

Facts in Figures

Monthly Fund Factsheet and Market Review

October
2023



Bank of India 
M u t u a l F u n d

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

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FROM THE CEO'S DESK

Mohit Bhatia
Chief Executive Officer

Dear Esteemed Readers,

As the Festival of Lights, Diwali, illuminates our lives with hope, prosperity, and joy, I am delighted to extend my warmest seasonal greetings to each one of you.

The festival season's influence extends beyond the cultural and religious realms; it significantly impacts India's economic landscape. As a festival associated with wealth and prosperity, it triggers a surge in consumer spending.

From gold and jewelry to clothes and electronics, the purchase of goods escalates during this period, coupled with the auspicious Mahurat Trading, which provides an annual boost to India's economic growth. As a result, while Diwali is a time of celebration and joy, it also signifies a period of economic prosperity for the nation.

India has surpassed Taiwan in the MSCI Emerging Market Index with a weightage of 15.5% compared to Taiwan's 15.11%. India's weight has increased from 12.97% in January 2023. Several factors, including changes in foreign ownership limits and India's strong growth numbers, seem to have contributed to its improved position in the index.

Globally, as widely expected, the Federal Open Market Committee (FOMC) has decided to keep the fed funds interest rate within the 5.25% to 5.5% range. The Federal Reserve had raised rates 11 times since March 2022 but opted not to increase them in the last two meetings. The FOMC has been aggressively raising interest rates to bring down inflation, and its efforts have paid off in 2023.

Based on the data released by the AMFI (Association of Mutual Funds in India) as of October 31, 2023, the AAUM (Average Assets Under Management) of the Indian Mutual Fund Industry, rose to ₹ 47.80 lakh crores, whereas the Industry's Net AUM (Asset Under Management) stands at ₹ 46.72 lakh crores. The festive month saw inflows of ₹ 841 crores in Gold ETFs, up from ₹ 175 crores in September 2023. One notable achievement is the industry crossing the mark of 4 crore unique investors, with folios reaching 15.96 crores & SIP (Systematic Investment Plan) contributions reaching ₹ 16,927.86 crores as of October 31, 2023.

Our AUM at the end of October 2023 stood at ₹ 5,476.43 crores with an investor base of over 348,000 folios. With a remarkable increase in contribution to small cap funds, our Bank of India Small Cap Fund & Bank of India Mid & Small Cap Equity & Debt Fund crossed the mark of ₹ 750 crores & ₹ 500 crores in AUM, respectively, on 7th November 2023. We continue to focus on creating long term wealth for our investors through our research based investment process, robust risk management framework, sound adherence to scheme objectives, and also keeping a keen eye on evolving trends across global geo-political developments, macro-economic data, and technological innovations that are likely to have an overall structural impact on capital markets in the medium to long term. We are committed to upholding the qualitative standards of excellence and innovation in all our endeavors.

You may write to us at feedback@boimf.in or reach out to us at any of our branch or head office locations. Your investments have been instrumental in propelling us forward, and for that, we are sincerely grateful.

Sincerely

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

Above Assets Under Management as on October 31, 2023 (in Lakhs) includes: Equity: 192,842.12 | Debt: 37,710.09 | Hybrid: 68,395.50 | Liquid: 154,361.30 | ELSS: 94,333.91 | Geographical Spread (%): Top 5 Cities: 57.48% | Next 10 Cities: 12.14% | Next 20 Cities: 6.74% | Next 75 Cities: 6.54% | Others: 17.10%

Source of MF Industry Data: AMFI, Internal Research

MARKET UPDATE

Alok Singh
Chief Investment Officer



Inflation in most of the developed countries continues to remain a sticky issue, and central bankers remain aggressive in reigning it even if it may result in a recessionary environment in the respective economies. Specifically, in the USA, the Federal Reserve maintains its resolve to stabilize inflation below its target rate of 2%. At the same time, it also continues to unwind its balance sheet, which it has expanded to support the economy during the COVID-19 period, even though borrowing from the US government remains high. As a result, bond yields in the USA have been rising. Last month, the ten-year US Government bond yield crossed the 5% yield which is not seen in the last decade.

The US bond yields moving to a 15-year high have a great influence on the global risk market. As a result, we witnessed heightened volatility in the global market, with some risk from emerging markets. We believe that such one-sided risk-taking may not last long as there are divergent economic trends amongst major economies that are visible. While the economy of the USA is showing signs of resilience, a depressed economic scenario persists in the Eurozone, and China is again witnessing signs of a slowdown. In Europe, continued weakness in manufacturing and service sector activity, along with elevated levels of inflation and interest rates, is pushing the economy towards recession. In China, lackluster global demand and slowing infrastructure spending in the real estate sector are hampering demand.

India, despite these global headwinds, continues to do well. High-frequency growth indicators reflect broad-based buoyancy in domestic demand. The contact-intensive services sector lends support to consumption even as durables-related spending exhibits a mixed trend and rural consumption reflects a slow but steady recovery. Furthermore, capex indicators depict strength, bolstered by front-loaded spending at the Centre and State levels, strong trends in real estate capex, and green shoots in private capex.

This divergence will ultimately play out in the global markets, and India, with its relative strength, may continue to be an outlier, which further may motivate high FPI flows towards the Indian market. Though in the near term, busy election season for the next 6 months may continue to induce volatility with influence on investor sentiment, markets always respect the earnings delivered by the stock or markets in the medium to long term.

In the case of India, strong macroeconomic stability and improving trade terms with good domestic demand resulted in good earnings growth for Indian businesses, as can be seen from the Q2FY24 results declared so far. In addition to the same, even Nifty50 stocks have been on the expected lines.

While global bond yields were spiking, the Indian bond market remained resilient, with the 10-year Government bond yield firmly anchored around 7.30%. The active currency management by the RBI, along with moderating inflation in the economy, helped the INR remain well-behaved and a relative outperformer against most of the currencies.

The Indian yield curve had flattened a bit more in October 2023, mainly because of tight liquidity conditions in the market. The current tight liquidity condition in the Indian banking system was self-induced by the RBI to push the funding curve a bit higher. This gives the RBI some ammunition to protect the currency against any further aggressive policy rate hikes by global central banks like the US Fed.

We continue to believe that if one looks from a medium-term perspective, the yields have reached their current cycle peak, and central banks may have to consider lowering them next year onward. Therefore, the current yield curve may continue to offer great value from a risk reward perspective. We continue to remain more optimistic about the middle part of the curve and believe that portfolios with Macaulay durations between 2 to 3 are better placed in the current macro environment.

Data 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.

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Large & Mid Cap Equity Fund**

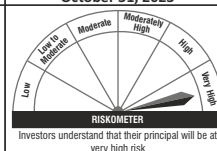
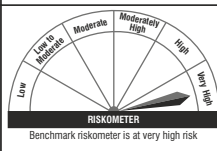
(An open ended equity scheme investing in both large cap and mid cap stocks)

All data as on October 31, 2023 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

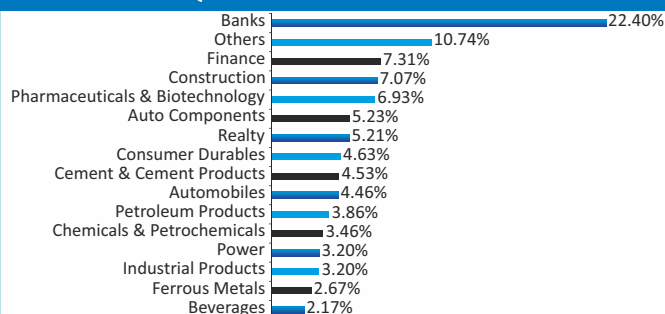
- Long-term capital growth.
- Investment in equity and equity-related securities including equity derivatives of companies across market capitalisations.

Risk-o-meter is based on the scheme portfolio as on October 31, 2023

Benchmark Risk-o-meter as on October 31, 2023^A

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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

S&P 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

₹ 233.59 Crs.

LATEST AUM

₹ 229.54 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 October 31, 2023)

1.24 Times* ("Basis last rolling 12 months)

OTHER PARAMETERS (As on October 31, 2023)

Standard Deviation (Annualized): 18.74% (Bank of India Large & Mid Cap Equity Fund)
18.18% (S&P BSE 250 LargeMidCap (TRI))

Beta: 0.97

Sharpe Ratio*: 0.15

Tracking Error (Annualized): 6.46%

Above ratios are calculated using 6 years history of monthly returns

*Risk-free rate assumed to be 6.84% (MIBOR as on October 31, 2023)

NAV (As on October 31, 2023)

	NAV (₹)	
Regular Plan	Eco Plan	
Growth	63.07	Growth 68.50
Bonus	63.05	Bonus 68.50
Regular IDCW	18.82	Regular IDCW 19.18
Quarterly IDCW	22.96	Quarterly IDCW 19.32

Direct Plan

Growth	71.04
Bonus	36.70
Regular IDCW	19.46
Quarterly IDCW	19.75

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS			
BANKS	22.40	Tata Motors Limited	0.30
✓ HDFC Bank Limited	7.41	PETROLEUM PRODUCTS	3.86
✓ Bank of Baroda	2.77	✓ Reliance Industries Limited	3.86
✓ Canara Bank	2.32	CHEMICALS & PETROCHEMICALS	3.46
✓ State Bank of India	2.28	Deepak Nitrite Limited	1.37
IDFC First Bank Limited	1.94	Vinati Organics Limited	1.06
IndusInd Bank Limited	1.80	Linde India Limited	1.03
Union Bank of India	1.58	INDUSTRIAL PRODUCTS	3.20
Indian Bank	1.47	Alfa Engineering Limited	1.37
ICICI Bank Limited	0.83	Apollo Pipes Limited	1.19
FINANCE	7.31	KEI Industries Limited	0.64
✓ CRISIL Limited	3.04	POWER	3.20
Power Finance Corporation Limited	2.00	✓ NTPC Limited	3.20
Sundaram Finance Limited	1.55	FERROUS METALS	2.67
Shriram Finance Limited	0.72	JSW Steel Limited	0.98
CONSTRUCTION	7.07	Steel Authority of India Limited	0.97
✓ Larsen & Toubro Limited	4.43	Jindal Stainless Limited	0.72
Rail Vikas Nigam Limited	1.42	BEVERAGES	2.17
ITD Cementation India Limited	1.22	United Breweries Limited	1.18
PHARMACEUTICALS & BIOTECHNOLOGY	6.93	Radico Khaitan Limited	0.99
Sun Pharmaceutical Industries Limited	2.12	OTHERS	10.74
JB Chemicals & Pharmaceuticals Limited	1.81	Hindustan Aeronautics Limited	1.15
Eris Lifesciences Limited	1.68	Ashok Leyland Limited	2.06
Ajanta Pharma Limited	1.32	Angel One Limited	0.53
AUTO COMPONENTS	5.23	Siemens Limited	0.91
UNO Minda Limited	1.66	Triveni Turbine Limited	0.66
Sundram Fasteners Limited	1.53	Bharat Heavy Electricals Limited	0.50
Endurance Technologies Limited	1.12	PB Fintech Limited	0.84
Lumax Industries Limited	0.92	Indraprastha Gas Limited	1.53
REALTY	5.21	Cyient Limited	0.45
DLF Limited	2.24	Coforge Limited	0.93
Oberoi Realty Limited	1.95	Lemon Tree Hotels Limited	1.18
The Phoenix Mills Limited	1.02	Total	97.07
CONSUMER DURABLES	4.63	GOVERNMENT BOND AND TREASURY BILL	
Kajaria Ceramics Limited	1.94	Treasury Bill	
La Opala RG Limited	0.99	364 Days Tbill (MD 15/02/2024) (SOV)	0.06
Cera Sanitaryware Limited	0.91	Total	0.06
Senco Gold Limited	0.79	CASH & CASH EQUIVALENT	
CEMENT & CEMENT PRODUCTS	4.53	Net Receivables/Payables	(0.05)
✓ UltraTech Cement Limited	2.77	TREPS / Reverse Repo Investments	2.92
JK Cement Limited	1.76	Total	2.87
AUTOMOBILES	4.46	GRAND TOTAL	
✓ Maruti Suzuki India Limited	3.15	100.00	
TVS Motor Company Limited	1.01	✓ Indicates Top 10 Holdings.	

MCAP Categorization

Mcap Category	Market Value as % of Net Asset
Large Cap	43.53%
Mid Cap	38.26%
Small Cap	15.28%
GB/TB/Repo/Others	2.93%
Grand Total	100.00%

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

Invest Now

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Tax Advantage Fund**

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

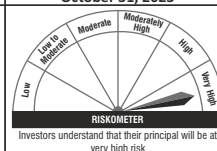


All data as on October 31, 2023 (Unless indicated otherwise)

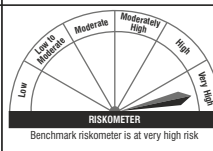
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on October 31, 2023

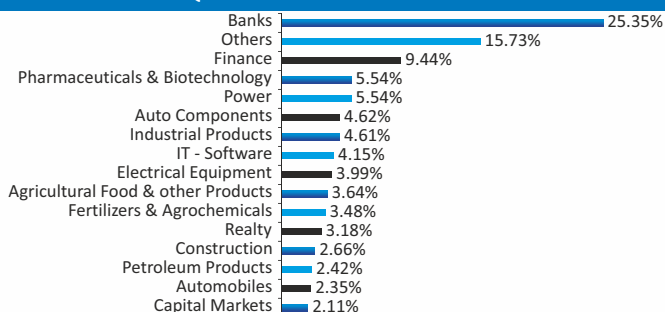


Benchmark Risk-o-meter as on October 31, 2023^A



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

S&P 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

₹ 874.60 Crs.

LATEST AUM

₹ 860.31 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on October 31, 2023)

0.71 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS (As on October 31, 2023)

Standard Deviation (Annualized): 18.72% (Bank of India Tax Advantage Fund)
18.44% (S&P BSE 500 TRI)

Beta: 0.93

Sharpe Ratio*: 0.36

Tracking Error (Annualized): 7.44%

Above ratios are calculated using 6 years history of monthly returns

*Risk-free rate assumed to be 6.84% (MIBOR as on October 31, 2023)

NAV (As on October 31, 2023)

Regular Plan		Eco Plan	
Growth	115.35	Growth	124.23
IDCW	22.22	IDCW	20.62
Direct Plan			
Growth	131.80		
IDCW	52.64		

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.

