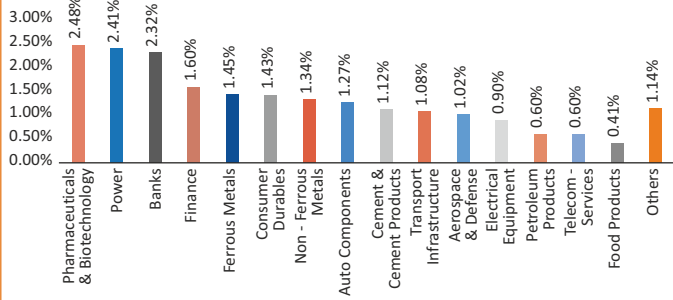


Benchmark Risk-o-meter as on May 31, 2026[^]

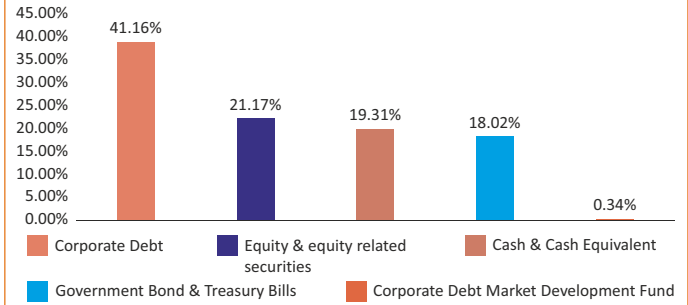


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				PHARMACEUTICALS & BIOTECHNOLOGY			
✓ Glenmark Pharmaceuticals Limited	2.48	✓ Bharat Electronics Limited	1.02	Small Industries Dev Bank of India (CRISIL AAA)	3.09	Treasury Bill	
✓ NTPC Limited	2.41	✓ Siemens Limited	0.90	Small Industries Dev Bank of India (CRISIL AAA)	3.09	364 Days Tbill (MD 07/01/2027) (SOV)	0.53
✓ Power Grid Corporation of India Limited	1.04	✓ Reliance Industries Limited	0.60	Manappuram Finance Limited (CRISIL AA)	1.56	Total	0.53
Talwandi Sabo Power Limited	0.01	✓ TELECOM - SERVICES	0.60	Total	41.16	CASH & CASH EQUIVALENT	
✓ BANKS	2.32	✓ Bharti Airtel Limited	0.60	CDMDF		Net Receivables/(Payables)	1.92
State Bank of India	1.09	✓ FOOD PRODUCTS	0.41	Corporate Debt Market Development Fund	0.34	TREPS / Reverse Repo Investments	17.39
ICICI Bank Limited	0.78	✓ Britannia Industries Limited	0.41	Total	0.34	Total	19.31
Kotak Mahindra Bank Limited	0.45	✓ OTHERS	1.14	GOVERNMENT BOND AND TREASURY BILL			
✓ FINANCE	1.60	✓ Vedanta Limited	0.33	Government Bond		GRAND TOTAL	100.00
Power Finance Corporation Limited	1.60	Triveni Engineering & Industries Limited	0.22	7.1% GOI (MD 18/04/2029) (SOV)	7.91	✓ Indicates Top 10 Equity Holdings.	
✓ FERROUS METALS	1.45	Max Financial Services Limited	0.21	6.48% GOI (MD 06/10/2035) (SOV)	4.91		
Tata Steel Limited	0.82	Laxmi Dental Limited	0.15	6.94% GOI (MD 11/05/2036) (SOV)	4.67		
Steel Authority of India Limited	0.61	Zaggle Prepaid Ocean Services Limited	0.15	Total	17.49		
Vedanta Iron And Steel Limited	0.02	Malco Energy Limited	0.08	MCAP Categorization (As on May 31, 2026)			
✓ CONSUMER DURABLES	1.43	Total	21.17				
Asian Paints Limited	0.94	CORPORATE DEBT		Mcap Category		Percentage	
Sky Gold And Diamonds Limited	0.49	Non-Convertible Debentures		Debt	41.16%		
✓ NON - FERROUS METALS	1.34	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.77	GB/TB/Repo/Others	37.33%		
Hindustan Copper Limited	0.99	National Bank For Agriculture and Rural Development (CRISIL AAA)	7.77	Large Cap	14.49%		
Vedanta Aluminium Metal Limited	0.35	Tata Capital Housing Finance Limited (CRISIL AAA)	4.63	Mid Cap	3.92%		
✓ AUTO COMPONENTS	1.27	Muthoot Finance Limited (CRISIL AA+)	3.91	Small Cap	2.76%		
S.J.S. Enterprises Limited	0.65	Bajaj Finance Limited (CRISIL AAA)	3.12	Units of CDMDF	0.34%		
MRF Limited	0.62	Nirma Limited (CRISIL AA)	3.12	Grand Total	100.00%		
✓ CEMENT & CEMENT PRODUCTS	1.12	Power Finance Corporation Limited (CRISIL AAA)	3.10				
Ambuja Cements Limited	1.12						
✓ TRANSPORT INFRASTRUCTURE	1.08						
Adani Ports and Special Economic Zone Limited	1.08						

INVESTMENT OBJECTIVE

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

BENCHMARK[^]

CRISIL Hybrid 85 + 15 - Conservative Index

DATE OF ALLOTMENT

March 18, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 64.33 Crs.

LATEST AUM

₹ 64.12 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on May 31, 2026)

Average / Residual Maturity: 2.84 Years

Macaulay Duration: 2.38 Years

Modified Duration: 2.25 Years

Annualised Yield: 7.10%

NAV (As on May 29, 2026)

Plan	NAV (₹)
Regular Plan	
Growth	34.8206
Monthly IDCW	17.9271
Quarterly IDCW	18.5808
Annual IDCW	16.9032
Direct Plan	
Growth	37.5498
Monthly IDCW	16.7265
Quarterly IDCW	18.4491
Annual IDCW	17.1102

EXPENSE RATIO

Regular Plan: 1.80% Direct Plan: 0.94% Eco Plan: 1.46%

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)

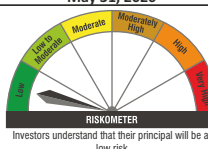
Invest Now

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

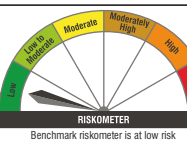
This product is suitable for investors who are seeking*:

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

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



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



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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				GOVERNMENT BOND AND TREASURY BILL			
BANK	18.55	TELECOM - SERVICES	2.69	National Aluminium Company Limited	-1.98	Treasury Bill	
✓ ICICI Bank Limited	4.17	✓ Bharti Airtel Limited	2.69	Limited		364 Days Tbill (MD 08/10/2026) (SOV)	2.02
✓ HDFC Bank Limited	3.13	REALTY	2.00	Max Healthcare Institute Limited	-2.01	364 Days Tbill (MD 04/03/2027) (SOV)	1.78
✓ Canara Bank	2.91	Godrej Properties Limited	2.00	Godrej Properties Limited	-2.03	364 Days Tbill (MD 10/09/2026) (SOV)	1.02
Kotak Mahindra Bank Limited	2.06	HEALTHCARE SERVICES	1.99	RBL Bank Limited	-2.05	182 Days Tbill (MD 22/10/2026) (SOV)	1.01
RBL Bank Limited	2.03	Max Healthcare Institute Limited	1.99	Bharat Electronics Limited	-2.08	364 Days Tbill (MD 07/01/2027) (SOV)	0.10
Bandhan Bank Limited	1.70	NON - FERROUS METALS	1.97	Kotak Mahindra Bank Limited	-2.08	Total	5.93
Punjab National Bank	1.58	National Aluminium Company Limited	1.97	PNB Housing Finance Limited	-2.24		
Bank of Baroda	0.97	TRANSPORT SERVICES	1.94	HDFC Life Insurance Company Limited	-2.45	CASH & CASH EQUIVALENT	
FINANCE	11.00	Delhivery Limited	1.94	Bharti Airtel Limited	-2.71	Net Receivables/(Payables) after adjusting for futures	81.32
✓ Sammaan Capital Limited	4.87	AUTOMOBILES	1.90	Grasim Industries Limited	-2.77	TREPS / Reverse Repo Investments	0.87
PNB Housing Finance Limited	2.21	Maruti Suzuki India Limited	1.90	Canara Bank	-2.95	Total	82.19
Bajaj Finserv Limited	1.66	OTHERS	2.64	HDFC Bank Limited	-3.11	GRAND TOTAL	100.00
Jio Financial Services Limited	1.27	Info Edge (India) Limited	1.62	UPL Limited	-3.27		
Cholamandalam Investment and Finance Company Ltd	0.99	Patanjali Foods Limited	1.02	ITC Limited	-3.35	✓ Indicates Top 10 Equity Holdings.	
FERROUS METALS	6.05	Total	71.14	ICICI Bank Limited	-4.22		
✓ JSW Steel Limited	6.05	FUTURES AND OPTIONS		Sammaan Capital Limited	-4.93		
INSURANCE	4.35	Equity Futures		JSW Steel Limited	-6.12		
✓ HDFC Life Insurance Company Limited	2.43	Bank of Baroda	-0.98	Total	-71.84		
ICICI Prudential Life Insurance Company Limited	1.92	Cholamandalam Investment and Finance Company Ltd	-1.00	MUTUAL FUND INVESTMENT			
AEROSPACE & DEFENSE	3.51	Patanjali Foods Limited	-1.02	Bank of India Liquid Fund - Direct Plan - Growth	12.58		
Bharat Electronics Limited	2.05	Jio Financial Services Limited	-1.29	Total	12.58		
Hindustan Aeronautics Limited	1.46	Hindustan Aeronautics Limited	-1.48				
DIVERSIFIED FMCG	3.31	Multi Commodity Exchange of India Limited	-1.54				
✓ ITC Limited	3.31	Punjab National Bank	-1.59				
CAPITAL MARKETS	3.26	Info Edge (India) Limited	-1.63				
Angel One Limited	1.74	Bajaj Finserv Limited	-1.67				
Multi Commodity Exchange of India Limited	1.52	Bandhan Bank Limited	-1.72				
FERTILIZERS & AGROCHEMICALS	3.24	Angel One Limited	-1.75				
✓ UPL Limited	3.24	Maruti Suzuki India Limited	-1.92				
CEMENT & CEMENT PRODUCTS	2.74	ICICI Prudential Life Insurance Company Limited	-1.94				
✓ Grasim Industries Limited	2.74	Company Limited					
		Delhivery Limited	-1.96				

MCAP Categorization (As on May 31, 2026)

Mcap Category	Percentage
Arbitrage Positions	71.84%
Mutual Fund Units	12.58%
GB/TB/Repo/Others	15.58%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

BENCHMARK^A

NIFTY 50 Arbitrage Index

DATE OF ALLOTMENT

June 18, 2018

FUND MANAGER

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

AVERAGE AUM

₹ 46.94 Crs.

