Bank of India
Mutual Fund

FACTS IN FIGURES

SEPTEMBER 2025

Monthly Fund Factsheet

INDEX

Page No.

FROM THE CEO'S DESK

Mohit Bhatia
Chief Executive Officer

Dear Readers,

शुभ दीपावली! ....

It's that time of the year to brighten up our homes and hearts as we move further into the festive season and get ready for twinkling lights & delicious food. Investors in India would certainly like Diwali to usher in more prosperity for the markets and lesser volatility. Global headwinds, particularly the rotation of global portfolio flows toward AI and semiconductor-driven markets, continued to place pressure on foreign institutional investors' (FII) interest in Indian equities, resulting in FII selling of over through the secondary market. While India's long-term fundamentals remain strong with recent tax rationalization measures and government focus on import substitution and infrastructure are expected to boost consumption and sustain growth.

As the new GST structure takes effect during the festive season, demand revival could drive earnings growth in the coming quarters. Strong macroeconomic stability, improving fiscal metrics, and supportive RBI policies should help sustain corporate profitability, with earnings expected to grow in the mid-to-high teens over the next 3–5 years. Meanwhile, gold's recent rally may face consolidation once global uncertainties ease. Overall, the outlook remains constructive, with India positioned for gradual recovery and sustainable long-term growth.

For the month of September 2025, the benchmark BSE Sensex increased by 457.97 points, or 0.59%, while the Nifty 50 increased by 184.25 points, or 0.77%. The BSE Small Cap index also showed positive movement of 1.15% for the month, and the BSE Mid Cap index posted a positive performance of 1.36%. In the Indian debt markets, the 10-year GSEC bond yield closed at 6.577 for Sept 2025 flattish compared to Aug end closing yield at 6.572 % on the benchmark.

Indian Mutual Fund Industry aggregate numbers stood at ₹ 75.61 Lac Cr closing AUM, 25.19 Cr folios and negative Net Sales of ₹ 43,146.32 Cr for the month ended 30th September 2025 versus aggregate AUM of ₹ 75.19 Lac Cr and 24.89 Cr folios and overall positive Net Sales of ₹ 52,442.78 Cr for the month ended 31st August 2025; Industry Aggregate SIP contribution was ₹ 29,361 for the month of August 2025 versus ₹ 28,265 Cr in August 2025.

On September 30, 2025, our consolidated AUM across all MF schemes stood at ₹ 13,295.90, and our folio count stood at 8,09,810. Our commitment remains steadfast in delivering value to our stakeholders through prudent investment decisions and a focus on identifying businesses with strong fundamentals.

As George Soros's philosophy narrates If investing is entertaining, ***if you're having fun, you're probably not making any money. Good investing is boring,*** we believe that disciplined, long-term investing often requires patience and consistency. It is essential to stay focused on your strategic asset allocation and continue regular investments. While market volatility may present short-term fluctuations, we remain vigilant of global developments and are prepared to adapt our strategies accordingly.

We extend sincere thanks to our investors and mutual fund distributors for their continued trust and support.

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

The above Assets Under Management as of 30 September 2025 include **Equity:** ₹ 785,165.41 | Debt: ₹ 71,004.25 | Hybrid: ₹ 187,512.18 | Liquid: ₹ 138,942.93 | ELSS: ₹ 146,965.66

Geographical Spread: Top 5 Cities: 48.95% | **Next 10 Cities:** 13.76% | **Next 20 Cities:** 7.58% | **Next 75 Cities:** 8.54% | **Others:** 21.17%

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

The global portfolio flows are chasing AI and AI-related business opportunities. So far, India has very little to offer in this field; at the same time, concerns about earnings growth and valuation have contributed to the underperformance of Indian equity markets. In the calendar year 2025, the Indian equity market underperformed its global peers. This recent underperformance has moderated some of the long-term outperformance that the Indian market has delivered. YTD Nifty50 Index in USD terms is up 3.2%. At the same time, most of the global market peers, like Taiwan, China, and Japan, delivered returns between 14% and 20%, and South Korea delivered over 50% YTD.

Clearly, the markets at the forefront of AI, GPUs, and semiconductors are current market favourites. At the same time, Nifty 50 index weights are more towards financial services, IT services, and oil, gas & energy. This, along with currency depreciation and tariff impacts, is making FPIs less interested in the market, and they continue to be sellers in the Indian equity market. As mentioned earlier, most of this money is either flowing to AI-driven markets or markets in peripheral Europe, which offered a good risk-return bargain.

While India may be out of favour with FPIs, some policy changes, tax rationalization on direct and indirect taxes, have far-reaching consequences for demand generation. This will ultimately refuel earnings growth, which has moderated somewhat over the last year. We expect improved affordability to give fillip to consumption, especially as the new GST tax structure is effective from the start of the festive season. The government's continued focus on building capabilities in large imports and critical items will also lead to a more sustainable growth rate in the medium to long term.

However, the tariff and trade-related issues pessimism continues to overshadow the structural reform initiatives of the government. While the market remains unenthusiastic about the uptick in earnings. We believe that the earnings growth for Q3 FY 2024-25 is expected to be good as Bharat enters the festive season in the month of October 2025. We expect improved affordability to give a fillip to consumption, especially as the new GST tax structure is effective from the start of the festive season.

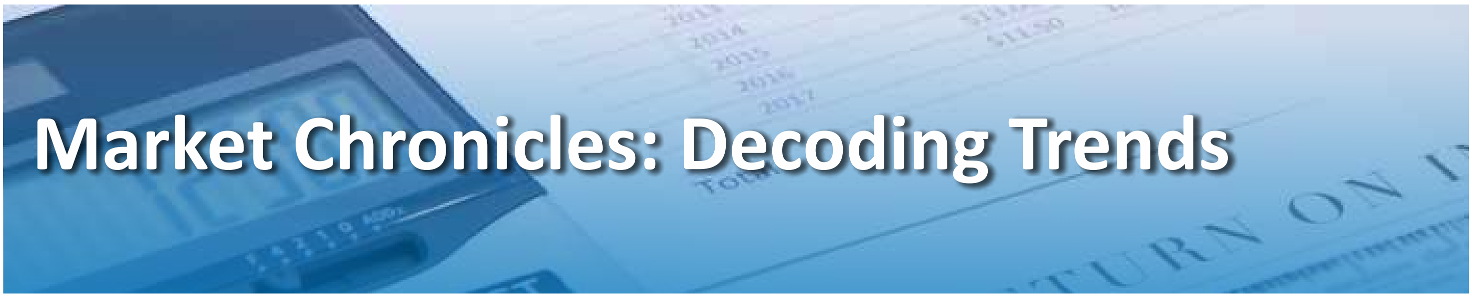
We continue to expect improvement in growth data despite recent tariff issues. Strong macroeconomic stability with improving terms of trade, a declining primary deficit, and falling inflation volatility, along with support from the RBI, should help sustain corporate earnings. We believe that markets should witness earnings beats in the next quarterly earnings season. It is fair to estimate mid-to-high-teens earnings growth annually over the next 3-5 years, led by an emerging private capex cycle, re-leveraging of corporate balance sheets, and a structural rise in discretionary consumption. However, in the near term, the equity market is increasingly becoming a bottom-up strategy-focused market.

In fixed income, we believe that considering the macroeconomic considerations and RBI's inflation targeting of 4-5%, the neutral policy rate for India could be around 5.5% unless the tariff-related issues result in India's GDP growth slowing down substantially. Considering this along with the liquidity commitment by the RBI, the yield curve may continue to maintain the current steepness, which makes the shorter end of the curve more attractive than the long end. The duration rolldown play in the money market curve appears to be most rewarding on a risk-adjusted basis.

Considering the above, we have moderated the duration in our fixed income funds. As we expect incremental economic data to be positive, in the equity portfolio, we continue to run a more balanced portfolio with adequate exposure to large, mid, and small-cap categories.

Lastly, the recent up move in precious metals (gold and silver) has become a consensus trade, and everyone seems to be influenced by the recency bias. We need to appreciate that gold has always been a beneficiary of global uncertainties, and chaos cannot persist forever. Therefore, historically, after every up move, gold has witnessed a good period of consolidation and correction. There is no reason to believe that it won't be the same this time. But, yes, currently it is equally difficult to ascertain when we will witness the end of the current geopolitical chaos.

Source: Bloomberg and RBI



Market Chronicles: Decoding Trends

India's Chemical Sector: Its Components and the Next Growth Cycle

India's chemical sector stands as a critical pillar of the nation's manufacturing and industrial economy. Valued at approximately USD 225–230 billion in FY24, it contributes nearly 7% to India's GDP and 13–14% to total merchandise exports. With a diverse base spanning more than 80,000 commercial products, the sector reflects India's growing industrial capability, emerging as the 6th largest chemical producer globally and 3rd in Asia. The industry employs nearly 2 million people and is projected to grow at 8–10% CAGR through FY30, potentially reaching USD 400 billion in size. Rising domestic consumption, competitive manufacturing, and global diversification are reshaping India into a key player in the global chemical supply chain.

Sector Composition

The Indian chemical sector is highly heterogeneous and can be classified across multiple dimensions - product type, end-use, and chemistry base. Commodity chemicals account for about 70% of the industry by value, encompassing high-volume, cyclical, and energy-intensive products such as caustic soda, soda ash, PVC, fertilizers, and carbon black. Key players include Gujarat Alkalies, Tata Chemicals, DCM Shriram, Deepak Nitrite, and GHCL. Specialty chemicals, comprising around 30% of industry value, operate in low-volume, high-margin niches such as fluorochemicals, aroma ingredients, oleochemicals, and performance materials, led by companies like SRF, Navin Fluorine, Clean Science, Aarti Industries, and Galaxy Surfactants. In terms of end-use, the industry spans multiple segments - agrochemicals (~15%), fertilizers (~20%), industrial chemicals (~20%), pharma intermediates (~20%), FMCG-related chemicals (~10%), and others such as coatings, dyes, and polymers (~15%). Chemistry-wise, the sector is divided into organic (carbon-based), inorganic (non-carbon compounds), fluorine-based, oleochemical, and bio-based or green chemistry, each catering to diverse downstream applications across agriculture, pharmaceuticals, and manufacturing.

Key Sub-Segments and Representative Players

India's chemical ecosystem comprises multiple sub-segments, each contributing uniquely to industrial depth, export capability, and innovation-driven growth. Below is an overview of the major chemistry verticals and representative companies driving competitiveness:

Fluorochemicals: Used across refrigerants, pharmaceuticals, agrochemicals, and EV materials. Key players include SRF (diversified across refrigerants and packaging films), Navin Fluorine (pharma and high-performance materials), Gujarat Fluorochemicals (PTFE, EV chemicals), and Tanfac Industries (aluminium fluoride). These firms are global leaders with process innovation and backward integration advantages.

Phenol Chemistry: Phenol and acetone form critical intermediates for resins, polymers, and laminates. Deepak Nitrite is India's largest phenol producer, while Camlin Fine Sciences, Clean Science, and Vinati Organics leverage downstream specialization in antioxidants, food ingredients, and polymer intermediates, respectively.

Amine & Organic Specialty Chemistry: Amines and organic intermediates are key building blocks for pharmaceuticals, agrochemicals, and coatings. Alkyl Amines and Balaji Amines lead this space, while Aarti Industries, Atul Ltd, Jubilant Ingrevia, Tatva Chintan, and Aether Industries operate across catalysts, nutraceuticals, and performance chemicals, emphasizing R&D-led process innovation.

Oleo Chemistry: Derived from natural fats and oils, oleochemicals are essential for soaps, detergents, and personal care applications. Fine Organics and Galaxy Surfactants are global leaders, supplying major FMCG companies with strong R&D and customization capabilities.

Bromine and Lithium Chemistry: Used in flame retardants, oilfield chemicals, and EV battery electrolytes. Neogen Chemicals is an early mover in lithium derivatives, while Archean Chemicals leverages natural brine sources for cost-efficient bromine production.

Agrochemicals and Fertilizers: Core to India's agricultural backbone, this segment includes UPL, Sumitomo, PI Industries, Meghmani Organics, and Bharat Rasayan. While UPL and Sumitomo dominate branded formulations, PI Industries leads specialty contract manufacturing. Commodity fertilizer players like Coromandel, GNFC, and Chambal Fertilisers operate at scale under regulated pricing.

Inorganic and Industrial Commodities: High-volume inputs like caustic soda, chlor-alkali, soda ash, PVC, and carbon black underpin industrial production. Key companies include GACL, DCM Shriram, Epigral, Chemplast Sanmar, GHCL, Tata Chemicals, and PCBL. These products are scale-driven and cyclically sensitive to demand across alumina, textiles, and construction.

Diversified Specialty / Pigments / Industrial Gases: Atul Ltd, BASF India, and Sudarshan Chemical operate across diversified specialty chemistries, while Linde India leads in industrial gases for steel and healthcare. Rossari Biotech and Fineotex excel in textile auxiliaries, and Vishnu Chemicals in niche chromium compounds.

Growth Drivers of the Indian Chemical Sector

1. **China+1 Supply Shift:** Stricter regulations in China are redirecting specialty and custom manufacturing toward India.
2. **Rising Domestic Demand:** Expansion in FMCG, textiles, auto, and electronics continues to lift chemical intensity.

Contd....

3. **Policy Support:** PLI schemes, PCPIRs, and Quality Control Orders enhance local competitiveness.
4. **R&D and Integration:** Firms with integrated, backward-linked operations and technology partnerships enjoy structural advantages.
5. **Export Momentum:** India's USD 45–50 billion chemical exports are projected to double by 2030 as global supply chains diversify.

Policy Support and Government Initiatives

The government has implemented a strong policy framework to enhance competitiveness. Anti-dumping duties and Minimum Import Prices protect domestic producers from low-cost imports, while export incentives under the Advance Authorisation Scheme facilitate operational flexibility. The development of PCPIRs and Plastic Parks encourages cluster-based manufacturing and shared infrastructure. Schemes such as the PLI and CPDS promote R&D investment and quality enhancement. Collectively, these measures provide regulatory stability, encourage capital formation, and enable India's transition from a cost- to technology-led global chemical hub.

Investment Perspective

India's chemical sector is entering a new growth cycle characterized by structural transformation, volume and margin recovery. While global chemical prices remain near multi-year lows, operating leverage and integration could trigger earnings rebound. Companies with export-ready capacities, backward integration, and process innovation are best positioned to capture both cyclical recovery and long-term growth. Many Specialty and mid-cap names are well placed to benefit from favorable policy tailwinds and technology-driven competitiveness.

Source: Department of Chemicals and Petrochemicals, Government of India - Annual Report 2023–24, FICCI & Tata Strategic Management Group, Indian Chemical Industry Reports, IBEF, McKinsey & Company, DCPC Vision 2030 Document.

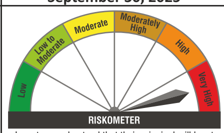
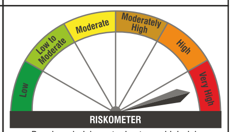
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Flexi Cap Fund

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

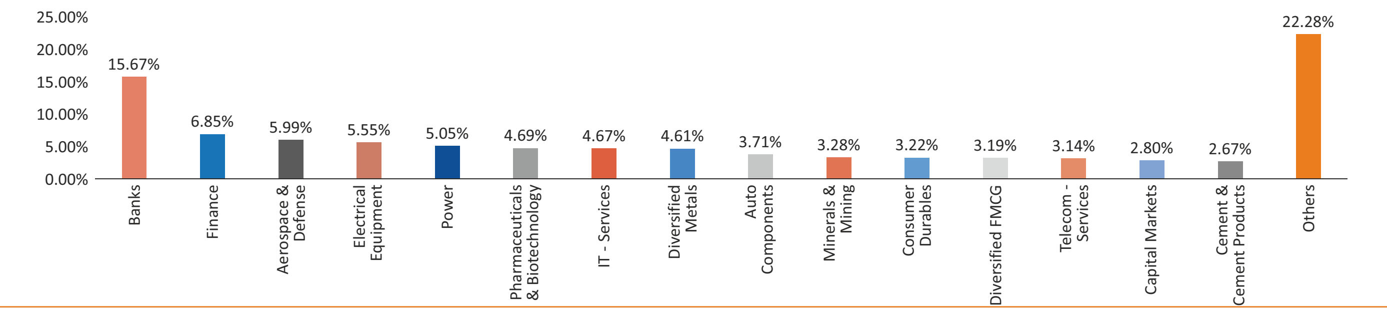
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025^
• Capital appreciation over medium to long term. • Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**15.67**
✔ State Bank of India	5.28
✔ ICICI Bank Limited	3.67
HDFC Bank Limited	2.90
Bank of Baroda	2.02
Indian Bank	1.80
FINANCE	**6.85**
✔ CreditAccess Grameen Limited	2.99
REC Limited	1.72
SBI Cards and Payment Services Limited	1.49
Rane Holdings Limited	0.65
AEROSPACE & DEFENSE	**5.99**
✔ Hindustan Aeronautics Limited	3.73
Bharat Electronics Limited	2.26
ELECTRICAL EQUIPMENT	**5.55**
✔ Quality Power Electrical Eqp Ltd	3.36
Siemens Energy India Limited	1.21
Siemens Limited	0.98
POWER	**5.05**
NTPC Green Energy Limited	2.34
NTPC Limited	1.74
Torrent Power Limited	0.97
PHARMACEUTICALS & BIOTECHNOLOGY	**4.69**
Dr. Reddy's Laboratories Limited	2.26
Acutaas Chemicals Limited	2.01
Advanced Enzyme Technologies Limited	0.42
IT - SERVICES	**4.67**
✔ Netweb Technologies India Limited	3.20
Zaggle Prepaid Ocean Services Limited	1.47
DIVERSIFIED METALS	**4.61**
✔ Vedanta Limited	4.61
AUTO COMPONENTS	**3.71**
UNO Minda Limited	2.70
Bharat Forge Limited	1.01
MINERALS & MINING	**3.28**
✔ Lloyds Metals And Energy Limited	3.28
CONSUMER DURABLES	**3.22**
Sky Gold And Diamonds Limited	1.92
Senco Gold Limited	0.84
PG Electroplast Limited	0.46
DIVERSIFIED FMCG	**3.19**
✔ ITC Limited	3.19
TELECOM - SERVICES	**3.14**
✔ Bharti Airtel Limited	3.14
CAPITAL MARKETS	**2.80**
Prudent Corporate Advisory Services Limited	1.81
Nuvama Wealth Management Limited	0.99
CEMENT & CEMENT PRODUCTS	**2.67**
Ambuja Cements Limited	2.67
OTHERS	**22.28**
Adani Ports and Special Economic Zone Limited	2.28
Swan Corp Limited	2.12
Coforge Limited	1.84
Coromandel International Limited	1.71
Tata Steel Limited	1.68
Radico Khaitan Limited	1.47
Hyundai Motor India Ltd	1.44
Balrampur Chini Mills Limited	1.22
HEG Limited	1.17
Reliance Industries Limited	1.17
Aditya Vision Ltd	1.07
Syrma SGS Technology Limited	0.96
Oberoi Realty Limited	0.88
Triveni Engineering & Industries Limited	0.79
Clean Science and Technology Limited	0.52
Titagarh Rail Systems Limited	0.52
Brigade Enterprises Limited	0.50
Jupiter Wagons Limited	0.43
Hi-Tech Pipes Limited	0.29
Sanstar Ltd	0.22
Total	**97.37**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
National Bank For Agriculture and Rural Development (CRISIL A1+)	0.22
Total	**0.22**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	0.14
Total	**0.14**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	(0.17)
TREPS / Reverse Repo Investments	2.44
Total	**2.27**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on September 30, 2025)

Mcap Category	Percentage
Large Cap	47.95%
Small Cap	29.93%
Mid Cap	19.49%
GB/TB/Repo/Others	2.41%
Debt	0.22%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

June 29, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 2,179.27 Crs.

