

FACTS IN FIGURES

SEPTEMBER 2026

Monthly Fund Factsheet

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

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Mohit Bhatia
Chief Executive Officer

FROM THE CEO'S DESK

Dear Readers,

The month of September was a month marked by heightened volatility across global and domestic financial markets. Rising geopolitical tensions, elevated energy prices, and a higher global interest-rate environment weighed on investor sentiment.

While near-term market movements may continue to be influenced by global developments, India's strong economic fundamentals, resilient domestic demand, and supportive economic activity provide a solid foundation for long-term growth. The recent market correction serves as a reminder that equity investing is inherently cyclical, and while periods of volatility may be challenging in the short term, they can also create opportunities for investors who remain focused on their long-term financial goals and maintain a disciplined investment approach.

To quote the master investor - Warren Buffett, *"The stock market is a device for transferring money from the impatient to the patient."*

For the month of September 26, the benchmark BSE Sensex decreased by 4464 points, or 5.80%, while the Nifty 50 also decreased by 1435 points, or 5.97%. The BSE Small Cap index showed negative movement of 3.23% for the month, and the BSE Mid Cap index posted a negative performance of 5.89%. In the Indian debt markets, the New 10-year GSEC bond yield closed at 7.19% for September 2026 compared to August end closing yield at 6.95% on the benchmark.

The Indian mutual fund industry's aggregate assets under management (AUM) stood at **₹82.64 lakh crore** as of September 30, 2026, compared with **₹87.08 lakh crore** as of August 31, 2026. The industry recorded overall **net outflows of approximately ₹1.33 lakh crore** during September, primarily driven by significant withdrawals from debt-oriented schemes. Despite this, monthly Systematic Investment Plan (SIP) contributions reached a new record high of **₹32,490 crore**, up from ₹32,297 crore in August 2026. Equity mutual funds continued to attract investor interest, registering **net inflows of ₹38,307 crore** during the month.

As of 30th September 2026, our consolidated AUM across all mutual fund schemes stood at **₹19,198.97 crore**, with a **folio count of 11,10,552**. We are thankful for the patronage provided by our investors & distribution partners, that continues to help us focus on delivering value through robust research driven investment approach, prudent risk practices, and a high quality customer service experience.

Sincerely

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

The above Assets Under Management as of 30th September 2026 (in Lakhs) include **Equity: ₹11,96,898.81 | Debt: ₹93,945.86 | Hybrid: ₹2,92,266.71 | Liquid: ₹1,90,435.45 | ELSS: ₹1,46,349.78**

Geographical Spread: Top 5 Cities: 48.71% | Next 10 Cities: 13.51% | Next 20 Cities: 7.59% | Next 75 Cities: 8.72% | Others: 21.47%

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

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

Source: Internal Research

MARKET UPDATE

Alok Singh
Chief Investment Officer



Global macro risks continue to influence market sentiment and capital flows. As macro risks intensified during September, volatility increased across asset classes. Effectively, there were few places for investors to seek shelter. This sense of helplessness further fuelled anxiety and contributed to a broad-based risk-off environment. Consequently, markets witnessed flows towards the US dollar, accompanied by a sell-off in bonds, equities, and commodities.

Indian equity markets also witnessed heightened volatility, with the Nifty 50 Index correcting by almost 6% as FPIs turned net sellers after several months of buying in the Indian market. The Nifty Midcap 150 Index also corrected by almost 7%, while the Nifty Smallcap 250 Index declined by nearly 3% during September 2026.

The divergence between small caps and the broader market is intriguing, particularly under such heightened macro-risk conditions. We believe that the divergence in small-cap performance can be explained by a significant differential in earnings momentum, providing a fundamental explanation for the relative outperformance of the small-cap segment compared with large-cap stocks. Importantly, unlike previous phases that were primarily driven by liquidity, the current outperformance is increasingly being supported by stronger earnings delivery and improving return ratios.

Overall, India's macroeconomic fundamentals continue to remain robust and supportive of long-term growth. High-frequency indicators in recent months point towards sustained economic resilience, reflecting healthy domestic demand conditions despite a challenging global backdrop. Vehicle registrations, a key proxy for consumption activity, remained strong, with both passenger vehicles and two-wheelers registering double-digit growth during the month. GST collections also increased to ₹2.03 trillion in September 2026, with year-on-year growth accelerating to 14.7%. Credit growth increased to over 18%, while India's peak power demand remained at an all-time high. Together, these indicators suggest that economic momentum remains intact, supported by stable consumption trends, increasing formalisation of the economy, and continued strength in government revenue collections.

Simultaneously, high-frequency data clearly suggest that Q2 FY27 earnings may continue to sustain the trends witnessed in Q1 FY27. With management commentary remaining constructive, this could potentially trigger an earnings upgrade cycle, particularly following the September correction.

Despite these encouraging domestic developments, the continued strength of the US Dollar Index indicates that global investors remain relatively cautious and risk-averse. Historically, a stronger US dollar environment has tended to constrain capital flows into emerging markets, as investors prefer the relative safety and attractiveness of dollar-denominated assets. Consequently, a significant and sustained increase in FPI allocations towards emerging markets, including India, may remain difficult in the near term.

In such an environment, the performance of Indian financial markets is likely to be driven predominantly by domestic factors, including corporate earnings growth, liquidity conditions, policy stability, and the resilience of macroeconomic fundamentals. The continued participation of domestic institutional investors and retail investors should provide an important source of support.

High government debt and rising commodity inflation continue to pose additional challenges for policymakers and financial markets. While the fixed-income market has attempted to price in these risks through an increase in yields, contagion risks remain elevated as global yields have moved to levels not seen in recent times. In the event of a further rise in yields, the equity risk premium may need to adjust. However, the outperformance of Indian bonds relative to global peers suggests that markets are becoming more confident about India's inflation, interest-rate, and macroeconomic outlook compared with that of many other economies.

Source: Bloomberg & Internal Research

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

Market Chronicles: Decoding Trends

The Great Convergence: Why the India–US 10-Year Yield Spread Has Narrowed?

The yield differential between India's benchmark 10-year government security and the 10-year US Treasury has historically compensated investors for India's higher inflation, fiscal imbalance, currency volatility and emerging-market risk. Over the past decade, however, this differential has compressed significantly.

At the end of 2013, India's 10-year government bond yield was approximately 8.88%, compared with 3.04% for the US 10-year Treasury, implying a spread of about 584 basis points. By the end of 2025, the corresponding yields were approximately 6.59% and 4.12%, reducing the spread to about 247 basis points. As of 2 October 2026, India's traded 10-year benchmark yield was around 7.21%, while the US 10-year Treasury yield was 5.28%, placing the differential close to 193 basis points

The spread compression in four phases

Period-end reference point	India 10-year	US 10-year	Spread
December 2013	8.88%	3.04%	584 bps
December 2019	6.55%	1.92%	463 bps
December 2022	7.33%	3.88%	345 bps
December 2025	6.59%	4.12%	247 bps
2 October 2026	7.21%	5.28%	193 bps



2010–2013: A high macroeconomic risk premium

The period culminating in the 2013 “taper tantrum” was characterised by elevated inflation, a wide current-account deficit, fiscal pressure and comparatively limited foreign-exchange buffers. When the US Federal Reserve signalled that it could begin reducing monetary accommodation, capital flowed out of several emerging markets and the Indian rupee depreciated sharply.

By December 2013, India's 10-year yield was approximately 8.88%, against 3.04% for the US 10-year Treasury. The resulting spread of 584 basis points incorporated not only the difference in expected policy rates but also substantial inflation, currency, liquidity and emerging-market risk premia

India's vulnerability was consequently reflected across the financial markets. Investors demanded additional compensation for the possibility that external shocks would lead to currency depreciation, tighter domestic liquidity and higher interest rates.

2014–2019: Establishing policy credibility

The first structural phase of compression followed the 2013 episode. Lower commodity prices, an improved external balance, fiscal consolidation and institutional reforms gradually reduced India's macroeconomic volatility.

A critical reform was the adoption of flexible inflation targeting. Following amendments to the RBI Act in 2016, monetary policy was anchored to a 4% consumer-price inflation target, with a tolerance band of plus or minus two percentage points. The creation of a six-member Monetary Policy Committee also improved the transparency and predictability of interest-rate decisions. By December 2019, India's 10-year yield had declined to approximately 6.55%, while the US 10-year yield stood at 1.92%. The spread had narrowed to about 463 basis points. The differential remained sizeable because exceptionally low developed-market yields continued to support demand for emerging-market carry. Nevertheless, the decline in India's yield from its 2013 level demonstrated increased confidence in the country's monetary and macroeconomic framework.

Reforms such as the Goods and Services Tax, the Insolvency and Bankruptcy Code, financial inclusion and expanding digital infrastructure also encouraged formalisation. Improvements in the business environment do not lower bond yields directly, but they can support productivity, tax buoyancy and the sovereign's long-term debt-servicing capacity.

2020–2022: Pandemic stress followed by global monetary tightening

The pandemic temporarily interrupted India's fiscal consolidation. The central government's fiscal deficit increased to 9.2% of GDP in FY2020-21, while economic activity contracted and public debt rose. At the same time, extraordinary monetary accommodation drove US Treasury yields to very low levels, initially widening the India–US yield differential.

The subsequent recovery coincided with a rapid reversal in global monetary policy. In response to high inflation, the US Federal Reserve raised policy rates aggressively during 2022, causing US Treasury yields to rise much faster than Indian government bond yields. By 30 December 2022, India's 10-year yield stood at approximately 7.33%, while the US 10-year yield had risen to 3.88%. The spread consequently compressed to about 345 basis points, nearly 120 basis points below its December 2019 level.

This phase is analytically important because the compression was not caused by a rally in Indian bonds. India's 10-year yield was higher than in 2019. Rather, the spread narrowed because the US yield rose more sharply. India's domestic institutional investor base, the Reserve Bank of India's liquidity management and relatively anchored inflation expectations helped contain the increase in the domestic term premium.

Contd....

Market Chronicles: Decoding Trends

2023 onward: Fiscal repair, stronger buffers and global integration

The most recent phase has combined improving Indian fundamentals with persistently elevated US yields.

The central government's fiscal deficit declined from 9.2% of GDP in FY2020-21 to 6.7% in FY2021-22, 6.5% in FY2022-23, 5.5% in FY2023-24 and 4.7% in the revised estimate for FY2024-25. The budget estimate for FY2025-26 placed the deficit at 4.4% of GDP. This direction of travel has moderated concerns about future borrowing requirements and the supply of government securities. India's foreign-exchange reserves now provide a significantly stronger defence against external volatility than they did in 2013. Reserve adequacy, import cover and the ratio of reserves to short-term external debt have strengthened the Reserve Bank of India's capacity to manage disorderly currency-market conditions. In 2013 the Fx reserves stood at US\$277.2 bn vs the current USD\$765.9 bn.

Global bond-index inclusion has provided an additional structural source of demand. Eligible Indian government bonds entered the J.P. Morgan Government Bond Index-Emerging Markets from June 2024, with India's weight rising to 10% by March 2025. Bloomberg subsequently began including eligible Indian securities in its Emerging Market Local Currency Government Index. These developments broadened the investor base, increased benchmark-linked demand and deepened India's integration with global fixed-income markets. By December 2025, India's 10-year yield was approximately 6.59%, against a US yield of 4.12%, producing a spread of 247 basis points. By 2 October 2026, the respective traded yields of approximately 7.21% and 5.28% had reduced the differential further to around 193 basis points.

What has driven the structural re-rating?

The compression can be traced to six principal factors:

1. Better-anchored inflation expectations following the adoption of flexible inflation targeting.
2. Fiscal consolidation, which has improved the expected trajectory of government borrowing.
3. Strong economic growth, supporting tax revenues and medium-term debt sustainability.
4. Larger foreign-exchange buffers, reducing vulnerability to capital-flow and currency shocks.
5. A healthier banking and corporate sector, lowering financial-stability and contingent fiscal risks.
6. Global bond-index inclusion, which has diversified the investor base and created durable benchmark-linked demand.

However, the rise in US Treasury yields is equally important. A meaningful part of the current compression reflects the increase in the US 10-year yield, rather than a corresponding decline in India's yield. The present spread is therefore both structural and cyclical.



Conclusion: Convergence, not equivalence

The narrowing of the India-US 10-year spread represents a genuine re-rating of Indian sovereign risk. India today benefits from stronger monetary-policy credibility, a clearer fiscal-consolidation path, substantial foreign-exchange reserves, robust economic growth and deeper integration with global capital markets. The spread is unlikely to remain fixed at any particular level. Falling US Treasury yields, higher oil prices, food inflation, fiscal slippage or currency pressure could cause it to widen again. Nevertheless, India's stronger macroeconomic architecture supports a lower long-term risk premium than prevailed during the high-spread years.

The central message is therefore one of convergence, not equivalence. Indian government bonds continue to compensate investors for inflation, currency and emerging-market risk, but the required premium has declined because **India's economic framework and institutional credibility are considerably stronger than they were a decade ago.**

Authored by: Mr. Mithraem Bharucha, Investment Team

Source: RBI

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

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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)

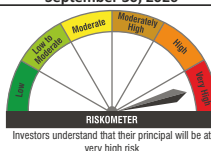
Invest Now

All data as on September 30, 2026 (Unless indicated otherwise)

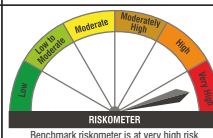
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2026

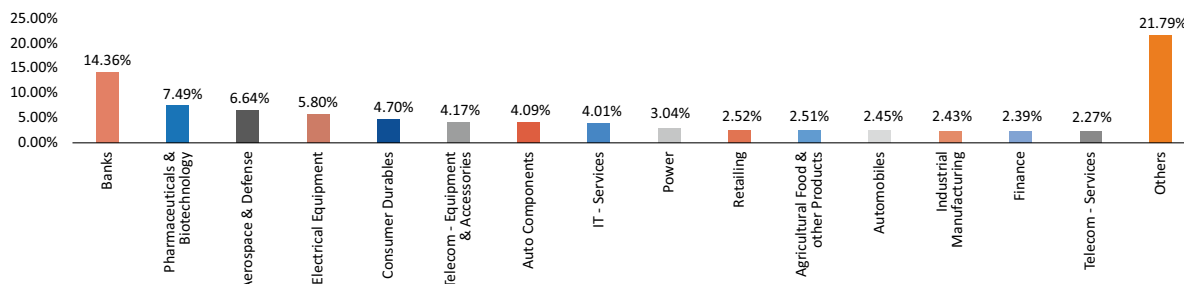


Benchmark Risk-o-meter as on September 30, 2026^



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		IT - SERVICES		BRITANNIA INDUSTRIES LIMITED		MONEY MARKET INSTRUMENTS	
BANKS	14.36	Netweb Technologies India Ltd	2.20	Vedanta Aluminium Metal Limited	1.13	Certificate of Deposit	
✓ State Bank of India	5.05	Tata Technologies Limited	1.30	Filatex India Limited	1.07	Union Bank of India (ICRA A1+)	0.81
✓ ICICI Bank Limited	3.41	Zaggie Prepaid Ocean Services Ltd	0.51	JSW Steel Limited	1.01	HDFC Bank Limited (ICRA A1+)	0.79
Bank of Baroda	2.07	POWER	3.04	Hindustan Copper Limited	0.98	HDFC Bank Limited (CARE A1+)	0.40
HDFC Bank Limited	1.94	NTPC Limited	1.38	Swan Corp Limited	0.91	National Bank For Agriculture and Rural Development (FITCH A1+)	0.40
Indian Bank	1.89	Adani Power Limited	1.10	UltraTech Cement Limited	0.88	HDFC Bank Limited (CARE A1+)	0.39
PHARMACEUTICALS & BIOTECHNOLOGY	7.49	Torrent Power Limited	0.56	Tata Motors Ltd	0.87	HDFC Bank Limited (CARE A1+)	0.39
✓ Mankind Pharma Limited	2.67	RETAILING	2.52	HEG Graphite Ltd	0.77	National Bank For Agriculture and Rural Development (CRISIL A1+)	0.31
✓ Dr. Reddy's Laboratories Limited	2.51	Entero Healthcare Solutions Ltd	2.26	Leap India Limited	0.73	Union Bank of India (ICRA A1+)	0.30
Acutaas Chemicals Limited	1.43	Eternal Limited	0.26	Cemindia Projects Ltd	0.69	Small Industries Dev Bank of India (CRISIL A1+)	0.30
Gujarat Themis Biosyn Limited	0.88	AGRICULTURAL FOOD & OTHER PRODUCTS	2.51	Skyways Air Services Ltd	0.63	Total	4.18
AEROSPACE & DEFENSE	6.64	✓ Balrampur Chini Mills Limited	2.51	SBI Life Insurance Company Limited	0.62	Commercial Paper	
✓ Hindustan Aeronautics Limited	2.77	AUTOMOBILES	2.45	Radico Khaitan Limited	0.61	Bharat Petroleum Corporation Limited (CRISIL A1+)	0.64
✓ Sigma Advanced Systems Limited	2.62	Mahindra & Mahindra Limited	1.54	Turtlemint Fintech Solutions Limited	0.56	Total	0.64
Bharat Electronics Limited	1.25	Bajaj Auto Limited	0.91	FUTURES AND OPTIONS		CASH & CASH EQUIVALENT	
ELECTRICAL EQUIPMENT	5.80	INDUSTRIAL MANUFACTURING	2.43	HDFC Bank Limited	0.02	Net Receivables/(Payables)	(0.02)
✓ Quality Power Electrical Eqp Ltd	2.78	Titagarh Rail Systems Limited	1.03	Total	0.02	TREPS/ Repo	4.50
Powerica Limited	1.35	Jash Engineering Limited	0.59	GOVERNMENT BOND AND TREASURY BILL		Total	4.48
Hitachi Energy India Limited	0.99	Mazagon Dock Shipbuilders Limited	0.51	Treasury Bill		GRAND TOTAL	100.00
Siemens Energy India Limited	0.68	Triveni Power Transmission Limited	0.30	364 Days Tbill (MD 07/01/2027) (SOV)	0.02	✓ Indicates Top 10 Equity Holdings.	
CONSUMER DURABLES	4.70	FINANCE	2.39	Total	0.02		
✓ Sky Gold And Diamonds Limited	2.62	HDB Financial Services Limited	1.48				
Bosch Home Comfort India Ltd	1.09	CreditAccess Grameen Limited	0.91				
Asian Paints Limited	0.99	TELECOM - SERVICES	2.27				
TELECOM - EQUIPMENT & ACCESSORIES	4.17	Bharti Airtel Limited	2.27				
✓ Sterlite Technologies Limited	2.61	OTHERS	21.79				
Optiemus Infracore Ltd	1.56	Adani Ports and Special Economic Zone Limited	2.21				
AUTO COMPONENTS	4.09	ICICI Prudential Asset Management Company Limited	1.79				
UNO Minda Limited	1.89	Coromandel International Limited	1.34				
Sona BLW Precision Forgings Ltd	0.80	Reliance Industries Limited	1.34				
Bharat Forge Limited	0.78	Lloyds Metals And Energy Limited	1.26				
S.J.S. Enterprises Limited	0.62	Larsen & Toubro Limited	1.21				

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

₹ 3,037.98 Crs.