LATEST AUM

₹ 48.48 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, 2026)

Average / Residual Maturity: 0.22 Years

Macaulay Duration: 0.22 Years

Modified Duration: 0.22 Years

Annualised Yield: 6.20%

NAV (As on May 29, 2026)

	NAV (₹)
Regular Plan	
Growth	14.4275
Monthly IDCW	13.0753
Quarterly IDCW	13.8033
Annual IDCW	13.3318
Direct Plan	
Growth	15.1276
Monthly IDCW	13.6310
Quarterly IDCW	14.3713
Annual IDCW	13.6732

EXPENSE RATIO

Regular Plan: 0.88% Direct Plan: 0.37%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Liquid Fund

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

ICRA
A1+mfs

IND -
A1+mfs

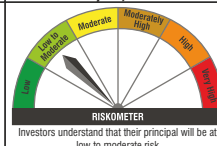
Invest Now

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

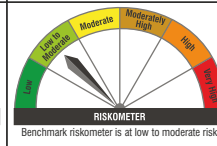
This product is suitable for investors who are seeking*:

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

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

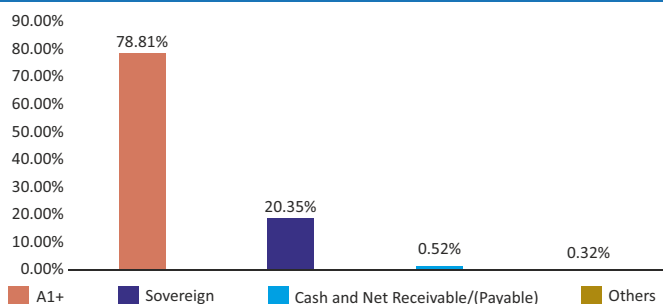


Benchmark Risk-o-meter as on May 31, 2026^A

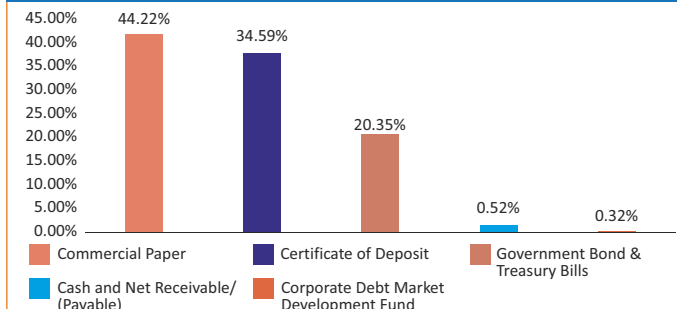


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Punjab National Bank	CRISIL A1+	4.35
Axis Bank Limited	CRISIL A1+	4.29
Bank of Baroda	CARE A1+	4.29
Axis Bank Limited	CRISIL A1+	2.90
Canara Bank	CRISIL A1+	2.90
HDFC Bank Limited	CRISIL A1+	2.90
Union Bank of India	FITCH A1+	2.90
Union Bank of India	ICRA A1+	2.90
Canara Bank	CRISIL A1+	2.87
HDFC Bank Limited	CRISIL A1+	2.86
HDFC Bank Limited	CARE A1+	1.43
Total		34.59
Commercial Paper		
Godrej Consumer Products Limited	ICRA A1+	4.35
Reliance Industries Limited	ICRA A1+	4.34
NTPC Limited	CRISIL A1+	3.76
Bajaj Finance Limited	CRISIL A1+	2.90
ICICI Sec Primary Dealership Limited	CRISIL A1+	2.90
Power Finance Corporation Limited	CRISIL A1+	2.90
REC Limited	CRISIL A1+	2.90
Reliance Retail Ventures Limited	CRISIL A1+	2.90
Godrej Finance Limited	CRISIL A1+	2.89
Bajaj Financial Securities Limited	CRISIL A1+	2.86
HDFC Securities Limited	CRISIL A1+	2.86
Kotak Securities Limited	CRISIL A1+	2.86
Aditya Birla Housing Finance Limited	CRISIL A1+	1.45
ICICI Home Finance Company Limited	CRISIL A1+	1.45
ICICI Securities Limited	CRISIL A1+	1.45
ICICI Securities Limited	CRISIL A1+	1.45
Total		44.22
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.32
Total		0.32

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
91 Days Tbill (MD 06/08/2026)	SOV	5.76
91 Days Tbill (MD 28/08/2026)	SOV	5.74
182 Days Tbill (MD 26/06/2026)	SOV	4.35
91 Days Tbill (MD 09/07/2026)	SOV	4.34
364 Days Tbill (MD 04/06/2026)	SOV	0.16
Total		20.35
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.18
TREPS / Reverse Repo Investments		0.34
Total		0.52
GRAND TOTAL		100.00

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

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Liquid Debt A-I Index

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM[#]

₹ 1,767.80 Crs.

LATEST AUM[#]

₹ 1,720.03 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on May 31, 2026)

Average / Residual Maturity: 0.11 Years

Macaulay Duration: 0.11 Years

Modified Duration: 0.11 Years

Annualised Yield: 6.43%

NAV (As on May 31, 2026)

NAV (₹)

Regular Plan		Direct Plan	
Growth	3,176.9494	Growth	3,209.7012
Daily IDCW	1,005.0000	Daily IDCW	1,005.0000
Weekly IDCW	1,006.1043	Weekly IDCW	1,006.1141

EXPENSE RATIO

Regular Plan: 0.12% Direct Plan: 0.07%

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 2026 is ₹ 609.95 Lacs.

Bank of India Short Term Income Fund

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

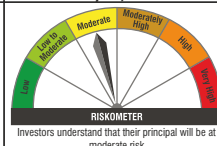
Invest Now

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

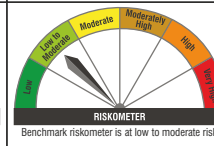
This product is suitable for investors who are seeking*:

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

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

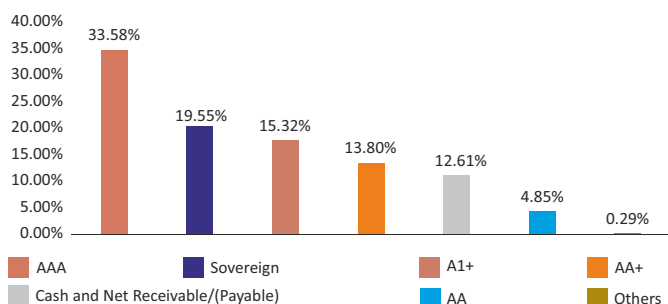


Benchmark Risk-o-meter as on May 31, 2026^A



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

CREDIT PROFILE



COMPOSITION BY HOLDING PERIOD

Duration	% of Assets
Upto 3 months	16.27%
3 months to 6 months	4.40%
6 months to 1 year	7.87%
> 1 year	71.46%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
LIC Housing Finance Limited	CRISIL AAA	7.40
Small Industries Dev Bank of India	CRISIL AAA	5.54
Torrent Pharmaceuticals Limited	ICRA AA+	4.43
REC Limited	CRISIL AAA	4.07
Muthoot Finance Limited	CRISIL AA+	3.76
Godrej Industries Limited	CRISIL AA+	3.75
Indian Railway Finance Corporation Limited	CRISIL AAA	3.72
Small Industries Dev Bank of India	CRISIL AAA	3.72
Vedanta Limited	CRISIL AA	2.97
Power Finance Corporation Limited	CRISIL AAA	2.24
Vedanta Limited	CRISIL AA	1.88
Bajaj Finance Limited	CRISIL AAA	1.87
Muthoot Finance Limited	CRISIL AA+	1.86
National Bank For Agriculture and Rural Development	CRISIL AAA	1.86
National Bank For Agriculture and Rural Development	CRISIL AAA	1.85
National Bank For Agriculture and Rural Development	CRISIL AAA	1.31
Total		52.23
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Export Import Bank of India	CRISIL A1+	5.62
Punjab National Bank	CARE A1+	2.57
AU Small Finance Bank Limited	CARE A1+	1.83
Total		10.02
Commercial Paper		
Aditya Birla Housing Finance Limited	CRISIL A1+	3.54
Godrej Housing Finance Limited	CRISIL A1+	1.76
Total		5.30
CDMDF		
Corporate Debt Market Development Fund	OTHERS	0.29
Total		0.29

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
6.48% GOI (MD 06/10/2035)	SOV	8.81
6.94% GOI (MD 11/05/2036)	SOV	6.36
7.1% GOI (MD 18/04/2029)	SOV	1.90
Total		17.07
State Government Bond		
6.98% punjab SDL (MD 29/09/2033)	SOV	1.79
Total		1.79
Treasury Bill		
364 Days Tbill (MD 07/01/2027)	SOV	0.69
Total		0.69
CASH & CASH EQUIVALENT		
Net Receivables/Payables		2.54
TREPS / Reverse Repo Investments		10.07
Total		12.61
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

₹ 269.01 Crs.

LATEST AUM

₹ 266.69 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, 2026)

Average / Residual Maturity: 3.04 Years

Macaulay Duration: 2.49 Years

Modified Duration: 2.36 Years

Annualised Yield: 7.26%

NAV (As on May 29, 2026)

NAV (₹)

Plan	Regular Plan	Direct Plan
Growth	27.7713	30.3471
Monthly IDCW	14.2509	14.7545
Quarterly IDCW	14.0437	13.9902

EXPENSE RATIO

Regular Plan: 1.00% Direct Plan: 0.45%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Ultra Short Duration Fund

(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

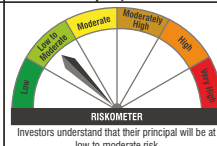
Invest Now

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

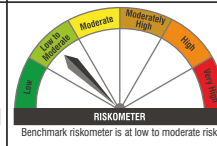
This product is suitable for investors who are seeking*:

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

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

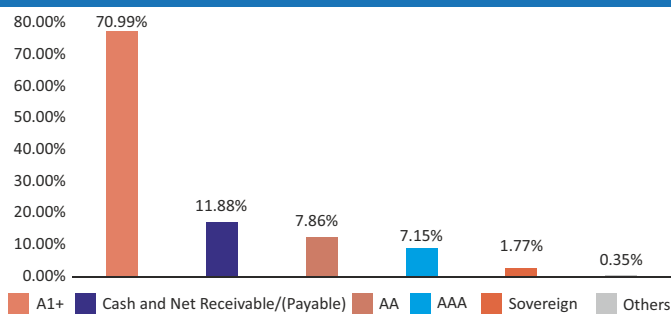


Benchmark Risk-o-meter as on May 31, 2026[^]

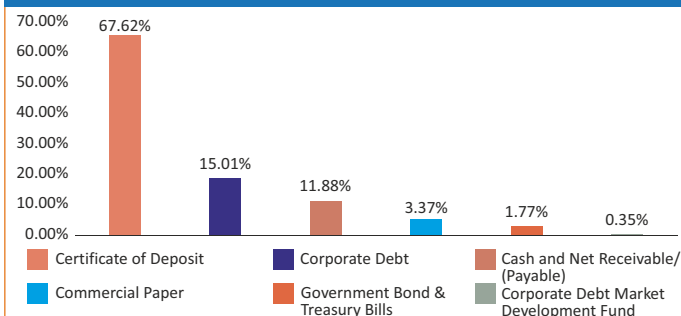


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Manappuram Finance Limited	CRISIL AA	7.86
REC Limited	CRISIL AAA	7.15
Total		15.01
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Punjab National Bank	CARE A1+	10.49
HDFC Bank Limited	CRISIL A1+	10.11
Indian Bank	CRISIL A1+	8.25
AU Small Finance Bank Limited	CARE A1+	6.98
Bank of Baroda	FITCH A1+	6.86
Small Industries Dev Bank of India	CRISIL A1+	6.78
Union Bank of India	ICRA A1+	4.20
Kotak Mahindra Bank Limited	CRISIL A1+	4.11
Export Import Bank of India	CRISIL A1+	3.57
Canara Bank	ICRA A1+	3.50
Small Industries Dev Bank of India	CRISIL A1+	2.77
Total		67.62
Commercial Paper		
Motilal Oswal Financial Services Limited	CRISIL A1+	3.37
Total		3.37
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.35
Total		0.35

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 07/01/2027)	SOV	1.21
364 Days Tbill (MD 08/10/2026)	SOV	0.56
Total		1.77
CASH & CASH EQUIVALENT		
Net Receivables/Payables		
TREPS / Reverse Repo Investments		2.28
Total		9.60
GRAND TOTAL		100.00

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK[^]

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

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 152.04 Crs.