LATEST AUM

₹ 2,164.81 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2025)

0.67 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on September 30, 2025)

Standard Deviation (Annualized): 17.00% (Bank of India Flexi Cap Fund)
13.13% (BSE 500 TRI)

Beta: 1.15
Sharpe Ratio*: 0.94
Tracking Error (Annualized): 7.95%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.74% (MIBOR as on September 30, 2025)

NAV (As on September 30, 2025) — NAV (₹)

Regular Plan		Direct Plan	
Growth	34.47	Growth	37.44
IDCW	31.32	IDCW	31.99

EXPENSE RATIO

Regular Plan: 1.92% Direct Plan: 0.47%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

For IDCW History refer pg no 28 | For Scheme Performance refer pg no 29 to 42

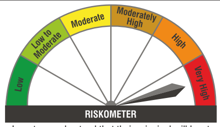
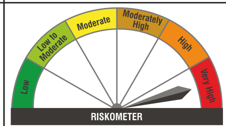
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Small Cap Fund

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

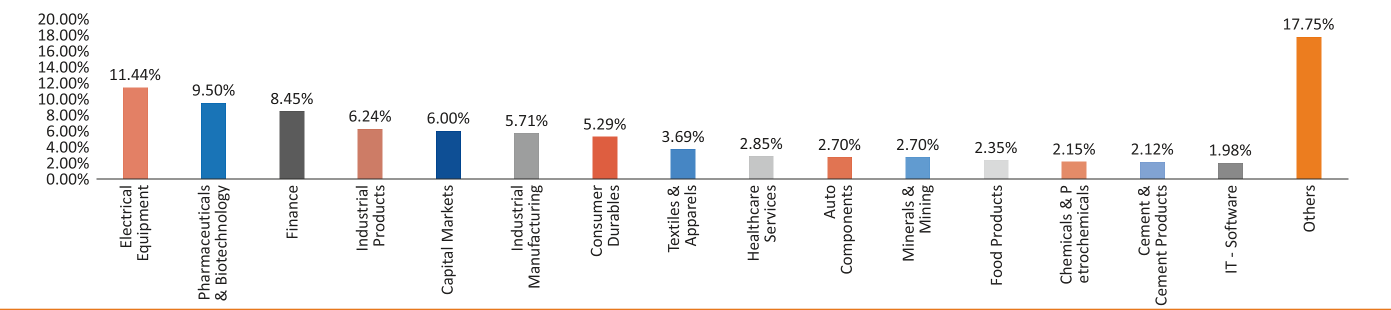
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025^
• Long term capital appreciation. • Investment predominantly in equity & equity related instruments of Small Cap companies.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
ELECTRICAL EQUIPMENT	**11.44**
✔ Quality Power Electrical Eqp Ltd	3.33
✔ Siemens Energy India Limited	2.25
TD Power Systems Limited	1.99
Hitachi Energy India Limited	1.50
Apar Industries Limited	1.45
Schneider Electric Infrastructure Limited	0.92
PHARMACEUTICALS & BIOTECHNOLOGY	**9.50**
✔ Acutaas Chemicals Limited	2.57
✔ Eris Lifesciences Limited	2.22
Wockhardt Limited	1.97
Cohance Lifesciences Limited	1.49
Gufic Biosciences Limited	0.64
Advanced Enzyme Technologies Limited	0.61
FINANCE	**8.45**
✔ CreditAccess Grameen Limited	3.04
✔ Housing & Urban Development Corporation Limited	2.32
Cholamandalam Financial Holdings Limited	1.66
Capri Global Capital Limited	0.51
Rane Holdings Limited	0.49
PNB Housing Finance Limited	0.43
INDUSTRIAL PRODUCTS	**6.24**
Shakti Pumps (India) Limited	1.79
Goodluck India Limited	1.32
Tinna Rubber and Infrastructure Limited	1.24
HEG Limited	1.00
KSB Limited	0.67
Steelcast Ltd	0.22
CAPITAL MARKETS	**6.00**
Central Depository Services (India) Limited	1.85
Prudent Corporate Advisory Services Limited	1.63
Computer Age Management Services Limited	1.54
Nuvama Wealth Management Limited	0.98
INDUSTRIAL MANUFACTURING	**5.71**
✔ Kaynes Technology India Limited	2.75
✔ Syrma SGS Technology Limited	2.33
Titagarh Rail Systems Limited	0.63
CONSUMER DURABLES	**5.29**
Sky Gold And Diamonds Limited	1.83
Stylam Industries Limited	1.11
PG Electroplast Limited	0.89
Senco Gold Limited	0.79
ETHOS LTD.	0.67
TEXTILES & APPARELS	**3.69**
Sanathan Textiles Limited	1.52
Arvind Limited	1.24
Ganesha Ecosphere Limited	0.93
HEALTHCARE SERVICES	**2.85**
Vijaya Diagnostic Centre Limited	1.90
Krishna Institute Of Medical Sciences Limited	0.95
AUTO COMPONENTS	**2.70**
Carraro India Limited	1.44
FIEM Industries Limited	1.26
MINERALS & MINING	**2.70**
✔ Lloyds Metals And Energy Limited	2.70
FOOD PRODUCTS	**2.35**
Manorama Industries Limited	0.99
EID Parry India Limited	0.75
Mrs. Bectors Food Specialities Limited	0.61
CHEMICALS & PETROCHEMICALS	**2.15**
Galaxy Surfactants Limited	0.74
Clean Science and Technology Limited	0.51
Vinati Organics Limited	0.51
PCBL Chemical Limited	0.39
CEMENT & CEMENT PRODUCTS	**2.12**
✔ Ambuja Cements Limited	2.12
IT - SOFTWARE	**1.98**
Unicommerce Esolutions Limited	1.04
Latent View Analytics Limited	0.94
OTHERS	**17.75**
NTPC Green Energy Limited	1.87
Radico Khaitan Limited	1.86
Indian Bank	1.69
Steel Authority of India Limited	1.40
Zaggle Prepaid Ocean Services Limited	1.26
Vikran Engineering Limited	1.18
Tips Music Limited	1.04
Aditya Birla Real Estate Limited	1.01
CMS Info System Limited	0.90
Shreeji Shipping Global Limited	0.88
Godavari Biorefineries Limited	0.86
Balrampur Chini Mills Limited	0.85
Castrol India Limited	0.79
Laxmi Dental Limited	0.76
Poly Medicure Limited	0.71
Sanstar Ltd	0.53
Kernex Microsystems (India) Limited	0.16
Total	**90.92**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
Bank of Baroda (FITCH A1+)	0.77
Indian Bank (CRISIL A1+)	0.38
Kotak Mahindra Bank Limited (CRISIL A1+)	0.38
Total	**1.53**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	0.15
Total	**0.15**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	1.76
TREPS / Reverse Repo Investments	5.64
Total	**7.40**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on September 30, 2025)

Mcap Category	Percentage
Small Cap	68.80%
Mid Cap	17.75%
GB/TB/Repo/Others	7.55%
Large Cap	4.37%
Debt	1.53%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

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

DATE OF ALLOTMENT

December 19, 2018

FUND MANAGER

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

Mr. Nav Bhardwaj (w.e.f. July 14, 2025): Around 17 years of experience in Mutual Fund Industry.

AVERAGE AUM

₹ 1,956.50 Crs.

LATEST AUM

₹ 1,925.38 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2025)

0.42 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on September 30, 2025)

Standard Deviation (Annualized): 17.74% (Bank of India Small Cap Fund)
19.40% (NIFTY Smallcap 250 TRI)

Beta: 0.86
Sharpe Ratio*: 0.74
Tracking Error (Annualized): 6.34%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.74% (MIBOR as on September 30, 2025)

NAV (As on September 30, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	45.44	Growth	50.83
IDCW	33.13	IDCW	38.06

EXPENSE RATIO

Regular Plan: 1.96% Direct Plan: 0.65%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

For IDCW History refer pg no 28 | For Scheme Performance refer pg no 29 to 42

Equity Fund | Hybrid Fund | Debt Fund

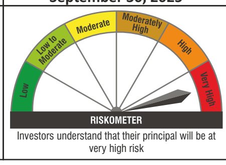
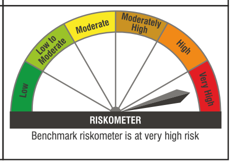
Bank of India ELSS Tax Saver^

80C Benefit#

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

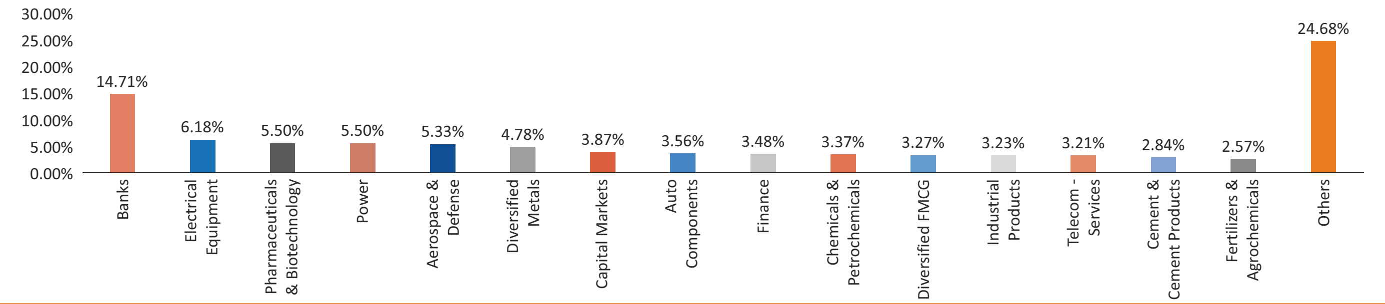
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025^
• Long-term capital growth. • Investment in equity and equity-related securities of companies across market capitalisations.		

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**14.71**
✔ State Bank of India	4.21
✔ ICICI Bank Limited	3.24
✔ HDFC Bank Limited	3.03
Indian Bank	1.87
Bank of Baroda	1.82
Canara Bank	0.54
ELECTRICAL EQUIPMENT	**6.18**
Quality Power Electrical Eqp Ltd	2.52
Siemens Energy India Limited	2.05
Siemens Limited	1.14
Bharat Heavy Electricals Limited	0.47
PHARMACEUTICALS & BIOTECHNOLOGY	**5.50**
✔ Acutaas Chemicals Limited	2.74
Dr. Reddy's Laboratories Limited	2.14
Advanced Enzyme Technologies Limited	0.62
POWER	**5.50**
NTPC Limited	2.37
NTPC Green Energy Limited	2.11
Tata Power Company Limited	1.02
AEROSPACE & DEFENSE	**5.33**
✔ Hindustan Aeronautics Limited	3.63
Bharat Electronics Limited	1.70
DIVERSIFIED METALS	**4.78**
✔ Vedanta Limited	4.78
CAPITAL MARKETS	**3.87**
Prudent Corporate Advisory Services Limited	2.48
Central Depository Services (India) Limited	1.39
Auto Components	**3.56**
UNO Minda Limited	2.55
Bharat Forge Limited	1.01
Finance	**3.48**
REC Limited	1.55
SBI Cards and Payment Services Limited	1.52
PNB Housing Finance Limited	0.41
CHEMICALS & PETROCHEMICALS	**3.37**
Swan Corp Limited	2.15
Deepak Nitrite Limited	1.22
DIVERSIFIED FMCG	**3.27**
✔ ITC Limited	3.27
INDUSTRIAL PRODUCTS	**3.23**
HEG Limited	2.13
Inox India Limited	1.10
TELECOM - SERVICES	**3.21**
✔ Bharti Airtel Limited	3.21
CEMENT & CEMENT PRODUCTS	**2.84**
✔ Ambuja Cements Limited	2.84
FERTILIZERS & AGROCHEMICALS	**2.57**
✔ Coromandel International Limited	2.57
OTHERS	**24.68**
Adani Ports and Special Economic Zone Limited	2.18
Tata Steel Limited	2.09
Coforge Limited	1.76
InterGlobe Aviation Limited	1.71
Dixon Technologies (India) Limited	1.60
Hyundai Motor India Ltd	1.52
Zaggle Prepaid Ocean Services Limited	1.41
Reliance Industries Limited	1.35
Balrampur Chini Mills Limited	1.28
DLF Limited	1.27
Oberoi Realty Limited	1.27
K.P.R. Mill Limited	1.19
Triveni Engineering & Industries Limited	1.08
CMS Info System Limited	0.98
SBI Life Insurance Company Limited	0.90
Titagarh Rail Systems Limited	0.76
Jupiter Wagons Limited	0.60
Poly Medicure Limited	0.57
Blue Star Limited	0.42
General Insurance Corporation of India	0.42
Varun Beverages Limited	0.32
Total	**96.08**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
National Bank For Agriculture and Rural Development (CRISIL A1+)	0.28
Total	**0.28**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	0.01
Total	**0.01**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	(0.11)
TREPS / Reverse Repo Investments	3.74
Total	**3.63**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on September 30, 2025)

Mcap Category	Percentage
Large Cap	53.34%
Small Cap	23.44%
Mid Cap	19.30%
GB/TB/Repo/Others	3.64%
Debt	0.28%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

February 25, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 1,392.10 Crs.

LATEST AUM

₹ 1,374.63 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2025)

0.56 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on September 30, 2025)

Standard Deviation (Annualized): 16.30% (Bank of India ELSS Tax Saver)
13.13% (BSE 500 TRI)

Beta: 1.14
Sharpe Ratio*: 0.69
Tracking Error (Annualized): 6.72%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.74% (MIBOR as on September 30, 2025)

NAV (As on September 30, 2025) — NAV (₹)

Regular Plan		Eco Plan	
Growth	157.02	Growth	169.92
IDCW	30.25	IDCW	28.20
Direct Plan			
Growth	183.28		
IDCW	73.20		

EXPENSE RATIO

Regular Plan: 1.97% Direct Plan: 0.67% Eco Plan: 1.72%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load — NIL
Exit Load — NIL

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

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

For IDCW History refer pg no 28 | For Scheme Performance refer pg no 29 to 42

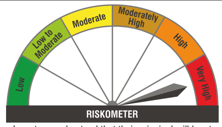
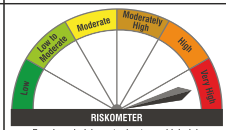
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Multi Cap Fund

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

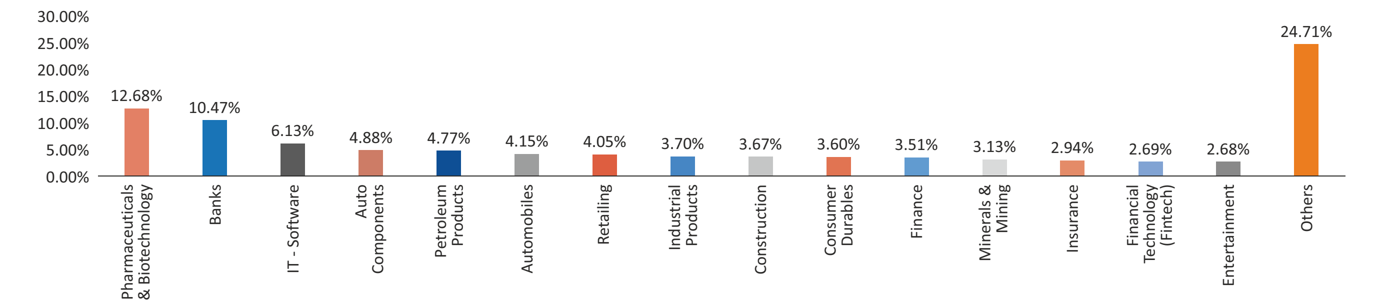
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025^
• Long term capital appreciation. • Investments in equity and equity related instruments across large cap, mid cap, small cap stocks.	Investors understand that their principal will be at very high risk	Benchmark riskometer is at very high risk

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
PHARMACEUTICALS & BIOTECHNOLOGY	**12.68**
✔ Eris Lifesciences Limited	2.80
Acutaas Chemicals Limited	2.59
Dr. Reddy's Laboratories Limited	2.22
Aurobindo Pharma Limited	1.88
Sun Pharmaceutical Industries Limited	1.12
Senores Pharmaceuticals Limited	0.87
Ajanta Pharma Limited	0.73
Abbott India Limited	0.47
BANKS	**10.47**
✔ HDFC Bank Limited	3.91
Kotak Mahindra Bank Limited	2.29
Indian Bank	2.17
State Bank of India	2.10
IT - SOFTWARE	**6.13**
Infosys Limited	2.41
Tata Consultancy Services Limited	2.10
Coforge Limited	0.82
Tech Mahindra Limited	0.80
AUTO COMPONENTS	**4.88**
Samvardhana Motherson International Limited	1.83
S.J.S. Enterprises Limited	1.60
Gabriel India Limited	1.45
PETROLEUM PRODUCTS	**4.77**
✔ Reliance Industries Limited	4.77
Automobiles	**4.15**
✔ Hero MotoCorp Limited	4.15
RETAILING	**4.05**
✔ FSN E-Commerce Ventures Limited	2.86
Aditya Vision Ltd	1.19
INDUSTRIAL PRODUCTS	**3.70**
Supreme Industries Limited	1.51
Shakti Pumps (India) Limited	1.40
HEG Limited	0.79
CONSTRUCTION	**3.67**
Larsen & Toubro Limited	2.15
PSP Projects Limited	0.82
Sterling And Wilson Renewable Energy Limited	0.70
CONSUMER DURABLES	**3.60**
Senco Gold Limited	1.77
Stylam Industries Limited	0.94
Sky Gold And Diamonds Limited	0.89
FINANCE	**3.51**
SBI Cards and Payment Services Limited	1.92
Shriram Finance Limited	1.59
MINERALS & MINING	**3.13**
✔ Lloyds Metals And Energy Limited	3.13
INSURANCE	**2.94**
✔ ICICI Lombard General Insurance Company Limited	2.94
FINANCIAL TECHNOLOGY (FINTECH)	**2.69**
✔ PB Fintech Limited	2.69
ENTERTAINMENT	**2.68**
✔ Tips Music Limited	2.68
OTHERS	**24.71**
✔ Manorama Industries Limited	2.62
Vedanta Limited	2.53
Apollo Hospitals Enterprise Limited	2.05
Quality Power Electrical Eqp Ltd	1.89
Oil India Limited	1.82
NTPC Limited	1.78
Oberoi Realty Limited	1.71
Jindal Stainless Limited	1.53
Bayer Cropscience Limited	1.39
Zaggle Prepaid Ocean Services Limited	1.15
Swan Corp Limited	1.11
Adani Ports and Special Economic Zone Limited	1.03
Ashok Leyland Limited	1.02
Bharti Airtel Limited	0.95
Bharat Dynamics Limited	0.76
Aditya Birla Real Estate Limited	0.69
Sobha Limited	0.52
Siemens Limited	0.16
Total	**97.76**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	0.01
Total	**0.01**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	0.00
TREPS / Reverse Repo Investments	2.23
Total	**2.23**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on September 30, 2025)

Mcap Category	Percentage
Large Cap	35.79%
Mid Cap	32.11%
Small Cap	29.86%
GB/TB/Repo/Others	2.24%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

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

DATE OF ALLOTMENT

March 3, 2023

FUND MANAGER

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

AVERAGE AUM

₹919.49 Crs.

LATEST AUM

₹909.49 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2025)

0.52 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on September 30, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	17.47	Growth	17.96
IDCW	17.47	IDCW	17.94

EXPENSE RATIO

Regular Plan: 2.13% Direct Plan: 0.91%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

MULTI CAP FUND

For IDCW History refer pg no 28 | For Scheme Performance refer pg no 29 to 42

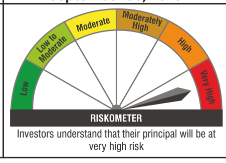
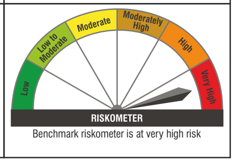
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Mid Cap Fund

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

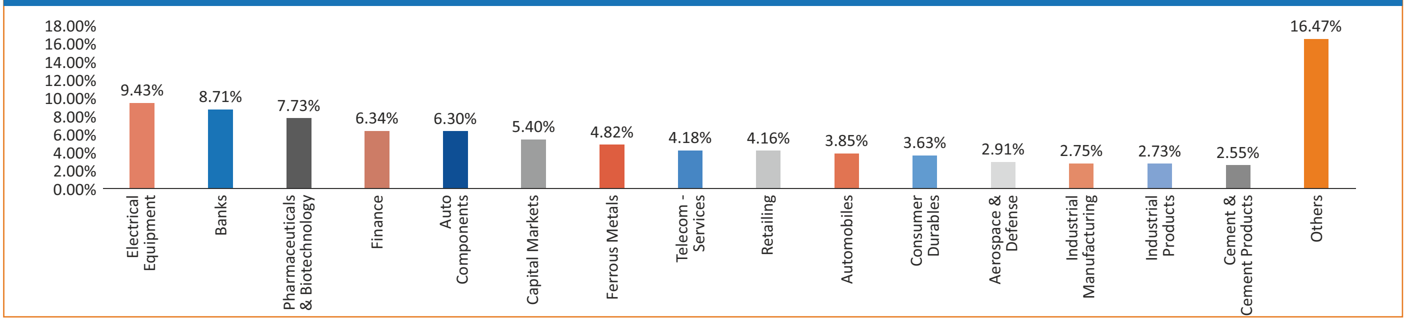
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025^
• Long term capital appreciation • Investment in equity and equity-related instruments investing predominantly in mid cap companies.		

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
ELECTRICAL EQUIPMENT	**9.43**
Quality Power Electrical Eqp Ltd	2.69
GE Vernova T&D India Limited	2.66
Hitachi Energy India Limited	2.18
Siemens Energy India Limited	1.90
BANKS	**8.71**
✔ ICICI Bank Limited	3.63
✔ Indian Bank	2.97
Bank of Maharashtra	2.11
PHARMACEUTICALS & BIOTECHNOLOGY	**7.73**
✔ Abbott India Limited	3.07
Eris Lifesciences Limited	2.37
Acutaas Chemicals Limited	1.30
Cohance Lifesciences Limited	0.99
FINANCE	**6.34**
CreditAccess Grameen Limited	2.25
Housing & Urban Development Corporation Limited	2.09
SBI Cards and Payment Services Limited	2.00
AUTO COMPONENTS	**6.30**
✔ UNO Minda Limited	3.00
Gabriel India Limited	2.14
Schaeffler India Limited	1.16
CAPITAL MARKETS	**5.40**
✔ Multi Commodity Exchange of India Limited	3.16
Nippon Life India Asset Management Limited	2.24
FERROUS METALS	**4.82**
✔ Jindal Stainless Limited	3.31
Steel Authority of India Limited	1.51
TELECOM - SERVICES	**4.18**
✔ Bharti Hexacom Limited	4.18
RETAILING	**4.16**
Vishal Mega Mart Limited	2.06
Aditya Vision Ltd	1.13
FSN E-Commerce Ventures Limited	0.97
AUTOMOBILES	**3.85**
✔ Hero MotoCorp Limited	3.85
CONSUMER DURABLES	**3.63**
Dixon Technologies (India) Limited	2.10
Century Plyboards (India) Limited	1.12
Senco Gold Limited	0.41
AEROSPACE & DEFENSE	**2.91**
✔ Bharat Dynamics Limited	2.91
INDUSTRIAL MANUFACTURING	**2.75**
✔ Kaynes Technology India Limited	2.75
INDUSTRIAL PRODUCTS	**2.73**
Polycab India Limited	2.73
CEMENT & CEMENT PRODUCTS	**2.55**
JK Cement Limited	2.55
OTHERS	**16.47**
Lloyds Metals And Energy Limited	2.39
PB Fintech Limited	2.29
Coforge Limited	2.05
K.P.R. Mill Limited	1.90
Apollo Hospitals Enterprise Limited	1.89
Britannia Industries Limited	1.48
Radico Khaitan Limited	1.38
Godfrey Phillips India Limited	1.27
InterGlobe Aviation Limited	1.13
Clean Science and Technology Limited	0.69
Total	**91.96**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	(0.23)
TREPS / Reverse Repo Investments	8.27
Total	**8.04**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on September 30, 2025)

Mcap Category	Percentage
Large Cap	10.03%
Mid Cap	66.84%
Small Cap	15.09%
GB/TB/Repo/Others	8.04%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

Nifty Midcap 150 Total Return Index (TRI)

DATE OF ALLOTMENT

August 22, 2025

FUND MANAGER

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

AVERAGE AUM

₹ 663.06 Crs.