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		Coromandel International Limited	1.14
BANKS		EID Parry India Limited	1.07
✓ State Bank of India	5.13	REALTY	3.18
✓ Canara Bank	4.00	DLF Limited	1.24
✓ Bank of Baroda	3.76	Oberooy Realty Limited	1.06
✓ HDFC Bank Limited	3.50	Mahindra Lifespace Developers Limited	0.88
✓ Union Bank of India	3.22	CONSTRUCTION	2.66
ICICI Bank Limited	1.94	✓ Larsen & Toubro Limited	2.66
Indian Bank	1.42	PETROLEUM PRODUCTS	2.42
IndusInd Bank Limited	1.24	Reliance Industries Limited	2.42
IDFC First Bank Limited	1.14	AUTOMOBILES	2.35
FINANCE	9.44	Maruti Suzuki India Limited	1.22
✓ Power Finance Corporation Limited	3.98	Tata Motors Limited	1.13
✓ REC Limited	2.74	CAPITAL MARKETS	2.11
Fusion Micro Finance Limited	1.31	Central Depository Services (India) Limited	1.20
Cholamandalam Investment and Finance Company Ltd	0.95	Prudent Corporate Advisory Services Limited	0.91
Jio Financial Services Limited	0.46	OTHERS	15.73
POWER	5.54	Hindustan Aeronautics Limited	1.53
✓ NTPC Limited	3.45	Varun Beverages Limited	1.56
Tata Power Company Limited	2.09	UltraTech Cement Limited	1.47
PHARMACEUTICALS & BIOTECHNOLOGY	5.54	Navin Fluorine International Limited	0.84
✓ Sun Pharmaceutical Industries Limited	2.75	Vinati Organics Limited	0.62
JB Chemicals & Pharmaceuticals Limited	1.98	Titan Company Limited	1.36
Mankind Pharma Limited	0.81	Metro Brands Limited	0.61
AUTO COMPONENTS	4.62	Tata Steel Limited	1.70
Jtekt India Limited	1.39	Steel Authority of India Limited	0.39
Endurance Technologies Limited	1.19	Poly Medicare Limited	1.72
CIE Automotive India Limited	1.02	Tega Industries Limited	0.98
UNO Minda Limited	1.02	The Indian Hotels Company Limited	1.52
INDUSTRIAL PRODUCTS	4.61	Oil India Limited	1.04
HEG Limited	1.48	Ganesha Ecosphere Limited	0.39
Astral Limited	1.23	Total	98.81
APL Apollo Tubes Limited	1.03	GOVERNMENT BOND AND TREASURY BILL	
Graphite India Limited	0.87	Treasury Bill	
IT - SOFTWARE	4.15	364 Days Tbill (MD 15/02/2024) (SOV)	0.06
Infosys Limited	1.65	Total	0.06
Coforge Limited	1.25	CASH & CASH EQUIVALENT	
KPIT Technologies Limited	1.25	Net Receivables/Payables	0.33
ELECTRICAL EQUIPMENT	3.99	TREPS / Reverse Repo Investments	0.80
ABB India Limited	1.39	Total	1.13
Siemens Limited	1.32	GRAND TOTAL	
Bharat Heavy Electricals Limited	1.28	100.00	
AGRICULTURAL FOOD & OTHER PRODUCTS	3.64	✓ Indicates Top 10 Holdings.	
Balrampur Chini Mills Limited	1.98		
Triveni Engineering & Industries Limited	1.66		
FERTILIZERS & AGROCHEMICALS	3.48		
PI Industries Limited	1.27		

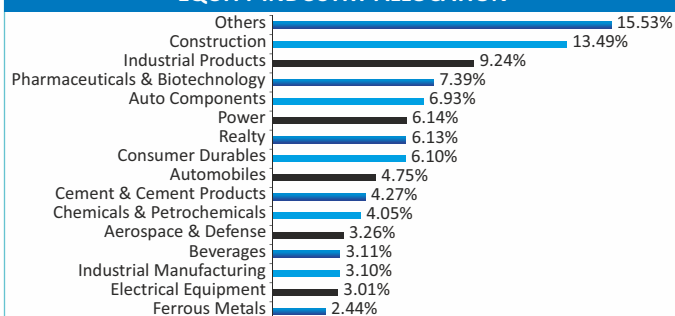
Invest Now

Bank of India Manufacturing & Infrastructure Fund**

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

All data as on October 31, 2023 (Unless indicated otherwise)

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

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

DATE OF ALLOTMENT

March 05, 2010

FUND MANAGER

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

AVERAGE AUM

₹ 140.83 Crs.

LATEST AUM

₹ 142.25 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 October 31, 2023)

0.96 Times* ("Basis last rolling 12 months)

OTHER PARAMETERS (As on October 31, 2023)

Standard Deviation (Annualized): 20.09% (Bank of India Manufacturing & Infrastructure Fund)
19.90% (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%)

Beta: 0.91

Sharpe Ratio*: 0.35

Tracking Error (Annualized): 8.92%

Above ratios are calculated using 6 years history of monthly returns

*Risk-free rate assumed to be 6.84% (MIBOR as on October 31, 2023)

NAV (As on October 31, 2023)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	42.83
Regular IDCW	Regular IDCW	40.42
Quarterly IDCW	Quarterly IDCW	42.11

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

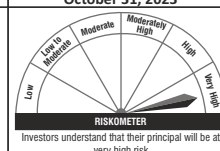
Exit Load

- 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"

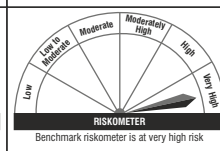
This product is suitable for investors who are seeking*:

- 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 October 31, 2023



Benchmark Risk-o-meter as on October 31, 2023^



*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
EQUITY HOLDINGS		CHEMICALS & PETROCHEMICALS 4.05	
CONSTRUCTION 13.49		Linde India Limited	1.51
✓ Larsen & Toubro Limited	7.08	PCBL Limited	1.29
✓ ITD Cementation India Limited	2.48	Deepak Nitrite Limited	1.25
Rail Vikas Nigam Limited	1.61	AEROSPACE & DEFENSE 3.26	
Kalpataru Projects	1.37	Bharat Electronics Limited	1.56
International Limited		MTAR Technologies Limited	0.91
PSP Projects Limited	0.95	Hindustan Aeronautics Limited	0.79
INDUSTRIAL PRODUCTS 9.24		BEVERAGES 3.11	
Ratnamani Metals & Tubes Limited	1.73	✓ Radico Khaitan Limited	2.06
Aeroflex Industries Limited	1.71	United Breweries Limited	1.05
AIA Engineering Limited	1.61	INDUSTRIAL MANUFACTURING 3.10	
KEI Industries Limited	1.57	Kennametal India Limited	1.56
Apollo Pipes Limited	1.47	Tega Industries Limited	1.54
HEG Limited	0.96	ELECTRICAL EQUIPMENT 3.01	
Ingersoll Rand (India) Limited	0.19	Siemens Limited	1.08
PHARMACEUTICALS & BIOTECHNOLOGY 7.39		Triveni Turbine Limited	0.92
✓ JB Chemicals & Pharmaceuticals Limited	2.13	TD Power Systems Limited	0.51
✓ Eris Lifesciences Limited	1.98	Bharat Heavy Electricals Limited	0.50
Sun Pharmaceutical Industries Limited	1.71	FERROUS METALS 2.44	
Ajanta Pharma Limited	1.57	Steel Authority of India Limited	0.97
AUTO COMPONENTS 6.93		JSW Steel Limited	0.76
Sundram Fasteners Limited	1.51	Jindal Stainless Limited	0.71
UNO Minda Limited	1.48	OTHERS 15.53	
Jamna Auto Industries Limited	1.07	Balrampur Chini Mills Limited	1.23
Tube Investments of India Limited	0.98	Ashok Leyland Limited	1.40
Lumax Industries Limited	0.96	Britannia Industries Limited	1.36
Endurance Technologies Limited	0.93	Indraprastha Gas Limited	1.41
POWER 6.14		IRM Energy Ltd	0.81
✓ NTPC Limited	6.14	Lemon Tree Hotels Limited	1.25
REALTY 6.13		Oil & Natural Gas Corporation Limited	1.85
✓ DLF Limited	2.27	Century Textiles & Industries Limited	1.45
Oberoi Realty Limited	1.48	Reliance Industries Limited	0.96
Brigade Enterprises Limited	1.47	Tejas Networks Limited	0.47
Sobha Limited	0.91	Bharti Airtel Limited	1.91
CONSUMER DURABLES 6.10		Kewal Kiran Clothing Limited	1.43
✓ Senco Gold Limited	2.06	Total 98.94	
Kajaria Ceramics Limited	1.80	GOVERNMENT BOND AND TREASURY BILL	
Cera Sanitaryware Limited	1.12	Treasury Bill	
La Opala RG Limited	1.12	364 Days Tbill (MD 15/02/2024) (SOV)	0.07
AUTOMOBILES 4.75		Total 0.07	
✓ Maruti Suzuki India Limited	3.25	CASH & CASH EQUIVALENT	
TVS Motor Company Limited	1.21	Net Receivables/Payables	(0.49)
Tata Motors Limited	0.29	TREPS / Reverse Repo Investments	1.48
CEMENT & CEMENT PRODUCTS 4.27		Total 0.99	
✓ UltraTech Cement Limited	2.94	GRAND TOTAL 100.00	
JK Cement Limited	1.33	✓ Indicates Top 10 Holdings.	

MCAP Categorization

Mcap Category	Percentage
Small Cap	42.25%
Large Cap	36.14%
Mid Cap	20.55%
GB/TB/Repo/Others	1.06%
Grand Total	100.00%

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

Invest Now

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Small Cap Fund**

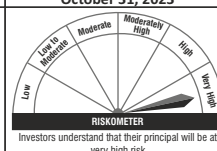
(An open ended equity scheme predominantly investing in small cap stocks)

All data as on October 31, 2023 (Unless indicated otherwise)

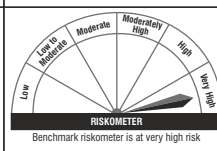
This product is suitable for investors who are seeking*:

- 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 October 31, 2023

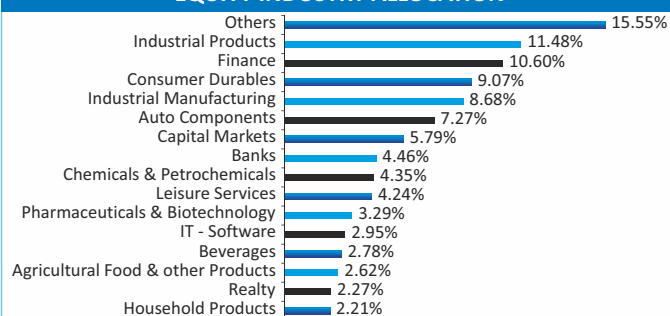


Benchmark Risk-o-meter as on October 31, 2023^



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

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

DATE OF ALLOTMENT

December 19, 2018

FUND MANAGER

Mr. Dhruv Bhatia (w.e.f April 27, 2022) - Over 11 years of experience in Equity Research, Fund Management and Portfolio Construction.

AVERAGE AUM

₹ 709.85 Crs.

LATEST AUM

₹ 723.41 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

PORTFOLIO TURNOVER RATIO (As on October 31, 2023)

0.61 Times^ ("Basis last rolling 12 months)

OTHER PARAMETERS (As on October 31, 2023)

Standard Deviation (Annualized): 21.84% (Bank of India Small Cap Fund)
26.95% (NIFTY Smallcap 250 TRI)

Beta: 0.76

Sharpe Ratio*: 1.27

Tracking Error (Annualized): 9.62%

*Risk-free rate assumed to be 6.84% (MIBOR as on October 31, 2023)

NAV (As on October 31, 2023)

Regular Plan		Direct Plan	
Growth	34.07	Growth	37.04
IDCW	24.84	IDCW	27.74

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 1 year from the date of allotment of units: "Nil"

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		LEISURE SERVICES	
INDUSTRIAL PRODUCTS		4.24	
✓ KSB Limited	2.86	✓ Lemon Tree Hotels Limited	3.23
KEI Industries Limited	2.26	Westlife Foodworld Limited	1.01
Apollo Pipes Limited	1.77	PHARMACEUTICALS & BIOTECHNOLOGY	
Aeroflex Industries Limited	1.24	3.29	
Ratnamani Metals & Tubes Limited	1.02	Eris Lifesciences Limited	1.73
Timken India Limited	0.81	JB Chemicals & Pharmaceuticals Limited	1.56
SKF India Limited	0.77	IT - SOFTWARE	
R R Kabel Limited	0.75	2.95	
FINANCE		✓ Rategain Travel Technologies Limited	2.95
✓ CreditAccess Grameen Limited	3.38	BEVERAGES	
✓ Cholamandalam Financial Holdings Limited	2.67	2.78	
REC Limited	1.81	✓ Radico Khaitan Limited	2.78
Fusion Micro Finance Limited	1.38	AGRICULTURAL FOOD & OTHER PRODUCTS	
Home First Finance Company India Limited	1.36	2.62	
CONSUMER DURABLES		✓ Balrampur Chini Mills Limited	1.68
✓ Senco Gold Limited	2.75	CCL Products (India) Limited	0.94
La Opala RG Limited	1.55	REALTY	
Metro Brands Limited	1.10	2.27	
Cera Sanitaryware Limited	1.09	Brigade Enterprises Limited	1.20
PG Electrolast Limited	0.87	Mahindra Lifespace Developers Limited	1.07
Century Plyboards (India) Limited	0.86	HOUSEHOLD PRODUCTS	
Stylam Industries Limited	0.85	2.21	
INDUSTRIAL MANUFACTURING		Jyothy Labs Limited	2.21
✓ Kaynes Technology India Limited	2.77	OTHERS	
Praj Industries Limited	2.44	15.55	
Syrma SGS Technology Limited	2.16	Mishra Dhatu Nigam Limited	1.88
Shanthi Gears Limited	1.31	TD Power Systems Limited	1.91
AUTO COMPONENTS		EID Parry India Limited	0.67
Jamna Auto Industries Limited	1.67	Mrs. Bectors Food Specialities Limited	1.97
Craftsman Automation Limited	1.48	IRM Energy Ltd	0.76
CIE Automotive India Limited	1.32	Poly Medicure Limited	1.88
Jtkt India Limited	1.03	Krishna Institute Of Medical Sciences Limited	1.37
Tube Investments of India Limited	0.96	Century Textiles & Industries Limited	1.83
Lumax Industries Limited	0.81	Vedant Fashions Limited	0.86
CAPITAL MARKETS		Go Fashion (India) Limited	0.77
✓ BSE Limited	3.01	Tejas Networks Limited	1.40
Central Depository Services (India) Limited	1.69	Ganesha Ecosphere Limited	0.25
Prudent Corporate Advisory Services Limited	1.09	Total	
BANKS		97.61	
Canara Bank	1.52	GOVERNMENT BOND AND TREASURY BILL	
Utkarsh Small Finance Bank Ltd	1.24	3.01	
Indian Bank	1.18	Treasury Bill	
City Union Bank Limited	0.52	364 Days Tbill (MD 15/02/2024) (SOV)	
CHEMICALS & PETROCHEMICALS		0.02	
✓ PCBL Limited	2.48	CASH & CASH EQUIVALENT	
Linde India Limited	1.87	Net Receivables/Payables (0.25)	
		TREPS / Reverse Repo Investments	
		2.62	
		Total	
		2.37	
		GRAND TOTAL	
		100.00	

✓ Indicates Top 10 Holdings.

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

Invest Now

Bank of India Flexi Cap Fund

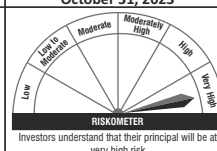
(An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

All data as on October 31, 2023 (Unless indicated otherwise)

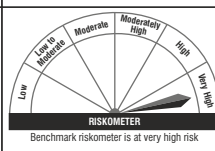
This product is suitable for investors who are seeking*:

- 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 October 31, 2023

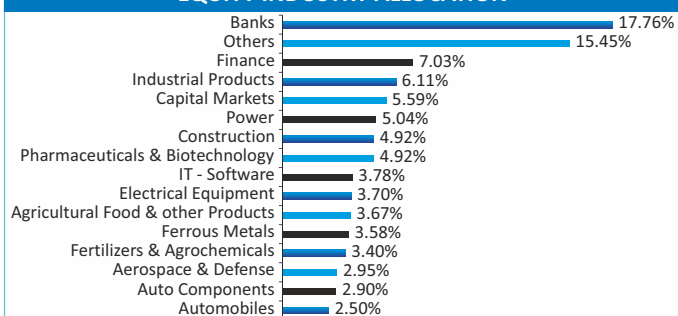


Benchmark Risk-o-meter as on October 31, 2023^A



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

S&P BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

June 29, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 428.02 Crs.