LATEST AUM

₹ 139.98 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, 2026)

Average / Residual Maturity: 0.38 Years

Macaulay Duration: 0.38 Years

Modified Duration: 0.38 Years

Annualised Yield: 7.29%

NAV (As on May 29, 2026)

	Regular Plan	Direct Plan	NAV (₹)
Growth	3,320.5102	Growth	3,451.6156
Bonus	-	Bonus	3,435.9205
Daily IDCW	1,005.0000	Daily IDCW	1,005.0000
Weekly IDCW	1,005.9308	Weekly IDCW	1,006.0821

EXPENSE RATIO

Regular Plan: 0.85% Direct Plan: 0.44%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

Bank of India Money Market Fund

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

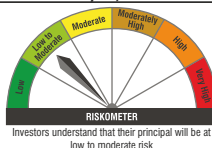
Invest Now

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

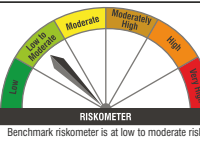
This product is suitable for investors who are seeking*:

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

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

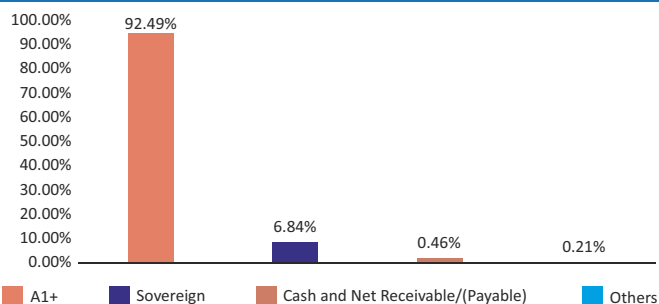


Benchmark Risk-o-meter as on May 31, 2026^A

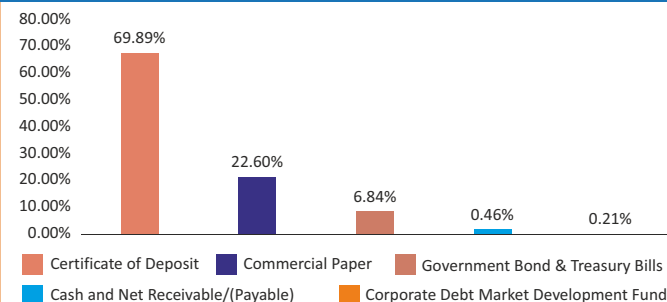


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
HDFC Bank Limited	CRISIL A1+	9.43
Canara Bank	ICRA A1+	7.42
Kotak Mahindra Bank Limited	CRISIL A1+	5.32
Punjab National Bank	CRISIL A1+	5.20
Small Industries Dev Bank of India	CRISIL A1+	5.14
National Bank For Agriculture and Rural Development	CRISIL A1+	5.11
ICICI Bank Limited	ICRA A1+	5.10
National Bank For Agriculture and Rural Development	CRISIL A1+	4.08
Union Bank of India	ICRA A1+	4.03
Small Industries Dev Bank of India	CRISIL A1+	3.99
Kotak Mahindra Bank Limited	CRISIL A1+	3.95
Punjab National Bank	CARE A1+	3.82
Bank of Baroda	FITCH A1+	3.12
AU Small Finance Bank Limited	CARE A1+	2.12
ICICI Bank Limited	ICRA A1+	2.06
Total		69.89
Commercial Paper		
Axis Finance Limited	CRISIL A1+	5.12
Kotak Securities Limited	CRISIL A1+	5.12
Godrej Housing Finance Limited	ICRA A1+	4.07
Manappuram Finance Limited	CRISIL A1+	3.17
Motilal Oswal Financial Services Limited	CRISIL A1+	3.07
Aditya Birla Housing Finance Limited	CRISIL A1+	2.05
Total		22.60
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		
364 Days Tbill (MD 25/02/2027)	SOV	5.19
364 Days Tbill (MD 17/09/2026)	SOV	1.07
364 Days Tbill (MD 07/01/2027)	SOV	0.52
364 Days Tbill (MD 10/09/2026)	SOV	0.06
Total		6.84
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.04
TREPS / Reverse Repo Investments		0.42
Total		0.46
GRAND TOTAL		100.00

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

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Money Market A-1 Index

DATE OF ALLOTMENT

February 04, 2025

FUND MANAGER

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

AVERAGE AUM

₹ 474.07 Crs.

LATEST AUM

₹ 461.38 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on May 31, 2026)

Average / Residual Maturity: 0.55 Years

Macaulay Duration: 0.56 Years

Modified Duration: 0.56 Years

Annualised Yield: 7.68%

NAV (As on May 29, 2026)

	NAV (₹)
Regular Plan	
Growth	10.8459
Daily IDCW	10.0478
Weekly IDCW	10.0479
Monthly IDCW	10.0621
Direct Plan	
Growth	10.9171
Daily IDCW	10.0497
Weekly IDCW	-
Monthly IDCW	10.0625

EXPENSE RATIO

Regular Plan: 0.45% Direct Plan: 0.14%

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.)

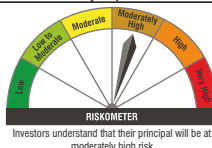
Invest Now

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

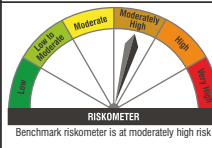
This product is suitable for investors who are seeking*:

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

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

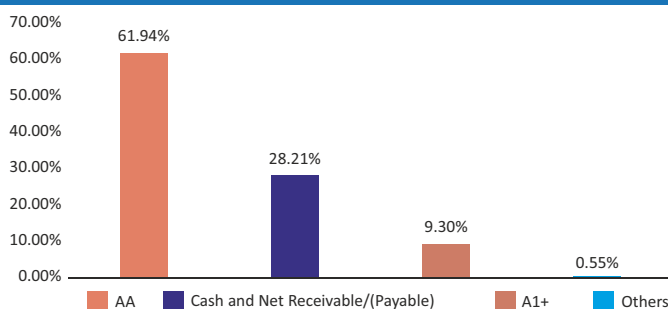


Benchmark Risk-o-meter as on May 31, 2026^A



*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 4.27		
Nuvoco Vistas Corporation Limited	CRISIL AA	10.11	TREPS / Reverse Repo Investments		23.94
Nirma Limited	CRISIL AA	9.09	Total		28.21
Vedanta Limited	CRISIL AA	5.70	GRAND TOTAL 100.00		
360 One Prime Limited	ICRA AA	5.69	#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.		
Manappuram Finance Limited	CRISIL AA	5.69	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.		
Rashtriya Chemicals and Fertilizers Limited	ICRA AA	5.67	https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf_28-june-2019.pdf		
JSW Steel Limited	ICRA AA	5.65	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 :		
360 One Prime Limited	ICRA AA	4.55			
Total		52.15			
MONEY MARKET INSTRUMENTS					
Certificate of Deposit					
Indian Bank	CRISIL A1+	9.30			
Total		9.30			
RFV_N-AMRT					
Non-convertible Debentures					
Birla Corporation Limited	ICRA AA	9.79			
Total		9.79			
CDMDF					
Corporate Debt Market Development Fund					
Corporate Debt Market Development Fund	OTHERS	0.55			
Total		0.55			

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)			

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Credit Risk Debt B-II Index

DATE OF ALLOTMENT

February 27, 2015

FUND MANAGER

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

AVERAGE AUM

₹ 96.88 Crs.

LATEST AUM

₹ 87.95 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on May 31, 2026)

Average / Residual Maturity: 0.70 Years

Macaulay Duration: 0.64 Years

Modified Duration: 0.59 Years

Annualised Yield: 7.31%

NAV (As on May 29, 2026)

Regular Plan: 14.1623

Direct Plan: 14.5638

NAV (₹)

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.)

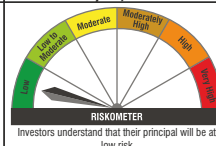
Invest Now

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

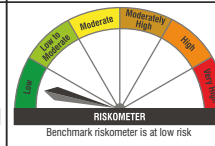
This product is suitable for investors who are seeking*:

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

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

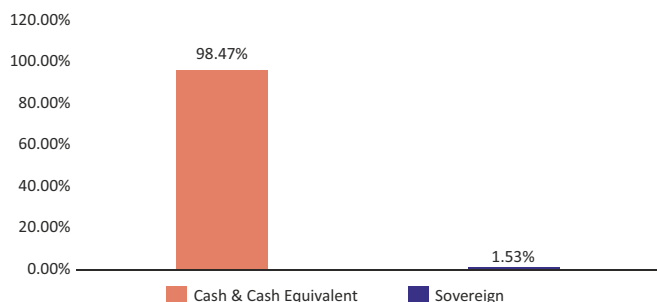


Benchmark Risk-o-meter as on May 31, 2026^A

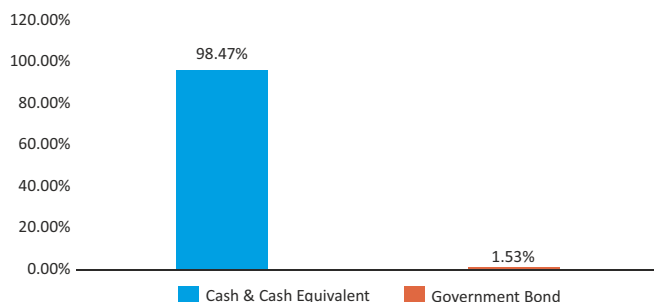


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 25/02/2027)	SOV	1.53
Total		1.53
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.83
TREPS / Reverse Repo Investments		97.64
Total		98.47
GRAND TOTAL		100.00

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Liquid Overnight Index

DATE OF ALLOTMENT

January 28, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 80.60 Crs.

LATEST AUM

₹ 143.37 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on May 31, 2026)

Average / Residual Maturity: 1 Day

Macaulay Duration: 1 Day

Modified Duration: 1 Day

Annualised Yield: 5.35%

NAV (As on May 31, 2026)

	Regular Plan	Direct Plan	NAV (₹)
Growth	1,377.7132	Growth	1,381.8717
Daily IDCW	1,000.0000	Daily IDCW	1,000.0000
Weekly IDCW	-	Weekly IDCW	-
Monthly IDCW	1,000.7124	Monthly IDCW	1,000.7184

EXPENSE RATIO

Regular Plan: 0.12% Direct Plan: 0.08% Unclaimed IDCW Plan: 0.08%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	NIL