LATEST AUM

₹ 3,098.01 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2026)

0.97 Times* (Basis last rolling 12 months)

OTHER PARAMETERS (As on September 30, 2026)

Standard Deviation (Annualized): 18.74% (Bank of India Flexi Cap Fund)
15.66% (BSE 500 TRI)

Beta: 1.08

Sharpe Ratio*: 0.61

Tracking Error (Annualized): 8.20%

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

* Risk-free rate assumed to be 5.28% (MIBOR as on September 30, 2026)

NAV (As on September 30, 2026)

NAV (₹)

Regular Plan

Growth

Direct Plan

Growth

IDCW

IDCW

EXPENSE RATIO

Regular Plan: 1.67%

Direct Plan: 0.49%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Small Cap Fund

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

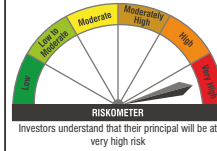
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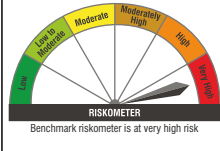
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2026

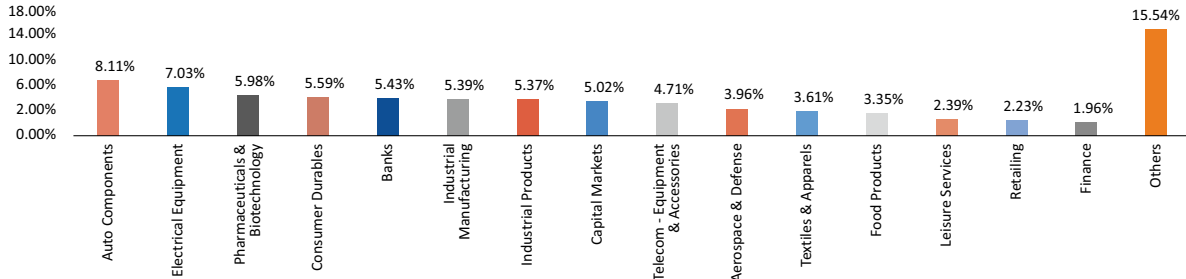


Benchmark Risk-o-meter as on September 30, 2026^



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		EQUITY HOLDINGS		EQUITY HOLDINGS		EQUITY HOLDINGS	
AUTO COMPONENTS	8.11	Tinna Rubber and Infrastructure Limited	0.63	Shreeji Shipping Global Limited	1.01	Kotak Mahindra Bank Limited (CRISIL A1+)	0.40
✓ Hero Motors Ltd	2.82	Xpro India Limited	0.45	Vijaya Diagnostic Centre Limited	0.94	Union Bank of India (ICRA A1+)	0.40
GNA Axles Limited	1.29	HEG Graphite Ltd	0.38	Wework India Management Limited	0.86	Bank of Baroda (FITCH A1+)	0.34
Lumax Auto Technologies Limited	1.10	Vidya Wires Limited	0.37	Hindustan Copper Limited	0.75	HDFC Bank Limited (CARE A1+)	0.34
ZF Commercial Vehicle Control Systems India Limited	0.92	KSB Limited	0.26	Thyrocare Technologies Limited	0.67	National Bank For Agriculture and Rural Development (FITCH A1+)	0.34
NRB Bearing Limited	0.87	CAPITAL MARKETS	5.02	Ardee Industries Limited	0.65	HDFC Bank Limited (CARE A1+)	0.33
TVS Srichakra Limited	0.86	✓ Anand Rathi Wealth Limited	2.08	Cemindia Projects Ltd	0.65	HDFC Bank Limited (CARE A1+)	0.33
FIEM Industries Limited	0.25	Computer Age Management Services Ltd	1.92	Radico Khaitan Limited	0.58	National Bank For Agriculture and Rural Development (CRISIL A1+)	0.33
ELECTRICAL EQUIPMENT	7.03	Multi Commodity Exchange of India Ltd	1.02	Skyways Air Services Ltd	0.58	Canara Bank (CRISIL A1+)	0.32
✓ Quality Power Electrical Eqp Ltd	2.51	TELECOM - EQUIPMENT & ACCESSORIES	4.71	Lloyds Metals And Energy Limited	0.52	Small Industries Dev Bank of India (CRISIL A1+) 0.26	
TD Power Systems Limited	1.55	✓ Sterlite Technologies Limited	2.53	Turtlemint Fintech Solutions Limited	0.50	Net Receivables/Payables	7.18
Atlanta Electricals Ltd	1.27	✓ Optiemus Infracore Ltd	2.18	Godavari Biorefineries Limited	0.41	Total	4.60
Apar Industries Limited	0.95	AEROSPACE & DEFENSE	3.96	Zaggle Prepaid Ocean Services Limited	0.33	Commercial Paper	
Hitachi Energy India Limited	0.75	✓ Sigma Advanced Systems Limited	2.15	Firstsource Solutions Limited	0.29	Bharat Petroleum Corporation Limited (CRISIL A1+)	0.81
PHARMACEUTICALS & BIOTECHNOLOGY	5.98	Aegus Limited	1.14	Shipping Corporation Of India Limited	0.25	Total	0.81
✓ Workhardt Limited	2.02	Rossell Techsys Limited	0.35	Laxmi Dental Limited	0.24	CASH & CASH EQUIVALENT	
Acutaas Chemicals Limited	1.31	Mishra Dhatu Nigam Limited	0.32	Clean Science and Technology Limited	0.19	TREPS / Reverse Repo Investments	1.56
Eris Lifesciences Limited	1.09	TEXTILES & APPARELS	3.61	Steel Authority of India Limited	0.15	Total	8.74
Gujarat Themis Biosyn Limited	0.89	Arvind Limited	1.62	Allied Blenders And Distillers Limited	0.01	GRAND TOTAL	100.00
Gufic Biosciences Limited	0.67	Sanathan Textiles Limited	0.88	Total	85.67	✓ Indicates Top 10 Equity Holdings.	
CONSUMER DURABLES	5.59	Vardhman Textiles Limited	0.58	GOVERNMENT BOND AND TREASURY BILL			
✓ Sky Gold And Diamonds Limited	2.72	Ganesha Ecosphere Limited	0.53	Treasury Bill			
PG Electroplast Limited	1.20	FOOD PRODUCTS	3.35	364 Days Tbill (MD 07/01/2027) (SOV)	0.18		
Stylam Industries Limited	0.99	EID Parry India Limited	1.62	Total	0.18		
ETHOS LTD.	0.38	Mrs. Bectors Food Specialities Limited	1.27	MONEY MARKET INSTRUMENTS			
Greenply Industries Limited	0.30	Orkla India Limited	0.46	Certificate of Deposit			
BANKS	5.43	LEISURE SERVICES	2.39	Union Bank of India (ICRA A1+)	0.68		
✓ City Union Bank Limited	2.72	TBO Tek Limited	1.58	HDFC Bank Limited (ICRA A1+)	0.40		
Ujjivan Small Finance Bank Limited	1.55	Leela Palaces Hotels & Resorts Limited	0.81				
Indian Bank	1.16	RETAILING	2.23				
INDUSTRIAL MANUFACTURING	5.39	Meesho Ltd	1.15				
✓ Raymond Limited	2.51	Entero Healthcare Solutions Ltd	1.08				
Swan Defence And Heavy Industries Ltd	1.06	FINANCE	1.96				
Titagarh Rail Systems Limited	0.94	Onemi Technology Solutions Limited	1.23				
Jash Engineering Limited	0.59	CreditAccess Grameen Limited	0.73				
Syrrma SGS Technology Limited	0.29	Aye Finance Limited	0.00				
INDUSTRIAL PRODUCTS	5.37	OTHERS	15.54				
Steelcast Ltd	0.87	Balrampur Chini Mills Limited	1.87				
Goodluck India Limited	0.83	Knowledge Marine & Engineering Works Ltd	1.76				
Knack Packaging Limited	0.81	Canara HSBC Life Insurance company Ltd	1.21				
Laser Power And Infra Limited	0.77	Tata Technologies Limited	1.12				

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 18 years of experience in Mutual Fund Industry.

AVERAGE AUM

₹ 3,498.26 Crs.

LATEST AUM

₹ 3,670.75 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2026)

0.91 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS (As on September 30, 2026)

Standard Deviation (Annualized): 21.85% (Bank of India Small Cap Fund)
21.92% (NIFTY Smallcap 250 TRI)

Beta: 0.94

Sharpe Ratio*: 0.67

Tracking Error (Annualized): 7.32%

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

* Risk-free rate assumed to be 5.28% (MIBOR as on September 30, 2026)

NAV (As on September 30, 2026)

	NAV (₹)
Regular Plan	
Growth	58.63
IDCW	42.74
Direct Plan	
Growth	66.52
IDCW	49.81

EXPENSE RATIO

Regular Plan: 1.64%

Direct Plan: 0.42%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India ELSS Tax Saver Fund

(Formerly Bank of India ELSS Tax Saver)

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

All data as on September 30, 2026 (Unless indicated otherwise)

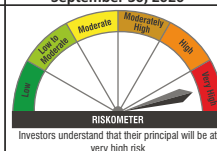
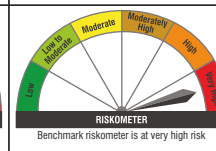
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Benefit

Invest Now

This product is suitable for investors who are seeking*:

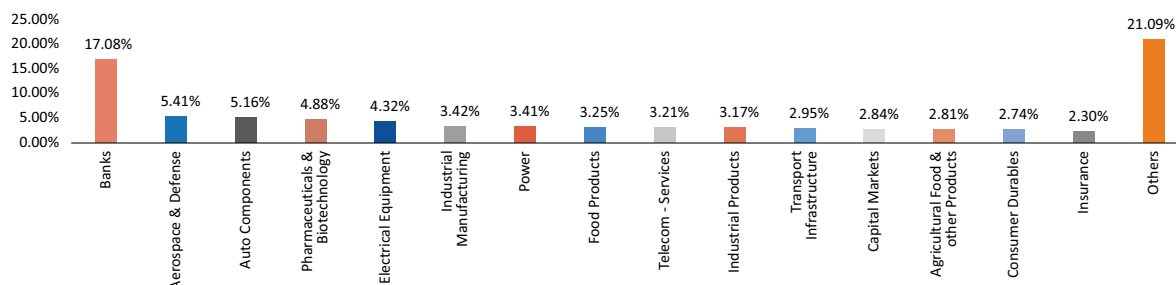
- Long-term capital growth.
- Investment in equity and equity-related securities of companies across market capitalisations.

Risk-o-meter is based on the scheme portfolio as on September 30, 2026

Benchmark Risk-o-meter as on September 30, 2026^A

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		FOOD PRODUCTS		GOVERNMENT BOND AND TREASURY BILL		MONEY MARKET INSTRUMENTS	
BANKS	17.08	EID Parry India Limited	2.26	K.P.R. Mill Limited	1.24	Certificate of Deposit	
✓ State Bank of India	5.02	Britannia Industries Limited	0.99	Vedanta Aluminium Metal Limited	1.24	Small Industries Dev Bank of India (CRISIL A1+)	1.07
✓ ICICI Bank Limited	4.26	TELECOM - SERVICES	3.21	Hindustan Copper Limited	1.01	Bank of Baroda (FITCH A1+)	0.90
Bank of Baroda	2.29	✓ Bharti Airtel Limited	3.21	UltraTech Cement Limited	1.00	Small Industries Dev Bank of India (CRISIL A1+)	0.71
HDFC Bank Limited	2.23	INDUSTRIAL PRODUCTS	3.17	JSW Steel Limited	0.99	Total	2.68
Indian Bank	2.01	HEG Graphite Ltd	1.82	ITC Limited	0.96	CASH & CASH EQUIVALENT	
Canara Bank	1.27	Inox India Limited	1.35	Glass Wall Systems India Limited	0.74	Net Receivables/Payables	0.12
AEROSPACE & DEFENSE	5.41	TRANSPORT INFRASTRUCTURE	2.95	Zaggle Prepaid Ocean Services Ltd	0.71	TREPS / Reverse Repo Investments	9.03
✓ Hindustan Aeronautics Limited	3.76	✓ Adani Ports and Special Economic Zone Limited	2.95	Apollo Hospitals Enterprise Limited	0.60	Total	9.15
Bharat Electronics Limited	1.65	CAPITAL MARKETS	2.84	Tata Steel Limited	0.47	GRAND TOTAL	100.00
AUTO COMPONENTS	5.16	ICICI Prudential Asset Management Company Limited	1.85	Vedanta Limited	0.38	✓ Indicates Top 10 Equity Holdings.	
✓ UNO Minda Limited	2.83	National Stock Exchange Of India Ltd	0.72	Leap India Limited	0.32		
ZF Commercial Vehicle Control Systems India Limited	1.34	Prudent Corporate Advisory Services Limited	0.27	Varun Beverages Limited	0.32		
Bharat Forge Limited	0.99	AGRICULTURAL FOOD & OTHER PRODUCTS	2.81	InterGlobe Aviation Limited	0.24		
PHARMACEUTICALS & BIOTECHNOLOGY	4.88	✓ Balrampur Chini Mills Limited	2.81	DLF Limited	0.12		
Dr. Reddy's Laboratories Limited	2.81	CONSUMER DURABLES	2.74	Total	88.04		
Acutaas Chemicals Limited	1.99	✓ LG Electronics India Ltd	2.74	GOVERNMENT BOND AND TREASURY BILL			
Advanced Enzyme Technologies Ltd	0.08	INSURANCE	2.30	Treasury Bill			
ELECTRICAL EQUIPMENT	4.32	SBI Life Insurance Company Limited	1.37	364 Days Tbill (MD 07/01/2027) (SOV)	0.13		
✓ Quality Power Electrical Eqp Ltd	3.15	Max Financial Services Limited	0.93	Total	0.13		
Siemens Energy India Limited	0.87	OTHERS	21.09				
Bharat Heavy Electricals Limited	0.30	Larsen & Toubro Limited	2.23				
INDUSTRIAL MANUFACTURING	3.42	Coromandel International Limited	2.02				
Aditya Infotech Limited	1.72	Reliance Industries Limited	1.95				
Titagarh Rail Systems Limited	1.11	Mahindra & Mahindra Limited	1.71				
Triveni Power Transmission Limited	0.59	Tata Motors Ltd	1.51				
POWER	3.41	Swan Corp Limited	1.33				
NTPC Limited	2.46						
Tata Power Company Limited	0.95						

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 not providing any assured or guaranteed returns. However, there is no assurance that the investment objectives of the Scheme will be achieved.

WHO SHOULD INVEST

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

BENCHMARK^A

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

February 25, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 1,393.49 Crs.

LATEST AUM

₹ 1,366.45 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2026)

0.75 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS (As on September 30, 2026)

Standard Deviation (Annualized): 17.72% (Bank of India ELSS Tax Saver Fund)
15.66% (BSE 500 TRI)

Beta: 1.04

Sharpe Ratio*: 0.28

Tracking Error (Annualized): 6.99%

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

*Risk-free rate assumed to be 5.28% (MIBOR as on September 30, 2026)

NAV (As on September 30, 2026)

NAV (₹)

Regular Plan

Growth

IDCW

Eco Plan

Growth

IDCW

Direct Plan

Growth

IDCW

75.82

EXPENSE RATIO

Regular Plan: 1.83%

Direct Plan: 0.79%

Eco Plan: 1.53%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

NIL

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Multi Cap Fund

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

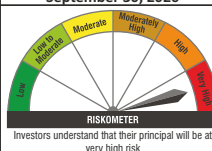
Invest Now

All data as on September 30, 2026 (Unless indicated otherwise)

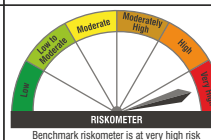
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2026

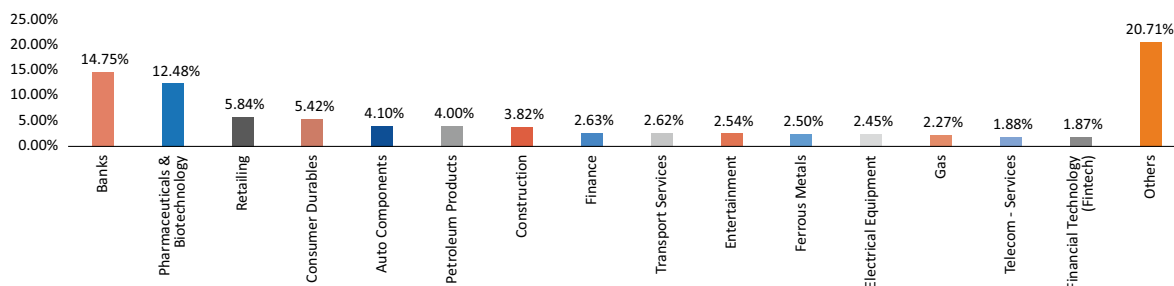


Benchmark Risk-o-meter as on September 30, 2026^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		CONSTRUCTION		GOVERNMENT BOND AND TREASURY BILL		GOVERNMENT BOND AND TREASURY BILL	
BANKS	14.75						
✓ HDFC Bank Limited	5.48	Cemindia Projects Ltd	1.56	Godfrey Phillips India Limited	1.07		
✓ Kotak Mahindra Bank Limited	2.71	Larsen & Toubro Limited	1.36	Emami Limited	1.05		
✓ Bank of Maharashtra	2.40	PSP Projects Limited	0.90	Britannia Industries Limited	0.98		
State Bank of India	2.19	FINANCE	2.63	Lloyds Metals And Energy Limited	0.96		
Bank of Baroda	1.97	Shriram Finance Limited	1.62	Vijaya Diagnostic Centre Limited	0.96		
PHARMACEUTICALS & BIOTECHNOLOGY	12.48	CreditAccess Grameen Limited	1.01	Bayer Cropscience Limited	0.78		
✓ Aurobindo Pharma Limited	2.59	TRANSPORT SERVICES	2.62	Jash Engineering Limited	0.69		
Dr. Reddy's Laboratories Limited	2.32	✓ Container Corporation of India Ltd	2.62	HEG Graphite Ltd	0.65		
Eris Lifesciences Limited	2.01	ENTERTAINMENT	2.54	Bharat Dynamics Limited	0.64		
Acutaas Chemicals Limited	1.58	✓ Tips Music Limited	2.54	Leap India Limited	0.64		
Mankind Pharma Limited	1.36	FERROUS METALS	2.50	Adani Ports and Special Economic Zone Limited	0.61		
Abbott India Limited	1.34	Steel Authority of India Limited	1.27	Shakti Pumps (India) Limited	0.58		
Gujarat Themis Biosyn Limited	0.81	Jindal Stainless Limited	0.83	Steelcast Ltd	0.54		
Workhardt Limited	0.47	Tata Steel Limited	0.40	Sobha Limited	0.51		
RETAILING	5.84	ELECTRICAL EQUIPMENT	2.45	Swan Corp Limited	0.50		
✓ Entero Healthcare Solutions Ltd	2.76	✓ Quality Power Electrical Eqp Ltd	2.45	Canara HSBC Life Insurance company Ltd	0.49		
FSN E-Commerce Ventures Limited	1.66	GAS	2.27	Oberoi Realty Limited	0.49		
Aditya Vision Ltd	1.42	Petronet LNG Limited	2.27	United Spirits Limited	0.37		
CONSUMER DURABLES	5.42	TELECOM - SERVICES	1.88	Glass Wall Systems India Limited	0.02		
✓ Dixon Technologies (India) Limited	2.39	Bharti Airtel Limited	1.31	Total	89.88		
Stylam Industries Limited	1.97	Bharti Hexacom Limited	0.57				
Senco Gold Limited	0.54	FINANCIAL TECHNOLOGY (FINTECH)	1.87				
Sky Gold And Diamonds Limited	0.52	One 97 Communications Limited	1.37				
AUTO COMPONENTS	4.10	PB Fintech Limited	0.50				
Hero Motors Ltd	1.70	OTHERS	20.71				
Endurance Technologies Limited	0.88	ITC Limited	1.68				
MRF Limited	0.85	Vedanta Aluminium Metal Limited	1.50				
S.J.S. Enterprises Limited	0.67	Tata Consultancy Services Limited	1.38				
PETROLEUM PRODUCTS	4.00	SBI Life Insurance Company Limited	1.26				
✓ Reliance Industries Limited	4.00	Maruti Suzuki India Limited	1.20				
		NTPC Limited	1.16				

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

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

DATE OF ALLOTMENT

March 3, 2023

FUND MANAGER

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

AVERAGE AUM

₹ 1,342.39 Crs.