LATEST AUM

₹ 667.76 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2025)

0.01 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on September 30, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	9.84	Growth	9.86
IDCW	9.84	IDCW	9.86

EXPENSE RATIO

Regular Plan: 2.23% Direct Plan: 1.12%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

MID CAP FUND

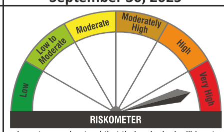
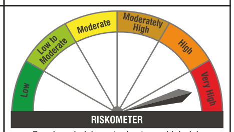
For IDCW History refer pg no 28 | For Scheme Performance refer pg no 29 to 42

Bank of India Manufacturing & Infrastructure Fund

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

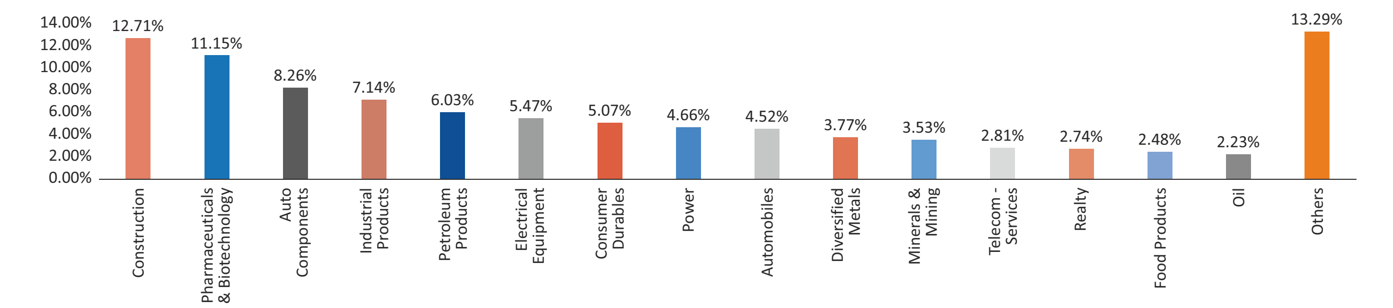
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025^
• Long-term capital growth. • Investment in equity and equity-related securities of companies engaged in manufacturing & infrastructure and related sector.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
CONSTRUCTION	**12.71**
✔ Larsen & Toubro Limited	6.09
PSP Projects Limited	1.82
Sterling And Wilson Renewable Energy Limited	1.06
Ceigall India Ltd	1.00
Kalpataru Projects International Limited	0.94
Vikran Engineering Limited	0.93
KNR Constructions Limited	0.54
Cemindia Projects Ltd	0.33
PHARMACEUTICALS & BIOTECHNOLOGY	**11.15**
✔ Eris Lifesciences Limited	2.72
✔ Acutaas Chemicals Limited	2.67
Dr. Reddy's Laboratories Limited	2.44
Aurobindo Pharma Limited	2.25
Wockhardt Limited	1.07
AUTO COMPONENTS	**8.26**
S.J.S. Enterprises Limited	1.99
Samvardhana Motherson International Limited	1.93
Gabriel India Limited	1.86
Carraro India Limited	1.48
UNO Minda Limited	0.52
Kross Limited	0.48
INDUSTRIAL PRODUCTS	**7.14**
Shakti Pumps (India) Limited	1.91
Quadrant Future Tek Limited	1.59
Supreme Industries Limited	1.50
HEG Limited	0.89
Bansal Wire Industries Limited	0.86
Steelcast Ltd	0.39
PETROLEUM PRODUCTS	**6.03**
✔ Reliance Industries Limited	6.03
ELECTRICAL EQUIPMENT	**5.47**
✔ Quality Power Electrical Eqp Ltd	3.25
TD Power Systems Limited	1.73
Siemens Limited	0.49
CONSUMER DURABLES	**5.07**
Senco Gold Limited	1.86
Stylam Industries Limited	1.71
Sky Gold And Diamonds Limited	1.12
Dixon Technologies (India) Limited	0.38
POWER	**4.66**
✔ NTPC Limited	4.66
AUTOMOBILES	**4.52**
✔ Hero MotoCorp Limited	4.52
DIVERSIFIED METALS	**3.77**
✔ Vedanta Limited	3.77
MINERALS & MINING	**3.53**
✔ Lloyds Metals And Energy Limited	3.53
TELECOM - SERVICES	**2.81**
✔ Bharti Airtel Limited	2.81
REALTY	**2.74**
Oberoi Realty Limited	1.74
Brigade Enterprises Limited	0.59
Sobha Limited	0.41
FOOD PRODUCTS	**2.48**
Manorama Industries Limited	2.48
OIL	**2.23**
Oil India Limited	2.23
OTHERS	**13.29**
Adani Ports and Special Economic Zone Limited	2.03
Bayer Cropscience Limited	1.56
Jindal Stainless Limited	1.54
Swan Corp Limited	1.54
Bharat Dynamics Limited	1.51
Ashok Leyland Limited	1.11
United Spirits Limited	1.00
Sanathan Textiles Limited	0.97
Hindustan Copper Limited	0.85
Aditya Birla Real Estate Limited	0.69
Bharat Electronics Limited	0.49
Total	**95.86**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	0.02
Total	**0.02**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	0.30
TREPS / Reverse Repo Investments	3.82
Total	**4.12**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on September 30, 2025)

Mcap Category	Percentage
Small Cap	43.29%
Large Cap	31.74%
Mid Cap	20.83%
GB/TB/Repo/Others	4.14%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

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

DATE OF ALLOTMENT

March 05, 2010

FUND MANAGER

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

AVERAGE AUM

₹ 624.96 Crs.

LATEST AUM

₹ 620.50 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2025)

0.45 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on September 30, 2025)

Standard Deviation (Annualized): 16.11% (Bank of India Manufacturing & Infrastructure Fund)
17.85% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.79
Sharpe Ratio*: 1.14
Tracking Error (Annualized): 8.80%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.74% (MIBOR as on September 30, 2025)

NAV (As on September 30, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	56.32	Growth	66.12
IDCW	35.90	IDCW	62.39
Quarterly IDCW	36.56	Quarterly IDCW	64.99

EXPENSE RATIO

Regular Plan: 2.25% Direct Plan: 0.63%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

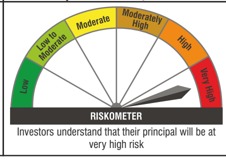
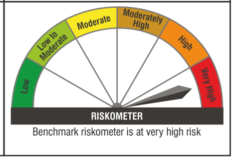
For IDCW History refer pg no 28 | For Scheme Performance refer pg no 29 to 42

Bank of India Business Cycle Fund

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

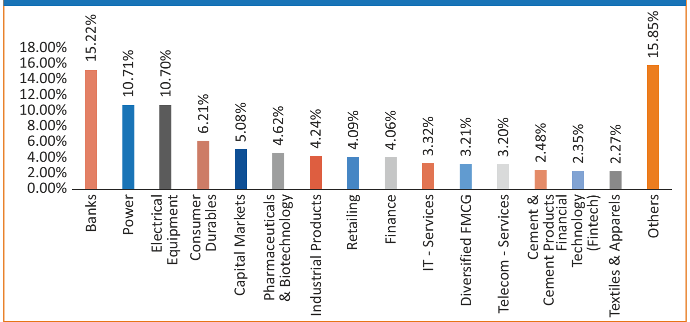
Invest Now

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

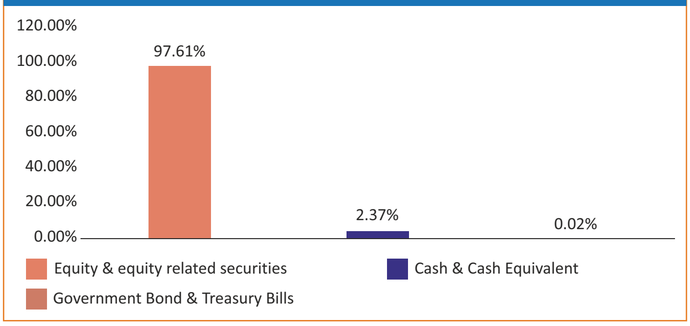
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025^
• Long term capital appreciation. • Investment in equity and equity related instruments with a focus on navigating business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.		

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

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**15.22**
✔ State Bank of India	6.43
✔ ICICI Bank Limited	4.65
✔ HDFC Bank Limited	4.14
POWER	**10.71**
✔ NTPC Limited	3.48
✔ NTPC Green Energy Limited	2.91
Power Grid Corporation of India Limited	2.40
Tata Power Company Limited	0.99
Torrent Power Limited	0.93
ELECTRICAL EQUIPMENT	**10.70**
✔ Quality Power Electrical Eqp Ltd	3.39
✔ Siemens Energy India Limited	2.93
TD Power Systems Limited	1.79
Siemens Limited	1.31
Schneider Electric Infrastructure Limited	1.28
CONSUMER DURABLES	**6.21**
Sky Gold And Diamonds Limited	2.01
Dixon Technologies (India) Limited	1.30
Century Plyboards (India) Limited	1.27
ETHOS LTD.	0.91
Safari Industries (India) Limited	0.72
CAPITAL MARKETS	**5.08**
Prudent Corporate Advisory Services Limited	1.70
Computer Age Management Services Limited	1.39
Nippon Life India Asset Management Limited	1.07
Nuvama Wealth Management Limited	0.92
PHARMACEUTICALS & BIOTECHNOLOGY	**4.62**
Glenmark Pharmaceuticals Limited	2.13
Dr. Reddy's Laboratories Limited	1.58
Gufic Biosciences Limited	0.91
INDUSTRIAL PRODUCTS	**4.24**
Shakti Pumps (India) Limited	1.61
Tinna Rubber and Infrastructure Limited	1.56
Oswal Pumps Limited	1.07
RETAILING	**4.09**
Aditya Vision Ltd	1.38
V2 Retail Limited	1.21
Arvind Fashions Limited	0.91
Eternal Limited	0.59
FINANCE	**4.06**
✔ REC Limited	2.55
SBI Cards and Payment Services Limited	1.43
HDB Financial Services Limited	0.08
IT - SERVICES	**3.32**
Netweb Technologies India Limited	1.79
Zaggle Prepaid Ocean Services Limited	1.53
DIVERSIFIED FMCG	**3.21**
✔ ITC Limited	3.21
TELECOM - SERVICES	**3.20**
✔ Bharti Airtel Limited	3.20
CEMENT & CEMENT PRODUCTS	**2.48**
Ambuja Cements Limited	2.48
FINANCIAL TECHNOLOGY (FINTECH)	**2.35**
PB Fintech Limited	2.35
TEXTILES & APPARELS	**2.27**
K.P.R. Mill Limited	1.18
Ganesha Ecosphere Limited	1.09
OTHERS	**15.85**
S.J.S. Enterprises Limited	2.06
InterGlobe Aviation Limited	1.62
Kaynes Technology India Limited	1.54
Apollo Hospitals Enterprise Limited	1.34
Oberoi Realty Limited	1.29
Unicommerce Esolutions Limited	1.28
Mahindra & Mahindra Limited	1.24
Reliance Industries Limited	1.21
Tips Music Limited	1.15
The Indian Hotels Company Limited	1.01
Clean Science and Technology Limited	0.86
Britannia Industries Limited	0.83
Aditya Birla Real Estate Limited	0.42
Total	**97.61**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	0.02
Total	**0.02**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	1.90
TREPS / Reverse Repo Investments	0.47
Total	**2.37**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on September 30, 2025)

Mcap Category	Percentage
Large Cap	47.19%
Mid Cap	16.21%
Small Cap	34.21%
GB/TB/Repo/Others	2.39%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

BENCHMARK^

NIFTY 500 Total Return Index (TRI)

DATE OF ALLOTMENT

August 30, 2024

FUND MANAGER

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

AVERAGE AUM

₹559.11 Crs.

LATEST AUM

₹551.19 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2025)

1.71 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on September 30, 2025) — NAV (₹)

Regular Plan		Direct Plan	
Growth	9.14	Growth	9.26
IDCW	9.15	IDCW	9.26

EXPENSE RATIO

Regular Plan: 2.27% Direct Plan: 1.01%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

THEMATIC FUND

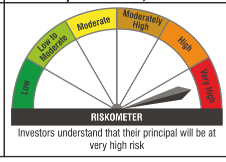
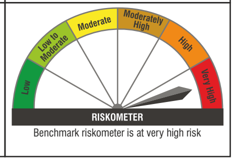
For IDCW History refer pg no 28 | For Scheme Performance refer pg no 29 to 42

Bank of India Large & Mid Cap Fund#

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

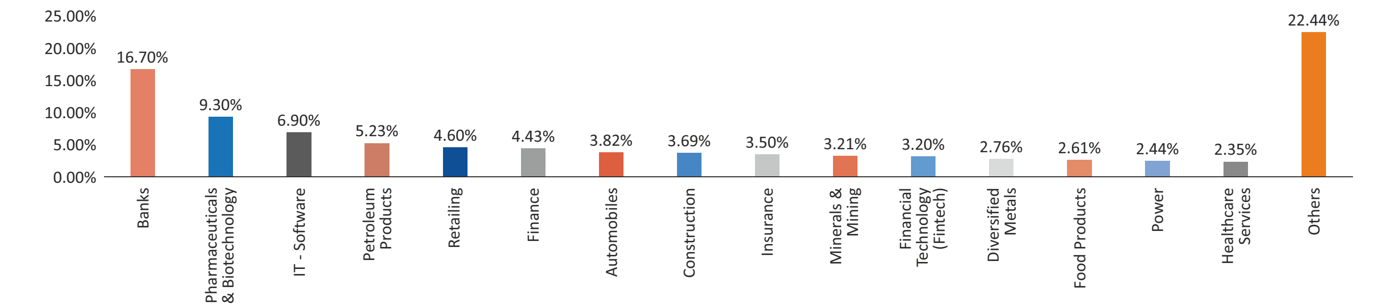
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025^
• Long-term capital growth. • Investment in equity and equity-related securities including equity derivatives of companies across market capitalisations.		

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**16.70**
✔ HDFC Bank Limited	6.26
✔ Indian Bank	3.52
✔ Kotak Mahindra Bank Limited	3.00
State Bank of India	2.76
ICICI Bank Limited	1.16
PHARMACEUTICALS & BIOTECHNOLOGY	**9.30**
Eris Lifesciences Limited	2.57
Dr. Reddy's Laboratories Limited	2.20
Aurobindo Pharma Limited	2.02
Acutaas Chemicals Limited	1.31
Ajanta Pharma Limited	0.73
Abbott India Limited	0.47
IT - SOFTWARE	**6.90**
Infosys Limited	2.55
Tata Consultancy Services Limited	2.54
Coforge Limited	1.00
Tech Mahindra Limited	0.81
PETROLEUM PRODUCTS	**5.23**
✔ Reliance Industries Limited	5.23
RETAILING	**4.60**
✔ FSN E-Commerce Ventures Limited	3.61
Aditya Vision Ltd	0.99
FINANCE	**4.43**
SBI Cards and Payment Services Limited	1.96
Shriram Finance Limited	1.62
Housing & Urban Development Corporation Limited	0.85
AUTOMOBILES	**3.82**
✔ Hero MotoCorp Limited	3.82
CONSTRUCTION	**3.69**
✔ Larsen & Toubro Limited	3.29
Sterling And Wilson Renewable Energy Limited	0.40
INSURANCE	**3.50**
✔ ICICI Lombard General Insurance Company Limited	3.50
MINERALS & MINING	**3.21**
✔ Lloyds Metals And Energy Limited	3.21
FINANCIAL TECHNOLOGY (FINTECH)	**3.20**
✔ PB Fintech Limited	3.20
DIVERSIFIED METALS	**2.76**
Vedanta Limited	2.76
FOOD PRODUCTS	**2.61**
Manorama Industries Limited	2.61
POWER	**2.44**
NTPC Limited	2.44
HEALTHCARE SERVICES	**2.35**
Apollo Hospitals Enterprise Limited	2.35
OTHERS	**22.44**
Jindal Stainless Limited	2.27
Oil India Limited	2.14
Tips Music Limited	2.08
Oberoi Realty Limited	1.70
Samvardhana Motherson International Limited	1.66
Supreme Industries Limited	1.53
Bayer Cropscience Limited	1.40
Senco Gold Limited	1.29
Ashok Leyland Limited	1.25
Adani Ports and Special Economic Zone Limited	1.06
Swan Corp Limited	1.05
Bharat Dynamics Limited	1.01
Bharti Airtel Limited	0.96
Sky Gold And Diamonds Limited	0.90
Zaggle Prepaid Ocean Services Limited	0.89
Polycab India Limited	0.79
Siemens Limited	0.46
Total	**97.18**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	0.11
Total	**0.11**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	(0.13)
TREPS / Reverse Repo Investments	2.84
Total	**2.71**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on September 30, 2025)

Mcap Category	Market Value as % of Net Asset
Large Cap	43.11%
Mid Cap	38.58%
Small Cap	15.49%
GB/TB/Repo/Others	2.82%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

BSE 250 LargeMidCap Total Return Index (TRI)

DATE OF ALLOTMENT

October 21, 2008

FUND MANAGER

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

AVERAGE AUM

₹418.29 Crs.

LATEST AUM

₹414.09 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2025)

0.53 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on September 30, 2025)

Standard Deviation (Annualized): 14.26% (Bank of India Large & Mid Cap Fund)
12.82% (BSE 250 LargeMidCap (TRI))

Beta: 1.05
Sharpe Ratio*: 0.71
Tracking Error (Annualized): 4.64%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.74% (MIBOR as on September 30, 2025)

NAV (As on September 30, 2025) NAV (₹)

Regular Plan		Eco Plan	
Growth	85.64	Growth	94.29
Bonus	85.63	Bonus	94.29
IDCW	25.56	IDCW	26.40
Quarterly IDCW	31.19	Quarterly IDCW	26.60
Direct Plan			
Growth	98.59		
Bonus	50.91		
IDCW	26.98		
Quarterly IDCW	27.38		

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 0.82% Eco Plan: 1.58%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

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

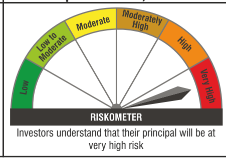
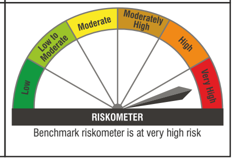
For IDCW History refer pg no 28 | For Scheme Performance refer pg no 29 to 42

Bank of India Consumption Fund

(An open ended equity scheme following consumption theme)

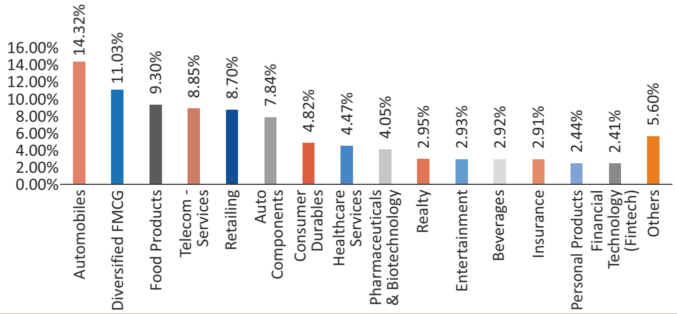
Invest Now

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

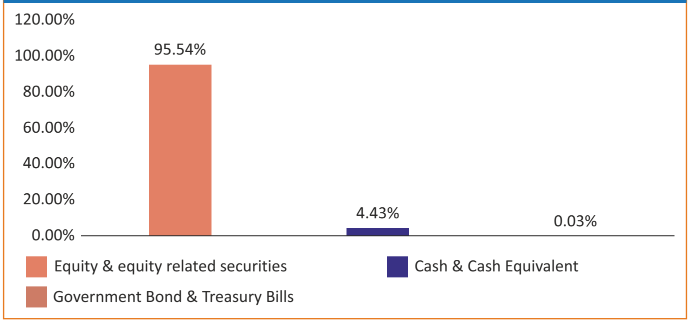
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025^
• Long term capital appreciation. • An equity scheme investing in equity & equity related securities of companies engaged in consumption and consumption related sector or allied sectors.		

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

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
AUTOMOBILES	**14.32**
✔ Hero MotoCorp Limited	6.42
✔ Mahindra & Mahindra Limited	4.85
Landmark Cars Limited	1.56
Maruti Suzuki India Limited	1.49
DIVERSIFIED FMCG	**11.03**
✔ ITC Limited	8.86
Hindustan Unilever Limited	2.17
FOOD PRODUCTS	**9.30**
✔ Britannia Industries Limited	6.82
Manorama Industries Limited	2.48
TELECOM - SERVICES	**8.85**
✔ Bharti Airtel Limited	8.85
RETAILING	**8.70**
✔ FSN E-Commerce Ventures Limited	3.82
✔ Aditya Vision Ltd	3.04
Eternal Limited	1.84
AUTO COMPONENTS	**7.84**
S.J.S. Enterprises Limited	2.39
Samvardhana Motherson International Limited	2.04
Gabriel India Limited	1.96
UNO Minda Limited	1.45
CONSUMER DURABLES	**4.82**
Senco Gold Limited	2.59
Sky Gold And Diamonds Limited	1.32
Dixon Technologies (India) Limited	0.91
HEALTHCARE SERVICES	**4.47**
✔ Apollo Hospitals Enterprise Limited	4.47
PHARMACEUTICALS & BIOTECHNOLOGY	**4.05**
Eris Lifesciences Limited	2.72
Sun Pharmaceutical Industries Limited	1.33
REALTY	**2.95**
✔ Oberoi Realty Limited	2.95
ENTERTAINMENT	**2.93**
✔ Tips Music Limited	2.93
BEVERAGES	**2.92**
United Spirits Limited	2.92
INSURANCE	**2.91**
ICICI Lombard General Insurance Company Limited	2.91
PERSONAL PRODUCTS	**2.44**
Emami Limited	2.44
FINANCIAL TECHNOLOGY (FINTECH)	**2.41**
PB Fintech Limited	2.41
OTHERS	**5.60**
Aditya Birla Real Estate Limited	1.98
Bayer Cropscience Limited	1.60
Balrampur Chini Mills Limited	1.04
SBI Cards and Payment Services Limited	0.98
Total	**95.54**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	0.03
Total	**0.03**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	0.30
TREPS / Reverse Repo Investments	4.13
Total	**4.43**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on September 30, 2025)

Mcap Category	Percentage
Large Cap	45.64%
Mid Cap	21.85%
Small Cap	28.05%
GB/TB/Repo/Others	4.46%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

BENCHMARK^

Nifty India Consumption Total Return Index (TRI)

DATE OF ALLOTMENT

December 20, 2024

FUND MANAGER

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

AVERAGE AUM

₹ 397.70 Crs.

LATEST AUM

₹ 395.33 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2025)

0.42 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on September 30, 2025) — NAV (₹)

Regular Plan		Direct Plan	
Growth	10.94	Growth	11.05
IDCW	10.94	IDCW	11.05

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.26%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

THEMATIC FUND

For IDCW History refer pg no 28 | For Scheme Performance refer pg no 29 to 42

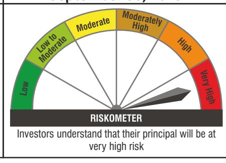
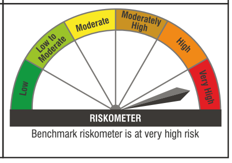
Equity Fund | Hybrid Fund | Debt Fund

Bank of India Large Cap Fund#

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

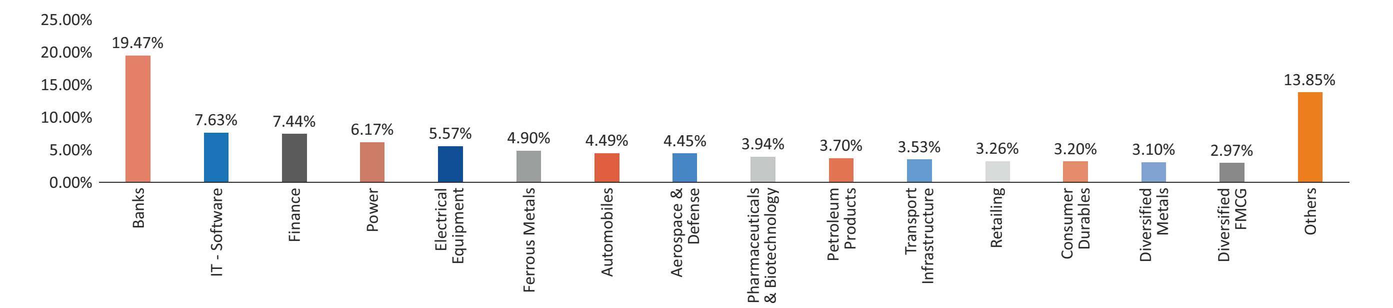
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025^
• Long term capital appreciation. • Investment predominantly in equity and equity-related instruments of large cap companies.		

