Bank of India
Mutual Fund



FACTS IN FIGURES

OCTOBER 2026

Monthly Fund Factsheet

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

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

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Mohit Bhatia
Chief Executive Officer

FROM THE CEO'S DESK

Dear Readers,

As we move towards the end of calendar year 2026, Indian financial markets continue to navigate a challenging and dynamic environment. After the correction witnessed in September, equity markets remained volatile through October, influenced by a combination of rising crude oil prices, sustained foreign investor outflows, uncertainties in global interest rate and ongoing geopolitical developments. In the current market, investors are advised to remain focused on long-term financial goals. Market volatility is an inherent part of investing. A disciplined approach to regular investing and adherence to a well thought strategic asset allocation plan can help investors navigate changing market conditions to emerge winners in the long term.

The Reserve Bank of India (RBI) raised the Repo Rate by 25 basis points to 5.50% from 5.25%, in the RBI's Monetary Policy Committee (MPC) meeting held from 5-7 October 2026, marking the first-rate hike since February 2023. The benchmark BSE Sensex 30 declined by 1,350 points, or 1.9%, during October 2026, closing at 73,607 for October 2026, after experiencing significant volatility during the month. The Nifty 50 witnessed a marginal recovery and closed at 22,753 for October, compared with 22,620 at the end of September. The domestic equity markets experienced heightened volatility, reflecting concerns around higher energy prices, tighter monetary conditions, and foreign fund outflows. The Indian debt market also reacted to rising inflationary pressures and the RBI's policy tightening stance.

The Indian mutual fund industry's aggregate assets under management (AUM) stood at ₹83.39 lakh crore as of October 31, 2026, compared with ₹82.64 lakh crore as of September 30, 2026. The industry recorded total net inflows of ₹1.74 lakh crore during the month, compared with net outflows of around ₹ 1.33 lakh crore in September 2026. The October monthly report showed SIP inflows of Rs 32,160 crore in open-ended schemes, compared with the record contribution of Rs 32,490 crore reported for September 2026.

As of 31st October 2026, our consolidated AUM across all mutual fund schemes stood at ₹19,600.47 crore, with a folio count of 11,69,527. It gives us immense pleasure to inform you that last month, we successfully inaugurated our new branch in Goa, taking our total network to 18 locations across the country. This expansion reflects our commitment to strengthening our reach and enhancing client service capabilities in key markets. We remain committed to further strengthening our investment capabilities and enhancing our investor awareness initiatives.

We thank our investors for their continued trust and support.

Warm Regards,

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

The above Assets Under Management as of 31st October 2026 (in Lakhs) include **Equity:** ₹11,97,375.96 | **Debt:** ₹ 84,944.88 | **Hybrid:** ₹ 2,96,726.33 | **Liquid:** ₹2,39,224.29 | **ELSS:** ₹1,41,775.36

Geographical Spread: Top 5 Cities: 48.17% | **Next 10 Cities:** 13.92% | **Next 20 Cities:** 7.81% | **Next 75 Cities:** 8.68% | **Others:** 21.43%

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

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

Source: Internal Research

MARKET UPDATE



Alok Singh
Chief Investment Officer

Global markets continue to grapple with persistent inflationary pressures driven by elevated energy prices, supply chain and logistics disruptions, and ongoing geopolitical uncertainties stemming from multiple regional conflicts. While these challenges have persisted for some time, their cumulative impact is now beginning to weigh on consumer demand and corporate confidence across several major economies.

Until recently, concerns around inflation and slowing growth were partially offset by unprecedented investments in artificial intelligence (AI) infrastructure and related technologies, which have emerged as a significant driver of global capital expenditure and economic activity. However, recent market developments suggest growing investor scrutiny regarding the pace and magnitude of returns from these investments. Questions are increasingly being raised about the timeline for monetization, the sustainability of current spending levels, and the potential implications of rapid AI adoption on employment, productivity, and long-term household income growth. These concerns, coupled with the substantial capital commitments required for AI-related compute infrastructure, have heightened anxieties around corporate balance sheet pressures and future profitability.

The uncertainty surrounding AI investments has been further amplified by evolving political and regulatory dynamics in the United States. With greater legislative influence now shifting towards the Democratic Party following the mid-term elections, investors are assessing the possibility of a more stringent regulatory framework governing AI development and deployment. Given the central role of the U.S. in global AI innovation, any regulatory recalibration could have meaningful implications for technology investment cycles and broader market sentiment.

Against this backdrop, India has emerged as a relatively resilient economic bright spot. While the country has not participated in the AI-driven investment cycle to the same extent as some developed markets and has remained relatively under-owned by global investors, domestic economic activity continues to demonstrate healthy momentum. India's macroeconomic fundamentals remain robust and supportive of long-term growth. Recent high-frequency indicators point towards sustained economic resilience, supported by healthy domestic demand, improving investment activity, and continued execution of public infrastructure spending despite a challenging external environment.

Corporate earnings trends have also remained encouraging. The Q2 FY27 results announced thus far broadly reinforce the trends observed in Q1 FY27, with management commentary across sectors remaining constructive. As earnings visibility improves and demand conditions remain supportive, there is potential for a renewed earnings upgrade cycle, particularly following the market correction witnessed over recent months.

From a valuation perspective, Indian equities appear considerably more attractive than they have been for some time. The Nifty 50 Index is currently trading below its long-term ten-year average on a one-year forward valuation basis. The Nifty Midcap 150 Index is trading broadly in line with its historical average, while the Nifty Small-cap 250 Index remains only modestly above its long-term average. Large-cap equities therefore appear the most attractively valued segment of the market, while small-cap companies continue to offer superior earnings growth potential. Nevertheless, elevated energy prices remain the most significant macroeconomic risk, and a moderation in crude oil and other energy costs would materially improve earnings outlooks across several sectors.

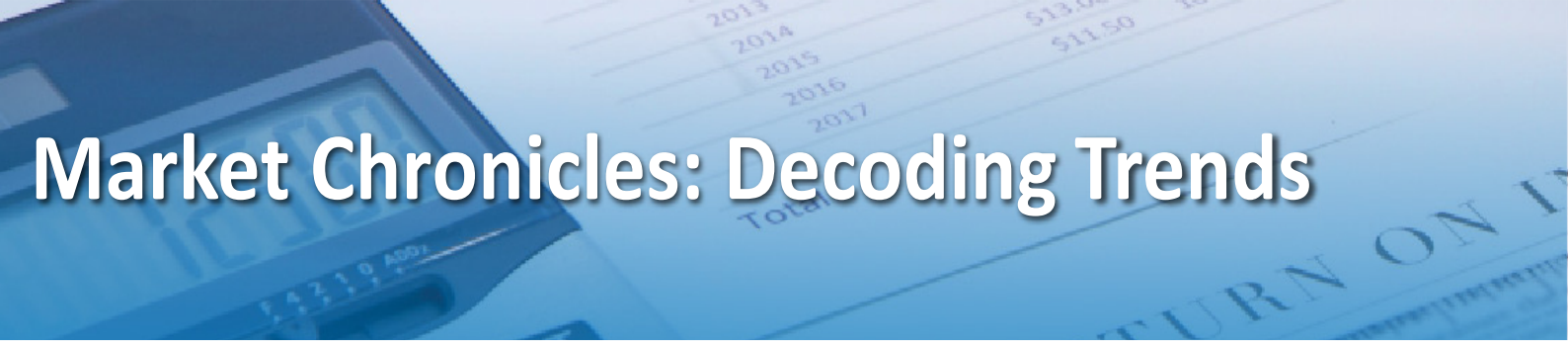
Higher energy prices also pose risks to India's external balances and currency stability through their impact on the current account deficit. In response to evolving inflation dynamics, the Reserve Bank of India (RBI) raised the policy rate by 25 basis points to keep inflation expectations anchored. The RBI also shifted its policy stance from accommodative to neutral, signaling that future monetary policy actions are likely to be either a pause or a further rate increase rather than a rate cut. Combined with the rise in global bond yields, this has resulted in an upward adjustment of the domestic yield curve. The 10-year Government of India bond yield rose to nearly 7.5% during the period, creating an attractive entry point for medium- to long-term fixed income investors. Although yields have subsequently moderated, current levels around 7.2% continue to offer compelling risk-adjusted return potential, particularly for investors with a longer investment horizon.

Against this macroeconomic backdrop, our equity portfolio remains largely fully invested. Portfolio positioning reflects a constructive medium-term view on the Indian economy and is concentrated in sectors expected to benefit from domestic investment activity, credit expansion, and structural growth opportunities. Key overweight positions include lending financials, particularly banks and diversified financial institutions, manufacturing and capital expenditure beneficiaries, pharmaceuticals, telecommunications, and select materials businesses. Conversely, the portfolio remains underweight in oil & gas, IT services, and FMCG, where either growth expectations appear less favourable or risk-reward remains relatively less attractive.

Overall, our positioning reflects confidence in India's medium-term growth trajectory. While global uncertainties and energy-related risks warrant close monitoring, we believe the combination of resilient economic growth, improving earnings prospects, reasonable valuations, and supportive structural drivers presents an attractive environment for long-term investors.

Source: Bloomberg & Internal Research

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



Market Chronicles: Decoding Trends

A Small-Cap Chronicle: 25 Years, One Process

Every few months, the question resurfaces: has the small-cap opportunity run its course? The answer comes from history, not hope. Since 2000, each five-year period in India's equity markets has been defined by a different set of winning businesses. What stayed constant was the way they were found.

The Pattern Beneath the Noise

Every block followed the same arc. A market expands, and the revenue of almost every participant in that industry rises together, not just the leader's. Margins widen as fixed costs are spread over more volume and pricing power shifts towards the seller. Cash flow follows, and companies repair balance sheets weakened in leaner years. Only then does the market re-rate them. The cycle ends when those forces reverse: capacity is added, borrowing returns, and valuations assume the good years will last indefinitely. Recognising which stage an industry is in matters more than any forecast.

2000–05: The Rise of Old-Economy India - energy, metals and PSUs

The decade opened with the technology bubble deflating; IT contributed almost nothing to the wealth created in this block. Leadership passed to oil and gas, metals and public-sector companies, which alone produced about half of all wealth created. Commodity demand expanded the market, deregulation gave state-owned firms room to earn, and margins on a largely fixed cost base rose sharply.

2005–10: Building India - metals and the great build-out

The commodity cycle met India's infrastructure build-out, and metals and mining became the single largest source of wealth. Power equipment, construction and real estate rode a surge in orders; revenue rose across each industry at once. This block also showed how a cycle ends. Much of the new capacity was financed with debt, and when growth slowed, leverage turned yesterday's strength into a burden. The seeds of the next downturn are usually sown at the peak of the upcycle.

2010–15: The Premium for Predictability - capital-heavy to capital-light

The next block rewarded the opposite. Metals, the previous leader, did not produce a single top wealth creator. Money moved to consumer brands, export pharmaceuticals and private financiers, businesses that needed little capital and earned high returns on it. Growth was steady and pricing power protected margins. The market paid for that certainty: consumer valuations rose from ~25 to ~45 times earnings, and smaller wealth creators re-rated from ~20 to ~40 times. Every winning cycle leaves behind its own valuation excesses. The lesson was not that quality always wins, but that even quality can become expensive.

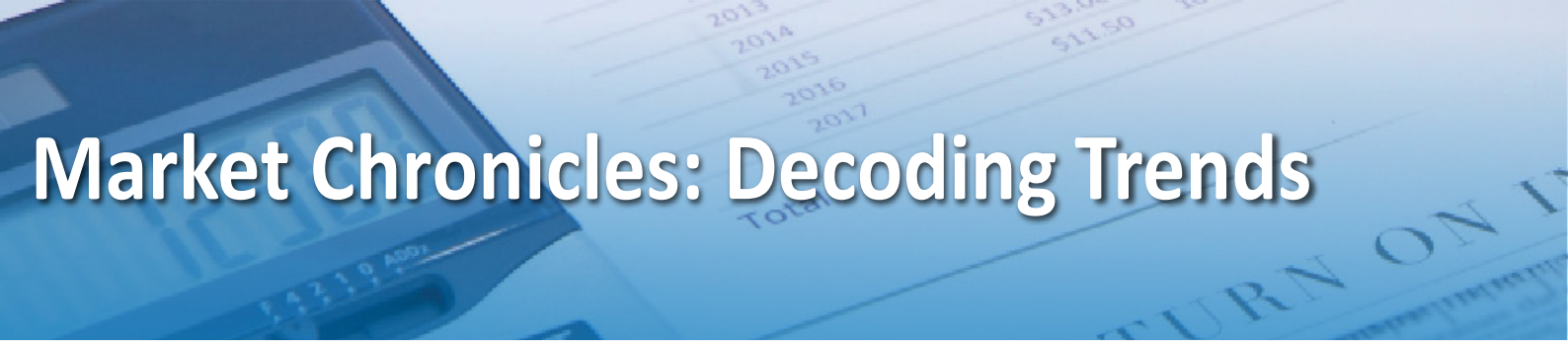
2015–20: The hardest block

The Sensex compounded at roughly 1% a year. Small companies that stayed small lost about 8% a year, and midcaps that slipped into the small-cap tier lost about 25% a year. Yet the arc still appeared where the fundamentals supported it. Between late 2017 and mid-2020, while the small-cap band lost over a quarter of its value, a group of pharmaceutical and specialty-chemical companies roughly doubled or better. A falling market does not suspend the process. Bear markets do not eliminate opportunity. They concentrate it.

2020–25: Old Economy, New Leadership - Capital goods return

Capital goods, metals and utilities had each contributed less than 2% of wealth created in the previous block; in 2020–25 each contributed close to 9%. Consumer, the leader for a decade, fell from about 32% to 7%. Public spending, defence manufacturing and power transmission widened the addressable market, order books filled across whole industries, and operating leverage did the rest. The same arc, in industries ignored for years. History did not repeat itself, but it rhymed.

Contd....



What the small-cap list itself shows

AMFI ranks every listed company by six-month average market capitalisation and ranks 251 to 500 form the core of the small-cap universe. When the classification began in late 2017, the largest company in that band was worth about ₹8,600 crore and the smallest about ₹2,800 crore. By the first half of 2026 those thresholds were about ₹33,400 crore and ₹12,200 crore, roughly four times higher, or 17–19% a year. The band's combined value rose from ₹12.6 lakh crore to ₹48.5 lakh crore, though its share of listed market value had dipped to 6.6% at the 2020 low. The smallest small cap today is larger than the largest one of 2017.

Survival is the other half. Of the 250 companies in the band in late 2017, by mid-2026 thirty had climbed into the top 250, seventy were still in the band, 124 had fallen below rank 500 and 26 had been merged or delisted. The typical survivor's market value roughly doubled while the band's thresholds quadrupled, and about one in five was worth less than in 2017. The category compounded; most of its members did not; the opportunity was abundant; survival was scarce – the process determined who survived long enough to matter.

Trust the process

The data teach one lesson. Returns did not come from owning small companies indiscriminately, nor from staying loyal to the last block's winners. They came from recognising the arc early: market expansion, industry-wide revenue growth, widening margins and strengthening balance sheets, and from stepping aside when it reversed into new capacity, fresh leverage and stretched valuations.

Those are the questions asked of every industry, every quarter. Across twenty-five years, the winners changed. The sectors changed. The answers changed. The process did not.

Authored By: Dr. Nav Bhardwaj, Investment Team
Source: Internal Research, MOFSL, AMFI

Disclaimer: The above note is prepared with collective inputs from our Investment & Research team and is meant only for private circulation. The note is meant for only general reading purposes and should not be construed as any kind of investment advice. Investors/readers are advised to consult their financial advisors for their specific portfolio requirement.

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Bank of India Flexi Cap Fund

Type of Scheme: An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.

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

Fund Details

Date of Inception / Allotment	29th June, 2020
Benchmark Index :	BSE 500 TRI

NAV (As on October 30, 2026)	**NAV (₹)**
Direct Plan - Growth	40.10
Direct Plan - IDCW	34.27
Regular Plan - Growth	36.37
Regular Plan - IDCW	33.05

AUM	₹ 3,137.40 Crore
AAUM	₹ 3,128.49 Crore

Fund Manager Details

Name of Fund Managers:
Mr. Alok Singh
Total Experience: 20+ years
Managing Since: w.e.f June 29, 2020

Minimum Investment

Lump sum Amount: ₹5,000 and in multiples of ₹1/-
Additional Purchase Amount: ₹1,000 and in multiples of ₹1/-
SIP Amount: ₹1,000/- and in multiples of ₹1/-

Load Structure

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

Base Expense Ratio (BER)

Regular	1.66%
Direct	0.49%

Quantitative Measures/ Risk Measures

Standard Deviation (%)	18.81%
Beta	1.08
Sharpe Ratio	0.57
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio (Regular Plan):	
1 Year	1.55
3 Years	0.91
5 Years	0.71

Please refer to the next page for detailed description in tabular format

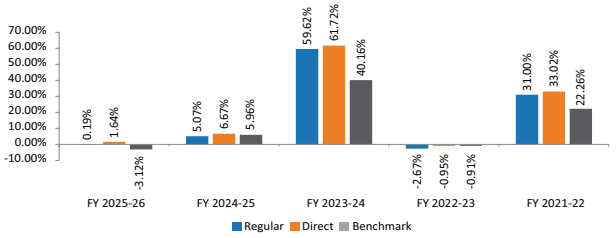
MCAP Categorization (As on October 31, 2026)

Mcap Category	Percentage
Large Cap	43.77%
Small Cap	33.91%
Mid Cap	19.14%
GB/TB/Repo/Others	3.18%
Grand Total	**100.00%**

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
1 Year	0.97	2.37	-7.15
3 Years	16.42	18.11	9.95
5 Years	13.30	14.99	8.64
Since Inception	22.58	24.48	17.26

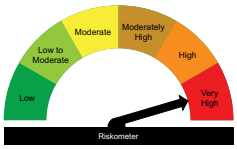
Absolute Returns for each F.Y. for last 5 years



Top 10 Holdings

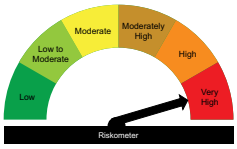
Top 10 Holdings	% to NAV
State Bank of India	5.61%
ICICI Bank Ltd.	4.50%
Hindustan Aeronautics Ltd.	2.85%
Sky Gold And Diamonds Ltd.	2.82%
Dr Reddys Laboratories Ltd.	2.72%
Adani Ports and Special Economic Zone Ltd.	2.65%
Mankind Pharma Ltd.	2.62%
Larsen & Toubro Ltd.	2.59%
Indian Bank	2.55%
Bharti Airtel Ltd.	2.52%

Scheme Riskometer



The risk of the scheme is very high.

Benchmark Riskometer



The risk of the benchmark is very high.

Major Risk Factors

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement & Operational Risk
5. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)

Equity Turnover:	0.81 Times#
Gross Exposure Turnover (Equity + Debt + Derivatives)	1.04 Times#
Average Maturity (Years):	NA
Macaulay Duration (Years):	NA
Modified Duration (Years):	NA
Annualized Portfolio Yield:	NA
Yield to Maturity (%)	NA

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Past Performance is not an indicator or guarantee of future results

Bank of India Flexi Cap Fund

Type of Scheme: An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
	HDFC Bank Limited CD (MD 15/01/2027)	0.00%
	Union Bank of India CD (MD 12/10/2026)	0.00%
Meesho Ltd		1.46%
	Bharat Petroleum Corp Ltd CP (MD 11/12/2026)	0.00%
	NTPC Ltd	0.00%
	HDFC Bank Limited CD (MD 09/03/2027)	0.00%
	HDFC Bank Limited CD (MD 19/11/2026)	0.00%
	HDFC Bank Limited CD (MD 24/02/2027)	0.00%
	National Bank For Agri & Rural CD (MD 10/11/2026)	0.00%
	National Bank For Agri & Rural CD (MD 18/03/2027)	0.00%

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	0.49%	0.49%
Regular	1.67%	1.66%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

Changes in Credit Quality

Not Applicable

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1.	Standard Deviation	Statistical measurement that quantifies the average amount of variation or dispersion in a set of data values relative to their mean
2.	Beta	Beta measures how much an investment's price moves relative to the overall stock market.
3.	Sharpe Ratio	Evaluates the excess return generated per unit of risk
4.	Tracking Error	Indicates how closely fund tracks the Benchmark
5.	Tracking Difference	Difference between the fund and its benchmark return
6.	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
7.	Average Maturity	Weighted average residual maturity
8.	Macaulay Duration	Fund's sensitivity to interest rate changes
9.	Modified Duration	Fund's sensitivity to interest rate changes
10.	Annualized Portfolio Yield	Total income generated by the portfolio
11.	Yield to Maturity	Weighted average expected annual return
12.	Information Ratio	The Information Ratio measures a portfolio manager's ability to generate excess returns relative to a benchmark per unit of additional risk taken

Important Weblinks:

Sr. No.	Links	Description
1.	Video Explainer	Click here for a video providing simplified explanation of the Fund Factsheet
2.	Calculation/Methodology	Click here for various mathematical parameters and their respective calculation methodology/formulae
3.	Detailed Risk Factors	Click here for various risk factors associated with the Scheme.
4.	QR Code	Scan QR code for SID on the website
5.	Investor Services	Click here for contact details for investor services.
6.	Grievance submission and redressal	Click here to be directed to the grievance submission page.

Additional Disclosure

- Risk-free rate assumed to be 5.70% (TREPS as on October 30, 2026)
- Basis last rolling 12 months
- Past performance may or may not be sustained in the future.
- 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.
- Mr. Alok Singh has been managing the Scheme since June 29, 2020. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
- 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.
- Different plans shall have a different expense structure

Past Performance is not an indicator or guarantee of future results

Bank of India Small Cap Fund

Type of Scheme: An open ended equity scheme predominantly investing in small cap stocks

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

Fund Details

Date of Inception / Allotment	19th December, 2018
Benchmark Index :	NIFTY Smallcap 250 TRI (Tier 1)

NAV (As on October 30, 2026)	**NAV (₹)**
Direct Plan - Growth	61.83
Direct Plan - IDCW	46.30
Regular Plan - Growth	54.43
Regular Plan - IDCW	39.68

AUM	₹ 3,685.24 Crore
AAUM	₹ 3,739.06 Crore

Fund Manager Details

Name of Fund Managers:

Mr. Alok Singh
Total Experience: 20+ years
Managing Since: w.e.f. October 1, 2024

Mr. Nav Bhardwaj
Total Experience: 18+ years
Managing Since: w.e.f. July 14, 2025

Minimum Investment

Lump sum Amount: ₹5,000 and in multiples of ₹1/-
Additional Purchase Amount: ₹1,000 and in multiples of ₹1/-
SIP Amount: ₹1,000/- and in multiples of ₹1/-

Load Structure

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

Base Expense Ratio (BER)

Regular	1.64%
Direct	0.44%

Quantitative Measures/ Risk Measures

Standard Deviation (%)	22.43%
Beta	0.95
Sharpe Ratio	0.50
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio (Regular Plan):	
1 Year	2.89
3 Years	0.67
5 Years	0.49

Please refer to the next page for detailed description in tabular format

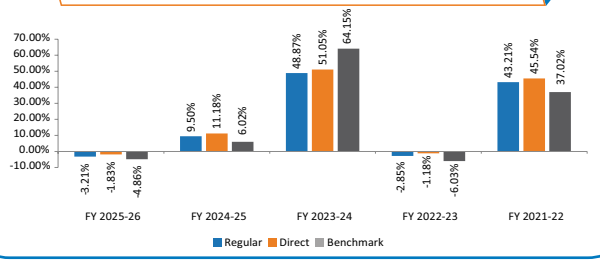
MCAP Categorization (As on October 31, 2026)

Mcap Category	Percentage
Small Cap	86.90%
Mid Cap	6.35%
GB/TB/Repo/Others	4.56%
Large Cap	1.92%
Debt	0.27%
Grand Total	**100.00%**

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
1 Year	15.32	16.97	-2.61
3 Years	16.90	18.62	12.39
5 Years	16.65	18.43	13.10
Since Inception	24.02	26.04	16.72

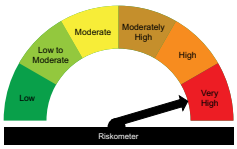
Absolute Returns for each F.Y. for last 5 years



Top 10 Holdings

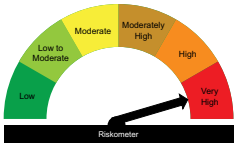
Top 10 Holdings	% to NAV
City Union Bank Ltd.	3.44%
Sky Gold And Diamonds Ltd.	2.96%
Computer Age Management Services Ltd.	2.86%
Raymond Ltd.	2.83%
Anand Rathi Wealth Ltd.	2.81%
Sigma Advanced Systems Ltd.	2.59%
Sterlite Technologies Ltd.	2.49%
Optiemus Infracom Ltd.	2.31%
Hero Motors Ltd.	2.28%
Knowledge Marine & Engineering Works Ltd.	2.28%

Scheme Riskometer



The risk of the scheme is very high.