LATEST AUM

₹ 1,343.67 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2026)

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

OTHER PARAMETERS (As on September 30, 2026)

Standard Deviation (Annualized): 16.54% (Bank of India Multi Cap Fund)
16.83% NIFTY 500 Multicap 50:25:25 Total Return Index (TRI)

Beta: 0.96

Sharpe Ratio^A: 0.60

Tracking Error (Annualized): 3.78%

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

* Risk-free rate assumed to be 5.28% (MIBOR as on September 30, 2026)

NAV (As on September 30, 2026)	NAV (₹)
Regular Plan	
Growth	20.18
IDCW	20.15
Direct Plan	
Growth	20.18
IDCW	20.15

EXPENSE RATIO

Regular Plan: 1.84% Direct Plan: 0.73%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Manufacturing & Infrastructure Fund

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

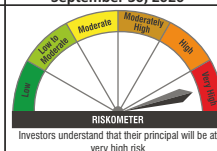
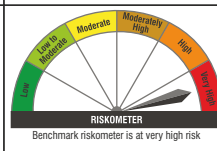
Invest Now

All data as on September 30, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

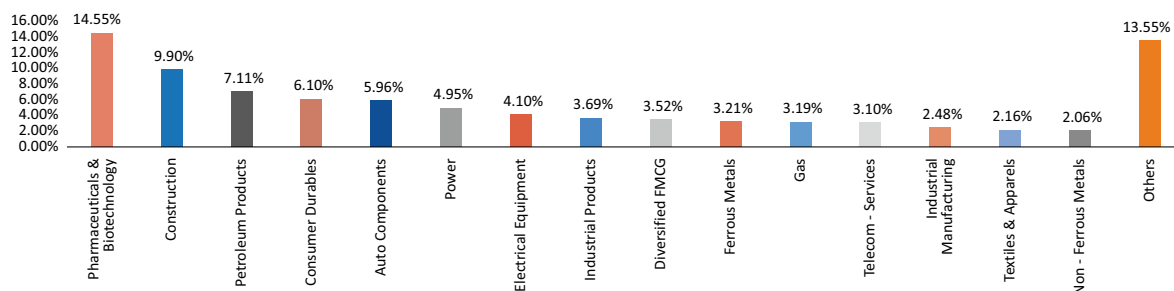
- Long-term capital growth.
- Investment in equity and equity-related securities of companies engaged in manufacturing & infrastructure and related sector.

Risk-o-meter is based on the scheme portfolio as on September 30, 2026

Benchmark Risk-o-meter as on September 30, 2026^A

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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		TEXTILES & APPARELS		GOVERNMENT BOND AND TREASURY BILL		GRAND TOTAL	
PHARMACEUTICALS & BIOTECHNOLOGY	14.55	Endurance Technologies Limited	1.30	Oil & Natural Gas Corporation Ltd	0.00		
✓ Aurobindo Pharma Limited	2.88	S.J.S. Enterprises Limited	0.69	Total	89.63		
Dr. Reddy's Laboratories Limited	1.80	Carraro India Limited	0.46				
Abbott India Limited	1.65	POWER	4.95				
Acutaas Chemicals Limited	1.65	✓ NTPC Limited	4.95				
Wockhardt Limited	1.56	ELECTRICAL EQUIPMENT	4.10				
Eris Lifesciences Limited	1.52	✓ Quality Power Electrical Eqp Ltd	3.30				
Mankind Pharma Limited	1.27	TD Power Systems Limited	0.80				
Gufic Biosciences Limited	1.11	INDUSTRIAL PRODUCTS	3.69				
Gujarat Themis Biosyn Limited	1.11	Steelcast Ltd	1.17				
CONSTRUCTION	9.90	Knack Packaging Limited	1.07				
✓ Larsen & Toubro Limited	4.87	Shakti Pumps (India) Limited	0.73				
PSP Projects Limited	1.75	HEG Graphite Ltd	0.72				
Cemindia Projects Ltd	1.62	DIVERSIFIED FMCG	3.52				
Kalpataru Projects International Ltd	1.02	✓ ITC Limited	3.52				
KNR Constructions Limited	0.56	FERROUS METALS	3.21				
J.Kumar Infraprojects Limited	0.08	Steel Authority of India Limited	1.96				
PETROLEUM PRODUCTS	7.11	Jindal Stainless Limited	0.95				
✓ Reliance Industries Limited	7.11	Tata Steel Limited	0.30				
CONSUMER DURABLES	6.10	GAS	3.19				
✓ Dixon Technologies (India) Limited	2.81	✓ Petronet LNG Limited	3.19				
Stylam Industries Limited	2.02	TELECOM - SERVICES	3.10				
Senco Gold Limited	0.70	✓ Bharti Airtel Limited	3.10				
Sky Gold And Diamonds Limited	0.57	INDUSTRIAL MANUFACTURING	2.48				
AUTO COMPONENTS	5.96	Jyoti CNC Automation Ltd	1.03				
Hero Motors Ltd	1.79	Jash Engineering Limited	0.97				
MRF Limited	1.72	Swan Defence And Heavy Industries Ltd	0.48				

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

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

DATE OF ALLOTMENT

March 05, 2010

FUND MANAGER

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

AVERAGE AUM

₹ 964.95 Crs.

LATEST AUM

₹ 983.51 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2026)

0.60 Times* (Basis last rolling 12 months)

OTHER PARAMETERS (As on September 30, 2026)

Standard Deviation (Annualized): 18.11% (Bank of India Manufacturing & Infrastructure Fund)
19.40% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.83

Sharpe Ratio*: 0.80

Tracking Error (Annualized): 8.83%

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

*Risk-free rate assumed to be 5.28% (MIBOR as on September 30, 2026)

NAV (As on September 30, 2026)

	NAV (₹)
Regular Plan	
Growth	66.17
IDCW	42.18
Quarterly IDCW	42.95
Direct Plan	
Growth	78.92
IDCW	74.46
Quarterly IDCW	77.57

EXPENSE RATIO

Regular Plan: 1.93% Direct Plan: 0.58%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

Exit Load

NIL

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Mid Cap Fund

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

Invest Now

All data as on September 30, 2026 (Unless indicated otherwise)

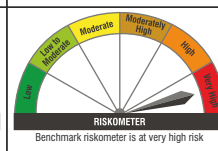
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2026

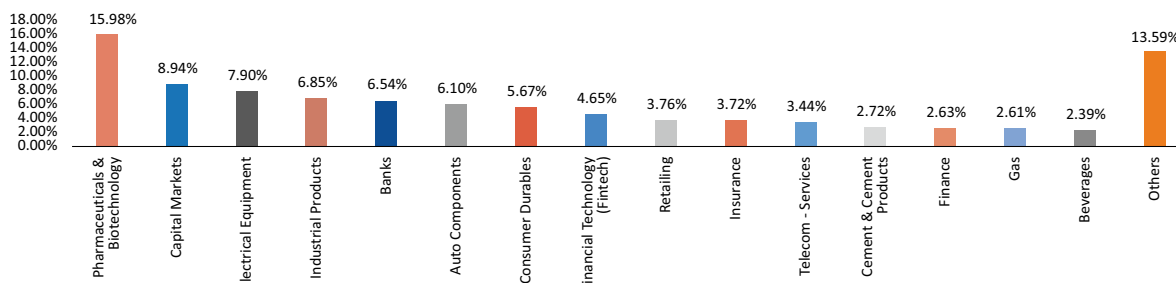


Benchmark Risk-o-meter as on September 30, 2026^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		EQUITY HOLDINGS		EQUITY HOLDINGS		EQUITY HOLDINGS	
PHARMACEUTICALS & BIOTECHNOLOGY	15.98	AUTO COMPONENTS	6.10	GAS	2.61	FUTURES AND OPTIONS	
✓ Aurobindo Pharma Limited	5.73	✓ UNO Minda Limited	2.79	Petronet LNG Limited	2.61	Equity Futures	
✓ Abbott India Limited	4.84	Gabriel India Limited	1.84	BEVERAGES	2.39	PB Fintech Limited	(1.17)
✓ Mankind Pharma Limited	2.92	Schaeffler India Limited	1.47	United Spirits Limited	1.30	Max Financial Services Limited	(2.43)
Eris Lifesciences Limited	1.71	CONSUMER DURABLES	5.67	Radico Khaitan Limited	1.09	Total	(3.60)
Acutaas Chemicals Limited	0.78	LG Electronics India Ltd	2.27	OTHERS	13.59	GOVERNMENT BOND AND TREASURY BILL	
CAPITAL MARKETS	8.94	Dixon Technologies (India) Limited	1.44	Oil India Limited	2.28	Treasury Bill	
✓ Multi Commodity Exchange of India Limited	4.98	Century Plyboards (India) Limited	1.09	Bharat Dynamics Limited	2.13	364 Days Tbill (MD 07/01/2027) (SOV)	0.34
✓ Nippon Life India Asset Management Limited	2.76	PG Electroplast Limited	0.87	K.P.R. Mill Limited	2.03	Total	0.34
ICICI Prudential Asset Management Company Limited	1.20	FINANCIAL TECHNOLOGY (FINTECH)	4.65	Jindal Stainless Limited	1.44	CASH & CASH EQUIVALENT	
ELECTRICAL EQUIPMENT	7.90	✓ One 97 Communications Limited	3.48	Lloyds Metals And Energy Limited	1.43	Net Receivables/Payables	5.10
✓ Quality Power Electrical Eqp Ltd	3.17	PB Fintech Limited	1.17	Aditya Infotech Limited	0.80	TREPS / Reverse Repo Investments	0.67
Hitachi Energy India Limited	1.89	RETAILING	3.76	Sterlite Technologies Limited	0.73	Total	5.77
Powerlica Limited	1.75	Meesho Ltd	2.53	Steel Authority of India Limited	0.67	GRAND TOTAL	100.00
GE Vernova T&D India Limited	1.09	FSN E-Commerce Ventures Limited	1.23	Firstsource Solutions Limited	0.61		
INDUSTRIAL PRODUCTS	6.85	INSURANCE	3.72	Delhivery Limited	0.51	✓ Indicates Top 10 Equity Holdings.	
KRN Heat Exchanger And Refrigeration Limited	1.49	Max Financial Services Limited	2.43	Hindustan Copper Limited	0.49		
Laser Power And Infra Limited	1.35	ICICI Lombard General Insurance Company Limited	1.29	Clean Science and Technology Ltd	0.35		
CMR Green Technologies Limited	1.13	TELECOM - SERVICES	3.44	National Aluminium Company Ltd	0.12		
Lumino Industries Limited	1.02	✓ Bharti Hexacom Limited	3.44	Total	97.49		
Polycab India Limited	0.99	CEMENT & CEMENT PRODUCTS	2.72				
Knack Packaging Limited	0.87	JK Cement Limited	2.72				
BANKS	6.54	FINANCE	2.63				
✓ Bank of Maharashtra	2.72	Housing & Urban Development Corporation Limited	1.20				
The Federal Bank Limited	2.05	Sundaram Finance Limited	0.72				
		HDB Financial Services Limited	0.71				

MCAP Categorization (As on September 30, 2026)

Mcap Category	Percentage
Arbitrage Positions	-3.60%
Large Cap	5.85%
Mid Cap	69.54%
Small Cap	22.10%
GB/TB/Repo/Others	6.11%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

Nifty Midcap 150 Total Return Index (TRI)

DATE OF ALLOTMENT

August 22, 2025

FUND MANAGER

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

AVERAGE AUM

₹ 745.82 Crs.

LATEST AUM

₹ 729.06 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2026)

0.84 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on September 30, 2026)

	NAV (₹)
Regular Plan	
Growth	10.36
IDCW	10.36
Direct Plan	
Growth	10.36
IDCW	10.36

EXPENSE RATIO

Regular Plan: 2.02% Direct Plan: 0.98%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Business Cycle Fund

(An open ended equity scheme investing in business cycle theme)

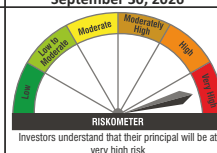
Invest Now

All data as on September 30, 2026 (Unless indicated otherwise)

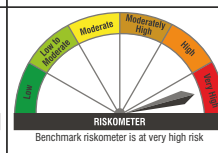
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2026

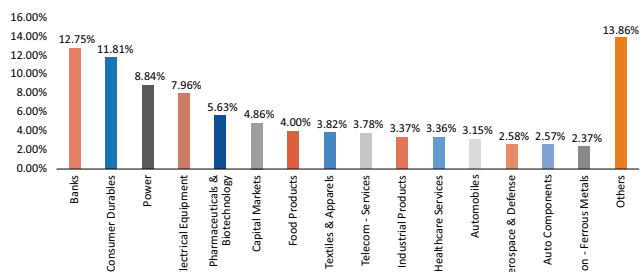


Benchmark Risk-o-meter as on September 30, 2026^A

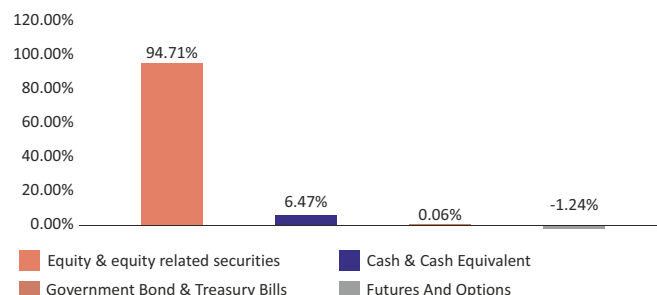


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		Dr. Reddy's Laboratories Limited		AEROSPACE & DEFENSE		FUTURES AND OPTIONS	
BANKS	12.75	CAPITAL MARKETS	4.86	Aequus Limited	2.58	Equity Futures	
✓ ICICI Bank Limited	5.41	Computer Age Management	2.30	AUTO COMPONENTS	2.57	PB Fintech Limited	(1.24)
✓ State Bank of India	5.07	Services Limited		S.J.S. Enterprises Limited	2.57	Total	(1.24)
HDFC Bank Limited	2.27	Nippon Life India Asset Management Limited	1.66	NON - FERROUS METALS	2.37	GOVERNMENT BOND AND TREASURY BILL	
CONSUMER DURABLES	11.81	National Stock Exchange Of India Ltd	0.90	Vedanta Aluminium Metal Limited	1.32	Treasury Bill	
✓ LG Electronics India Ltd	3.03	FOOD PRODUCTS	4.00	Hindustan Copper Limited	1.05	364 Days Tbill (MD 07/01/2027) (SOV)	0.06
✓ Sky Gold And Diamonds Limited	2.67	Britannia Industries Limited	2.43	OTHERS	13.86	Total	0.06
Lalithaa Jewellery Mart Ltd	1.90	EID Parry India Limited	1.57	Reliance Industries Limited	2.28	CASH & CASH EQUIVALENT	
Century Plyboards (India) Limited	1.17	TEXTILES & APPARELS	3.82	Tata Motors Ltd	2.27	Net Receivables/(Payables)	2.30
ETHOS LTD.	1.15	K.P.R. Mill Limited	1.54	Eternal Limited	2.01	TREPS / Reverse Repo Investments	4.17
Asian Paints Limited	0.99	Ganesha Ecosphere Limited	1.35	Sterlite Technologies Limited	1.52	Total	6.47
Dixon Technologies (India) Limited	0.90	Filatex India Limited	0.93	PB Fintech Limited	1.24	GRAND TOTAL	100.00
POWER	8.84	TELECOM - SERVICES	3.78	United Spirits Limited	1.08	✓ Indicates Top 10 Equity Holdings.	
✓ NTPC Limited	4.16	INDUSTRIAL PRODUCTS	3.37	Oil India Limited	1.02		
✓ Power Grid Corporation of India Ltd	2.82	Tinna Rubber and Infrastructure Ltd	1.98	UltraTech Cement Limited	1.00		
Tata Power Company Limited	1.15	CMR Green Technologies Limited	0.79	Zaggle Prepaid Ocean Services Ltd	0.97		
Torrent Power Limited	0.71	Vidya Wires Limited	0.60	SBI Life Insurance Company Limited	0.47		
ELECTRICAL EQUIPMENT	7.96	HEALTHCARE SERVICES	3.36	Total	94.71		
✓ Quality Power Electrical Eqp Ltd	3.19	✓ Apollo Hospitals Enterprise Limited	3.36				
TD Power Systems Limited	1.89	AUTOMOBILES	3.15				
Kanohar Electricals Limited	1.86	Mahindra & Mahindra Limited	1.96				
Siemens Energy India Limited	1.02	Bajaj Auto Limited	1.19				
PHARMACEUTICALS & BIOTECHNOLOGY	5.63						
✓ Glenmark Pharmaceuticals Limited	2.94						
Gufic Biosciences Limited	1.45						

INVESTMENT OBJECTIVE

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

BENCHMARK^A

NIFTY 500 Total Return Index (TRI)

DATE OF ALLOTMENT

August 30, 2024

FUND MANAGER

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

AVERAGE AUM

₹ 449.01 Crs.

LATEST AUM

₹ 437.41 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2026)

0.61 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on September 30, 2026)

NAV (₹)

Regular Plan	Direct Plan
Growth	Growth
IDCW	IDCW

EXPENSE RATIO

Regular Plan: 2.10% 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.