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**19.47**
✔ HDFC Bank Limited	8.19
✔ State Bank of India	5.53
✔ ICICI Bank Limited	4.79
Bank of Baroda	0.96
IT - SOFTWARE	**7.63**
Infosys Limited	2.31
Tata Consultancy Services Limited	2.19
Tech Mahindra Limited	2.16
Coforge Limited	0.97
FINANCE	**7.44**
✔ Shriram Finance Limited	3.16
CreditAccess Grameen Limited	2.00
SBI Cards and Payment Services Limited	1.30
REC Limited	0.98
POWER	**6.17**
✔ NTPC Limited	3.09
NTPC Green Energy Limited	1.66
Power Grid Corporation of India Limited	1.42
ELECTRICAL EQUIPMENT	**5.57**
Quality Power Electrical Eqp Ltd	2.32
Siemens Energy India Limited	1.25
TD Power Systems Limited	1.21
Siemens Limited	0.79
FERROUS METALS	**4.90**
Tata Steel Limited	2.98
JSW Steel Limited	1.92
AUTOMOBILES	**4.49**
✔ Hyundai Motor India Ltd	3.44
Hero MotoCorp Limited	1.05
AEROSPACE & DEFENSE	**4.45**
Hindustan Aeronautics Limited	2.46
Bharat Electronics Limited	1.99
PHARMACEUTICALS & BIOTECHNOLOGY	**3.94**
✔ Dr. Reddy's Laboratories Limited	3.02
Glenmark Pharmaceuticals Limited	0.92
PETROLEUM PRODUCTS	**3.70**
✔ Reliance Industries Limited	3.70
TRANSPORT INFRASTRUCTURE	**3.53**
✔ Adani Ports and Special Economic Zone Limited	3.53
RETAILING	**3.26**
Eternal Limited	2.09
Trent Limited	0.65
FSN E-Commerce Ventures Limited	0.52
CONSUMER DURABLES	**3.20**
Titan Company Limited	1.99
Sky Gold And Diamonds Limited	1.21
DIVERSIFIED METALS	**3.10**
✔ Vedanta Limited	3.10
DIVERSIFIED FMCG	**2.97**
ITC Limited	2.97
OTHERS	**13.85**
Ambuja Cements Limited	2.76
Bharti Airtel Limited	2.41
Larsen & Toubro Limited	1.42
InterGlobe Aviation Limited	1.41
Gabriel India Limited	1.22
SBI Life Insurance Company Limited	1.16
Kaynes Technology India Limited	0.87
Shakti Pumps (India) Limited	0.78
Goodluck India Limited	0.69
Pidilite Industries Limited	0.65
Balrampur Chini Mills Limited	0.39
Tega Industries Limited	0.09
Total	**97.67**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	0.02
Total	**0.02**
CASH & CASH EQUIVALENT	
Net Receivables/Payables	(0.17)
TREPS / Reverse Repo Investments	2.48
Total	**2.31**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on September 30, 2025)

Mcap Category	Percentage
Large Cap	80.47%
Small Cap	9.91%
Mid Cap	7.29%
GB/TB/Repo/Others	2.33%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

NIFTY 100 TRI (Tier 1)

DATE OF ALLOTMENT

June 29, 2021

FUND MANAGER

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

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

AVERAGE AUM

₹ 205.34 Crs.

LATEST AUM

₹ 202.64 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2025)

0.70 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on September 30, 2025)

Standard Deviation (Annualized): 14.03% (Bank of India Large Cap Fund)
12.55% (NIFTY 100 TRI)

Beta: 1.06
Sharpe Ratio*: 0.66
Tracking Error (Annualized): 4.49%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.74% (MIBOR as on September 30, 2025)

NAV (As on September 30, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	15.87	Growth	16.74
IDCW	15.87	IDCW	16.71

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 0.68%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

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

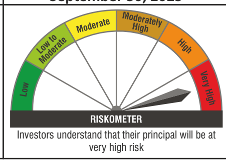
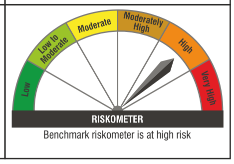
For IDCW History refer pg no 28 | For Scheme Performance refer pg no 29 to 42

Bank of India Mid & Small Cap Equity & Debt Fund

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

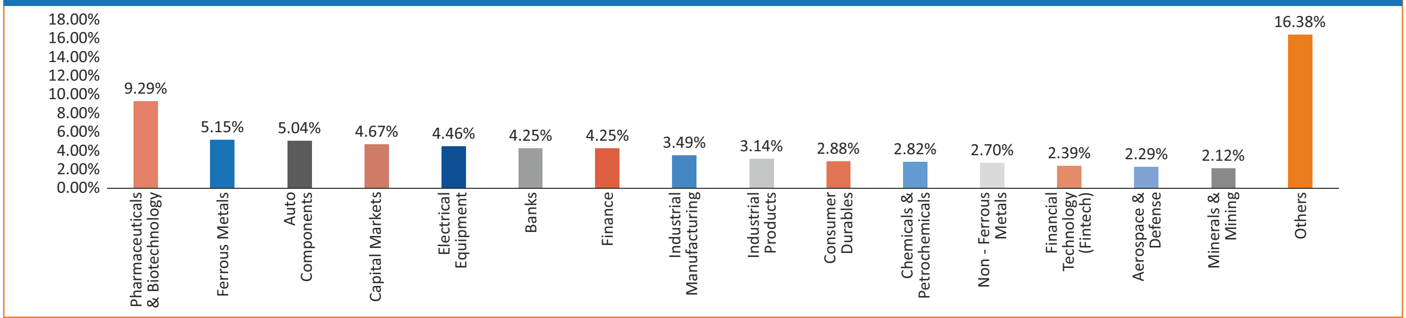
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025^
• 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.		

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
PHARMACEUTICALS & BIOTECHNOLOGY	9.29
✔ Eris Lifesciences Limited	2.42
✔ Glenmark Pharmaceuticals Limited	2.29
Abbott India Limited	1.37
Cohance Lifesciences Limited	1.03
Ajanta Pharma Limited	0.86
IPCA Laboratories Limited	0.78
Senores Pharmaceuticals Limited	0.54
FERROUS METALS	5.15
✔ Jindal Stainless Limited	3.26
Steel Authority of India Limited	1.89
AUTO COMPONENTS	5.04
✔ UNO Minda Limited	2.92
Schaeffler India Limited	1.08
Bharat Forge Limited	1.04
CAPITAL MARKETS	4.67
Nippon Life India Asset Management Limited	2.03
Prudent Corporate Advisory Services Limited	1.41
Central Depository Services (India) Limited	0.81
Angel One Limited	0.42
ELECTRICAL EQUIPMENT	4.46
TD Power Systems Limited	1.75
GE Vernova T&D India Limited	1.02
Schneider Electric Infrastructure Limited	0.94
Quality Power Electrical Eqp Ltd	0.75
BANKS	4.25
✔ Indian Bank	2.46
Bank of Maharashtra	1.77
AU Small Finance Bank Limited	0.02
FINANCE	4.25
✔ Housing & Urban Development Corporation Limited	2.76
SBI Cards and Payment Services Limited	1.49
INDUSTRIAL MANUFACTURING	3.49
Syrma SGS Technology Limited	1.57
Jyoti CNC Automation Ltd	0.72
Jupiter Wagons Limited	0.62
Titagarh Rail Systems Limited	0.58
INDUSTRIAL PRODUCTS	3.14
HEG Limited	1.59
APL Apollo Tubes Limited	1.05
Goodluck India Limited	0.50
CONSUMER DURABLES	2.88
Dixon Technologies (India) Limited	1.64
ETHOS LTD.	0.70
Senco Gold Limited	0.54
CHEMICALS & PETROCHEMICALS	2.82
Swan Corp Limited	1.86
Deepak Nitrite Limited	0.96
NON - FERROUS METALS	2.70
✔ Hindustan Copper Limited	2.70
FINANCIAL TECHNOLOGY (FINTECH)	2.39
✔ PB Fintech Limited	2.39
AEROSPACE & DEFENSE	2.29
✔ Bharat Dynamics Limited	2.29
MINERALS & MINING	2.12
✔ Lloyds Metals And Energy Limited	2.12
OTHERS	16.38
JK Cement Limited	2.12
Coforge Limited	1.57
Coromandel International Limited	1.51
Radico Khaitan Limited	1.38
Zaggle Prepaid Ocean Services Limited	1.34
Godfrey Phillips India Limited	1.27
Ganesha Ecosphere Limited	0.94
Shreeji Shipping Global Limited	0.89
Torrent Power Limited	0.86
Balrampur Chini Mills Limited	0.83
Aditya Birla Real Estate Limited	0.77
CMS Info System Limited	0.76
Castrol India Limited	0.72
Triveni Engineering & Industries Limited	0.69
Poly Medicure Limited	0.49
Arvind Limited	0.24
Total	**75.32**
CORPORATE DEBT	
Non-Convertible Debentures	
Indian Railway Finance Corporation Limited (CRISIL AAA)	1.60
National Bank For Agriculture and Rural Development (CRISIL AAA)	1.58
Small Industries Dev Bank of India (CRISIL AAA)	1.43
Indian Railway Finance Corporation Limited (CRISIL AAA)	0.87
National Bank For Agriculture and Rural Development (CRISIL AAA)	0.78
REC Limited (CRISIL AAA)	0.63
Power Finance Corporation Limited (CRISIL AAA)	0.56
LIC Housing Finance Limited (CRISIL AAA)	0.55
National Bank For Agriculture and Rural Development (CRISIL AAA)	0.52
REC Limited (CRISIL AAA)	0.51
Tata Capital Housing Finance Limited (CRISIL AAA)	0.48
LIC Housing Finance Limited (CRISIL AAA)	0.39
360 One Prime Limited (ICRA AA)	0.31
Power Finance Corporation Limited (CRISIL AAA)	0.24
Small Industries Dev Bank of India (CRISIL AAA)	0.24
Total	**10.69**
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
Export Import Bank of India (CRISIL A1+)	1.14
Small Industries Dev Bank of India (CRISIL A1+)	0.98
Indian Bank (CRISIL A1+)	0.77
Axis Bank Limited (CRISIL A1+)	0.67
Bank of Baroda (FITCH A1+)	0.46
HDFC Bank Limited (CARE A1+)	0.46
Export Import Bank of India (CRISIL A1+)	0.38
HDFC Bank Limited (CRISIL A1+)	0.37
Canara Bank (CRISIL A1+)	0.23
Total	**5.46**
Commercial Paper	
Axis Finance Limited (CRISIL A1+)	1.14
ICICI Securities Limited (CRISIL A1+)	0.68
Total	**1.82**
RFV_N-AMRT	
Non-Convertible Debentures	
Power Grid Corporation of India Limited (CRISIL AAA)	0.95
Total	**0.95**
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
7.1% GOI (MD 18/04/2029) (SOV)	1.33
7.18% GOI (MD 14/08/2033 (SOV)	1.10
Total	**2.43**
State Government Bond	
6.98% punjab SDL (MD 29/09/2033) (SOV)	0.38
Total	**0.38**
Treasury Bill	
364 Days Tbill (MD 15/01/2026 (SOV)	0.23
Total	**0.23**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	0.35
TREPS / Reverse Repo Investments	2.37
Total	**2.72**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on September 30, 2025)

Mcap Category	Percentage
Mid Cap	45.24%
Small Cap	30.08%
Debt	18.92%
GB/TB/Repo/Others	5.76%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

BENCHMARK^

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

DATE OF ALLOTMENT

July 20, 2016

FUND MANAGER

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

AVERAGE AUM

₹ 1,287.83 Crs.

LATEST AUM

₹ 1,280.28 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2025)

0.90 Times# (#Basis last rolling 12 months)

EQUITY PARAMETER (As on September 30, 2025)

Standard Deviation (Annualized): 14.00% (Bank of India Mid & Small Cap Equity & Debt Fund)
11.80% (Nifty Midsmallcap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.13
Sharpe Ratio*: 0.91
Tracking Error (Annualized): 4.65%
Above ratios are calculated using 3 years history of monthly return.
*Risk-free rate assumed to be 5.74% (MIBOR as on September 30, 2025)

DEBT PARAMETER (As on September 30, 2025)

Average / Residual Maturity: 2.37 Years
Macaulay Duration: 1.92 Years
Modified Duration: 1.82 Years
Annualised Yield: 6.50%

NAV (As on September 30, 2025) — NAV (₹)

Regular Plan		Direct Plan	
Growth	37.45	Growth	40.93
IDCW	31.74	IDCW	33.39

EXPENSE RATIO

Regular Plan: 2.04% Direct Plan: 0.66%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

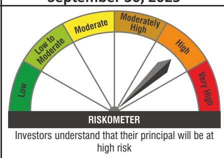
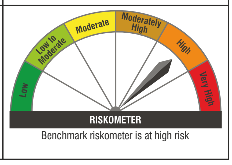
For IDCW History refer pg no 28 | For Scheme Performance refer pg no 29 to 42

Bank of India Multi Asset Allocation Fund

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

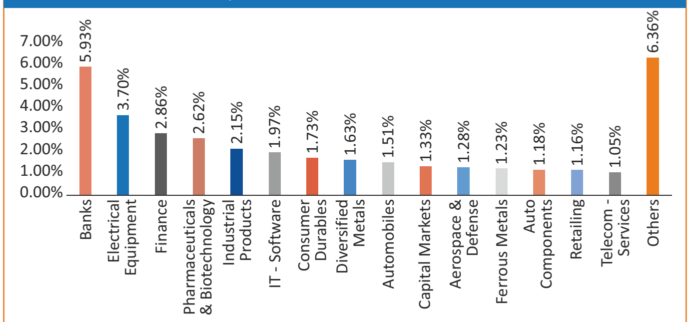
Invest Now

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

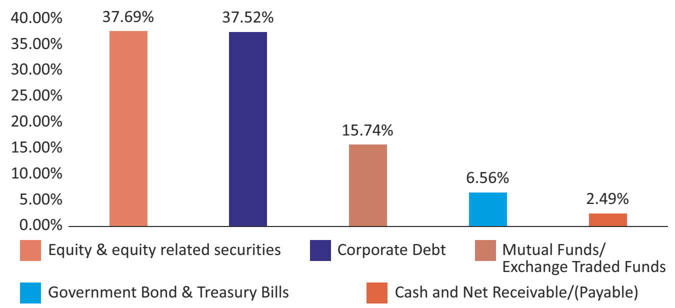
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025^
• Wealth creation over medium to long term • Investment in equity and equity related securities, debt and money market instruments and Gold ETF		

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

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**5.93**
✔ State Bank of India	2.28
✔ ICICI Bank Limited	2.12
HDFC Bank Limited	0.95
Kotak Mahindra Bank Limited	0.58
ELECTRICAL EQUIPMENT	**3.70**
✔ Siemens Energy India Limited	1.90
✔ Quality Power Electrical Eqp Ltd	1.07
Siemens Limited	0.73
FINANCE	**2.86**
CreditAccess Grameen Limited	1.01
Shriram Finance Limited	1.00
Housing & Urban Development Corporation Limited	0.85
PHARMACEUTICALS & BIOTECHNOLOGY	**2.62**
✔ Dr. Reddy's Laboratories Limited	1.30
Cohance Lifesciences Limited	0.69
Glenmark Pharmaceuticals Limited	0.63
INDUSTRIAL PRODUCTS	**2.15**
✔ Goodluck India Limited	1.26
Shakti Pumps (India) Limited	0.65
KRN Heat Exchanger And Refrigeration Limited	0.24
IT - SOFTWARE	**1.97**
✔ Infosys Limited	1.09
Coforge Limited	0.46
Tech Mahindra Limited	0.42
CONSUMER DURABLES	**1.73**
Sky Gold And Diamonds Limited	0.90
Titan Company Limited	0.46
PG Electroplast Limited	0.37
DIVERSIFIED METALS	**1.63**
✔ Vedanta Limited	1.63
AUTOMOBILES	**1.51**
✔ Mahindra & Mahindra Limited	1.51
CAPITAL MARKETS	**1.33**
Prudent Corporate Advisory Services Limited	0.90
Multi Commodity Exchange of India Limited	0.43
AEROSPACE & DEFENSE	**1.28**
Hindustan Aeronautics Limited	0.69
Bharat Electronics Limited	0.59
FERROUS METALS	**1.23**
✔ Tata Steel Limited	1.23
AUTO COMPONENTS	**1.18**
Gabriel India Limited	0.60
FIEM Industries Limited	0.58
RETAILING	**1.16**
Eternal Limited	0.51
Trent Limited	0.41
FSN E-Commerce Ventures Limited	0.24
TELECOM - SERVICES	**1.05**
Bharti Airtel Limited	1.05
OTHERS	**6.36**
NTPC Green Energy Limited	0.92
Adani Ports and Special Economic Zone Limited	0.86
UltraTech Cement Limited	0.86
Manorama Industries Limited	0.57
Balrampur Chini Mills Limited	0.53
Vikran Engineering Limited	0.50
ITC Limited	0.49
Syrma SGS Technology Limited	0.45
Reliance Industries Limited	0.40
Zaggle Prepaid Ocean Services Limited	0.40
InterGlobe Aviation Limited	0.38
Total	**37.69**
CORPORATE DEBT	
Non-Convertible Debentures	
Indian Railway Finance Corporation Limited (CRISIL AAA)	7.42
LIC Housing Finance Limited (CRISIL AAA)	7.39
Muthoot Finance Limited (CRISIL AA+)	5.84
Bajaj Finance Limited (CRISIL AAA)	5.32
Tata Capital Housing Finance Limited (CRISIL AAA)	4.73
Small Industries Dev Bank of India (CRISIL AAA)	2.97
REC Limited (CRISIL AAA)	1.77
National Bank For Agriculture and Rural Development (CRISIL AAA)	1.49
Manappuram Finance Limited (CRISIL AA)	0.59
Total	**37.52**
MUTUAL FUNDS/EXCHANGE TRADED FUNDS	
Exchange Traded Funds	
ICICI Prudential Mutual Fund	9.93
DSP Mutual Fund	2.95
Nippon India Mutual Fund	2.86
Total	**15.74**
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
6.33% GOI (MD 05/05/2035) (SOV)	3.15
7.18% GOI (MD 14/08/2033) (SOV)	1.50
6.79% GOI (MD 07/10/2034) (SOV)	1.47
7.1% GOI (MD 18/04/2029) (SOV)	0.30
Total	**6.42**
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	0.14
Total	**0.14**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	1.61
TREPS / Reverse Repo Investments	0.88
Total	**2.49**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on September 30, 2025)

Mcap Category	Percentage
Debt	37.52%
GB/TB/Repo/Others	9.05%
Large Cap	23.44%
Mid Cap	3.53%
Small Cap	10.72%
Gold ETF	15.74%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

BENCHMARK^

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

DATE OF ALLOTMENT

February 28, 2024

FUND MANAGER

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

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

AVERAGE AUM

₹ 343.86 Crs.