Benchmark Riskometer



The risk of the benchmark is very high.

Major Risk Factors

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement & Operational Risk
5. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)

Equity Turnover:	0.65 Times#
Gross Exposure Turnover (Equity + Debt + Derivatives)	0.90 Times#
Average Maturity (Years):	NA
Macaulay Duration (Years):	NA
Modified Duration (Years):	NA
Annualized Portfolio Yield:	NA
Yield to Maturity (%)	NA

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

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Bank of India Small Cap Fund

Type of Scheme: An open ended equity scheme predominantly investing in small cap stocks

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
Ujjivan Small Finance Bank Limited		1.80%
	Bharat Petroleum Corp Ltd CP (MD 11/12/2026)	0.00%
Steel Authority of India Ltd		1.30%
	Union Bank of India CD (MD 12/10/2026)	0.00%
Aequs Limited		1.91%
City Union Bank Ltd		3.45%
	HDFC Bank Limited CD (MD 15/01/2027)	0.00%
	Kotak Mahindra Bank Limited CD (MD 08/01/2027)	0.00%
	Union Bank of India CD (MD 12/03/2027)	0.00%
	Bank of Baroda CD (MD 11/12/2026)	0.00%

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	0.42%	0.44%
Regular	1.64%	1.64%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

Changes in Credit Quality

Not Applicable

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1.	Standard Deviation	Statistical measurement that quantifies the average amount of variation or dispersion in a set of data values relative to their mean
2.	Beta	Beta measures how much an investment's price moves relative to the overall stock market.
3.	Sharpe Ratio	Evaluates the excess return generated per unit of risk
4.	Tracking Error	Indicates how closely fund tracks the Benchmark
5.	Tracking Difference	Difference between the fund and its benchmark return
6.	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
7.	Average Maturity	Weighted average residual maturity
8.	Macaulay Duration	Fund's sensitivity to interest rate changes
9.	Modified Duration	Fund's sensitivity to interest rate changes
10.	Annualized Portfolio Yield	Total income generated by the portfolio
11.	Yield to Maturity	Weighted average expected annual return
12.	Information Ratio	The Information Ratio measures a portfolio manager's ability to generate excess returns relative to a benchmark per unit of additional risk taken

Important Weblinks:

Sr. No.	Links	Description
1.	Video Explainer	Click here for a video providing simplified explanation of the Fund Factsheet
2.	Calculation/Methodology	Click here for various mathematical parameters and their respective calculation methodology/formulae
3.	Detailed Risk Factors	Click here for various risk factors associated with the Scheme.
4.	QR Code	Scan QR code for SID on the website
5.	Investor Services	Click here for contact details for investor services.
6.	Grievance submission and redressal	Click here to be directed to the grievance submission page.

Additional Disclosure

- Risk-free rate assumed to be 5.70% (TREPS as on October 30, 2026)
- Basis last rolling 12 months
- Past performance may or may not be sustained in the future.
- 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.
- Mr. Alok Singh has been managing this scheme from October 1, 2024. In addition to this, he manages 8 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.

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

- 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.
- Diffffrent plans shall have a different expense structure

Past Performance is not an indicator or guarantee of future results

Bank of India ELSS Tax Saver Fund

(Formerly Bank of India ELSS Tax Saver)

Type of Scheme: An open ended scheme with attributes in accordance with Equity Linked Saving Scheme, 2005 notified by Ministry of Finance.

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

Fund Details

Date of Inception / Allotment	25th February, 2009
Benchmark Index :	BSE 500 TRI

NAV (As on October 30, 2026)	**NAV (₹)**
Direct Plan - Growth	184.65
Direct Plan - IDCW	73.74
Regular Plan - Growth	156.20
Regular Plan - IDCW	30.09
Eco Plan - Growth	169.60
Eco Plan - IDCW	28.15

AUM	₹ 1,324.18 Crore
AAUM	₹ 1,338.77 Crore

Fund Manager Details

Name of Fund Managers:
Mr. Alok Singh
Total Experience: 20+ years
Managing Since: w.e.f April 27, 2022

Minimum Investment

Lump sum Amount: ₹500 and in multiples of ₹500/- thereafter
Additional Purchase Amount: ₹500 and in multiples of ₹500/- thereafter
SIP Amount: ₹500/- and in multiples of ₹500/-

Load Structure

Exit Load: Nil

Base Expense Ratio (BER)

Regular	1.83%
Direct	0.84%

Quantitative Measures/ Risk Measures

Standard Deviation (%)	17.63%
Beta	1.04
Sharpe Ratio	0.28
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio (Regular Plan):	
1 Year	0.70
3 Years	0.18
5 Years	0.14
10 Years	0.24

Please refer to the next page for detailed description in tabular format

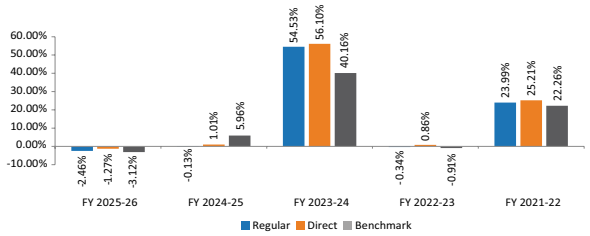
MCAP Categorization (As on October 31, 2026)

Mcap Category	Percentage
Large Cap	50.41%
Small Cap	24.31%
Mid Cap	15.40%
GB/TB/Repo/Others	8.77%
Debt	1.11%
Grand Total	**100.00%**

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
1 Year	-3.76	-2.65	-7.15
3 Years	10.63	11.90	9.95
5 Years	9.18	10.42	8.64
Since Inception (Regular)	16.81	-	15.77
Since Inception (Direct)	-	16.11	12.86

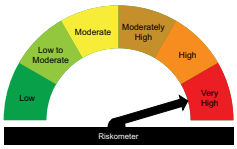
Absolute Returns for each F.Y. for last 5 years



Top 10 Holdings

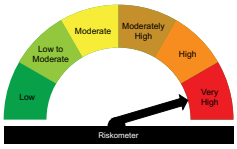
Top 10 Holdings	% to NAV
State Bank of India	5.45%
ICICI Bank Ltd.	4.65%
Hindustan Aeronautics Ltd.	4.03%
Bharti Airtel Ltd.	3.73%
Dr Reddys Laboratories Ltd.	3.18%
Adani Ports and Special Economic Zone Ltd.	3.13%
Quality Power Electrical Equipments Ltd.	2.87%
LG Electronics India Ltd	2.72%
UNO Minda Ltd.	2.70%
Larsen & Toubro Ltd.	2.66%

Scheme Riskometer



The risk of the scheme is very high.

Benchmark Riskometer



The risk of the benchmark is very high.

Major Risk Factors

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement & Operational Risk
5. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)

Equity Turnover:	0.63 Times#
Gross Exposure Turnover (Equity + Debt + Derivatives)	0.80 Times#
Average Maturity (Years):	NA
Macaulay Duration (Years):	NA
Modified Duration (Years):	NA
Annualized Portfolio Yield:	NA
Yield to Maturity (%)	NA

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Past Performance is not an indicator or guarantee of future results

Bank of India ELSS Tax Saver Fund

Type of Scheme: An open ended scheme with attributes in accordance with Equity Linked Saving Scheme, 2005 notified by Ministry of Finance.

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
	Bank of Baroda CD (MD 11/12/2026)	0.00%
	Small Ind Dev Bk of India CD (MD 26/02/2027)	0.00%
	ITC Ltd	0.00%
	Tata Motors Ltd	0.00%
Glass Wall Systems India Limited		1.13%
Lenskart Solutions Limited		1.66%
One MobiKwik Systems Limited		0.46%
Canara Bank Ltd		1.54%
Graphite India Ltd		1.45%
	Reliance Industries Ltd	0.00%

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	0.79%	0.84%
Regular	1.83%	1.83%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

Changes in Credit Quality

Not Applicable

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
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3.	Sharpe Ratio	Evaluates the excess return generated per unit of risk
4.	Tracking Error	Indicates how closely fund tracks the Benchmark
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6.	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
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8.	Macaulay Duration	Fund's sensitivity to interest rate changes
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Additional Disclosure

- Risk-free rate assumed to be 5.70% (TREPS as on October 30, 2026)
- Basis last rolling 12 months
- Past performance may or may not be sustained in the future.
- 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.
- Mr. Alok Singh has been managing the Scheme since April 27, 2022. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
- 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.
- Different plans shall have a different expense structure

Past Performance is not an indicator or guarantee of future results

Bank of India Multi Cap Fund

Type of Scheme: An open ended equity scheme investing across large cap, mid cap, small cap stocks.

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

Fund Details

Date of Inception / Allotment	03rd March, 2023
Benchmark Index :	NIFTY 500 Multicap 50:25:25 TRI

NAV (As on October 30, 2026)	**NAV (₹)**
Direct Plan - Growth	19.69
Direct Plan - IDCW	19.66
Regular Plan - Growth	18.88
Regular Plan - IDCW	18.88

AUM	₹ 1,357.19 Crore
AAUM	₹ 1,347.77 Crore

Fund Manager Details

Name of Fund Managers:
Mr. Nitin Gosar
Total Experience: 16+ years
Managing Since: w.e.f March 03, 2023

Minimum Investment

Lump sum Amount: ₹5,000 and in multiples of ₹1/-
Additional Purchase Amount: ₹1,000 and in multiples of ₹1/-
SIP Amount: ₹250/- and in multiples of ₹1/-

Load Structure

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

Base Expense Ratio (BER)

Regular	1.84%
Direct	0.72%

Quantitative Measures/ Risk Measures

Standard Deviation (%)	16.54%
Beta	0.96
Sharpe Ratio	0.58
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio (Regular Plan):	
1 Year	2.09
3 Years	0.86

Please refer to the next page for detailed description in tabular format

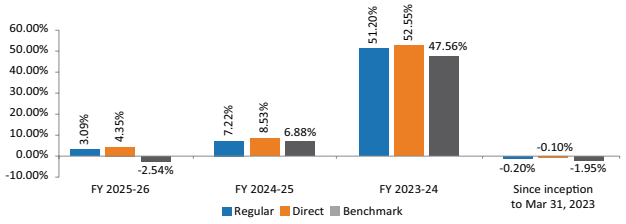
MCAP Categorization (As on October 31, 2026)

Mcap Category	Percentage
Large Cap	32.62%
Mid Cap	28.52%
Small Cap	31.97%
GB/TB/Repo/Others	6.89%
Grand Total	**100.00%**

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
1 Year	2.55	3.91	-5.53
3 Years	15.29	16.67	11.29
5 Years	NA	NA	NA
Since Inception	18.93	20.30	14.66

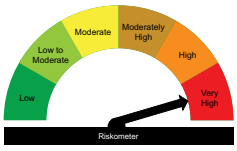
Absolute Returns for each F.Y. for last 5 years



Top 10 Holdings

Top 10 Holdings	% to NAV
HDFC Bank Ltd.	5.77%
Reliance Industries Ltd.	4.17%
Kotak Mahindra Bank Ltd.	3.74%
Tips Music Ltd.	2.98%
State Bank of India	2.66%
Container Corporation of India Ltd.	2.65%
Entero Healthcare Solutions Ltd.	2.53%
Dr Reddys Laboratories Ltd.	2.51%
Bank of Maharashtra	2.44%
One 97 Communications Ltd.	2.35%

Scheme Riskometer



The risk of the scheme is very high.

Benchmark Riskometer



The risk of the benchmark is very high.

Major Risk Factors

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement & Operational Risk
5. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)

Equity Turnover:	0.65 Times#
Gross Exposure Turnover (Equity + Debt + Derivatives)	0.65 Times#
Average Maturity (Years):	NA
Macaulay Duration (Years):	NA
Modified Duration (Years):	NA
Annualized Portfolio Yield:	NA
Yield to Maturity (%)	NA

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Past Performance is not an indicator or guarantee of future results

Bank of India Multi Cap Fund

Type of Scheme: An open ended equity scheme investing across large cap, mid cap, small cap stocks.

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
Ujjivan Small Finance Bank Limited		0.98%
PG Electroplast Limited		1.37%
	Senco Gold Limited	0.00%
Kotak Mahindra Bank Ltd		3.74%
	FSN E-Commerce Ventures Limited	1.42%
	Aurobindo Pharma Ltd	1.17%
HDFC Bank Ltd		5.78%
One 97 Communications Limited		2.35%
Container Corporation of India Ltd		2.65%
Cemindia Projects Ltd		2.31%

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	0.73%	0.72%
Regular	1.84%	1.84%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

Changes in Credit Quality

Not Applicable

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
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5.	Investor Services	Click here for contact details for investor services.
6.	Grievance submission and redressal	Click here to be directed to the grievance submission page.

Additional Disclosure

- Risk-free rate assumed to be 5.70% (TREPS as on October 30, 2026)
- Basis last rolling 12 months
- Past performance may or may not be sustained in the future.
- 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.
- Mr. Nitin Gosar has been managing the Scheme since March 03, 2023. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.
- 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.
- Different plans shall have a different expense structure

Past Performance is not an indicator or guarantee of future results

Bank of India Manufacturing & Infrastructure Fund

Type of Scheme: An open ended equity scheme investing in manufacturing and infrastructure sectors.

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

Fund Details

Date of Inception / Allotment	05th March, 2010
Benchmark Index :	BSE India Manufacturing Index Total Return Index (TRI): 50% and BSE India Infrastructure Index TRI: 50%

NAV (As on October 30, 2026)	**NAV (₹)**
Direct Plan - Growth	75.88
Direct Plan - IDCW	71.59
Direct Plan - Quarterly IDCW	74.59
Regular Plan - Growth	63.54
Regular Plan - IDCW	40.50
Regular Plan - Quarterly IDCW	41.25

AUM	₹ 1,002.06 Crore
AAUM	₹ 985.35 Crore

Fund Manager Details

Name of Fund Managers:
Mr. Nitin Gosar
Total Experience: 16+ years
Managing Since: w.e.f September 27, 2022

Minimum Investment

Lump sum Amount: ₹5,000 and in multiples of ₹1/-
Additional Purchase Amount: ₹1,000 and in multiples of ₹1/-
SIP Amount: ₹1,000/- and in multiples of ₹1/-

Load Structure

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

Base Expense Ratio (BER)

Regular	1.92%
Direct	0.60%

Quantitative Measures/ Risk Measures

Standard Deviation (%)	18.25%
Beta	0.84
Sharpe Ratio	0.74
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio (Regular Plan):	
1 Year	2.97
3 Years	0.84
5 Years	0.46
10 Years	0.41

Please refer to the next page for detailed description in tabular format

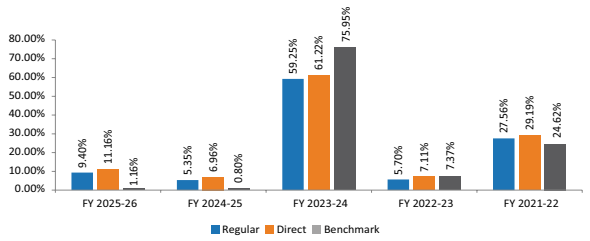
MCAP Categorization (As on October 31, 2026)

Mcap Category	Percentage
Small Cap	37.64%
Large Cap	30.67%
Mid Cap	24.04%
GB/TB/Repo/Others	7.65%
Grand Total	**100.00%**

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
1 Year	7.33	9.04	-8.60
3 Years	19.17	21.00	12.64
5 Years	17.91	19.61	14.31
Since Inception (Regular)	11.73	-	7.56
Since Inception (Direct)	-	17.14	11.03

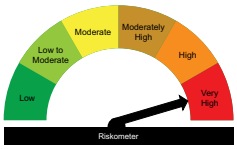
Absolute Returns for each F.Y. for last 5 years



Top 10 Holdings

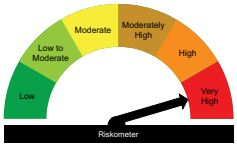
Top 10 Holdings	% to NAV
Reliance Industries Ltd.	7.14%
Larsen & Toubro Ltd.	4.92%
NTPC Ltd.	4.76%
ITC Ltd.	3.49%
Bharti Airtel Ltd.	3.42%
Petronet LNG Ltd.	3.19%
Container Corporation of India Ltd.	3.08%
Acutaas Chemicals Ltd.	2.77%
Quality Power Electrical Equipments Ltd.	2.51%
Cemindia Projects Ltd.	2.49%

Scheme Riskometer



The risk of the scheme is very high.

Benchmark Riskometer



The risk of the benchmark is very high.

Major Risk Factors

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement & Operational Risk
5. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)

Equity Turnover:	0.61 Times#
Gross Exposure Turnover (Equity + Debt + Derivatives)	0.61 Times#
Average Maturity (Years):	NA
Macaulay Duration (Years):	NA
Modified Duration (Years):	NA
Annualized Portfolio Yield:	NA
Yield to Maturity (%)	NA

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

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Bank of India Manufacturing & Infrastructure Fund

Type of Scheme: An open ended equity scheme investing in manufacturing and infrastructure sectors.

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
Container Corporation of India Ltd		3.08%
Laser Power and Infra Limited		0.99%
PG Electroplast Limited		1.81%
Adani Power Ltd		0.49%
	Senco Gold Limited	0.00%
SFC Environmental Technologies Limited		0.70%
Knack Packaging Limited		1.42%
	Jyoti CNC Automation Ltd	0.00%
J.Kumar Infraprojects Ltd		0.46%
	Aurobindo Pharma Ltd	1.25%

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	0.58%	0.60%
Regular	1.93%	1.92%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

Changes in Credit Quality

Not Applicable

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1.	Standard Deviation	Statistical measurement that quantifies the average amount of variation or dispersion in a set of data values relative to their mean
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8.	Macaulay Duration	Fund's sensitivity to interest rate changes
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5.	Investor Services	Click here for contact details for investor services.
6.	Grievance submission and redressal	Click here to be directed to the grievance submission page.

Additional Disclosure

- Risk-free rate assumed to be 5.70% (TREPS as on October 30, 2026)
- Basis last rolling 12 months
- Past performance may or may not be sustained in the future.
- 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.
- Mr. Nitin Gosar has been managing the Scheme since September 27, 2022. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.
- 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.
- Different plans shall have a different expense structure

Past Performance is not an indicator or guarantee of future results

Bank of India Mid Cap Fund

Type of Scheme: An open ended equity scheme predominantly investing in mid cap stocks.

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

Fund Details

Date of Inception / Allotment	22nd August, 2025
Benchmark Index :	Nifty Midcap 150 TRI

NAV (As on October 30, 2026)	**NAV (₹)**
Direct Plan - Growth	9.95
Direct Plan - IDCW	9.94
Regular Plan - Growth	9.81
Regular Plan - IDCW	9.81

AUM	₹	706.60	Crore
AAUM	₹	716.95	Crore

Fund Manager Details

Name of Fund Managers:
Mr. Alok Singh
Total Experience: 20+ years
Managing Since: w.e.f August 22, 2025

Minimum Investment

Lump sum Amount: ₹5,000 and in multiples of ₹1/-
Additional Purchase Amount: ₹1,000 and in multiples of ₹1/-
SIP Amount: ₹1,000/- and in multiples of ₹1/-

Load Structure

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

Base Expense Ratio (BER)

Regular	2.02%
Direct	1.02%

Quantitative Measures/ Risk Measures

Standard Deviation (%)	17.66%
Beta	0.81
Sharpe Ratio	-0.47
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio (Regular Plan):	
1 Year	0.20

Please refer to the next page for detailed description in tabular format
The ratios are calculated based on 1 year data

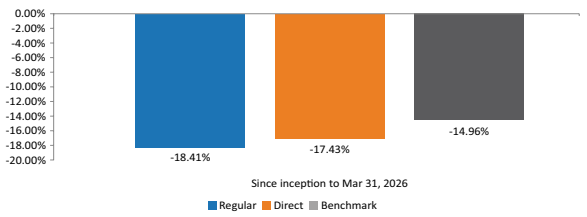
MCAP Categorization (As on October 31, 2026)

Mcap Category	Percentage
Large Cap	4.29%
Mid Cap	71.65%
Small Cap	22.36%
GB/TB/Repo/Others	1.70%
Grand Total	**100.00%**

Fund Performance

Simple Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
6 Months	-3.59	-2.38	-7.87
1 year	-2.68	-1.49	-3.90
3 years	NA	NA	NA
Since Inception	-1.60	-0.42	-0.94

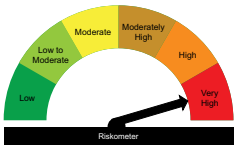
Absolute Returns for each F.Y. for last 5 years



Top 10 Holdings

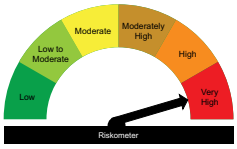
Top 10 Holdings	% to NAV
Aurobindo Pharma Ltd.	5.95%
Multi Commodity Exchange of India Ltd.	4.96%
Abbott India Ltd.	4.72%
Bharti Hexacom Ltd.	4.07%
One 97 Communications Ltd.	3.49%
Bank of Maharashtra	3.11%
Mankind Pharma Ltd.	3.00%
Quality Power Electrical Equipments Ltd.	2.88%
Meesho Ltd.	2.78%
Petronet LNG Ltd.	2.75%

Scheme Riskometer



The risk of the scheme is very high.

Benchmark Riskometer



The risk of the benchmark is very high.

Major Risk Factors

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement & Operational Risk
5. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)

Equity Turnover:	0.66 Times#
Gross Exposure Turnover (Equity + Debt + Derivatives)	0.85 Times#

Average Maturity (Years):	NA
Macaulay Duration (Years):	NA
Modified Duration (Years):	NA
Annualized Portfolio Yield:	NA
Yield to Maturity (%)	NA

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Past Performance is not an indicator or guarantee of future results

Bank of India Mid Cap Fund

Type of Scheme: An open ended equity scheme predominantly investing in mid cap stocks.

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
Steel Authority of India Ltd		1.85%
Bank of Maharashtra		3.11%
Hindustan Copper Limited		0.94%
	Housing & Urban Development Corporation Limited	0.90%
Meesho Ltd		2.78%
Laser Power and Infra Limited		1.20%
Indian Bank		2.45%
	Max Financial Services Limited	1.70%
	ICICI Prudential Asset Management Company Limited	0.00%
KRN Heat Exchanger And Refrigeration Limited		1.54%

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	0.98%	1.02%
Regular	2.02%	2.02%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

Changes in Credit Quality

Not Applicable

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1.	Standard Deviation	Statistical measurement that quantifies the average amount of variation or dispersion in a set of data values relative to their mean
2.	Beta	Beta measures how much an investment's price moves relative to the overall stock market.
3.	Sharpe Ratio	Evaluates the excess return generated per unit of risk
4.	Tracking Error	Indicates how closely fund tracks the Benchmark
5.	Tracking Difference	Difference between the fund and its benchmark return
6.	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
7.	Average Maturity	Weighted average residual maturity
8.	Macaulay Duration	Fund's sensitivity to interest rate changes
9.	Modified Duration	Fund's sensitivity to interest rate changes
10.	Annualized Portfolio Yield	Total income generated by the portfolio
11.	Yield to Maturity	Weighted average expected annual return
12.	Information Ratio	The Information Ratio measures a portfolio manager's ability to generate excess returns relative to a benchmark per unit of additional risk taken

Important Weblinks:

Sr. No.	Links	Description
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3.	Detailed Risk Factors	Click here for various risk factors associated with the Scheme.
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Additional Disclosure

- Risk-free rate assumed to be 5.70% (TREPS as on October 30, 2026)
- Basis last rolling 12 months
- Past performance may or may not be sustained in the future.
- 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.
- Mr. Alok Singh has been managing the Scheme since August 22, 2025. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
- 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.
- Different plans shall have a different expense structure

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Bank of India Business Cycle Fund

Type of Scheme: An open ended equity scheme investing in business cycle theme.