LATEST AUM

₹ 426.96 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 October 31, 2023)

0.67 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS (As on October 31, 2023)

Standard Deviation (Annualized): 14.73% (Bank of India Flexi Cap Fund)
14.16% (S&P BSE 500 TRI)

Beta: 0.94

Sharpe Ratio^C: 1.39

Tracking Error (Annualized): 6.36%

*Risk-free rate assumed to be 6.84% (MIBOR as on October 31, 2023)

NAV (As on October 31, 2023)

NAV (₹)

Regular Plan

Direct Plan

Growth	23.05	Growth	24.34
IDCW	20.94	IDCW	20.80

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 Exit Load has been changed w.e.f. 03rd October, 2023. The revised exit load has been given above. Please refer NOTICE-CUM-ADDENDUM NO. 12/2023-24 on our website www.boimf.in for more information.

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		FERROUS METALS 3.58	
BANKS 17.76		Tata Steel Limited 1.84	
✓ State Bank of India	5.17	Steel Authority of India Limited	0.98
✓ Bank of Baroda	3.50	JSW Steel Limited	0.76
✓ HDFC Bank Limited	3.46	FERTILIZERS & AGROCHEMICALS 3.40	
Union Bank of India	2.06	Coromandel International 1.25	
ICICI Bank Limited	1.93	Limited	
IDFC First Bank Limited	0.91	PI Industries Limited 0.80	
City Union Bank Limited	0.73	Sumitomo Chemical India 0.74	
FINANCE 7.03		Limited	
✓ Power Finance Corporation Limited	3.34	EID Parry India Limited 0.61	
✓ REC Limited	2.76	AEROSPACE & DEFENSE 2.95	
Indian Railway Finance Corporation Limited	0.48	✓ Hindustan Aeronautics Limited 2.95	
Jio Financial Services Limited	0.45	AUTO COMPONENTS 2.90	
INDUSTRIAL PRODUCTS 6.11		UNO Minda Limited 1.50	
R R Kabel Limited	1.37	Jamna Auto Industries Limited 1.40	
Astral Limited	1.04	AUTOMOBILES 2.50	
APL Apollo Tubes Limited	0.99	Tata Motors Limited 1.33	
Ingersoll Rand (India) Limited	0.95	Maruti Suzuki India Limited 1.17	
HEG Limited	0.90	OTHERS 15.45	
SKF India Limited	0.86	Radico Khaitan Limited 0.97	
CAPITAL MARKETS 5.59		UltraTech Cement Limited 1.28	
BSE Limited	2.18	PCBL Limited 1.57	
Central Depository Services (India) Limited	1.23	Titan Company Limited 1.37	
Prudent Corporate Advisory Services Limited	1.15	Cyient Limited 1.11	
Angel One Limited	1.03	Elecon Engineering Company Limited 1.27	
POWER 5.04		Lemon Tree Hotels Limited 2.29	
✓ NTPC Limited	3.51	Oil India Limited 0.99	
Torrent Power Limited	1.53	✓ Reliance Industries Limited 2.33	
PHARMACEUTICALS & BIOTECHNOLOGY 4.92		Brigade Enterprises Limited 1.17	
✓ Sun Pharmaceutical Industries Limited	3.06	Sobha Limited 1.10	
Ajanta Pharma Limited	1.86	Total 93.30	
CONSTRUCTION 4.92		MUTUAL FUNDS/EXCHANGE TRADED FUNDS	
✓ Larsen & Toubro Limited	2.61	Nippon India ETF Nifty PSU Bank BeES 5.14	
Rail Vikas Nigam Limited	2.31	Total 5.14	
IT - SOFTWARE 3.78		GOVERNMENT BOND AND TREASURY BILL	
Infosys Limited	1.60	Treasury Bill	
KPIT Technologies Limited	1.18	364 Days Tbill (MD 15/02/2024) 0.02	
Coforge Limited	1.00	(SOV)	
ELECTRICAL EQUIPMENT 3.70		Total 0.02	
ABB India Limited	1.35	CASH & CASH EQUIVALENT	
Siemens Limited	1.29	Net Receivables/Payables 0.35	
Avalon Technologies Limited	1.06	TREPS / Reverse Repo Investments 1.19	
AGRICULTURAL FOOD & OTHER PRODUCTS 3.67		Total 1.54	
Balrampur Chini Mills Limited	2.32	GRAND TOTAL 100.00	
Triveni Engineering & Industries Limited	1.35	✓ Indicates Top 10 Holdings.	

MCAP Categorization

Mcap Category	Percentage
Large Cap	41.76%
Small Cap	27.62%
Mid Cap	23.92%
ETF	5.14%
GB/TB/Repo/Others	1.56%
Grand Total	100.00%

Invest Now

Bank of India Bluechip Fund

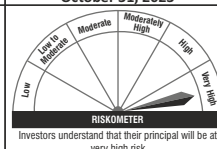
(An open ended equity scheme predominantly investing in Large Cap Stocks)

All data as on October 31, 2023 (Unless indicated otherwise)

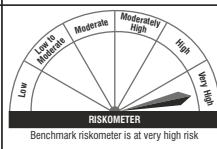
This product is suitable for investors who are seeking*:

- 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 October 31, 2023

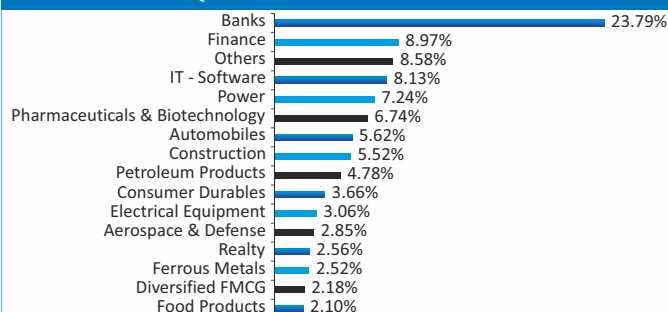


Benchmark Risk-o-meter as on October 31, 2023^A



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

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

DATE OF ALLOTMENT

June 29, 2021

FUND MANAGER

Mr. Dhruv Bhatia (w.e.f. January 20, 2022) - Over 11 years of experience in Equity Research, Fund Management and Portfolio Construction.

AVERAGE AUM

₹ 100.19 Crs.

LATEST AUM

₹ 98.13 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on October 31, 2023)

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

OTHER PARAMETERS (As on October 31, 2023)

Standard Deviation (Annualized): 13.68% (Bank of India Bluechip Fund)
13.51% (NIFTY 100 TRI)

Beta: 0.97

Sharpe Ratio*: -0.02

Tracking Error (Annualized): 3.83%

*Risk-free rate assumed to be 6.84% (MIBOR as on October 31, 2023)

NAV (As on October 31, 2023)

NAV (₹)

Regular Plan

Direct Plan

Growth	11.81	Growth	12.16
IDCW	11.81	IDCW	12.15

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

The Exit Load has been changed w.e.f. 03rd October, 2023. The revised exit load has been given above. Please refer NOTICE-CUM-ADDENDUM NO. 12/2023-24 on our website www.boimf.in for more information.

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		ELECTRICAL EQUIPMENT	
BANKS	23.79	TD Power Systems Limited	1.68
✓ HDFC Bank Limited	6.92	Bharat Heavy Electricals Limited	1.38
✓ Bank of Baroda	4.44	AEROSPACE & DEFENSE	2.85
✓ State Bank of India	4.38	Mishra Dhatu Nigam Limited	1.53
✓ ICICI Bank Limited	4.36	Hindustan Aeronautics Limited	1.32
Axis Bank Limited	2.59	REALTY	2.56
Canara Bank	1.10	DLF Limited	2.56
FINANCE	8.97	FERROUS METALS	2.52
CreditAccess Grameen Limited	3.03	Tata Steel Limited	2.52
Bajaj Finance Limited	1.89	DIVERSIFIED FMCG	2.18
Power Finance Corporation Limited	1.88	ITC Limited	2.18
REC Limited	1.71	FOOD PRODUCTS	2.10
Jio Financial Services Limited	0.46	Nestle India Limited	2.10
IT - SOFTWARE	8.13	OTHERS	8.58
Infosys Limited	3.63	Endurance Technologies Limited	1.14
Tata Consultancy Services Limited	2.78	UltraTech Cement Limited	1.29
HCL Technologies Limited	1.72	PCBL Limited	1.97
POWER	7.24	PB Fintech Limited	1.21
✓ NTPC Limited	5.82	Kaynes Technology India Limited	1.48
Power Grid Corporation of India Limited	1.42	Trent Limited	1.49
PHARMACEUTICALS & BIOTECHNOLOGY	6.74	Total	98.30
✓ Sun Pharmaceutical Industries Limited	3.67	GOVERNMENT BOND AND TREASURY BILL	
Torrent Pharmaceuticals Limited	1.56	Treasury Bill	
Mankind Pharma Limited	1.51	364 Days Tbill (MD 15/02/2024) (SOV)	0.35
AUTOMOBILES	5.62	Total	0.35
✓ Maruti Suzuki India Limited	4.50	CASH & CASH EQUIVALENT	
Tata Motors Limited	1.12	Net Receivables/Payables	(0.43)
CONSTRUCTION	5.52	TREPS / Reverse Repo Investments	1.78
✓ Larsen & Toubro Limited	5.52	Total	1.35
PETROLEUM PRODUCTS	4.78	GRAND TOTAL	100.00
✓ Reliance Industries Limited	4.78		
CONSUMER DURABLES	3.66		
✓ Titan Company Limited	3.66		

✓ Indicates Top 10 Holdings.

MCAP Categorization

Mcap Category	Percentage
Large Cap	81.29%
Small Cap	9.69%
Mid Cap	7.32%
GB/TB/Repo/Others	1.70%
Grand Total	100.00%

Invest Now

Bank of India Multi Cap Fund

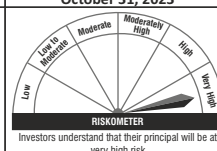
(An open ended equity scheme investing across large cap, mid cap, small cap stocks)

All data as on October 31, 2023 (Unless indicated otherwise)

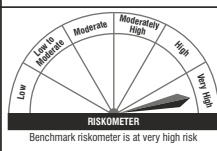
This product is suitable for investors who are seeking*:

- 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 October 31, 2023

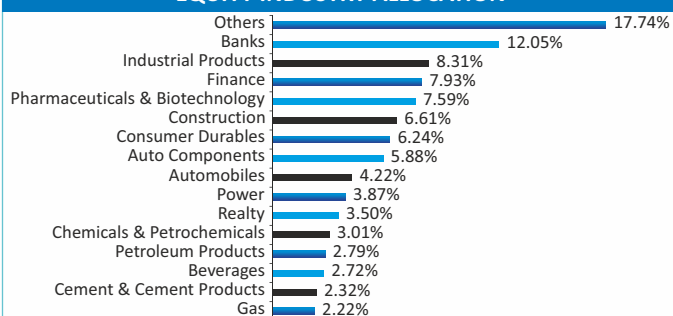


Benchmark Risk-o-meter as on October 31, 2023^A



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long term capital appreciation by investing 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) (W.e.f. May 08, 2023)

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

₹ 302.56 Crs.

LATEST AUM

₹ 305.68 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 October 31, 2023)

0.94 Times^B (Basis last rolling 12 months)

NAV (As on October 31, 2023)

Regular Plan		Direct Plan		NAV (₹)
Growth	12.32	Growth	12.40	
IDCW	12.32	IDCW	12.39	

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		POWER	
BANKS		12.05	
✓ HDFC Bank Limited	3.73	✓ NTPC Limited	3.87
Bank of Baroda	1.90	REALTY	3.50
Canara Bank	1.79	DLF Limited	1.46
IDFC First Bank Limited	1.49	Obero Realty Limited	1.07
Union Bank of India	1.45	Sobha Limited	0.97
Indian Bank	1.34	CHEMICALS & PETROCHEMICALS	3.01
IndusInd Bank Limited	0.35	Deepak Nitrite Limited	1.27
INDUSTRIAL PRODUCTS		Linde India Limited	0.93
Ratnamani Metals & Tubes Limited	1.40	PCBL Limited	0.81
KEI Industries Limited	1.33	PETROLEUM PRODUCTS	2.79
Apollo Pipes Limited	1.29	✓ Reliance Industries Limited	2.79
Aeroflex Industries Limited	1.27	BEVERAGES	2.72
AIA Engineering Limited	1.16	Radico Khaitan Limited	1.70
HEG Limited	0.98	United Breweries Limited	1.02
Ingersoll Rand (India) Limited	0.88	CEMENT & CEMENT PRODUCTS	2.32
FINANCE		JK Cement Limited	1.20
✓ CRISIL Limited	2.46	UltraTech Cement Limited	1.12
✓ CreditAccess Grameen Limited	2.15	GAS	2.22
Power Finance Corporation Limited	1.92	Indraprastha Gas Limited	1.40
Sundaram Finance Limited	1.40	IRM Energy Ltd	0.82
PHARMACEUTICALS & BIOTECHNOLOGY		OTHERS	17.74
✓ JB Chemicals & Pharmaceuticals Limited	2.08	MTAR Technologies Limited	0.95
Sun Pharmaceutical Industries Limited	1.95	Hindustan Aeronautics Limited	0.81
Eris Lifesciences Limited	1.90	Balrampur Chini Mills Limited	0.97
Ajanta Pharma Limited	1.66	Ashok Leyland Limited	1.60
CONSTRUCTION		Angel One Limited	0.52
✓ Larsen & Toubro Limited	2.71	Triveni Turbine Limited	0.93
✓ ITD Cements India Limited	2.18	Bharat Heavy Electricals Limited	0.49
Rail Vikas Nigam Limited	1.45	TIPS Industries Limited	0.65
PSP Projects Limited	0.27	JSW Steel Limited	0.76
CONSUMER DURABLES		Jindal Stainless Limited	0.71
✓ Senco Gold Limited	2.09	PB Fintech Limited	0.86
Kajaria Ceramics Limited	1.51	Cyient Limited	1.30
Cera Sanitaryware Limited	1.49	Regain Travel Technologies Limited	1.10
La Opala RG Limited	1.15	Coforge Limited	0.84
AUTO COMPONENTS		Kennametal India Limited	1.17
UNO Minda Limited	1.51	Lemon Tree Hotels Limited	1.21
Sundram Fasteners Limited	1.27	Century Textiles & Industries Limited	1.46
Jamna Auto Industries Limited	1.22	Net Receivables/Payables	0.51
Endurance Technologies Limited	0.99	TREPS / Reverse Repo Investments	2.49
Lumax Industries Limited	0.89	Total	3.00
AUTOMOBILES		GRAND TOTAL	100.00
✓ Maruti Suzuki India Limited	2.95	✓ Indicates Top 10 Holdings.	
TVS Motor Company Limited	0.98		
Tata Motors Limited	0.29		

MCAP Categorization

Mcap Category	Percentage
Large Cap	27.46%
Mid Cap	29.34%
Small Cap	40.20%
GB/TB/Repo/Others	3.00%
Grand Total	100.00%

Invest Now

Bank of India Conservative Hybrid Fund**

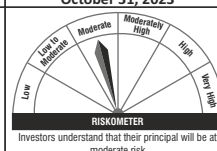
(An open ended hybrid scheme investing predominantly in debt instruments)

All data as on October 31, 2023 (Unless indicated otherwise)

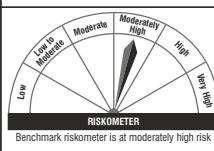
This product is suitable for investors who are seeking*:

- 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 October 31, 2023

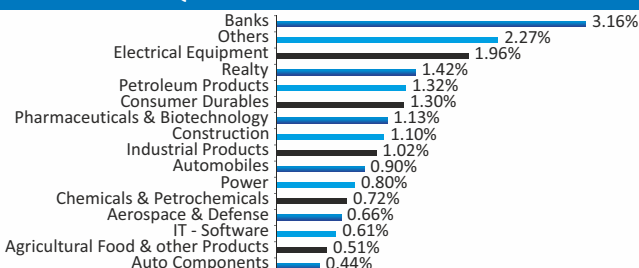


Benchmark Risk-o-meter as on October 31, 2023*



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

BENCHMARK*

CRISIL Hybrid 85 + 15 - Conservative Index

DATE OF ALLOTMENT

March 18, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 63.51 Crs.