LATEST AUM

₹ 343.26 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2025)

0.90 Times# (#Basis last rolling 12 months)

OTHER PARAMETERS (As on September 30, 2025)

Average / Residual Maturity: 4.39 Years
Macaulay Duration: 3.54 Years
Modified Duration: 3.34 Years
Annualised Yield: 7.04%

NAV (As on September 30, 2025) — NAV (₹)

Regular Plan		Direct Plan	
Growth	11.5194	Growth	11.7049
IDCW	11.5204	Monthly IDCW	11.7040

EXPENSE RATIO

Regular Plan: 1.90% Direct Plan: 0.86%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

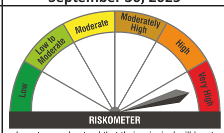
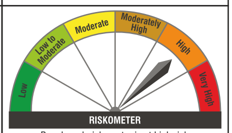
For IDCW History refer pg no 28 | For Scheme Performance refer pg no 29 to 42

Bank of India Balanced Advantage Fund

(An Open Ended Dynamic Asset Allocation Fund)

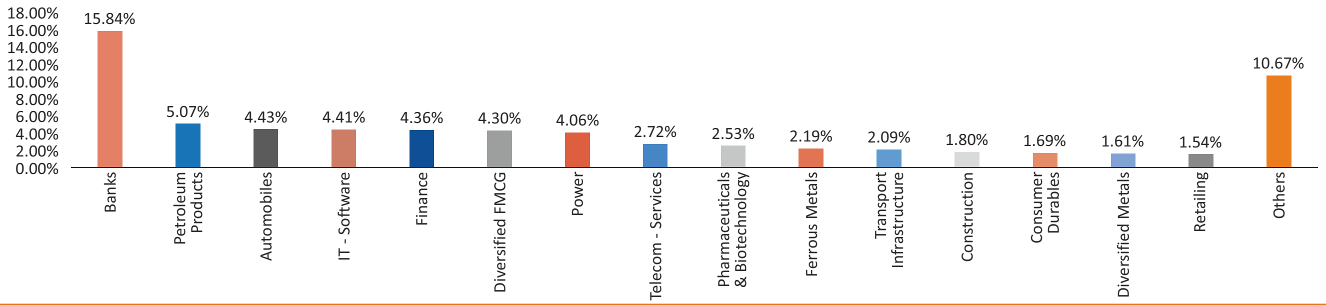
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025^
• Long term capital appreciation. • Dynamic asset allocation between equity and fixed income based on equity market valuations.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at high risk

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**15.84**
✔ ICICI Bank Limited	4.96
✔ HDFC Bank Limited	4.06
✔ State Bank of India	3.21
Axis Bank Limited	1.44
Kotak Mahindra Bank Limited	1.24
Bank of Baroda	0.69
IndusInd Bank Limited	0.24
PETROLEUM PRODUCTS	**5.07**
✔ Reliance Industries Limited	5.07
AUTOMOBILES	**4.43**
Mahindra & Mahindra Limited	1.16
Hero MotoCorp Limited	0.97
Maruti Suzuki India Limited	0.68
Bajaj Auto Limited	0.57
Tata Motors Limited	0.57
Eicher Motors Limited	0.48
IT - SOFTWARE	**4.41**
Infosys Limited	1.32
Tata Consultancy Services Limited	1.19
HCL Technologies Limited	0.78
Tech Mahindra Limited	0.75
Wipro Limited	0.37
FINANCE	**4.36**
Bajaj Finance Limited	1.58
Shriram Finance Limited	1.45
REC Limited	0.92
Jio Financial Services Limited	0.35
Bajaj Finserv Limited	0.06
DIVERSIFIED FMCG	**4.30**
✔ ITC Limited	3.41
Hindustan Unilever Limited	0.89
POWER	**4.06**
✔ NTPC Limited	1.91
Power Grid Corporation of India Limited	1.13
Tata Power Company Limited	1.02
TELECOM - SERVICES	**2.72**
✔ Bharti Airtel Limited	2.72
PHARMACEUTICALS & BIOTECHNOLOGY	**2.53**
Dr. Reddy's Laboratories Limited	0.95
Sun Pharmaceutical Industries Limited	0.79
Cipla Limited	0.42
Divi's Laboratories Limited	0.37
FERROUS METALS	**2.19**
Tata Steel Limited	1.31
JSW Steel Limited	0.88
TRANSPORT INFRASTRUCTURE	**2.09**
✔ Adani Ports and Special Economic Zone Limited	2.09
CONSTRUCTION	**1.80**
✔ Larsen & Toubro Limited	1.80
CONSUMER DURABLES	**1.69**
Titan Company Limited	1.16
Asian Paints Limited	0.53
DIVERSIFIED METALS	**1.61**
✔ Vedanta Limited	1.61
RETAILING	**1.54**
Eternal Limited	0.92
Trent Limited	0.62
OTHERS	**10.67**
Bharat Electronics Limited	1.44
DLF Limited	1.03
Britannia Industries Limited	1.02
Hindalco Industries Limited	1.02
UltraTech Cement Limited	0.79
SBI Life Insurance Company Limited	0.68
Adani Enterprises Limited	0.67
Grasim Industries Limited	0.56
Siemens Energy India Limited	0.49
Coal India Limited	0.48
Apollo Hospitals Enterprise Limited	0.47
Oil & Natural Gas Corporation Limited	0.46
Nestle India Limited	0.45
Siemens Limited	0.44
HDFC Life Insurance Company Limited	0.38
Tata Consumer Products Limited	0.29
Total	**69.31**
CORPORATE DEBT	
Non-Convertible Debentures	
National Bank For Agriculture and Rural Development (CRISIL AAA)	3.62
Small Industries Dev Bank of India (CRISIL AAA)	3.60
Indian Railway Finance Corporation Limited (CRISIL AAA)	2.88
Muthoot Finance Limited (CRISIL AA+)	1.80
Manappuram Finance Limited (CRISIL AAA)	1.43
360 One Prime Limited (ICRA AA)	1.42
Total	**14.75**
INVIT	
IndiGRID Infrastructure Trust	1.76
IRB InvIT Fund	0.57
Total	**2.33**
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
7.18% GOI (MD 14/08/2033) (SOV)	2.69
7.1% GOI (MD 18/04/2029) (SOV)	1.83
Total	**4.52**
Treasury Bill	
364 Days Tbill (MD 11/06/2026) (SOV)	3.02
364 Days Tbill (MD 15/01/2026) (SOV)	0.35
Total	**3.37**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	0.90
TREPS / Reverse Repo Investments	4.82
Total	**5.72**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on September 30, 2025)	
Mcap Category	**Percentage**
Large Cap	68.10%
Debt	14.75%
GB/TB/Repo/Others	13.61%
InvIT	2.33%
Mid Cap	1.21%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

BENCHMARK^

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

DATE OF ALLOTMENT

March 14, 2014

FUND MANAGER

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

AVERAGE AUM

₹141.81 Crs.

LATEST AUM

₹141.38 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on September 30, 2025)

Average / Residual Maturity: 2.68 Years
Macaulay Duration: 2.31 Years
Modified Duration: 2.19 Years
Annualised Yield: 6.55%

NAV (As on September 30, 2025) — NAV (₹)

Regular Plan		Direct Plan	
Growth	24.6637	Growth	26.6972
IDCW	17.2075	IDCW	16.1145

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 0.96%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

DYNAMIC ASSET ALLOCATION FUND

For IDCW History refer pg no 28 | For Scheme Performance refer pg no 29 to 42

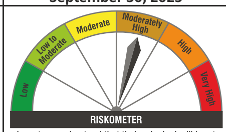
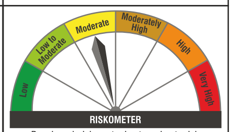
Equity Fund | **Hybrid Fund** | Debt Fund

Bank of India Conservative Hybrid Fund

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

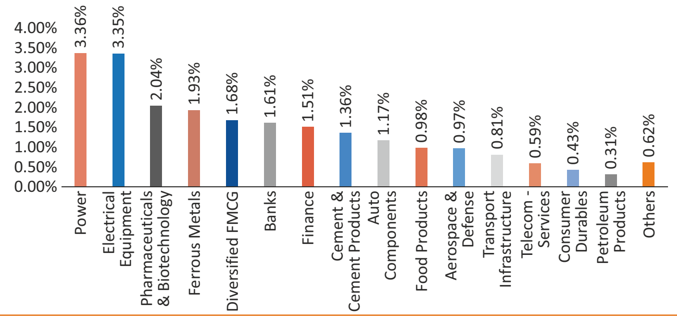
Invest Now

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

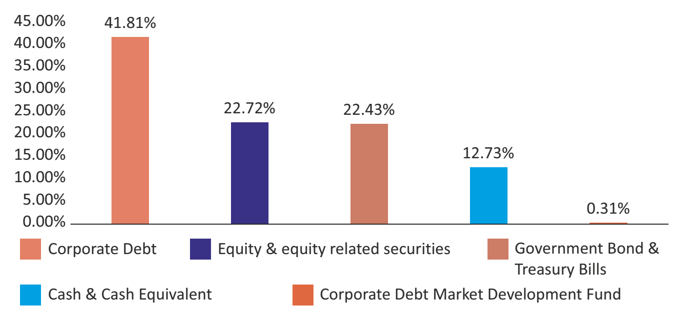
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025^
• Long term capital appreciation and regular income. • Investment in equity and equity related securities (10% - 25%) as well as fixed income securities (Debt / Money Market Instruments/ Govt. Securities).	 Investors understand that their principal will be at moderately high risk	 Benchmark riskometer is at moderate risk

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

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
POWER	**3.36**
✔ NTPC Green Energy Limited	1.38
✔ NTPC Limited	1.02
Power Grid Corporation of India Limited	0.96
ELECTRICAL EQUIPMENT	**3.35**
✔ Siemens Energy India Limited	1.62
✔ TD Power Systems Limited	1.24
Siemens Limited	0.49
PHARMACEUTICALS & BIOTECHNOLOGY	**2.04**
✔ Glenmark Pharmaceuticals Limited	2.04
FERROUS METALS	**1.93**
✔ Tata Steel Limited	1.13
Steel Authority of India Limited	0.80
DIVERSIFIED FMCG	**1.68**
✔ ITC Limited	1.68
BANKS	**1.61**
✔ State Bank of India	1.11
ICICI Bank Limited	0.50
FINANCE	**1.51**
CreditAccess Grameen Limited	0.95
REC Limited	0.56
CEMENT & CEMENT PRODUCTS	**1.36**
✔ Ambuja Cements Limited	1.36
AUTO COMPONENTS	**1.17**
✔ S.J.S. Enterprises Limited	1.17
FOOD PRODUCTS	**0.98**
Britannia Industries Limited	0.98
AEROSPACE & DEFENSE	**0.97**
Bharat Electronics Limited	0.97
TRANSPORT INFRASTRUCTURE	**0.81**
Adani Ports and Special Economic Zone Limited	0.81
TELECOM - SERVICES	**0.59**
Bharti Airtel Limited	0.59
CONSUMER DURABLES	**0.43**
Sky Gold And Diamonds Limited	0.43
PETROLEUM PRODUCTS	**0.31**
Reliance Industries Limited	0.31
OTHERS	**0.62**
Zaggle Prepaid Ocean Services Limited	0.24
Laxmi Dental Limited	0.19
Triveni Engineering & Industries Limited	0.19
Total	**22.72**
CORPORATE DEBT	
Non-Convertible Debentures	
Indian Railway Finance Corporation Limited (CRISIL AAA)	7.64
National Bank For Agriculture and Rural Development (CRISIL AAA)	7.64
Tata Capital Housing Finance Limited (CRISIL AAA)	4.55
Muthoot Finance Limited (CRISIL AA+)	3.80
Power Finance Corporation Limited (CRISIL AAA)	3.05
Small Industries Dev Bank of India (CRISIL AAA)	3.04
Small Industries Dev Bank of India (CRISIL AAA)	3.04
Bajaj Finance Limited (CRISIL AAA)	3.03
Manappuram Finance Limited (CRISIL AA)	3.02
360 One Prime Limited (ICRA AA)	3.00
Total	**41.81**
CDMDF	
Corporate Debt Market Development Fund	
Corporate Debt Market Development Fund (Others)	0.31
Total	**0.31**
GOVERNMENT BOND AND TREASURY BILL	
Government Bond	
7.1% GOI (MD 18/04/2029) (SOV)	7.72
6.79% GOI (MD 07/10/2034) (SOV)	6.93
7.18% GOI (MD 14/08/2033) (SOV)	4.11
6.33% GOI (MD 05/05/2035) (SOV)	2.20
Total	**20.96**
Treasury Bill	
364 Days Tbill (MD 15/01/2026) (SOV)	1.47
Total	**1.47**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	2.50
TREPS / Reverse Repo Investments	10.23
Total	**12.73**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on September 30, 2025)

Mcap Category	Percentage
Debt	41.81%
GB/TB/Repo/Others	35.16%
Large Cap	14.09%
Small Cap	4.41%
Mid Cap	4.22%
Units of CDMDF	0.31%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

BENCHMARK^

CRISIL Hybrid 85 + 15 - Conservative Index

DATE OF ALLOTMENT

March 18, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 67.74 Crs.

LATEST AUM

₹ 66.93 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on September 30, 2025)

Average / Residual Maturity: 3.60 Years
Macaulay Duration: 2.97 Years
Modified Duration: 2.83 Years
Annualised Yield: 6.68%

NAV (As on September 30, 2025) NAV (₹)

Regular Plan		Eco Plan	
Growth	34.2048	Growth	35.4385
Monthly IDCW	17.6100	Monthly IDCW	26.8415
Quarterly IDCW	18.2522	Quarterly IDCW	-
Annual IDCW	16.6042	Annual IDCW	-
Direct Plan			
Growth	36.6755		
Monthly IDCW	16.3387		
Quarterly IDCW	18.0214		
Annual IDCW	16.7134		

EXPENSE RATIO

Regular Plan: 2.05% Direct Plan: 1.24% Eco Plan: 1.80%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

For IDCW History refer pg no 28 | For Scheme Performance refer pg no 29 to 42

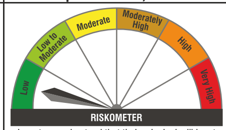
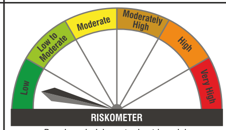
Equity Fund | **Hybrid Fund** | Debt Fund

Bank of India Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025^
• 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.	 Investors understand that their principal will be at low risk	 Benchmark riskometer is at low risk

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
BANKS	**14.59**
✔ Kotak Mahindra Bank Limited	3.54
Axis Bank Limited	2.97
Bank of Baroda	2.65
Punjab National Bank	1.90
RBL Bank Limited	1.85
State Bank of India	1.68
FERROUS METALS	**5.62**
✔ JSW Steel Limited	4.32
Tata Steel Limited	1.30
FINANCE	**5.27**
PNB Housing Finance Limited	2.36
Shriram Finance Limited	1.07
Jio Financial Services Limited	0.97
Bajaj Finance Limited	0.87
PETROLEUM PRODUCTS	**5.25**
✔ Reliance Industries Limited	4.62
Hindustan Petroleum Corporation Limited	0.63
AUTOMOBILES	**4.83**
✔ Mahindra & Mahindra Limited	4.32
Tata Motors Limited	0.51
PHARMACEUTICALS & BIOTECHNOLOGY	**3.65**
✔ Sun Pharmaceutical Industries Limited	3.65
ELECTRICAL EQUIPMENT	**3.53**
✔ CG Power and Industrial Solutions Limited	3.53
TELECOM - SERVICES	**3.33**
✔ Bharti Airtel Limited	3.33
HEALTHCARE SERVICES	**3.28**
✔ Max Healthcare Institute Limited	3.28
NON - FERROUS METALS	**3.24**
✔ Hindalco Industries Limited	3.24
CAPITAL MARKETS	**3.18**
✔ Multi Commodity Exchange of India Limited	3.18
METALS & MINERALS TRADING	**2.63**
Adani Enterprises Limited	2.63
REALTY	**2.53**
Godrej Properties Limited	2.53
AUTO COMPONENTS	**2.46**
Exide Industries Limited	2.46
CONSUMER DURABLES	**2.45**
Crompton Greaves Consumer Electricals Limited	2.45
OTHERS	**8.83**
Hindustan Aeronautics Limited	2.33
Grasim Industries Limited	1.77
Info Edge (India) Limited	1.38
United Spirits Limited	0.99
JSW Energy Limited	0.87
Ambuja Cements Limited	0.56
Varun Beverages Limited	0.42
Hindustan Unilever Limited	0.35
Adani Ports and Special Economic Zone Limited	0.16
Total	**74.67**
FUTURES AND OPTIONS	
Equity Futures	
Adani Ports and Special Economic Zone Limited	-0.16
Hindustan Unilever Limited	-0.35
Varun Beverages Limited	-0.43
Tata Motors Limited	-0.51
Ambuja Cements Limited	-0.56
Hindustan Petroleum Corporation Limited	-0.63
JSW Energy Limited	-0.87
Bajaj Finance Limited	-0.88
Jio Financial Services Limited	-0.97
United Spirits Limited	-1.00
Shriram Finance Limited	-1.08
Tata Steel Limited	-1.31
Info Edge (India) Limited	-1.38
State Bank of India	-1.69
Grasim Industries Limited	-1.78
RBL Bank Limited	-1.87
Punjab National Bank	-1.91
Hindustan Aeronautics Limited	-2.34
PNB Housing Finance Limited	-2.37
Crompton Greaves Consumer Electricals Limited	-2.46
Exide Industries Limited	-2.48
Godrej Properties Limited	-2.55
Adani Enterprises Limited	-2.65
Bank of Baroda	-2.67
Axis Bank Limited	-2.99
Multi Commodity Exchange of India Limited	-3.21
Hindalco Industries Limited	-3.26
Max Healthcare Institute Limited	-3.30
Bharti Airtel Limited	-3.36
CG Power and Industrial Solutions Limited	-3.55
Kotak Mahindra Bank Limited	-3.56
Sun Pharmaceutical Industries Limited	-3.67
JSW Steel Limited	-4.35
Mahindra & Mahindra Limited	-4.35
Reliance Industries Limited	-4.65
Equity Futures Total	**-75.15**
MUTUAL FUND INVESTMENT	
Bank of India Liquid Fund - Direct Plan - Growth	17.37
Total	**17.37**
GOVERNMENT BOND AND TREASURY BILL	
Treasury Bill	
364 Days Tbill (MD 14/05/2026) (SOV)	2.03
364 Days Tbill (MD 15/01/2026) (SOV)	1.49
364 Days Tbill (MD 10/09/2026) (SOV)	1.11
364 Days Tbill (MD 01/05/2026) (SOV)	1.02
364 Days Tbill (MD 08/01/2026) (SOV)	0.81
Total	**6.46**
CASH & CASH EQUIVALENT	
Net Receivables/(Payables) after adjusting for futures	71.51
TREPS / Reverse Repo Investments	5.14
Total	**76.65**
GRAND TOTAL	**100.00**

✔ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on September 30, 2025)

Mcap Category	Percentage
Arbitrage Positions	75.15%
Mutual Fund Units	17.37%
GB/TB/Repo/Others	7.48%
Grand Total	**100.00%**

INVESTMENT OBJECTIVE

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

BENCHMARK^

NIFTY 50 Arbitrage Index

DATE OF ALLOTMENT

June 18, 2018

FUND MANAGER

Mr. Nilesh Jethani (w.e.f. July 14, 2025). Mr. Firdaus Ragina has ceased to be the Fund Manager w.e.f. close of business hours of July 11, 2025.

AVERAGE AUM

₹ 45.99 Crs.

LATEST AUM

₹ 42.84 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on September 30, 2025)

Average / Residual Maturity: 0.21 Years
Macaulay Duration: 0.22 Years
Modified Duration: 0.22 Years
Annualised Yield: 5.76%

NAV (As on September 30, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	13.9524	Growth	14.5760
Monthly IDCW	12.6443	Monthly IDCW	13.1382
Quarterly IDCW	13.3485	Quarterly IDCW	13.8509
Annual IDCW	12.8922	Annual IDCW	13.1788

EXPENSE RATIO

Regular Plan: 0.88% Direct Plan: 0.37%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

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

ARBITRAGE FUND

For IDCW History refer pg no 28 | For Scheme Performance refer pg no 29 to 42

Bank of India Liquid Fund

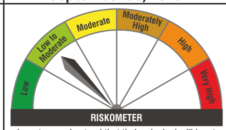
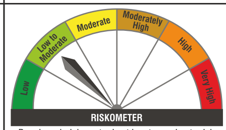
(An Open Ended Liquid Scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.)

ICRA A1+mfs

IND - A1+mfs

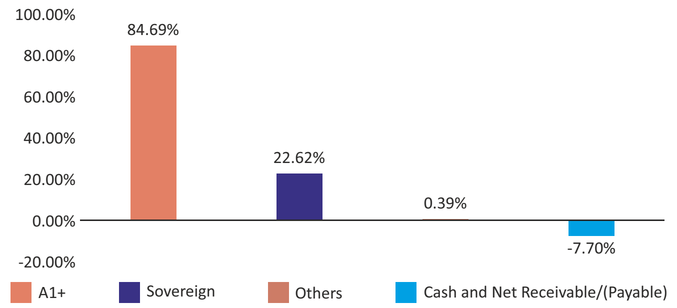
Invest Now

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

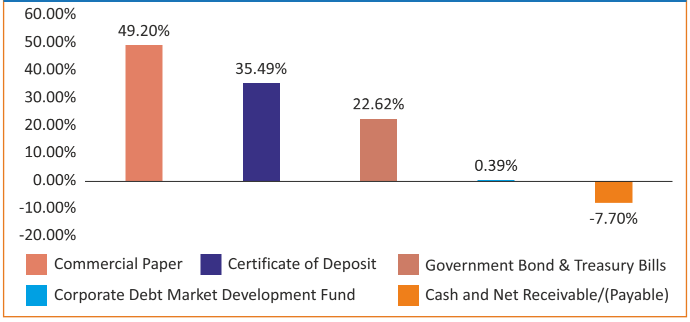
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025^
• Income over short term. • Investment in Debt and Money Market Instruments.	 Investors understand that their principal will be at low to moderate risk	 Benchmark riskometer is at low to moderate risk

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

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Union Bank of India	ICRA A1+	9.11
Canara Bank	CRISIL A1+	4.50
Bank of Baroda	CRISIL A1+	3.66
Axis Bank Limited	CRISIL A1+	3.65
Canara Bank	CRISIL A1+	3.65
HDFC Bank Limited	CRISIL A1+	3.65
Punjab National Bank	CRISIL A1+	3.64
HDFC Bank Limited	CARE A1+	3.63
Total		**35.49**
Commercial Paper		
ICICI Home Finance Company Limited	CRISIL A1+	5.48
Motilal Oswal Financial Services Limited	CRISIL A1+	5.46
HDFC Securities Limited	CRISIL A1+	5.45
Export Import Bank of India	CRISIL A1+	3.66
Godrej Agrovet Limited	ICRA A1+	3.66
PNB Housing Finance Limited	CRISIL A1+	3.65
Poonawalla Fincorp Limited	CRISIL A1+	3.65
Reliance Retail Ventures Limited	CRISIL A1+	3.65
Axis Finance Limited	CRISIL A1+	3.64
Small Industries Dev Bank of India	CARE A1+	3.64
Bajaj Finance Limited	CRISIL A1+	3.63
Power Finance Corporation Limited	CRISIL A1+	3.63
Total		**49.20**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.39
Total		**0.39**
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
91 Days Tbill (MD 04/12/2025)	SOV	5.46
91 Days Tbill (MD 11/12/2025)	SOV	5.46
91 Days Tbill (MD 16/10/2025)	SOV	4.40
91 Days Tbill (MD 13/11/2025)	SOV	3.65
91 Days Tbill (MD 06/11/2025)	SOV	1.83
182 Days Tbill (MD 11/12/2025)	SOV	1.82
Total		**22.62**
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(7.70)
TREPS / Reverse Repo Investments		0.00
Total		**(7.70)**
GRAND TOTAL		**100.00**

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

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

Potential Risk Class Matrix

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

INVESTMENT OBJECTIVE

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

BENCHMARK^

Tier 1: CRISIL Liquid Debt A-I Index

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM#

₹ 1,596.29 Crs.

LATEST AUM#

₹ 1,360.19 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on September 30, 2025)

Average / Residual Maturity: 0.15 Years
Macaulay Duration: 0.16 Years
Modified Duration: 0.16 Years
Annualised Yield: 5.92%

NAV (As on September 30, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	3,050.4180	Growth	3,081.0675
Daily IDCW	1,002.1069	Daily IDCW	1,002.6483
Weekly IDCW	1,001.6902	Weekly IDCW	1,061.9535

EXPENSE RATIO

Regular Plan: 0.13% Direct Plan: 0.10%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

Exit Load:

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

#Aggregate value of investments by other schemes of Bank of India Mutual Fund as on 30th September 2025 is ₹ 744.24 Lacs.

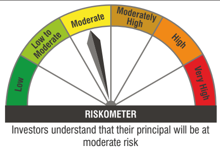
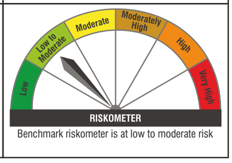
For IDCW History refer pg no 28 | For Scheme Performance refer pg no 29 to 42

Bank of India Short Term Income Fund

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

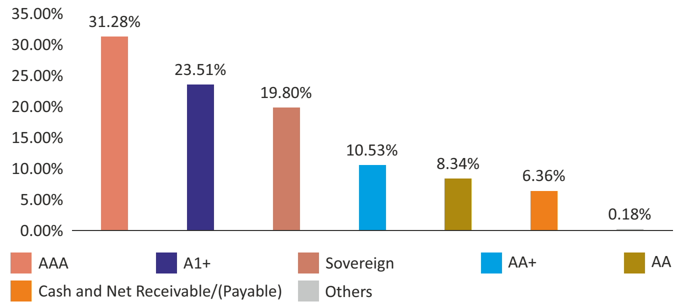
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025^
• 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.		