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

Fund Details

Date of Inception / Allotment	30th August, 2024
Benchmark Index :	NIFTY 500 TRI

NAV (As on October 30, 2026)	**NAV (₹)**
Direct Plan - Growth	9.36
Direct Plan - IDCW	9.36
Regular Plan - Growth	9.11
Regular Plan - IDCW	9.11

AUM	₹	414.57	Crore
AAUM	₹	425.49	Crore

Fund Manager Details

Name of Fund Managers:
Mr. Alok Singh
Total Experience: 20+ years
Managing Since: w.e.f August 30, 2024

Minimum Investment

Lump sum Amount: ₹5,000 and in multiples of ₹1/-
Additional Purchase Amount: ₹1,000 and in multiples of ₹1/-
SIP Amount: ₹1,000/- and in multiples of ₹1/-

Load Structure

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

Base Expense Ratio (BER)

Regular	2.10%
Direct	1.01%

Quantitative Measures/ Risk Measures

Standard Deviation (%)	20.41%
Beta	1.02
Sharpe Ratio	-0.46
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio (Regular Plan):	
1 Year	0.71

Please refer to the next page for detailed description in tabular format
The ratios are calculated based on 1 year data.

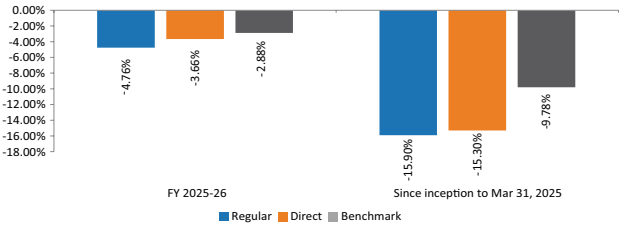
MCAP Categorization (As on October 31, 2026)

Mcap Category	Percentage
Large Cap	37.70%
Mid Cap	18.28%
Small Cap	37.90%
GB/TB/Repo/Others	6.12%
Grand Total	**100.00%**

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
1 Year	-3.60	-2.30	-6.83
3 Years	NA	NA	NA
5 Years	NA	NA	NA
Since Inception	-4.20	-3.00	-2.77

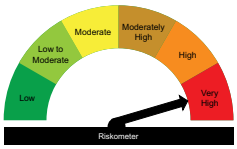
Absolute Returns for each F.Y. for last 5 years



Top 10 Holdings

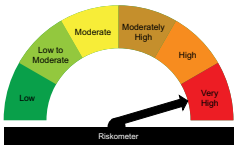
Top 10 Holdings	% to NAV
ICICI Bank Ltd.	6.04%
State Bank of India	5.59%
Bharti Airtel Ltd.	4.48%
LG Electronics India Ltd	3.09%
Sky Gold And Diamonds Ltd.	3.07%
Glenmark Pharmaceuticals Ltd.	3.05%
Power Grid Corporation of India Ltd.	3.02%
Quality Power Electrical Equipments Ltd.	2.96%
Computer Age Management Services Ltd.	2.79%
NTPC Ltd.	2.78%

Scheme Riskometer



The risk of the scheme is very high.

Benchmark Riskometer



The risk of the benchmark is very high.

Major Risk Factors

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement & Operational Risk
5. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)

Equity Turnover:	0.58 Times#
Gross Exposure Turnover (Equity + Debt + Derivatives)	0.67 Times#
Average Maturity (Years):	NA
Macaulay Duration (Years):	NA
Modified Duration (Years):	NA
Annualized Portfolio Yield:	NA
Yield to Maturity (%)	NA

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities	Click Here
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Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

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Bank of India Business Cycle Fund

Type of Scheme: An open ended equity scheme investing in business cycle theme.

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
	Tata Motors Ltd	0.00%
Filatex India Ltd.		1.26%
	NTPC Ltd	2.77%
Angel One Limited		1.27%
SFC Environmental Technologies Limited		0.72%
Lenskart Solutions Limited		1.47%
	Reliance Industries Ltd	0.00%
Vedanta Aluminium Metal Limited		1.68%
Hindustan Copper Limited		1.28%
Computer Age Management Services Limited		2.79%

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	1.01%	1.01%
Regular	2.10%	2.10%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

Changes in Credit Quality

Not Applicable

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
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3.	Sharpe Ratio	Evaluates the excess return generated per unit of risk
4.	Tracking Error	Indicates how closely fund tracks the Benchmark
5.	Tracking Difference	Difference between the fund and its benchmark return
6.	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
7.	Average Maturity	Weighted average residual maturity
8.	Macaulay Duration	Fund's sensitivity to interest rate changes
9.	Modified Duration	Fund's sensitivity to interest rate changes
10.	Annualized Portfolio Yield	Total income generated by the portfolio
11.	Yield to Maturity	Weighted average expected annual return
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Important Weblinks:

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Additional Disclosure

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- Basis last rolling 12 months
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- 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.
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- 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.
- Different plans shall have a different expense structure

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Bank of India Large & Mid Cap Fund

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

Type of Scheme: An open ended equity scheme investing in both large cap and mid cap stocks

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

Fund Details

Date of Inception / Allotment	21st October, 2008
Benchmark Index :	BSE 250 LargeMidCap TRI

NAV (As on October 30, 2026)	**NAV (₹)**
Direct Plan - Growth	103.09
Direct Plan - IDCW	28.20
Direct Plan - Quarterly IDCW	28.62
Direct Plan - Bonus	53.23
Regular Plan - Growth	88.27
Regular Plan - IDCW	26.35
Regular Plan - Quarterly IDCW	32.15
Regular Plan - Bonus	88.26
Eco Plan - Growth	97.94
Eco Plan - IDCW	27.42
Eco Plan - Quarterly IDCW	27.63
Eco Plan - Bonus	97.94

AUM	₹	507.75	Crore
AAUM	₹	503.75	Crore

Fund Manager Details

Name of Fund Managers:
Mr. Nitin Gosar
Total Experience: 16+ years
Managing Since: w.e.f September 27, 2022

Minimum Investment

Lump sum Amount: ₹5,000 and in multiples of ₹1/-
Additional Purchase Amount: ₹1,000 and in multiples of ₹1/-
SIP Amount: ₹1,000/- and in multiples of ₹1/-

Load Structure

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

Base Expense Ratio (BER)

Regular	2.09%
Direct	0.93%

Quantitative Measures/ Risk Measures

Standard Deviation (%)	16.03%
Beta	1.01
Sharpe Ratio	0.38
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio (Regular Plan):	
1 Year	1.47
3 Years	0.41
5 Years	0.24
10 Years	-0.15

Please refer to the next page for detailed description in tabular format

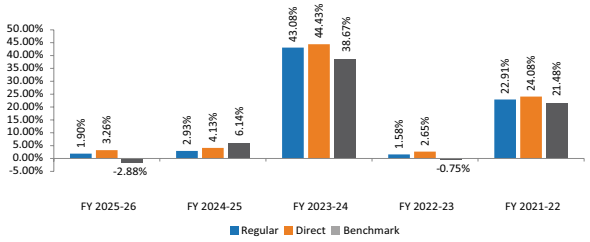
MCAP Categorization (As on October 31, 2026)

Mcap Category	Percentage
Large Cap	44.43%
Mid Cap	35.67%
Small Cap	17.38%
GB/TB/Repo/Others	2.52%
Grand Total	**100.00%**

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
1 Year	-1.66	-0.38	-7.47
3 Years	11.86	13.22	9.84
5 Years	9.46	10.70	8.32
Since Inception (Regular)	12.83	-	14.14
Since Inception (Direct)	-	13.24	12.83

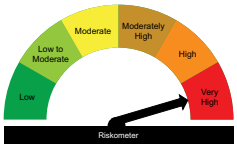
Absolute Returns for each F.Y. for last 5 years



Top 10 Holdings

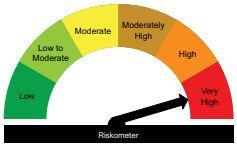
Top 10 Holdings	% to NAV
HDFC Bank Ltd.	8.36%
Reliance Industries Ltd.	6.27%
Kotak Mahindra Bank Ltd.	4.49%
State Bank of India	3.65%
Larsen & Toubro Ltd.	3.45%
FSN E-Commerce Ventures Ltd.	3.07%
Container Corporation of India Ltd.	3.02%
Petronet LNG Ltd.	3.00%
Dr Reddys Laboratories Ltd.	2.98%
Tips Music Ltd.	2.80%

Scheme Riskometer



The risk of the scheme is very high.

Benchmark Riskometer



The risk of the benchmark is very high.

Major Risk Factors

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement & Operational Risk
5. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)

Equity Turnover:	0.64 Times#
Gross Exposure Turnover (Equity + Debt + Derivatives)	0.64 Times#
Average Maturity (Years):	NA
Macaulay Duration (Years):	NA
Modified Duration (Years):	NA
Annualized Portfolio Yield:	NA
Yield to Maturity (%)	NA

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

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Allocation of Net Assets by region/country	Click Here

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Bank of India Large & Mid Cap Fund

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

Type of Scheme: An open ended equity scheme investing in both large cap and mid cap stocks

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
PG Electroplast Limited		1.03%
Cemindia Projects Ltd		1.75%
Steel Authority of India Ltd		1.65%
Container Corporation of India Ltd		3.02%
	Aurobindo Pharma Ltd	1.66%
HDFC Bank Ltd		8.36%
Kotak Mahindra Bank Ltd		4.49%
State Bank of India		3.65%
One 97 Communications Limited		2.20%
United Spirits Ltd		1.18%

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	0.93%	0.93%
Regular	2.09%	2.09%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

Changes in Credit Quality

Not Applicable

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
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Additional Disclosure

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- Basis last rolling 12 months
- Past performance may or may not be sustained in the future.
- 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.
- Mr. Nitin Gosar has been managing the Scheme since September 27, 2022. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.
- 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.
- Different plans shall have a different expense structure

Past Performance is not an indicator or guarantee of future results

Bank of India Consumption Fund

Type of Scheme: An open ended equity scheme investing in consumption theme.

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

Fund Details

Date of Inception / Allotment	20th December, 2024
Benchmark Index :	Nifty India Consumption TRI

NAV (As on October 30, 2026)	**NAV (₹)**
Direct Plan - Growth	10.73
Direct Plan - IDCW	10.73
Regular Plan - Growth	10.50
Regular Plan - IDCW	10.50

AUM	₹	337.38	Crore
AAUM	₹	339.75	Crore

Fund Manager Details

Name of Fund Managers:
Mr. Nitin Gosar
Total Experience: 16+ years
Managing Since: w.e.f December 20, 2024

Minimum Investment

Lump sum Amount: ₹5,000 and in multiples of ₹1/-
Additional Purchase Amount: ₹1,000 and in multiples of ₹1/-
SIP Amount: ₹1,000/- and in multiples of ₹1/-

Load Structure

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

Base Expense Ratio (BER)

Regular	2.10%
Direct	1.08%

Quantitative Measures/ Risk Measures

Standard Deviation (%)	17.34%
Beta	0.88
Sharpe Ratio	-0.74
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio (Regular Plan):	
1 Year	0.55

Please refer to the next page for detailed description in tabular format
The ratios are calculated based on 1 year data

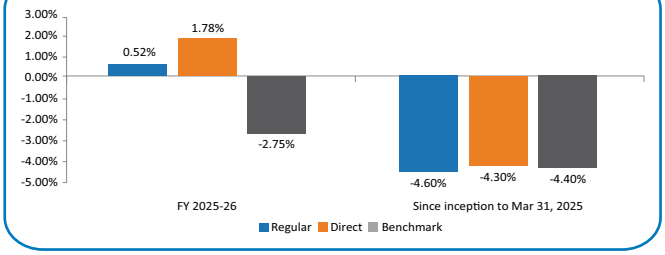
MCAP Categorization (As on October 31, 2026)

Mcap Category	Percentage
Large Cap	47.38%
Mid Cap	22.11%
Small Cap	26.90%
GB/TB/Repo/Others	3.61%
Grand Total	**100.00%**

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
1 Year	-7.16	-6.04	-9.97
3 Years	NA	NA	NA
5 Years	NA	NA	NA
Since Inception	2.65	3.85	0.22

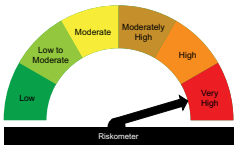
Absolute Returns for each F.Y. for last 5 years



Top 10 Holdings

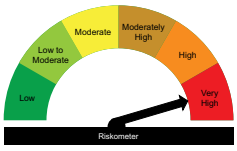
Top 10 Holdings	% to NAV
Bharti Airtel Ltd.	11.19%
ITC Ltd.	9.17%
Britannia Industries Ltd.	6.38%
Maruti Suzuki India Ltd.	5.18%
Mahindra & Mahindra Ltd.	4.60%
United Spirits Ltd.	4.56%
Tips Music Ltd.	3.74%
Eternal Ltd.	3.10%
Entero Healthcare Solutions Ltd.	2.98%
Bharti Hexacom Ltd.	2.76%

Scheme Riskometer



The risk of the scheme is very high.

Benchmark Riskometer



The risk of the benchmark is very high.

Major Risk Factors

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement & Operational Risk
5. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)

Equity Turnover:	0.53 Times#
Gross Exposure Turnover (Equity + Debt + Derivatives)	0.53 Times#
Average Maturity (Years):	NA
Macaulay Duration (Years):	NA
Modified Duration (Years):	NA
Annualized Portfolio Yield:	NA
Yield to Maturity (%)	NA

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Past Performance is not an indicator or guarantee of future results

Bank of India Consumption Fund

Type of Scheme: An open ended equity scheme investing in consumption theme.

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
	Senco Gold Limited	0.00%
PG Electroplast Limited		1.83%
	Lalithaa Jewellery Mart Ltd	1.33%
	FSN E-Commerce Ventures Limited	2.48%
	Balrampur Chini Mills Ltd	0.52%
One 97 Communications Limited		2.48%
	PB Fintech Limited	0.00%
Avenue Supermarts Limited		1.48%
Nestle India Limited		0.43%
Sky Gold And Diamonds Limited		1.05%

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	1.08%	1.08%
Regular	2.10%	2.10%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

Changes in Credit Quality

Not Applicable

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1.	Standard Deviation	Statistical measurement that quantifies the average amount of variation or dispersion in a set of data values relative to their mean
2.	Beta	Beta measures how much an investment's price moves relative to the overall stock market.
3.	Sharpe Ratio	Evaluates the excess return generated per unit of risk
4.	Tracking Error	Indicates how closely fund tracks the Benchmark
5.	Tracking Difference	Difference between the fund and its benchmark return
6.	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
7.	Average Maturity	Weighted average residual maturity
8.	Macaulay Duration	Fund's sensitivity to interest rate changes
9.	Modified Duration	Fund's sensitivity to interest rate changes
10.	Annualized Portfolio Yield	Total income generated by the portfolio
11.	Yield to Maturity	Weighted average expected annual return
12.	Information Ratio	The Information Ratio measures a portfolio manager's ability to generate excess returns relative to a benchmark per unit of additional risk taken

Important Weblinks:

Sr. No.	Links	Description
1.	Video Explainer	Click here for a video providing simplified explanation of the Fund Factsheet
2.	Calculation/Methodology	Click here for various mathematical parameters and their respective calculation methodology/formulae
3.	Detailed Risk Factors	Click here for various risk factors associated with the Scheme.
4.	QR Code	Scan QR code for SID on the website
5.	Investor Services	Click here for contact details for investor services.
6.	Grievance submission and redressal	Click here to be directed to the grievance submission page.

Additional Disclosure

- Risk-free rate assumed to be 5.70% (TREPS as on October 30, 2026)
- Basis last rolling 12 months
- Past performance may or may not be sustained in the future.
- 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.
- Mr. Nitin Gosar has been managing the Scheme since December 20, 2024. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.
- 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.
- Different plans shall have a different expense structure

Past Performance is not an indicator or guarantee of future results

Bank of India Banking & Financial Services Fund

Type of Scheme: An open ended equity scheme investing in Banking & Financial Services Sector.

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

Fund Details

Date of Inception / Allotment	30th January, 2026
Benchmark Index :	Nifty Financial Services TRI

NAV (As on October 30, 2026)	**NAV (₹)**
Direct Plan - Growth	8.96
Direct Plan - IDCW	8.95
Regular Plan - Growth	8.88
Regular Plan - IDCW	8.88

AUM	₹	241.73	Crore
AAUM	₹	246.61	Crore

Fund Manager Details

Name of Fund Managers:
Mr. Nilesh Jethani
Total Experience: 09+ years
Managing Since: w.e.f January 30, 2026

Minimum Investment

Lump sum Amount: ₹5,000 and in multiples of ₹1/-
Additional Purchase Amount: ₹1,000 and in multiples of ₹1/-
SIP Amount: ₹1,000/- and in multiples of ₹1/-

Load Structure

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

Base Expense Ratio (BER)

Regular	2.10%
Direct	1.17%

Quantitative Measures/ Risk Measures

Standard Deviation (%)	NA
Beta	NA
Sharpe Ratio	NA
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio	NA

Please refer to the next page for detailed description in tabular format

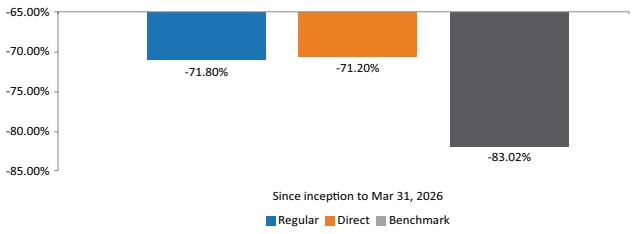
MCAP Categorization (As on October 31, 2026)

Mcap Category	Percentage
Large Cap	63.21%
Small Cap	21.29%
Mid Cap	11.70%
GB/TB/Repo/Others	3.80%
Grand Total	**100.00%**

Fund Performance

Simple Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
6 Months	-14.57	-13.49	-5.74
1 year	NA	NA	NA
3 years	NA	NA	NA
Since Inception	-14.92	-13.85	-11.66

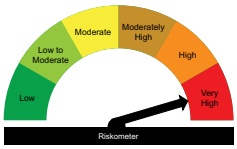
Absolute Returns for each F.Y. for last 5 years



Top 10 Holdings

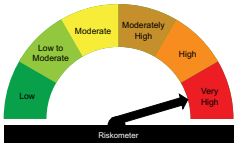
Top 10 Holdings	% to NAV
ICICI Bank Ltd.	11.36%
HDFC Bank Ltd.	10.03%
State Bank of India	9.07%
Kotak Mahindra Bank Ltd.	5.58%
One 97 Communications Ltd.	4.06%
Bank Of Baroda	3.80%
Indian Bank	3.49%
Axis Bank Ltd.	3.33%
HDFC Asset Management Company Ltd.	3.09%
City Union Bank Ltd.	3.07%

Scheme Riskometer



The risk of the scheme is very high.

Benchmark Riskometer



The risk of the benchmark is very high.

Major Risk Factors

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement & Operational Risk
5. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)

Equity Turnover:	0.48 Times#
Gross Exposure Turnover (Equity + Debt + Derivatives)	0.48 Times#
Average Maturity (Years):	NA
Macaulay Duration (Years):	NA
Modified Duration (Years):	NA
Annualized Portfolio Yield:	NA
Yield to Maturity (%)	NA

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Past Performance is not an indicator or guarantee of future results

Bank of India Banking & Financial Services Fund

Type of Scheme: An open ended equity scheme investing in Banking & Financial Services Sector.

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
Asset Reconstruction Company India Limited		1.24%
Ujjivan Small Finance Bank Limited		1.87%
	Housing & Urban Development Corporation Limited	0.00%
One MobiKwik Systems Limited		1.34%
Kotak Mahindra Bank Ltd		5.58%
Aye Finance Limited		0.61%
	HDFCBANK_ 27/10/2026_750_CE	0.00%
Onemi Technology Solutions Limited		2.03%
	Shriram Finance Limited	2.12%
	HDFC Bank Ltd	10.03%

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	1.17%	1.17%
Regular	2.10%	2.10%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

Changes in Credit Quality

Not Applicable

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1.	Standard Deviation	Statistical measurement that quantifies the average amount of variation or dispersion in a set of data values relative to their mean
2.	Beta	Beta measures how much an investment's price moves relative to the overall stock market.
3.	Sharpe Ratio	Evaluates the excess return generated per unit of risk
4.	Tracking Error	Indicates how closely fund tracks the Benchmark
5.	Tracking Difference	Difference between the fund and its benchmark return
6.	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
7.	Average Maturity	Weighted average residual maturity
8.	Macaulay Duration	Fund's sensitivity to interest rate changes
9.	Modified Duration	Fund's sensitivity to interest rate changes
10.	Annualized Portfolio Yield	Total income generated by the portfolio
11.	Yield to Maturity	Weighted average expected annual return
12.	Information Ratio	The Information Ratio measures a portfolio manager's ability to generate excess returns relative to a benchmark per unit of additional risk taken

Important Weblinks:

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3.	Detailed Risk Factors	Click here for various risk factors associated with the Scheme.
4.	QR Code	Scan QR code for SID on the website
5.	Investor Services	Click here for contact details for investor services.
6.	Grievance submission and redressal	Click here to be directed to the grievance submission page.

Additional Disclosure

- Risk-free rate assumed to be 5.70% (TREPS as on October 30, 2026)
- Basis last rolling 12 months
- Past performance may or may not be sustained in the future.
- 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.
- Mr. Nilesh Jethani has been managing the Scheme w.e.f. January 30, 2026. In addition to this scheme, he manages 1 open ended scheme, 2 close ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
- 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.
- Different plans shall have a different expense structure

Past Performance is not an indicator or guarantee of future results

Bank of India Large Cap Fund

(Formerly Bank of India Bluechip Fund)

Type of Scheme: An open ended equity scheme predominantly investing in Large Cap Stocks.

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

Fund Details

Date of Inception / Allotment	29th June, 2021
Benchmark Index :	NIFTY 100 TRI (Tier 1)

NAV (As on October 30, 2026)	**NAV (₹)**
Direct Plan - Growth	17.01
Direct Plan - IDCW	16.97
Regular Plan - Growth	15.88
Regular Plan - IDCW	15.88

AUM	₹	225.93	Crore
AAUM	₹	224.50	Crore

Fund Manager Details

Name of Fund Managers:

Mr. Nilesh Jethani
Total Experience: 09+ years
Managing Since: w.e.f October 1, 2024

Mr. Alok Singh
Total Experience: 20+ years
Managing Since: w.e.f October 1, 2024

Minimum Investment

Lump sum Amount: ₹5,000 and in multiples of ₹1/- thereafter
Additional Purchase Amount: ₹1,000 and in multiples of ₹1/-
SIP Amount: ₹1,000/- and in multiples of ₹1/-

Load Structure

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

Base Expense Ratio (BER)

Regular	2.10%
Direct	0.87%

Quantitative Measures/ Risk Measures

Standard Deviation (%)	16.25%
Beta	1.04
Sharpe Ratio	0.29
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio (Regular Plan):	
1 Year	1.25
3 Years	0.30
5 Years	0.02

Please refer to the next page for detailed description in tabular format

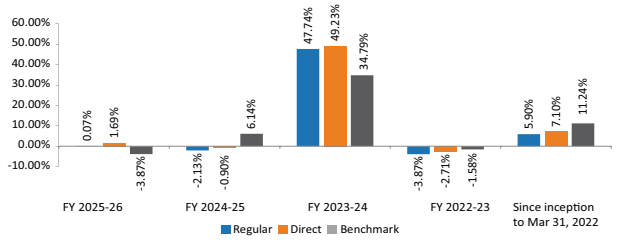
MCAP Categorization (As on October 31, 2026)

Mcap Category	Percentage
Large Cap	82.34%
Small Cap	14.60%
Mid Cap	2.41%
GB/TB/Repo/Others	0.65%
Grand Total	**100.00%**

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
1 Year	-4.11	-2.74	-8.18
3 Years	10.37	11.84	9.17
5 Years	7.19	8.55	7.21
Since Inception	9.04	10.45	9.07

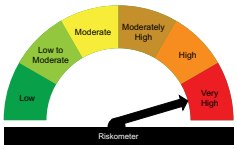
Absolute Returns for each F.Y. for last 5 years



Top 10 Holdings

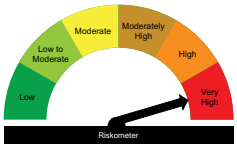
Top 10 Holdings	% to NAV
HDFC Bank Ltd.	6.45%
ICICI Bank Ltd.	6.13%
Adani Ports and Special Economic Zone Ltd.	4.94%
State Bank of India	4.61%
Tech Mahindra Ltd.	3.57%
Larsen & Toubro Ltd.	3.56%
Divi's Laboratories Ltd.	2.99%
ICICI Prudential Asset Management Company Ltd.	2.74%
Jio Platforms Ltd.	2.53%
Quality Power Electrical Equipments Ltd.	2.50%

Scheme Riskometer



The risk of the scheme is very high.