Bank of India Large & Mid Cap Fund

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

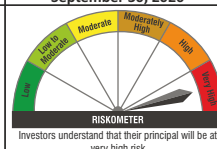
All data as on September 30, 2026 (Unless indicated otherwise)

Invest Now

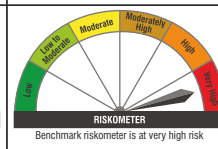
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2026

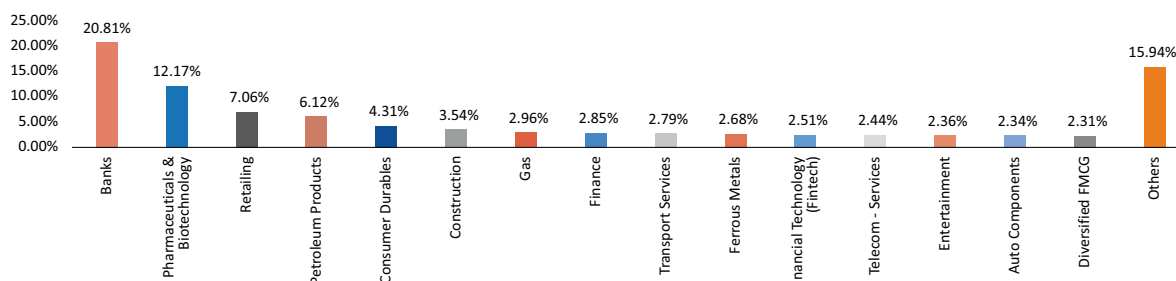


Benchmark Risk-o-meter as on September 30, 2026^



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		OTHERS		GOVERNMENT BOND AND TREASURY BILL		CASH & CASH EQUIVALENT	
BANKS	20.81	✓ Larsen & Toubro Limited	3.37	Tata Consultancy Services Limited	2.00	Net Receivables/Payables	0.99
✓ HDFC Bank Limited	8.10	Cemindia Projects Ltd	0.17	Vedanta Aluminium Metal Limited	1.75	TREPS / Reverse Repo Investments	5.81
✓ Kotak Mahindra Bank Limited	3.84	GAS	2.96	NTPC Limited	1.41	Total	6.80
✓ State Bank of India	3.17	✓ Petronet LNG Limited	2.96	Quality Power Electrical Eqp Ltd	1.41		
Bank of Maharashtra	2.72	FINANCE	2.85	SBI Life Insurance Company Limited	1.38		
Bank of Baroda	2.05	Shriram Finance Limited	1.83	Lloyds Metals And Energy Limited	1.19		
ICICI Bank Limited	0.93	CreditAccess Grameen Limited	1.02	Godfrey Phillips India Limited	1.14		
PHARMACEUTICALS & BIOTECHNOLOGY	12.17	TRANSPORT SERVICES	2.79	Britannia Industries Limited	1.05		
✓ Aurobindo Pharma Limited	2.99	Container Corporation of India Ltd	2.79	Maruti Suzuki India Limited	0.88		
Dr. Reddy's Laboratories Limited	2.73	FERROUS METALS	2.68	Bayer Cropscience Limited	0.87		
Eris Lifesciences Limited	2.08	Steel Authority of India Limited	1.65	United Spirits Limited	0.80		
Abbott India Limited	1.84	Jindal Stainless Limited	1.03	Adani Ports and Special	0.78		
Mankind Pharma Limited	1.51	FINANCIAL TECHNOLOGY (FINTECH)	2.51	Economic Zone Limited			
Actaas Chemicals Limited	1.02	One 97 Communications Limited	1.50	Bharat Dynamics Limited	0.72		
RETAILING	7.06	PB Fintech Limited	1.01	Swan Corp Limited	0.56		
✓ FSN E-Commerce Ventures Limited	2.83	TELECOM - SERVICES	2.44	Total	93.19		
✓ Entero Healthcare Solutions Ltd	2.82	Bharti Airtel Limited	1.75				
Aditya Vision Ltd	1.41	Bharti Hexacom Limited	0.69				
PETROLEUM PRODUCTS	6.12	ENTERTAINMENT	2.36				
✓ Reliance Industries Limited	6.12	Tips Music Limited	2.36				
CONSUMER DURABLES	4.31	AUTO COMPONENTS	2.34				
✓ Dixon Technologies (India) Limited	3.00	MRF Limited	1.35				
Stylam Industries Limited	1.31	Endurance Technologies Limited	0.99				
CONSTRUCTION	3.54	DIVERSIFIED FMCG	2.31				
		ITC Limited	2.31				

MCAP Categorization (As on September 30, 2026)

Mcap Category	Market Value as % of Net Asset
Large Cap	42.72%
Mid Cap	35.44%
Small Cap	15.03%
GB/TB/Repo/Others	6.81%
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. However, there is no assurance that the investment objective of the scheme will be achieved.

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

₹ 520.40 Crs.

LATEST AUM

₹ 505.50 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2026)

0.70 Times* ("Basis last rolling 12 months)

OTHER PARAMETERS (As on September 30, 2026)

Standard Deviation (Annualized): 16.18% (Bank of India Large & Mid Cap Fund)
15.32% (BSE 250 LargeMidCap (TRI))

Beta: 1.01

Sharpe Ratio*: 0.35

Tracking Error (Annualized): 4.69%

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

*Risk-free rate assumed to be 5.28% (MIBOR as on September 30, 2026)

NAV (As on September 30, 2026)

	NAV (₹)
Regular Plan	
Growth	89.14
Bonus	89.13
IDCW	26.60
Quarterly IDCW	32.46
Eco Plan	
Growth	98.85
Bonus	98.85
IDCW	27.68
Quarterly IDCW	27.88

EXPENSE RATIO

Regular Plan: 2.09%	Direct Plan: 0.93%	Eco Plan: 1.49%
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LOAD STRUCTURE (FOR ALL PLANS)

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

Bank of India Consumption Fund

(An open ended equity scheme investing in consumption theme)

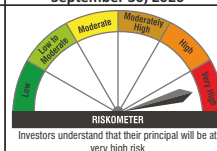
Invest Now

All data as on September 30, 2026 (Unless indicated otherwise)

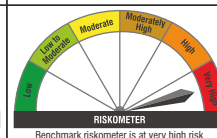
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2026

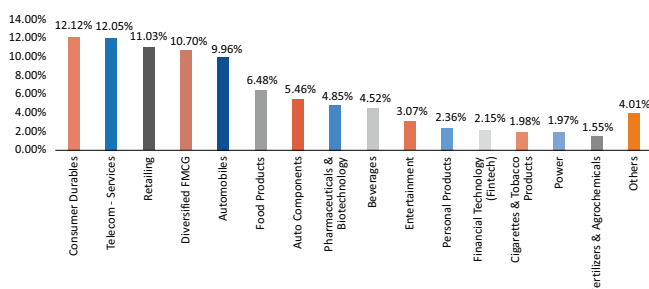


Benchmark Risk-o-meter as on September 30, 2026[^]

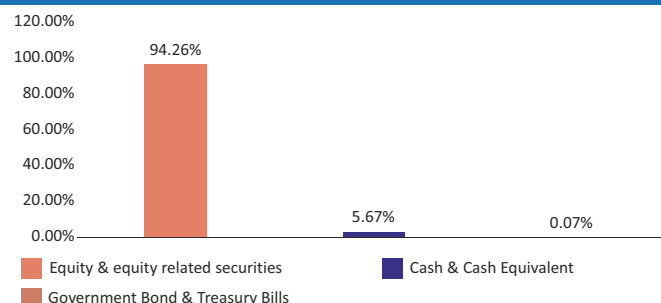


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		FOOD PRODUCTS		POWER		Total	
✓ CONSUMER DURABLES	12.12	✓ Maruti Suzuki India Limited	5.30	PB Fintech Limited	0.56	GOVERNMENT BOND AND TREASURY BILL	94.26
✓ Dixon Technologies (India) Limited	3.82	✓ Mahindra & Mahindra Limited	4.66	CIGARETTES & TOBACCO PRODUCTS	1.98	TREASURY BILL	
Lalithaa Jewellery Mart Ltd	2.43	FOOD PRODUCTS	6.48	Godfrey Phillips India Limited	1.98	364 Days Tbill (MD 07/01/2027) (SOV)	0.07
Stylam Industries Limited	2.43	✓ Britannia Industries Limited	6.48	POWER	1.97	Total	0.07
Senco Gold Limited	1.10	AUTO COMPONENTS	5.46	NTPC Limited	1.97	CASH & CASH EQUIVALENT	
Titan Company Limited	1.00	Endurance Technologies Limited	2.17	FERTILIZERS & AGROCHEMICALS	1.55	Net Receivables/Payables	2.01
Bosch Home Comfort India Ltd	0.68	S.J.S. Enterprises Limited	2.04	Bayer Cropsience Limited	1.55	TREPS / Reverse Repo Investments	3.66
Sky Gold And Diamonds Limited	0.66	MRF Limited	1.25	OTHERS	4.01	Total	5.67
TELECOM - SERVICES	12.05	PHARMACEUTICALS & BIOTECHNOLOGY	4.85	Knack Packaging Limited	1.16	GRAND TOTAL	100.00
✓ Bharti Airtel Limited	9.71	Eris Lifesciences Limited	2.60	Balrampur Chini Mills Limited	1.15	✓ Indicates Top 10 Equity Holdings.	
Bharti Hexacom Limited	2.34	Abbott India Limited	1.74	SBI Life Insurance Company Limited	1.03		
RETAILING	11.03	Mankind Pharma Limited	0.51	Optiemus Infracom Ltd	0.67		
✓ FSN E-Commerce Ventures Limited	2.93	BEVERAGES	4.52				
✓ Entero Healthcare Solutions Ltd	2.90	✓ United Spirits Limited	4.52				
Eternal Limited	2.81	ENTERTAINMENT	3.07				
Aditya Vision Ltd	2.32	✓ Tips Music Limited	3.07				
Avenue Supermarts Limited	0.07	PERSONAL PRODUCTS	2.36				
DIVERSIFIED FMCG	10.70	Emami Limited	2.36				
✓ ITC Limited	8.85	FINANCIAL TECHNOLOGY (FINTECH)	2.15				
Hindustan Unilever Limited	1.85	One 97 Communications Limited	1.59				
AUTOMOBILES	9.96						

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

₹ 359.36 Crs.

LATEST AUM

₹ 345.96 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2026)

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, 2026)	NAV (₹)
Regular Plan	
Growth	10.65
IDCW	10.65
Direct Plan	
Growth	10.88
IDCW	10.87

EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 1.08%

LOAD STRUCTURE (FOR ALL PLANS)

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Banking & Financial Services Fund

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

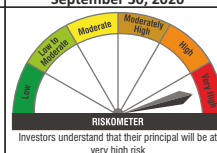
Invest Now

All data as on September 30, 2026 (Unless indicated otherwise)

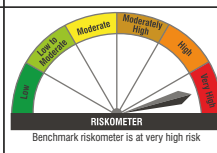
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2026

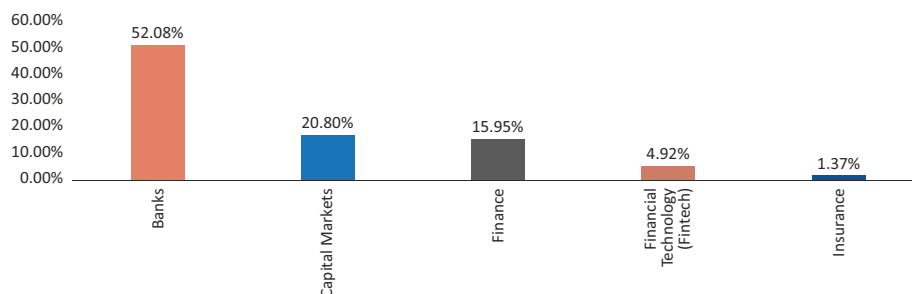


Benchmark Risk-o-meter as on September 30, 2026^



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		BSE Limited	2.48	Power Finance Corporation Ltd	0.03	CASH & CASH EQUIVALENT	
BANKS	52.08	Multi Commodity Exchange of India Limited	2.15	FINANCIAL TECHNOLOGY (FINTECH)	4.92	Net Receivables/Payables	2.45
✓ HDFC Bank Limited	11.54	Nuvama Wealth Management Ltd	1.23	✓ One 97 Communications Limited	4.04	TREPS / Reverse Repo Investments	2.41
✓ ICICI Bank Limited	10.41	National Stock Exchange Of India Ltd	1.08	Turtlemint Fintech Solutions Ltd	0.88	Total	4.86
✓ State Bank of India	8.77	Nippon Life India Asset Management Limited	1.07	INSURANCE	1.37	GRAND TOTAL 100.00	
✓ Bank of Baroda	3.56	Anand Rathi Wealth Limited	1.02	Canara HSBC Life Insurance company Ltd	1.37	✓ Indicates Top 10 Equity Holdings.	
✓ Indian Bank	3.15	FINANCE	15.95	Total	95.12		
✓ City Union Bank Limited	3.14	✓ Shriram Finance Limited	4.83	FUTURES AND OPTIONS			
✓ Kotak Mahindra Bank Limited	3.08	CreditAccess Grameen Limited	2.50	EQUITY OPTIONS			
Axis Bank Limited	2.39	Bajaj Finance Limited	2.47	HDFC Bank Limited	0.02		
Bank of Maharashtra	2.06	HDB Financial Services Limited	1.86	Total	0.02		
Ujjivan Small Finance Bank Limited	1.62	Onemi Technology Solutions Ltd	1.40	MCAP Categorization (As on September 30, 2026)			
Karur Vysya Bank Limited	1.33	Cholamandalam Investment and Finance Company Ltd	1.31				
Canara Bank	1.03	Housing & Urban Development Corporation Limited	1.20				
CAPITAL MARKETS	20.80	Aye Finance Limited	0.25				
✓ ICICI Prudential Asset Management Company Limited	3.60	SBI Cards and Payment Services Limited	0.10				
HDFC Asset Management Company Limited	2.96						
Computer Age Management Services Limited	2.69						
Angel One Limited	2.52						
				Mcap Category		Percentage	
				Large Cap		62.69%	
				Small Cap		19.95%	
				Mid Cap		12.48%	
				GB/TB/Repo/Others		4.86%	
				F&O		0.02%	
				Grand Total		100.00%	

MCAP Categorization (As on September 30, 2026)

Mcap Category	Percentage
Large Cap	62.69%
Small Cap	19.95%
Mid Cap	12.48%
GB/TB/Repo/Others	4.86%
F&O	0.02%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

Nifty Financial Services TRI

DATE OF ALLOTMENT

January 30, 2026

FUND MANAGER

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

AVERAGE AUM

₹ 261.19 Crs.

LATEST AUM

₹ 249.41 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2026)

0.40 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS (As on September 30, 2026)

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on September 30, 2026)

NAV (₹)

Regular Plan	Direct Plan
Growth	Growth
IDCW	IDCW

EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 1.17%

LOAD STRUCTURE (FOR ALL PLANS)

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

Bank of India Large Cap Fund

(Formerly Bank of India Bluechip Fund)

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

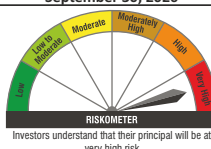
Invest Now

All data as on September 30, 2026 (Unless indicated otherwise)

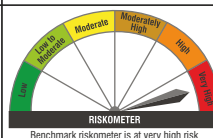
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2026

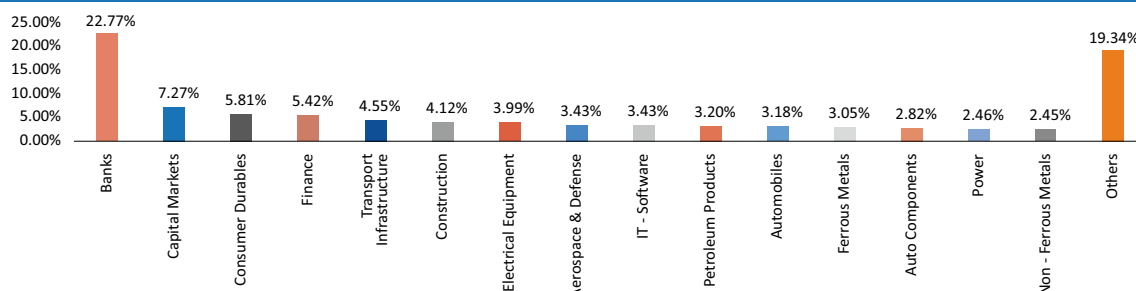


Benchmark Risk-o-meter as on September 30, 2026^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		CONSTRUCTION		NON - FERROUS METALS		Pidilite Industries Limited	
BANKS		Larsen & Toubro Limited		Vedanta Aluminium Metal Limited		Total	
HDFC Bank Limited		Cemindia Projects Ltd		OTHERS		FUTURES AND OPTIONS	
ICICI Bank Limited		ELECTRICAL EQUIPMENT		UltraTech Cement Limited		Equity Options	
State Bank of India		Quality Power Electrical Eqp Ltd		Bharti Airtel Limited		HDFC Bank Limited	
Bank of Baroda		TD Power Systems Limited		Solar Industries India Limited		Total	
Axis Bank Limited		AEROSPACE & DEFENSE		Tata Motors Ltd		GOVERNMENT BOND AND TREASURY BILL	
Canara Bank		Bharat Electronics Limited		Apollo Hospitals Enterprise Limited		Treasury Bill	
CAPITAL MARKETS		Hindustan Aeronautics Limited		Britannia Industries Limited		364 Days Tbill (MD 07/01/2027) (SOV)	
ICICI Prudential Asset		IT - SOFTWARE		Mankind Pharma Limited		Total	
Management Company Limited		Tech Mahindra Limited		Hindustan Unilever Limited		CASH & CASH EQUIVALENT	
HDFC Asset Management Company Limited		Coforge Limited		Balrampur Chini Mills Limited		Net Receivables/Payables	
National Stock Exchange Of India Ltd		PETROLEUM PRODUCTS		ITC Limited		TREPS / Reverse Repo Investments	
Anand Rathi Wealth Limited		Reliance Industries Limited		Mazagon Dock Shipbuilders Ltd		Total	
BSE Limited		AUTOMOBILES		SBI Life Insurance Company Ltd		GRAND TOTAL	
CONSUMER DURABLES		Bajaj Auto Limited		Avenue Supermarts Limited		✓ Indicates Top 10 Equity Holdings.	
Asian Paints Limited		Mahindra & Mahindra Limited		Entero Healthcare Solutions Ltd			
Titan Company Limited		FERROUS METALS		Vedanta Limited			
Lalithaa Jewellery Mart Ltd		Tata Steel Limited		Triveni Engineering & Industries Ltd			
Sky Gold And Diamonds Limited		JSW Steel Limited		Optimium Infracore Ltd			
Stylam Industries Limited		AUTO COMPONENTS					
FINANCE		Samvardhana Mothereson International Limited					
Shriram Finance Limited		GNA Axles Limited					
CreditAccess Grameen Limited		POWER					
Onemi Technology Solutions Limited		Power Grid Corporation of India Limited					
TRANSPORT INFRASTRUCTURE		Adani Power Limited					
Adani Ports and Special Economic Zone Limited							

MCAP Categorization (As on September 30, 2026)

Mcip Category	Percentage
Large Cap	81.15%
Small Cap	13.60%
GB/TB/Repo/Others	2.69%
Mid Cap	2.54%
F&O	0.02%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^A

NIFTY 100 TRI (Tier 1)

DATE OF ALLOTMENT

June 29, 2021

FUND MANAGER

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

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

AVERAGE AUM

₹ 229.18 Crs.