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

CREDIT PROFILE



COMPOSITION BY HOLDING PERIOD

Duration	% of Assets
Upto 3 months	4.41%
3 months to 6 months	15.01%
6 months to 1 year	16.81%
> 1 year	63.77%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
LIC Housing Finance Limited	CRISIL AAA	8.30
REC Limited	CRISIL AAA	4.62
Godrej Industries Limited	CRISIL AA+	4.23
Small Industries Dev Bank of India	CRISIL AAA	4.23
Indian Railway Finance Corporation Limited	CRISIL AAA	4.22
Muthoot Finance Limited	CRISIL AA+	4.22
360 One Prime Limited	ICRA AA	4.16
Power Finance Corporation Limited	CRISIL AAA	2.54
Bajaj Finance Limited	CRISIL AAA	2.11
Manappuram Finance Limited	CRISIL AA	2.10
National Bank For Agriculture and Rural Development	CRISIL AAA	2.10
Muthoot Finance Limited	CRISIL AA+	2.08
Vedanta Limited	CRISIL AA	2.08
Power Finance Corporation Limited	CRISIL AAA	1.67
National Bank For Agriculture and Rural Development	CRISIL AAA	1.49
Total		**50.15**
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
National Bank For Agriculture and Rural Development	CRISIL A1+	2.42
Bank of Baroda	FITCH A1+	2.03
Indian Bank	CRISIL A1+	2.03
Export Import Bank of India	CRISIL A1+	2.02
Punjab National Bank	CRISIL A1+	2.02
Axis Bank Limited	CRISIL A1+	1.97
HDFC Bank Limited	CRISIL A1+	1.97
AU Small Finance Bank Limited	CARE A1+	1.95
Union Bank of India	ICRA A1+	1.19
Total		**17.60**
Commercial Paper		
Motilal Oswal Financial Services Limited	ICRA A1+	5.91
Total		**5.91**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.18
Total		**0.18**
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
6.33% GOI (MD 05/05/2035)	SOV	13.25
6.79% GOI (MD 07/10/2034)	SOV	2.27
7.1% GOI (MD 18/04/2029)	SOV	2.14
Total		**17.66**
State Government Bond		
6.98% punjab SDL (MD 29/09/2033)	SOV	2.04
Total		**2.04**
Treasury Bill		
364 Days Tbill (MD 15/01/2026)	SOV	0.10
Total		**0.10**
CASH & CASH EQUIVALENT		
Net Receivables/Payables		1.91
TREPS / Reverse Repo Investments		4.45
Total		**6.36**
GRAND TOTAL		**100.00**

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

Potential Risk Class Matrix

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

INVESTMENT OBJECTIVE

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

BENCHMARK^

Tier 1: CRISIL Short Duration Debt A-II Index

DATE OF ALLOTMENT

December 18, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 274.53 Crs.

LATEST AUM

₹ 241.11 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on September 30, 2025)

Average / Residual Maturity: 3.21 Years
Macaulay Duration: 2.66 Years
Modified Duration: 2.54 Years
Annualised Yield: 6.73%

NAV (As on September 30, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	27.1387	Growth	29.5434
Monthly IDCW	13.9261	Monthly IDCW	14.3644
Quarterly IDCW	13.7236	Quarterly IDCW	13.6202

EXPENSE RATIO

Regular Plan: 1.00% Direct Plan: 0.45%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

SHORT DURATION FUND

For IDCW History refer pg no 28 | For Scheme Performance refer pg no 29 to 42

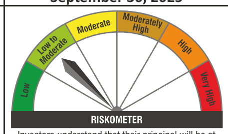
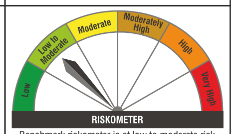
Bank of India Ultra Short Duration Fund

ICRA - A1+mfs

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

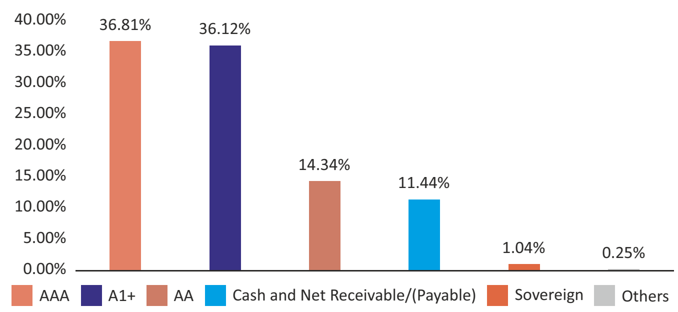
Invest Now

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

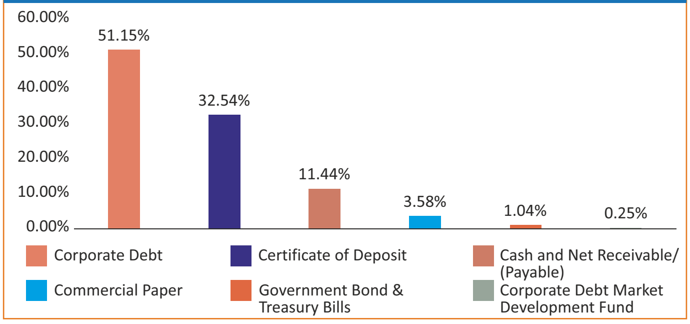
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025^
• Regular income over Short to Medium term. • Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months.	 Investors understand that their principal will be at low to moderate risk	 Benchmark riskometer is at low to moderate risk

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

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
REC Limited	CRISIL AAA	9.82
Power Finance Corporation Limited	CRISIL AAA	9.53
LIC Housing Finance Limited	CRISIL AAA	9.52
National Bank For Agriculture and Rural Development	CRISIL AAA	7.94
Manappuram Finance Limited	CRISIL AA	7.46
360 One Prime Limited	ICRA AA	6.88
Total		**51.15**
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
HDFC Bank Limited	CARE A1+	9.81
Bank of Baroda	FITCH A1+	5.21
Indian Bank	CRISIL A1+	5.16
Export Import Bank of India	CRISIL A1+	5.14
AU Small Finance Bank Limited	CARE A1+	4.95
Union Bank of India	ICRA A1+	2.27
Total		**32.54**
Commercial Paper		
ICICI Securities Limited	CRISIL A1+	3.58
Total		**3.58**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.25
Total		**0.25**
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 15/01/2026)	SOV	1.04
Total		**1.04**
CASH & CASH EQUIVALENT		
Net Receivables/Payables		1.59
TREPS / Reverse Repo Investments		9.85
Total		**11.44**
GRAND TOTAL		**100.00**

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

Potential Risk Class Matrix

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

INVESTMENT OBJECTIVE

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

BENCHMARK^

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

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 199.49 Crs.

LATEST AUM

₹ 189.79 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on September 30, 2025)

Average / Residual Maturity: 0.48 Years
Macaulay Duration: 0.48 Years
Modified Duration: 0.46 Years
Annualised Yield: 6.33%

NAV (As on September 30, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	3,207.3610	Growth	3,323.0413
Bonus	-	Bonus	3,307.2252
Daily IDCW	1,007.4498	Daily IDCW	1,011.9279
Weekly IDCW	1,007.9518	Weekly IDCW	1,007.4176

EXPENSE RATIO

Regular Plan: 0.85% Direct Plan: 0.34%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

ULTRA SHORT DURATION FUND

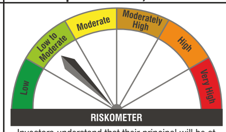
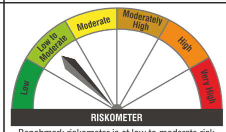
For IDCW History refer pg no 28 | For Scheme Performance refer pg no 29 to 42

Bank of India Money Market Fund

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

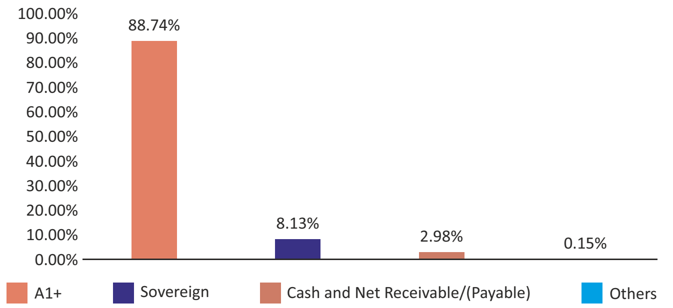
Invest Now

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

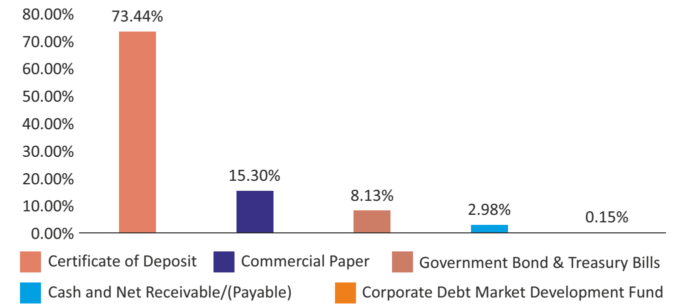
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025^
• Regular income over short to medium term • Investment in Money Market instruments with maturity upto one year	 Investors understand that their principal will be at low to moderate risk	 Benchmark riskometer is at low to moderate risk

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

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Indian Bank	CRISIL A1+	9.31
Kotak Mahindra Bank Limited	CRISIL A1+	9.29
Union Bank of India	ICRA A1+	9.14
Export Import Bank of India	CRISIL A1+	7.97
HDFC Bank Limited	CRISIL A1+	7.78
Bank of Baroda	FITCH A1+	7.48
Small Industries Dev Bank of India	CRISIL A1+	6.32
Axis Bank Limited	CRISIL A1+	5.70
National Bank For Agriculture and Rural Development	CRISIL A1+	5.32
AU Small Finance Bank Limited	CARE A1+	5.13
Total		**73.44**
Commercial Paper		
Axis Finance Limited	CRISIL A1+	5.34
Motilal Oswal Financial Services Limited	ICRA A1+	5.19
ICICI Securities Limited	CRISIL A1+	4.77
Total		**15.30**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.15
Total		**0.15**
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 15/01/2026)	SOV	5.38
364 Days Tbill (MD 17/09/2026)	SOV	2.59
364 Days Tbill (MD 10/09/2026)	SOV	0.16
Total		**8.13**

Portfolio Holdings	Industry/ Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.03
TREPS / Reverse Repo Investments		2.95
Total		**2.98**
GRAND TOTAL		**100.00**

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

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

Potential Risk Class Matrix

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

INVESTMENT OBJECTIVE

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

BENCHMARK^

Tier 1: CRISIL Money Market A-1 Index

DATE OF ALLOTMENT

February 04, 2025

FUND MANAGER

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

AVERAGE AUM

₹ 162.61 Crs.

LATEST AUM

₹ 183.04 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on September 30, 2025)

Average / Residual Maturity: 0.56 Years
Macaulay Duration: 0.56 Years
Modified Duration: 0.56 Years
Annualised Yield: 6.28%

NAV (As on September 30, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	10.4849	Growth	10.5203
Daily IDCW	10.4851	Daily IDCW	10.2341
Weekly IDCW	10.4860	Weekly IDCW	-
Monthly IDCW	10.4851	Monthly IDCW	10.5194

EXPENSE RATIO

Regular Plan: 0.62% Direct Plan: 0.11%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

For IDCW History refer pg no 28 | For Scheme Performance refer pg no 29 to 42

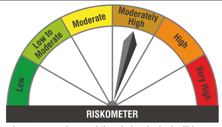
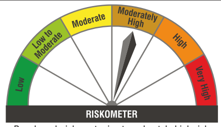
Equity Fund | Hybrid Fund | **Debt Fund**

Bank of India Credit Risk Fund

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

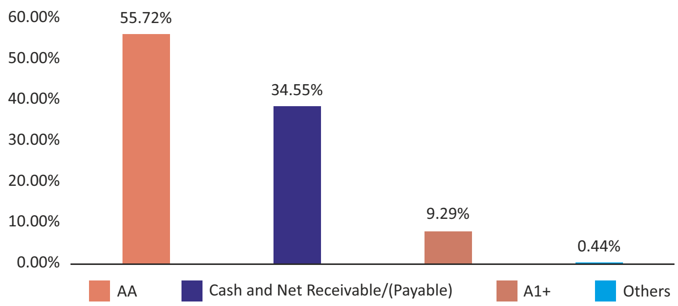
Invest Now

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025^
• 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.	 Investors understand that their principal will be at moderately high risk	 Benchmark riskometer is at moderately high risk

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

CREDIT PROFILE



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Nirma Limited	CRISIL AA	9.45
Aditya Birla Real Estate Limited	CRISIL AA	9.43
Vedanta Limited	CRISIL AA	9.43
JSW Steel Limited	CARE AA	9.41
Rashtriya Chemicals and Fertilizers Limited	ICRA AA	4.78
360 One Prime Limited	ICRA AA	4.75
Nuvoco Vistas Corporation Limited	CRISIL AA	4.69
360 One Prime Limited	ICRA AA	3.78
Total		**55.72**
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Canara Bank	CRISIL A1+	9.29
Total		**9.29**
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.44
Total		**0.44**

Portfolio Holdings	Industry/ Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		8.22
TREPS / Reverse Repo Investments		26.33
Total		**34.55**
GRAND TOTAL		**100.00**

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

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

https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf_28-june-2019.pdf

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

Potential Risk Class Matrix

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

INVESTMENT OBJECTIVE

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

BENCHMARK^

Tier 1: CRISIL Credit Risk Debt B-II Index

DATE OF ALLOTMENT

February 27, 2015

FUND MANAGER

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

AVERAGE AUM

₹ 105.59 Crs.

LATEST AUM

₹ 106.35 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on September 30, 2025)

Average / Residual Maturity: 0.74 Years
Macaulay Duration: 0.65 Years
Modified Duration: 0.61 Years
Annualised Yield: 6.23%

NAV (As on September 30, 2025) NAV (₹)

Regular Plan: 12.4116 Direct Plan: 12.7283

EXPENSE RATIO

Regular Plan: 1.38% Direct Plan: 0.98%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

C R E D I T R I S K F U N D

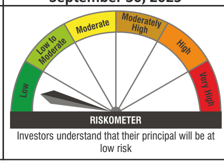
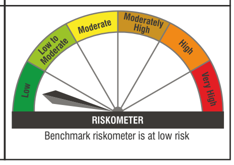
For IDCW History refer pg no 28 | For Scheme Performance refer pg no 29 to 42

Bank of India Overnight Fund

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

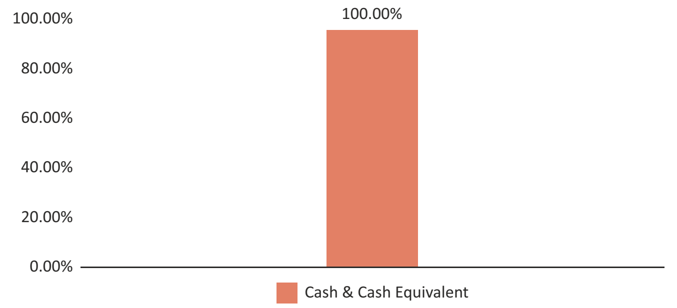
Invest Now

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

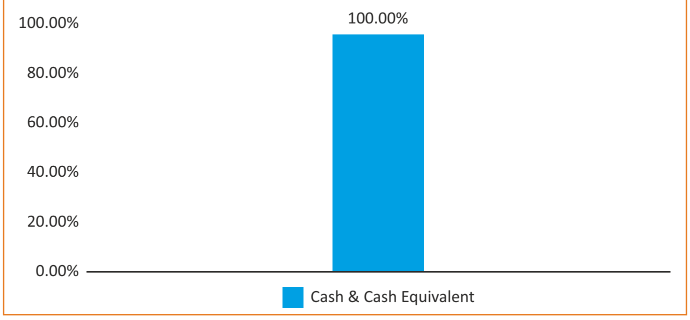
This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025^
• Income over short term with low risk and high liquidity. • Investments in overnight securities having residual maturity of 1 business day.		

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

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.12
TREPS / Reverse Repo Investments		99.88
Total		**100.00**
GRAND TOTAL		**100.00**

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

Potential Risk Class Matrix

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

INVESTMENT OBJECTIVE

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

BENCHMARK^

Tier 1: CRISIL Liquid Overnight Index

DATE OF ALLOTMENT

January 28, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 74.56 Crs.

LATEST AUM

₹ 33.71 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on September 30, 2025)

Average / Residual Maturity: 1 Day
Macaulay Duration: 1 Day
Modified Duration: 1 Day
Annualised Yield: 5.79%

NAV (As on September 30, 2025) NAV (₹)

Regular Plan		Direct Plan	
Growth	1,328.6897	Growth	1,332.4320
Daily IDCW	1,000.0000	Daily IDCW	1,000.0000
Weekly IDCW	-	Weekly IDCW	-
Monthly IDCW	1,000.6008	Monthly IDCW	1,000.6054

EXPENSE RATIO

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

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

For IDCW History refer pg no 28 | For Scheme Performance refer pg no 29 to 42

EQUITY FUNDS[$]

Record Date	IDCW/ Unit Declared (in ₹)	NAV^ as on Record Date
Bank of India Large & Mid Cap 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 (Formerly Bank of India Tax Advantage Fund)		
Regular Plan		
30-June-2021	2.00	18.23
29-July-2021	0.90	18.19
Eco Plan		
30-June-2021	1.00	16.26
29-July-2021	0.25	16.78
Direct Plan		
30-June-2021	2.00	40.98
29-July-2021	0.90	42.04
Bank of India Manufacturing & Infrastructure Fund		
Regular Plan - Regular IDCW		
25-June-2019	0.44	10.05
29-July-2021	0.40	16.85
Regular Plan - Quarterly IDCW		
25-March-2019	0.88	10.33
25-June-2019	0.39	10.00
Direct Plan - Regular IDCW		
27-March-2017	0.50	13.57
Bank of India Mid & Small Cap Equity & Debt Fund		
Regular Plan - Regular IDCW		
26-March-2018	0.75	12.33
29-July-2021	0.80	18.62
Direct Plan - Regular IDCW		
30-June-2021	1.00	17.76
29-July-2021	0.25	18.76
Bank of India Small Cap Fund		
Regular Plan - Regular IDCW		
30-June-2021	1.25	17.37
29-July-2021	1.00	17.44
Direct Plan - Regular IDCW		
30-June-2021	1.25	18.06
29-July-2021	0.40	18.79
Bank of India Flexi Cap Fund		
Regular Plan - Regular IDCW		
7-December-2020	0.44601387	12.76
30-June-2021	1.00000000	15.85
Direct Plan - Regular IDCW		
30-June-2021	1.00000000	15.43
29-July-2021	0.25000000	15.96

HYBRID FUND[$]

Record Date	IDCW/ Unit Declared (in ₹)	NAV^ as on Record Date
Bank of India Arbitrage Fund		
Regular Monthly IDCW		
27-April-2020	0.05385541	10.0000[a]
27-April-2020	0.05385543	10.0000[b]
26-May-2020	0.04345086	10.0000[a]
26-May-2020	0.04345088	10.0000[b]
Regular Quarterly IDCW		
26-December-2019	0.05539822	10.5148[a]
26-December-2019	0.05539822	10.5148[b]
26-March-2020	0.12553389	10.4501[a]
26-March-2020	0.12553389	10.4501[b]
Regular Annual IDCW		
26-December-2019	0.05266000	10.0788[a]
26-December-2019	0.05266000	10.0788[b]
26-March-2020	0.10504000	10.0613[a]
26-March-2020	0.10504000	10.0613[b]
Direct Monthly IDCW		
27-April-2020	0.06160558	10.0855[a]
27-April-2020	0.06160558	10.0855[b]
26-May-2020	0.05007525	10.0859[a]
26-May-2020	0.05007525	10.0859[b]
Direct Quarterly IDCW		
26-December-2019	0.07443389	10.5612[a]
26-December-2019	0.07443389	10.5612[b]
26-March-2020	0.14323909	10.5101[a]
26-March-2020	0.14323909	10.5101[b]
Direct Annual IDCW		
26-December-2019	0.07038567	10.0544[a]
26-December-2019	0.07038567	10.0544[b]
26-March-2020	0.13992202	10.0000[a]
26-March-2020	0.13992202	10.0000[b]

HYBRID FUND[$]

Record Date	IDCW/ Unit Declared (in ₹)	NAV^ as on Record Date
Bank of India Conservative Hybrid Fund		
Regular Monthly IDCW		
02-February-2021	0.23090000	11.2228[a]
02-February-2021	0.23090000	11.2228[b]
30-June-2021	0.30000000	11.3853[a]
30-June-2021	0.30000000	11.3853[b]
Regular Quarterly IDCW		
25-June-2018	0.0864385	11.1417[a]
25-June-2018	0.08004287	11.1417[b]
25-March-2019	0.03320971	11.1241[a]
25-March-2019	0.03075255	11.1241[b]
Regular Annual IDCW		
25-March-2019	0.07203243	10.3827[a]
25-March-2019	0.06670224	10.3827[b]
02-February-2021	0.26970000	10.3095[a]
02-February-2021	0.26970000	10.3095[b]
Regular Plan Regular IDCW		
25-June-2013	0.389636	12.0556[a]
25-June-2013	0.373162	12.0556[b]
25-March-2014	0.389636	10.9004[a]
25-March-2014	0.373162	10.9004[b]
Direct Monthly IDCW		
02-February-2021	0.22820000	10.1643[a]
02-February-2021	0.22820000	10.1643[b]
30-June-2021	0.03000000	10.3018[a]
30-June-2021	0.03000000	10.3018[b]
Direct Quarterly IDCW		
26-December-2018	0.21610173	10.6590[a]
26-December-2018	0.20010672	10.6590[b]
25-March-2019	0.21610173	10.5824[a]
25-March-2019	0.20010672	10.5824[b]
Direct Annual IDCW		
25-March-2019	0.28811758	10.2199[a]
25-March-2019	0.26680896	10.2199[b]
02-February-2021	0.41970000	10.1017[a]
02-February-2021	0.41970000	10.1017[b]
Eco Monthly IDCW		
02-February-2021	0.49370000	16.9514[a]
02-February-2021	0.49370000	16.9514[b]
30-June-2021	0.50000000	17.1667[a]
30-June-2021	0.50000000	17.1667[b]
Eco Quarterly IDCW		
26-December-2018	0.06838875	10.0000[a]
26-December-2018	0.06324962	10.0000[b]
25-March-2019	0.07206263	10.1033[a]
25-March-2019	0.06670224	10.1033[b]
Eco Plan Regular IDCW		
25-March-2013	0.440456	12.5487[a]
25-March-2013	0.377515	12.5487[b]
25-March-2014	0.779271	11.5826[a]
25-March-2014	0.746324	11.5826[b]
Bank of India Balanced Advantage Fund		
Regular Plan - Regular IDCW		
25-June-2018	0.02449771	10.7707[a]
25-June-2018	0.02449722	10.7707[b]
29-July-2021	0.40000000	11.2226[a]
29-July-2021	0.40000000	11.2226[b]
Direct Plan - Regular IDCW		
25-March-2019	0.44270637	10.2965[a]
25-June-2019	0.04427025	10.0302[a]
25-June-2019	0.0442703	10.0302[b]
30-June-2021	1.00000000	10.0785[a b]