LATEST AUM

₹ 69.21 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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 October 31, 2023)

Average / Residual Maturity: 3.42 Years

Macaulay Duration: 2.64 Years

Modified Duration: 2.54 Years

Annualised Yield: 7.36%

NAV (As on October 31, 2023) NAV (₹)

Regular Plan		Eco Plan	
Growth	29.6272	Growth	30.4617
Monthly IDCW	15.2532	Monthly IDCW	23.0705
Quarterly IDCW	15.8093	Quarterly IDCW	-
Annual IDCW	14.3817	Annual IDCW	-
Direct Plan			
Growth	31.2305		
Monthly IDCW	13.9180		
Quarterly IDCW	15.3513		
Annual IDCW	14.2366		

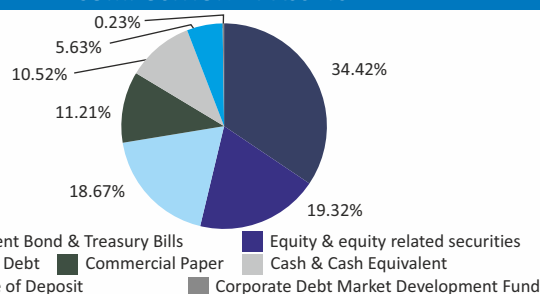
LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS			
BANKS	3.16	CORPORATE DEBT	
State Bank of India	1.55	Non-Convertible Debentures	
Bank of Baroda	0.88	REC Limited (CRISIL AAA)	5.81
Utkarsh Small Finance Bank Ltd	0.37	Bharat Petroleum Corporation Limited (CRISIL AAA)	5.78
HDFC Bank Limited	0.21	Power Finance Corporation Limited (CRISIL AAA)	2.88
ICICI Bank Limited	0.15	Reliance Jio Infocomm Limited (CRISIL AAA)	2.76
ELECTRICAL EQUIPMENT	1.96	National Bank For Agriculture and Rural Development (CRISIL AAA)	1.44
Bharat Heavy Electricals Limited	0.87	Total	18.67
Siemens Limited	0.60	MONEY MARKET INSTRUMENTS	
TD Power Systems Limited	0.49	Certificate of Deposit	
REALTY	1.42	State Bank of India (FITCH A1+)	5.63
DLF Limited	1.42	Total	5.63
PETROLEUM PRODUCTS	1.32	Commercial Paper	
Reliance Industries Limited	1.32	Export Import Bank of India (CRISIL A1+)	7.03
CONSUMER DURABLES	1.30	HDFC Bank Limited (CRISIL A1+)	4.18
Senco Gold Limited	0.65	Total	11.21
Titan Company Limited	0.65	CDMDF	
PHARMACEUTICALS & BIOTECHNOLOGY	1.13	Corporate Debt Market Development Fund	
Sun Pharmaceutical Industries Limited	1.13	SBI Funds Management Limited (Others)	0.23
CONSTRUCTION	1.10	Total	0.23
Larsen & Toubro Limited	1.10	GOVERNMENT BOND AND TREASURY BILL	
INDUSTRIAL PRODUCTS	1.02	Government Bond	
Astral Limited	0.70	7.26% GOI (MD 06/02/2033) (SOV)	15.75
Ingersoll Rand (India) Limited	0.32	7.18% GOI (MD 14/08/2033) (SOV)	6.65
AUTOMOBILES	0.90	7.38% GOI (MD 20/06/2027) (SOV)	2.17
Maruti Suzuki India Limited	0.49	Total	24.57
Tata Motors Limited	0.41	Treasury Bill	
POWER	0.80	182 Days Tbill (MD 18/04/2024) (SOV)	5.60
NTPC Limited	0.61	364 Days Tbill (MD 15/02/2024) (SOV)	4.25
Power Grid Corporation of India Limited	0.19	Total	9.85
CHEMICALS & PETROCHEMICALS	0.72	CASH & CASH EQUIVALENT	
PCBL Limited	0.72	Net Receivables/(Payables)	3.30
AEROSPACE & DEFENSE	0.66	TREPS / Reverse Repo Investments	7.22
Hindustan Aeronautics Limited	0.66	Total	10.52
IT - SOFTWARE	0.61	GRAND TOTAL	
Coforge Limited	0.61	100.00	
AGRICULTURAL FOOD & OTHER PRODUCTS	0.51	✓ Indicates Top 10 Holdings.	
Triveni Engineering & Industries Limited	0.51		
AUTO COMPONENTS	0.44		
S.J.S. Enterprises Limited	0.44		
OTHERS	2.27		
Angel One Limited	0.41		
UltraTech Cement Limited	0.37		
ITC Limited	0.37		
Tata Steel Limited	0.41		
Jio Financial Services Limited	0.28		
Cyient Dlm Ltd	0.43		
Total	19.32		

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

Invest Now

Bank of India Balanced Advantage Fund**

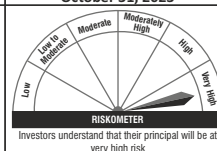
(An Open Ended Dynamic Asset Allocation Fund)

All data as on October 31, 2023 (Unless indicated otherwise)

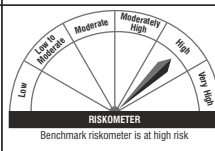
This product is suitable for investors who are seeking*:

- 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 October 31, 2023

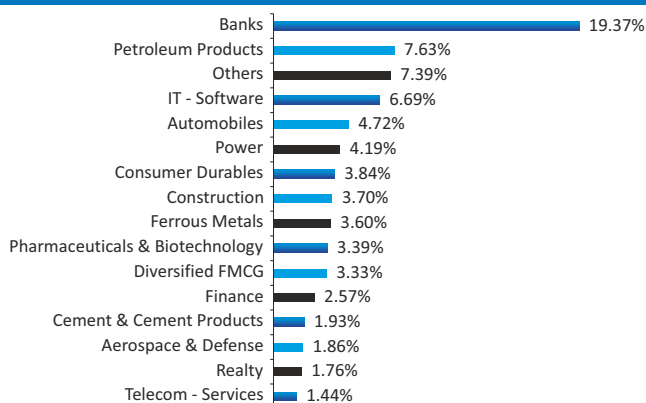


Benchmark Risk-o-meter as on October 31, 2023^A



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

BENCHMARK^A

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

DATE OF ALLOTMENT

March 14, 2014

FUND MANAGER

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

AVERAGE AUM

₹103.31 Crs.

LATEST AUM

₹102.16 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on October 31, 2023)

Average / Residual Maturity: 3.19 Years

Macaulay Duration: 2.45 Years

Modified Duration: 2.35 Years

Annualised Yield: 7.20%

NAV (As on October 31, 2023)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	21.1669
IDCW	IDCW	12.7931

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 Exit Load has been changed w.e.f. 03rd October, 2023. The revised exit load has been given above. Please refer NOTICE-CUM-ADDENDUM NO. 12/2023-24 on our website www.boimf.in for more information.

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		REALTY	
BANKS		1.76	
✓ HDFC Bank Limited	6.94	DLF Limited	1.76
✓ State Bank of India	4.04	TELECOM - SERVICES	1.44
✓ ICICI Bank Limited	3.32	Bharti Airtel Limited	1.44
Kotak Mahindra Bank Limited	1.53	OTHERS	7.39
Axis Bank Limited	1.48	Tata Consumer Products Limited	0.26
Bank of Baroda	1.46	Coal India Limited	1.21
IndusInd Bank Limited	0.60	UPL Limited	0.19
PETROLEUM PRODUCTS		0.58	
✓ Reliance Industries Limited	7.42	Nestle India Limited	0.58
Bharat Petroleum Corporation Limited	0.21	Britannia Industries Limited	0.33
IT - SOFTWARE		0.41	
✓ Infosys Limited	2.97	GAIL (India) Limited	0.41
Tata Consultancy Services Limited	1.74	Apollo Hospitals Enterprise Limited	0.38
HCL Technologies Limited	0.87	SBI Life Insurance Company Limited	0.39
Tech Mahindra Limited	0.45	HDFC Life Insurance Company Limited	0.37
Wipro Limited	0.36	Adani Enterprises Limited	0.79
LTIMindtree Limited	0.30	Hindalco Industries Limited	0.80
AUTOMOBILES		0.45	
Maruti Suzuki India Limited	1.23	Oil & Natural Gas Corporation Limited	0.45
Tata Motors Limited	1.07	Adani Ports and Special Economic Zone Limited	1.23
Mahindra & Mahindra Limited	0.84	Total	77.41
Hero MotoCorp Limited	0.79	CORPORATE DEBT	
Bajaj Auto Limited	0.43	Non-Convertible Debentures	
Eicher Motors Limited	0.36	Reliance Jio Infocomm Limited (CRISIL AAA)	1.87
POWER		0.97	
✓ NTPC Limited	2.01	Power Grid Corporation of India Limited (CRISIL AAA)	0.97
Tata Power Company Limited	1.43	Total	2.84
Power Grid Corporation of India Limited	0.75	MUTUAL FUND INVESTMENT	
CONSUMER DURABLES		2.68	
✓ Titan Company Limited	2.31	Bank of India Balanced Advantage Fund	2.68
Asian Paints Limited	1.53	Total	2.68
CONSTRUCTION		3.70	
✓ Larsen & Toubro Limited	3.70	INVIT	
FERROUS METALS		3.45	
Tata Steel Limited	1.99	IRB InvIT Fund	3.45
JSW Steel Limited	1.61	India Grid Trust InvIT Fund	1.99
PHARMACEUTICALS & BIOTECHNOLOGY		5.44	
✓ Sun Pharmaceutical Industries Limited	2.25	Total	0.93
Dr. Reddy's Laboratories Limited	0.44	GOVERNMENT BOND AND TREASURY BILL	
Cipla Limited	0.40	Government Bond	
Divi's Laboratories Limited	0.30	7.18% GOI (MD 14/08/2033) (Sov)	3.56
DIVERSIFIED FMCG		3.56	
✓ ITC Limited	2.31	Treasury Bill	
Hindustan Unilever Limited	1.02	364 Days Tbill (MD 11/07/2024) (Sov)	0.93
FINANCE		0.93	
Bajaj Finance Limited	1.27	CASH & CASH EQUIVALENT	
Jio Financial Services Limited	0.71	Net Receivables/(Payables) after adjusting for futures	3.52
Bajaj Finserv Limited	0.59	TREPS / Reverse Repo Investments	3.62
CEMENT & CEMENT PRODUCTS		7.14	
UltraTech Cement Limited	1.48	Total	7.14
Grasim Industries Limited	0.45	GRAND TOTAL	100.00
AEROSPACE & DEFENSE		1.86	
Hindustan Aeronautics Limited	1.86	✓ Indicates Top 10 Holdings.	

MCAP Categorization

Mcap Category	Percentage
Large Cap	77.41%
GB/TB/Repo/Others	11.63%
InvIT	5.44%
Debt	2.84%
Mutual Fund Units	2.68%
Grand Total	100.00%

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

Invest Now

Bank of India Mid & Small Cap Equity & Debt Fund**

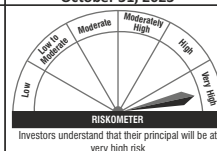
(An open ended hybrid scheme investing predominantly in equity and equity related instruments)

All data as on October 31, 2023 (Unless indicated otherwise)

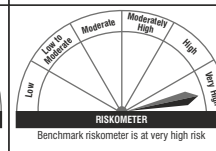
This product is suitable for investors who are seeking*:

- 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 October 31, 2023

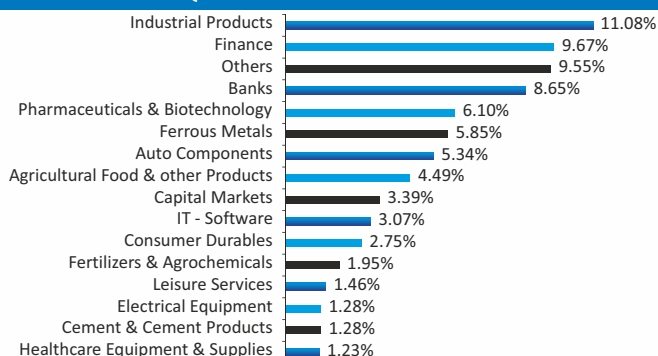


Benchmark Risk-o-meter as on October 31, 2023^A



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

BENCHMARK^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

₹ 493.85 Crs.

LATEST AUM

₹ 492.50 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 October 31, 2023)

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

OTHER PARAMETERS (As on October 31, 2023)

Standard Deviation (Annualized): 17.91% (Bank of India Mid & Small Cap Equity & Debt Fund)
16.21% (Nifty Midsmall cap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.02

Sharpe Ratio*: 0.30

Tracking Error (Annualized): 7.03%

Above ratios are calculated using 6 years history of monthly returns

*Risk-free rate assumed to be 6.84% (MIBOR as on October 31, 2023)

Average / Residual Maturity: 3.21 Years

Macaulay Duration: 1.91 Years

Modified Duration: 1.84 Years

Annualised Yield: 7.40%

NAV (As on October 31, 2023) NAV (₹)

Regular Plan	Direct Plan		
Growth	27.43	Growth	29.28
Regular IDCW	23.25	Regular IDCW	23.91

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	<ul style="list-style-type: none"> 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 Exit Load has been changed w.e.f. 03rd October, 2023. The revised exit load has been given above. Please refer NOTICE-CUM-ADDENDUM NO. 12/2023-24 on our website www.boimf.in for more information.