LATEST AUM

₹ 226.16 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2026)

0.74 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS (As on September 30, 2026)

Standard Deviation (Annualized): 16.23% (Bank of India Large Cap Fund)
14.93% (NIFTY 100 TRI)

Beta: 1.04

Sharpe Ratio*: 0.32

Tracking Error (Annualized): 4.98%

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

*Risk-free rate assumed to be 5.28% (MIBOR as on September 30, 2026)

NAV (As on September 30, 2026)

NAV (₹)

Regular Plan	Direct Plan
Growth	Growth
IDCW	IDCW

EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 0.87%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

Exit Load

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

Bank of India Value Fund

(An open ended equity scheme following a value investment strategy)

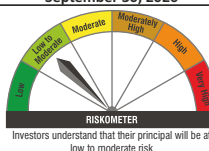
Invest Now

All data as on September 30, 2026 (Unless indicated otherwise)

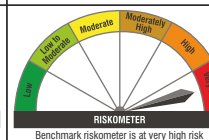
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2026

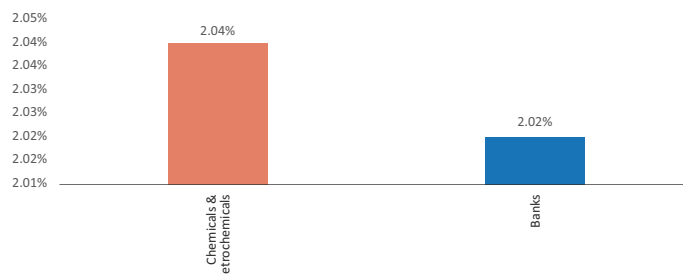


Benchmark Risk-o-meter as on September 30, 2026^



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	
CHEMICALS & PETROCHEMICALS	2.04
Navin Fluorine International Ltd	2.04
BANKS	2.02
HDFC Bank Limited	1.02
Kotak Mahindra Bank Limited	1.00
Total	4.06
CASH & CASH EQUIVALENT	
Net Receivables/Payables	(1.98)
TREPS / Reverse Repo Investments	97.92
Total	95.94
GRAND TOTAL	100.00

MCAP Categorization (As on September 30, 2026)

Mcap Category	Percentage
GB/TB/Repo/Others	95.94%
Small Cap	2.04%
Large Cap	2.02%
Grand Total	100.00%

INVESTMENT OBJECTIVE

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

BENCHMARK^

Nifty 500 TRI

DATE OF ALLOTMENT

September 21, 2026

FUND MANAGER

Mr. Nav Bhardwaj: With over 17 years of diverse experience, in equity research, project finance, derivative trading and fund management.

AVERAGE AUM

₹ 361.94 Crs.

LATEST AUM

₹ 355.79 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on September 30, 2026)

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on September 30, 2026)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	10.02
IDCW	IDCW	10.02

EXPENSE RATIO

Regular Plan: 2.10% Direct Plan: 1.14%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Aggressive Hybrid Fund

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

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

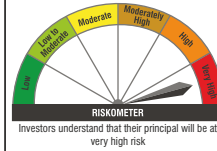
Invest Now

All data as on September 30, 2026 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2026

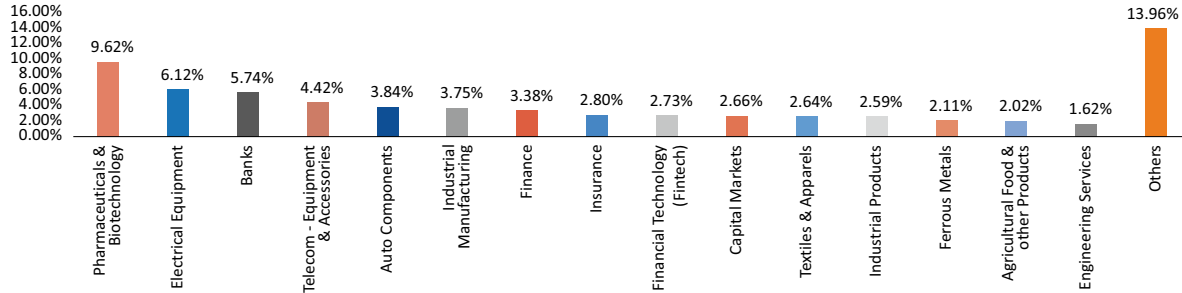


Benchmark Risk-o-meter as on September 30, 2026^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS							
PHARMACEUTICALS & BIOTECHNOLOGY	9.62			National Bank For Agriculture and Rural Development (CRISIL AAA)	0.90	Bank of Baroda (CARE A1+)	0.22
✓ Abbott India Limited	1.85	PB Fintech Limited	0.54	Small Industries Dev Bank of India (CRISIL AAA)	0.81	Small Industries Dev Bank of India (CRISIL A1+)	0.13
✓ Aurobindo Pharma Limited	1.83	CAPITAL MARKETS	2.66	REC Limited (CRISIL AAA)	0.59	Total	10.28
✓ Mankind Pharma Limited	1.82	Nippon Life India Asset Management Limited	1.46	Vedanta Limited (CRISIL AA+)	0.59	Commercial Paper	
Glenmark Pharmaceuticals Limited	1.60	Multi Commodity Exchange of India Limited	1.20	Indian Railway Finance Corporation Ltd (CRISIL AAA)	0.50	Godrej Industries Ltd (CRISIL A1+)	1.13
Eris Lifesciences Limited	1.10	TEXTILES & APPARELS	2.64	Tata Capital Housing Finance Limited (CRISIL AAA)	0.27	LIC Housing Finance Ltd (CRISIL A1+)	0.66
Ajanta Pharma Limited	0.76	Filatex India Limited	1.18	LIC Housing Finance Ltd (CRISIL AAA)	0.23	Manappuram Finance Ltd (CRISIL A1+)	0.66
IPCA Laboratories Limited	0.66	Arvind Limited	0.86	Torrent Pharmaceuticals Ltd (ICRA AA+)	0.23	L&T Finance Limited (CRISIL A1+)	0.22
Electrical Equipment	6.12	Ganesh Ecosphere Limited	0.60	Manappuram Finance Ltd (CRISIL AA)	0.16	Motilal Oswal Financial Services Ltd (CRISIL A1+)	0.22
✓ Quality Power Electrical Eqp Ltd	1.96	INDUSTRIAL PRODUCTS	2.59	Aditya Birla Real Estate Ltd (CRISIL AA)	0.14	Total	2.89
TD Power Systems Limited	1.51	KRN Heat Exchanger And Refrigeration Limited	1.06	Power Finance Corporation Limited (CRISIL AAA)	0.14	Non-Convertible Debentures	
Powerica Limited	1.27	HEG Graphite Ltd	0.70	Total	8.73	Power Grid Corporation of India Limited (CRISIL AAA)	0.48
Atlanta Electricals Ltd	0.71	Goodluck India Limited	0.69			GOVERNMENT BOND AND TREASURY BILL	
GE Vernova T&D India Limited	0.67	HEG Advanced Materials Ltd	0.14			Government Bond	
Banks	5.74	FERROUS METALS	2.11			7.13% GOI (MD 18/04/2029) (SOV)	0.76
✓ Bank of Maharashtra	3.28	Steel Authority of India Limited	1.16			6.48% GOI (MD 06/10/2035) (SOV)	0.40
✓ The Federal Bank Limited	2.46	Jindal Stainless Limited	0.95			Total	1.16
TELECOM - EQUIPMENT & ACCESSORIES	4.42	AGRICULTURAL FOOD & OTHER PRODUCTS	2.02			State Government Bond	
✓ Sterile Technologies Limited	2.46	✓ Balrampur Chini Mills Limited	2.02			6.98% punjab SDL (MD 29/09/2033) (SOV)	0.22
✓ Optimus Infracore Ltd	1.96	ENGINEERING SERVICES	1.62			Total	0.22
AUTO COMPONENTS	3.84	Knowledge Marine & Engineering Works Limited	1.62			Treasury Bill	
✓ UNO Minda Limited	1.76	OTHERS	13.96			364 Days Tbill (MD 07/01/2027) (SOV)	0.13
✓ Schaeffler India Limited	0.85	JK Cement Limited	1.32			364 Days Tbill (MD 28/05/2027) (SOV)	0.02
Bharat Forge Limited	0.70	Bharat Dynamics Limited	1.22			Total	0.15
MRF Limited	0.53	Coromandel International Limited	1.11			CASH & CASH EQUIVALENT	
INDUSTRIAL MANUFACTURING	3.75	Shreeji Shipping Global Limited	1.05			Net Receivables/(Payables)	0.23
✓ Titagarh Rail Systems Limited	0.99	Hindustan Copper Limited	1.04			TREPS / Reverse Repo	5.86
Tempsons Instruments (India) Limited	0.90	Petronet LNG Limited	1.04			Total	6.09
Swan Defence And Heavy Industries Ltd	0.75	United Spirits Limited	1.02			GRAND TOTAL	100.00
Aditya Infotech Limited	0.61	Leela Palaces Hotels & Resorts Limited	0.94				
Syrma SGS Technology Limited	0.28	Lloyds Metals And Energy Limited	0.93				
Triveni Power Transmission Limited	0.22	Dixon Technologies (India) Limited	0.84				
FINANCE	3.38	Wework India Management Limited	0.70				
✓ Housing & Urban Development Corporation Limited	0.93	Swan Corp Limited	0.67				
Sundaram Finance Limited	0.79	Radico Khaitan Limited	0.50				
HDB Financial Services Limited	0.77	Torrent Power Limited	0.48				
Onemi Technology Solutions Limited	0.77	ETHOS LTD.	0.42				
Asset Reconstruction Company India Limited	0.12	Zaggle Prepaid Ocean Services Limited	0.39				
INSURANCE	2.80	Bharti Hexacom Limited	0.29				
✓ Max Financial Services Limited	1.20	Total	70.00				
Canara HSBC Life Insurance company Ltd	1.17						
ICICI Lombard General Insurance Company Limited	0.43	CORPORATE DEBT					
FINANCIAL TECHNOLOGY (FINTECH)	2.73	Non-Convertible Debentures					
One 97 Communications Limited	1.64	Power Finance Corporation Ltd (CRISIL AAA)	1.91				
		National Bank For Agriculture and Rural Development (CRISIL AAA)	1.35				
		Indian Railway Finance Corporation Limited (CRISIL AAA)	0.91				

MCAP Categorization (As on September 30, 2026)

McCap Category	Percentage
Mid Cap	39.63%
Small Cap	30.37%
Debt	22.38%
GB/TB/Repo/Others	7.62%
Grand Total	100.00%

INVESTMENT OBJECTIVE

The scheme's objective is to provide capital appreciation to investors from a portfolio constituting of mid and small cap equity and equity related securities as well as fixed income securities. However, there is no assurance that the investment objective of the scheme will be achieved.

BENCHMARK^A

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

DATE OF ALLOTMENT

July 20, 2016

FUND MANAGER

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

AVERAGE AUM

₹ 2,132.57 Crs.

LATEST AUM

₹ 2,195.61 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2026)

0.97 Times^A (Basis last rolling 12 months)

EQUITY PARAMETER (As on September 30, 2026)

Standard Deviation (Annualized): 15.85% (Bank of India Aggressive Hybrid Fund)
13.71% (Nifty Midsmallcap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.10

Sharpe Ratio*: 0.60

Tracking Error (Annualized): 4.86%

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

*Risk-free rate assumed to be 5.28% (MIBOR as on September 30, 2026)

DEBT PARAMETER (As on September 30, 2026)

Average / Residual Maturity: 1.24 Years

Macaulay Duration: 1.08 Years

Modified Duration: 1.02 Years

Annualised Yield: 6.83%

NAV (As on September 30, 2026)

Regular Plan Direct Plan

Growth 42.57 Growth 47.15

IDCW 33.72 IDCW 35.95

EXPENSE RATIO

Regular Plan: 1.74% Direct Plan: 0.56%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

Exit Load

NIL

If redeemed/ switched-out within 3 months from the date of allotment:

- For 10% of investments: Nil

- For remaining investments: 1%

If redeemed/ switched-out after 3 months from the date of allotment: Nil

Bank of India Multi Asset Allocation Fund

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

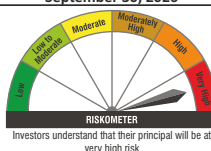
Invest Now

All data as on September 30, 2026 (Unless indicated otherwise)

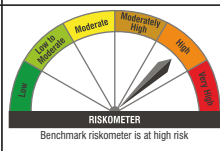
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2026

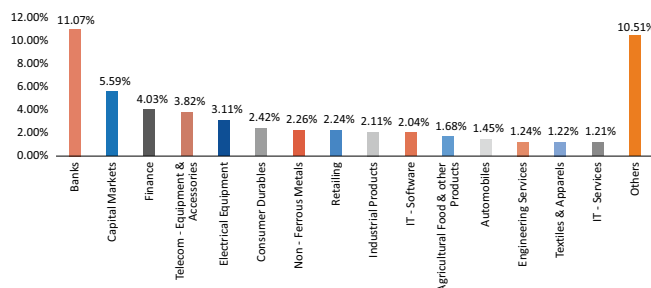


Benchmark Risk-o-meter as on September 30, 2026^

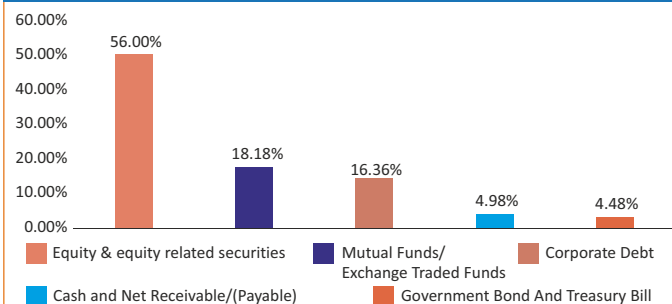


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		RETAILING		Bharti Airtel Limited		Nippon India Mutual Fund	
✓ BANKS	11.07	✓ Entero Healthcare Solutions Ltd	1.74	Reliance Industries Limited	0.56	ICICI Prudential Mutual Fund	2.97
✓ State Bank of India	3.12	Meesho Ltd	0.50	Bharat Electronics Limited	0.53	Total	18.18
✓ Bank of Baroda	2.52	INDUSTRIAL PRODUCTS		Power Grid Corporation of India Ltd	0.51	GOVERNMENT BOND AND TREASURY BILL	
✓ ICICI Bank Limited	2.25	KRN Heat Exchanger And Refrigeration Limited	1.12	Tilaknagar Industries Limited	0.48	Government Bond	
✓ HDFC Bank Limited	2.21	Goodluck India Limited	0.99	Total	56.00	6.48% GOI (MD 06/10/2035) (SOV)	3.16
Canara Bank	0.97	IT - SOFTWARE		CORPORATE DEBT		6.94% GOI (MD 11/05/2036) (SOV)	0.89
CAPITAL MARKETS	5.59	✓ Tech Mahindra Limited	1.36	Non-Convertible Debentures		7.1% GOI (MD 18/04/2029) (SOV)	0.27
HDFC Asset Management Company Limited	1.30	Coforge Limited	0.68	Indian Railway Finance Corporation Ltd (CRISIL AAA)	6.64	Total	4.32
ICICI Prudential Asset Management Company Limited	1.09	AGRICULTURAL FOOD & OTHER PRODUCTS		Bajaj Finance Limited (CRISIL AAA)	4.88	Treasury Bill	
Multi Commodity Exchange of India Limited	1.07	Balrampur Chini Mills Limited	1.17	Muthoot Finance Limited (CRISIL AA+)	2.69	364 Days Tbill (MD 07/01/2027) (SOV)	0.16
Computer Age Management Services Limited	0.85	Triveni Engineering & Industries Ltd	0.51	Torrent Pharmaceuticals Limited (ICRA AA+)	1.34	Total	0.16
Anand Rath Wealth Limited	0.74	AUTOMOBILES		Vedanta Limited (CRISIL AA+)	0.54	CASH & CASH EQUIVALENT	
BSE Limited	0.54	Mahindra & Mahindra Limited	0.74	Tata Capital Housing Finance Limited (CRISIL AAA)	0.27	Net Receivables/(Payables)	4.78
FINANCE	4.03	Bajaj Auto Limited	0.71	Total	16.36	TREPS / Reverse Repo	0.20
✓ Shriram Finance Limited	1.73	ENGINEERING SERVICES		MUTUAL FUNDS/EXCHANGE TRADED FUNDS		Investments	4.98
✓ CreditAccess Grameen Limited	1.63	Knowledge Marine & Engineering Works Limited	1.24	TRADED FUNDS		Total	4.98
HDB Financial Services Limited	0.67	TEXTILES & APPARELS		Exchange Traded Funds		GRAND TOTAL	
TELECOM - EQUIPMENT & ACCESSORIES	3.82	Sanathan Textiles Limited	1.22	DSP Mutual Fund	6.00	100.00	
✓ Sterlite Technologies Limited	2.88	IT - SERVICES		ICICI Prudential Mutual Fund	5.83	✓ Indicates Top 10 Equity Holdings.	
Optimus Infracore Ltd	0.94	Tata Technologies Limited	1.21				
ELECTRICAL EQUIPMENT	3.11	OTHERS					
✓ Quality Power Electrical Eqp Ltd	2.36	Tata Motors Ltd	1.20				
Atlanta Electricals Ltd	0.75	UltraTech Cement Limited	1.14				
CONSUMER DURABLES		Adani Ports and Special Economic Zone Limited	1.02				
Titan Company Limited	1.32	Mankind Pharma Limited	0.99				
Sky Gold And Diamonds Limited	0.70	Cemindia Projects Ltd	0.89				
PG Electroplast Limited	0.40	Raymond Limited	0.74				
NON - FERROUS METALS		Apollo Hospitals Enterprise Limited	0.63				
Vedanta Aluminium Metal Limited	1.33	Hindustan Aeronautics Limited	0.63				
Hindustan Copper Limited	0.93	Vedanta Limited	0.62				

Mcap Categorization (As on September 30, 2026)	
Mcap Category	Percentage
Debt	16.36%
GB/TB/Repo/Others	9.46%
Large Cap	28.60%
Mid Cap	4.84%
Small Cap	22.56%
Gold ETF	15.21%
Silver ETF	2.97%
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/ Silver 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^

Nifty500 TRI(40%)+Nifty Composite Debt Index(40%)+Domestic Prices of Gold(15%)+Domestic Prices of Silver(5%)

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

₹ 374.48 Crs.