DEBT / INCOME FUNDS

Record Date	IDCW/ Unit Declared (in ₹)	NAV^ as on Record Date
Bank of India Short Term Income Fund[$]		
Institutional Monthly IDCW		
25-January-2011	0.043921	10.1704[a]
25-January-2011	0.040935	10.1704[b]
25-February-2011	0.052705	10.1881[a]
25-February-2011	0.049122	10.1881[b]
Institutional Quarterly IDCW		
29-December-2009	0.1751890	10.2708[a]
29-December-2009	0.1630520	10.2708[b]
Regular Monthly IDCW		
25-March-2019	0.05042235	10.3919[a]
25-March-2019	0.04668914	10.3919[b]
25-April-2019	0.03601595	10.3441[a]
25-April-2019	0.03334718	10.3441[b]
Regular Quarterly IDCW		
26-December-2018	0.10804795	10.1585[a]
26-December-2018	0.10005336	10.1585[b]
25-March-2019	0.10804788	10.1917[a]
25-March-2019	0.10005336	10.1917[b]
Direct Monthly IDCW		
25-March-2019	0.05042155	10.3930[a]
25-March-2019	0.04669158	10.3930[b]
25-April-2019	0.03602011	10.3498[a]
25-April-2019	0.03335117	10.3498[b]
Direct Quarterly IDCW		
26-December-2018	0.14401749	10.1444[a]
26-December-2018	0.13340448	10.1444[b]
25-March-2019	0.10804758	10.1908[a]
25-March-2019	0.10005336	10.1908[b]
Bank of India Overnight Fund[$$]		
Regular Monthly IDCW		
26-August-25	4.3508204	1000.2980[a]
26-August-25	4.3508204	1000.2980[b]
26-September-25	4.6397800	1000.4449[a]
26-September-25	4.6397800	1000.4449[b]
Direct Monthly IDCW		
26-August-25	4.3771635	1000.3002[a]
26-August-25	4.3771635	1000.3002[b]
26-September-25	4.6704070	1000.4483[a]
26-September-25	4.6704070	1000.4483[b]

[$]Face Value - ₹ 10/- [$$]Face Value - ₹ 1000/- ^Pursuant to payment of dividend, NAV of the IDCW Option of the Plan/ Scheme falls to the extent of such IDCW payment and applicable statutory levy (taxes, levies, cess etc.), if any. [#]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 visit www.boimf.in**

Scheme Performance - Regular Plan

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-6.46%	-5.50%	-3.45%	9,354	9,450	9,655
3 years	21.69%	16.12%	14.21%	18,028	15,665	14,904
5 years	24.58%	20.66%	18.36%	30,026	25,584	23,241
Since inception*	26.52%	21.91%	19.42%	34,470	28,349	25,439

^ Past performance may or may not be sustained in the future. *Date of Allotment - June 29, 2020.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

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

Fund Manager - Alok Singh and Nav Bhardwaj				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-10.32%	-8.82%	-3.45%	8,968	9,118	9,655
3 years	18.78%	22.72%	14.21%	16,768	18,490	14,904
5 years	27.19%	28.22%	18.36%	33,314	34,676	23,241
Since inception*	24.98%	19.45%	14.01%	45,440	33,423	24,362

^ Past performance may or may not be sustained in the future. *Date of Allotment - December 19, 2018.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-10.30%	-5.50%	-3.45%	8,970	9,450	9,655
3 years	17.04%	16.12%	14.21%	16,039	15,665	14,904
5 years	20.96%	20.66%	18.36%	25,911	25,584	23,241
Since inception*	18.03%	17.10%	15.45%	1,57,020	1,37,683	1,08,740

^ Past performance may or may not be sustained in the future. *Date of Allotment - February 25, 2009.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Notes

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

Scheme Performance - Regular Plan

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-9.33%	-5.28%	-3.45%	9,067	9,472	9,655
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	-7.94%	-2.97%	-1.15%	9,140	9,677	9,875

^ Past performance may or may not be sustained in the future. *Date of Allotment - August 30, 2024.
Above returns are on Simple Annualized Return.
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-4.46%	-2.02%	-3.45%	9,554	9,798	9,655
3 years	18.54%	18.22%	14.21%	16,667	16,529	14,904
5 years	22.02%	21.25%	18.36%	27,059	26,216	23,241
Since inception*	15.42%	14.80%	13.52%	37,450	35,618	32,145

^ Past performance may or may not be sustained in the future. *Date of Allotment - July 20, 2016.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-3.71%	1.51%	-3.45%	9,629	10,151	9,655
3 years	11.06%	11.07%	14.21%	13,702	13,708	14,904
5 years	10.98%	12.35%	18.36%	16,838	17,906	23,241
Since inception*	8.12%	11.18%	13.60%	24,664	34,042	43,642

^ Past performance may or may not be sustained in the future. *Date of Allotment - March 14, 2014.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Notes

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

Scheme Performance - Regular Plan

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	2.38%	5.09%	7.05%	10,238	10,509	10,705
3 years	7.66%	9.15%	8.48%	12,480	13,006	12,770
5 years	10.89%	8.22%	5.41%	16,772	14,845	13,014
Since inception*	7.71%	9.15%	6.03%	34,205	42,590	26,357

^ Past performance may or may not be sustained in the future. *Date of Allotment - March 18, 2009.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	6.59%	8.74%	7.05%	10,659	10,874	10,705
3 years	6.04%	8.46%	8.48%	11,925	12,762	12,770
5 years	25.98%	7.45%	5.41%	31,755	14,324	13,014
Since inception*	2.06%	8.26%	6.59%	12,412	23,184	19,672

^ Past performance may or may not be sustained in the future. *Date of Allotment - February 27, 2015.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

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

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	-6.81%	-4.81%	-3.63%	9,319	9,519	9,637
3 years	14.97%	14.40%	13.21%	18,108	17,734	16,958
5 years	NA	NA	NA	NA	NA	NA
Since inception*	11.45%	12.63%	11.82%	15,870	16,601	16,098

^ Past performance may or may not be sustained in the future. *Date of Allotment - June 29, 2021.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Notes

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

Scheme Performance - Regular Plan

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

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	-5.67%	-5.71%	-5.50%	9,433	9,429	9,450
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	24.10%	22.12%	19.07%	17,470	16,759	15,697

^ Past performance may or may not be sustained in the future. *Date of Allotment - March 03, 2023.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

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

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-6.24%	-11.15%	-3.45%	9,376	8,885	9,655
3 years	24.03%	25.14%	14.21%	19,092	19,609	14,904
5 years	27.89%	28.77%	18.36%	34,237	35,436	23,241
Since inception*	11.73%	8.46%	12.00%	56,320	35,435	58,524

^ Past performance may or may not be sustained in the future. *Date of Allotment - March 5, 2010.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

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

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-7.57%	-5.04%	-3.45%	9,243	9,496	9,655
3 years	15.83%	15.67%	14.21%	15,545	15,483	14,904
5 years	19.63%	20.15%	18.36%	24,518	25,050	23,241
Since inception*	13.50%	15.35%	14.07%	85,640	1,12,566	93,258

^ Past performance may or may not be sustained in the future. *Date of Allotment - October 21, 2008.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Consumption Fund - Growth Option - PERFORMANCE (As on September 30, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty India Consumption TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty India Consumption TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	29.27%	26.63%	11.03%	11,468	11,335	10,553
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	12.19%	10.84%	7.07%	10,940	10,836	10,548

^ Past performance may or may not be sustained in the future. *Date of Allotment - December 20, 2024.
Above returns are on Simple Annualized Return.
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Bank of India Liquid Fund - Growth Option - PERFORMANCE (As on September 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.06%	6.00%	4.81%	10,011	10,011	10,009
15 Days	6.05%	5.96%	5.67%	10,024	10,024	10,023
30 Days	5.73%	5.69%	4.94%	10,046	10,046	10,040
3 Months	5.72%	5.67%	4.09%	10,141	10,140	10,102
6 Months	6.27%	6.14%	6.50%	10,338	10,331	10,334
1 year	6.86%	6.72%	6.78%	10,686	10,672	10,678
3 years	7.07%	6.99%	7.05%	12,275	12,250	12,271
5 years	5.69%	5.72%	5.63%	13,187	13,207	13,154
Since inception*	6.69%	6.80%	6.40%	30,504	31,066	29,092

^ Past performance may or may not be sustained in the future. *Date of Allotment - July 16, 2008.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.87%	6.83%	4.81%	10,013	10,013	10,009
15 Days	7.08%	6.87%	5.67%	10,028	10,027	10,023
30 Days	5.52%	6.03%	4.96%	10,047	10,051	10,043
3 Months	5.39%	5.88%	4.09%	10,133	10,145	10,102
6 Months	6.42%	6.82%	6.50%	10,331	10,356	10,334
1 year	6.72%	7.22%	6.78%	10,672	10,722	10,678
3 years	6.50%	7.38%	7.05%	12,082	12,384	12,271
5 years	5.27%	6.06%	5.63%	12,928	13,421	13,154
Since inception*	7.00%	7.42%	6.40%	32,074	34,298	29,092

^ Past performance may or may not be sustained in the future. *Date of Allotment - July 16, 2008.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Overnight Fund - Growth Option - PERFORMANCE (As on September 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.46%	5.45%	4.81%	10,010	10,010	10,009
15 Days	5.49%	5.45%	5.67%	10,022	10,022	10,023
30 Days	5.47%	5.38%	4.94%	10,044	10,043	10,040
3 Months	5.45%	5.39%	4.09%	10,135	10,133	10,102
6 Months	5.65%	5.57%	6.50%	10,306	10,302	10,334
1 year	6.20%	6.12%	6.78%	10,620	10,612	10,678
3 years	6.53%	6.49%	7.05%	12,091	12,080	12,271
5 years	5.34%	5.34%	5.63%	13,720	12,974	13,154
Since inception*	5.13%	5.11%	5.73%	13,287	13,268	13,723

^ Past performance may or may not be sustained in the future. *Date of Allotment - January 28, 2020.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	9.04%	8.14%	7.05%	10,904	10,814	10,705
3 years	9.89%	7.72%	8.48%	13,274	12,500	12,770
5 years	10.14%	6.21%	5.41%	16,209	13,516	13,014
Since inception*	6.12%	7.55%	5.51%	27,139	33,940	24,619

^ Past performance may or may not be sustained in the future. *Date of Allotment - December 18, 2008.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Money Market Fund - Growth Option - PERFORMANCE (As on September 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (CRISIL Money Market A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Money Market A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.37%	6.26%	4.81%	10,012	10,012	10,009
15 Days	6.84%	6.45%	5.67%	10,027	10,026	10,023
30 Days	5.53%	5.68%	4.96%	10,047	10,049	10,043
3 Months	5.67%	5.77%	4.09%	10,140	10,142	10,102
6 Months	7.03%	6.68%	6.50%	10,346	10,329	10,334
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	7.50%	7.28%	7.00%	10,485	10,406	10,391

^ Past performance may or may not be sustained in the future. *Date of Allotment - February 4, 2025.
Above returns are on Simple Annualized Basis.
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Mithraem Bharucha has been managing this scheme since inception. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the month preceding the date of publication.
3. Different plans shall have a different expense structure.

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

Scheme Performance - Regular Plan

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

Co Fund Manager - Mithraem Bharucha and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	3.25%	6.96%	-3.45%	10,325	10,696	9,655
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	9.29%	12.84%	8.87%	10,929	11,284	10,887

^ Past performance may or may not be sustained in the future. *Date of Allotment - February 28, 2024.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

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

Fund Manager - Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.05%	7.87%	6.78%	10,605	10,787	10,678
3 years	6.20%	7.47%	7.05%	11,980	12,415	12,271
5 years	4.62%	6.00%	5.63%	12,537	13,387	13,154
Since inception*	4.67%	5.62%	6.14%	13,952	14,900	15,445

^ Past performance may or may not be sustained in the future. *Date of Allotment - June 18, 2018.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Notes

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

Scheme Performance - Direct Plan

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-5.05%	-5.50%	-3.45%	9,495	9,450	9,655
3 years	23.49%	16.12%	14.21%	18,842	15,665	14,904
5 years	26.52%	20.66%	18.36%	32,444	25,584	23,241
Since inception#	28.53%	21.91%	19.42%	37,440	28,349	25,439

^ Past performance may or may not be sustained in the future. #Date of Allotment - June 29, 2020.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Alok Singh has been managing the Scheme since June 29, 2020. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure

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

Fund Manager - Alok Singh and Nav Bhardwaj				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-8.99%	-8.82%	-3.45%	9,101	9,118	9,655
3 years	20.59%	22.72%	14.21%	17,546	18,490	14,904
5 years	29.24%	28.22%	18.36%	36,075	34,676	23,241
Since inception#	27.06%	19.45%	14.01%	50,830	33,423	24,362

^ Past performance may or may not be sustained in the future. #Date of Allotment - December 19, 2018.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Alok Singh has been managing this scheme from October 1, 2024. In addition to this, he manages 8 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund. Mr. Nav Bhardwaj has been co-managing the Scheme w.e.f. July 14, 2025.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-9.25%	-5.50%	-3.45%	9,075	9,450	9,655
3 years	18.35%	16.12%	14.21%	16,583	15,665	14,904
5 years	22.30%	20.66%	18.36%	27,376	25,584	23,241
Since inception#	17.52%	14.31%	13.15%	78,392	55,102	48,351

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Alok Singh has been managing this scheme from April 27, 2022. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

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

Scheme Performance - Direct Plan

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-8.23%	-5.28%	-3.45%	9,177	9,472	9,655
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	-6.82%	-2.97%	-1.15%	9,260	9,677	9,875

^ Past performance may or may not be sustained in the future. #Date of Allotment - August 30, 2024.
Above returns are on Simple Annualized Return.
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Alok Singh has been managing this scheme from August 30, 2024. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-3.22%	-2.02%	-3.45%	9,678	9,798	9,655
3 years	19.91%	18.22%	14.21%	17,248	16,529	14,904
5 years	23.29%	21.25%	18.36%	28,503	26,216	23,241
Since inception#	16.54%	14.80%	13.52%	40,930	35,618	32,145

^ Past performance may or may not be sustained in the future. #Date of Allotment - July 20, 2016.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Alok Singh has been managing this scheme from February 16, 2017. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-2.61%	1.51%	-3.45%	9,739	10,151	9,655
3 years	12.18%	11.07%	14.21%	14,123	13,708	14,904
5 years	11.95%	12.35%	18.36%	17,592	17,906	23,241
Since inception#	8.87%	11.18%	13.60%	26,697	34,042	43,642

^ Past performance may or may not be sustained in the future. #Date of Allotment - March 14, 2014.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Alok Singh has been managing this scheme from December 1, 2021. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure

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

Scheme Performance - Direct Plan

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	3.35%	5.09%	7.05%	10,335	10,509	10,705
3 years	8.43%	9.15%	8.48%	12,751	13,006	12,770
5 years	11.61%	8.22%	5.41%	17,327	14,845	13,014
Since inception#	8.46%	8.96%	6.63%	28,170	29,877	22,672

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	7.00%	8.74%	7.05%	10,700	10,874	10,705
3 years	6.38%	8.46%	8.48%	12,041	12,762	12,770
5 years	26.37%	7.45%	5.41%	32,243	14,324	13,014
Since inception#	2.30%	8.26%	6.59%	12,728	23,184	19,672

^ Past performance may or may not be sustained in the future. #Date of Allotment - February 27, 2015.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

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

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	-5.48%	-4.81%	-3.63%	9,452	9,519	9,637
3 years	16.33%	14.40%	13.21%	19,039	17,734	16,958
5 years	NA	NA	NA	NA	NA	NA
Since inception#	12.86%	12.63%	11.82%	16,740	16,601	16,098

^ Past performance may or may not be sustained in the future. #Date of Allotment - June 29, 2021.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Notes

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

Scheme Performance - Direct Plan

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

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	-4.57%	-5.71%	-5.50%	9,543	9,429	9,450
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	25.44%	22.12%	19.07%	17,960	16,759	15,697

^ Past performance may or may not be sustained in the future. #Date of Allotment - March 03, 2023.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

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

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-4.77%	-11.15%	-3.45%	9,523	8,885	9,655
3 years	25.79%	25.14%	14.21%	19,916	19,609	14,904
5 years	29.63%	28.77%	18.36%	36,632	35,436	23,241
Since inception#	17.45%	12.46%	13.15%	77,788	44,736	48,351

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

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

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-6.44%	-5.04%	-3.45%	9,356	9,496	9,655
3 years	17.08%	15.67%	14.21%	16,057	15,483	14,904
5 years	20.90%	20.15%	18.36%	25,843	25,050	23,241
Since inception#	14.04%	14.31%	13.15%	53,465	55,054	48,351

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Consumption Fund - Growth Option - PERFORMANCE (As on September 30, 2025)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (Nifty India Consumption TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty India Consumption TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	30.85%	26.63%	11.03%	11,546	11,335	10,553
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	13.64%	10.84%	7.07%	11,050	10,836	10,548

^ Past performance may or may not be sustained in the future. #Date of Allotment - December 20, 2024.
Above returns are on Simple Annualized Return.
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme since inception. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Liquid Fund - Growth Option - PERFORMANCE (As on September 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.09%	6.00%	4.81%	10,011	10,011	10,009
15 Days	6.09%	5.96%	5.67%	10,024	10,024	10,023
30 Days	5.76%	5.69%	4.94%	10,046	10,046	10,040
3 Months	5.76%	5.67%	4.09%	10,142	10,140	10,102
6 Months	6.30%	6.14%	6.50%	10,340	10,331	10,334
1 year	6.90%	6.72%	6.78%	10,690	10,672	10,678
3 years	7.11%	6.99%	7.05%	12,291	12,250	12,271
5 years	5.74%	5.72%	5.63%	13,222	13,207	13,154
Since inception#	6.86%	6.74%	6.52%	23,304	22,996	22,374

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	7.38%	6.83%	4.81%	10,014	10,013	10,009
15 Days	7.60%	6.87%	5.67%	10,030	10,027	10,023
30 Days	6.04%	6.03%	4.96%	10,052	10,051	10,043
3 Months	5.91%	5.88%	4.09%	10,146	10,145	10,102
6 Months	6.95%	6.82%	6.50%	10,358	10,356	10,334
1 year	7.26%	7.22%	6.78%	10,726	10,722	10,678
3 years	6.99%	7.38%	7.05%	12,249	12,384	12,271
5 years	5.64%	6.06%	5.63%	13,158	13,421	13,154
Since inception#	7.32%	7.23%	6.51%	24,634	24,363	22,364

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.
1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

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

Scheme Performance - Direct Plan

Bank of India Overnight Fund - Growth Option - PERFORMANCE (As on September 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.48%	5.45%	4.81%	10,010	10,010	10,009
15 Days	5.51%	5.45%	5.67%	10,022	10,022	10,023
30 Days	5.49%	5.38%	4.94%	10,044	10,043	10,040
3 Months	5.48%	5.39%	4.09%	10,135	10,133	10,102
6 Months	5.68%	5.57%	6.50%	10,307	10,302	10,334
1 year	6.22%	6.12%	6.78%	10,622	10,612	10,678
3 years	6.55%	6.49%	7.05%	12,099	12,080	12,271
5 years	5.38%	5.34%	5.63%	13,737	12,974	13,154
Since inception#	5.18%	5.11%	5.73%	13,324	13,268	13,723

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 28, 2020.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	9.64%	8.14%	7.05%	10,964	10,814	10,705
3 years	10.46%	7.72%	8.48%	13,480	12,500	12,770
5 years	10.64%	6.21%	5.41%	16,585	13,516	13,014
Since inception#	6.95%	7.67%	6.63%	23,561	25,664	22,672

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Bank of India Money Market Fund - Growth Option - PERFORMANCE (As on September 30, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (CRISIL Money Market A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Money Market A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.90%	6.26%	4.81%	10,013	10,012	10,009
15 Days	7.35%	6.45%	5.67%	10,029	10,026	10,023
30 Days	6.04%	5.68%	4.96%	10,052	10,049	10,043
3 Months	6.17%	5.77%	4.09%	10,152	10,142	10,102
6 Months	7.54%	6.68%	6.50%	10,371	10,329	10,334
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	8.05%	7.28%	7.00%	10,520	10,406	10,391

^ Past performance may or may not be sustained in the future. #Date of Allotment - February 4, 2025.
Above returns are on Simple Annualized Basis.
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Notes

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

Scheme Performance - Direct Plan

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

Co Fund Manager - Mithraem Bharucha and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	4.36%	6.96%	-3.45%	10,436	10,696	9,655
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception#	10.40%	12.84%	8.87%	11,040	11,284	10,887

^ Past performance may or may not be sustained in the future. #Date of Allotment - February 28, 2024.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

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

Fund Manager - Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.60%	7.87%	6.78%	10,660	10,787	10,678
3 years	6.81%	7.47%	7.05%	12,188	12,415	12,271
5 years	5.21%	6.00%	5.63%	12,895	13,387	13,154
Since inception#	5.30%	5.62%	6.14%	14,576	14,900	15,445

^ Past performance may or may not be sustained in the future. #Date of Allotment - June 18, 2018.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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

Notes

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

Schemes managed by Fund Managers

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

Funds Managed:

- Bank of India Flexi Cap Fund
- Bank of India Business Cycle Fund
- Bank of India Conservative Hybrid Fund
- Bank of India ELSS Tax Saver
- Bank of India Mid & Small Cap Equity & Debt Fund
- Bank of India Credit Risk Fund
- Bank of India Balanced Advantage Fund
- Bank of India Mid Cap Fund