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		OTHERS	9.55
INDUSTRIAL PRODUCTS	11.08	Ashok Leyland Limited	0.72
✓ Astral Limited	2.71	V.S.T Tillers Tractors Limited	0.50
✓ APL Apollo Tubes Limited	2.26	Radico Khaitan Limited	0.86
HEG Limited	1.36	Navin Fluorine International Limited	0.84
R R Kabel Limited	1.21	Cyient Limited	1.10
AIA Engineering Limited	1.14	Cyient Dlm Ltd	0.57
Apollo Pipes Limited	0.83	Oil India Limited	0.96
Graphite India Limited	0.64	Century Textiles & Industries Limited	1.06
Timken India Limited	0.59	Torrent Power Limited	1.06
Kamdhenu Limited	0.34	Mahindra Lifespace Developers Limited	0.35
FINANCE	9.67	Tejas Networks Limited	0.75
✓ Power Finance Corporation Limited	3.22	Ganesha Ecosphere Limited	0.78
✓ REC Limited	2.92	Total	77.14
✓ CreditAccess Grameen Limited	2.01	CORPORATE DEBT	
Fusion Micro Finance Limited	1.08	Non-Convertible Debentures	
Indian Railway Finance Corporation Limited	0.44	LIC Housing Finance Limited (CRISIL AAA)	0.81
BANKS	8.65	National Bank For Agriculture and Rural Development (CRISIL AAA)	0.81
✓ Union Bank of India	4.66	Bharat Petroleum Corporation Limited (CRISIL AAA)	0.71
Indian Bank	1.49	Cholamandalam Investment and Finance Company Ltd (ICRA AA+)	0.41
IDFC First Bank Limited	1.38	REC Limited (CRISIL AAA)	0.41
Utkarsh Small Finance Bank Ltd	1.12	Power Grid Corporation of India Limited (CRISIL AAA)	0.40
PHARMACEUTICALS & BIOTECHNOLOGY	6.10	Total	3.55
JB Chemicals & Pharmaceuticals Limited	1.87	MONEY MARKET INSTRUMENTS	
Ajanta Pharma Limited	1.79	Certificate of Deposit	
Eris Lifesciences Limited	1.48	Axis Bank Limited (CRISIL A1+)	1.71
Abbott India Limited	0.96	State Bank of India (FITCH A1+)	1.38
FERROUS METALS	5.85	Total	3.09
✓ Jindal Stainless Limited	4.83	Commercial Paper	
Steel Authority of India Limited	1.02	Export Import Bank of India (CRISIL A1+)	2.57
AUTO COMPONENTS	5.34	HDFC Bank Limited (CRISIL A1+)	0.98
✓ UNO Minda Limited	3.08	Total	3.55
Jamna Auto Industries Limited	1.31	RFV_N-AMRT	
CIE Automotive India Limited	0.95	Non-Convertible Debentures	
AGRICULTURAL FOOD & OTHER PRODUCTS	4.49	Power Grid Corporation of India Limited (CRISIL AAA)	3.02
✓ Balrampur Chini Mills Limited	2.47	Total	3.02
Triveni Engineering & Industries Limited	2.02	GOVERNMENT BOND AND TREASURY BILL	
CAPITAL MARKETS	3.39	Government Bond	
BSE Limited	1.66	7.26% GOI (MD 06/02/2033) (SOV)	2.62
Central Depository Services (India) Limited	1.18	7.18% GOI (MD 14/08/2033) (SOV)	2.34
Angel One Limited	0.55	Total	4.96
IT - SOFTWARE	3.07	Treasury Bill	
✓ Rategain Travel Technologies Limited	1.52	364 Days Tbill (MD 15/02/2024) (SOV)	1.78
Coforge Limited	0.81	182 Days Tbill (MD 18/04/2024) (SOV)	0.59
KPIT Technologies Limited	0.74	Total	2.37
CONSUMER DURABLES	2.75	CASH & CASH EQUIVALENT	
✓ Cera Sanitaryware Limited	1.38	Net Receivables/(Payables)	0.57
Senco Gold Limited	1.37	TREPS / Reverse Repo Investments	1.75
FERTILIZERS & AGROCHEMICALS	1.95	Total	2.32
✓ Coromandel International Limited	1.19	GRAND TOTAL	100.00
Sumitomo Chemical India Limited	0.76		
LEISURE SERVICES	1.46		
✓ The Indian Hotels Company Limited	1.46		
CEMENT & CEMENT PRODUCTS	1.28		
✓ JK Cement Limited	1.28		
ELECTRICAL EQUIPMENT	1.28		
✓ Bharat Heavy Electricals Limited	1.28		
HEALTHCARE EQUIPMENT & SUPPLIES	1.23		
✓ Poly Medicare Limited	1.23		

✓ Indicates Top 10 Holdings.

Invest Now

Bank of India Arbitrage Fund**

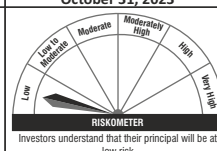
(An open ended scheme investing in arbitrage opportunities)

All data as on October 31, 2023 (Unless indicated otherwise)

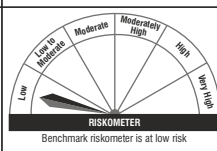
This product is suitable for investors who are seeking*:

- 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 October 31, 2023



Benchmark Risk-o-meter as on October 31, 2023^A



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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

NIFTY 50 Arbitrage Index

DATE OF ALLOTMENT

June 18, 2018

FUND MANAGER

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

AVERAGE AUM[#]

₹ 15.99 Crs.

LATEST AUM[#]

₹ 17.76 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 October 31, 2023)

Average / Residual Maturity: 0.39 Years
Macaulay Duration: 0.39 Years
Modified Duration: 0.39 Years
Annualised Yield: 7.08%

NAV (As on October 31, 2023)

Regular Plan		Direct Plan	
Growth	12.3914	Growth	12.7934
Monthly IDCW	11.2292	Monthly IDCW	11.5390
Quarterly IDCW	11.8534	Quarterly IDCW	12.1615
Annual IDCW	11.4490	Annual IDCW	11.5743

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS			
BANKS	30.00	Kotak Mahindra Bank Limited	-1.18
✓ ICICI Bank Limited	10.46	Maruti Suzuki India Limited	-1.18
✓ HDFC Bank Limited	4.57	ACC Limited	-1.28
✓ Axis Bank Limited	4.49	Sun Pharmaceutical Industries Limited	-1.29
✓ Bank of Baroda	3.88	Limited	
✓ Canara Bank	3.51	Trent Limited	-1.46
State Bank of India	1.91	Ambuja Cements Limited	-1.73
Kotak Mahindra Bank Limited	1.18	PVR INOX Limited	-1.84
PETROLEUM PRODUCTS	13.29	State Bank of India	-1.92
✓ Reliance Industries Limited	8.37	Tata Consultancy Services Limited	-2.00
✓ Indian Oil Corporation Limited	4.92	NMDC Limited	-2.36
FERROUS METALS	4.91	The Indian Hotels Company Limited	-2.60
✓ Jindal Steel & Power Limited	4.91	Dixon Technologies (India) Limited	-2.88
ENTERTAINMENT	4.89	Zee Entertainment Enterprises Limited	-3.08
✓ Zee Entertainment Enterprises Limited	3.06	IDFC Limited	-3.23
PVR INOX Limited	1.83	Canara Bank	-3.53
FINANCE	3.22	Bank of Baroda	-3.90
✓ IDFC Limited	3.22	Axis Bank Limited	-4.51
CEMENT & CEMENT PRODUCTS	3.00	HDFC Bank Limited	-4.60
Ambuja Cements Limited	1.72	Jindal Steel & Power Limited	-4.93
ACC Limited	1.28	Indian Oil Corporation Limited	-4.96
CONSUMER DURABLES	2.87	Reliance Industries Limited	-8.43
Dixon Technologies (India) Limited	2.87	ICICI Bank Limited	-10.53
LEISURE SERVICES	2.59	Equity Futures Total	-75.39
The Indian Hotels Company Limited	2.59	MUTUAL FUND INVESTMENT	
PHARMACEUTICALS & BIOTECHNOLOGY	2.45	Bank of India Liquid Fund	13.91
Sun Pharmaceutical Industries Limited	1.29	Total	13.91
Zydus Lifesciences Limited	1.16	GOVERNMENT BOND AND TREASURY BILL	
MINERALS & MINING	2.34	Treasury Bill	
NMDC Limited	2.34	364 Days Tbill (MD 24/10/2024) (SOV)	7.89
IT - SOFTWARE	1.99	364 Days Tbill (MD 11/07/2024) (SOV)	5.37
Tata Consultancy Services Limited	1.99	Total	13.26
RETAILING	1.46	CASH & CASH EQUIVALENT	
Trent Limited	1.46	Net Receivables/(Payables) after adjusting for futures	66.48
AUTOMOBILES	1.17	TREPS / Reverse Repo Investments	6.76
Maruti Suzuki India Limited	1.17	Total	73.24
CAPITAL MARKETS	0.80	GRAND TOTAL	100.00
Indian Energy Exchange Limited	0.80		
Total	74.98		

MCAP Categorization

Mcap Category	Percentage
Arbitrage Positions	75.39%
Mutual Fund Units	13.91%
GB/TB/Repo/Others	10.70%
Grand Total	100.00%

^AAggregate value of investments by other schemes of Bank of India Mutual Fund as on 31 October 2023 is ₹ 273.54 lacs.

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

Invest Now

Bank of India Liquid Fund**

(An Open Ended Liquid Scheme.

A Relatively Low Interest Rate Risk and Moderate Credit Risk.)***

ICRA
A1+mfs[®]

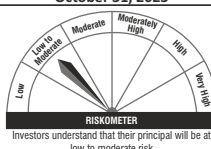
IND -
A1+mfs[®]

All data as on October 31, 2023 (Unless indicated otherwise)

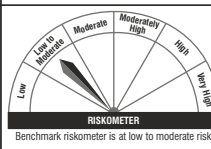
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on October 31, 2023

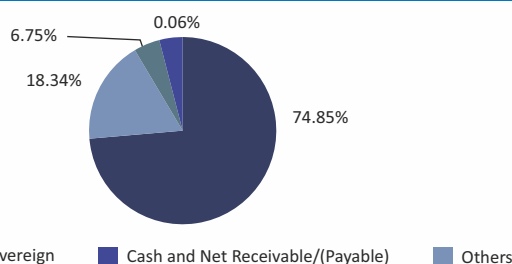


Benchmark Risk-o-meter as on October 31, 2023[^]



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

CREDIT PROFILE



INVESTMENT OBJECTIVE

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

BENCHMARK[^]

Tier 1: CRISIL Liquid Debt B-I Index (w.e.f. April 3, 2023)

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[#]

₹1,414.08 Crs.

LATEST AUM[#]

₹1,499.15 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on October 31, 2023)

Average / Residual Maturity: 0.12 Years

Macaulay Duration: 0.12 Years

Modified Duration: 0.12 Years

Annualised Yield: 7.07%

NAV (As on October 31, 2023)

	Regular Plan	Direct Plan	NAV (₹)
Growth	2,671.9425	Growth	2,697.0065
Daily IDCW	1,002.1069	Daily IDCW	1,002.6483
Weekly IDCW	1,001.5013	Weekly IDCW	1,061.7537

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

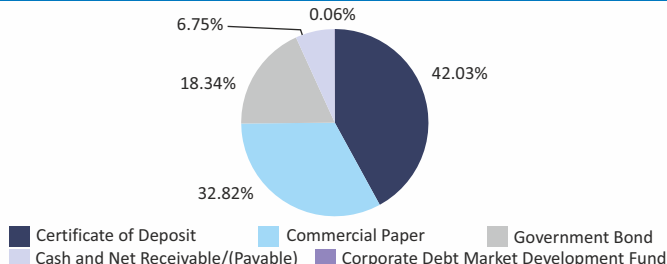
Investor Exit upon Subscription	Exit Load (as a % of redemption proceeds)
1 day	0.0070%
2 days	0.0065%
3 days	0.0060%
4 days	0.0055%
5 days	0.0050%
6 days	0.0045%
7 days or more	Nil

*Aggregate value of investments by other schemes of Bank of India Mutual Fund as on 31 October 2023 is ₹247.09 lacs.

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

Invest Now

COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Small Industries Dev Bank of India	CARE A1+	4.14
ICICI Bank Limited	ICRA A1+	3.33
Bank of Baroda	FITCH A1+	3.32
Kotak Mahindra Bank Limited	CRISIL A1+	3.32
Punjab National Bank	CRISIL A1+	3.31
National Bank For Agriculture and Rural Development	CRISIL A1+	3.28
Canara Bank	CRISIL A1+	3.17
Axis Bank Limited	CRISIL A1+	1.66
Axis Bank Limited	CRISIL A1+	1.66
Canara Bank	CRISIL A1+	1.66
Kotak Mahindra Bank Limited	CRISIL A1+	1.66
Union Bank of India	ICRA A1+	1.66
Bank of Baroda	FITCH A1+	1.65
HDFC Bank Limited	CARE A1+	1.65
Axis Bank Limited	CRISIL A1+	1.64
Axis Bank Limited	CRISIL A1+	1.64
HDFC Bank Limited	CARE A1+	1.64
Kotak Mahindra Bank Limited	CRISIL A1+	1.64
Total		42.03
Commercial Paper		
LIC Housing Finance Limited	CRISIL A1+	4.69
Kotak Securities Limited	ICRA A1+	3.33
HDFC Securities Limited	CARE A1+	3.31
ICICI Securities Limited	CRISIL A1+	1.67
Reliance Retail Ventures Limited	CARE A1+	1.67
National Bank For Agriculture and Rural Development	CRISIL A1+	1.66
Reliance Retail Ventures Limited	CRISIL A1+	1.66
Small Industries Dev Bank of India	CRISIL A1+	1.66
Axis Securities Limited	ICRA A1+	1.65
IIFL Finance Limited	CRISIL A1+	1.65
Larsen & Toubro Limited	CRISIL A1+	1.65
Larsen & Toubro Limited	CRISIL A1+	1.65
National Bank For Agriculture and Rural Development	CRISIL A1+	1.65
Axis Securities Limited	CRISIL A1+	1.65
Bajaj Finance Limited	CRISIL A1+	1.64
ICICI Securities Limited	CRISIL A1+	1.64
Total		32.82
CDMDF		
Corporate Debt Market Development Fund		
SBI Funds Management Limited	OTHERS	0.06
Total		0.06
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
91 Days Tbill (MD 11/01/2024)	SOV	4.94
91 Days Tbill (MD 30/11/2023)	SOV	3.32
182 Days Tbill (MD 14/12/2023)	SOV	3.31
182 Days Tbill (MD 29/12/2023)	SOV	3.30
182 Days Tbill (MD 11/01/2024)	SOV	1.65
364 Days Tbill (MD 11/01/2024)	SOV	1.65
182 Days Tbill (MD 23/11/2023)	SOV	0.17
Total		18.34
Cash & Cash Equivalent		
Net Receivables/Payables		1.65
TREPS / Reverse Repo Investments		5.10
Total		6.75
GRAND TOTAL		100.00

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

Disclaimer for CRISIL AAAMfs: The assigned rating AAAMfs is valid only for "Bank of India Liquid Fund". The rating of CRISIL is not an opinion of the Asset Management Company's willingness or ability to make timely payments to the investor. The rating is also not an opinion on the stability of the NAV of the Fund, which could vary with market developments.

The rating indicates that the funds' portfolios will provide 'very strong' protection against losses from credit default. CRISIL's assessment of a rated fund's credit quality is based on the creditworthiness of the fund's portfolio. CRISIL reserves the right to suspend, withdraw or revise the ratings assigned to the scheme at any time on the basis of new information, or unavailability of information or other circumstances, which CRISIL believes, may have an impact on the rating. For detail methodology, please visit CRISIL's website www.crisil.com. Past performance is no guarantee of the future results.