LATEST AUM

₹ 368.88 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2026)

0.71 Times* ("Basis last rolling 12 months)

OTHER PARAMETERS (As on September 30, 2026)

Average / Residual Maturity: 4.68 Years

Macaulay Duration: 3.59 Years

Modified Duration: 3.38 Years

Annualised Yield: 7.81%

NAV (As on September 30, 2026)		NAV (₹)	
Regular Plan		Direct Plan	
Growth	12.5541	Growth	12.8975
IDCW	12.5551	IDCW	12.8915

EXPENSE RATIO

Regular Plan: 1.71% Direct Plan: 0.74%

LOAD STRUCTURE (FOR ALL PLANS)

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

Bank of India Balanced Advantage Fund

(An open ended dynamic asset allocation Fund investing in debt and equity instruments only)

Invest Now

All data as on September 30, 2026 (Unless indicated otherwise)

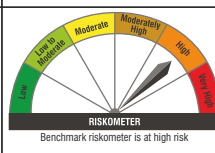
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2026

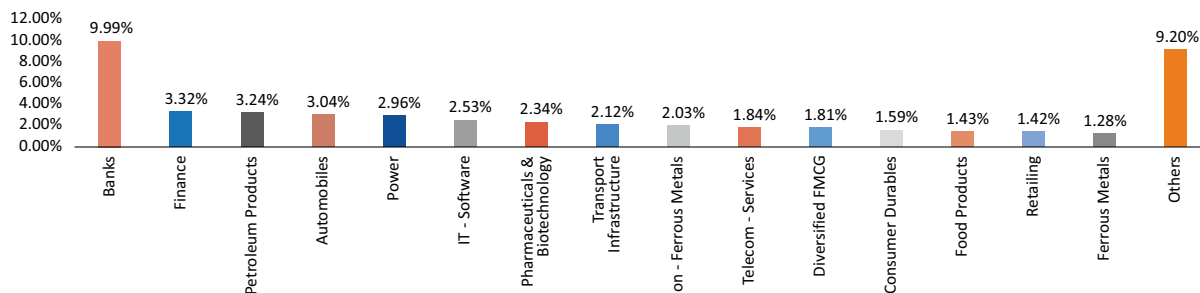


Benchmark Risk-o-meter as on September 30, 2026^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		TRANSPORT INFRASTRUCTURE		HDFC Life Insurance Company Ltd		6.94% GOI (MD 11/05/2036) (SOV)	
BANKS	9.99	✓ Adani Ports and Special Economic Zone Limited	2.12	Max Healthcare Institute Limited	0.18	7.1% GOI (MD 18/04/2029) (SOV)	3.40
✓ ICICI Bank Limited	3.09	NON - FERROUS METALS	2.03	Tata Consumer Products Limited	0.17	6.48% GOI (MD 06/10/2035) (SOV)	1.45
✓ State Bank of India	2.20	Hindustan Copper Limited	1.06	Total	50.14	Total	5.67
✓ HDFC Bank Limited	1.37	Hindalco Industries Limited	0.97	CORPORATE DEBT		Treasury Bill	
Axis Bank Limited	1.12	TELECOM - SERVICES	1.84	Non-Convertible Debentures		364 Days Tbill (MD 28/05/2027) (SOV)	
The Federal Bank Limited	0.93	✓ Bharti Airtel Limited	1.84	Power Finance Corporation Limited (CRISIL AAA)	2.85	364 Days Tbill (MD 07/01/2027) (SOV)	2.49
Kotak Mahindra Bank Limited	0.92	DIVERSIFIED FMCG	1.81	Small Industries Dev Bank of India (CRISIL AAA)	2.85	182 Days Tbill (MD 22/10/2026) (SOV)	0.31
Bank of Baroda	0.36	✓ ITC Limited	1.34	Indian Railway Finance Corporation Limited (CRISIL AAA)	2.28	Total	0.07
FINANCE	3.32	✓ Hindustan Unilever Limited	0.47	Aadhar Housing Finance Ltd (ICRA AA+)	1.85	Money Market Instruments	2.87
✓ Shriram Finance Limited	1.82	CONSUMER DURABLES	1.59	Torrent Pharmaceuticals Ltd (ICRA AA+)	1.71	Certificate of Deposit	
Bajaj Finance Limited	1.12	✓ Titan Company Limited	1.20	Muthoot Finance Limited (CRISIL AA+)	1.44	Small Industries Dev Bank of India (CRISIL A1+)	2.70
Bajaj Finserv Limited	0.20	Asian Paints Limited	0.39	Vedanta Limited (CRISIL AA+)	1.16	Punjab National Bank (CRISIL A1+)	2.23
Jio Financial Services Limited	0.18	FOOD PRODUCTS	1.43	Total	14.14	Total	4.93
PETROLEUM PRODUCTS	3.24	✓ Britannia Industries Limited	1.06	INVIT		CASH & CASH EQUIVALENT	
✓ Reliance Industries Limited	3.24	Nestle India Limited	0.37	IRB InvIT Fund	3.56	Net Receivables/(Payables)	1.12
AUTOMOBILES	3.04	RETAILING	1.42	IndiGrid Infrastructure Trust	1.49	TREPS / Reverse Repo	16.08
Mahindra & Mahindra Limited	0.90	Eternal Limited	1.03	Total	5.05	Investments	
Hero MotoCorp Limited	0.75	Trent Limited	0.39	GOVERNMENT BOND AND TREASURY BILL		Total	17.20
Bajaj Auto Limited	0.52	FERROUS METALS	1.28	Government Bond		GRAND TOTAL	100.00
Eicher Motors Limited	0.35	Tata Steel Limited	0.86	✓ Indicates Top 10 Equity Holdings.			
Maruti Suzuki India Limited	0.35	JSW Steel Limited	0.42				
Tata Motors Passenger Vehicles Ltd	0.17	OTHERS	9.20	MCAP Categorization (As on September 30, 2026)			
POWER	2.96	Anand Rathi Wealth Limited	1.10	Mcap Category		Percentage	
✓ NTPC Limited	1.40	Bharat Electronics Limited	1.06	Large Cap		43.49%	
Power Grid Corporation of India Ltd	0.80	Raymond Limited	1.05	GB/TB/Repo/Others		25.74%	
Tata Power Company Limited	0.76	Larsen & Toubro Limited	1.04	Debt		19.07%	
IT - SOFTWARE	2.53	Adani Enterprises Limited	0.67	InvIT		5.05%	
Infosys Limited	0.62	UltraTech Cement Limited	0.52	Mid Cap		3.85%	
Tech Mahindra Limited	0.62	SBI Life Insurance Company Limited	0.49	Small Cap		2.80%	
Tata Consultancy Services Limited	0.60	Grasim Industries Limited	0.46	Grand Total		100.00%	
HCL Technologies Limited	0.51	Apollo Hospitals Enterprise Limited	0.39				
Wipro Limited	0.18	Coal India Limited	0.38				
PHARMACEUTICALS & BIOTECHNOLOGY	2.34	Leap India Limited	0.34				
Dr. Reddy's Laboratories Limited	0.93	Oil & Natural Gas Corporation Limited	0.32				
Sun Pharmaceutical Industries Ltd	0.65	Filatex India Limited	0.31				
Divi's Laboratories Limited	0.49	Tata Motors Ltd	0.29				
Cipla Limited	0.27	InterGlobe Aviation Limited	0.24				

INVESTMENT OBJECTIVE

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

BENCHMARK^A

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

DATE OF ALLOTMENT

March 14, 2014

FUND MANAGER

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

AVERAGE AUM

₹ 174.11 Crs.

LATEST AUM

₹ 173.75 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on September 30, 2026)

Average / Residual Maturity: 1.74 Years

Macaulay Duration: 1.45 Years

Modified Duration: 1.38 Years

Annualised Yield: 6.61%

NAV (As on September 30, 2026)

NAV (₹)

Regular Plan

Growth

Direct Plan

Growth

IDCW

IDCW

25.3456

27.7560

17.6834

16.7460

EXPENSE RATIO

Regular Plan: 2.10%

Direct Plan: 1.01%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

- If redeemed/switched-out within 3 months from the date of allotment:

- For 10% of investments: Nil

- For remaining investments: 1%

- If redeemed/switched-out after 3 months from the date of allotment: Nil

Bank of India Conservative Hybrid Fund

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

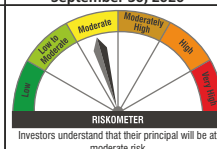
Invest Now

All data as on September 30, 2026 (Unless indicated otherwise)

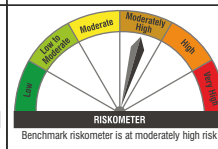
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2026

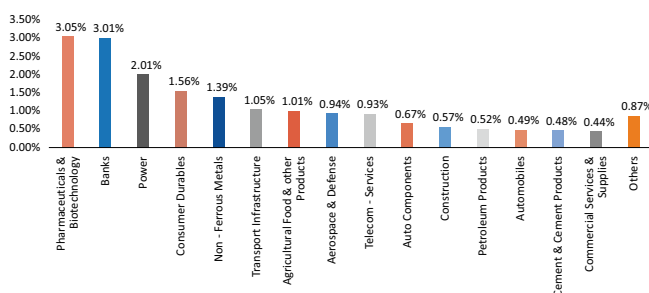


Benchmark Risk-o-meter as on September 30, 2026^

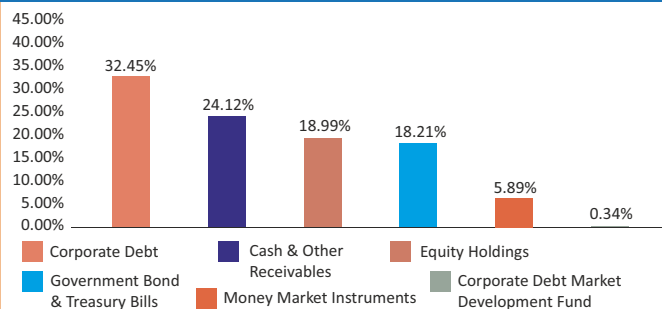


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		PETROLEUM PRODUCTS		Total		MONEY MARKET INSTRUMENTS	
PHARMACEUTICALS & BIOTECHNOLOGY	3.05	Reliance Industries Limited	0.52	CDMDF	32.45	Certificate of Deposit	
✓ Glenmark Pharmaceuticals Limited	2.30	AUTOMOBILES	0.49	Corporate Debt Market Development Fund		Punjab National Bank (CRISIL A1+)	5.89
Dr. Reddy's Laboratories Limited	0.75	Mahindra & Mahindra Limited	0.49	Corporate Debt Market Development Fund	0.34	Total	5.89
BANKS	3.01	CEMENT & CEMENT PRODUCTS	0.48	Total	0.34	CASH & CASH EQUIVALENT	
✓ State Bank of India	1.60	UltraTech Cement Limited	0.48	GOVERNMENT BOND AND TREASURY BILL		Net Receivables/(Payables)	2.66
✓ ICICI Bank Limited	1.20	COMMERCIAL SERVICES & SUPPLIES	0.44	Government Bond		TREPS / Reverse Repo	21.46
HDFC Bank Limited	0.21	Leap India Limited	0.44	7.1% GOI (MD 18/04/2029) (SOV)	7.66	Investments	
POWER	2.01	OTHERS	0.87	6.94% GOI (MD 11/05/2036) (SOV)	7.47	Total	24.12
✓ NTPC Limited	1.10	Britannia Industries Limited	0.37	6.48% GOI (MD 06/10/2035) (SOV)	2.56	GRAND TOTAL	100.00
✓ Power Grid Corporation of India Ltd	0.91	Max Financial Services Limited	0.16	Total	17.69	✓ Indicates Top 10 Equity Holdings.	
CONSUMER DURABLES	1.56	Laxmi Dental Limited	0.12	Treasury Bill			
Asian Paints Limited	0.82	Zaggle Prepaid Ocean Services Ltd	0.12	364 Days Tbill (MD 07/01/2027) (SOV)	0.52		
Sky Gold And Diamonds Limited	0.74	Triveni Power Transmission Limited	0.10	Total	0.52		
NON - FERROUS METALS	1.39	Total	18.99				
✓ Hindustan Copper Limited	1.39	CORPORATE DEBT					
TRANSPORT INFRASTRUCTURE	1.05	Non-Convertible Debentures					
✓ Adani Ports and Special Economic Zone Limited	1.05	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.57				
AGRICULTURAL FOOD & OTHER PRODUCTS	1.01	Power Finance Corporation Limited (CRISIL AAA)	4.51				
✓ Balrampur Chini Mills Limited	1.01	Tata Capital Housing Finance Limited (CRISIL AAA)	4.48				
AEROSPACE & DEFENSE	0.94	Muthoot Finance Limited (CRISIL AA+)	3.80				
✓ Bharat Electronics Limited	0.94	Nirma Limited (CRISIL AA)	3.04				
TELECOM - SERVICES	0.93	Bajaj Finance Limited (CRISIL AAA)	3.03				
✓ Bharti Airtel Limited	0.93	Power Finance Corporation Limited (CRISIL AAA)	3.02				
AUTO COMPONENTS	0.67	Small Industries Dev Bank of India (CRISIL AAA)	3.00				
S.J.S. Enterprises Limited	0.67						
CONSTRUCTION	0.57						
Larsen & Toubro Limited	0.57						

INVESTMENT OBJECTIVE

The Scheme seeks to generate 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 is no assurance that the investment objective of the scheme will be achieved.

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

₹ 65.34 Crs.

LATEST AUM

₹ 65.93 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on September 30, 2026)

Average / Residual Maturity: 2.29 Years

Macaulay Duration: 1.87 Years

Modified Duration: 1.78 Years

Annualised Yield: 6.84%

NAV (As on September 30, 2026)

NAV (₹)

Regular Plan	Eco Plan
Growth	36.2955
Monthly IDCW	27.4946
Quarterly IDCW	-
Annual IDCW	-

Direct Plan

Growth	37.7781
Monthly IDCW	16.8273
Quarterly IDCW	18.5603
Annual IDCW	17.2134

EXPENSE RATIO

Regular Plan: 1.85% Direct Plan: 0.94% Eco Plan: 1.50%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

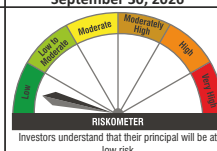
Invest Now

All data as on September 30, 2026 (Unless indicated otherwise)

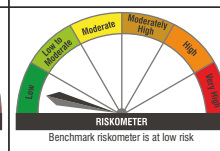
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2026



Benchmark Risk-o-meter as on September 30, 2026^



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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		DIVERSIFIED FMCG		Treasury Bill		Treasury Bill	
BANK	22.62	Hindustan Unilever Limited	1.68	91 Days Tbill (MD 01/10/2026) (SOV)	1.35	91 Days Tbill (MD 01/10/2026) (SOV)	1.35
✓ Canara Bank	5.82	CEMENT & CEMENT PRODUCTS	1.36	364 Days Tbill (MD 08/10/2026) (SOV)	0.90	364 Days Tbill (MD 08/10/2026) (SOV)	0.90
✓ HDFC Bank Limited	4.87	Ambuja Cements Limited	1.26	364 Days Tbill (MD 04/03/2027) (SOV)	0.79	364 Days Tbill (MD 04/03/2027) (SOV)	0.79
✓ Bank of Baroda	4.02	UltraTech Cement Limited	0.10	182 Days Tbill (MD 19/11/2026) (SOV)	0.45	182 Days Tbill (MD 19/11/2026) (SOV)	0.45
✓ Kotak Mahindra Bank Limited	3.69	FERTILIZERS & AGROCHEMICALS	1.12	182 Days Tbill (MD 22/10/2026) (SOV)	0.45	182 Days Tbill (MD 22/10/2026) (SOV)	0.45
State Bank of India	2.14	UPL Limited	1.12	364 Days Tbill (MD 07/01/2027) (SOV)	0.04	364 Days Tbill (MD 07/01/2027) (SOV)	0.04
Axis Bank Limited	2.08	TRANSPORT SERVICES	1.01	Total	3.98	Total	3.98
FERROUS METALS	12.84	Container Corporation of India Ltd	1.01	CASH & CASH EQUIVALENT		CASH & CASH EQUIVALENT	
✓ Tata Steel Limited	5.86	CAPITAL MARKETS	0.90	Net Receivables/(Payables) after adjusting for futures	80.56	Net Receivables/(Payables) after adjusting for futures	80.56
✓ Steel Authority of India Limited	4.08	Computer Age Management Services Limited	0.90	TREPS / Reverse Repo Investments	3.61	TREPS / Reverse Repo Investments	3.61
JSW Steel Limited	2.90	REALTY	0.38	Total	84.17	Total	84.17
FINANCE	5.56	Godrej Properties Limited	0.38	GRAND TOTAL	100.00	GRAND TOTAL	100.00
Power Finance Corporation Ltd	2.83	Total	71.13	✓ Indicates Top 10 Equity Holdings.			
Bajaj Finance Limited	2.73	FUTURES AND OPTIONS					
AUTO COMPONENTS	5.42	Equity Futures					
✓ Samvardhana Motherson International Limited	2.99	UltraTech Cement Limited	-0.10				
Bharat Forge Limited	2.43	Godrej Properties Limited	-0.39				
DIVERSIFIED METALS	4.62	Computer Age Management Services Limited	-0.91				
✓ Vedanta Limited	4.62	Container Corporation of India Ltd	-1.02				
PHARMACEUTICALS & BIOTECHNOLOGY	4.51	Biocon Limited	-1.10				
Aurobindo Pharma Limited	1.74	UPL Limited	-1.12				
Divi's Laboratories Limited	1.68	Ambuja Cements Limited	-1.26				
Biocon Limited	1.09	Hindustan Unilever Limited	-1.68				
TELECOM - SERVICES	4.09	Divi's Laboratories Limited	-1.69				
✓ Vodafone Idea Limited	4.09	Apollo Hospitals Enterprise Limited	-1.74				
PETROLEUM PRODUCTS	3.27	Aurobindo Pharma Limited	-1.75				
✓ Reliance Industries Limited	3.27	Axis Bank Limited	-2.08				
HEALTHCARE SERVICES	1.75						
Apollo Hospitals Enterprise Ltd	1.75						

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

AVERAGE AUM

₹ 114.14 Crs.