Benchmark Riskometer



The risk of the benchmark is very high.

Major Risk Factors

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement & Operational Risk
5. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)

Equity Turnover:	0.76 Times#
Gross Exposure Turnover (Equity + Debt + Derivatives)	0.76 Times#
Average Maturity (Years):	NA
Macaulay Duration (Years):	NA
Modified Duration (Years):	NA
Annualized Portfolio Yield:	NA
Yield to Maturity (%)	NA

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities	Click Here
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Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Past Performance is not an indicator or guarantee of future results

Bank of India Large Cap Fund

(Formerly Bank of India Bluechip Fund)

Type of Scheme: An open ended equity scheme predominantly investing in Large Cap Stocks.

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
	Tata Steel Ltd	0.00%
Adani Power Ltd		1.74%
Kotak Mahindra Bank Ltd		1.57%
	HDFCBANK_ 27/10/2026_750_CE	0.00%
Jio Platforms Limited		2.53%
	Shriram Finance Limited	1.00%
TD Power Systems Ltd		2.16%
Goodluck India Limited		0.60%
	Tata Motors Ltd	1.10%
	CreditAccess Grameen Limited	0.00%

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	0.87%	0.87%
Regular	2.10%	2.10%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	Very High	Very High

Changes in Credit Quality

Not Applicable

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1.	Standard Deviation	Statistical measurement that quantifies the average amount of variation or dispersion in a set of data values relative to their mean
2.	Beta	Beta measures how much an investment's price moves relative to the overall stock market.
3.	Sharpe Ratio	Evaluates the excess return generated per unit of risk
4.	Tracking Error	Indicates how closely fund tracks the Benchmark
5.	Tracking Difference	Difference between the fund and its benchmark return
6.	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
7.	Average Maturity	Weighted average residual maturity
8.	Macaulay Duration	Fund's sensitivity to interest rate changes
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10.	Annualized Portfolio Yield	Total income generated by the portfolio
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Important Weblinks:

Sr. No.	Links	Description
1.	Video Explainer	Click here for a video providing simplified explanation of the Fund Factsheet
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3.	Detailed Risk Factors	Click here for various risk factors associated with the Scheme.
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5.	Investor Services	Click here for contact details for investor services.
6.	Grievance submission and redressal	Click here to be directed to the grievance submission page.

Additional Disclosure

- Risk-free rate assumed to be 5.70% (TREPS as on October 30, 2026)
- Basis last rolling 12 months
- Past performance may or may not be sustained in the future.
- 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.
- Mr. Alok Singh has been managing the Scheme since October 1, 2024. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.

Mr. Nilesh Jethani has been managing the Scheme since October 1, 2024. In addition to this scheme, he manages 1 open ended scheme, 2 close ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund

- 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.
- Different plans shall have a different expense structure

Past Performance is not an indicator or guarantee of future results

Bank of India Value Fund

Type of Scheme: An open ended equity scheme following a value investment strategy.

Product labeling:
- Long term capital appreciation.
- Investment predominantly in equity and equity related instruments following a value investment strategy.

Fund Details

Date of Inception / Allotment	21st September, 2026
Benchmark Index :	Nifty 500 TRI

NAV (As on October 30, 2026)	**NAV (₹)**
Direct Plan - Growth	9.81
Direct Plan - IDCW	9.81
Regular Plan - Growth	9.80
Regular Plan - IDCW	9.80

AUM	₹	357.76	Crore
AAUM	₹	356.38	Crore

Fund Manager Details

Name of Fund Managers:
Mr. Nav Bhardwaj
Total Experience: 17+ years
Managing Since: w.e.f September 21, 2026

Minimum Investment

Lump sum Amount: ₹5,000 and in multiples of ₹1/-
Additional Purchase Amount: ₹1,000 and in multiples of ₹1/-
SIP Amount: ₹1,000/- and in multiples of ₹1/-

Load Structure

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

Base Expense Ratio (BER)

Regular	2.10%
Direct	1.17%

Quantitative Measures/ Risk Measures

Standard Deviation (%)	NA
Beta	NA
Sharpe Ratio	NA
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio	NA

Please refer to the next page for detailed description in tabular format

MCAP Categorization (As on October 31, 2026)

Mcap Category	Percentage
Small Cap	57.47%
Large Cap	25.48%
Mid Cap	9.25%
GB/TB/Repo/Others	7.80%
Grand Total	**100.00%**

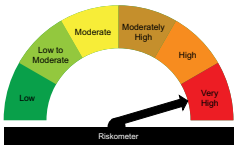
Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
1 Year	NA	NA	NA
3 Years	NA	NA	NA
5 Years	NA	NA	NA
Since Inception	-18.72	-17.78	-36.43

Top 10 Holdings

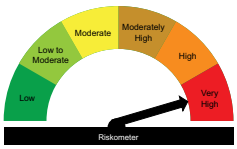
Top 10 Holdings	% to NAV
Kotak Mahindra Bank Ltd.	4.22%
Reliance Industries Ltd.	3.91%
Cemindia Projects Ltd.	3.19%
HDFC Bank Ltd.	3.12%
Ultratech Cement Ltd.	3.03%
Sona BLW Precision Forgings Ltd.	2.89%
The Federal Bank Ltd.	2.85%
Divi's Laboratories Ltd.	2.73%
Filatex India Ltd.	2.53%
Privi Speciality Chemicals Ltd.	2.50%

Scheme Riskometer



The risk of the scheme is very high.

Benchmark Riskometer



The risk of the benchmark is very high.

Major Risk Factors

1. Market Risk
2. Liquidity Risk
3. Concentration Risk
4. Settlement & Operational Risk
5. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)

Equity Turnover:	0.00 Times#
Gross Exposure Turnover (Equity + Debt + Derivatives)	0.00 Times#
Average Maturity (Years):	NA
Macaulay Duration (Years):	NA
Modified Duration (Years):	NA
Annualized Portfolio Yield:	NA
Yield to Maturity (%)	NA

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Past Performance is not an indicator or guarantee of future results

Bank of India Value Fund

Type of Scheme: An open ended equity scheme following a value investment strategy.

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
Vedanta Power Ltd		1.52%
Ujjivan Small Finance Bank Limited		1.86%
Filatex India Ltd.		2.53%
Adani Power Ltd		1.88%
One MobiKwik Systems Limited		1.80%
The Federal Bank Limited		2.85%
Kotak Mahindra Bank Ltd		4.22%
Angel One Limited		1.66%
Laser Power and Infra Limited		1.03%
PG Electroplast Limited		2.08%

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	1.14%	1.17%
Regular	2.10%	2.10%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Low to Moderate	Very High
Benchmark	Very High	Very High

Changes in Credit Quality

Not Applicable

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1.	Standard Deviation	Statistical measurement that quantifies the average amount of variation or dispersion in a set of data values relative to their mean
2.	Beta	Beta measures how much an investment's price moves relative to the overall stock market.
3.	Sharpe Ratio	Evaluates the excess return generated per unit of risk
4.	Tracking Error	Indicates how closely fund tracks the Benchmark
5.	Tracking Difference	Difference between the fund and its benchmark return
6.	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
7.	Average Maturity	Weighted average residual maturity
8.	Macaulay Duration	Fund's sensitivity to interest rate changes
9.	Modified Duration	Fund's sensitivity to interest rate changes
10.	Annualized Portfolio Yield	Total income generated by the portfolio
11.	Yield to Maturity	Weighted average expected annual return
12.	Information Ratio	The Information Ratio measures a portfolio manager's ability to generate excess returns relative to a benchmark per unit of additional risk taken

Important Weblinks:

Sr. No.	Links	Description
1.	Video Explainer	Click here for a video providing simplified explanation of the Fund Factsheet
2.	Calculation/Methodology	Click here for various mathematical parameters and their respective calculation methodology/formulae
3.	Detailed Risk Factors	Click here for various risk factors associated with the Scheme.
4.	QR Code	Scan QR code for SID on the website
5.	Investor Services	Click here for contact details for investor services.
6.	Grievance submission and redressal	Click here to be directed to the grievance submission page.

Additional Disclosure

- Risk-free rate assumed to be 5.70% (TREPS as on October 30, 2026)
- Basis last rolling 12 months
- Past performance may or may not be sustained in the future.
- 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.
- Mr. Nav Bhardwaj has been managing the Scheme since September 21, 2026. In addition to this, he manages 1 open ended scheme of Bank of India Mutual Fund.
- 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.
- Different plans shall have a different expense structure

Past Performance is not an indicator or guarantee of future results

Bank of India Aggressive Hybrid Fund

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

Type of Scheme: An open ended hybrid scheme investing predominantly in equity and equity related instruments.

Product labeling:
- 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.

Fund Details

Date of Inception / Allotment	20th July, 2016
Benchmark Index :	NIFTY MidSmallcap 400 Total Return Index (TRI): 70%; CRISIL Short Term Bond Index: 30%

NAV (As on October 30, 2026)	**NAV (₹)**
Direct Plan - Growth	44.94
Direct Plan - IDCW	34.03
Regular Plan - Growth	40.53
Regular Plan - IDCW	31.87

AUM	₹ 2,241.73 Crore
AAUM	₹ 2,235.15 Crore

Fund Manager Details

Name of Fund Managers:
Mr. Alok Singh
Total Experience: 20+ years
Managing Since: w.e.f February 16, 2017

Minimum Investment

Lump sum Amount: ₹5,000 and in multiples of ₹1/-
Additional Purchase Amount: ₹1,000 and in multiples of ₹1/-
SIP Amount: ₹1,000/- and in multiples of ₹1/-

Load Structure

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

Base Expense Ratio (BER)

Regular	1.73%
Direct	0.56%

Quantitative Measures/ Risk Measures

Standard Deviation (%)	16.09%
Beta	1.11
Sharpe Ratio	0.51
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio	NA

Please refer to the next page for detailed description in tabular format

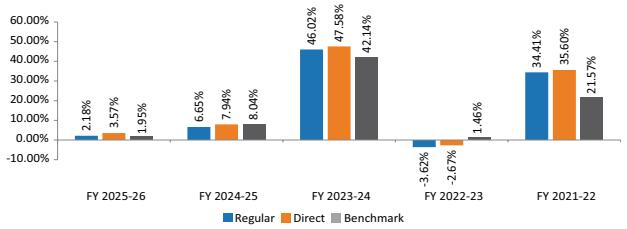
MCAP Categorization (As on October 31, 2026)

Mcap Category	Percentage
Mid Cap	40.27%
Small Cap	32.89%
Debt	21.35%
GB/TB/Repo/Others	5.49%
Grand Total	**100.00%**

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
1 Year	5.52	6.95	-0.97
3 Years	13.90	15.35	11.61
5 Years	12.33	13.64	11.63
Since Inception	14.57	15.73	13.39

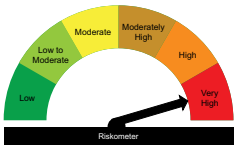
Absolute Returns for each F.Y. for last 5 years



Top 10 Holdings

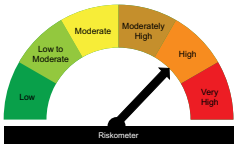
Top 10 Holdings	% to NAV
Bank of Maharashtra	3.39%
One 97 Communications Limited	2.63%
The Federal Bank Limited	2.58%
Sterlite Technologies Ltd	2.18%
Knowledge Marine & Engineering Works Limited	1.99%
Optiemus Infracom Ltd	1.97%
Steel Authority of India Ltd	1.94%
7.6% Power Fin Corp Ltd NCD S237A(MD 13/04/2029)	1.85%
Aurobindo Pharma Ltd	1.80%
Mankind Pharma Limited	1.78%

Scheme Riskometer



The risk of the scheme is very high.

Benchmark Riskometer



The risk of the benchmark is high.

Major Risk Factors

1. Market Risk
2. Interest Rate Risk
3. Liquidity Risk
4. Credit Risk
5. Concentration Risk
6. Reinvestment Risk
7. Operational Risk
8. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)

Equity Turnover:	0.46 Times#
Gross Exposure Turnover (Equity + Debt + Derivatives)	1.03 Times#
Average Maturity (Years):	1.31 Years
Macaulay Duration (Years):	1.12 Years
Modified Duration (Years):	1.05 Years
Annualized Portfolio Yield:	7.65%
Yield to Maturity (%)	7.66%

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Past Performance is not an indicator or guarantee of future results

Bank of India Aggressive Hybrid Fund

Type of Scheme: An open ended hybrid scheme investing predominantly in equity and equity related instruments.

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
Bank of Baroda CD (MD 08/01/2027)		1.10%
Small Ind Dev Bk of India CD (MD 11/06/2027)		1.06%
	Small Ind Dev Bk of India CD (MD 20/08/2027)	0.00%
Punjab National Bank CD (MD 09/03/2027)		0.91%
	Punjab National Bank CD (MD 12/03/2027)	0.00%
Axis Bank Limited CD (MD 13/01/2027)		0.66%
Canara Bank CD (MD 12/01/2027)		0.66%
	ICICI Bank Limited CD (MD 12/02/2027)	0.00%
	National Bank For Agri & Rural CD (MD 17/03/2027)	0.00%
	7.59% REC Ltd NCD Ser 232A (MD 31/05/2027)	0.00%

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	0.56%	0.56%
Regular	1.74%	1.73%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	High	High

Changes in Credit Quality

Not Applicable

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1.	Standard Deviation	Statistical measurement that quantifies the average amount of variation or dispersion in a set of data values relative to their mean
2.	Beta	Beta measures how much an investment's price moves relative to the overall stock market.
3.	Sharpe Ratio	Evaluates the excess return generated per unit of risk
4.	Tracking Error	Indicates how closely fund tracks the Benchmark
5.	Tracking Difference	Difference between the fund and its benchmark return
6.	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
7.	Average Maturity	Weighted average residual maturity
8.	Macaulay Duration	Fund's sensitivity to interest rate changes
9.	Modified Duration	Fund's sensitivity to interest rate changes
10.	Annualized Portfolio Yield	Total income generated by the portfolio
11.	Yield to Maturity	Weighted average expected annual return
12.	Information Ratio	The Information Ratio measures a portfolio manager's ability to generate excess returns relative to a benchmark per unit of additional risk taken

Bank of India Aggressive Hybrid Fund

Type of Scheme: An open ended hybrid scheme investing predominantly in equity and equity related instruments.

Important Weblinks:

Sr. No.	Links	Description
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2.	Calculation/Methodology	Click here for various mathematical parameters and their respective calculation methodology/formulae
3.	Detailed Risk Factors	Click here for various risk factors associated with the Scheme.
4.	QR Code	Scan QR code for SID on the website
5.	Investor Services	Click here for contact details for investor services.
6.	Grievance submission and redressal	Click here to be directed to the grievance submission page.

Additional Disclosure

- Risk-free rate assumed to be 5.70% (TREPS as on October 30, 2026)
- Basis last rolling 12 months
- Past performance may or may not be sustained in the future.
- 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.
- Mr. Alok Singh has been managing this scheme from February 16, 2017. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
- 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.
- Different plans shall have a different expense structure

Bank of India Multi Asset Allocation Fund

Type of Scheme: An open-ended scheme investing in Equity, Debt and Gold ETF/ Silver ETF.

Product labeling:
- Wealth creation over medium to long term.
- Investment in equity and equity related securities, debt and money market instruments, Gold ETF/ Silver ETF.

Fund Details

Date of Inception / Allotment	28th February, 2024
Benchmark Index :	Nifty500 TRI(40%)+Nifty Composite Debt Index (40%)+Domestic Prices of Gold(15%)+Domestic Prices of Silver(5%)

NAV (As on October 30, 2026)	**NAV (₹)**
Direct Plan - Growth	12.4046
Direct Plan - IDCW	12.3985
Regular Plan - Growth	12.0629
Regular Plan - IDCW	12.0639

AUM	₹	358.23	Crore
AAUM	₹	365.44	Crore

Fund Manager Details

Name of Fund Managers:
Mr. Mithraem Bharucha
Total Experience: 15+ years
Managing Since: w.e.f February 28, 2024

Mr. Nilesh Jethani
Total Experience: 09+ years
Managing Since: w.e.f February 28, 2024

Minimum Investment

Lump sum Amount: ₹5,000 and in multiples of ₹1/- thereafter
Additional Purchase Amount: ₹1,000 and in multiples of ₹1/-
SIP Amount: ₹250/- and in multiples of ₹1/-

Load Structure

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

Base Expense Ratio (BER)

Regular	1.67%
Direct	0.70%

Quantitative Measures/ Risk Measures

Standard Deviation (%)	10.50%
Beta	1.08
Sharpe Ratio	-0.32
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio	NA

Please refer to the next page for detailed description in tabular format
The ratios are calculated based on 1 year data.

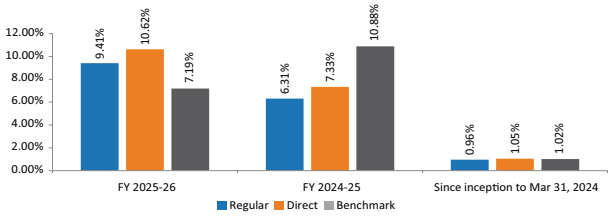
MCAP Categorization (As on October 31, 2026)

Mcap Category	Percentage
Debt	13.65%
GB/TB/Repo/Others	7.41%
Large Cap	27.08%
Mid Cap	5.21%
Small Cap	24.29%
Gold ETF	17.30%
Silver ETF	5.06%
Grand Total	**100.00%**

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
1 Year	2.29	3.42	-2.36
3 Years	NA	NA	NA
5 Years	NA	NA	NA
Since Inception	7.27	8.39	7.53

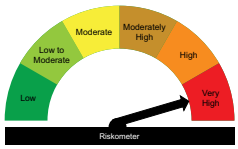
Absolute Returns for each F.Y. for last 5 years



Top 10 Holdings

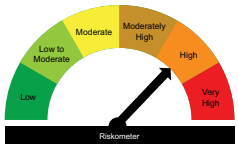
Top 10 Holdings	% to NAV
DSP Gold ETF	8.31%
7.44% IRFC Ltd NCD Sr.177 (MD 28/02/2034)	6.70%
ICICI Prudential Gold ETF	5.69%
ICICI Prudential Silver ETF	5.06%
8.1167% Bajaj Fin Ltd Sr288 NCD (MD 10/05/2027)	5.01%
6.94% GOI (MD 11/05/2036)	3.60%
Nippon India ETF Gold Bees	3.30%
State Bank of India	3.23%
Bank Of Baroda	2.69%
Sterlite Technologies Ltd	2.69%

Scheme Riskometer



The risk of the scheme is very high.

Benchmark Riskometer



The risk of the benchmark is high.

Major Risk Factors

1. Market Risk
2. Interest Rate Risk
3. Liquidity Risk
4. Credit Risk
5. Concentration Risk
6. Reinvestment Risk
7. Operational Risk
8. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)

Equity Turnover:	NA
Gross Exposure Turnover (Equity + Debt + Derivatives)	NA
Average Maturity (Years):	4.42 Years
Macaulay Duration (Years):	3.43 Years
Modified Duration (Years):	3.22 Years
Annualized Portfolio Yield:	7.79%
Yield to Maturity (%)	7.78%

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Past Performance is not an indicator or guarantee of future results

Bank of India Multi Asset Allocation Fund

Type of Scheme: An open-ended scheme investing in Equity, Debt and Gold ETF/ Silver ETF.

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
DSP Gold ETF		8.31%
	6.48% GOI (MD 06/10/2035)	0.00%
6.94% GOI (MD 11/05/2036)		3.60%
	8.05% Muthoot Finance Ltd 44-A OP1 (MD 25/11/2027)	0.00%
ICICI Prudential Silver ETF		5.06%
	Tata Motors Ltd	0.00%
	7.73% Tata Cap Hous Fin NCD SrF (MD 14/01/30)	0.00%
	Shriram Finance Limited	0.00%
TD Power Systems Ltd		0.98%
	CreditAccess Grameen Limited	0.00%

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	0.74%	0.70%
Regular	1.71%	1.67%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	High	High

Changes in Credit Quality

Not Applicable

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1.	Standard Deviation	Statistical measurement that quantifies the average amount of variation or dispersion in a set of data values relative to their mean
2.	Beta	Beta measures how much an investment's price moves relative to the overall stock market.
3.	Sharpe Ratio	Evaluates the excess return generated per unit of risk
4.	Tracking Error	Indicates how closely fund tracks the Benchmark
5.	Tracking Difference	Difference between the fund and its benchmark return
6.	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
7.	Average Maturity	Weighted average residual maturity
8.	Macaulay Duration	Fund's sensitivity to interest rate changes
9.	Modified Duration	Fund's sensitivity to interest rate changes
10.	Annualized Portfolio Yield	Total income generated by the portfolio
11.	Yield to Maturity	Weighted average expected annual return
12.	Information Ratio	The Information Ratio measures a portfolio manager's ability to generate excess returns relative to a benchmark per unit of additional risk taken

Bank of India Multi Asset Allocation Fund

Type of Scheme: An open-ended scheme investing in Equity, Debt and Gold ETF/ Silver ETF.

Important Weblinks:

Sr. No.	Links	Description
1.	Video Explainer	Click here for a video providing simplified explanation of the Fund Factsheet
2.	Calculation/Methodology	Click here for various mathematical parameters and their respective calculation methodology/formulae
3.	Detailed Risk Factors	Click here for various risk factors associated with the Scheme.
4.	QR Code	Scan QR code for SID on the website
5.	Investor Services	Click here for contact details for investor services.
6.	Grievance submission and redressal	Click here to be directed to the grievance submission page.

Additional Disclosure

- Risk-free rate assumed to be 5.70% (TREPS as on October 30, 2026)
- Basis last rolling 12 months
- Past performance may or may not be sustained in the future.
- 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.
- Mr. Mithraem Bharucha has been managing this scheme w.e.f. February 28, 2024. In addition to this scheme, he manages 5 open ended schemes. Mr. Nilesh Jethani co-manages the Fund (equity portion) w.e.f. April 23, 2024. In addition to this, he manages 2 open ended scheme, 2 close ended schemes and co-manages 1 open ended schemes of Bank of India Mutual Fund
- 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.
- Different plans shall have a different expense structure

Bank of India Balanced Advantage Fund

Type of Scheme: An open ended dynamic asset allocation Fund investing in debt and equity instruments only

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

Fund Details

Date of Inception / Allotment	14th March, 2014
Benchmark Index :	Nifty 50 Hybrid Composite Debt 50: 50 Index Total Return Index (TRI)

NAV (As on October 30, 2026)	**NAV (₹)**
Direct Plan - Growth	27.6151
Direct Plan - IDCW	16.6605
Regular Plan - Growth	25.1903
Regular Plan - IDCW	17.5751

AUM	₹	175.54	Crore
AAUM	₹	174.03	Crore

Fund Manager Details

Name of Fund Managers:
Mr. Alok Singh
Total Experience: 20+ years
Managing Since: w.e.f March 14, 2014

Minimum Investment

Lump sum Amount: ₹5,000 and in multiples of ₹1/-
Additional Purchase Amount: ₹1,000 and in multiples of ₹1/-
SIP Amount: ₹250/- and in multiples of ₹1/-

Load Structure

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

Base Expense Ratio (BER)

Regular	2.10%
Direct	1.01%

Quantitative Measures/ Risk Measures

Standard Deviation (%)	NA
Beta	NA
Sharpe Ratio	NA
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio	NA

Please refer to the next page for detailed description in tabular format

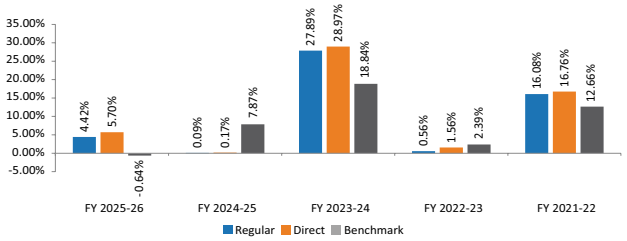
MCAP Categorization (As on October 31, 2026)

Mcap Category	Percentage
Large Cap	42.54%
GB/TB/Repo/Others	21.10%
Debt	16.70%
Small Cap	7.69%
Mid Cap	7.30%
InvIT	4.67%
Grand Total	**100.00%**

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
1 Year	-1.34	-0.20	-4.68
3 Years	8.07	9.27	6.71
5 Years	8.76	9.88	6.03
Since Inception	7.58	8.37	9.98

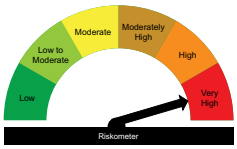
Absolute Returns for each F.Y. for last 5 years



Top 10 Holdings

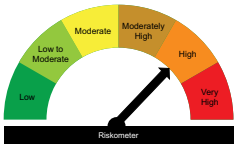
Top 10 Holdings	% to NAV
6.94% GOI (MD 11/05/2036)	6.06%
ICICI Bank Ltd	3.23%
IRB InvIT Fund	3.21%
6.27% Power Fin Corp NCD BS 251A (MD 15/07/2027)	2.81%
7.47% SIDBI NCD Ser II (MD 05/09/2029)	2.79%
Punjab National Bank CD (MD 09/03/2027)	2.77%
364 Days Tbill (MD 28/05/2027)	2.47%
7.37% IRFC Ltd Sr 181 NCD (MD 31/07/2029)	2.23%
State Bank of India	2.19%
Adani Ports and Special Economic Zone Ltd	2.16%

Scheme Riskometer



The risk of the scheme is very high.