IDCW History

EQUITY FUNDS⁵

Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Large & Mid Cap Fund (Formerly Bank of India Large & Mid Cap Equity Fund)		
Regular Plan - Regular IDCW		
25-March-2021	0.90	12.88
29-July-2021	0.25	15.61
Regular Plan - Quarterly IDCW		
25-September-2018	0.09	13.00
25-March-2021	1.00	15.46
Eco Plan - Regular IDCW		
25-March-2021	1.00	13.16
29-July-2021	0.50	15.74
Eco Plan - Quarterly IDCW		
25-March-2019	0.04	10.36
25-March-2021	0.90	12.86
Eco Plan - Annual IDCW		
18-December-2014	5.00	18.59
Institutional Plan - Regular IDCW^f		
25-November-2009	1.00	-
29-April-2010	1.00	-
Institutional Plan - Quarterly IDCW^f		
29-March-2010	1.00	-
29-April-2010	1.00	-
Direct Plan - Regular IDCW		
30-June-2021	1.00	15.23
30-June-2021	1.00	15.23
Direct Plan - Quarterly IDCW		
25-March-2019	0.18	10.45
25-March-2021	1.00	12.98
Bank of India ELSS Tax Saver		
Regular Plan		
30-June-2021	2.00	18.23
29-July-2021	0.90	18.19
Eco Plan		
30-June-2021	1.00	16.26
29-July-2021	0.25	16.78
Direct Plan		
30-June-2021	2.00	40.98
29-July-2021	0.90	42.04
Bank of India Manufacturing & Infrastructure Fund		
Regular Plan - Regular IDCW		
25-June-2019	0.44	10.05
29-July-2021	0.40	16.85
Regular Plan - Quarterly IDCW		
25-March-2019	0.88	10.33
25-June-2019	0.39	10.00
Direct Plan - Regular IDCW		
27-March-2017	0.50	13.57
Bank of India Mid & Small Cap Equity & Debt Fund		
Regular Plan - Regular IDCW		
27-January-2026	0.24	31.49
26-February-2026	0.24	31.99
27-March-2026	0.23	30.27
27-April-2026	0.25	33.26
26-May-2026	0.25	33.43
Direct Plan - Regular IDCW		
27-January-2026	0.25	33.27
26-February-2026	0.25	33.85
27-March-2026	0.24	32.05
27-April-2026	0.26	35.27
26-May-2026	0.26	35.49
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 ^g
27-April-2020	0.05385543	10.0000 ^g
26-May-2020	0.04345086	10.0000 ^g
26-May-2020	0.04345088	10.0000 ^g
Regular Quarterly IDCW		
26-December-2019	0.05539822	10.5148 ^h
26-December-2019	0.05539822	10.5148 ^h
26-March-2020	0.12553389	10.4501 ⁱ
26-March-2020	0.12553389	10.4501 ⁱ
Regular Annual IDCW		
26-December-2019	0.05266000	10.0788 ^h
26-December-2019	0.05266000	10.0788 ^h
26-March-2020	0.10504000	10.0613 ^j
26-March-2020	0.10504000	10.0613 ^j
Direct Monthly IDCW		
27-April-2020	0.06160558	10.0855 ^h
27-April-2020	0.06160558	10.0855 ^h
26-May-2020	0.05007525	10.0859 ^h
26-May-2020	0.05007525	10.0859 ^h
Direct Quarterly IDCW		
26-December-2019	0.07443389	10.5612 ^h
26-December-2019	0.07443389	10.5612 ^h
26-March-2020	0.14323909	10.5101 ⁱ
26-March-2020	0.14323909	10.5101 ⁱ
Direct Annual IDCW		
26-December-2019	0.07038567	10.0544 ^h
26-December-2019	0.07038567	10.0544 ^h
26-March-2020	0.13992202	10.0000 ^g
26-March-2020	0.13992202	10.0000 ^g
Bank of India Conservative Hybrid Fund		
Regular Monthly IDCW		
02-February-2021	0.23090000	11.2228 ^g
02-February-2021	0.23090000	11.2228 ^g
30-June-2021	0.30000000	11.3853 ^h
30-June-2021	0.30000000	11.3853 ^h
Regular Quarterly IDCW		
25-June-2018	0.0864385	11.1417 ^h
25-June-2018	0.08004287	11.1417 ^h
25-March-2019	0.03320971	11.1241 ⁱ
25-March-2019	0.03075255	11.1241 ⁱ
Regular Annual IDCW		
25-March-2019	0.07203243	10.3827 ^h
25-March-2019	0.06670224	10.3827 ^h
02-February-2021	0.26970000	10.3095 ^h
02-February-2021	0.26970000	10.3095 ^h
Regular Plan Regular IDCW		
25-June-2013	0.389636	12.0556 ^h
25-June-2013	0.373162	12.0556 ^h
25-March-2014	0.389636	10.9004 ^h
25-March-2014	0.373162	10.9004 ^h
Direct Monthly IDCW		
02-February-2021	0.22820000	10.1643 ^h
02-February-2021	0.22820000	10.1643 ^h
30-June-2021	0.03000000	10.3018 ^h
30-June-2021	0.03000000	10.3018 ^h
Direct Quarterly IDCW		
26-December-2018	0.21610173	10.6590 ^h
26-December-2018	0.20010672	10.6590 ^h
25-March-2019	0.21610173	10.5824 ^h
25-March-2019	0.20010672	10.5824 ^h
Direct Annual IDCW		
25-March-2019	0.28811758	10.2199 ^h
25-March-2019	0.26680896	10.2199 ^h
02-February-2021	0.41970000	10.1017 ^h
02-February-2021	0.41970000	10.1017 ^h
Eco Monthly IDCW		
02-February-2021	0.49370000	16.9514 ^h
02-February-2021	0.49370000	16.9514 ^h
30-June-2021	0.50000000	17.1667 ^h
30-June-2021	0.50000000	17.1667 ^h
Eco Quarterly IDCW		
26-December-2018	0.06838875	10.0000 ^g
26-December-2018	0.06324962	10.0000 ^g
25-March-2019	0.07206263	10.1033 ^h
25-March-2019	0.06670224	10.1033 ^h
Eco Plan Regular IDCW		
25-March-2013	0.440456	12.5487 ^h
25-March-2013	0.377515	12.5487 ^h
25-March-2014	0.779271	11.5826 ^h
25-March-2014	0.746324	11.5826 ^h
Bank of India Balanced Advantage Fund		
Regular Plan - Regular IDCW		
25-June-2018	0.02449771	10.7707 ^h
25-June-2018	0.02449722	10.7707 ^h
29-July-2021	0.40000000	11.2226 ^h
29-July-2021	0.40000000	11.2226 ^h
Direct Plan - Regular IDCW		
25-March-2019	0.44270637	10.2965 ^h
25-June-2019	0.04427025	10.0302 ^h
25-June-2019	0.0442703	10.0302 ^h
30-June-2021	1.00000000	10.0785 ^h

⁵Face Value - ₹ 10/-

⁵⁵Face Value - ₹ 1000/-

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

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

^hIndividual/HUFs. ⁱOthers. Past performance may or may not be sustained in the future.

For complete IDCW History please visit www.boimf.in

IDCW History

DEBT / INCOME FUNDS

Record Date	IDCW/ Unit Declared (in ₹)	NAV [^] as on Record Date
Bank of India Short Term Income Fund[§]		
Institutional Monthly IDCW		
25-January-2011	0.043921	10.1704 ^a
25-January-2011	0.040935	10.1704 ^b
25-February-2011	0.052705	10.1881 ^a
25-February-2011	0.049122	10.1881 ^b
Institutional Quarterly IDCW		
29-December-2009	0.1751890	10.2708 ^a
29-December-2009	0.1630520	10.2708 ^b
Regular Monthly IDCW		
25-March-2019	0.05042235	10.3919 ^a
25-March-2019	0.04668914	10.3919 ^b
25-April-2019	0.03601595	10.3441 ^a
25-April-2019	0.03334718	10.3441 ^b
Regular Quarterly IDCW		
26-December-2018	0.10804795	10.1585 ^a
26-December-2018	0.10005336	10.1585 ^b
25-March-2019	0.10804788	10.1917 ^a
25-March-2019	0.10005336	10.1917 ^b
Direct Monthly IDCW		
25-March-2019	0.05042155	10.3930 ^a
25-March-2019	0.04669158	10.3930 ^b
25-April-2019	0.03602011	10.3498 ^a
25-April-2019	0.03335117	10.3498 ^b
Direct Quarterly IDCW		
26-December-2018	0.14401749	10.1444 ^a
26-December-2018	0.13340448	10.1444 ^b
25-March-2019	0.10804758	10.1908 ^a
25-March-2019	0.10005336	10.1908 ^b
Bank of India Overnight Fund^{§§}		
Regular Monthly IDCW		
27-April-26	4.5530000	1,000.1343 ^a
27-April-26	4.5530000	1,000.1343 ^b
26-May-26	5.7163929	1,000.1411 ^a
26-May-26	5.7163929	1,000.1411 ^b
Direct Monthly IDCW		
27-April-26	4.5882643	1,000.1357 ^a
27-April-26	4.5882643	1,000.1357 ^b
26-May-26	5.7530219	1,000.1423 ^a
26-May-26	5.7530219	1,000.1423 ^b

DEBT / INCOME FUNDS

Record Date	IDCW/ Unit Declared (in ₹)	NAV [^] as on Record Date
Bank of India Money Market Fund[§]		
Regular Monthly IDCW		
27-April-2026	0.07216700	10.0512 ^a
27-April-2026	0.07216700	10.0512 ^b
26-May-2026	0.00249060	10.0532 ^a
26-May-2026	0.00249060	10.0532 ^b
Direct Plan - Monthly IDCW		
27-March-2026	0.02417772	10.0742 ^a
27-March-2026	0.02417772	10.0742 ^b
27-April-2026	0.07585890	10.0510 ^a
27-April-2026	0.07585890	10.0510 ^b

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

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

Scheme Performance - Regular Plan

Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	6.51%	-0.07%	-3.84%	10,651	9,993	9,616
3 years	21.07%	13.48%	9.54%	17,738	14,608	13,140
5 years	16.77%	12.30%	9.88%	21,699	17,854	16,012
Since inception*	24.24%	19.16%	16.30%	36,150	28,234	24,449

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

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

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

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

Bank of India Small Cap Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Alok Singh and Nav Bhardwaj				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	11.44%	1.53%	-3.84%	11,144	10,153	9,616
3 years	21.80%	20.42%	9.54%	18,058	17,454	13,140
5 years	19.33%	17.11%	9.88%	24,188	22,022	16,012
Since inception*	24.52%	17.90%	12.10%	51,230	34,101	23,413

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

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

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

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

Bank of India ELSS Tax Saver - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	1.04%	-0.07%	-3.84%	10,104	9,993	9,616
3 years	15.41%	13.48%	9.54%	15,365	14,608	13,140
5 years	13.43%	12.30%	9.88%	18,770	17,854	16,012
Since inception*	17.45%	16.37%	14.56%	1,60,730	1,37,122	1,04,507

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Business Cycle Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	0.55%	0.28%	-3.84%	10,055	10,028	9,616
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	-5.07%	-1.83%	-2.95%	9,130	9,683	9,490

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

Above returns are on Simple Annualized Return.

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

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

Bank of India Mid Cap Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midcap 150 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midcap 150 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	1.60%	2.00%	-19.78%	10,080	10,100	9,013
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*	1.30%	7.33%	-6.33%	10,100	10,560	9,509

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

Above returns are on Simple Annualized Return..

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

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

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	6.69%	5.42%	-3.84%	10,669	10,542	9,616
3 years	19.62%	17.32%	9.54%	17,109	16,141	13,140
5 years	16.34%	14.99%	9.88%	21,305	20,095	16,012
Since inception*	15.23%	14.30%	12.11%	40,480	37,397	30,894

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Balanced Advantage Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	4.47%	-1.65%	-3.84%	10,447	9,835	9,616
3 years	9.88%	7.81%	9.54%	13,262	12,527	13,140
5 years	10.02%	7.80%	9.88%	16,112	14,557	16,012
Since inception*	8.01%	10.40%	12.45%	25,640	33,506	41,943

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

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

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

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

Bank of India Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	2.09%	1.78%	-0.03%	10,209	10,178	9,997
3 years	6.66%	7.44%	5.99%	12,132	12,401	11,906
5 years	9.72%	6.70%	4.72%	15,894	13,827	12,593
Since inception*	7.52%	8.88%	5.82%	34,821	43,232	26,455

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

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

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

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

Bank of India Credit Risk Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	16.57%	6.27%	-0.03%	11,657	10,627	9,997
3 years	9.49%	7.78%	5.99%	13,124	12,518	11,906
5 years	27.32%	7.07%	4.72%	33,439	14,068	12,593
Since inception*	3.14%	8.12%	6.23%	14,162	24,085	19,746

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Large Cap Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	3.90%	-1.88%	-7.21%	10,390	9,812	9,279
3 years	14.29%	11.28%	7.32%	19,284	16,915	14,153
5 years	NA	NA	NA	NA	NA	NA
Since inception*	10.37%	10.33%	8.68%	16,250	16,223	15,062

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

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

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

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

Bank of India Multi Cap Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	8.62%	1.43%	-0.07%	10,862	10,143	9,993
3 years	20.05%	16.43%	13.48%	17,293	15,777	14,608
5 years	NA	NA	NA	NA	NA	NA
Since inception*	21.44%	17.75%	14.77%	18,780	16,987	15,633

^ 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 29, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	16.00%	6.01%	-3.84%	11,600	10,601	9,616
3 years	25.16%	22.46%	9.54%	19,593	18,356	13,140
5 years	21.41%	19.43%	9.88%	26,368	24,289	16,012
Since inception*	12.05%	8.40%	11.22%	63,520	37,074	56,246