LATEST AUM

₹ 110.77 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on September 30, 2026)

Average / Residual Maturity: 0.12 Years

Macaulay Duration: 0.13 Years

Modified Duration: 0.13 Years

Annualised Yield: 5.54%

NAV (As on September 30, 2026)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	15.4918
Monthly IDCW	Monthly IDCW	13.9566
Quarterly IDCW	Quarterly IDCW	14.7149
Annual IDCW	Annual IDCW	13.9998

EXPENSE RATIO

Regular Plan: 0.88%

Direct Plan: 0.31%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Liquid Fund

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

ICRA
A1+mfs

IND -
A1+mfs

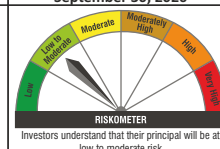
Invest Now

All data as on September 30, 2026 (Unless indicated otherwise)

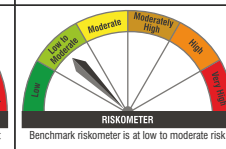
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2026

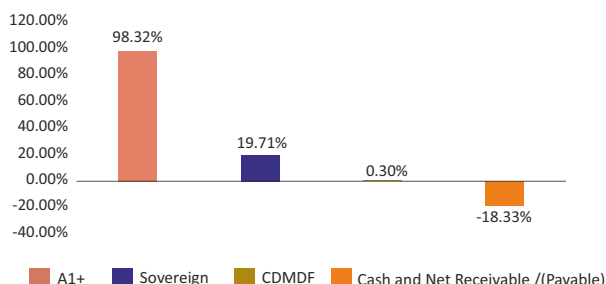


Benchmark Risk-o-meter as on September 30, 2026^A

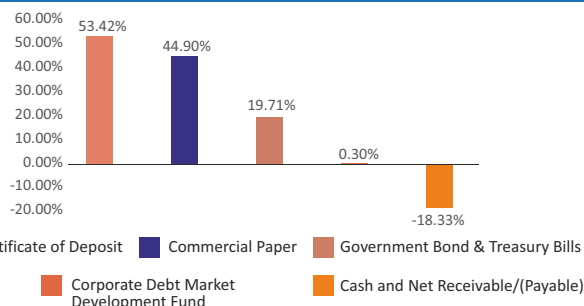


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets	Portfolio Holdings	Industry/Rating	% to Net Assets
MONEY MARKET INSTRUMENTS			Bank of Baroda		
Commercial Paper			Total		
Aditya Birla Housing Finance Limited	CRISIL A1+	3.96	CDMDF		
Axis Securities Limited	CRISIL A1+	2.65	Corporate Debt Market Development Fund		
Bajaj Finance Limited	ICRA A1+	2.65	Total		
ICICI Home Finance Company Limited	ICRA A1+	2.65	GOVERNMENT BOND AND TREASURY BILL		
ICICI Securities Limited	CRISIL A1+	2.65	Treasury Bill		
Redington Limited	CRISIL A1+	2.65	364 Days Tbill (MD 26/11/2026)		
Axis Finance Limited	CRISIL A1+	2.64	SOV		
Godrej Industries Limited	CRISIL A1+	2.64	91 Days Tbill (MD 19/11/2026)		
Kotak Securities Limited	CRISIL A1+	2.64	SOV		
LIC Housing Finance Limited	CRISIL A1+	2.64	364 Days Tbill (MD 03/12/2026)		
Motilal Oswal Financial Services Limited	CRISIL A1+	2.64	SOV		
Reliance Retail Ventures Limited	CRISIL A1+	2.64	91 Days Tbill (MD 27/11/2026)		
Reliance Retail Ventures Limited	CRISIL A1+	2.64	SOV		
HDFC Securities Limited	CRISIL A1+	2.63	91 Days Tbill (MD 10/12/2026)		
Manappuram Finance Limited	CRISIL A1+	2.63	SOV		
Kotak Mahindra Prime Limited	CRISIL A1+	1.32	182 Days Tbill (MD 17/12/2026)		
Kotak Mahindra Prime Limited	CRISIL A1+	1.32	SOV		
ICICI Securities Limited	CRISIL A1+	1.31	182 Days Tbill (MD 19/11/2026)		
Total		44.90	SOV		
Certificate of Deposit			91 Days Tbill (MD 01/10/2026)		
National Bank For Agriculture and Rural Development	FITCH A1+	7.95	SOV		
Small Industries Dev Bank of India	CARE A1+	5.30	Total		
Axis Bank Limited	CRISIL A1+	5.27	CASH & CASH EQUIVALENT		
Canara Bank	CRISIL A1+	3.96	Net Receivables/Payables		
Indian Bank	CRISIL A1+	3.95	TREPS / Reverse Repo Investments		
HDFC Bank Limited	CARE A1+	3.70	Total		
Bank of Baroda	FITCH A1+	2.65	(18.33)		
Small Industries Dev Bank of India	CRISIL A1+	2.65	0.00		
Axis Bank Limited	CRISIL A1+	2.64	(18.33)		
Canara Bank	CRISIL A1+	2.64	GRAND TOTAL		
Kotak Mahindra Bank Limited	CRISIL A1+	2.63	100.00		
HDFC Bank Limited	CARE A1+	2.39	All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, India Rating.		
Union Bank of India	ICRA A1+	2.39	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 :		
AU Small Finance Bank Limited	CRISIL A1+	1.33	Potential Risk Class Matrix		
Bank of Baroda	CARE A1+	1.33	Credit Risk		
Axis Bank Limited	CRISIL A1+	1.32	Relatively Low (Class A)		
			Moderate (Class B)		
			Relatively High (Class C)		
			Interest Rate Risk		
			Relatively Low (Class I)		
			Moderate (Class II)		
			Relatively High (Class III)		

INVESTMENT OBJECTIVE

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

BENCHMARK^A

Tier 1: CRISIL Liquid Debt A-I Index

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM#

₹ 2,218.81 Crs.

LATEST AUM#

₹ 1,874.05 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on September 30, 2026)

Average / Residual Maturity: 0.15 Years

Macaulay Duration: 0.18 Years

Modified Duration: 0.18 Years

Annualised Yield: 6.30%

NAV (As on September 30, 2026)

NAV (₹)

Regular Plan		Direct Plan	
Growth	3,247.1602	Growth	3,281.1412
Daily IDCW	1,005.0000	Daily IDCW	1,005.0000
Weekly IDCW	1,005.4136	Weekly IDCW	1,005.4169

EXPENSE RATIO

Regular Plan: 0.12% Direct Plan: 0.07%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL

Exit Load:

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

^AAggregate value of investments by other schemes of Bank of India Mutual Fund as on 30th September 2026 is ₹ 1,340.51 Lacs

Bank of India Short Term Fund

(Formerly 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.)

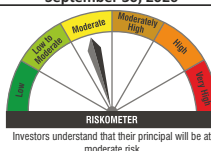
Invest Now

All data as on September 30, 2026 (Unless indicated otherwise)

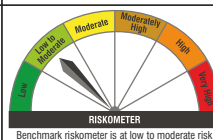
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2026

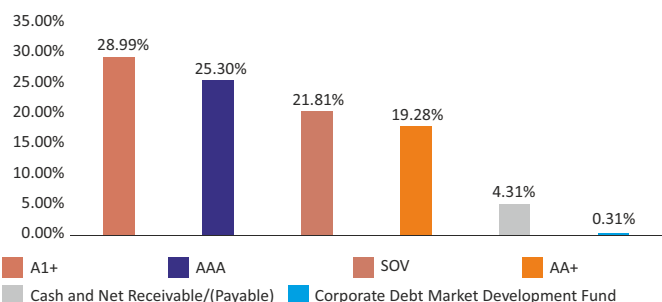


Benchmark Risk-o-meter as on September 30, 2026^



*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	2.16%
3 months to 6 months	24.30%
6 months to 1 year	18.96%
> 1 year	54.58%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Power Finance Corporation Limited	CRISIL AAA	8.07
LIC Housing Finance Limited	CRISIL AAA	7.65
Torrent Pharmaceuticals Limited	ICRA AA+	4.58
Muthoot Finance Limited	CRISIL AA+	3.87
Godrej Industries Limited	CRISIL AA+	3.86
Indian Railway Finance Corporation Limited	CRISIL AAA	3.83
Vedanta Limited	CRISIL AA+	3.10
Vedanta Limited	CRISIL AA+	1.95
Bajaj Finance Limited	CRISIL AAA	1.93
Muthoot Finance Limited	CRISIL AA+	1.92
National Bank For Agriculture and Rural Development	CRISIL AAA	1.92
National Bank For Agriculture and Rural Development	CRISIL AAA	1.90
Total		44.58
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Canara Bank	ICRA A1+	5.62
Small Industries Dev Bank of India	CRISIL A1+	5.41
HDFC Bank Limited	ICRA A1+	3.78
Punjab National Bank	CRISIL A1+	1.12
Total		15.93
Commercial Paper		
L&T Finance Limited	CRISIL A1+	7.46
ICICI Securities Limited	CRISIL A1+	3.73
Godrej Housing Finance Limited	CRISIL A1+	1.87
Total		13.06
CDMDF		
Corporate Debt Market Development Fund	OTHERS	0.31
Total		0.31
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		

Portfolio Holdings	Industry/ Rating	% to Net Assets
6.94% GOI (MD 11/05/2036)	SOV	11.63
6.48% GOI (MD 06/10/2035)	SOV	5.66
7.1% GOI (MD 18/04/2029)	SOV	1.95
Total		19.24
State Government Bond		
6.98% punjab SDL (MD 29/09/2033)	SOV	1.85
Total		1.85
Treasury Bill		
364 Days Tbill (MD 07/01/2027)	SOV	0.72
Total		0.72
CASH & CASH EQUIVALENT		
Net Receivables/Payables		2.81
TREPS / Reverse Repo Investments		1.50
Total		4.31
GRAND TOTAL		100.00

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

Potential Risk Class Matrix			
		Credit Risk	
		Relatively Low (Class A)	Relatively High (Class C)
Interest Rate Risk	Relatively Low (Class I)		
	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

₹ 259.69 Crs.

LATEST AUM

₹ 259.23 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on September 30, 2026)

Average / Residual Maturity: 2.87 Years

Macaulay Duration: 2.32 Years

Modified Duration: 2.21 Years

Annualised Yield: 7.32%

NAV (As on September 30, 2026)	NAV (₹)
Regular Plan	
Growth	28.3933
Monthly IDCW	14.5701
Quarterly IDCW	14.3582
Direct Plan	
Growth	31.0907
Monthly IDCW	15.1158
Quarterly IDCW	14.3328

EXPENSE RATIO

Regular Plan: 1.00% Direct Plan: 0.45%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

NIL

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Ultra Short Term Fund

(Formerly Bank of India Ultra Short Duration Fund)

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

All data as on September 30, 2026 (Unless indicated otherwise)

ICRA - A1+mfs

Invest Now

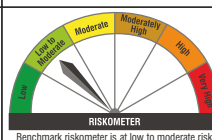
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2026

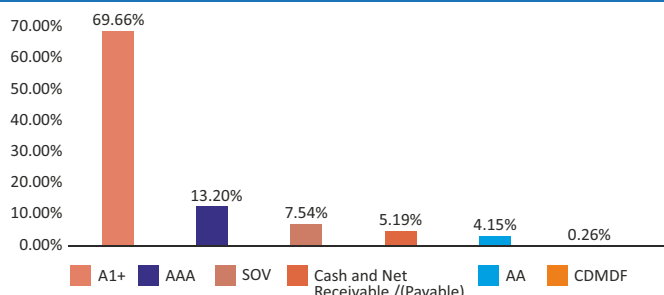


Benchmark Risk-o-meter as on September 30, 2026^

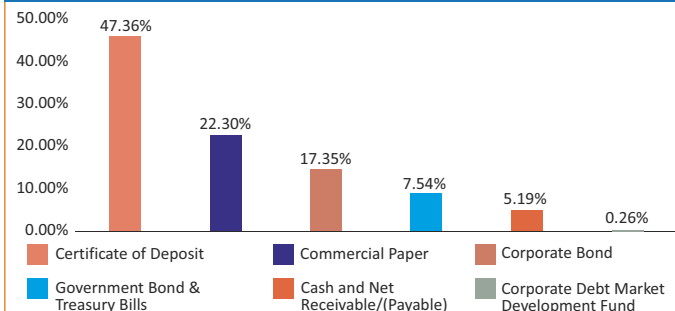


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Power Finance Corporation Limited	CRISIL AAA	7.08
REC Limited	CRISIL AAA	6.12
360 One Prime Limited	ICRA AA	4.15
Total		17.35
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Union Bank of India	ICRA A1+	7.43
Kotak Mahindra Bank Limited	CRISIL A1+	7.05
National Bank For Agriculture and Rural Development	CRISIL A1+	5.44
Bank of Baroda	FITCH A1+	5.05
Small Industries Dev Bank of India	CRISIL A1+	4.99
Axis Bank Limited	CRISIL A1+	4.98
HDFC Bank Limited	CARE A1+	4.97
Punjab National Bank	CRISIL A1+	3.96
HDFC Bank Limited	CARE A1+	2.54
Small Industries Dev Bank of India	CRISIL A1+	0.95
Total		47.36
Commercial Paper		
LIC Housing Finance Limited	CRISIL A1+	4.97
Aditya Birla Housing Finance Limited	CRISIL A1+	4.95
Manappuram Finance Limited	CRISIL A1+	4.95
ICICI Securities Limited	CRISIL A1+	4.94
Motilal Oswal Financial Services Limited	CRISIL A1+	2.49
Total		22.30
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.26
Total		0.26

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 25/12/2026)	SOV	2.52
364 Days Tbill (MD 28/05/2027)	SOV	2.46
364 Days Tbill (MD 15/10/2026)	SOV	1.27
364 Days Tbill (MD 07/01/2027)	SOV	0.88
364 Days Tbill (MD 08/10/2026)	SOV	0.41
Total		7.54
CASH & CASH EQUIVALENT		
Net Receivables/Payables		
TREPS / Reverse Repo Investments		0.67
Total		5.19
GRAND TOTAL		100.00

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

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

INVESTMENT OBJECTIVE

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

BENCHMARK^

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

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 191.23 Crs.

LATEST AUM

₹ 195.82 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on September 30, 2026)

Average / Residual Maturity: 0.40 Years

Macaulay Duration: 0.40 Years

Modified Duration: 0.40 Years

Annualised Yield: 6.80%

NAV (As on September 30, 2026)

		NAV (₹)
Regular Plan	Growth	3,397.6858
	Bonus	-
Direct Plan	Growth	3,537.5573
	Bonus	3,522.2245
Daily IDCW	Daily IDCW	1,005.0000
	Weekly IDCW	1,005.0000
Weekly IDCW	Daily IDCW	1,005.4872
	Weekly IDCW	1,005.4872

EXPENSE RATIO

Regular Plan: 0.85%

Direct Plan: 0.34%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

NIL

Bank of India Money Market Fund

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

Invest Now

All data as on September 30, 2026 (Unless indicated otherwise)

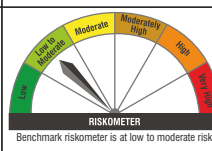
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2026

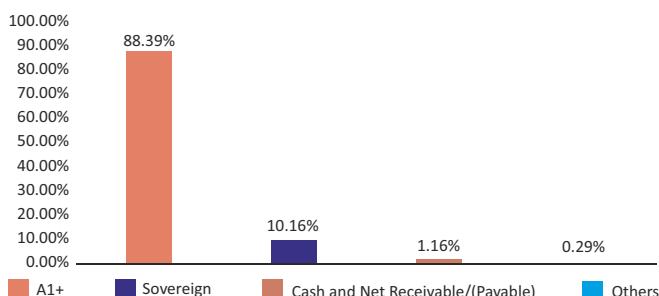


Benchmark Risk-o-meter as on September 30, 2026^

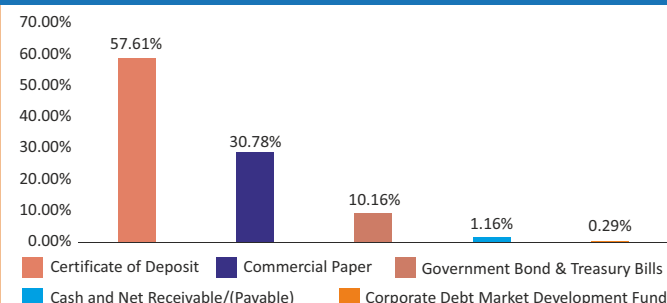


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Union Bank of India	ICRA A1+	5.97
Kotak Mahindra Bank Limited	CRISIL A1+	5.96
Axis Bank Limited	CRISIL A1+	5.95
HDFC Bank Limited	CARE A1+	5.92
National Bank For Agriculture and Rural Development	CRISIL A1+	5.92
ICICI Bank Limited	ICRA A1+	5.90
National Bank For Agriculture and Rural Development	CRISIL A1+	4.72
Punjab National Bank	CRISIL A1+	3.55
ICICI Bank Limited	ICRA A1+	2.98
Canara Bank	CRISIL A1+	2.89
ICICI Bank Limited	ICRA A1+	2.38
Bank of Baroda	FITCH A1+	1.93
Union Bank of India	ICRA A1+	1.21
Small Industries Dev Bank of India	CRISIL A1+	1.19
Small Industries Dev Bank of India	CRISIL A1+	1.14
Total		57.61
Commercial Paper		
Axis Finance Limited	CRISIL A1+	5.93
Kotak Securities Limited	CRISIL A1+	5.93
Manappuram Finance Limited	CRISIL A1+	5.92
Godrej Housing Finance Limited	CRISIL A1+	4.71
Motilal Oswal Financial Services Limited	CRISIL A1+	3.56
Aditya Birla Housing Finance Limited	CRISIL A1+	3.55
ICICI Securities Limited	CRISIL A1+	1.18
Total		30.78

Portfolio Holdings	Industry/Rating	% to Net Assets
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.29
Total		0.29
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 25/02/2027)	SOV	5.95
364 Days Tbill (MD 25/12/2026)	SOV	3.61
364 Days Tbill (MD 07/01/2027)	SOV	0.60
Total		10.16
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(0.03)
TREPS / Reverse Repo Investments		1.19
Total		1.16
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

₹ 437.91 Crs.

LATEST AUM

₹ 410.33 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on September 30, 2026)

Average / Residual Maturity: 0.39 Years

Macaulay Duration: 0.39 Years

Modified Duration: 0.39 Years

Annualised Yield: 6.88%

NAV (As on September 30, 2026)

Regular Plan		Direct Plan		NAV (₹)
Growth	11.1324	Growth		11.2170
Daily IDCW	10.0500	Daily IDCW		10.0500
Weekly IDCW	10.0545	Weekly IDCW		10.0986
Monthly IDCW	10.0545	Monthly IDCW		10.0547

EXPENSE RATIO

Regular Plan: 0.45%

Direct Plan: 0.14%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

NIL

Bank of India Credit Risk Fund

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

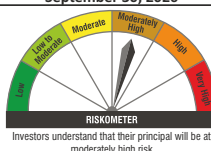
Invest Now

All data as on September 30, 2026 (Unless indicated otherwise)

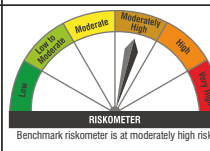
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2026

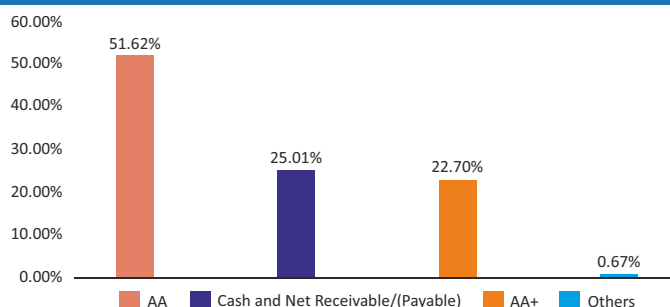


Benchmark Risk-o-meter as on September 30, 2026^



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

CREDIT PROFILE



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets	Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT			CASH & CASH EQUIVALENT		
Non-Convertible Debentures			Net Receivables/Payables		2.72
Nirma Limited	CRISIL AA	10.78	TREPS / Reverse Repo Investments		22.29
Aditya Birla Real Estate Limited	CRISIL AA	9.43	Total		25.01
360 One Prime Limited	ICRA AA	9.32			
Aadhar Housing Finance Limited	ICRA AA+	9.19			
Manappuram Finance Limited	CRISIL AA	8.70			
Vedanta Limited	CRISIL AA+	6.80			
Rashtriya Chemicals and Fertilizers Limited	ICRA AA	6.73			
JSW Steel Limited	ICRA AA+	6.71			
Nuvoco Vistas Corporation Limited	CRISIL AA	6.66			
Total		74.32			
CDMDF					
Corporate Debt Market Development Fund	OTHERS	0.67			
Total		0.67			

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

₹ 72.50 Crs.