Benchmark Riskometer



The risk of the benchmark is high.

Major Risk Factors

1. Market Risk
2. Interest Rate Risk
3. Liquidity Risk
4. Credit Risk
5. Concentration Risk
6. Reinvestment Risk
7. Operational Risk
8. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)

Equity Turnover:	0.20 Times#
Gross Exposure Turnover (Equity + Debt + Derivatives)	1.65 Times#
Average Maturity (Years):	2.35 Years
Macaulay Duration (Years):	1.89 Years
Modified Duration (Years):	1.80 Years
Annualized Portfolio Yield:	7.32%
Yield to Maturity (%)	7.35%

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Past Performance is not an indicator or guarantee of future results

Bank of India Balanced Advantage Fund

Type of Scheme: An open ended dynamic asset allocation Fund investing in debt and equity instruments only

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
6.94% GOI (MD 11/05/2036)		6.07%
Punjab National Bank CD (MD 09/03/2027)		2.78%
	Small Ind Dev Bk of India CD (MD 20/08/2027)	0.00%
	Punjab National Bank CD (MD 12/03/2027)	0.00%
	6.48% GOI (MD 06/10/2035)	0.00%
Steel Authority of India Ltd		1.01%
Meesho Ltd		0.65%
	IRB InvIT Fund	3.22%
Filatex India Ltd.		0.51%
	Reliance Industries Ltd	1.16%

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	1.01%	1.01%
Regular	2.10%	2.10%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Very High	Very High
Benchmark	High	High

Changes in Credit Quality

Not Applicable

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1.	Standard Deviation	Statistical measurement that quantifies the average amount of variation or dispersion in a set of data values relative to their mean
2.	Beta	Beta measures how much an investment's price moves relative to the overall stock market.
3.	Sharpe Ratio	Evaluates the excess return generated per unit of risk
4.	Tracking Error	Indicates how closely fund tracks the Benchmark
5.	Tracking Difference	Difference between the fund and its benchmark return
6.	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
7.	Average Maturity	Weighted average residual maturity
8.	Macaulay Duration	Fund's sensitivity to interest rate changes
9.	Modified Duration	Fund's sensitivity to interest rate changes
10.	Annualized Portfolio Yield	Total income generated by the portfolio
11.	Yield to Maturity	Weighted average expected annual return
12.	Information Ratio	The Information Ratio measures a portfolio manager's ability to generate excess returns relative to a benchmark per unit of additional risk taken

Bank of India Balanced Advantage Fund

Type of Scheme: An open ended dynamic asset allocation Fund investing in debt and equity instruments only

Important Weblinks:

Sr. No.	Links	Description
1.	Video Explainer	Click here for a video providing simplified explanation of the Fund Factsheet
2.	Calculation/Methodology	Click here for various mathematical parameters and their respective calculation methodology/formulae
3.	Detailed Risk Factors	Click here for various risk factors associated with the Scheme.
4.	QR Code	Scan QR code for SID on the website
5.	Investor Services	Click here for contact details for investor services.
6.	Grievance submission and redressal	Click here to be directed to the grievance submission page.

Additional Disclosure

- Risk-free rate assumed to be 5.70% (TREPS as on October 30, 2026)
- Basis last rolling 12 months
- Past performance may or may not be sustained in the future.
- 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.
- Mr. Alok Singh has been managing this scheme from December 1, 2021. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
- 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.
- Different plans shall have a different expense structure

Bank of India Conservative Hybrid Fund

Type of Scheme: An open ended hybrid scheme investing predominantly in debt instruments

Product labeling:
- 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).

Fund Details

Date of Inception / Allotment	18th March, 2009
Benchmark Index :	CRISIL Hybrid 85 + 15 - Conservative Index

NAV (As on October 30, 2026)	**NAV (₹)**
Direct Plan - Growth	37.6326
Direct Plan - Monthly IDCW	16.6921
Direct Plan - Quarterly IDCW	18.4885
Direct Plan - Annual IDCW	17.1469
Regular Plan - Growth	34.7460
Regular Plan - Monthly IDCW	17.8185
Regular Plan - Quarterly IDCW	18.5410
Regular Plan - Annual IDCW	16.8671
Eco Plan - Growth	36.1360
Eco Plan - Monthly IDCW	27.2637

AUM	₹	68.35	Crore
AAUM	₹	66.86	Crore

Fund Manager Details

Name of Fund Managers:
Mr. Alok Singh
Total Experience: 20+ years
Managing Since: w.e.f March 18, 2009

Minimum Investment

Lump sum Amount: ₹5,000 and in multiples of ₹1/- thereafter
Additional Purchase Amount: ₹1,000 and in multiples of ₹1/-
SIP Amount: ₹1,000/- and in multiples of ₹1/-

Load Structure

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

Base Expense Ratio (BER)

Regular	1.85%
Direct	0.94%

Quantitative Measures/ Risk Measures

Standard Deviation (%)	NA
Beta	NA
Sharpe Ratio	NA
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio	NA

Please refer to the next page for detailed description in tabular format

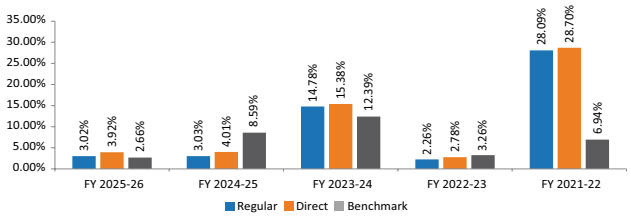
MCAP Categorization (As on October 31, 2026)

Mcap Category	Percentage
GB/TB/Repo/Others	48.08%
Debt	31.07%
Large Cap	11.96%
Mid Cap	4.71%
Small Cap	3.85%
Units of CDMDF	0.33%
Grand Total	**100.00%**

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
1 Year	0.12	1.06	0.90
3 Years	5.46	6.41	7.01
5 Years	8.62	9.42	6.07
Since Inception (Regular)	7.32	-	8.70
Since Inception (Direct)	-	7.97	8.40

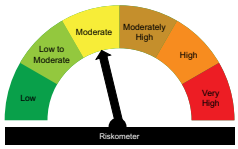
Absolute Returns for each F.Y. for last 5 years



Top 10 Holdings

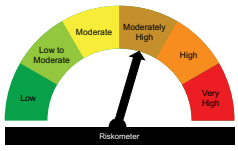
Top 10 Holdings	% to NAV
6.94% GOI (MD 11/05/2036)	10.62%
7.1% GOI (MD 18/04/2029)	7.33%
7.57% IRFC Ltd Sr 175 NCD (MD 18/04/2029)	7.22%
Punjab National Bank CD (MD 09/03/2027)	5.70%
6.27% Power Fin Corp NCD BS 251A (MD 15/07/2027)	4.33%
8.9% Muthoot Fin Ltd 37- A Op I (MD 07/10/2027)	3.65%
8.1167% Bajaj Fin Ltd Sr288 NCD (MD 10/05/2027)	2.92%
7.6% Power Fin Corp Ltd NCD S237A(MD 13/04/2029)	2.88%
7.47% SIDBI NCD Ser II (MD 05/09/2029)	2.86%
Glenmark Pharmaceuticals Ltd	2.19%

Scheme Riskometer



The risk of the scheme is moderate.

Benchmark Riskometer



The risk of the benchmark is moderately high.

Major Risk Factors

1. Market Risk
2. Interest Rate Risk
3. Liquidity Risk
4. Credit Risk
5. Concentration Risk
6. Reinvestment Risk
7. Operational Risk
8. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)

Equity Turnover:	NA
Gross Exposure Turnover (Equity + Debt + Derivatives)	NA
Average Maturity (Years):	2.12 Years
Macaulay Duration (Years):	1.73 Years
Modified Duration (Years):	1.65 Years
Annualized Portfolio Yield:	7.18%
Yield to Maturity (%)	7.19%

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Past Performance is not an indicator or guarantee of future results

Bank of India Conservative Hybrid Fund

Type of Scheme: An open ended hybrid scheme investing predominantly in debt instruments

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
Punjab National Bank CD (MD 09/03/2027)		5.70%
	Punjab National Bank CD (MD 12/03/2027)	0.00%
	7.73% Tata Cap Hous Fin NCD SrF (MD 14/01/30)	0.00%
6.94% GOI (MD 11/05/2036)		10.63%
	8.5% Nirma Ltd NCD SerVII trC(MD7/4/27) P/ C22/2/27	0.00%
	6.48% GOI (MD 06/10/2035)	0.00%
8.75% JSW Energy Ltd NCD TR 1(03/03/2028)		1.47%
Eternal Limited		0.55%
Indian Bank		0.51%
Raymond Ltd		0.53%

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	0.94%	0.94%
Regular	1.85%	1.85%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Moderate	Moderate
Benchmark	Moderately High	Moderately High

Changes in Credit Quality

Not Applicable

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1.	Standard Deviation	Statistical measurement that quantifies the average amount of variation or dispersion in a set of data values relative to their mean
2.	Beta	Beta measures how much an investment's price moves relative to the overall stock market.
3.	Sharpe Ratio	Evaluates the excess return generated per unit of risk
4.	Tracking Error	Indicates how closely fund tracks the Benchmark
5.	Tracking Difference	Difference between the fund and its benchmark return
6.	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
7.	Average Maturity	Weighted average residual maturity
8.	Macaulay Duration	Fund's sensitivity to interest rate changes
9.	Modified Duration	Fund's sensitivity to interest rate changes
10.	Annualized Portfolio Yield	Total income generated by the portfolio
11.	Yield to Maturity	Weighted average expected annual return
12.	Information Ratio	The Information Ratio measures a portfolio manager's ability to generate excess returns relative to a benchmark per unit of additional risk taken

Bank of India Conservative Hybrid Fund

Type of Scheme: An open ended hybrid scheme investing predominantly in debt instruments

Important Weblinks:

Sr. No.	Links	Description
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6.	Grievance submission and redressal	Click here to be directed to the grievance submission page.

Additional Disclosure

- Risk-free rate assumed to be 5.70% (TREPS as on October 30, 2026)
- Basis last rolling 12 months
- Past performance may or may not be sustained in the future.
- 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.
- Mr. Alok Singh has been managing this scheme from May 21, 2012. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
- 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.
- Different plans shall have a different expense structure

Bank of India Arbitrage Fund

Type of Scheme: An open ended scheme investing in arbitrage opportunities

Product labeling:
- 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.

Fund Details

Date of Inception / Allotment	18th June, 2018
Benchmark Index :	NIFTY 50 Arbitrage Index

NAV (As on October 30, 2026)	**NAV (₹)**
Direct Plan - Growth	15.6042
Direct Plan - Monthly IDCW	13.9978
Direct Plan - Quarterly IDCW	14.8218
Direct Plan - Annual IDCW	14.1013
Regular Plan - Growth	14.8436
Regular Plan - Monthly IDCW	13.3922
Regular Plan - Quarterly IDCW	14.2011
Regular Plan - Annual IDCW	13.7160

AUM	₹	123.18	Crore
AAUM	₹	116.80	Crore

Fund Manager Details

Name of Fund Managers:
Mr. Nilesh Jethani
Total Experience: 09+ years
Managing Since: w.e.f July 14, 2025

Minimum Investment

Lump sum Amount: ₹5,000 and in multiples of ₹1/-
Additional Purchase Amount: ₹1,000 and in multiples of ₹1/-
SIP Amount: ₹1,000/- and in multiples of ₹1/-

Load Structure

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

Base Expense Ratio (BER)

Regular	0.88%
Direct	0.29%

Quantitative Measures/ Risk Measures

Standard Deviation (%)	0.50%
Beta	0.61
Sharpe Ratio	1.00
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio	NA

Please refer to the next page for detailed description in tabular format

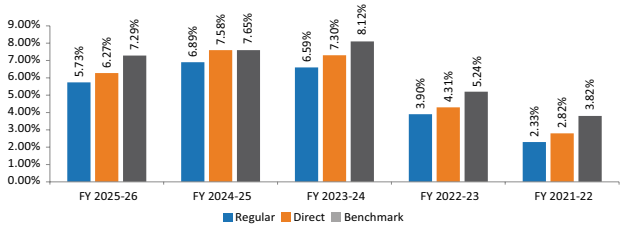
MCAP Categorization (As on October 31, 2026)

Mcap Category	Percentage
Arbitrage Positions	72.23%
Mutual Fund Units	18.31%
GB/TB/Repo/Others	9.46%
Grand Total	**100.00%**

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
1 Year	5.88	6.49	7.32
3 Years	6.20	6.84	7.41
5 Years	5.43	6.01	6.76
Since Inception	4.83	5.46	5.84

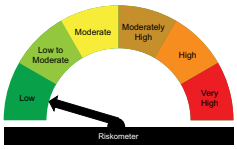
Absolute Returns for each F.Y. for last 5 years



Top 10 Holdings

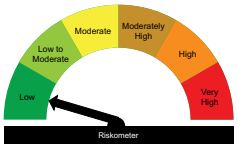
Top 10 Holdings	% to NAV
HDFC Bank Ltd.	5.01%
Tata Steel Ltd.	4.79%
Bharat Forge Ltd.	4.33%
Canara Bank Ltd.	4.32%
Vedanta Ltd.	3.82%
Reliance Industries Ltd.	3.69%
Vodafone Idea Ltd.	3.36%
Bajaj Finance Ltd.	3.20%
UPL Ltd.	2.77%
Container Corporation of India Ltd.	2.69%

Scheme Riskometer



The risk of the scheme is low.

Benchmark Riskometer



The risk of the benchmark is low.

Major Risk Factors

1. Market Risk
2. Interest Rate Risk
3. Liquidity Risk
4. Credit Risk
5. Concentration Risk
6. Reinvestment Risk
7. Operational Risk
8. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)

Equity Turnover:	2.06 Times#
Gross Exposure Turnover (Equity + Debt + Derivatives)	12.13 Times#
Average Maturity (Years):	0.08 Years
Macaulay Duration (Years):	0.08 Years
Modified Duration (Years):	0.08 Years
Annualized Portfolio Yield:	6.81%
Yield to Maturity (%)	6.74%

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Past Performance is not an indicator or guarantee of future results

Bank of India Arbitrage Fund

Type of Scheme: An open ended scheme investing in arbitrage opportunities

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
	Steel Authority of India Ltd	0.00%
	91 Days Tbill (MD 01/10/2026)	0.00%
	Bank Of Baroda	1.76%
NTPC Ltd		2.59%
	364 Days Tbill (MD 08/10/2026)	0.00%
	Kotak Mahindra Bank Ltd	0.00%
	Canara Bank Ltd	4.33%
Container Corporation of India Ltd		2.70%
	182 Days Tbill (MD 22/10/2026)	0.00%
UPL Limited		2.78%

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	0.31%	0.29%
Regular	0.88%	0.88%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Low	Low
Benchmark	Low	Low

Changes in Credit Quality

Not Applicable

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1.	Standard Deviation	Statistical measurement that quantifies the average amount of variation or dispersion in a set of data values relative to their mean
2.	Beta	Beta measures how much an investment's price moves relative to the overall stock market.
3.	Sharpe Ratio	Evaluates the excess return generated per unit of risk
4.	Tracking Error	Indicates how closely fund tracks the Benchmark
5.	Tracking Difference	Difference between the fund and its benchmark return
6.	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
7.	Average Maturity	Weighted average residual maturity
8.	Macaulay Duration	Fund's sensitivity to interest rate changes
9.	Modified Duration	Fund's sensitivity to interest rate changes
10.	Annualized Portfolio Yield	Total income generated by the portfolio
11.	Yield to Maturity	Weighted average expected annual return
12.	Information Ratio	The Information Ratio measures a portfolio manager's ability to generate excess returns relative to a benchmark per unit of additional risk taken

Bank of India Arbitrage Fund

Type of Scheme: An open ended scheme investing in arbitrage opportunities

Important Weblinks:

Sr. No.	Links	Description
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5.	Investor Services	Click here for contact details for investor services.
6.	Grievance submission and redressal	Click here to be directed to the grievance submission page.

Additional Disclosure

- Risk-free rate assumed to be 5.70% (TREPS as on October 30, 2026)
- Basis last rolling 12 months
- Past performance may or may not be sustained in the future.
- 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.
- Mr. Nilesh Jethani has been managing the Scheme since July 14, 2025. In addition to this scheme, he manages 1 open ended scheme, 2 close ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
- 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.
- Different plans shall have a different expense structure

Bank of India Liquid Fund

Type of Scheme: An Open Ended Liquid Scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.

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

Fund Details

Date of Inception / Allotment	16th July, 2008
Benchmark Index :	Tier 1: CRISIL Liquid Debt A-I Index

NAV (As on October 31, 2026)	**NAV (₹)**
Direct Plan - Growth	3,296.9930
Direct Plan - Daily IDCW	1,005.0000
Direct Plan - Weekly IDCW	1,006.0263
Regular Plan - Growth	3,262.6811
Regular Plan - Daily IDCW	1,005.0000
Regular Plan - Weekly IDCW	1,006.0183

AUM	₹ 2,325.67 Crore
AAUM	₹ 2,423.23 Crore

Fund Manager Details

Name of Fund Managers:
Mr. Mithraem Bharucha
Total Experience: 15+ years
Managing Since: w.e.f August 17, 2021

Minimum Investment

Lump sum Amount: ₹5,000 and in multiples of ₹1/-
Additional Purchase Amount: ₹1,000 and in multiples of ₹1/-
SIP Amount: NA

Load Structure

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

Base Expense Ratio (BER)

Regular	0.12%
Direct	0.07%

Quantitative Measures/ Risk Measures

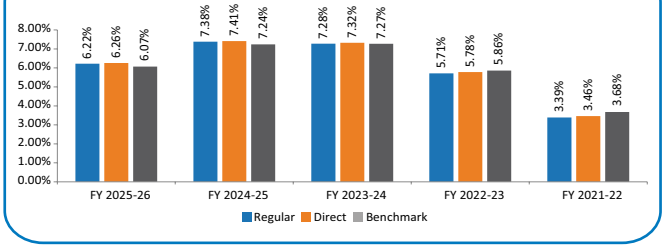
Standard Deviation (%)	NA
Beta	NA
Sharpe Ratio	NA
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio	NA

Please refer to the next page for detailed description in tabular format

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
1 year	6.44	6.49	6.18
3 years	6.88	6.92	6.71
5 years	6.40	6.45	6.32
Since Inception (Regular)	6.67	-	6.76
Since Inception (Direct)	-	6.82	6.70

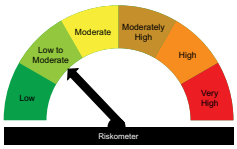
Absolute Returns for each F.Y. for last 5 years



Top 10 Holdings

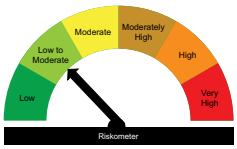
Top 10 Holdings	% to NAV
National Bank For Agri & Rural CD (MD 10/11/2026)	6.44%
Axis Bank Ltd. CD (MD 16/12/2026)	4.26%
Small Ind Dev Bk of India CD (MD 10/11/2026)	3.22%
91 Days Tbill (MD 19/11/2026)	3.22%
364 Days Tbill (MD 26/11/2026)	3.21%
Aditya Birla Housing Finance CP (MD 23/11/2026)	3.21%
Canara Bank CD (MD 30/11/2026)	3.21%
Indian Bank CD (MD 15/12/2026)	3.20%
HDFC Bank Ltd. CD (MD 19/11/2026)	3.00%
364 Days Tbill (MD 03/12/2026)	2.78%

Scheme Riskometer



The risk of the scheme is low to moderate.

Benchmark Riskometer



The risk of the benchmark is low to moderate.

Major Risk Factors

1. Interest Rate Risk
2. Liquidity Risk
3. Credit Risk
4. Concentration Risk
5. Reinvestment Risk
6. Operational Risk
7. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)

Equity Turnover:	NA
Gross Exposure Turnover (Equity + Debt + Derivatives)	NA
Average Maturity (Years):	0.09 Years
Macaulay Duration (Years):	0.09 Years
Modified Duration (Years):	0.09 Years
Annualized Portfolio Yield:	7.05%
Yield to Maturity (%)	7.14%

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities	Click Here
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Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Past Performance is not an indicator or guarantee of future results

Bank of India Liquid Fund

Type of Scheme: An Open Ended Liquid Scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
364 Days Tbill (MD 25/12/2026)		2.13%
Bank of Baroda CD (MD 23/12/2026)		2.13%
Bank of Baroda CD (MD 25/01/2027)		2.11%
Canara Bank CD (MD 12/01/2027)		2.12%
NTPC Limited CP (MD 13/11/2026)		2.14%
Union Bank of India CD (MD 19/01/2027)		2.12%
	Union Bank of India CD (MD 27/10/2026)	0.00%
91 Days Tbill (MD 14/01/2027)		1.06%
	AU Small Finance Bank Limited CD (MD 06/11/2026)	0.00%
	Bank of Baroda CD (MD 05/11/2026)	0.00%

Changes in Credit Quality

Not Applicable

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	0.07%	0.07%
Regular	0.12%	0.12%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Low to Moderate	Low to Moderate
Benchmark	Low to Moderate	Low to Moderate

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)			

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 :

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1.	Standard Deviation	Statistical measurement that quantifies the average amount of variation or dispersion in a set of data values relative to their mean
2.	Beta	Beta measures how much an investment's price moves relative to the overall stock market.
3.	Sharpe Ratio	Evaluates the excess return generated per unit of risk
4.	Tracking Error	Indicates how closely fund tracks the Benchmark
5.	Tracking Difference	Difference between the fund and its benchmark return
6.	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
7.	Average Maturity	Weighted average residual maturity
8.	Macaulay Duration	Fund's sensitivity to interest rate changes
9.	Modified Duration	Fund's sensitivity to interest rate changes
10.	Annualized Portfolio Yield	Total income generated by the portfolio
11.	Yield to Maturity	Weighted average expected annual return
12.	Information Ratio	The Information Ratio measures a portfolio manager's ability to generate excess returns relative to a benchmark per unit of additional risk taken

Bank of India Liquid Fund

Type of Scheme: An Open Ended Liquid Scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.

Important Weblinks:

Sr. No.	Links	Description
1.	Video Explainer	Click here for a video providing simplified explanation of the Fund Factsheet
2.	Calculation/Methodology	Click here for various mathematical parameters and their respective calculation methodology/formulae
3.	Detailed Risk Factors	Click here for various risk factors associated with the Scheme.
4.	QR Code	Scan QR code for SID on the website
5.	Investor Services	Click here for contact details for investor services.
6.	Grievance submission and redressal	Click here to be directed to the grievance submission page.