Disclaimer for ICRA A1+mfs: Schemes with this rating are considered to have the highest degree of safety regarding timely receipt of payments from the investments that they have made. This rating should however, not be construed as an indication of the performance of the Mutual Fund scheme or of volatility in its returns. The rating should not be treated as a recommendation to buy, sell or hold units issued by the Mutual Fund.

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

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

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

Bank of India Ultra Short Duration Fund**

ICRA - A1+mfs

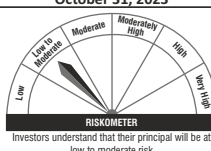
(An open ended ultra-short term debt scheme investing in instruments with Macaulay duration of the portfolio between 3 months and 6 months. A Relatively Low Interest Rate Risk and Moderate Credit Risk.)***

All data as on October 31, 2023 (Unless indicated otherwise)

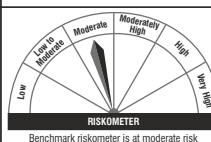
This product is suitable for investors who are seeking*:

- 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 October 31, 2023

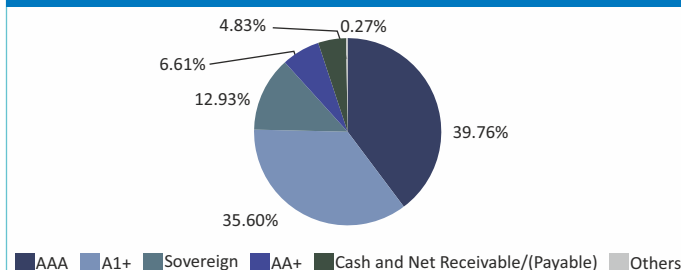


Benchmark Risk-o-meter as on October 31, 2023^



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

CREDIT PROFILE



INVESTMENT OBJECTIVE

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

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

BENCHMARK^

Tier 1: CRISIL Ultra Short Duration Debt B-I Index (w.e.f. April 3, 2023)

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

₹ 134.74 Crs.

LATEST AUM

₹ 135.72 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 October 31, 2023)

Average / Residual Maturity: 0.39 Years
Macaulay Duration: 0.39 Years
Modified Duration: 0.38 Years
Annualised Yield: 7.27%

NAV (As on October 31, 2023)

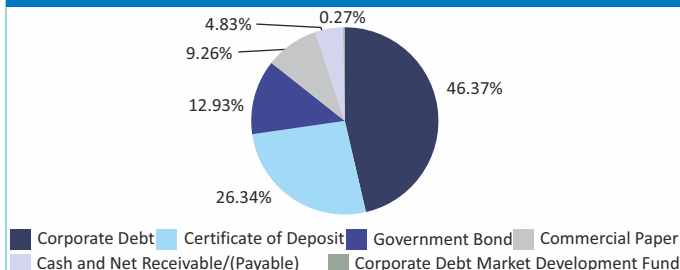
NAV (₹)

Regular Plan		Direct Plan	
Growth	2,835.5507	Growth	2,910.2791
Bonus	-	Bonus	2,896.2003
Daily IDCW	1,007.4498	Daily IDCW	1,011.9280
Weekly IDCW	1,007.6308	Weekly IDCW	1,007.0894

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	NIL

COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
REC Limited	CRISIL AAA	10.25
LIC Housing Finance Limited	CRISIL AAA	8.13
Power Grid Corporation of India Limited	CRISIL AAA	7.40
National Bank For Agriculture and Rural Development	ICRA AAA	7.33
Cholamandalam Investment and Finance Company Ltd	ICRA AA+	6.61
Indian Railway Finance Corporation Limited	CRISIL AAA	3.69
Export Import Bank of India	CRISIL AAA	2.96
Total		46.37
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Small Industries Dev Bank of India	CARE A1+	8.72
State Bank of India	FITCH A1+	8.61
Axis Bank Limited	CRISIL A1+	8.28
Canara Bank	CRISIL A1+	0.73
Total		26.34
Commercial Paper		
HDFC Bank Limited	CRISIL A1+	8.53
LIC Housing Finance Limited	CRISIL A1+	0.73
Total		9.26
CDMDF		
Corporate Debt Market Development Fund		
SBI Funds Management Limited	OTHERS	0.27
Total		0.27
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
182 Days Tbill (MD 14/03/2024)	SOV	7.18
364 Days Tbill (MD 14/03/2024)	SOV	5.75
Total		12.93
Cash & Cash Equivalent		
Net Receivables/Payables		1.61
TREPS / Reverse Repo Investments		3.22
Total		4.83
GRAND TOTAL		100.00

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

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

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

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

Invest Now

Bank of India Short Term Income Fund**

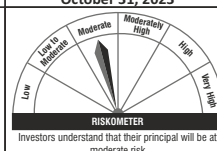
(An open ended short term debt scheme investing in instruments with Macaulay duration of the portfolio between 1 year and 3 years. A Moderate Interest Rate Risk and Moderate Credit Risk.)***

All data as on October 31, 2023 (Unless indicated otherwise)

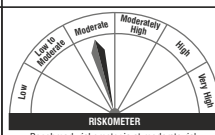
This product is suitable for investors who are seeking*:

- 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 October 31, 2023

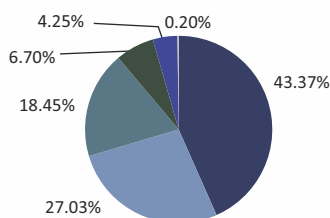


Benchmark Risk-o-meter as on October 31, 2023^



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

CREDIT PROFILE



Legend: Sovereign, AAA, A1+, Cash & Cash Equivalent, AA+, Others

INVESTMENT OBJECTIVE

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

BENCHMARK^

Tier 1: CRISIL Short Duration Debt B-II Index (w.e.f. April 3, 2023)

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

₹93.70 Crs.

LATEST AUM

₹93.93 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on October 31, 2023)

Average / Residual Maturity: 3.65 Years

Macaulay Duration: 2.85 Years

Modified Duration: 2.73 Years

Annualised Yield: 7.29%

NAV (As on October 31, 2023) NAV (₹)

Regular Plan	Direct Plan	Growth	NAV
Growth	23.2069	Growth	24.9999
Monthly IDCW	11.9082	Monthly IDCW	12.1560
Quarterly IDCW	11.7350	Quarterly IDCW	11.5260

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

COMPOSITION BY HOLDING PERIOD

Duration	% of Assets
Upto 3 months	10.79%
3 months to 6 months	26.40%
6 months to 1 year	6.10%
> 1 year	56.71%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Power Finance Corporation Limited	CRISIL AAA	8.48
National Bank For Agriculture and Rural Development	CRISIL AAA	5.29
Bharat Petroleum Corporation Limited	CRISIL AAA	4.79
REC Limited	CRISIL AAA	4.28
Cholamandalam Investment and Finance Company Ltd	ICRA AA+	4.25
Power Grid Corporation of India Limited	CRISIL AAA	2.11
REC Limited	CRISIL AAA	1.06
Reliance Jio Infocomm Limited	CRISIL AAA	1.02
Total		31.28
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Axis Bank Limited	CRISIL A1+	3.99
State Bank of India	FITCH A1+	2.07
Total		6.06
Commercial Paper		
Export Import Bank of India	CRISIL A1+	7.26
HDFC Bank Limited	CRISIL A1+	5.13
Total		12.39
CDMDF		
Corporate Debt Market Development Fund		
SBI Funds Management Limited	OTHERS	0.20
Total		0.20
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
7.26% GOI (MD 06/02/2033)	SOV	22.16
7.38% GOI (MD 20/06/2027)	SOV	9.06
7.18% GOI (MD 14/08/2033)	SOV	5.26
Total		36.48
Treasury Bill		
182 Days Tbill (MD 18/04/2024)	SOV	3.09
364 Days Tbill (MD 14/03/2024)	SOV	2.08
364 Days Tbill (MD 15/02/2024)	SOV	1.72
Total		6.89
Cash & Cash Equivalent		
Net Receivables/Payables		2.05
TREPS / Reverse Repo Investments		4.65
Total		6.70
GRAND TOTAL		100.00

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

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

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

Invest Now

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

Bank of India Credit Risk Fund**

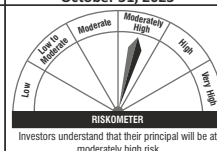
(An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds.) A Moderate Interest Rate Risk and Relatively High Credit Risk.)***

All data as on October 31, 2023 (Unless indicated otherwise)

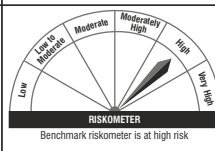
This product is suitable for investors who are seeking*:

- 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 October 31, 2023

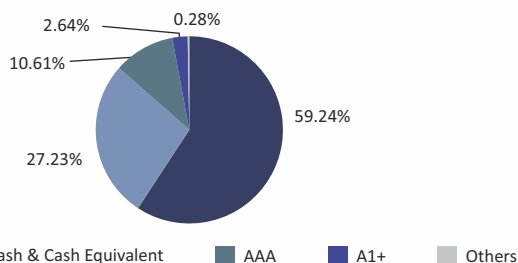


Benchmark Risk-o-meter as on October 31, 2023^A



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

CREDIT PROFILE



INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Credit Risk Debt C-II Index (w.e.f. April 3, 2023)

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

₹ 150.86 Crs.

LATEST AUM

₹ 149.98 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on October 31, 2023)

Average / Residual Maturity: 0.78 Years

Macaulay Duration: 0.68 Years

Modified Duration: 0.63 Years

Annualised Yield: 6.94%

NAV (As on October 31, 2023)

NAV (₹)

Regular Plan: 11.0326

Direct Plan: 11.2372

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

PORTFOLIO DETAILS

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

CORPORATE DEBT

Non-Convertible Debentures

Manappuram Finance Limited	CRISIL AA	9.98
Century Textiles & Industries Limited	CRISIL AA	9.95
Godrej Industries Limited	CRISIL AA	9.83
Steel Authority of India Limited	CARE AA	9.40
Tata Motors Limited	CRISIL AA	6.73
Piramal Capital & Housing Finance Limited	CARE AA	6.68
Tata Power Company Limited	CARE AA	6.67
National Bank For Agriculture and Rural Development	CRISIL AAA	6.62
Power Finance Corporation Limited	CRISIL AAA	3.32
Export Import Bank of India	CRISIL AAA	0.67
Total		69.85

MONEY MARKET INSTRUMENTS

Certificate of Deposit

Canara Bank	CRISIL A1+	0.66
Total		0.66

Commercial Paper

LIC Housing Finance Limited	CRISIL A1+	1.98
Total		1.98

CDMDF

Corporate Debt Market Development Fund

SBI Funds Management Limited	OTHERS	0.28
Total		0.28

PREFERENCE SHARES (PREFSHARE)

Preference Shares

Amanta Healthcare Limited		0.00
Total		0.00

Cash & Cash Equivalent

Net Receivables/Payables		9.70
TREPS / Reverse Repo Investments		17.53
Total		27.23

GRAND TOTAL

100.00

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

Any redemptions including switch-out, registered under the Scheme would continue (without any change) as per the terms of the SID and KIM of the Scheme.
https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf_28-june-2019.pdf

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

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

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

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

Bank of India Overnight Fund

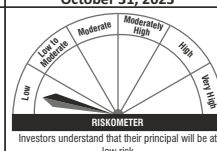
(An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and A Relatively Low Credit Risk.)***

All data as on October 31, 2023 (Unless indicated otherwise)

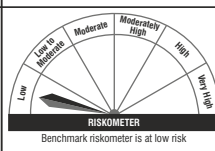
This product is suitable for investors who are seeking*:

- 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 October 31, 2023

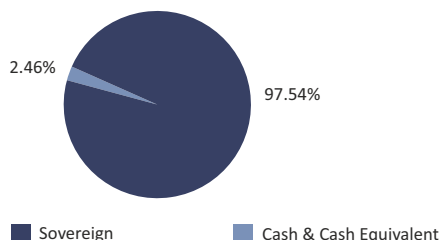


Benchmark Risk-o-meter as on October 31, 2023^A



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

CREDIT PROFILE



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 (w.e.f. April 3, 2023)

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

₹ 113.46 Crs.

LATEST AUM

₹ 101.11 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 October 31, 2023)

Average / Residual Maturity: 1 Day
Macaulay Duration: 1 Day
Modified Duration: 1 Day
Annualised Yield: 6.85%

NAV (As on October 31, 2023)

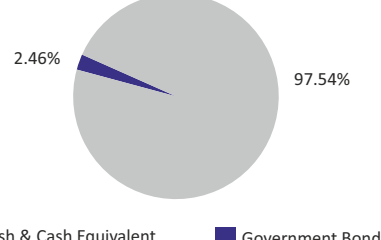
NAV (₹)

Regular Plan		Direct Plan	
Growth	1,177.6261	Growth	1,180.4382
Daily IDCW	1,000.0007	Daily IDCW	1,000.0043
Weekly IDCW	1,000.1863	Weekly IDCW	1,000.1863
Monthly IDCW	1,000.9181	Monthly IDCW	1,000.9197

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
182 Days Tbill (MD 23/11/2023)	SOV	2.46
Total		2.46
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.52
TREPS / Reverse Repo Investments		97.02
Total		97.54
GRAND TOTAL		100.00