Funds Co-managed: Bank of India Large Cap Fund | Bank of India Small Cap Fund

Regular Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Credit Risk Fund	6.59%	8.74%	6.04%	8.46%	25.98%	7.45%	2.06%	8.26%
	Bank of India Conservative Hybrid Fund	2.38%	5.09%	7.66%	9.15%	10.89%	8.22%	7.71%	9.15%
	Bank of India Balanced Advantage Fund	-3.71%	1.51%	11.06%	11.07%	10.98%	12.35%	8.12%	11.18%
Bottom 3	Bank of India Large Cap Fund	-6.81%	-4.81%	14.97%	14.40%	NA	NA	11.45%	12.63%
	Bank of India ELSS Tax Saver	-10.30%	-5.50%	17.04%	16.12%	20.96%	20.66%	18.03%	17.10%
	Bank of India Small Cap Fund	-10.32%	-8.82%	18.78%	22.72%	27.19%	28.22%	24.98%	19.45%

Direct Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Credit Risk Fund	7.00%	8.74%	6.38%	8.46%	26.37%	7.45%	2.30%	8.26%
	Bank of India Conservative Hybrid Fund	3.35%	5.09%	8.43%	9.15%	11.61%	8.22%	8.46%	8.96%
	Bank of India Balanced Advantage Fund	-2.61%	1.51%	12.18%	11.07%	11.95%	12.35%	8.87%	11.18%
Bottom 3	Bank of India Large Cap Fund	-5.48%	-4.81%	16.33%	14.40%	NA	NA	12.86%	12.63%
	Bank of India Small Cap Fund	-8.99%	-8.82%	20.59%	22.72%	29.24%	28.22%	27.06%	19.45%
	Bank of India ELSS Tax Saver	-9.25%	-5.50%	18.35%	16.12%	22.30%	20.66%	17.52%	14.31%

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

• Bank of India Credit Risk Fund - Benchmark: CRISIL Credit Risk Debt B-II Index • Bank of India Conservative Hybrid Fund - Benchmark: CRISIL Hybrid 85 + 15 - Conservative Index • Bank of India Balanced Advantage Fund - Benchmark: NIFTY 50 Hybrid Composite Debt 50:50 TRI • Bank of India Large Cap Fund - Benchmark: Nifty 100 TRI • Bank of India ELSS Tax Saver - Benchmark: BSE 500 TRI • Bank of India Small Cap Fund - Benchmark: Nifty Smallcap 250 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	-5.67%	-5.71%	NA	NA	NA	NA	24.10%	22.12%
Bank of India Manufacturing and Infrastructure Fund	-6.24%	-11.15%	24.03%	25.14%	27.89%	28.77%	11.73%	8.46%
Bank of India Consumption Fund	NA	NA	NA	NA	NA	NA	12.19%	10.84%
Bank of India Large & Mid Cap Fund	-7.57%	-5.04%	15.83%	15.67%	19.63%	20.15%	13.50%	15.35%

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	-4.57%	-5.71%	NA	NA	NA	NA	25.44%	22.12%
Bank of India Manufacturing and Infrastructure Fund	-4.77%	-11.15%	25.79%	25.14%	29.63%	28.77%	17.45%	12.46%
Bank of India Consumption Fund	NA	NA	NA	NA	NA	NA	13.64%	10.84%
Bank of India Large & Mid Cap Fund	-6.44%	-5.04%	17.08%	15.67%	20.90%	20.15%	14.04%	14.31%

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

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

Funds Managed:

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

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	-6.81%	-4.81%	14.97%	14.40%	NA	NA	11.45%	12.63%
Bank of India Multi Asset Allocation Fund	3.25%	6.96%	NA	NA	NA	NA	9.29%	12.84%
Bank of India Mid Cap Tax Fund - Series 1	-5.41%	-5.50%	16.46%	16.12%	20.93%	20.66%	13.87%	13.99%
Bank of India Mid Cap Tax 2 Fund - Series	-4.56%	-5.50%	16.87%	16.12%	20.79%	20.66%	18.33%	16.20%
Bank of India Arbitrage Fund	6.05%	7.87%	6.20%	7.47%	4.62%	6.00%	4.67%	5.62%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Large Cap Fund	-5.48%	-4.81%	16.33%	14.40%	NA	NA	12.86%	12.63%
Bank of India Multi Asset Allocation Fund	4.36%	6.96%	NA	NA	NA	NA	10.40%	12.84%
Bank of India Mid Cap Tax Fund - Series 1	-5.11%	-5.50%	16.51%	16.12%	21.26%	20.66%	14.39%	13.99%
Bank of India Mid Cap Tax Fund - Series 2	-4.28%	-5.50%	16.87%	16.12%	21.20%	20.66%	18.99%	16.20%
Bank of India Arbitrage Fund	6.60%	7.87%	6.81%	7.47%	5.21%	6.00%	5.30%	5.62%

• 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.

Schemes managed by Fund Managers

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

Funds Managed:

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

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

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	6.86%	6.72%	7.07%	6.99%	5.69%	5.72%	6.69%	6.80%
Bank of India Money Market Fund	NA	NA	NA	NA	NA	NA	7.50%	7.28%
Bank of India Ultra Short Duration Fund	6.72%	7.22%	6.50%	7.38%	5.27%	6.06%	7.00%	7.42%
Bank of India Overnight Fund	6.20%	6.12%	6.53%	6.49%	5.34%	5.34%	5.13%	5.11%
Bank of India Short Term Income Fund	9.04%	8.14%	9.89%	7.72%	10.14%	6.21%	6.12%	7.55%
Bank of India Multi Asset Allocation Fund	3.25%	6.96%	NA	NA	NA	NA	9.29%	12.84%

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	6.90%	6.72%	7.11%	6.99%	5.74%	5.72%	6.86%	6.74%
Bank of India Money Market Fund	NA	NA	NA	NA	NA	NA	8.05%	7.28%
Bank of India Ultra Short Duration Fund	7.26%	7.22%	6.99%	7.38%	5.64%	6.06%	7.32%	7.23%
Bank of India Overnight Fund	6.22%	6.12%	6.55%	6.49%	5.38%	5.34%	5.18%	5.11%
Bank of India Short Term Income Fund	9.64%	8.14%	10.46%	7.72%	10.64%	6.21%	6.95%	7.67%
Bank of India Multi Asset Allocation Fund	4.36%	6.96%	NA	NA	NA	NA	10.40%	12.84%

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

Mr. Nav Bhardwaj: Nav Bhardwaj Assistant is a 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 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	-10.32%	-8.82%	18.78%	22.72%	27.19%	28.22%	24.98%	19.45%

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	-8.99%	-8.82%	20.59%	22.72%	29.24%	28.22%	27.06%	19.45%

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

SIP Returns of Selected Schemes

All data as on September 30, 2025 (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	20,30,000
Market Value of amount Invested	1,21,690	4,31,094	8,56,954	65,58,334
Scheme Returns (CAGR)	2.63%	12.07%	14.24%	12.61%
Benchmark returns# (CAGR)	5.07%	13.02%	14.44%	14.40%
Additional Benchmark## (CAGR)	5.08%	11.31%	12.72%	13.22%

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	15,30,000
Market Value of amount Invested	1,22,500	4,39,309	8,84,133	41,31,184
Scheme Returns (CAGR)	3.90%	13.38%	15.51%	14.54%
Benchmark returns# (CAGR)	5.07%	13.02%	14.44%	14.77%
Additional Benchmark## (CAGR)	5.08%	11.31%	12.72%	13.52%

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

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	19,90,000
Market Value of amount Invested	1,19,738	4,30,083	8,68,868	83,23,135
Scheme Returns (CAGR)	-0.41%	11.91%	14.80%	15.52%
Benchmark returns# (CAGR)	4.77%	13.23%	14.81%	14.26%
Additional Benchmark## (CAGR)	5.08%	11.31%	12.72%	13.07%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	15,30,000
Market Value of amount Invested	1,20,487	4,38,325	8,97,549	52,18,647
Scheme Returns (CAGR)	0.76%	13.22%	16.12%	17.80%
Benchmark returns# (CAGR)	4.77%	13.23%	14.81%	14.91%
Additional Benchmark## (CAGR)	5.08%	11.31%	12.72%	13.52%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	18,60,000
Market Value of amount Invested	1,25,632	4,79,794	10,40,343	75,07,360
Scheme Returns (CAGR)	8.86%	19.59%	22.19%	16.30%
Benchmark returns# (CAGR)	4.82%	18.54%	22.13%	13.69%
Additional Benchmark## (CAGR)	5.08%	11.31%	12.72%	13.11%

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	15,30,000
Market Value of amount Invested	1,26,696	4,92,177	10,85,586	60,68,656
Scheme Returns (CAGR)	10.56%	21.42%	23.95%	19.89%
Benchmark returns# (CAGR)	4.82%	18.54%	22.13%	15.88%
Additional Benchmark## (CAGR)	5.08%	11.31%	12.72%	13.52%

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

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

Additional Benchmark: Nifty 50 TRI

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

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

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

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

SIP Returns of Selected Schemes

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

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	11,10,000
Market Value of amount Invested	1,21,841	4,47,555	9,09,914	24,90,719
Scheme Returns (CAGR)	2.87%	14.67%	16.68%	16.78%
Benchmark returns# (CAGR)	5.65%	15.11%	16.65%	16.05%
Additional Benchmark## (CAGR)	5.08%	11.31%	12.72%	13.96%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	11,10,000
Market Value of amount Invested	1,22,722	4,56,920	9,40,508	26,38,025
Scheme Returns (CAGR)	4.25%	16.13%	18.03%	17.95%
Benchmark returns# (CAGR)	5.65%	15.11%	16.65%	16.05%
Additional Benchmark## (CAGR)	5.08%	11.31%	12.72%	13.96%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,10,000
Market Value of amount Invested	1,20,028	4,51,680	9,69,780	18,90,359
Scheme Returns (CAGR)	0.04%	15.32%	19.29%	24.78%
Benchmark returns# (CAGR)	2.34%	17.45%	20.43%	23.33%
Additional Benchmark## (CAGR)	5.08%	11.31%	12.72%	14.49%

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

Scheme Benchmark: Nifty Smallcap 250 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	8,10,000
Market Value of amount Invested	1,20,946	4,63,320	10,16,055	20,29,712
Scheme Returns (CAGR)	1.47%	17.11%	21.21%	26.88%
Benchmark returns# (CAGR)	2.34%	17.45%	20.43%	23.33%
Additional Benchmark## (CAGR)	5.08%	11.31%	12.72%	14.49%

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	6,40,000
Market Value of amount Invested	1,23,708	4,67,001	9,65,878	10,98,448
Scheme Returns (CAGR)	5.81%	17.67%	19.12%	20.31%
Benchmark returns# (CAGR)	4.77%	13.23%	14.81%	15.86%
Additional Benchmark## (CAGR)	5.08%	11.31%	12.72%	13.67%

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	6,40,000
Market Value of amount Invested	1,24,706	4,78,953	10,10,151	11,53,956
Scheme Returns (CAGR)	7.39%	19.47%	20.97%	22.20%
Benchmark returns# (CAGR)	4.77%	13.23%	14.81%	15.86%
Additional Benchmark## (CAGR)	5.08%	11.31%	12.72%	13.67%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

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

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

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

How to Read a Factsheet

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

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

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

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

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

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

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

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

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

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

IDCW: Income Distribution cum Capital Withdrawal

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

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

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

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

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

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

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

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

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

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

Disclaimer/Statutory Details

The data in the Factsheet is updated up to September 30, 2025 unless indicated otherwise. Statements relating to outlook and forecast are the opinions of the Author. The views expressed by the author are personal and are not necessarily that of Bank of India Investment Managers Private Limited. This report is for information purpose only and is not intended to be any investment advice. Please make independent research/ obtain professional help before taking any decision of investment/ sale. AMC makes no representation as to the quality, liquidity or market perception of any securities/ issuer/ borrower, if described in the report above, nor does it provide any guarantee whatsoever. Information and material used in this report are believed to be from reliable sources. However, AMC does not warrant the accuracy, reasonableness and/or completeness of any information. AMC does not undertake to update any information or material in this report. Decisions taken by you based on the information provided in this report are to your own account and risk. AMC and any of its officers, directors and employees shall not be liable for any loss or damage of any nature, as also any loss or profit in any way arising from the use of this material in any manner. AMC or its directors, officers and employees, including author of this report/ persons involved in the preparation or issuance of this report may, from time to time, have long or short positions in, and buy or sell the securities, if any, mentioned herein or have other potential conflict of interest with respect to any recommendation and related information and opinions given in the report/ report. This report, or any part of it, should not be duplicated, or contents altered/ modified, in whole or in part in any form and or re-distributed without AMC's prior written consent.

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

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

• **Ahmedabad -** Office No. 604 6th Floor, Building Name - Sun Square, C. G. Road, Navrangpura, Ahmedabad - 380006. • **Bangalore -** 14/2 Rajesh Chambers, Brunton road, Ashok Nagar, MG road, Craig park layout, Bangaluru - 560025. • **Chandigarh -** 205, Megabyte Business Centre, SCO-333-334, Ist Floor, Sec-35B Chandigarh - 160 022. • **Chennai -** Cabin No. 308, Apeejay Business Center No: 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • **Hyderabad -** First Floor, Legend Plaza, GHMC no 1-7-79-A and B, 1-7-95 to 111, Mandalay Line, Penderghast Road, Secunderabad – 500 003. • **Jaipur -** Office no.154, 1st Floor, Ganpati Plaza,M I Road, Jaipur - 302 001. • **Kolkata -** OM Tower, Room No.- 1008, 32, Jawahar Lal Nehru Road, Kolkata - 700071. • **Lucknow -** Office Number – F -105, Wing -A, Ski-Hi Chambers, 11/05 park road, lucknow-226001. • **Mumbai -** B/204, 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. • **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:** Office No. 401, 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. • **Ahmednagar:** 1st Floor, Above Shubham Mobile and Home Appliances, Tilak Road, Maliwada, Ahmednagar, Maharashtra - 414001. • **Akola:** Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No- 6, Opp Radhakrishna Talkies Akola - 444 001. • **Aligarh:** 1st Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh - 202001 • **Allahabad:** Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. • **Alwar:** Office Number 137, First Floor, Jai Complex, Road No-2, Alwar, Rajasthan - 301001 • **Ambala:** 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala -133 001, Haryana. • **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 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M .V .Road, Andheri East , Opp Andheri Court, Mumbai - 400069 • **Asansol:** 112/N, G. T. Road, Bhanga 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:** 302 3Rd Floor Ajmer Auto Building Opposite City Power House Jaipur Road; Ajmer 305001 • **Amaravathi:** Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601 • **Ananthapur:** #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur - 515001. • **Alappuzha:** Sree Raja Rajeswari Building, Ground Floor, Church Adambulacral Ward, Alappuzha, Kerala-688011. • **Bangalore:** Old No 35, New No:59, Kamala Nivas, 1st Floor, Puttanna Road, Basavangudi, Bangalore - 560004. • **Bareilly:** 54, Civil Lines, Ayub Khan Chauraha Above Mitali Women, Bareilly - 243001. • **Bankura:** Plot Nos-80/1/Anatunchati Mahalla 3rd Floor, Ward No-24, Opposite P.C Chandra, Bankura Town, Bankura - 722101. • **Baroda:** 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007. • **Begusarai:** Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar - 851 101. • **Belgaum:** Premises No 101, CTS NO 1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum - 590011. • **Bellary:** Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary - 583103. • **Bhagalpur:** 2nd Floor, Chandralok Complex, Near Ghantaghar, Bhagalpur - 812 001. • **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:** Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST: BURDWANEAST, PIN: 713101. • **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:** First Floor, Sco 2469-70, Sec. 22-C, Chandigarh - 160 022. • **Chennai:** 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • **Chinsurah:** No : 96, Po: Chinsurah Doctors Lane, Chinsurah - 712101. • **Cochin:** Door No:61/2784, Second Floor, Sreelakshmi Tower, Chittoor Road, Ravipuram, Ernakulam-Kerala - 682 015. • **Coimbatore:** 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cooch Behar:** Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District- Cooch Behar, PIN-735101 - West Bengal. • **Cuttack:** Shop No. 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building), Adjacent to Reliance Trends, Dargha Bazar, Cuttack, Odihsa - 753001. • **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:** Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store 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:** Property No. 711045129, Ground Floor hotel Skylark, Swaraipuri Road, Gaya - 823001. • **Ghatkopar:** 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • **Ghaziabad:** FF - 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh Pin code - 201003. • **Ghazipur:** House No. 148/19, Mahua Bagh, Raini Katra, Ghazipur, Uttar Pradesh - 233001 • **Gonda:** H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil Lines, Gonda, Uttar Pradesh - 271001 • **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. • **Gulbarga:** H No 2-231 Krishna Complex, 2nd Floor Opp. Municipal Corporation Office, Jagat Station Main Road, Kalaburagi Gulbarga, Karnataka - 585105. • **Guwahati:** Ganapati Enclave, 4th Floor, Opposite Bora Service, Ullubari, Guwahati - 781 007. • **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 • **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 • **Hosur:** No.2/3-4. Sri Venkateswara Layout, Denkanikottai road, Dinnur Hosur - 635109 • **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:** Shop No. 6, Gang Tower, G Floor, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur - 342 003. • **Jalgaon:** 3rd Floor, 269 Jaee Plaza, Baliram Peth, Near Kishore Agencies, Jalgaon - 425001. • **Jhansi:** 1st Floor, Puja Tower, Near 48 Chambers, Elite Crossing, Jhansi, Uttar Pradesh – 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:** Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001 • **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:** 15/46, B, Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur - 208 001. • **Karnal:** 3 Randhir Colony, Near Doctor J. C. Bathla Hospital, Karnal, Haryana - 132001 • **Kharagpur:** Holding No 254/220, SBI Building, Malancha Road, Ward No.16, Po: Kharagpur, Ps: Kharagpur, Dist: Paschim Medinipur 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 • **Karur:** No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002 • **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 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai:** No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **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. • **Mandi:** House No. 99/11, 3rd Floor, Opposite GSS Boy School, Bazar Mandi - 175001 • **Margoa:** Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGPDA Market Complex, Margao - 403 601. • **Meerut:** Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001. • **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar Moga, Punjab – 142001 • **Moradabad:** Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mirzapur:** Triveni Campus, Near SBI Life, Ratanganj, Mirzapur - 231001 • **Mumbai:** 6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange), Next Union Bank, Fort Mumbai - 400 001. • **Muzaffarpur:** Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **Mysore:** No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore - 570009. • **Malda:** Ram Krishna Pally; Ground Floor English Bazar - Malda 732101 • **Mehsana:** Ff-21 Someshwar Shopping Mall Modhera Char Rasta Mehsana - 384002. • **Morena:** House No. Hig 959 Near Court Front Of Dr. Lal Lab Old Housing Board Colony Morena 476001. • **Nagpur:** Block No. B/1 & 2, Shree Apartment, Plot No. 2, Khare Town, Mata Mandir Road, Dharampeth, Nagpur - 440010. • **Nanded:** Shop No. 4, Santakripa Market, G G Road, Opp.Bank of India, Nanded - 431 601. • **Nasik:** S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. • **New Delhi:** 305, New Delhi House, 27 Barakhamba Road, New Delhi - 110 001. • **Noida:** F-21, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • **Nadiad:** 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001 • **Nagerkoil:** Hno 45 1St Floor East Car Street Nagercoil 629001 • **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. • **Renukoot:** Dr.B.K. Mallick Katra (Complex), Shivapark Main Road Dist. Sonebhadra (U.P.) Renukoot - 231217 • **Roorkee:** Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee - 247667. • **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 - 793 001. • **Siliguri:** Nanak Complex, Sevoke Road, Siliguri - 734 001. • **Shimla:** 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. • **Shimoga:** Jayarama Nilaya, 2nd Corss Mission Compound, Shimoga - 577201. • **Sitapur:** 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur :-261001 • **Solan:** Disha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, Solan - 173212 • **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 • **Sagar:** Kfin Technologies Ltd Ii Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002 • **Satna:** 1St Floor Gopal Complex Near Bus Stand Rewa Roa Satna 485001 • **Shivpuri:** A. B. Road In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551 • **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 • **Srikakulam:** D No: 1-6/2, First Floor, Near Vijaya Ganapathi Temple, Beside I. K. Rao Building, Palakonda Raod, Srikakulam (Village, Mandala, District) – 532001, Andhra Pradesh. • **Thane:** Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai - 400 602. •**Tirunelveli:** 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001 • **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 Floorerinjery 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 - 313 001. • **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:** H no. 26-23, 1st Floor, Sundarammastreet, Gandhinagar, Krishna, Vijayawada - 520 010. • **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.

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

You can download the forms using the QR codes -

Common Application Form	Common KIM	KYC Form	SIP NACH Form

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

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- Offers Flexibility
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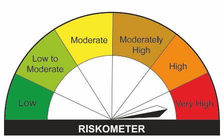
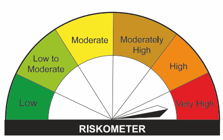
- Investment opportunity across various market capitalisation

PRODUCT LABEL

Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025	**Bank of India Flexi Cap Fund** (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)
		This product is suitable for investors who are seeking*: • Capital appreciation over medium to long term. • Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.
Investors understand that their principal will be at very high risk	Benchmark riskometer is at very high risk	*Investor should consult their financial advisor if they are not clear about the suitability of the product.

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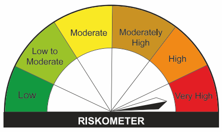
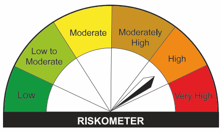
Facilitates income distribution

PRODUCT LABEL

Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025	Bank of India Mid & Small Cap Equity & Debt Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments)
		This product is suitable for investors who are seeking* • Long term capital appreciation and income distribution. • Equity fund investing in Mid & Small Cap equity and equity related securities (not part of the top 100 stocks by market capitalization) as well as fixed income securities.
Investors understand that their principal will be at very high risk	Benchmark riskometer is at high risk	*Investor should consult their financial advisor if they are not clear about the suitability of the product.

#Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Index (30%)

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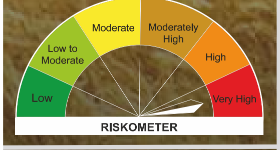
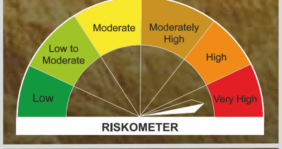
Risk-o-meter is based on the scheme portfolio as on September 30, 2025	Benchmark Risk-o-meter as on September 30, 2025	**Bank of India Mid Cap Fund** (Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks)
		**This product is suitable for Investors who are seeking*:** - Long term capital appreciation - Investment in equity and equity-related instruments investing predominantly in mid cap companies.
Investor understand that their principal will be at very high risk.	Benchmark riskometer is at very high risk. Tier I Benchmark is Nifty Midcap 150 TRI.	*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.

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