Additional Disclosure

- Risk-free rate assumed to be 5.70% (TREPS as on October 30, 2026)
- Basis last rolling 12 months
- Past performance may or may not be sustained in the future.
- 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.
- Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
- 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.
- Different plans shall have a different expense structure

Bank of India Short Term Fund

(Formerly Bank of India Short Term Income Fund)

Type of Scheme: 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.

Product labeling:
- 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.

Fund Details

Date of Inception / Allotment	18th December, 2008
Benchmark Index :	Tier 1: CRISIL Short Duration Debt A-II Index

NAV (As on October 30, 2026)	**NAV (₹)**
Direct Plan - Growth	31.0242
Direct Plan - Monthly IDCW	15.0233
Direct Plan - Quarterly IDCW	14.3021
Regular Plan - Growth	28.3175
Regular Plan - Monthly IDCW	14.4712
Regular Plan - Quarterly IDCW	14.3199

AUM	₹ 254.06	Crore
AAUM	₹ 260.26	Crore

Fund Manager Details

Name of Fund Managers:
Mr. Mithraem Bharucha
Total Experience: 15+ years
Managing Since: w.e.f August 17, 2021

Minimum Investment

Lump sum Amount: ₹5,000 and in multiples of ₹1/-
Additional Purchase Amount: ₹1,000 and in multiples of ₹1/-
SIP Amount: ₹1,000/- and in multiples of ₹1/-

Load Structure

Exit Load: Nil

Base Expense Ratio (BER)

Regular	1.00%
Direct	0.45%

Quantitative Measures/ Risk Measures

Standard Deviation (%)	NA
Beta	NA
Sharpe Ratio	NA
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio	NA

Please refer to the next page for detailed description in tabular format

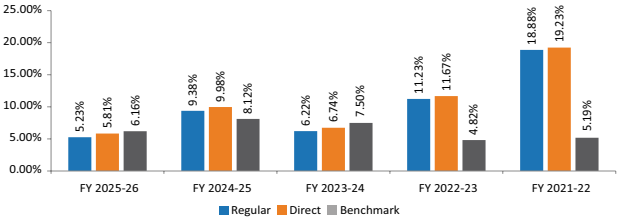
Composition By Holding Period

Duration	% of Assets
Upto 3 months	2.03%
3 months to 6 months	19.11%
6 months to 1 year	23.32%
> 1 year	55.54%

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
1 Year	3.67	4.29	4.27
3 Years	6.86	7.46	6.85
5 Years	10.19	10.73	6.06
Since Inception (Regular)	5.99	-	7.36
Since Inception (Direct)	-	6.77	7.42

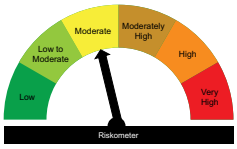
Absolute Returns for each F.Y. for last 5 years



Top 10 Holdings

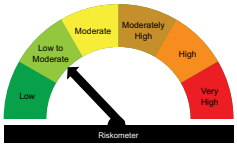
Top 10 Holdings	% to NAV
6.94% GOI (MD 11/05/2036)	23.10%
7.6% Power Fin Corp Ltd. NCD S237A(MD 13/04/2029)	8.14%
6.90% LIC Housing Fin Ltd. NCD Tr456(MD 17/09/2027)	7.78%
L&T Finance Ltd. CP (MD 19/03/2027)	7.64%
Canara Bank CD (MD 12/03/2027)	5.75%
Small Ind Dev Bk of India CD (MD 03/09/2027)	5.52%
7.6% Torrent Pharma Ltd. NCD Sr 2 (MD 19/01/2029)	4.65%
8.9% Muthoot Fin Ltd. 37- A Op I (MD 07/10/2027)	3.93%
8.40% Godrej Industries NCD Sr II (MD 27/08/2027)	3.92%
7.37% IRFC Ltd. Sr 181 NCD (MD 31/07/2029)	3.86%

Scheme Riskometer



The risk of the scheme is moderate.

Benchmark Riskometer



The risk of the benchmark is low to moderate.

Major Risk Factors

1. Interest Rate Risk
2. Liquidity Risk
3. Credit Risk
4. Concentration Risk
5. Reinvestment Risk
6. Operational Risk
7. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)

Equity Turnover:	NA
Gross Exposure Turnover (Equity + Debt + Derivatives)	NA
Average Maturity (Years):	3.38 Years
Macaulay Duration (Years):	2.67 Years
Modified Duration (Years):	2.55 Years
Annualized Portfolio Yield:	7.80%
Yield to Maturity (%)	8.04%

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Past Performance is not an indicator or guarantee of future results

Bank of India Short Term Fund

Type of Scheme: 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.

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
6.94% GOI (MD 11/05/2036)		23.09%
	6.48% GOI (MD 06/10/2035)	0.00%
	HDFC Bank Limited CD (MD 15/01/2027)	0.00%
	8.05% Muthoot Finance Ltd 44-A OP1 (MD 25/11/2027)	0.00%
	Punjab National Bank CD (MD 12/03/2027)	0.00%
8.75% JSW Energy Ltd NCD TR 1(03/03/2028)		0.63%

Changes in Credit Quality

Not Applicable

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	0.45%	0.45%
Regular	1.00%	1.00%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Moderate	Moderate
Benchmark	Low to Moderate	Low to Moderate

Potential Risk Class Matrix

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

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 :

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1.	Standard Deviation	Statistical measurement that quantifies the average amount of variation or dispersion in a set of data values relative to their mean
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3.	Sharpe Ratio	Evaluates the excess return generated per unit of risk
4.	Tracking Error	Indicates how closely fund tracks the Benchmark
5.	Tracking Difference	Difference between the fund and its benchmark return
6.	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
7.	Average Maturity	Weighted average residual maturity
8.	Macaulay Duration	Fund's sensitivity to interest rate changes
9.	Modified Duration	Fund's sensitivity to interest rate changes
10.	Annualized Portfolio Yield	Total income generated by the portfolio
11.	Yield to Maturity	Weighted average expected annual return
12.	Information Ratio	The Information Ratio measures a portfolio manager's ability to generate excess returns relative to a benchmark per unit of additional risk taken

Bank of India Short Term Fund

Type of Scheme: 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.

Important Weblinks:

Sr. No.	Links	Description
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2.	Calculation/Methodology	Click here for various mathematical parameters and their respective calculation methodology/formulae
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5.	Investor Services	Click here for contact details for investor services.
6.	Grievance submission and redressal	Click here to be directed to the grievance submission page.

Additional Disclosure

- Risk-free rate assumed to be 5.70% (TREPS as on October 30, 2026)
- Basis last rolling 12 months
- Past performance may or may not be sustained in the future.
- 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.
- Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
- 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.
- Different plans shall have a different expense structure

Bank of India Ultra Short Term Fund

(Formerly Bank of India Ultra Short Duration Fund)

Type of Scheme: 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.

Product labeling:
- 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.

Fund Details

Date of Inception / Allotment	16th July, 2008
Benchmark Index :	Tier 1: CRISIL Ultra Short Duration Debt A-I Index

NAV (As on October 30, 2026)	**NAV (₹)**
Direct Plan - Growth	3,547.7102
Direct Plan - Bonus	3,532.3868
Direct Plan - Daily IDCW	1,005.0001
Direct Plan - Weekly IDCW	1,005.6777
Regular Plan - Growth	3,405.7633
Regular Plan - Bonus	-
Regular Plan - Daily IDCW	1,005.0000
Regular Plan - Weekly IDCW	1,005.4228

AUM	₹	221.76	Crore
AAUM	₹	205.75	Crore

Fund Manager Details

Name of Fund Managers:
Mr. Mithraem Bharucha
Total Experience: 15+ years
Managing Since: w.e.f August 17, 2021

Minimum Investment

Lump sum Amount: ₹5,000 and in multiples of ₹1/-
Additional Purchase Amount: ₹1,000 and in multiples of ₹1/-
SIP Amount: ₹1,000/- and in multiples of ₹1/-

Load Structure

Exit Load: Nil

Base Expense Ratio (BER)

Regular	0.85%
Direct	0.34%

Quantitative Measures/ Risk Measures

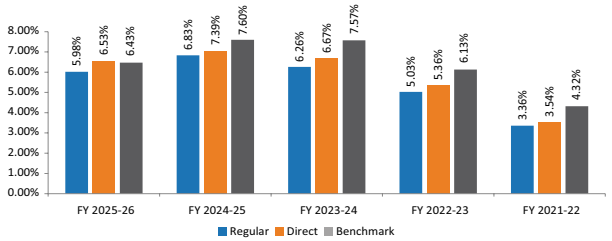
Standard Deviation (%)	NA
Beta	NA
Sharpe Ratio	NA
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio	NA

Please refer to the next page for detailed description in tabular format

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
1 Year	5.69	6.22	6.21
3 Years	6.30	6.82	6.99
5 Years	5.82	6.26	6.56
Since Inception (Regular)	6.92	-	7.35
Since Inception (Direct)	-	7.24	7.15

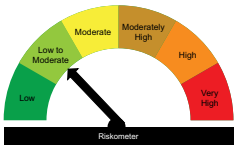
Absolute Returns for each F.Y. for last 5 years



Top 10 Holdings

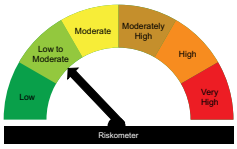
Top 10 Holdings	% to NAV
Punjab National Bank CD (MD 09/03/2027)	8.78%
7.8% NABARD Sr 24E NCD (MD 15/03/2027)	6.75%
Union Bank of India CD (MD 12/03/2027)	6.58%
Kotak Mahindra Bank Ltd. CD (MD 21/12/2026)	6.25%
6.27% Power Fin Corp NCD BS 251A (MD 15/07/2027)	6.23%
Bank of Baroda CD (MD 11/12/2026)	4.47%
Canara Bank CD (MD 12/01/2027)	4.44%
Axis Bank Ltd. CD (MD 13/01/2027)	4.44%
Small Ind Dev Bk of India CD (MD 05/02/2027)	4.42%
Axis Bank Ltd. CD (MD 12/02/2027)	4.41%

Scheme Riskometer



The risk of the scheme is low to moderate.

Benchmark Riskometer



The risk of the benchmark is low to moderate.

Major Risk Factors

1. Interest Rate Risk
2. Liquidity Risk
3. Credit Risk
4. Concentration Risk
5. Reinvestment Risk
6. Operational Risk
7. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)	
Equity Turnover:	NA
Gross Exposure Turnover (Equity + Debt + Derivatives)	NA
Average Maturity (Years):	0.30 Years
Macaulay Duration (Years):	0.30 Years
Modified Duration (Years):	0.30 Years
Annualized Portfolio Yield:	7.52%
Yield to Maturity (%)	7.61%

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Past Performance is not an indicator or guarantee of future results

Bank of India Ultra Short Term Fund

Type of Scheme: 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.

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
Punjab National Bank CD (MD 09/03/2027)		8.78%
7.8% NABARD Sr 24E NCD (MD 15/03/2027)		6.75%
	7.59% REC Ltd NCD Ser 232A (MD 31/05/2027)	0.00%
	National Bank For Agri & Rural CD (MD 17/03/2027)	0.00%
Axis Bank Limited CD (MD 13/01/2027)		4.44%
Canara Bank CD (MD 12/01/2027)		4.44%
	Punjab National Bank CD (MD 12/03/2027)	0.00%
91 Days Tbill (MD 19/11/2026)		1.80%
	364 Days Tbill (MD 15/10/2026)	0.00%
	364 Days Tbill (MD 08/10/2026)	0.00%

Changes in Credit Quality

Not Applicable

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	0.34%	0.34%
Regular	0.85%	0.85%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Low to Moderate	Low to Moderate
Benchmark	Low to Moderate	Low to Moderate

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)			

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 :

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1.	Standard Deviation	Statistical measurement that quantifies the average amount of variation or dispersion in a set of data values relative to their mean
2.	Beta	Beta measures how much an investment's price moves relative to the overall stock market.
3.	Sharpe Ratio	Evaluates the excess return generated per unit of risk
4.	Tracking Error	Indicates how closely fund tracks the Benchmark
5.	Tracking Difference	Difference between the fund and its benchmark return
6.	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
7.	Average Maturity	Weighted average residual maturity
8.	Macaulay Duration	Fund's sensitivity to interest rate changes
9.	Modified Duration	Fund's sensitivity to interest rate changes
10.	Annualized Portfolio Yield	Total income generated by the portfolio
11.	Yield to Maturity	Weighted average expected annual return
12.	Information Ratio	The Information Ratio measures a portfolio manager's ability to generate excess returns relative to a benchmark per unit of additional risk taken

Bank of India Ultra Short Term Fund

Type of Scheme: 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.

Important Weblinks:

Sr. No.	Links	Description
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5.	Investor Services	Click here for contact details for investor services.
6.	Grievance submission and redressal	Click here to be directed to the grievance submission page.

Additional Disclosure

- Risk-free rate assumed to be 5.70% (TREPS as on October 30, 2026)
- Basis last rolling 12 months
- Past performance may or may not be sustained in the future.
- 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.
- Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
- 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.
- Different plans shall have a different expense structure

Bank of India Money Market Fund

Type of Scheme: An open ended debt scheme investing in money market instruments.
A Relatively Low interest rate risk and Moderate Credit Risk.

Product labeling:
- Regular income over Short to Medium term.
- Investment in Money Market instruments with maturity upto one year

Fund Details

Date of Inception / Allotment	04th February, 2025
Benchmark Index :	Tier 1: CRISIL Money Market A-1 Index

NAV (As on October 30, 2026)	**NAV (₹)**
Direct Plan - Growth	11.2529
Direct Plan - Daily IDCW	10.0500
Direct Plan - Weekly IDCW	10.1316
Direct Plan - Monthly IDCW	10.0582
Regular Plan - Growth	11.1650
Regular Plan - Daily IDCW	10.0500
Regular Plan - Weekly IDCW	10.0561
Regular Plan - Monthly IDCW	10.0578

AUM	₹	295.27	Crore
AAUM	₹	368.67	Crore

Fund Manager Details

Name of Fund Managers:
Mr. Mithraem Bharucha
Total Experience: 15+ years
Managing Since: w.e.f February 04, 2025

Minimum Investment

Lump sum Amount: ₹5,000 and in multiples of ₹1/-
Additional Purchase Amount: ₹1,000 and in multiples of ₹1/-
SIP Amount: ₹1,000/- and in multiples of ₹1/-

Load Structure

Exit Load: Nil

Base Expense Ratio (BER)

Regular	0.45%
Direct	0.14%

Quantitative Measures/ Risk Measures

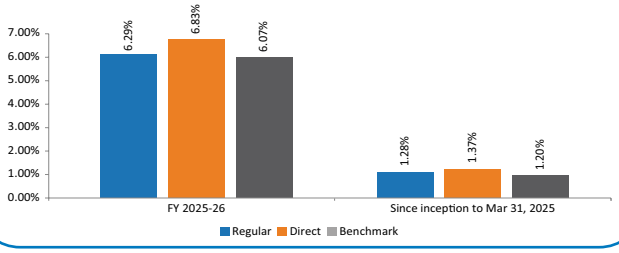
Standard Deviation (%)	NA
Beta	NA
Sharpe Ratio	NA
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio	NA

Please refer to the next page for detailed description in tabular format

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
1 year	5.97	6.39	5.92
3 years	NA	NA	NA
5 years	NA	NA	NA
Since Inception	6.55	7.03	6.36

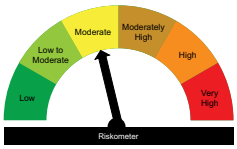
Absolute Returns for each F.Y. for last 5 years



Top 10 Holdings

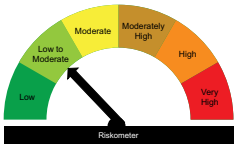
Top 10 Holdings	% to NAV
364 Days Tbill (MD 25/02/2027)	8.31%
Kotak Mahindra Bank Ltd. CD (MD 04/02/2027)	8.30%
Axis Bank Ltd. CD (MD 12/02/2027)	8.29%
Kotak Securities Ltd. CP (MD 12/02/2027)	8.28%
Axis Finance Ltd. CP (MD 12/02/2027)	8.28%
Manappuram Finance Ltd. CP (MD 10/02/2027)	8.27%
HDFC Bank Ltd. CD (MD 05/03/2027)	8.25%
ICICI Bank Ltd. CD (MD 25/03/2027)	8.22%
Godrej Housing Finance Ltd. CP (MD 19/03/2027)	6.57%
364 Days Tbill (MD 25/12/2026)	5.04%

Scheme Riskometer



The risk of the scheme is moderate.

Benchmark Riskometer



The risk of the benchmark is low to moderate.

Major Risk Factors

1. Interest Rate Risk
2. Liquidity Risk
3. Credit Risk
4. Concentration Risk
5. Reinvestment Risk
6. Operational Risk
7. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)

Equity Turnover:	NA
Gross Exposure Turnover (Equity + Debt + Derivatives)	NA
Average Maturity (Years):	0.32 Years
Macaulay Duration (Years):	0.32 Years
Modified Duration (Years):	0.32 Years
Annualized Portfolio Yield:	7.63%
Yield to Maturity (%)	7.65%

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Past Performance is not an indicator or guarantee of future results

Bank of India Money Market Fund

Type of Scheme: An open ended debt scheme investing in money market instruments.
A Relatively Low interest rate risk and Moderate Credit Risk.

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
	National Bank For Agri & Rural CD (MD 05/03/2027)	0.00%
	Union Bank of India CD (MD 19/01/2027)	0.00%
	National Bank For Agri & Rural CD (MD 17/03/2027)	0.00%
	Punjab National Bank CD (MD 12/03/2027)	0.00%
	ICICI Bank Limited CD (MD 27/01/2027)	0.00%
	ICICI Bank Limited CD (MD 12/02/2027)	0.00%
	Small Ind Dev Bk of India CD (MD 26/02/2027)	0.00%
	Union Bank of India CD (MD 27/10/2026)	0.00%

Changes in Credit Quality

Not Applicable

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	0.14%	0.14%
Regular	0.45%	0.45%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Low to Moderate	Moderate
Benchmark	Low to Moderate	Low to Moderate

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)			

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 :

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1.	Standard Deviation	Statistical measurement that quantifies the average amount of variation or dispersion in a set of data values relative to their mean
2.	Beta	Beta measures how much an investment's price moves relative to the overall stock market.
3.	Sharpe Ratio	Evaluates the excess return generated per unit of risk
4.	Tracking Error	Indicates how closely fund tracks the Benchmark
5.	Tracking Difference	Difference between the fund and its benchmark return
6.	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
7.	Average Maturity	Weighted average residual maturity
8.	Macaulay Duration	Fund's sensitivity to interest rate changes
9.	Modified Duration	Fund's sensitivity to interest rate changes
10.	Annualized Portfolio Yield	Total income generated by the portfolio
11.	Yield to Maturity	Weighted average expected annual return
12.	Information Ratio	The Information Ratio measures a portfolio manager's ability to generate excess returns relative to a benchmark per unit of additional risk taken

Bank of India Money Market Fund

Type of Scheme: An open ended debt scheme investing in money market instruments.
A Relatively Low interest rate risk and Moderate Credit Risk.

Important Weblinks:

Sr. No.	Links	Description
1.	Video Explainer	Click here for a video providing simplified explanation of the Fund Factsheet
2.	Calculation/Methodology	Click here for various mathematical parameters and their respective calculation methodology/formulae
3.	Detailed Risk Factors	Click here for various risk factors associated with the Scheme.
4.	QR Code	Scan QR code for SID on the website
5.	Investor Services	Click here for contact details for investor services.
6.	Grievance submission and redressal	Click here to be directed to the grievance submission page.

Additional Disclosure

- Risk-free rate assumed to be 5.70% (TREPS as on October 30, 2026)
- Basis last rolling 12 months
- Past performance may or may not be sustained in the future.
- 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.
- Mr. Mithraem Bharucha has been managing this scheme since inception. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
- 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.
- Different plans shall have a different expense structure

Bank of India Credit Risk Fund

Type of Scheme: 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.

Product labeling:
- 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.

Fund Details

Date of Inception / Allotment	27th February, 2015
Benchmark Index :	Tier 1: CRISIL Credit Risk Debt B-II Index

NAV (As on October 30, 2026)	**NAV (₹)**
Direct Plan - Growth	14.9508
Regular Plan - Growth	14.5128

AUM	₹	78.52	Crore
AAUM	₹	77.46	Crore

Fund Manager Details

Name of Fund Managers:
Mr. Alok Singh
Total Experience: 20+ years
Managing Since: w.e.f February 27, 2015

Minimum Investment

Lump sum Amount: ₹5,000 and in multiples of ₹1/- thereafter.
Additional Purchase Amount: ₹1,000 and in multiples of ₹1/-
SIP Amount: NA

Load Structure

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

Base Expense Ratio (BER)

Regular	1.15%
Direct	0.51%

Quantitative Measures/ Risk Measures

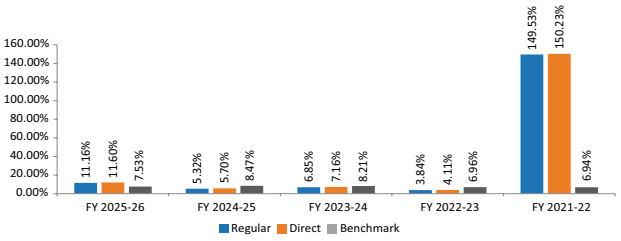
Standard Deviation (%)	NA
Beta	NA
Sharpe Ratio	NA
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio	NA

Please refer to the next page for detailed description in tabular format

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
1 Year	16.46	16.95	5.67
3 Years	9.57	9.99	7.65
5 Years	27.37	27.80	7.14
Since Inception	3.24	3.50	8.06

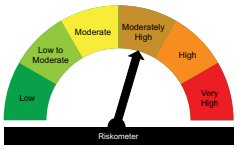
Absolute Returns for each F.Y. for last 5 years



Top 10 Holdings

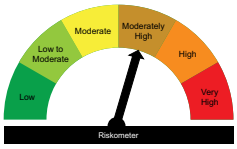
Top 10 Holdings	% to NAV
7.99% Rashtriya Chem & Fert NCD (MD 07/08/2027)	9.65%
8.75% JSW Energy Ltd. NCD TR 1(03/03/2028)	9.43%
7.70% Nuvoco Vistas Corp Ltd. NCD (MD 18/09/2028)	9.15%
8.35%Aditya Birla Real Est NCD OPT1(MD30/08/27)	8.88%
9.40% 360 One Prime NCD(MD 04/03/2027)	8.79%
8.65% Aadhar Housing Fin Ltd. NCD(MD 21/08/2027)	8.65%
8.60% Manappuram Finance Ltd. NCD (MD 24/03/2028)	8.23%
9.45% Vedanta Ltd. NCD SR II (MD 05/06/2028)	6.41%
8.5% Nirma Ltd. NCD SerVII trC(MD7/4/27) P/C22/2/27	6.36%
8.39% JSW Steel Ltd. NCD (MD13/05/27) C 25/03/27	6.33%

Scheme Riskometer



The risk of the scheme is moderately high.

Benchmark Riskometer



The risk of the benchmark is moderately high.

Major Risk Factors

1. Interest Rate Risk
2. Liquidity Risk
3. Credit Risk
4. Concentration Risk
5. Reinvestment Risk
6. Operational Risk
7. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)

Equity Turnover:	NA
Gross Exposure Turnover (Equity + Debt + Derivatives)	NA
Average Maturity (Years):	0.86 Years
Macaulay Duration (Years):	0.83 Years
Modified Duration (Years):	0.76 Years
Annualized Portfolio Yield:	8.01%
Yield to Maturity (%)	8.28%

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

Detailed Investment in Securities	Click Here
Allocation of Net Asset by Sectors	Click Here
Allocation of Net Asset by Asset Class	Click Here
Allocation of Net Assets by Credit Rating	Click Here
Allocation of Net Assets by region/country	Click Here

Past Performance is not an indicator or guarantee of future results

Bank of India Credit Risk Fund

Type of Scheme: 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.