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Large & Mid Cap Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	3.53%	-0.28%	-3.84%	10,353	9,972	9,616
3 years	15.38%	13.00%	9.54%	15,355	14,425	13,140
5 years	13.09%	11.92%	9.88%	18,491	17,555	16,012
Since inception*	13.24%	14.69%	13.26%	89,350	111,796	89,628

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

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

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

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

Bank of India Consumption Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty India Consumption TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty India Consumption TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	0.19%	-0.34%	-3.84%	10,019	9,966	9,616
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	2.69%	0.97%	0.95%	10,390	10,140	10,137

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

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

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

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

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.55%	6.37%	1.78%	10,012	10,012	10,003
15 Days	5.99%	5.91%	0.27%	10,024	10,024	10,001
30 Days	5.81%	5.54%	1.62%	10,048	10,046	10,014
3 Months	6.54%	6.24%	2.66%	10,161	10,154	10,066
6 Months	6.32%	6.08%	3.34%	10,304	10,296	10,196
1 year	6.19%	6.02%	3.98%	10,619	10,602	10,398
3 years	6.94%	6.82%	6.34%	12,231	12,190	12,026
5 years	6.11%	6.08%	5.60%	13,455	13,438	13,134
Since inception*	6.68%	6.78%	6.29%	31,769	32,311	29,802

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Ultra Short Duration Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	7.48%	7.11%	1.77%	10,014	10,013	10,003
15 Days	2.72%	4.93%	0.24%	10,011	10,020	10,001
30 Days	3.19%	4.78%	1.34%	10,025	10,037	10,011
3 Months	5.46%	6.26%	2.62%	10,134	10,153	10,065
6 Months	5.22%	6.00%	3.33%	10,272	10,301	10,195
1 year	5.52%	6.13%	3.96%	10,552	10,613	10,396
3 years	6.27%	7.11%	6.34%	12,000	12,287	12,023
5 years	5.55%	6.34%	5.60%	13,101	13,594	13,129
Since inception*	6.94%	7.37%	6.30%	33,205	35,667	29,793

^ 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, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.16%	5.28%	1.78%	10,010	10,010	10,003
15 Days	6.50%	5.22%	0.27%	10,026	10,021	10,001
30 Days	7.07%	5.17%	1.62%	10,058	10,043	10,014
3 Months	5.85%	5.12%	2.66%	10,144	10,127	10,066
6 Months	5.53%	5.13%	3.34%	10,274	10,263	10,196
1 year	5.58%	5.34%	3.98%	10,558	10,534	10,398
3 years	6.34%	6.23%	6.34%	12,026	11,990	12,026
5 years	5.68%	5.63%	5.60%	13,598	13,150	13,134
Since inception*	5.18%	5.12%	5.51%	13,777	13,730	14,058

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

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

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

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

Bank of India Short Term Income Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	3.85%	4.62%	-0.03%	10,385	10,462	9,997
3 years	6.70%	6.95%	5.99%	12,146	12,230	11,906
5 years	10.00%	5.96%	4.72%	16,100	13,355	12,593
Since inception*	6.03%	7.41%	5.32%	27,771	34,854	24,711

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Money Market Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Money Market A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Money Market A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	7.61%	7.37%	1.77%	10,014	10,014	10,003
15 Days	0.72%	3.37%	0.24%	10,003	10,014	10,001
30 Days	1.93%	3.61%	1.34%	10,015	10,028	10,011
3 Months	4.61%	5.23%	2.62%	10,113	10,128	10,065
6 Months	4.96%	5.23%	3.33%	10,244	10,257	10,195
1 year	5.54%	5.66%	3.96%	10,554	10,566	10,396
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	6.37%	6.25%	5.19%	10,846	10,406	10,391

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

Above returns are on Simple Annualized Basis.

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

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

Bank of India Multi Asset Allocation Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Co Fund Manager - Mithraem Bharucha and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	10.28%	7.16%	-3.84%	11,028	10,716	9,616
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	10.04%	11.14%	4.33%	11,004	11,114	10,433

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

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

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

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

Bank of India Arbitrage Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	5.12%	6.63%	3.96%	10,512	10,663	10,396
3 years	6.16%	7.46%	6.34%	11,963	12,406	12,023
5 years	5.02%	6.32%	5.60%	12,771	13,581	13,129
Since inception*	4.72%	5.71%	5.93%	14,428	15,549	15,817

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	8.07%	-0.07%	-3.84%	10,807	9,993	9,616
3 years	22.84%	13.48%	9.54%	18,527	14,608	13,140
5 years	18.53%	12.30%	9.88%	23,381	17,854	16,012
Since inception#	26.19%	19.16%	16.30%	39,630	28,234	24,449

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

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

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

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

Bank of India Small Cap Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Alok Singh and Nav Bhardwaj				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	13.01%	1.53%	-3.84%	11,301	10,153	9,616
3 years	23.57%	20.42%	9.54%	18,859	17,454	13,140
5 years	21.17%	17.11%	9.88%	26,101	22,022	16,012
Since inception#	26.57%	17.90%	12.10%	57,840	34,101	23,413

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

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

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

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

Bank of India ELSS Tax Saver - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	2.28%	-0.07%	-3.84%	10,228	9,993	9,616
3 years	16.71%	13.48%	9.54%	15,891	14,608	13,140
5 years	14.70%	12.30%	9.88%	19,846	17,854	16,012
Since inception#	16.86%	13.53%	12.13%	80,902	54,878	46,469

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

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

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

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

Notes

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 29, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	1.86%	0.28%	-3.84%	10,186	10,028	9,616
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	-3.89%	-1.83%	-2.95%	9,330	9,683	9,490

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

Above returns are on Simple Annualized Return.

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

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

Bank of India Mid Cap Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midcap 150 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midcap 150 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	2.39%	2.00%	-19.78%	10,119	10,100	9,013
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	2.34%	7.33%	-6.33%	10,180	10,560	9,509

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

Above returns are on Simple Annualized Return..

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

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

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	8.12%	5.42%	-3.84%	10,812	10,542	9,616
3 years	21.09%	17.32%	9.54%	17,746	16,141	13,140
5 years	17.64%	14.99%	9.88%	22,518	20,095	16,012
Since inception#	16.37%	14.30%	12.11%	44,630	37,397	30,894

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Balanced Advantage Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	5.76%	-1.65%	-3.84%	10,576	9,835	9,616
3 years	11.06%	7.81%	9.54%	13,694	12,527	13,140
5 years	11.08%	7.80%	9.88%	16,908	14,557	16,012
Since inception#	8.79%	10.40%	12.45%	27,982	33,506	41,943

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

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

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

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

Bank of India Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	2.99%	1.78%	-0.03%	10,299	10,178	9,997
3 years	7.53%	7.44%	5.99%	12,432	12,401	11,906
5 years	10.46%	6.70%	4.72%	16,443	13,827	12,593
Since inception#	8.21%	8.62%	6.32%	28,841	30,328	22,757

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

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

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

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

Bank of India Credit Risk Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	17.05%	6.27%	-0.03%	11,705	10,627	9,997
3 years	9.89%	7.78%	5.99%	13,267	12,518	11,906
5 years	27.74%	7.07%	4.72%	33,983	14,068	12,593
Since inception#	3.40%	8.12%	6.23%	14,564	24,085	19,746

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Large Cap Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	5.48%	-1.88%	-7.21%	10,548	9,812	9,279
3 years	15.76%	11.28%	7.32%	20,538	16,915	14,153
5 years	NA	NA	NA	NA	NA	NA
Since inception#	11.81%	10.33%	8.68%	17,320	16,223	15,062

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

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

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

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

Bank of India Multi Cap Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	9.99%	1.43%	-0.07%	10,999	10,143	9,993
3 years	21.45%	16.43%	13.48%	17,904	15,777	14,608
5 years	NA	NA	NA	NA	NA	NA
Since inception#	22.82%	17.75%	14.77%	19,480	16,987	15,633

^ 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 29, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	17.89%	6.01%	-3.84%	11,789	10,601	9,616
3 years	27.02%	22.46%	9.54%	20,481	18,356	13,140
5 years	23.12%	19.43%	9.88%	28,271	24,289	16,012
Since inception#	17.66%	12.19%	12.13%	88,671	46,805	46,469

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Large & Mid Cap Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	4.92%	-0.28%	-3.84%	10,492	9,972	9,616
3 years	16.72%	13.00%	9.54%	15,896	14,425	13,140
5 years	14.33%	11.92%	9.88%	19,526	17,555	16,012
Since inception#	13.75%	13.50%	12.13%	56,291	54,678	46,469

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

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

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

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

Bank of India Consumption Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty India Consumption TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty India Consumption TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	1.44%	-0.34%	-3.84%	10,144	9,966	9,616
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	3.92%	0.97%	0.95%	10,570	10,140	10,137

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

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

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

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

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.61%	6.37%	1.78%	10,012	10,012	10,003
15 Days	6.05%	5.91%	0.27%	10,024	10,024	10,001
30 Days	5.87%	5.54%	1.62%	10,049	10,046	10,014
3 Months	6.59%	6.24%	2.66%	10,162	10,154	10,066
6 Months	6.36%	6.08%	3.34%	10,306	10,296	10,196
1 year	6.23%	6.02%	3.98%	10,623	10,602	10,398
3 years	6.98%	6.82%	6.34%	12,244	12,190	12,026
5 years	6.16%	6.08%	5.60%	13,488	13,438	13,134
Since inception#	6.83%	6.71%	6.37%	24,277	23,917	22,920

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Ultra Short Duration Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	7.97%	7.11%	1.77%	10,015	10,013	10,003
15 Days	3.20%	4.93%	0.24%	10,013	10,020	10,001
30 Days	3.67%	4.78%	1.34%	10,029	10,037	10,011
3 Months	5.95%	6.26%	2.62%	10,145	10,153	10,065
6 Months	5.73%	6.00%	3.33%	10,297	10,301	10,195
1 year	6.05%	6.13%	3.96%	10,605	10,613	10,396
3 years	6.78%	7.11%	6.34%	12,172	12,287	12,023
5 years	5.96%	6.34%	5.60%	13,358	13,594	13,129
Since inception#	7.25%	7.17%	6.37%	25,587	25,336	22,903

[^] 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, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.22%	5.28%	1.78%	10,010	10,010	10,003
15 Days	6.55%	5.22%	0.27%	10,026	10,021	10,001
30 Days	7.12%	5.17%	1.62%	10,059	10,043	10,014
3 Months	5.89%	5.12%	2.66%	10,145	10,127	10,066
6 Months	5.56%	5.13%	3.34%	10,276	10,263	10,196
1 year	5.61%	5.34%	3.98%	10,561	10,534	10,398
3 years	6.36%	6.23%	6.34%	12,034	11,990	12,026
5 years	5.71%	5.63%	5.60%	13,614	13,150	13,134
Since inception#	5.23%	5.12%	5.51%	13,819	13,730	14,058

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

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

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

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

Bank of India Short Term Income Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	4.44%	4.62%	-0.03%	10,444	10,462	9,997
3 years	7.28%	6.95%	5.99%	12,345	12,230	11,906
5 years	10.51%	5.96%	4.72%	16,478	13,355	12,593
Since inception#	6.81%	7.49%	6.32%	24,202	26,355	22,757

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Money Market Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Money Market A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Money Market A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	7.99%	7.37%	1.77%	10,015	10,014	10,003
15 Days	1.05%	3.37%	0.24%	10,004	10,014	10,001
30 Days	2.28%	3.61%	1.34%	10,018	10,028	10,011
3 Months	5.04%	5.23%	2.62%	10,123	10,128	10,065
6 Months	5.43%	5.23%	3.33%	10,267	10,257	10,195
1 year	6.05%	5.66%	3.96%	10,605	10,566	10,396
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	6.90%	6.25%	5.19%	10,917	10,406	10,391

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

Above returns are on Simple Annualized Basis.