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

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

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

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IDCW History

EQUITY FUNDS⁵

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

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

HYBRID FUND⁵

Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Conservative Hybrid Fund		
Regular Monthly IDCW		
02-February-2021	0.23090000	11.2228 ^a
02-February-2021	0.23090000	11.2228 ^b
30-June-2021	0.30000000	11.3853 ^a
30-June-2021	0.30000000	11.3853 ^b
Regular Quarterly IDCW		
25-June-2018	0.0864385	11.1417 ^a
25-June-2018	0.08004287	11.1417 ^b
25-March-2019	0.03320971	11.1241 ^a
25-March-2019	0.03075255	11.1241 ^b
Regular Annual IDCW		
25-March-2019	0.07203243	10.3827 ^a
25-March-2019	0.06670224	10.3827 ^b
02-February-2021	0.26970000	10.3095 ^a
02-February-2021	0.26970000	10.3095 ^b
Regular Plan Regular IDCW		
25-June-2013	0.389636	12.0556 ^a
25-June-2013	0.373162	12.0556 ^b
25-March-2014	0.389636	10.9004 ^a
25-March-2014	0.373162	10.9004 ^b
Direct Monthly IDCW		
02-February-2021	0.22820000	10.1643 ^a
02-February-2021	0.22820000	10.1643 ^b
30-June-2021	0.03000000	10.3018 ^a
30-June-2021	0.03000000	10.3018 ^b
Direct Quarterly IDCW		
26-December-2018	0.21610173	10.6590 ^a
26-December-2018	0.20010672	10.6590 ^b
25-March-2019	0.21610173	10.5824 ^a
25-March-2019	0.20010672	10.5824 ^b
Direct Annual IDCW		
25-March-2019	0.28811758	10.2199 ^a
25-March-2019	0.26680896	10.2199 ^b
02-February-2021	0.41970000	10.1017 ^a
02-February-2021	0.41970000	10.1017 ^b
Eco Monthly IDCW		
02-February-2021	0.49370000	16.9514 ^a
02-February-2021	0.49370000	16.9514 ^b
30-June-2021	0.50000000	17.1667 ^a
30-June-2021	0.50000000	17.1667 ^b
Eco Quarterly IDCW		
26-December-2018	0.06838875	10.0000 ^a
26-December-2018	0.06324962	10.0000 ^b
25-March-2019	0.07206263	10.1033 ^a
25-March-2019	0.06670224	10.1033 ^b
Eco Plan Regular IDCW		
25-March-2013	0.440456	12.5487 ^a
25-March-2013	0.377515	12.5487 ^b
25-March-2014	0.779271	11.5826 ^a
25-March-2014	0.746324	11.5826 ^b
Bank of India Balanced Advantage Fund		
Regular Plan - Regular IDCW		
25-June-2018	0.02449771	10.7707 ^a
25-June-2018	0.02449722	10.7707 ^b
29-July-2021	0.40000000	11.2226 ^a
29-July-2021	0.40000000	11.2226 ^b
Direct Plan - Regular IDCW		
25-March-2019	0.44270637	10.2965 ^a
25-June-2019	0.04427025	10.0302 ^a
25-June-2019	0.0442703	10.0302 ^b
30-June-2021	1.00000000	10.0785 ^a
30-June-2021	1.00000000	10.0785 ^b
DEBT / INCOME FUNDS		
Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Short Term Income Fund⁵		
Institutional Monthly IDCW		
25-January-2011	0.043921	10.1704 ^a
25-January-2011	0.040935	10.1704 ^b
25-February-2011	0.052705	10.1881 ^a
25-February-2011	0.049122	10.1881 ^b
Institutional Quarterly IDCW		
29-December-2009	0.1751890	10.2708 ^a
29-December-2009	0.1630520	10.2708 ^b
Regular Monthly IDCW		
25-March-2019	0.05042235	10.3919 ^a
25-March-2019	0.04668914	10.3919 ^b
25-April-2019	0.03601595	10.3441 ^a
25-April-2019	0.03334718	10.3441 ^b
Regular Quarterly IDCW		
26-December-2018	0.10804795	10.1585 ^a
26-December-2018	0.10005336	10.1585 ^b
25-March-2019	0.10804788	10.1917 ^a
25-March-2019	0.10005336	10.1917 ^b
Direct Monthly IDCW		
25-March-2019	0.05042155	10.3930 ^a
25-March-2019	0.04669158	10.3930 ^b
25-April-2019	0.03602011	10.3498 ^a
25-April-2019	0.03335117	10.3498 ^b
Direct Quarterly IDCW		
26-December-2018	0.14401749	10.1444 ^a
26-December-2018	0.13340448	10.1444 ^b
25-March-2019	0.10804758	10.1908 ^a
25-March-2019	0.10005336	10.1908 ^b
Bank of India Overnight Fund⁵⁵		
Regular Monthly IDCW		
29-September-2023	5.2859227	1000.1839 ^a
29-September-2023	5.2859227	1000.1839 ^b
26-October-2023	5.5424261	1000.1828 ^a
26-October-2023	5.5424261	1000.1828 ^b
Direct Monthly IDCW		
29-September-2023	5.2894773	1000.1841 ^a
29-September-2023	5.2894773	1000.1841 ^b
26-October-2023	5.5506663	1000.1832 ^a
26-October-2023	5.5506663	1000.1832 ^b

Fund - Manager wise Scheme Performance

Bank of India Large & Mid Cap Equity Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2023)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	11.7668%	8.2178%	7.0085%	11,177	10,822	10,701
3 years	20.8901%	21.0897%	19.2728%	17,677	17,764	16,976
5 years	14.8648%	15.0194%	14.2662%	20,003	20,138	19,487
Since inception*	13.0279%	15.0209%	13.8821%	63,070	82,032	70,632

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

Bank of India Tax Advantage Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2023)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	13.4665%	9.6334%	7.0085%	11,347	10,963	10,701
3 years	22.8694%	21.9900%	19.2728%	18,560	18,164	16,976
5 years	19.9811%	15.3436%	14.2662%	24,876	20,424	19,487
Since inception*	18.1118%	16.9930%	15.4339%	1,15,350	1,00,299	82,357

^ 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 since April 27, 2022. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Manufacturing & Infrastructure Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2023)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns# (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns# (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	24.9667%	25.1513%	7.0085%	12,497	12,515	10,701
3 years	31.7839%	33.0610%	19.2728%	22,904	23,577	16,976
5 years	21.2790%	17.7409%	14.2662%	26,252	22,638	19,487
Since inception*	10.1617%	6.4739%	11.5088%	37,540	23,571	44,325

^ 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).

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 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. The performance details provided herein are of Regular plan.

Notes

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

Fund - Manager wise Scheme Performance

Bank of India Small Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2023)

Fund Manager - Dhruv Bhatia				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	26.1385%	29.1379%	7.0085%	12,614	12,914	10,701
3 years	35.6433%	35.3205%	19.2728%	24,978	24,800	16,976
5 years	NA	NA	NA	NA	NA	NA
Since inception*	28.6142%	19.4730%	13.3992%	34,070	23,790	18,451

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

Bank of India Flexi Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2023)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	17.4223%	9.6334%	7.0085%	11,742	10,963	10,701
3 years	25.7298%	21.9900%	19.2728%	19,888	18,164	16,976
5 years	NA	NA	NA	NA	NA	NA
Since inception*	28.3820%	24.2310%	21.6773%	23,050	20,652	19,267

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

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

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

1. Mr. Alok Singh has been managing the Scheme since June 29, 2020. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Bluechip Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2023)

Fund Manager - Dhruv Bhatia				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (S&P BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (S&P BSE SENSEX TRI) (₹)
1 year	8.3486%	5.3308%	6.5388%	10,835	10,533	10,654
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	7.3603%	8.9516%	10.0554%	11,810	12,224	12,516

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

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

1. Mr. Dhruv Bhatia has been managing this scheme w.e.f. January 20, 2022. In addition to this scheme, he manages 2 close ended and 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.
4. The returns has been calculated on the basis of simple annualized growth rate of the scheme.

Notes

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

Fund - Manager wise Scheme Performance

Bank of India Multi Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2023)

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 (S&P BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (S&P BSE 500 TRI) (₹)
6 Months	34.23%	31.78%	21.37%	11,745	11,620	11,089
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*	23.20%	19.79%	14.35%	11,490	11,278	10,934

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

The returns has been calculated on the basis of simple annualized growth rate of the scheme.

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

Bank of India Conservative Hybrid Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2023)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	6.5313%	7.5015%	7.4391%	10,653	10,750	10,744
3 years	13.0121%	6.6756%	2.6457%	14,443	12,144	10,816
5 years	7.9850%	8.9139%	6.2002%	14,686	15,329	13,511
Since inception*	7.7048%	9.0460%	5.6105%	29,627	35,509	22,228

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

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

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

1. Mr. Alok Singh has been managing the Scheme since May 21, 2012. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Balanced Advantage Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2023)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	5.9468%	7.2543%	7.0085%	10,595	10,725	10,701
3 years	10.6502%	11.9400%	19.2728%	13,555	14,035	16,984
5 years	6.6115%	11.5830%	14.2662%	13,775	17,303	19,487
Since inception*	7.4304%	11.0243%	13.2022%	19,957	27,408	33,054

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

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

1. Mr. Alok Singh has been appointed fund Manager for this scheme w.e.f December 1, 2021. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Notes

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

Fund - Manager wise Scheme Performance

Bank of India Mid & Small Cap Equity & Debt Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2023)

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	20.9436%	19.8999%	7.0085%	12,094	11,990	10,701
3 years	25.6157%	24.2907%	19.2728%	19,834	19,212	16,976
5 years	17.5226%	16.5494%	14.2662%	22,428	21,515	19,487
Since inception*	14.8504%	14.1315%	12.9860%	27,430	26,203	24,346

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

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

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

1. Mr. Alok Singh has been managing the Scheme since February 16, 2017. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Arbitrage Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2023)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.2263%	7.7960%	7.0079%	10,623	10,780	10,701
3 years	3.5404%	5.1541%	4.6250%	11,101	11,629	11,454
5 years	3.9133%	4.9160%	5.6804%	12,117	12,714	13,184
Since inception*	4.0695%	4.9692%	5.7623%	12,391	12,978	13,514

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

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

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

1. Mr. Alok Singh has been appointed fund Manager for this scheme w.e.f December 1, 2021. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Liquid Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2023)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt B-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt B-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.9270%	7.0626%	7.8069%	10,013	10,013	10,014
15 Days	6.7288%	6.8817%	7.9655%	10,027	10,027	10,032
30 Days	6.7266%	6.9352%	6.9846%	10,055	10,057	10,058
1 year	6.9801%	7.0779%	7.0079%	10,698	10,708	10,701
3 years	4.8292%	5.0624%	4.6262%	11,520	11,597	11,453
5 years	5.1538%	5.4220%	5.6804%	12,858	13,023	13,184
Since inception*	6.6325%	6.8315%	6.2954%	26,719	27,493	25,455

^ 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 3 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Notes

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

Fund - Manager wise Scheme Performance

Bank of India Ultra Short Duration Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2023)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt B-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt B-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.3863%	7.6586%	7.0079%	10,639	10,766	10,701
3 years	4.4192%	5.5031%	4.6240%	11,388	11,747	11,455
5 years	5.3368%	6.2534%	5.6804%	12,971	13,545	13,184
Since inception*	7.0474%	7.4968%	6.2954%	28,356	30,233	25,455

^ 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 3 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Short Term Income Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2023)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	13.0996%	7.7695%	7.4391%	11,310	10,777	10,744
3 years	11.1763%	5.5028%	2.6457%	13,750	11,747	10,816
5 years	3.5827%	7.2738%	6.2002%	11,926	14,209	13,511
Since inception*	5.8210%	7.6290%	5.0324%	23,207	29,860	20,762

^ 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 3 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Credit Risk Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2023)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt C-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt C-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	5.6550%	9.4557%	7.4391%	10,565	10,946	10,744
3 years	40.9270%	7.8654%	2.6457%	28,041	12,555	10,816
5 years	-2.9179%	9.0573%	6.2002%	8,623	15,430	13,511
Since inception*	1.1383%	8.9165%	6.0043%	11,033	20,992	16,591

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

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

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

1. Mr. Alok Singh has been managing the Scheme since February 27, 2015. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Notes

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

Fund - Manager wise Scheme Performance

Bank of India Overnight Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2023)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.6923%	6.7624%	7.8069%	10,012	10,013	10,014
15 Days	6.6825%	6.7650%	7.9655%	10,027	10,027	10,032
30 Days	6.7336%	6.7759%	6.9846%	10,055	10,056	10,058
1 year	6.6098%	6.6178%	7.0079%	10,661	10,662	10,701
3 years	4.6680%	4.7067%	4.6262%	11,467	11,480	11,453
5 years	NA	NA	NA	NA	NA	NA
Since inception*	4.4424%	4.4302%	4.9841%	11,776	11,771	12,008

^ 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 3 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

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 Conservative Hybrid Fund
Bank of India Credit Risk Fund
Bank of India Mid & Small Cap Equity & Debt Fund
Bank of India Flexi Cap Fund
Bank of India Balanced Advantage Fund
Bank of India Arbitrage Fund
Bank of India Tax Advantage Fund



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

Funds Managed:

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



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

Funds Managed:

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



Mr. Dhruv Bhatia: Dhruv has over 11 years of experience in equity research and portfolio management and currently serves as an Equity Fund Manager at Bank of India Investment Managers. In his last assignment, Dhruv was working with Sixteenth Street Capital Pte. as an Investment Consultant. His prior work experience are with firms such as AUM Fund Advisors LLP and Sahara Mutual Fund as an equity research analyst. Dhruv holds a Bachelor's degree in Management Studies from University of Mumbai and MBA from SIES College of Management Studies, Mumbai.

Funds Managed:

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

SIP Returns of selected Schemes

All data as on October 31, 2023 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	18,00,000
Market Value of amount Invested	1,28,800	4,36,062	8,98,076	46,52,805
Scheme Returns (CAGR)	13.89%	12.86%	16.14%	11.73%
Benchmark returns# (CAGR)	11.00%	11.83%	15.77%	13.75%
Additional Benchmark### (CAGR)	7.34%	10.44%	14.36%	12.78%

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: S&P BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	17,60,000
Market Value of amount Invested	1,31,460	4,46,831	9,87,027	59,41,758
Scheme Returns (CAGR)	18.19%	14.56%	20.01%	15.19%
Benchmark returns# (CAGR)	12.84%	12.69%	16.47%	13.56%
Additional Benchmark### (CAGR)	7.34%	10.44%	14.36%	12.59%

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: S&P BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	16,30,000
Market Value of amount Invested	1,38,451	5,02,208	11,13,591	48,35,510
Scheme Returns (CAGR)	29.72%	22.87%	25.01%	14.82%
Benchmark returns# (CAGR)	31.26%	23.37%	22.87%	11.62%
Additional Benchmark### (CAGR)	7.34%	10.44%	14.36%	12.60%

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: S&P BSE Infrastructure TRI (50%) & S&P BSE Manufacturing TRI (50%)

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,80,000
Market Value of amount Invested	1,36,499	4,67,648	10,14,624	16,45,246
Scheme Returns (CAGR)	26.47%	17.76%	21.15%	16.71%
Benchmark returns# (CAGR)	25.53%	17.61%	19.53%	15.71%
Additional Benchmark### (CAGR)	7.34%	10.44%	14.36%	13.45%

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	-	5,80,000
Market Value of amount Invested	1,43,998	5,20,209	-	12,35,328
Scheme Returns (CAGR)	39.09%	25.44%	NA	32.00%
Benchmark returns# (CAGR)	40.49%	24.25%	NA	27.21%
Additional Benchmark### (CAGR)	7.34%	10.44%	NA	14.40%

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	-	4,10,000
Market Value of amount Invested	1,34,272	4,22,443	-	5,45,652
Scheme Returns (CAGR)	22.79%	10.67%	NA	16.99%
Benchmark returns# (CAGR)	12.84%	12.69%	NA	13.09%
Additional Benchmark### (CAGR)	7.34%	10.44%	NA	10.80%

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: S&P BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

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

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

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

Month End Total Expense Ratio

All data as on October 31, 2023 (Unless indicated otherwise)