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
8.75% JSW Energy Ltd NCD TR 1(03/03/2028)		9.43%
	8.5% Nirma Ltd NCD SerVII trC(MD7/4/27) P/ C22/2/27	6.36%
7.99% Rashtriya Chem & Fert NCD (MD 07/08/2027)		9.65%
7.70% Nuvoco Vistas Corp Ltd NCD (MD 18/09/2028)		9.15%

Changes in Credit Quality

Not Applicable

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	0.51%	0.51%
Regular	1.15%	1.15%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Moderately High	Moderately High
Benchmark	Moderately High	Moderately High

Potential Risk Class Matrix

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

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 :

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
1.	Standard Deviation	Statistical measurement that quantifies the average amount of variation or dispersion in a set of data values relative to their mean
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4.	Tracking Error	Indicates how closely fund tracks the Benchmark
5.	Tracking Difference	Difference between the fund and its benchmark return
6.	Portfolio Turnover Ratio	Indicates how actively the portfolio changes
7.	Average Maturity	Weighted average residual maturity
8.	Macaulay Duration	Fund's sensitivity to interest rate changes
9.	Modified Duration	Fund's sensitivity to interest rate changes
10.	Annualized Portfolio Yield	Total income generated by the portfolio
11.	Yield to Maturity	Weighted average expected annual return
12.	Information Ratio	The Information Ratio measures a portfolio manager's ability to generate excess returns relative to a benchmark per unit of additional risk taken

Bank of India Credit Risk Fund

Type of Scheme: 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.

Important Weblinks:

Sr. No.	Links	Description
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5.	Investor Services	Click here for contact details for investor services.
6.	Grievance submission and redressal	Click here to be directed to the grievance submission page.

Additional Disclosure

- Risk-free rate assumed to be 5.70% (TREPS as on October 30, 2026)
- Basis last rolling 12 months
- Past performance may or may not be sustained in the future.
- 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.
- Mr. Alok Singh has been managing this scheme from February 27, 2015. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
- 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.
- Different plans shall have a different expense structure

Bank of India Overnight Fund

Type of Scheme: An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and A Relatively Low Credit Risk.

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

Fund Details

Date of Inception / Allotment	28th January, 2020
Benchmark Index :	Tier 1: CRISIL Liquid Overnight Index

NAV (As on October 31, 2026)	**NAV (₹)**
Direct Plan - Growth	1,412.0886
Direct Plan - Daily IDCW	1,000.0000
Direct Plan - Weekly IDCW	1,000.7789
Direct Plan - Monthly IDCW	1,000.7789
Regular Plan - Growth	1,407.8039
Regular Plan - Daily IDCW	1,000.0001
Regular Plan - Weekly IDCW	-
Regular Plan - Monthly IDCW	1,000.7705

AUM	₹	66.58	Crore
AAUM	₹	90.29	Crore

Fund Manager Details

Name of Fund Managers:
Mr. Mithraem Bharucha
Total Experience: 15+ years
Managing Since: w.e.f August 17, 2021

Minimum Investment

Lump sum Amount: ₹5,000 and in multiples of ₹1/-
Additional Purchase Amount: ₹1,000 and in multiples of ₹1/-
SIP Amount: NA

Load Structure

Exit Load: Nil

Base Expense Ratio (BER)

Regular	0.12%
Direct	0.08%

Quantitative Measures/ Risk Measures

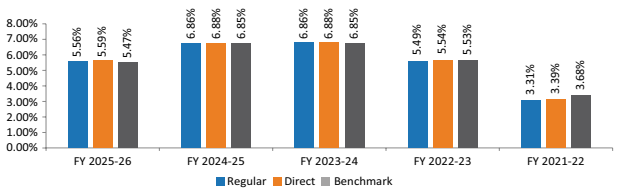
Standard Deviation (%)	NA
Beta	NA
Sharpe Ratio	NA
Tracking Error (Annualized) (%)	NA
Tracking Difference (%)	NA
Information Ratio	NA

Please refer to the next page for detailed description in tabular format

Fund Performance

Compounded Annualised Returns	Scheme Returns % - Regular	Scheme Returns % -Direct	Benchmark Returns %
1 year	5.46	5.48	5.25
3 years	6.13	6.15	6.02
5 years	5.86	5.89	5.80
Since Inception	5.19	5.23	5.13

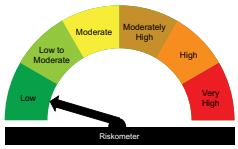
Absolute Returns for each F.Y. for last 5 years



Top 10 Holdings

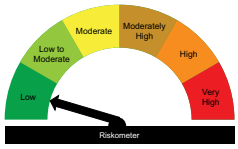
Top 10 Holdings	% to NAV
91 Days Tbill (MD 19/11/2026)	1.50%
Cash & Cash Equivalent	98.50%

Scheme Riskometer



The risk of the scheme is low.

Benchmark Riskometer



The risk of the benchmark is low.

Major Risk Factors

1. Interest Rate Risk
2. Liquidity Risk
3. Credit Risk
4. Concentration Risk
5. Reinvestment Risk
6. Operational Risk
7. Regulatory Risk

with a detailed explanation in the Important Link Section

Quantitative Measures/ Risk Measures

Portfolio Turnover Ratio (Annualized)

Equity Turnover:	NA
Gross Exposure Turnover (Equity + Debt + Derivatives)	NA
Average Maturity (Day):	1 Day
Macaulay Duration (Day):	1 Day
Modified Duration (Day):	1 Day
Annualized Portfolio Yield:	6.06%
Yield to Maturity (%)	6.12%

Please refer to the next page for detailed description in tabular format

Additional Information pertaining to Portfolio of the scheme

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Allocation of Net Assets by Credit Rating	Click Here
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Bank of India Overnight Fund

Type of Scheme: An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and A Relatively Low Credit Risk.

Major Changes w.r.t previous month –

Top 10 changes in Holding

Name of securities added	Name of securities deleted/reduced	Total Weightage in %
	364 Days Tbill (MD 15/10/2026)	0.00%
	91 Days Tbill (MD 01/10/2026)	0.00%
91 Days Tbill (MD 19/11/2026)		1.50%

Changes in Credit Quality

Not Applicable

Changes in Base Expense Ratio (BER)

Change in	Previous Month	Current Month
Direct	0.08%	0.08%
Regular	0.12%	0.12%

Changes in Risk-o-Meter

Change in	Previous Month	Current Month
Scheme	Low	Low
Benchmark	Low	Low

Potential Risk Class Matrix

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

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 :

Description / Inference of the Quantitative/Risk Measures

Sr. No.	Quantitative Measures/Risk Measures	Brief description/ Inference of the Quantitative measure
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11.	Yield to Maturity	Weighted average expected annual return
12.	Information Ratio	The Information Ratio measures a portfolio manager's ability to generate excess returns relative to a benchmark per unit of additional risk taken

Bank of India Overnight Fund

Type of Scheme: An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and A Relatively Low Credit Risk.

Important Weblinks:

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6.	Grievance submission and redressal	Click here to be directed to the grievance submission page.

Additional Disclosure

- Risk-free rate assumed to be 5.70% (TREPS as on October 30, 2026)
- Basis last rolling 12 months
- Past performance may or may not be sustained in the future.
- 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.
- Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
- 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.
- Different plans shall have a different expense structure

IDCW History

EQUITY FUNDS[$]

Record Date	IDCW/ Unit Declared (in ₹)	NAV^ as on Record Date
Bank of India Large & Mid Cap Fund (Formerly Bank of India Large & Mid Cap Equity Fund)		
Regular Plan - Regular IDCW		
25-March-2021	0.90	12.88
29-July-2021	0.25	15.61
Regular Plan - Quarterly IDCW		
25-September-2018	0.09	13.00
25-March-2021	1.00	15.46
Eco Plan - Regular IDCW		
25-March-2021	1.00	13.16
29-July-2021	0.50	15.74
Eco Plan - Quarterly IDCW		
25-March-2019	0.04	10.36
25-March-2021	0.90	12.86
Eco Plan - Annual IDCW		
18-December-2014	5.00	18.59
Institutional Plan - Regular IDCW[#]		
25-November-2009	1.00	-
29-April-2010	1.00	-
Institutional Plan - Quarterly IDCW[#]		
29-March-2010	1.00	-
29-April-2010	1.00	-
Direct Plan - Regular IDCW		
30-June-2021	1.00	15.23
30-June-2021	1.00	15.23
Direct Plan - Quarterly IDCW		
25-March-2019	0.18	10.45
25-March-2021	1.00	12.98
Bank of India ELSS Tax Saver 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 Aggressive Hybrid Fund		
Regular Plan - Regular IDCW		
26-May-2026	0.25	33.43
29-June-2026	0.26	33.78
27-July-2026	0.25	33.52
26-August-2026	0.26	34.47
28-September-2026	0.26	33.75
26-October-2026	0.23	32.09
Direct Plan - Regular IDCW		
26-May-2026	0.26	35.49
29-June-2026	0.27	35.92
27-July-2026	0.27	35.67
26-August-2026	0.28	35.67
28-September-2026	0.28	35.98
26-October-2026	0.24	34.26
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 FUND[$]

Record Date	IDCW/ Unit Declared (in ₹)	NAV^ as on Record Date
Bank of India Arbitrage Fund		
Regular Monthly IDCW		
26-May-2020	0.04345086	10.0000[a]
26-May-2020	0.04345088	10.0000[b]
26-October-2026	0.0600	13.3885[a]
26-October-2026	0.0600	13.3885[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		
26-May-2020	0.05007525	10.0859[a]
26-May-2020	0.05007525	10.0859[b]
26-October-2026	0.0600	13.9931[a]
26-October-2026	0.0600	13.9931[b]
Direct Quarterly IDCW		
26-December-2019	0.07443389	10.5612[a]
26-December-2019	0.07443389	10.5612[b]
26-March-2020	0.14323909	10.5101[a]
26-March-2020	0.14323909	10.5101[b]
Direct Annual IDCW		
26-December-2019	0.07038567	10.0544[a]
26-December-2019	0.07038567	10.0544[b]
26-March-2020	0.13992202	10.0000[a]
26-March-2020	0.13992202	10.0000[b]
Bank of India Conservative Hybrid Fund		
Regular Monthly IDCW		
30-June-2021	0.30000000	11.3853[a]
30-June-2021	0.30000000	11.3853[b]
26-October-2026	0.07000000	17.7734[a]
26-October-2026	0.07000000	17.7734[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		
30-June-2021	0.03000000	10.3018[a]
30-June-2021	0.03000000	10.3018[b]
26-October-2026	0.07000000	16.6484[a]
26-October-2026	0.07000000	16.6484[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		
30-June-2021	0.50000000	17.1667[a]
30-June-2021	0.50000000	17.1667[b]
26-October-2026	0.1100	27.1937[a]
26-October-2026	0.1100	27.1937[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	0.04427030	10.0302[b]
30-June-2021	1.00000000	10.0785[a]

[$]Face Value - ₹10/-
[$$]Face Value - ₹1000/-
^Pursuant to payment of IDCW, NAV of the IDCW Option of the Plan/ Scheme falls to the extent of such IDCW payment and applicable statutory levy (taxes, levies, cess etc.), if any.
[#]Since there are no investors in Bank of India Large & Mid Cap Fund - Institutional Plan - Regular IDCW and Institutional Plan - Quarterly IDCW the data of NAV as on record date is not provided
[a]Individual/ HUFs. [b]Others.
Past performance may or may not be sustained in the future.
For complete IDCW History please click here.

IDCW History

DEBT / INCOME FUNDS[$]

Record Date	IDCW/ Unit Declared (in ₹)	NAV^ as on Record Date
Bank of India Short Term Fund[$]		
Institutional Monthly IDCW		
25-January-2011	0.043921	10.1704[a]
25-January-2011	0.040935	10.1704[b]
25-February-2011	0.052705	10.1881[a]
25-February-2011	0.049122	10.1881[b]
Institutional Quarterly IDCW		
29-December-2009	0.1751890	10.2708[a]
29-December-2009	0.1630520	10.2708[b]
Regular Monthly IDCW		
25-April-2019	0.03601595	10.3441[a]
25-April-2019	0.03334718	10.3441[b]
26-October-2026	0.0600	14.4597[a]
26-October-2026	0.0600	14.4597[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-April-2019	0.03602011	10.3498[a]
25-April-2019	0.03335117	10.3498[b]
26-October-2026	0.0600	15.0106[a]
26-October-2026	0.0600	15.0106[b]
Direct Quarterly IDCW		
26-December-2018	0.14401749	10.1444[a]
26-December-2018	0.13340448	10.1444[b]
25-March-2019	0.10804758	10.1908[a]
25-March-2019	0.10005336	10.1908[b]
Bank of India Overnight Fund[$$]		
Regular Monthly IDCW		
28-September-2026	4.4057551	1,000.1414[a]
28-September-2026	4.4057551	1,000.1414[b]
26-October-2026	4.1519	1000.1499[a]
26-October-2026	4.1519	1000.1499[b]
Direct Monthly IDCW		
28-September-2026	4.2898349	1,000.1383[a]
28-September-2026	4.2898349	1,000.1383[b]
26-October-2026	4.1899	1,000.1511[a]
26-October-2026	4.1899	1,000.1511[b]

DEBT / INCOME FUNDS[$]

Record Date	IDCW/ Unit Declared (in ₹)	NAV^ as on Record Date
Bank of India Money Market Fund[$]		
Regular Monthly IDCW		
28-September-2026	0.0526995	10.0502[a]
28-September-2026	0.0526995	10.0502[b]
26-October-2026	0.0261	10.0533[a]
26-October-2026	0.0261	10.0533[b]
Direct Plan - Monthly IDCW		
28-September-2026	0.0537650	10.0503[a]
28-September-2026	0.0537650	10.0503[b]
26-October-2026	0.0280	10.0534[a]
26-October-2026	0.0280	10.0534[b]

[$]Face Value - ₹10/-
[$$]Face Value - ₹1000/-
^Pursuant to payment of IDCW, NAV of the IDCW Option of the Plan/ Scheme falls to the extent of such IDCW payment and applicable statutory levy (taxes, levies, cess etc.), if any.
[#]Since there are no investors in Bank of India Large & Mid Cap Fund - Institutional Plan - Regular IDCW and Institutional Plan - Quarterly IDCW the data of NAV as on record date is not provided
[a]Individual/ HUFs. [b]Others.
Past performance may or may not be sustained in the future.
For complete IDCW History please click here.

Schemes managed by Fund Managers



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

Funds Managed:

- Bank of India Flexi Cap Fund
- Bank of India Business Cycle Fund
- Bank of India Conservative Hybrid Fund
- Bank of India Credit Risk Fund
- Bank of India ELSS Tax Saver Fund
- Bank of India Aggressive Hybrid Fund
- Bank of India Mid Cap Fund
- Bank of India Balanced Advantage Fund

Funds Co-Managed:

- Bank of India Large Cap Fund
- Bank of India Small Cap Fund

Regular Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Top 3	Bank of India Credit Risk Fund	16.46%	5.67%	9.57%	7.65%	27.37%	7.14%	3.24%	8.06%
	Bank of India Small Cap Fund	15.32%	-2.61%	16.90%	12.39%	16.65%	13.10%	24.02%	16.72%
	Bank of India Aggressive Hybrid Fund	5.52%	-0.97%	13.90%	11.61%	12.33%	11.63%	14.57%	13.39%
Bottom 3	Bank of India Business Cycle Fund	-3.60%	-6.83%	NA	NA	NA	NA	-4.20%	-2.77%
	Bank of India ELSS Tax Saver Fund	-3.76%	-7.15%	10.63%	9.95%	9.18%	8.64%	16.81%	15.77%
	Bank of India Large Cap Fund	-4.11%	-8.18%	10.37%	9.17%	7.19%	7.21%	9.04%	9.07%

Direct Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Top 3	Bank of India Small Cap Fund	16.97%	-2.61%	18.62%	12.39%	18.43%	13.10%	26.04%	16.72%
	Bank of India Credit Risk Fund	16.95%	5.67%	9.99%	7.65%	27.80%	7.14%	3.50%	8.06%
	Bank of India Aggressive Hybrid Fund	6.95%	-0.97%	15.35%	11.61%	13.64%	11.63%	15.73%	13.39%
Bottom 3	Bank of India Business Cycle Fund	-2.30%	-6.83%	NA	NA	NA	NA	-3.00%	-2.77%
	Bank of India ELSS Tax Saver Fund	-2.65%	-7.15%	11.90%	9.95%	10.42%	8.64%	16.11%	12.86%
	Bank of India Large Cap Fund	-2.74%	-8.18%	11.84%	9.17%	8.55%	7.21%	10.45%	9.07%

*To determine Top 3 & Bottom 3 schemes, 1 Year performance has been considered.
• Bank of India Small Cap Fund - Benchmark: Nifty Smallcap 250 Total Return Index (TRI) • Bank of India Credit Risk Fund - Benchmark: CRISIL Credit Risk Debt B-II Index • Bank of India Flexi Cap Fund - Benchmark: BSE 500 Total Return Index (TRI) • Bank of India Business Cycle Fund - Benchmark: NIFTY 500 Total Return Index (TRI) • Bank of India Conservative Hybrid Fund - Benchmark: CRISIL Hybrid 85 + 15 - Conservative Index • Bank of India ELSS Tax Saver Fund - Benchmark: BSE 500 Total Return Index (TRI)

Schemes managed by Fund Managers



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

Funds Managed:

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

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Multi Cap Fund	2.55%	-5.53%	15.29%	11.29%	NA	NA	18.93%	14.66%
Bank of India Manufacturing and Infrastructure Fund	7.33%	-8.60%	19.17%	12.64%	17.91%	14.31%	11.73%	7.56%
Bank of India Consumption Fund	-7.16%	-9.97%	NA	NA	NA	NA	2.65%	0.22%
Bank of India Large & Mid Cap Fund	-1.66%	-7.47%	11.86%	9.84%	9.46%	8.32%	12.83%	14.14%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Multi Cap Fund	3.91%	-5.53%	16.67%	11.29%	NA	NA	20.30%	14.66%
Bank of India Manufacturing and Infrastructure Fund	9.04%	-8.60%	21.00%	12.64%	19.61%	14.31%	17.14%	11.03%
Bank of India Consumption Fund	-6.04%	-9.97%	NA	NA	NA	NA	3.85%	0.22%
Bank of India Large & Mid Cap Fund	-0.38%	-7.47%	13.22%	9.84%	10.70%	8.32%	13.24%	12.83%

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



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

Funds Managed:

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

Funds Co-Managed:

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

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Large Cap Fund	-4.11%	-8.18%	10.37%	9.17%	7.19%	7.21%	9.04%	9.07%
Bank of India Multi Asset Allocation Fund	2.29%	-2.36%	NA	NA	NA	NA	7.27%	7.53%
Bank of India Mid Cap Tax Fund Series 1	2.41%	-7.15%	13.78%	9.95%	10.62%	8.64%	12.76%	11.74%
Bank of India Mid Cap Tax Fund Series 2	-1.70%	-7.15%	12.66%	9.95%	9.86%	8.64%	15.96%	13.42%
Bank of India Arbitrage Fund	5.88%	7.32%	6.20%	7.41%	5.43%	6.76%	4.83%	5.84%
Bank of India Banking & Financial Services Fund	NA	NA	NA	NA	NA	NA	-14.92%	-11.66%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Large Cap Fund	-2.74%	-8.18%	11.84%	9.17%	8.55%	7.21%	10.45%	9.07%
Bank of India Multi Asset Allocation Fund	3.42%	-2.36%	NA	NA	NA	NA	8.39%	7.53%
Bank of India Mid Cap Tax Fund Series 1	2.71%	-7.15%	14.10%	9.95%	10.84%	8.64%	13.25%	11.74%
Bank of India Mid Cap Tax Fund Series 2	-1.50%	-7.15%	12.92%	9.95%	10.07%	8.64%	16.55%	13.42%
Bank of India Arbitrage Fund	6.49%	7.32%	6.84%	7.41%	6.01%	6.76%	5.46%	5.84%
Bank of India Banking & Financial Services Fund	NA	NA	NA	NA	NA	NA	-13.85%	-11.66%

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

Schemes managed by Fund Managers



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

Funds Managed:

Bank of India Value Fund

Funds Co-Managed:

Bank of India Small Cap Fund

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Small Cap Fund	15.32%	-2.61%	16.90%	12.39%	16.65%	13.10%	24.02%	16.72%
Bank of India Value Fund	NA	NA	NA	NA	NA	NA	-18.72%	-36.43%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Small Cap Fund	16.97%	-2.61%	18.62%	12.39%	18.43%	13.10%	26.04%	16.72%
Bank of India Value Fund	NA	NA	NA	NA	NA	NA	-17.78%	-36.43%

• Bank of India Small Cap Fund - Benchmark: Nifty Smallcap 250 TRI. • Bank of India Value Fund - Benchmark: Nifty 500 TRI.



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

Funds Managed:

Bank of India Liquid Fund

Bank of India Money Market Fund

Bank of India Ultra Short Term Fund

Bank of India Overnight Fund

Bank of India Short Term Fund

Funds Co-Managed:

Bank of India Multi Asset Allocation Fund (Debt Portion)

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	6.44%	6.18%	6.88%	6.71%	6.40%	6.32%	6.67%	6.76%
Bank of India Money Market Fund	5.97%	5.92%	NA	NA	NA	NA	6.55%	6.36%
Bank of India Ultra Short Term Fund	5.69%	6.21%	6.30%	6.99%	5.82%	6.56%	6.92%	7.35%
Bank of India Overnight Fund	5.46%	5.25%	6.13%	6.02%	5.86%	5.80%	5.19%	5.13%
Bank of India Short Term Fund	3.67%	4.27%	6.86%	6.85%	10.19%	6.06%	5.99%	7.36%
Bank of India Multi Asset Allocation Fund	2.29%	-2.36%	NA	NA	NA	NA	7.27%	7.53%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	6.49%	6.18%	6.92%	6.71%	6.45%	6.32%	6.82%	6.70%
Bank of India Money Market Fund	6.39%	5.92%	NA	NA	NA	NA	7.03%	6.36%
Bank of India Ultra Short Term Fund	6.22%	6.21%	6.82%	6.99%	6.26%	6.56%	7.24%	7.15%
Bank of India Overnight Fund	5.48%	5.25%	6.15%	6.02%	5.89%	5.80%	5.23%	5.13%
Bank of India Short Term Fund	4.29%	4.27%	7.46%	6.85%	10.73%	6.06%	6.77%	7.42%
Bank of India Multi Asset Allocation Fund	3.42%	-2.36%	NA	NA	NA	NA	8.39%	7.53%

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

SIP Returns of Selected Schemes

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

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

Particulars	Last 1 Year	Last 3 Years	Last 5 Years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	21,60,000
Market Value of amount Invested	1,17,646	3,75,749	7,52,565	68,87,610
Scheme Returns (CAGR)	-3.64%	2.81%	9.01%	11.69%
Benchmark returns# (CAGR)	-8.08%	0.52%	6.89%	12.73%
Additional Benchmark## (CAGR)	-9.03%	-0.53%	5.16%	11.46%

Date of First Installment: November 03, 2008 & Scheme Inception Date: October 21, 2008.

Past Performance may or may not be sustained in future.

#Scheme Benchmark: BSE 250 LargeMidCap TRI ##Additional Benchmark: Nifty 50 TRI

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

Particulars	Last 1 Year	Last 3 Years	Last 5 Years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	16,60,000
Market Value of amount Invested	1,18,447	3,83,376	7,78,145	44,48,563
Scheme Returns (CAGR)	-2.41%	4.14%	10.35%	13.24%
Benchmark returns# (CAGR)	-8.08%	0.52%	6.89%	12.44%
Additional Benchmark## (CAGR)	-9.03%	-0.53%	5.16%	11.09%

Date of First Installment: January 01, 2013 & Scheme Inception Date: October 21, 2008.

Past Performance may or may not be sustained in future.

#Scheme Benchmark: BSE 250 LargeMidCap TRI ##Additional Benchmark: Nifty 50 TRI

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

Particulars	Last 1 Year	Last 3 Years	Last 5 Years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	21,20,000
Market Value of amount Invested	1,16,795	3,60,393	7,32,972	84,06,363
Scheme Returns (CAGR)	-4.95%	0.07%	7.95%	14.00%
Benchmark returns# (CAGR)	-7.57%	0.61%	7.18%	12.59%
Additional Benchmark## (CAGR)	-9.03%	-0.53%	5.16%	11.28%

Date of First Installment: March 02, 2009 & Scheme Inception Date: February 25, 2009.