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

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

Bank of India Multi Asset Allocation Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Co Fund Manager - Mithraem Bharucha and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	11.50%	7.16%	-3.84%	11,150	10,716	9,616
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	11.18%	11.14%	4.33%	11,118	11,114	10,433

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

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

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

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

Bank of India Arbitrage Fund - Growth Option - PERFORMANCE (As on May 29, 2026)

Fund Manager - Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	5.69%	6.63%	3.96%	10,569	10,663	10,396
3 years	6.82%	7.46%	6.34%	12,186	12,406	12,023
5 years	5.58%	6.32%	5.60%	13,118	13,581	13,129
Since inception#	5.34%	5.71%	5.93%	15,128	15,549	15,817

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

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

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

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

Notes

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

Schemes managed by Fund Managers



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

Funds Managed:

Bank of India Flexi Cap Fund

Bank of India Business Cycle Fund

Bank of India Conservative Hybrid Fund

Bank of India ELSS Tax Saver

Bank of India Mid & Small Cap Equity & Debt Fund

Bank of India Credit Risk Fund

Bank of India Balanced Advantage Fund

Bank of India Mid Cap Fund

Funds Co-managed:

Bank of India Large Cap Fund

Bank of India Small Cap Fund

Regular Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Credit Risk Fund	16.57%	6.27%	9.49%	7.78%	27.32%	7.07%	3.14%	8.12%
	Bank of India Small Cap Fund	11.44%	1.53%	21.80%	20.42%	19.33%	17.11%	24.52%	17.90%
	Bank of India Mid & Small Cap Equity & Debt Fund	6.69%	5.42%	19.62%	17.32%	16.34%	14.99%	15.23%	14.30%
Bottom 3	Bank of India Conservative Hybrid Fund	2.09%	1.78%	6.66%	7.44%	9.72%	6.70%	7.52%	8.88%
	Bank of India ELSS Tax Saver Fund	1.04%	-0.07%	15.41%	13.48%	13.43%	12.30%	17.45%	16.37%
	Bank of India Business Cycle Fund	0.55%	0.28%	NA	NA	NA	NA	-5.07%	-1.83%

Direct Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Credit Risk Fund	17.05%	6.27%	9.89%	7.78%	27.74%	7.07%	3.40%	8.12%
	Bank of India Small Cap Fund	13.01%	1.53%	23.57%	20.42%	21.17%	17.11%	26.57%	17.90%
	Bank of India Mid & Small Cap Equity & Debt Fund	8.12%	5.42%	21.09%	17.32%	17.64%	14.99%	16.37%	14.30%
Bottom 3	Bank of India Conservative Hybrid Fund	2.99%	1.78%	7.53%	7.44%	10.46%	6.70%	8.21%	8.62%
	Bank of India ELSS Tax Saver Fund	2.28%	-0.07%	16.71%	13.48%	14.70%	12.30%	16.86%	13.53%
	Bank of India Business Cycle Fund	1.86%	0.28%	NA	NA	NA	NA	-3.89%	-1.83%

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

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

Schemes managed by Fund Managers



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

Funds Managed:

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

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%) [^]	Benchmark Returns (%) [#]	Scheme Returns (%) [^]	Benchmark Returns (%) [#]	Scheme Returns (%) [^]	Benchmark Returns (%) [#]	Scheme Returns (%) [^]	Benchmark Returns (%) [#]
Bank of India Multi Cap Fund	8.62%	1.43%	20.05%	16.43%	NA	NA	21.44%	17.75%
Bank of India Manufacturing & Infrastructure Fund	16.00%	6.01%	25.16%	22.46%	21.41%	19.43%	12.05%	8.40%
Bank of India Consumption Fund	0.19%	-0.34%	NA	NA	NA	NA	2.69%	0.97%
Bank of India Large & Mid Cap Fund	3.53%	-0.28%	15.38%	13.00%	13.09%	11.92%	13.24%	14.69%

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	9.99%	1.43%	21.45%	16.43%	NA	NA	22.82%	17.75%
Bank of India Manufacturing & Infrastructure Fund	17.89%	6.01%	27.02%	22.46%	23.12%	19.43%	17.66%	12.19%
Bank of India Consumption Fund	1.44%	-0.34%	NA	NA	NA	NA	3.92%	0.97%
Bank of India Large & Mid Cap Fund	4.92%	-0.28%	16.72%	13.00%	14.33%	11.92%	13.75%	13.50%

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



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

Funds Managed:

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

Funds Co-managed:

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

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%) [^]	Benchmark Returns (%) [#]	Scheme Returns (%) [^]	Benchmark Returns (%) [#]	Scheme Returns (%) [^]	Benchmark Returns (%) [#]	Scheme Returns (%) [^]	Benchmark Returns (%) [#]
Bank of India Large Cap Fund	3.90%	-1.88%	14.29%	11.28%	NA	NA	10.37%	10.33%
Bank of India Multi Asset Allocation Fund	10.28%	7.16%	NA	NA	NA	NA	10.04%	11.14%
Bank of India Mid Cap Tax Fund - Series 1	8.02%	-0.07%	17.13%	13.48%	14.50%	12.30%	13.45%	12.75%
Bank of India Mid Cap Tax Fund - Series 2	3.72%	-0.07%	15.94%	13.48%	13.19%	12.30%	16.79%	14.64%
Bank of India Arbitrage Fund	5.12%	6.63%	6.16%	7.46%	5.02%	6.32%	4.72%	5.71%
Bank of India Banking & Financial Services Fund	NA	NA	NA	NA	NA	NA	-13.69%	-21.30%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%) [^]	Benchmark Returns (%) [#]	Scheme Returns (%) [^]	Benchmark Returns (%) [#]	Scheme Returns (%) [^]	Benchmark Returns (%) [#]	Scheme Returns (%) [^]	Benchmark Returns (%) [#]
Bank of India Large Cap Fund	5.48%	-1.88%	15.76%	11.28%	NA	NA	11.81%	10.33%
Bank of India Multi Asset Allocation Fund	11.50%	7.16%	NA	NA	NA	NA	11.18%	11.14%
Bank of India Mid Cap Tax Fund - Series 1	8.34%	-0.07%	17.12%	13.48%	14.74%	12.30%	13.95%	12.75%
Bank of India Mid Cap Tax Fund - Series 2	3.92%	-0.07%	15.84%	13.48%	13.45%	12.30%	17.41%	14.64%
Bank of India Arbitrage Fund	5.69%	6.63%	6.82%	7.46%	5.58%	6.32%	5.34%	5.71%
Bank of India Banking & Financial Services Fund	NA	NA	NA	NA	NA	NA	-12.78%	-21.30%

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

Schemes managed by Fund Managers



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

Funds Managed:

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

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

Regular Plan								
Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	6.19%	6.02%	6.94%	6.82%	6.11%	6.08%	6.68%	6.78%
Bank of India Money Market Fund	5.54%	5.66%	NA	NA	NA	NA	6.37%	6.25%
Bank of India Ultra Short Duration Fund	5.52%	6.13%	6.27%	7.11%	5.55%	6.34%	6.94%	7.37%
Bank of India Overnight Fund	5.58%	5.34%	6.34%	6.23%	5.68%	5.63%	5.18%	5.12%
Bank of India Short Term Income Fund	3.85%	4.62%	6.70%	6.95%	10.00%	5.96%	6.03%	7.41%
Bank of India Multi Asset Allocation Fund	10.28%	7.16%	NA	NA	NA	NA	10.04%	11.14%

Direct Plan								
Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	6.23%	6.02%	6.98%	6.82%	6.16%	6.08%	6.83%	6.71%
Bank of India Money Market Fund	6.05%	5.66%	NA	NA	NA	NA	6.90%	6.25%
Bank of India Ultra Short Duration Fund	6.05%	6.13%	6.78%	7.11%	5.96%	6.34%	7.25%	7.17%
Bank of India Overnight Fund	5.61%	5.34%	6.36%	6.23%	5.71%	5.63%	5.23%	5.12%
Bank of India Short Term Income Fund	4.44%	4.62%	7.28%	6.95%	10.51%	5.96%	6.81%	7.49%
Bank of India Multi Asset Allocation Fund	11.50%	7.16%	NA	NA	NA	NA	11.18%	11.14%

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



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

Funds Co-managed:

Bank of India Small Cap Fund

Regular Plan								
Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Small Cap Fund	11.44%	1.53%	21.80%	20.42%	19.33%	17.11%	24.52%	17.90%

Direct Plan								
Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Small Cap Fund	13.01%	1.53%	23.57%	20.42%	21.17%	17.11%	26.57%	17.90%

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

SIP Returns of Selected Schemes

All data as on May 29, 2026 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	21,10,000
Market Value of amount Invested	1,21,784	4,03,216	7,98,523	69,22,947
Scheme Returns (CAGR)	2.81%	7.54%	11.41%	12.26%
Benchmark returns# (CAGR)	-3.29%	5.64%	9.83%	13.49%
Additional Benchmark### (CAGR)	-9.28%	2.82%	7.26%	12.05%

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

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	16,10,000
Market Value of amount Invested	1,22,657	4,11,417	8,25,046	44,30,380
Scheme Returns (CAGR)	4.20%	8.91%	12.73%	14.04%
Benchmark returns# (CAGR)	-3.29%	5.64%	9.83%	13.48%
Additional Benchmark### (CAGR)	-9.28%	2.82%	7.26%	11.89%

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

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	20,70,000
Market Value of amount Invested	1,21,546	3,92,785	7,90,414	86,00,775
Scheme Returns (CAGR)	2.44%	5.77%	11.00%	14.82%
Benchmark returns# (CAGR)	-2.40%	5.85%	10.18%	13.36%
Additional Benchmark### (CAGR)	-9.28%	2.82%	7.26%	11.88%

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	16,10,000
Market Value of amount Invested	1,22,341	4,00,295	8,16,542	54,67,132
Scheme Returns (CAGR)	3.70%	7.05%	12.31%	16.80%
Benchmark returns# (CAGR)	-2.40%	5.85%	10.18%	13.65%
Additional Benchmark### (CAGR)	-9.28%	2.82%	7.26%	11.89%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	19,40,000
Market Value of amount Invested	1,32,060	4,60,378	9,97,545	85,53,610
Scheme Returns (CAGR)	19.47%	16.73%	20.50%	16.51%
Benchmark returns# (CAGR)	6.81%	10.38%	17.41%	13.28%
Additional Benchmark### (CAGR)	-9.28%	2.82%	7.26%	11.82%

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	16,10,000
Market Value of amount Invested	1,33,225	4,72,425	10,41,777	70,04,668
Scheme Returns (CAGR)	21.41%	18.57%	22.30%	20.03%
Benchmark returns# (CAGR)	6.81%	10.38%	17.41%	15.20%
Additional Benchmark### (CAGR)	-9.28%	2.82%	7.26%	11.89%

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 29, 2026 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	11,90,000
Market Value of amount Invested	1,27,697	4,27,269	8,62,305	27,77,302
Scheme Returns (CAGR)	12.31%	11.51%	14.53%	16.34%
Benchmark returns# (CAGR)	7.49%	10.15%	13.81%	15.14%
Additional Benchmark### (CAGR)	-9.28%	2.82%	7.26%	11.59%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	11,90,000
Market Value of amount Invested	1,28,608	4,36,349	8,92,219	29,61,973
Scheme Returns (CAGR)	13.79%	12.97%	15.92%	17.54%
Benchmark returns# (CAGR)	7.49%	10.15%	13.81%	15.14%
Additional Benchmark### (CAGR)	-9.28%	2.82%	7.26%	11.59%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,90,000
Market Value of amount Invested	1,35,622	4,46,586	9,30,421	22,22,509
Scheme Returns (CAGR)	25.42%	14.59%	17.64%	24.16%
Benchmark returns# (CAGR)	5.84%	8.56%	14.78%	20.30%
Additional Benchmark### (CAGR)	-9.28%	2.82%	7.26%	11.14%

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

Scheme Benchmark: Nifty Smallcap 250 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,90,000
Market Value of amount Invested	1,36,625	4,57,283	9,71,612	24,01,378
Scheme Returns (CAGR)	27.11%	16.26%	19.42%	26.21%
Benchmark returns# (CAGR)	5.84%	8.56%	14.78%	20.30%
Additional Benchmark### (CAGR)	-9.28%	2.82%	7.26%	11.14%