Name of Scheme	Regular					Direct					Unclaimed					Eco				
	Base TER (%) ¹	Additional expense as 52(6A)(b) (%) ²	Additional expense as 52(6A)(c) (%) ³	Gross (%) ⁴	Total TER (%)	Base TER (%) ¹	Additional expense as 52(6A)(b) (%) ²	Additional expense as 52(6A)(c) (%) ³	Gross (%) ⁴	Total TER (%)	Base TER (%) ¹	Additional expense as 52(6A)(b) (%) ²	Additional expense as 52(6A)(c) (%) ³	Gross (%) ⁴	Total TER (%)	Base TER (%) ¹	Additional expense as 52(6A)(b) (%) ²	Additional expense as 52(6A)(c) (%) ³	Gross (%) ⁴	Total TER (%)
Bank of India Arbitrage Fund	0.93%	0.00%	0.00%	0.93%	0.95%	0.22%	0.00%	0.00%	0.22%	0.24%										
Bank of India Balanced Advantage Fund	2.19%	0.00%	0.05%	2.24%	2.47%	1.37%	0.00%	0.05%	1.42%	1.64%										
Bank of India Bluechip Fund	2.23%	0.00%	0.05%	2.28%	2.50%	1.32%	0.00%	0.05%	1.37%	1.58%										
Bank of India Conservative Hybrid Fund	2.00%	0.00%	0.05%	2.05%	2.34%	1.67%	0.00%	0.05%	1.72%	2.01%						1.63%	0.00%	0.05%	1.68%	1.95%
Bank of India Credit Risk Fund	1.33%	0.00%	0.05%	1.38%	1.46%	1.04%	0.00%	0.05%	1.09%	1.17%										
Bank of India Flexi Cap Fund	2.16%	0.00%	0.05%	2.21%	2.34%	0.83%	0.00%	0.05%	0.88%	1.00%										
Bank of India Large & Mid Cap Equity Fund	2.21%	0.00%	0.05%	2.26%	2.47%	1.30%	0.00%	0.05%	1.35%	1.55%						1.53%	0.00%	0.05%	1.58%	1.79%
Bank of India Liquid Fund	0.13%	0.00%	0.00%	0.13%	0.13%	0.08%	0.00%	0.00%	0.08%	0.08%										
Bank of India Manufacturing & Infrastructure Fund	2.25%	0.00%	0.05%	2.30%	2.46%	1.06%	0.00%	0.05%	1.11%	1.27%										
Bank of India Mid & Small Cap Equity & Debt Fund	2.25%	0.00%	0.05%	2.30%	2.52%	1.28%	0.00%	0.05%	1.33%	1.55%										
Bank of India Multi Cap Fund	2.25%	0.00%	0.05%	2.30%	2.52%	1.36%	0.00%	0.05%	1.41%	1.62%										
Bank of India Overnight Fund	0.10%	0.00%	0.00%	0.10%	0.10%	0.09%	0.00%	0.00%	0.09%	0.09%	0.09%	0.00%	0.00%	0.09%	0.09%					
Bank of India Short Term Income Fund	1.00%	0.00%	0.00%	1.00%	1.06%	0.46%	0.00%	0.00%	0.46%	0.52%										
Bank of India Small Cap Fund	2.17%	0.00%	0.05%	2.22%	2.32%	0.77%	0.00%	0.05%	0.82%	0.92%										
Bank of India Tax Advantage Fund	2.10%	0.00%	0.00%	2.10%	2.26%	1.12%	0.00%	0.00%	1.12%	1.28%						1.85%	0.00%	0.00%	1.85%	2.01%
Bank of India Ultra Short Duration Fund	1.10%	0.00%	0.00%	1.10%	1.20%	0.66%	0.00%	0.00%	0.66%	0.75%										

TER Disclaimers:

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

How to read Factsheet

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

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

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

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

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

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

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

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

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

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

IDCW: Income Distribution cum Capital Withdrawal

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

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

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

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

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

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

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

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

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

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

Knowledge Hub

Transform Savings into Wealth with the Power of Compounding

The power of compounding is a financial principle that can have a profound impact on wealth accumulation over time. Compounding occurs when the earnings on an investment, both the initial principal and the accumulated interest or returns, generate additional earnings in subsequent periods. In simpler terms, it's the process of earning interest on both the original investment and the previously earned interest.

The compounding effect is often described as the "eighth wonder of the world" and is famously attributed to Albert Einstein, who reportedly said, "Compound interest is the eighth wonder of the world. He who understands it, earns it; he who doesn't, pays it."

There are two key components to compounding: time and the rate of return. The longer the money is allowed to compound, the more significant the impact. Additionally, a higher rate of return amplifies the compounding effect.

Here's a breakdown of the key factors contributing to the power of compounding:

- 1. Time:** The earlier you start investing, the more time your money has to grow. Even small amounts invested consistently over a long period can lead to substantial wealth due to the compounding effect. Time allows your earnings to generate more earnings, creating a snowball effect.
- 2. Consistency:** Regular, consistent contributions to your investments further enhance the power of compounding. By consistently reinvesting your returns, you're compounding not just on your initial investment but on the accumulated returns as well.
- 3. Rate of Return:** The rate at which your investment grows significantly influences compounding. A better rate of return means that your investment generates more earnings, compounding at a faster pace.

Disclaimer/Statutory Details

The data in the Factsheet is updated up to October 31, 2023 unless indicated otherwise. Statements relating to outlook and forecast are the opinions of the Author. The views expressed by the author are personal and are not necessarily that of Bank of India Investment Managers Private Limited (formerly BOI Star Investment Managers Private Limited) (formerly BOI AXA Investment Managers Private Limited) (AMC). This report is for information purpose only and is not intended to be any investment advice. Please make independent research/ obtain professional help before taking any decision of investment/ sale. AMC makes no representation as to the quality, liquidity or market perception of any securities/ issuer/ borrower, if described in the report above, nor does it provide any guarantee whatsoever. Information and material used in this report are believed to be from reliable sources. However, AMC does not warrant the accuracy, reasonableness and/or completeness of any information. AMC does not undertake to update any information or material in this report. Decisions taken by you based on the information provided in this report are to your own account and risk. AMC and any of its officers, directors and employees shall not be liable for any loss or damage of any nature, as also any loss or profit in any way arising from the use of this material in any manner. AMC or its directors, officers and employees, including author of this report/ persons involved in the preparation or issuance of this report may, from time to time, have long or short positions in, and buy or sell the securities, if any, mentioned herein or have other potential conflict of interest with respect to any recommendation and related information and opinions given in the report/ report. This report, or any part of it, should not be duplicated, or contents altered/ modified, in whole or in part in any form and or re-distributed without AMC's prior written consent. © Bank of India Investment Managers Private Limited 2023.

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

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

• **Ahmedabad** - Office No. 604 6th Floor, Building Name - Sun Square, C. G. Road, Navrangpura, Ahmedabad - 380006. • **Bangalore** - 14/2 Rajesh Chambers, Brunton road, Ashok Nagar, MG road, Craig park layout, Bangaluru - 560025. • **Chandigarh** - 205, Megabyte Business Centre, SCO-333-334, 1st Floor, Sec-35B Chandigarh - 160 022. • **Chennai** - Cabin No. 308, Apeejay Business Center No: 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • **Jaipur** - Office No.154, 1st Floor, Ganpati Plaza, M I Road, Jaipur - 302 001. • **Kolkata** - OM Tower, Room No.- 1008, 32, Jawahar Lal Nehru Road, Kolkata - 700071. • **Lucknow** - Office No. 311, 3rd Floor, Saran Chamber II, 5 Park Road, Lucknow-226001. • **Mumbai** - B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. • **New Delhi** - B-104, Statesman House, Barakhamba Road, Connaught Place, New Delhi - 110 001. • **Pune** - Cornerstone Projects, CTS No 33/28, Office no 47-501 T.P. Scheme No 1, Erandawane Pune City, 6th Floor, Lane no 4, Prabhat Road, Deccan Gymkhana Pune - 411004. • **Vadodara** - Office No. C-159 First Floor, Emerald one Complex, Winward business park, Jetapur Road, Vadodara - 390007.

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

• **Agra**: 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra - 282 002. • **Ahmedabad**: Office No. 401, 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. • **Akola**: Shop No 25, Ground Floor Yama tarang complex, Murtizapur Road N.H. No-6, Opp Radhakrishna Talkies Akola - 444 001. • **Allahabad**: Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. • **Ambala**: 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala - 133 001, Haryana. • **Amritsar**: SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City- Amritsar, Punjab - 143001. • **Anand**: B-42, Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380 001. • **Asansol**: 112/N, G. T. Road, Bhanga Pachil, G. T Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • **Aurangabad**: Shop No B 38, Motiwala Trade Centre, Nirala Bazar, Aurangabad - 431001. • **Bangalore**: Old No 35, New No:59, Kamala Nivas, 1st Floor, Puttanna Road, Basavangudi, Bangalore - 560004. • **Bareilly**: 54, Civil Lines, Ayub Khan Chauraha Above Mitali Women, Bareilly - 243001. • **Bankura**: Plot Nos- 80/1/Anatunchati Mahalla 3rd Floor, Ward No-24, Opposite P.C Chandra, Bankura Town, Bankura - 722101. • **Baroda**: 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007. • **Begusarai**: C/O Dr Hazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai - 851117. • **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 Shanthi Archade, Bellary - 583103. • **Bhagalpur**: 2nd Floor, Chandralok Complex, Near Ghantaghar, Bhagalpur - 812 001. • **Bhavnagar**: 303, Sterling Building, Above HDFC Bank, Waghawadi Road, Bhavnagar - 364 001. • **Bhopal**: Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. • **Bhubaneswar**: A/181, Saheed Nagar, Janardan House, Room #: 07, 3rd Floor, DT: Bhubaneswar - 751 007. • **Bilaspur**: Anandam Plaza, Shop. No. 306; 3rd Floor, Vyapar Vihar Main Road, Chatteringanj, Bilaspur-495001. • **Bokaro**: City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City - 827004. • **Borivali**: Gomati Smuti, Ground Floor, Jamblu Gully, Near Railway Station, Borivali, Mumbai - 400 092. • **Burdwan**: Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST: BURDWANEAST, PIN: 713101. • **Calicut**: Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh**: Sco- 2423-2424, Above Mirchi Restaurent, New Aroma Hotel, First Floor, Sector 22-C, Chandigarh - 160 022. • **Chennai**: 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • **Chinsurah**: No : 96, Po: Chinsurah Doctors Lane, Chinsurah - 712101. • **Cochin**: Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam - 682 036. • **Coimbatore**: 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cuttack**: Shop No. 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building), Adjacent to Reliance Trends, Dargha Bazar, Cuttack, Odisha - 753001. • **Darbhanga**: 2nd Floor, Raj Complex, Near Poor Home, Darbhanga - 846004. • **Dehradun**: Shop No-809/799, Street No-2 A Rajendra Nagar, Near Sheesha Lounge Kaulagarh Road, Dehradun - 248001. • **Dhanbad**: 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • **Durgapur**: MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Eluru**: Dno-23A-7-72/73K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta Eluru - 534002. • **Erode**: No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003. • **Faridabad**: A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, NIT, Faridabad - 121001. • **Gandhidham**: Office no - 12 Plot No - 300 Ground Floor, Shree Ambica Arcade Building, Near HDFC Bank, Gandhidham - 370201. • **Gandhinagar**: 123, First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector - 11, Gandhinagar - 382 011. • **Gaya**: Property No. 711045129, Ground Floor hotel Skylark, Swaraipuri Road, Gaya - 823001. • **Ghaziabad**: FF - 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh Pin code - 201003. • **Gorakhpur**: Cross Road The Mall, Shop No 8-9, 4th Floor, Bank Road, Gorakhpur - 273001. • **Guntur**: 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur - 522002. • **Gurgaon**: No: 212A 2nd Floor Vipul Agar, M. G. Road, Gurgaon - 122001. • **Guwahati**: Ganapati Enclave, 4th Floor, Opposite Bora Service, Ullubari, Guwahati - 781 007. • **Gwalior**: 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior - 474 009. • **Hubli**: RR Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580029. • **Hyderabad**: KARVY HOUSE, No:46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034. • **Hyderabad (Gachibowli)**: KARVY Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. • **Indore**: 2nd Floor, 203-205 Balaji Corporate House, Above ICICI Bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square, Indore - 452 001. • **Jabalpur**: 2nd Floor, 290/1 (165-New), Near Bhavartal Garden, Jabalpur - 482 001. • **Jaipur**: S16/A, IIIRD Floor, Land Mark Building, Opp Jai Club, Mahaver Marg, C Scheme, Jaipur - 302 001. • **Jalandhar**: Office No 7, 3rd Floor, City Square Building, E-H197 Civil Lines, Jalandhar - 144001. • **Jammu**: 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180 004. • **Jamshedpur**: Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur**: 203, Modi Arcade, Chopasni Road, Jodhpur - 342 001. • **Jalgaon**: 3rd Floor, 269 Jaee Plaza, Baliram Peth, Near Kishore Agencies, Jalgaon - 425001. • **Kanpur**: 15/46, B, Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur - 208 001. • **Kharagpur**: Holding No 254/220, SBI Building, Malancha Road, Ward No.16, Po: Kharagpur, Dist: Paschim Medinipur Kharagpur - 721304. • **Kolhapur**: 605/14 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, Csiascension Square, Railway Station Road, Collectorate P O Kottayam - 686002. • **Lucknow**: 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow - 226 001. • **Ludhiana**: SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai**: No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **Mangalore**: Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003. • **Margao**: Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGPDA Market Complex, Margao - 403 601. • **Meerut**: Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001. • **Moradabad**: Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mumbai**: 6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange), Next Union Bank, Fort Mumbai - 400 001. • **Muzaffarpur**: Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **Mysore**: No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore - 570009. • **Nagpur**: Block No. B/1 & 2, Shree Apartment, Plot No. 2, Khare Town, Mata Mandir Road, Dharampeth, Nagpur - 440010. • **Nanded**: Shop No. 4, Santakripa Market, G G Road, Opp.Bank of India, Nanded - 431 601. • **Nasik**: S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. • **New Delhi**: 305, New Delhi House, 27 Barakhamba Road, New Delhi - 110 001. • **Noida**: F-21, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • **Panipat**: Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat - 132103. • **Panjim**: H. No: T-9, T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa - 403001. • **Patiala**: B- 17/423 Opposite Modi College, Lower Mall, Patiala - 147001. • **Patna**: 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna - 800 001. • **Pune**: Office No 207-210, 2nd Floor, Kamla Arcade, Jangli Maharaj Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. • **Raipur**: Office No S-13, Second Floor, Reheja Tower, Fafadihi Chowk, Jail Road, Raipur - 492 001. • **Rajahmundry**: No. 46-23-10/A, Tirumala Arcade, 2nd Floor, Ganuga Veedhi Danavaipeta Rajahmundry East, Godavari Dist, AP - 533103. • **Rajkot**: 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360 001. • **Ranchi**: Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834001. • **Rohtak**: Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001. • **Rourkela**: 2nd Floor, Main Road, Udit Nagar, Rourkela, Sundargarh - 769 012. • **Salem**: No.6, Ns Complex, Omalur Main Road, Salem - 636009. • **Sambalpur**: First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768 001. • **Shillong**: Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793 001. • **Siliguri**: Nanak Complex, Sevoke Road, Siliguri - 734 001. • **Shimoga**: Jayarama Nilaya, 2nd Corss Mission Compound, Shimoga - 577201. • **Solapur**: Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. • **Surat**: Office No. 516, 5th Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395002. • **Thane**: Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai - 400 602. • **Tirupathi**: Shop No:18-1-421/F1 City Center, K.T.Road, Airtel Backside Office, Tirupathi - 517501. • **Trichy**: No 23C/1 E V R Road, Near Vekkaliannan Kalyana Mandapam Putthur - Trichy - 620017. • **Trivandrum**: 1st Floor, Marvel Building, Opp SI Electricals, Uppalam Road, Statue Po Trivandrum - 695001. • **Udaipur**: 201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur - 313 001. • **Ujjain**: Heritage, Shop No. 227, 87 Vishvavidyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • **Varanasi**: D-64/132, 2nd Floor, KA, Mauza, Shivpurwa, Settlement Plot No 478, Pargana : Dehat Amanat, Mohalla Sagra, Varanasi - 221 010. • **Vashi**: C Wing, Flat No. 324, 1st Floor, Vashi Plaza, Sector 17 Vashi, Navi Mumbai Pincode - 400703. • **Vijayawada**: 39-10-7, Opp : Municipal Water Tank, Labbipet, Vijayawada - 520 010. • **Vile Parle**: Shop No.1, Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL Office P M Road, Vile Parle East, Pincode - 400057. • **Visakhapatnam**: D. NO. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Jai Hotel Lodge, Visakhapatnam - 530016.

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



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


B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013.
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Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

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For scheme related details Please refer to page no. 6.

To Know More



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