Past Performance may or may not be sustained in future.

#Scheme Benchmark: BSE 500 TRI ##Additional Benchmark: Nifty 50 TRI

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

Particulars	Last 1 Year	Last 3 Years	Last 5 Years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	16,60,000
Market Value of amount Invested	1,17,496	3,66,989	7,57,043	53,85,176
Scheme Returns (CAGR)	-3.87%	1.26%	9.24%	15.67%
Benchmark returns# (CAGR)	-7.57%	0.61%	7.18%	12.60%
Additional Benchmark## (CAGR)	-9.03%	-0.53%	5.16%	11.09%

Date of First Installment: January 01, 2013 & Scheme Inception Date: February 25, 2009.

Past Performance may or may not be sustained in future.

#Scheme Benchmark: BSE 500 TRI ##Additional Benchmark: Nifty 50 TRI

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

Particulars	Last 1 Year	Last 3 Years	Last 5 Years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	19,90,000
Market Value of amount Invested	1,23,840	4,20,243	9,24,382	86,04,802
Scheme Returns (CAGR)	6.03%	10.33%	17.34%	15.86%
Benchmark returns# (CAGR)	-12.45%	-1.33%	10.57%	11.75%
Additional Benchmark## (CAGR)	-9.03%	-0.53%	5.16%	11.18%

Date of First Installment: April 01, 2010 & Scheme Inception Date: March 5, 2010.

Past Performance may or may not be sustained in future.

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

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

Particulars	Last 1 Year	Last 3 Years	Last 5 Years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	16,60,000
Market Value of amount Invested	1,24,913	4,31,092	9,66,096	71,00,748
Scheme Returns (CAGR)	7.73%	12.09%	19.15%	19.15%
Benchmark returns# (CAGR)	-12.45%	-1.33%	10.57%	13.22%
Additional Benchmark## (CAGR)	-9.03%	-0.53%	5.16%	11.09%

Date of First Installment: January 01, 2013 & Scheme Inception Date: March 5, 2010.

Past Performance may or may not be sustained in future.

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

SIP Performance for Bank of India Aggressive Hybrid 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	12,40,000
Market Value of amount Invested	1,22,793	3,98,108	8,16,355	28,29,090
Scheme Returns (CAGR)	4.37%	6.66%	12.28%	15.21%
Benchmark returns# (CAGR)	-2.27%	4.13%	10.49%	13.60%
Additional Benchmark## (CAGR)	-9.03%	-0.53%	5.16%	10.49%

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 Aggressive Hybrid Fund - Direct Plan - Growth Option (assuming SIP of ₹ 10,000 per month)

Particulars	Last 1 Year	Last 3 Years	Last 5 Years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	12,40,000
Market Value of amount Invested	1,23,693	4,06,617	8,45,682	30,31,061
Scheme Returns (CAGR)	5.79%	8.09%	13.71%	16.45%
Benchmark returns# (CAGR)	-2.27%	4.13%	10.49%	13.60%
Additional Benchmark## (CAGR)	-9.03%	-0.53%	5.16%	10.49%

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

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.

Past Performance is not an indicator or guarantee of future results

SIP Returns of Selected Schemes

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

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

Particulars	Last 1 Year	Last 3 Years	Last 5 Years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	9,40,000
Market Value of amount Invested	1,34,185	4,36,854	9,21,256	24,10,405
Scheme Returns (CAGR)	22.79%	13.01%	17.20%	23.38%
Benchmark returns# (CAGR)	0.35%	2.91%	11.82%	18.13%
Additional Benchmark## (CAGR)	-9.03%	-0.53%	5.16%	9.68%

Date of First Installment: January 01, 2019 & Scheme Inception Date: December 19, 2018.

Past Performance may or may not be sustained in future.

#Scheme Benchmark: Nifty Smallcap 250 TRI ##Additional Benchmark: Nifty 50 TRI

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

Particulars	Last 1 Year	Last 3 Years	Last 5 Years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	9,40,000
Market Value of amount Invested	1,35,272	4,47,162	9,61,871	26,16,277
Scheme Returns (CAGR)	24.59%	14.63%	18.97%	25.41%
Benchmark returns# (CAGR)	0.35%	2.91%	11.82%	18.13%
Additional Benchmark## (CAGR)	-9.03%	-0.53%	5.16%	9.68%

Date of First Installment: January 01, 2019 & Scheme Inception Date: December 19, 2018.

Past Performance may or may not be sustained in future.

#Scheme Benchmark: Nifty Smallcap 250 TRI ##Additional Benchmark: Nifty 50 TRI

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

Particulars	Last 1 Year	Last 3 Years	Last 5 Years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	7,70,000
Market Value of amount Invested	1,21,561	3,93,651	8,34,233	12,90,992
Scheme Returns (CAGR)	2.44%	5.90%	13.16%	15.93%
Benchmark returns# (CAGR)	-7.57%	0.61%	7.18%	10.16%
Additional Benchmark## (CAGR)	-9.03%	-0.53%	5.16%	7.97%

Date of First Installment: June 29, 2020 & Scheme Inception Date: June 29, 2020.

Past Performance may or may not be sustained in future.

#Scheme Benchmark: BSE 500 TRI ##Additional Benchmark: Nifty 50 TRI

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

Particulars	Last 1 Year	Last 3 Years	Last 5 Years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	7,70,000
Market Value of amount Invested	1,22,474	4,02,826	8,70,217	13,69,010
Scheme Returns (CAGR)	3.87%	7.45%	14.87%	17.74%
Benchmark returns# (CAGR)	-7.57%	0.61%	7.18%	10.16%
Additional Benchmark## (CAGR)	-9.03%	-0.53%	5.16%	7.97%

Date of First Installment: June 29, 2020 & Scheme Inception Date: June 29, 2020.

Past Performance may or may not be sustained in future.

#Scheme Benchmark: BSE 500 TRI ##Additional Benchmark: Nifty 50 TRI

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

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

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

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

Disclaimer/Statutory Details

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

• Ahmedabad - Office No. 604 6th Floor, Building Name - Sun Square, C. G. Road, Navrangpura, Ahmedabad - 380006. • Andheri - Office No. 314, The Summit Business Park Premises Co-operative Society Ltd, Andheri (East), Mumbai – 400069. • Bangalore - Unit No. E-811, 8th Floor, Prestige Meridian-I, Municipal No.29/92, Mahatma Gandhi Road, Bangalore - 560001. • Chandigarh - 205, Megabyte Business Centre, SCO-333-334, Ist Floor, Sec-35B Chandigarh - 160022. • Chennai - Cabin No. 308, Apeejay Business Center No: 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • Goa - Office No. 12/87/14, F-2, First Floor, Edcon Towers, Menezes Braganza Road, Panaji, North Goa, Goa – 403001. • Hyderabad - First Floor, Legend Plaza, GHMC no 1-7-79-A and B, 1-7-95 to 111, Mandalay Line, Penderghast Road, Secunderabad - 500 003. • Indore - Office No. 405, 4th Floor, D. M. Tower, Indore, Madhya Pradesh - 452001. • Jaipur - Office no.154, 1st Floor, Ganpati Plaza,M I Road, Jaipur - 302 001. • Kolkata - OM Tower, Room No.- 1008, 32, Jawahar Lal Nehru Road, Kolkata - 700071. • Lucknow - Office Number – F -105, Wing -A, Ski-Hi Chambers, 11/05 park road, lucknow-226001. • Mumbai - B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. • New Delhi - Office Number 605, 6th Floor, Kailash Building, 26, K. G. Marg, New Delhi - 110001. • Nashik: 105, B- Wing ABH Capital, Opposite Ramayan Bunglow, Tilakwadi, Nashik - 422001. • Nagpur - Office No. 527, 5th Floor, SAS Business Centre, Wardha Road, Ramdas Peth, Nagpur – 440010. • Patna - Office No. 406, 4th Floor, Ashiana Hariniwas Complex, Dark Bungalow Road, Bandar Bagicha, Frazer Road Area, Patna - 800001. • Pune - 303, 3rd Floor, Karan Selene Apartment, CTS No 851/2, Final Plot No 187/1, Bhandarkar Road, Pune - 411004. • Vadodara - C -173, 1St Floor Emerald One Building, Jetalpur road, Jetalpur, Vadodara - 390007.

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

• Agra: House No. 17/2/4, 2Nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Place, Agra - 282 002. • Ahmedabad: Shop 11 & 12, 3rd Eye, Near Girish Cold Drinks, C G Road, Ahmedabad - 380006. • Ahmednagar: Baiju Heights, Opposite to Canara Bank, Near old Vasant Talkies, Market Yard Road, Ahilyanagar, Ahmednagar, Maharashtra - 414001. • Akola: Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No- 6, Opp Radhakrishna Talkies Akola - 444 001. • Aligarh: 1st Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh - 202001 • Allahabad: Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211001. • Alwar: Office Number 137, First Floor, Jai Complex, Road No-2, Alwar, Rajasthan - 301001 • Ambala: 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala -133 001, Haryana. • Amritsar: SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City- Amritsar, Punjab - 143001. • Anand: B-42, Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta, Anand - 380 001. • Andheri: Office no 204 B wing 2nd floor, Siddhi Aura, Nityanand Nagar 3 CHSL, Sahar Road, Andheri East, Mumbai 400069. Maharashtra • 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. • Azamgarh: Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery Office, Azamgarh, UP - 276001. • Agartala: Ols Rms Chowmuhani Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001 • Ajmer: C/O Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer - 305001. • Amaravathi: Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601 • Anantapur: Shop No. 6, D. No 15-802, M.M. Towers, Kamala Nagar, Near Srikantam Circle, Anantapur, Andhra Pradesh – 515001. • Alappuzha: Sree Raja Rajeswari Building, Ground Floor, Church Adambulacral Ward, Alappuzha, Kerala- 688011. • Bangalore: Unit No- 201, No-65, Surasa Enclave, 2nd Floor, Puttanna Road, Gandhi Bazar, Basavanagudi, Bangalore - 560004. • Bareilly: Tola Ram Building 68E, Civil Lines Choupla Chauraha, Above Bajaj Gold Loan, 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: Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar - 851 101. • Belgaum: First Floor, Orionis Ozone apartment, shop no:101, opp Jain Mandir, Near to Subhash photo studio, Somwarpeth, RPD Cross, Tilakwadi, Belgaum - 540006. • Bellary: Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary - 583103. • Bhagalpur: 3rd Floor, Hakim Devi Prasad Bhawan, Dr. Rajendra Prasad Road, Beside Raymond Showroom, Near Ghantaghar, Bhagalpur, Bihar - 812002. • Bhatinda: Mcb-Z-3-01043, Goniana Road, Opposite Nippon India Mf Gt Road, Near Hanuman Chowk, Bhatinda - 151001. • Bhavnagar: 303, Sterling Building, Above HDFC Bank, Waghawadi Road, Bhavnagar - 364 001. • Bhopal: Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. • Bhubaneswar: A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751 007. • Bilaspur: Anandam Plaza, Shop. No. 306; 3rd Floor, Vyapar Vihar Main Road, Chattingarh, Bilaspur-495001. • Bokaro: City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City - 827004. • Borivali: Surbhi Apartment, Ground Floor Shop, No. 5-8, SVP Road, Opp HDFC Bank, Next to Jain Temple, Borivali West, Mumbai – 400092. • Burdwan: Muchipara, G.T Road, P.O - Sripally, Bardhaman (Burdwan) – 713103, West Bengal. • Balasore: 1-B. 1St Floor, Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001 • Berhampur (OR): Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001 • Bharuch: 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001 • Bhilai: Office No.2, 1St Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai 490020. • Bhilwara: Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001 • Bikaner: H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan – 334001 • Calicut: Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • Chandigarh: SCO No. 2475-2476, 1st Floor, Sector 22 C, Chandigarh - 160022. • Chennai: 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • Chinsurah: No : 96, Po: Chinsurah Doctors Lane, Chinsurah - 712101. • Cochin: 1st Floor, Matsun Towers, Building 14/6505, AK Seshadri Road, Near MG Road Metro Pillar 689, Ernakulam, Cochin - 682011. • Coimbatore: 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • Cooch Behar: Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District- Cooch Behar, PIN-735101 - West Bengal. • Cuttack: D. Market, 515 Jagannath Bhawan Complex, First Floor BK – Professor Pada Road, PO – Arunodaya Market, Badambadi Colony, Cuttack - 753012. • Chandrapur: C/o Global Financial Services,2nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra-442402 • Davangere: D. No 162/6, 1st Floor, 3rd Main P J Extension, Davangere Taluk Davangere Manda, Davangere, Karnataka - 577002. • Darbhanga: H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar - 846 004. • Dehradun: Shop No-809/799 , Street No-2 A Rajendra Nagar, Near Sheesha Lounge Kaulagarh Road, Dehradun - 248001. • Dhanbad: 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • Deoria: K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria, UP -274001 • Durgapur: MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • Dhule: House No.1676, Lane No.-5, Hindu Ekta Chowk, Beside HDB Finance Services, Opposite Satish Tailor, Dhule - 424001. • Eluru: Dno-23A-7-72/73K K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta Eluru - 534002. • Erode: Address No 38/1, Ground Floor, Sathy Road (Vctv Main Road), Sorna Krishna Complex, Erode - 638 003. • Faridabad: A-2B, 2nd Floor, Neelam Bata Road, Peer Ki Mazar, Nehru Groundnit, Faridabad - 121 001. • Gandhidham: Office no - 12 Plot No - 300 Ground Floor, Shree Ambica Arcade Building, Near HDFC Bank, Gandhidham - 370201. • Ferozpur: The Mall Road, Chawla Building, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur, Punjab - 152002 • Gandhinagar: 138 - Suyesh solitaire, Nr. Podar International School, Kudasan, Ganghinagar-382421. • Gaya: Opposite of Bharat Sewa Ashram, Near Dr. A. Barkat Multispeciality Hospital, Swarajpuri Road, Gaya - 823001. • Ghatkopar: 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • Ghaziabad: Second Floor, 8, Advocate Chambers, RDC, Raj Nagar, Ghaziabad - 201002. • Ghazipur: House No. 148/19, Mahua Bagh, Raini Katra, Ghazipur, Uttar Pradesh - 233001 • Gorakhpur: Cross Road The Mall, Shop No 8-9, 4th Floor, Bank Road, Gorakhpur - 273001. • Guntur: 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur - 522002. • Gurgaon: No: 212A 2nd Floor Vipul Agora, M. G. Road, Gurgaon - 122001. • Guwahati: 2nd Floor, Dihang Arcade, Near Rajiv Bhavan,ABC, GS Road, Guwahati - 781005. • Gwalior: City Centre, Near Axis Bank, Gwalior - 474 011. • Haldwani: Shoop No 5, Kmvn Shoping Complex, Haldwani - 263139. • Haridwar: Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar - 249410. • Hassan: Sas No: 490 Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan, Karnataka - 573201 • Himmatnagar: 1st floor, Maple Crystal, Sahakari Jin, Industrial Area, Himmatnagar - 383001 – Gujarat. • Hoshiarpur: Unit # Sf-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur - 146001. • Hubli: R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580029. • Hyderabad: JBS Station, Lower Concourse 1 (2nd floor) situated in Jubilee Bus Metro Station, Secunderabad, Telangana - 500009. • Hyderabad (Gachibowli): Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilimgampally Mandal, Hyderabad - 500 032. • Hissar: Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001 • Indore: 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore - 452 001. • Jabalpur: 2nd Floor, 290/1 (165-New), Near Bhavartal Garden, Jabalpur - 482 001. • Jaipur: Office No 101, 1St Floor, Okay Plus Tower, Next To Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur - 302 001. • Jalandhar: Office No 7, 3rd Floor, City Square Building, E-H197 Civil Lines, Jalandhar - 144001. • Jammu: 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180 004. • Jamshedpur: Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. • Jodhpur: Flat No. B, Ground Floor, Jodhana Arcade Complex, Near Safi Petrol Pump, Bombay Motor Circle, Jodhpur - 342003. • Jalgaon: 3rd Floor, 269 Jaee Plaza, Baliram Peth, Near Kishore Agencies, Jalgaon - 425001. • Jhansi: 1st Floor, Basera Arcade, Opp. Major Dhyanchand Stadium, BKT Chitra Road, Civil Lines, Jhansi - 284001. • Jalpaiguri: D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101 • Jamnagar: 131 Madhav Plazza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008 • Junagadh: Noble Plaza, Near Domadiya Wadi, Kalwa Chowk, Junagadh - 362001. • Jaunpur: Kanhaipur, Jaunpur, 4th Floor, City Tower, Jaunpur – 222002, Uttar Pradesh. • Kalyan: Seasons Business Centre,104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301. • Kalyani: Ground Floor, H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal - 741235. • Kanpur: 2nd Floor of Tower-A, Virendra Smriti Complex, 15/54-B Civil Lines, Kanpur - 208001. • Karnal: 3 Randhir Colony, Near Doctor J. C. Bathla Hospital, Karnal, Haryana - 132001 • Kharagpur: 258/223/1, ICICI Bank Building, Bhawanipur, Malancha Road, Kharagpur – 721304. • Kolhapur: 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. • Kolkata: 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata - 700071. • Kottayam: 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O Kottayam - 686002. • Kannur: 2Nd Floor Global Village Bank Road Kannur 670001 • Karimnagar: 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001 • Khammam: 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002 • Kollam: Sree Vigneswara Bhavan Shastri Junction Kollam - 691001 • Korba: Office No.202, 2nd floor, ICRC, QUBE, 97, T.P. Nagar, Korba -495677 • Kota: D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur, Kota - 324007 • Kurnool : Shop No:47, 2Nd Floor, S Komda Shoping Mall, Kurnool - 518001 • Lucknow: Office No. 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratganj, Lucknow - 226001. • Ludhiana: SCO 124, First floor, Feroze Gandhi Market, Ludhiana – 141001. • Madurai: No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • Malappuram: MM18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala - 676519. • Mathura: Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura - 281001 • Mangalore: Shop No – 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003. • Margoa: S20, 2nd Floor, L & L Correira's Pride, Nearest landmark above KFC, Near KTC Bus Stand, Salcete, Margao - 403601. • Meerut: Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001. • Moradabad: Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244001. • Mirzapur: Triveni Campus, Near SBI Life, Ratanganj, Mirzapur - 231001 • Mumbai: 265, Birya House, Perin Nariman st, Shop No 2, Ground Floor, next to Apna Bazar, Fort, Mumbai - 400001. • Muzaffarpur: Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • Mysore: No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore - 570009. • Malda: Ram Krishna Pally; Ground Floor English Bazar - Malda 732101 • Mehsana: Shop No. F 106, Silicon Sky Land, Opp Kashi Vishwanath Temple, Radhanpur Road, Mehsana – 384002, Gujarat. • Nagpur: Shree Balaji Residency, Plot No. 266, Near S.N.G. Basketball Ground, Shivaji Nagar, Landmark - Opp. Wazalwar Driving School, Nagpur - 440010. • Nanded: Shop No. 4, Santakripa Market, G G Road, Opp.Bank of India, Nanded - 431 601. • Nasik: S-9, Second Floor, Suyojit Sankul, 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. • Nadiad: 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001 • Namakkal: 1st Floor, 18/41, Salem Road, R. P. Pudur, Namakkal, Tamil Nadu - 637001. • Navsari: 103 1St Floore Landmark Mall Near Sayaji Library, Navsari Gujarat Navsari 396445 • Nellore: 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003 • Palghar: The Edge Ground Floor, Shop number 4, Bhausaheb Dandekar Marg, Behind Prakash Talkies, Palghar - 401404. • Palghat: No: 20 & 21, Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001. • Panipat: Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat - 132103. • Panjim: H. No: T-9, T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa - 403001. • Pathankot: 2nd Floor, Sahni Arcade Complex, Adj. Indra Colony Gate, Railway Road, Pathankot - 145001. • Patiala: B- 17/423 Opposite Modi College, Lower Mall, Patiala - 147001. • Patna: Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna - 800 001. • Pondicherry: No 122(10B), Muthumariamman, Koil Street, Pondicherry - 605001. • Pune: Ayaan Chandrika, Office No. 14, 15, 16, Second Floor, H. No. 1315, F. PL No. 701, Dadasaheb Torne Path, Off Jangli Maharaj Road, Shivaji Nagar, Pune - 411005. • Ratlam: 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam (M.P.) 457001 • Rewa: Shop No. 2, Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001 • Raipur: Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur - 492 001. • Rajahmundry: D.No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadrevu Vari Veedhi, T - Nagar, Rajahmundry, AP - 533 101. • Rajkot: 406 Prism Square Building, Near Moti Tanki Chowk, Near Kathiyawadi Gymkhana, Opp RKC School Gate, Dr. Radhakrishnan Marg, Rajkot - 360001. • 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. • Saharanpur: Ist Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh - 247001 • Salem: No.6, Ns Complex, Omalur Main Road, Salem - 636009. • Sambalpur: First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768 001. • Sangli: 514/A, Gala No. 2/A, The Signature Building, Near Pudhari Bhavan, Sangli - 416416. • Satara: G7, 465 A, Govind Park Satar Bazaar, Satara - 415001 • Serampore: Hinterland-II, Gr. Floor, 6A, Roy Ghat Lane, Serampore, Hooghly, West Bengal - 712201. • Shillong: Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793001. • Siliguri: Vyom Sachitra Building, 2nd Floor, Pranami Mandir Road, Siliguri - 734001. • Shimla: 2nd Floor, Hill View Complex, Circular Road, Near Tara Hall, Shimla, Himachal Pradesh - 171003. • Shimoga: Jayarama Nilaya, 2nd Corss Mission Compound, Shimoga - 577201. • Solapur: Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. • Sultanpur: 1st Floor, Ramashanker Market, Civil Line, Sultanpur – 228001 • Surat: Ground Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395 002 • Sikar: First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001 • Silchar: N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001 • Sonepat: Shop No 207, 2nd Floor, Opposite Income Tax Office, Subhash Chowk, Sonepat - 131001. • Sri Ganganagar: Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar - 335001 • Thane: Tropical Elite, 1st Floor, Shop No. 106, Near Navpada Police Station, Near Hari Niwas Circle, Thane West, Thane - 400602. •Tirunelveli: 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. • Tirupur: 22/1, Binny Compound Main Street, Balaji Layout, Kannipiran Colony, Binny Compound, Tirupur – 641601. • Tirupathi: Shop No:18-1-421/F1 City Center, K.T.Road, Airtel Backside Office, Tirupathi - 517501. • Thrissur: 4th Floor Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thrissur - 680001 • Trichy: N o 23C/1 E V R Road, Near Vekkaliamman Kalyana Mandapam Putthur - Trichy - 620017. • Trivandrum: 3rd Floor, No- 3B TC-82/3417, Capitol Center, Opp. Secretariat, MG Road, Trivandrum - 695 001. • Tinsukia: 3rd Floor, Chirwapatty Road, Tinsukia-786125, Assam • Tiruvalla: 2Nd Flooreriinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107 • Tuticorin: 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003 • Udaipur: Shop No. 202, 2nd Floor, Business Centre, 1C Madhuvan, Opp G P O, Chetak Circle, Udaipur - 313001. • Ujjain: Heritage, Shop No. 227, 87 Vishvavidhyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • Varanasi: D.64 / 52, G - 4 Arihant Complex, Second Floor, Madhopur, Shivpurva Sigra, Near Petrol Pump, Varanasi - 221 010. • Vashi: Haware Infotech Park, 902 , 9th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi, Navi Mumbai- 400 703. • Vellore: No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore - 632001. • Vijayawada: Sub Register Office Road, Acharya Ranga Nagar, Benz Circle Vijayawada - 520008. • Visakhapatnam: D. NO. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam - 530016. • Valsad: 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001 • Vapi: A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191. • Warangal: Shop No. 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal - 506002. • Yamuna Nagar: B-V 185/A, 2nd Floor, Jagadri Road, Near Dav Girls College (Uco Bank Building), Pyara Chowk, Yamuna Nagar - 135001.

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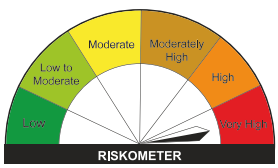
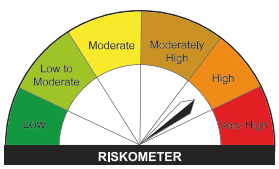
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