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

Scheme Benchmark: Nifty Smallcap 250 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	7,20,000
Market Value of amount Invested	1,25,455	4,24,810	8,81,361	12,34,962
Scheme Returns (CAGR)	8.68%	11.11%	15.42%	17.90%
Benchmark returns# (CAGR)	-2.40%	5.85%	10.18%	12.56%
Additional Benchmark### (CAGR)	-9.28%	2.82%	7.26%	9.60%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	7,20,000
Market Value of amount Invested	1,26,413	4,35,182	9,19,827	13,04,858
Scheme Returns (CAGR)	10.22%	12.78%	17.17%	19.75%
Benchmark returns# (CAGR)	-2.40%	5.85%	10.18%	12.56%
Additional Benchmark### (CAGR)	-9.28%	2.82%	7.26%	9.60%

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

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

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


• **Ahmedabad** - Office No. 604 6th Floor, Building Name - Sun Square, C. G. Road, Navrangpura, Ahmedabad - 380006. • **Andheri** - Office No. 314, The Summit Business Park Premises Co-operative Society Ltd, Andheri (East), Mumbai - 400069. • **Bangalore** - Unit No. E-811, 8th Floor, Prestige Meridian-I, Municipal No.29/92, Mahatma Gandhi Road, Bangalore - 560001. • **Chandigarh** - 205, Megabyte Business Centre, SCO-333-334, 1st Floor, Sec-35B Chandigarh - 160 022. • **Chennai** - Cabin No. 308, Apeejay Business Centre No: 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • **Hyderabad** - First Floor, Legend Plaza, GHMC No 1-7-79-A and B, 1-7-95 to 111, Mandalay Line, Penderghast Road, Secunderabad - 500 003. • **Indore** - Office No. 405, 4th Floor, D. M. Tower, Indore, Madhya Pradesh - 452001. • **Jaipur** - Office No.154, 1st Floor, Ganpati Plaza, M I Road, Jaipur - 302001. • **Kolkata** - OM Tower, Room No. - 1008, 32, Jawahar Lal Nehru Road, Kolkata - 700071. • **Lucknow** - Office Number - F -105, Wing - A, Ski-Hi Chambers, 11/05 park road, Lucknow-226001. • **Mumbai** - B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. • **New Delhi** - Office Number 605, 6th Floor, Kailash Building, 26, K. G. Marg, New Delhi - 110001. • **Nashik**: 105-B, Wing ABH Capital, Opposite Ramayam Bunglow, Tilakwadi, Nashik - 422001. • **Nagpur** - Office No. 527, 5th Floor, SAS Business Centre, Wardha Road, Ramdas Path, Nagpur - 440010. • **Patna** - Office No. 406, 4th Floor, Ashiana Harinivas 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. • **Vadodara** - C-173, 1st Floor Emerald One Building, Jetalpur road, Jetalpur, Vadodara - 390007.

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

• **Agra**: House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Place, Agra - 282 002. • **Ahmedabad**: Shop 11 & 12, 3rd Eye, Near Girish Cold Drinks, C.G Road, Ahmedabad - 380006. • **Ahmednagar**: Bajju Heights, Opposite to Canara Bank, Near old Vasant Talkies, Market Yard Road, Ahilyanagar, Ahmednagar, Maharashtra - 414001. • **Akola**: Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No- 6, Opp Radhakrishna Talkies Akola - 444 001. • **Aligarh**: 1st Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh - 202001 • **Allahabad**: Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. • **Alwar**: Office Number 137, First Floor, Jai Complex, Road No-2, Alwar, Rajasthan - 301001 • **Ambala**: 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala - 133 001, Haryana. • **Amit Sar**: SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City-Amit Sar, Punjab - 143001. • **Anand**: B-42, Vaibhav Commercial Centre, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380 001. • **Andheri**: Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M.V. Road, Andheri East, Opp Andheri Court, Mumbai - 400069 • **Asansol**: 112/N, G. T. Road, Bhanga Pachli, G. T. Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • **Aurangabad**: Shop No B 38, Motiwala Trade Centre, Nirala Bazar, Aurangabad - 431001. • **Azamgarh**: Shop No. 18 Gr. Floor, Nagarpalika, Infront of Tresery Office, Azamgarh, UP - 276001. • **Agartala**: Ois Rms Chowmuhani Mantri Bari Road 1st Floor Near Jaha Sevak Saloon Building Traffic Point Tripura West Agartala 799001 • **Ajmer**: C/O Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer - 305001. • **Amaravathi**: Shop No. 21, 2nd Floor, Gulshan Tower Near Panchsheel Talkies Istamb Square -Amaravathi 444601 • **Ananthapur**: #13/4 VishnuPriya Complex Beside SBI Bank Near Tower Clock Ananthapur - 515001. • **Alappuzha**: Sree Raja Rajeswar Building, Ground Floor, Church Adamambalacur Vad, Alappuzha, Kerala- 688011. • **Bangalore**: Old No 35, New No:59, Kamala Nivas, 1st Floor, Puttanna Road, Basavanagur, Bangalore - 560004. • **Bareilly**: Tola Ram Building 68E, Civil Lines Choupla Chauraha, Above Bajaj Cold Loan, Bareilly - 243001. • **Bankura**: Plot Nos- 80/1/Anatunchari Mahalla 3rd Floor, Ward No-24, Opposite P C Chandra, Bankura Town, Bankura - 722101. • **Baroda**: 1st Floor 125 Kancha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007. • **Begusarai**: Sri Ram Market, Kali Asthan Chowk, Mathiani Road, Begusarai, Bihar - 851 101. • **Belgaum**: Premises No 101, CTS No 1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum - 590011. • **Bellary**: Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shri Archade, Bellary - 583103. • **Bhagalpur**: 3rd Floor, Hakim Dey Prasad Bhawan, Dr. Rajendra Prasad Road, Beside Raymond Showroom, Near Ghantaghar, Bhagalpur, Bihar - 812002. • **Bhatinda**: Mcb-Z-3-01043, Goniana Road, Opposite Nippon India MF GT Road, Near Hanuman Chowk, Bhatinda - 151001. • **Bhavnagar**: 303, Sterling Building, Above HDFC Bank, Waghawadi Road, Bhavnagar - 364 001. • **Bhopal**: Gurukrupa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. • **Bhubaneswar**: A/181, Back Side Of Shivam House Show Room, Saheed Nagar, Bhubaneswar - 751 007. • **Bilaspur**: Anandam Plaza, Shop. No. 305, 3rd Floor, Vyapar Vihar Main Road, Chattingari, Bilaspur-495001. • **Bokaro**: City Centre, Plot No. HE-07 Sector-1V, Bokaro Steel City - 827004. • **Borivali**: Surtbi Apartment, Ground Floor Shop No. 58, SVP Road, Opp HDFC Bank, Near P J Extension, Durgam Chawl, Borivali West, Mumbai - 400092. • **Burdwan**: 846, Laxmipur, G T Road, Surin, PS: BURDWAN & DIST: BURDWAN EAST, Pin: 713101. • **Balasure**: 1-B. 1st Floor, Kalinga Hotel Lane Baleswar Baleswar Sadar Balasure 756001. • **Berhampur (OR)**: Opp Divya Nandan Kalyan Mandap 3rd Lane Dharang Nagar Near Lohiya Motor Berhampur (OR) 760001 • **Bharuch**: 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001. • **Bhilai**: Office No. 2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai 490020. • **Bhilwara**: Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canara Bank Bhilwara 311001. • **Bikaner**: H.No.10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001. • **Calicut**: Second Floor, Manimuriyl Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh**: SCO No. 2475-2476, 1st Floor, Sector 22 C, Chandigarh - 160022. • **Chennai**: 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • **Chinsurah**: No :96, Po: Chinsurah Doctors Lane, Chinsurah - 712101. • **Cochin**: Door No:61/2784, Second Floor, Sreelekshmi Tower, Chittoor Road, Ravuripam, Ernakulam Kerala - 682 015. • **Coimbatore**: 3rd Floor, Uja Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cooch Behar**: Beside Muthooth Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District- Cooch Behar, PIN-735101 - West Bengal. • **Cuttack**: D. Market, 515 Jagannath Bhawan Complex, First Floor, BK - Professor Padma Road, PO - Anandaya Market, Badambadi Colony, Cuttack - 753012. • **Chandrapur**: G/o Global Financial Services, 2nd Floor, Raghuvanshi Complex, Near Aazad Garden, Chandrapur, Maharashtra-442002 • **Davangere**: D. No. 5-8, SVP Road, 1st Floor, 3rd Main P J Extension, Davangere Taluk Davangere Manda, Davangere, Karnataka - 577002. • **Darbhanga**: H No-185, Ward No-13, National Statistical Office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar - 846 004. • **Dehradun**: Shop No-809/799, Street No-2 A Rajendra Nagar, Near Sheesha Lounge Kaulagarh Road, Dehradun - 248001. • **Dhanbad**: 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • **Deoria**: K. K. Plaza, Above Apurva Sweets, Civil Lines Road, Deoria, UP - 274001. • **Durgapur**: MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Dhule**: House No.1676, Lane No.-5, Hindu Ekta Chowk, Beside HDB Finance Services, Opposite Satish Tailor, Dhule - 424001. • **Eluru**: Dno-23A-72/73K K Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta Uluru - 534002. • **Erode**: Address No 38/1, Ground Floor, Sathy Road (Vctv Main Road), Sorna Krishna Complex, Erode - 638 003. • **Faridabad**: A-2B, 2nd Floor, Neelam Bata Road, Peer Ki Mazra, Nehru Groundint, Faridabad - 121 001. • **Gandhidham**: Office no- 12 Plot No - 300 Ground Floor, Shree Ambica Arcade Building, Near HDFC Bank, Gandhidham - 370201. • **Ferozpur**: The Mall Road, Chawla Building, 1st Floor, Opp. Central Jail, Near Hanuman Mandir, Ferozpur, Punjab - 152002. • **Gandhinagar**: 138 - Suyesh Solitaire, Nr. Podar International School, Kudasang, Ganghinagar-382421. • **Gaya**: Opposite of Bharat Sewa Ashram, Near Dr. A. Barkat Multispeciality Hospital, Swarajpur Road, Gaya - 823001. • **Ghatkopar**: 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • **Ghaziabad**: Second Floor, 8, Advocate Chambers, RDC, Raj Nagar, Ghaziabad - 201002. • **Ghaziipur**: House No. 148/19, Mahua Bagh, Raini Katra, Ghaziipur, Uttar Pradesh - 201001. • **Gorakhpur**: 4th Floor, Bank Road, Gorakhpur - 273001. • **Guntur**: 2nd Floor, 1st Floor, Hno. 6-48, 14/2 Lane, Arundham, Janshedpur - 831001. • **Jodhpur**: Flat No. 212A 2nd Floor Vipul Agora, M. G. Road, Gurgaon - 122001. • **Guwahati**: Ganapati Enclave, 4th Floor, Opposite Bora Service, Ullubari, Guwahati - 781 007. • **Gwalior**: City Centre, Near Axis Bank, Gwalior - 474 011. • **Haldwani**: Shop No 5, KmVn Shopping Complex, Haldwani - 263139. • **Haridwar**: Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar - 249410. • **Hassan**: Sas No: 490 Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmims Boys Hostel, Hassan, Karnataka - 573201. • **Hoshiarpur**: Unit #SF-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur - 146001. • **Hubli**: R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580029. • **Hyderabad**: JBS Station, Lower Concourse 1 (2nd floor) situated in Jubilee Bus Metro Station, Secunderabad, Telangana - 500009. • **Hyderabad (Gachibowli)**: Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramuguda, Serilingampally Mandal, Hyderabad - 500 032. • **Hissar**: Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001 • **Hosur**: No.2/3-4. Sri Venkateswara Layout, Denkanikottai road, Dinnur Hosur - 635109. • **Indore**: 101, Diamond Trade Centre, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore - 452 001. • **Jabalpur**: 2nd Floor, 290/1 (165)-New, Near Bhavartil Garden, Jabalpur - 482 001. • **Jaipur**: Office No 101, 1st Floor, Okay Plus Tower, Next To Jaiwal Jewellers, Government Hostel Palace, Ajmer Road, Jaipur - 302 001. • **Jalandhar**: Office No 7, 3rd Floor, City Square Building, E-H197 Civil Lines, Jalandhar - 144001. • **Jammu**: 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180 004. • **Jamshedpur**: Madhukuni, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur**: Flat No. B, Ground Floor, Jodhana Arcade Complex, Near Safi Petrol Pump, Bombay Motor Circle, Jodhpur - 342003. • **Jalgaon**: 3rd Floor, 269 Jaee Plaza, Baliram Peth, Near Kishore Agencies, Jalgaon - 425001. • **Jhansi**: 1st Floor, Basera Arcade, Opp. Major Dhyanand Stadium, BKT Chitra Road, Civil Lines, Jhansi - 284001. • **Jalpaiguri**: D B C Road Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101. • **Jamnagar**: 131 Madhav Plaza Opp SBI Bank Nr Lal Bunglow Jamnagar 361008 • **Junagadh**: Noble Plaza, Near Domadiya Wadi, Kalva Chowk, Junagadh - 362001. • **Kalyan**: Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivli Mahanagar Corporation) Kalyan - 421301. • **Kalyani**: Ground Floor, H No B-7/275, Kalyani, Kalyani HO, Nadia, West Bengal - 741235. • **Kanpur**: 2nd Floor of Tower-A, Virendra Smriti Complex, 15/54-B Civil Lines, Kanpur - 208001. • **Karnal**: 3 Randerh Circle, Near Doctor J. C. Bathla Hospital, Karnal, Haryana - 132001. • **Kharagpur**: 258/223/1, ICICI Bank Building, Bhanuapuri, Malancha Road, Kharagpur - 721304. • **Kolhapur**: 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. • **Kolkata**: 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata - 700071. • **Kottayam**: 1st Floor, Siascension Square, Railway Station Road, Collocorate P O Kottayam - 686002. • **Kannur**: 2nd Floor Global Village Bank Road Kannur 670001 • **Karimnagar**: 2Nd Shutterhino, 7-26 607 Sri Matha Complex Mankammathota - Karimnagar 505001. • **Khammam**: 11-4-3/3 Shop No. 5-9 1st Floor Srivenkata Sairam Arcade - Old Col Office Near Prasadshri College Near Khambam 507002 • **Kollam**: Sree Vinayakra Bhavan Shastri Junction Kollam - 691001. • **Korba**: Office No.202, 2nd floor, ICG, QBE, 97, T.P. Nagar, Korba - 495677. • **Kota**: D-3 Shri Ram Complex Opposite Multi Purpose School Gumanpur, Kota - 324007 • **Kurnool**: Shop No: 47, 2nd Floor, S Komda Shopping Mall, Kurnool - 518001. • **Lucknow**: Office No. 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratganj, Lucknow - 226001. • **Ludhiana**: SCO 124, 1st Floor, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai**: No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **Malappuram**: MM18/174, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala - 676519. • **Mathura**: Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura - 281001. • **Mangalore**: Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003. • **Mandi**: House No. 99/11, 3rd Floor, Opposite GSS Boy School, Bazar Mandi - 175001. • **Margao**: 520, 2nd Floor, L & L Correia's Pride, Nearest landmark above KFC, Near KTC Bus Stand, Salcete, Margao - 403601. • **Meerut**: Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001. • **Moga**: 1st Floor, 12/2 Dutt Road, Mandir Wali Gali, Civil Lines, Barar Ghar Moga, Punjab - 142001. • **Moradabad**: Chhadra Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mirzapur**: Triveni Campus, Near SBI Life, Ratanganj, Mirzapur - 231001. • **Mumbai**: 6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange), Nest Union Bank, Fort Mumbai - 400 011. • **Muzaffarpur**: Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **Mysoore**: No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore - 570009. • **Malda**: Ram Krishna Pally, Ground Floor English Bazar - Malda 732101 • **Mehsana**: Ff-21 Someshwar Shopping Mall Modhera Char Rasta Mehsana - 384002. • **Nagpur**: Shree Balaji Residency, Plot No. 266, Near S.N.G. Basketball Ground, Shivaji Nagar, Landmark - Opp. Wazalpur Driving School, Nagpur - 440010. • **Nanded**: Shop No. 4, Santakripa Market, G G Road, Opp. Bank of India, Nanded - 431 601. • **Nasik**: S-9, Second Floor, Suyojit Sankul, Shanarapur, Nasik - 422 002. • **New Delhi**: 305, New Delhi House, 27 Barakhamba Road, New Delhi - 110 001. • **Noida**: F-21, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • **Nadiad**: 311-3rd Floor City Centre Near Paras Circle - Nadiad 387001 • **Nagerkoll**: Hno 45 1st Floor East Car Street Nagerkol 629001. • **Namakkal**: 1st Floor, 18/41, Salem Road, R. P. Pudur, Namakkal, Tamil Nadu - 637001. • **Nasvadi**: 103 1st Floor Landmark Mall Near Sayaji Library, Nasvadi Gujarat Nasvadi 396445 • **Nellore**: 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003. • **Palghar**: The Edge Ground Floor, Shop number 4, Bhausaheb Dandekar Marg, Behind Prakash Talkies, Palghar - 401404. • **Palghat**: No: 20 & 21, Metro Complex H.P.O. Road Palakkad H.P.O. Road Palakkad 678001. • **Panipat**: Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat - 132103. • **Panjinm**: H. No: T-9, T-10, Afran Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa - 403001. • **Pathankot**: 2nd Floor, Sahni Arcade Complex, Adji. Indira Colony Gate, Railway Road, Pathankot - 145001. • **Patiala**: B-17/423 Opposite Modi College, Lower Mall, Patiala - 147001. • **Patna**: Flat No. 102, 2BHK Maa Bhawani Shirdalay, Exhibition Road, Patna - 800 001. • **Pondicherry**: No 122/10B, Muthuaramman, Kott Street, Pondicherry - 605001. • **Pune**: Ayaan Chandrika, Office No. 14, 15, 16, Second Floor H. No. 1315, F. P. No. 701, Dadasaheb Torne Path, Off Jangli Mahareji Road, Shivaji Nagar, Pune - 411005. • **Ratlam**: 106 Rajawasa Colony, Near Sailana Bus Stand, Ratlam (M.P.) 457001. • **Rewa**: Shop No. 2, Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital, Rewa 486001. • **Raipur**: Office No.5-13, Second Floor, Reheja Tower, Fafadh Chowk, Jail Road, Raipur - 492 001. • **Rajahmundry**: D.No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadrevu Vari Veedhi, T - Nagar, Rajahmundry, AP - 533 101. • **Rajkot**: 406 Prisms Square Building, Near Moti Tanki Chowk, Near Katiyahwadi Gymkhana, Opp RK School Gate, Dr. Radhakrishnan Marg, Rajkot - 360001. • **Ranchi**: Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834001. • **Rohatk**: Office No. - 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001. • **Renukoot**: Dr.B.K. Mallick Park (Complex), Shivapark Main Road, Dist. Sonabhadra (U.P.) Renukoot - 231217. • **Rourkela**: 2nd Floor, Main Road, Udit Nagar, Rourkela, Sundargarh - 769 012. • **Saharanpur**: 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh - 247001. • **Salem**: No.6, Ns Complex, Omalar Main Road, Salem - 636009. • **Sambalpur**: First Floor, Shop No. 219, Sahej Plaza, Golebarh, Sambalpur - 768 001. • **Sangli**: 514/A, Gala No. 2/A, The Signature Building, Near Pudarhi Bhavan, Sangli - 416416. • **Satara**: G7, 465 A, Govind Park Satar Bazar, Satara - 415001. • **Serampore**: Hinterland-II, Gr. Floor, 6A, Roy Ghat Lane, Serampore, Hooghly, West Bengal - 712201. • **Shillong**: Annex Mani Bhawan, Lower Thana Road, Near R K M P School, Shillong - 793 001. • **Siliguri**: Vyom Sachitra Building, 2nd Floor, Pranami Mandir Road, Siliguri - 734001. • **Shimla**: 4th Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. • **Shimoga**: Jayarama Nilaya, 2nd Cross Mission Compound, Shimoga - 577201. • **Solapur**: Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. • **Sultapur**: 1st Floor, Ramshanker Market, Civil Line, Sultapur - 28001. • **Sura**: Ground Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395 002. • **Sagar**: Kfin Technologies Ltd. II Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002 • **Sikar**: First Floor Super Tower Behind Ram Mandir Near Taparyia Bagichi - Sikar -320001 • **Silchar**: N.N. Dutta Road Chowchakra Complex. Premtala Silchar 788001 • **Sonepat**: Shop No 207, 2nd Floor, Opposite Income Tax Office, Subhash Chowk, Sonepat - 131001. • **Sri Ganganagar**: Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Bala Ramdev Mandir Sri Ganganagar - 335001. • **Srikakulam**: D No: 1-6/2, First Floor, Near Vijaya Ganapathi Temple, Beside I. K. Rao Building, Palakonda Road, Srikakulam (Village, Mandala, District) - 532001, Andhra Pradesh. • **Thane**: Tropical Elite, 1st Floor, Shop No. 106, Near Navpada Police Station, Near Hari Niwas Circle, Thane West, Thane - 400602. • **Tirunelveli**: 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. • **Tirupur**: 22/1, Binny Compound Main Street, Balaji Layout, Kannipiran Colony, Binny Compound, Tirupur - 641601. • **Tirupathi**: Shop No:18-1-4211/F.I City Center, K.T.Road, Airtel Backside Office, Tirupathi - 517501. • **Thrissur**: 4th Floor Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thrissur - 680001. • **Trichy**: No 23C/1 E V R Road, Near Vekkalilamma Kalyana Mandapam Putthur - Trichy - 620017. • **Trivandrum**: 3rd Floor, No- 3B TC-82/3417, Capitol Centre, Opp. Secretariat, MG Road, Trivandrum - 695 001. • **Tinsukia**: 3rd Floor, Chinwapatty Road, Tinsukia-785125, Assam. • **Tiruvalla**: 2nd Floor inriyev Complex, Ramana Chavdi, Opp Axis Bank, Thiruvalla 689107. • **Tuticorin**: 4 B-44-437, Mangalmati Mani Nagar, Opp. Rajaji Park Palayamkottai Road Tuticorin 628003 • **Udaipur**: Shop No. 202, 2nd Floor, Business Centre, 1C Mangalvan, Opp G P O, Chetak Circle, Udaipur - 315 001. • **Ujjain**: Heritage Shop No: 227, 87, Vishwavidyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • **Varanasi**: D.64 / 52, G - 4 Arihant Complex, Second Floor, Madhopur, Shivpurva, Near Petrol Pump, Varanasi - 221 010. • **Vashi**: Hawa Infotech Park, 902, 9th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi, Navi Mumbai - 400 703. • **Vellore**: No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore - 632001. • **Vijayawada**: Sub Register Office Road, Acharya Rangana Nagar, Benz Circle Vijayawada - 520008. • **Visakhapatnam**: D. No. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Lodge, Visakhapatnam - 530016. • **Valsad**: 406 Dreamland Arcade, Opp Jade Blue Tithal Road Valsad 396001. • **Vapi**: A-8 Second Floor Solitaire Business Centre, Opp Dcb Bank Gide Char Rasta Silvasva Road Vapi 396191. • **Warangal**: Shop No. 22, Ground Floor, Warangal City Centre, 15-1-237, Mulugu Blue Junction, Warangal - 506002. • **Yamuna Nagar**: B-V 185/A, 2nd Floor, Jagadri Road, Near Dav Girls College (Uco Bank Building), Pyara Chowk, Yamuna Nagar - 135001.

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