LATEST AUM

₹ 74.33 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on September 30, 2026)

Average / Residual Maturity: 0.75 Years

Macaulay Duration: 0.73 Years

Modified Duration: 0.67 Years

Annualised Yield: 7.24%

NAV (As on September 30, 2026)

NAV (₹)

Regular Plan: 14.4878

Direct Plan: 14.9158

EXPENSE RATIO

Regular Plan: 1.15%

Direct Plan: 0.51%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

- If redeemed/ switched-out within 1 year from the date of allotment:

- For 10% of investments: Nil

- For remaining investments: 1%

- If redeemed/ switched-out after 1 year from the date of allotment: Nil

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.)

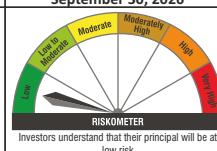
Invest Now

All data as on September 30, 2026 (Unless indicated otherwise)

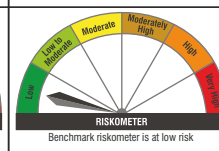
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2026

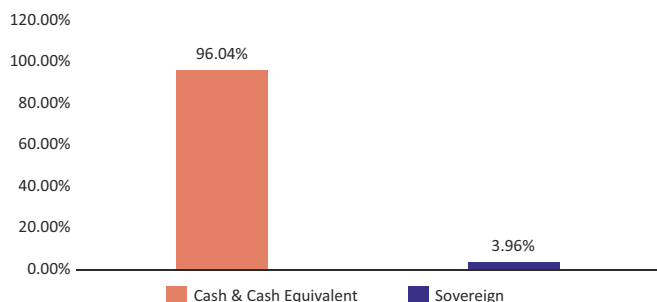


Benchmark Risk-o-meter as on September 30, 2026^

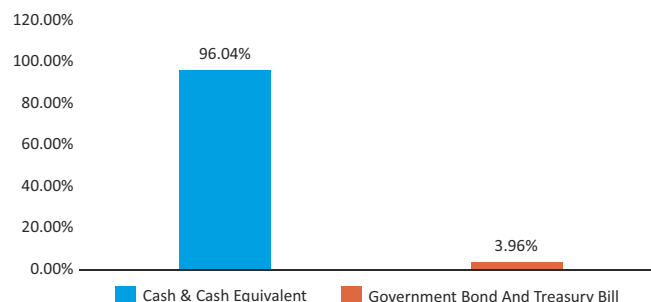


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 15/10/2026)	SOV	2.83
91 Days Tbill (MD 01/10/2026)	SOV	1.13
Total		3.96
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.65
TREPS / Reverse Repo Investments		95.39
Total		96.04
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

₹ 97.12 Crs.

LATEST AUM

₹ 88.25 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on September 30, 2026)

Average / Residual Maturity: 1 Day

Macaulay Duration: 1 Day

Modified Duration: 1 Day

Annualised Yield: 5.11%

NAV (As on September 30, 2026)

	Regular Plan	Direct Plan	NAV (₹)
Growth	1,401.3058	Growth	1,405.5095
Daily IDCW	1,000.0000	Daily IDCW	1,000.0000
Weekly IDCW	-	Weekly IDCW	1,000.2779
Monthly IDCW	1,000.2797	Monthly IDCW	1,000.2779

EXPENSE RATIO

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

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	NIL

IDCW History

EQUITY FUNDS⁵

Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Large & Mid Cap Fund (Formerly Bank of India Large & Mid Cap Equity Fund)		
Regular Plan - Regular IDCW		
25-March-2021	0.90	12.88
29-July-2021	0.25	15.61
Regular Plan - Quarterly IDCW		
25-September-2018	0.09	13.00
25-March-2021	1.00	15.46
Eco Plan - Regular IDCW		
25-March-2021	1.00	13.16
29-July-2021	0.50	15.74
Eco Plan - Quarterly IDCW		
25-March-2019	0.04	10.36
25-March-2021	0.90	12.86
Eco Plan - Annual IDCW		
18-December-2014	5.00	18.59
Institutional Plan - Regular IDCW^a		
25-November-2009	1.00	-
29-April-2010	1.00	-
Institutional Plan - Quarterly IDCW^a		
29-March-2010	1.00	-
29-April-2010	1.00	-
Direct Plan - Regular IDCW		
30-June-2021	1.00	15.23
30-June-2021	1.00	15.23
Direct Plan - Quarterly IDCW		
25-March-2019	0.18	10.45
25-March-2021	1.00	12.98
Bank of India ELSS Tax Saver Fund		
Regular Plan		
30-June-2021	2.00	18.23
29-July-2021	0.90	18.19
Eco Plan		
30-June-2021	1.00	16.26
29-July-2021	0.25	16.78
Direct Plan		
30-June-2021	2.00	40.98
29-July-2021	0.90	42.04
Bank of India Manufacturing & Infrastructure Fund		
Regular Plan - Regular IDCW		
25-June-2019	0.44	10.05
29-July-2021	0.40	16.85
Regular Plan - Quarterly IDCW		
25-March-2019	0.88	10.33
25-June-2019	0.39	10.00
Direct Plan - Regular IDCW		
27-March-2017	0.50	13.57
Bank of India Aggressive Hybrid Fund		
Regular Plan - Regular IDCW		
27-April-2026	0.25	33.26
26-May-2026	0.25	33.43
29-June-2026	0.26	33.78
27-July-2026	0.25	33.52
26-August-2026	0.26	34.47
28-September-2026	0.26	33.75
Direct Plan - Regular IDCW		
27-April-2026	0.26	35.27
26-May-2026	0.26	35.49
29-June-2026	0.27	35.92
27-July-2026	0.27	35.67
26-August-2026	0.28	35.67
28-September-2026	0.28	35.98
Bank of India Small Cap Fund		
Regular Plan - Regular IDCW		
30-June-2021	1.25	17.37
29-July-2021	1.00	17.44
Direct Plan - Regular IDCW		
30-June-2021	1.25	18.06
29-July-2021	0.40	18.79
Bank of India Flexi Cap Fund		
Regular Plan - Regular IDCW		
7-December-2020	0.44601387	12.76
30-June-2021	1.00000000	15.85
Direct Plan - Regular IDCW		
30-June-2021	1.00000000	15.43
29-July-2021	0.25000000	15.96

HYBRID FUND⁵

Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Arbitrage Fund		
Regular Monthly IDCW		
27-April-2020	0.05385541	10.0000 ^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
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 ^b

⁵Face Value - ₹ 10/-

⁵⁵Face Value - ₹ 1000/-

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

^aSince 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

^aIndividual/ HUFs. ^bOthers.

Past performance may or may not be sustained in the future.

For complete IDCW History please [click here](#).

IDCW History

DEBT / INCOME FUNDS		
Record Date	IDCW/ Unit Declared (in ₹)	NAV^ as on Record Date
Bank of India Short Term Fund[§]		
Institutional Monthly IDCW		
25-January-2011	0.043921	10.1704 ^a
25-January-2011	0.040935	10.1704 ^b
25-February-2011	0.052705	10.1881 ^a
25-February-2011	0.049122	10.1881 ^b
Institutional Quarterly IDCW		
29-December-2009	0.1751890	10.2708 ^a
29-December-2009	0.1630520	10.2708 ^b
Regular Monthly IDCW		
25-March-2019	0.05042235	10.3919 ^a
25-March-2019	0.04668914	10.3919 ^b
25-April-2019	0.03601595	10.3441 ^a
25-April-2019	0.03334718	10.3441 ^b
Regular Quarterly IDCW		
26-December-2018	0.10804795	10.1585 ^a
26-December-2018	0.10005336	10.1585 ^b
25-March-2019	0.10804788	10.1917 ^a
25-March-2019	0.10005336	10.1917 ^b
Direct Monthly IDCW		
25-March-2019	0.05042155	10.3930 ^a
25-March-2019	0.04669158	10.3930 ^b
25-April-2019	0.03602011	10.3498 ^a
25-April-2019	0.03335117	10.3498 ^b
Direct Quarterly IDCW		
26-December-2018	0.14401749	10.1444 ^a
26-December-2018	0.13340448	10.1444 ^b
25-March-2019	0.10804758	10.1908 ^a
25-March-2019	0.10005336	10.1908 ^b
Bank of India Overnight Fund^{§§}		
Regular Monthly IDCW		
27-August-26	4.3119611	1,000.1383 ^a
27-August-26	4.3119611	1,000.1383 ^b
28-September-26	4.4057551	1,000.1414 ^a
28-September-26	4.4057551	1,000.1414 ^b
Direct Monthly IDCW		
27-August-26	4.3514987	1,000.1395 ^a
27-August-26	4.3514987	1,000.1395 ^b
28-September-26	4.2898349	1,000.1383 ^a
28-September-26	4.2898349	1,000.1383 ^b

[§]Face Value - ₹ 10/-

^{§§}Face Value - ₹ 1000/-

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

^aSince 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

^aIndividual/ HUFs. ^bOthers.

Past performance may or may not be sustained in the future.

For complete IDCW History please [click here](#).

DEBT / INCOME FUNDS		
Record Date	IDCW/ Unit Declared (in ₹)	NAV^ as on Record Date
Bank of India Money Market Fund [§]		
Regular Monthly IDCW		
27-August-2026	0.0579713	10.0515 ^a
27-August-2026	0.0579713	10.0515 ^b
28-September-2026	0.0526995	10.0502 ^a
28-September-2026	0.0526995	10.0502 ^b
Direct Plan - Monthly IDCW		
27-August-2026	0.0609368	10.0515 ^a
27-August-2026	0.0609368	10.0515 ^b
28-September-2026	0.0537650	10.0503 ^a
28-September-2026	0.0537650	10.0503 ^b

Scheme Performance - Regular Plan

Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	9.86%	-2.33%	-7.09%	10,986	9,767	9,291
3 years	16.68%	9.19%	6.05%	15,898	13,024	11,931
5 years	14.69%	8.90%	6.37%	19,848	15,321	13,621
Since inception	23.70%	17.67%	14.73%	37,870	27,690	23,637

^ 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, 2026)

Fund Manager - Alok Singh and Nav Bhardwaj				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	29.03%	7.23%	-7.09%	12,903	10,723	9,291
3 years	19.98%	13.96%	6.05%	17,290	14,812	11,931
5 years	18.36%	14.50%	6.37%	23,238	19,685	13,621
Since inception	25.49%	17.81%	11.06%	58,630	35,840	22,636

^ 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. In addition to this, he 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 ELSS Tax Saver Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	2.39%	-2.33%	-7.09%	10,239	9,767	9,291
3 years	10.19%	9.19%	6.05%	13,386	13,024	11,931
5 years	9.85%	8.90%	6.37%	16,000	15,321	13,621
Since inception	17.09%	15.90%	14.04%	1,60,770	1,34,479	1,01,036

^ 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, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	3.72%	-2.03%	-7.09%	10,372	9,797	9,291
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception	-2.53%	-2.52%	-4.04%	9,480	9,481	9,175

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

Above returns are on Simple Annualized Return.

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

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

Bank of India Mid Cap Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midcap 150 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midcap 150 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	4.07%	4.57%	-7.09%	10,407	10,457	9,291
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception	2.16%	2.40%	-7.27%	10,240	10,266	9,196

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

Above returns are on Simple Annualized Return..

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

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

Bank of India Aggressive Hybrid Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	13.67%	5.60%	-7.09%	11,367	10,560	9,291
3 years	14.79%	12.02%	6.05%	15,139	14,066	11,931
5 years	13.44%	12.41%	6.37%	18,795	17,952	13,621
Since inception	15.25%	13.86%	11.32%	42,570	37,611	29,867

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Balanced Advantage Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	2.76%	-2.65%	-7.09%	10,276	9,735	9,291
3 years	7.34%	6.04%	6.05%	12,374	11,928	11,931
5 years	8.99%	5.96%	6.37%	15,384	13,358	13,621
Since inception	7.69%	10.01%	11.79%	25,346	33,139	40,550

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

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

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

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

Bank of India Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	2.07%	2.78%	1.33%	10,207	10,278	10,133
3 years	5.45%	7.03%	6.17%	11,728	12,265	11,972
5 years	8.78%	6.19%	4.88%	15,233	13,505	12,694
Since inception	7.38%	8.78%	5.76%	34,911	43,772	26,707

^ 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, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	16.73%	6.85%	1.33%	11,673	10,685	10,133
3 years	9.64%	7.83%	6.17%	13,187	12,542	11,972
5 years	27.36%	7.21%	4.88%	33,526	14,168	12,694
Since inception	3.25%	8.13%	6.13%	14,488	24,772	19,934

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Large Cap Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	2.33%	-5.18%	-8.74%	10,233	9,482	9,126
3 years	10.44%	7.80%	4.46%	16,854	14,841	12,581
5 years	7.83%	7.06%	5.43%	14,578	14,068	13,027
Since inception	9.66%	9.01%	7.59%	16,240	15,741	14,691

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

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

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

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

Bank of India Multi Cap Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	10.93%	0.40%	-2.33%	11,093	10,040	9,767
3 years	15.25%	10.95%	9.19%	15,320	13,664	13,024
5 years	NA	NA	NA	NA	NA	NA
Since inception	20.28%	15.63%	12.67%	19,380	16,826	15,332

^ 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, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	17.49%	-2.74%	-7.09%	11,749	9,726	9,291
3 years	19.78%	12.48%	6.05%	17,200	14,241	11,931
5 years	19.13%	14.73%	6.37%	24,009	19,888	13,621
Since inception	12.07%	7.75%	10.75%	66,170	34,465	54,377

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Large & Mid Cap Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	4.09%	-3.24%	-7.09%	10,409	9,676	9,291
3 years	10.95%	8.83%	6.05%	13,665	12,896	11,931
5 years	10.05%	8.44%	6.37%	16,146	15,000	13,621
Since inception	12.96%	14.22%	12.78%	89,140	1,08,921	86,651

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

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

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

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

Bank of India Consumption Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty India Consumption TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty India Consumption TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-2.65%	-7.49%	-7.09%	9,735	9,251	9,291
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception	3.60%	0.14%	-1.12%	10,650	10,025	9,801

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

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

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

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

Bank of India Liquid Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	4.25%	4.46%	0.43%	10,008	10,008	10,001
15 Days	5.16%	5.26%	-1.73%	10,021	10,021	9,993
30 Days	6.01%	5.84%	1.68%	10,048	10,047	10,014
3 Months	6.13%	6.02%	3.09%	10,151	10,148	10,077
6 Months	6.71%	6.42%	3.99%	10,318	10,307	10,199
1 year	6.45%	6.21%	4.01%	10,645	10,621	10,401
3 years	6.91%	6.76%	6.14%	12,222	12,169	11,958
5 years	6.35%	6.29%	5.66%	13,609	13,567	13,169
Since inception	6.68%	6.77%	6.26%	32,472	32,996	30,260

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Ultra Short Term Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	2.82%	3.75%	0.43%	10,005	10,007	10,001
15 Days	4.69%	5.05%	-1.73%	10,019	10,020	9,993
30 Days	5.74%	5.98%	1.68%	10,046	10,048	10,014
3 Months	5.53%	6.22%	3.09%	10,136	10,153	10,077
6 Months	6.32%	6.75%	3.99%	10,293	10,316	10,199
1 year	5.93%	6.40%	4.01%	10,593	10,640	10,401
3 years	6.38%	7.08%	6.14%	12,039	12,280	11,958
5 years	5.81%	6.54%	5.66%	13,268	13,731	13,169
Since inception	6.94%	7.36%	6.26%	33,977	36,492	30,260

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

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

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

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

Bank of India Overnight Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	4.96%	5.09%	0.43%	10,009	10,010	10,001
15 Days	4.98%	5.07%	-1.73%	10,020	10,020	9,993
30 Days	5.05%	4.83%	1.68%	10,041	10,039	10,014
3 Months	5.11%	5.04%	3.09%	10,126	10,125	10,077
6 Months	5.47%	5.12%	3.99%	10,270	10,259	10,199
1 year	5.47%	5.24%	4.01%	10,547	10,524	10,401
3 years	6.16%	6.06%	6.14%	11,967	11,931	11,958
5 years	5.82%	5.76%	5.66%	13,488	13,232	13,169
Since inception	5.18%	5.13%	5.47%	14,013	13,964	14,274

^ 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 Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	4.62%	5.17%	1.33%	10,462	10,517	10,133
3 years	7.00%	7.07%	6.17%	12,255	12,278	11,972
5 years	10.27%	6.14%	4.88%	16,310	13,472	12,694
Since inception	6.04%	7.41%	5.27%	28,393	35,696	24,946

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Money Market Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Money Market A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Money Market A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	3.42%	3.46%	0.43%	10,006	10,007	10,001
15 Days	5.17%	5.14%	-1.73%	10,021	10,021	9,993
30 Days	6.04%	5.92%	1.68%	10,048	10,047	10,014
3 Months	6.04%	6.06%	3.09%	10,149	10,149	10,077
6 Months	6.80%	6.70%	3.99%	10,335	10,330	10,199
1 year	6.18%	6.08%	4.01%	10,618	10,608	10,401
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception	6.70%	6.48%	5.08%	11,132	10,406	10,391

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

Above returns are on Simple Annualized Basis.

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

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

Bank of India Multi Asset Allocation Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Co Fund Manager - Mithraem Bharucha and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty500 TRI(40%)+ Nifty Composite Debt Index(40%)+Domestic Prices of Gold(15%)+ Domestic Prices of Silver(5%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty500 TRI(40%)+ Nifty Composite Debt Index(40%)+Domestic Prices of Gold(15%)+ Domestic Prices of Silver(5%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	8.98%	2.63%	-7.09%	10,898	10,263	9,291
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception	9.17%	8.79%	2.41%	10,917	10,879	10,241

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

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

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

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

Bank of India Arbitrage Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	5.68%	7.33%	4.01%	10,568	10,733	10,401
3 years	6.15%	7.42%	6.14%	11,963	12,399	11,960
5 years	5.34%	6.69%	5.66%	12,971	13,825	13,169
Since inception	4.79%	5.83%	5.88%	14,745	15,993	16,065

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

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

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

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

Notes

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

Scheme Performance - Regular Plan

Bank of India Banking & Financial Services Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Nilesh jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Financial Services TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Financial Services TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	7.71%	11.22%	4.24%	10,386	10,563	10,213
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	-12.86%	-13.51%	-14.78%	9,121	9,076	8,986

^ Past performance may or may not be sustained in the future. *Date of Allotment - January 30, 2026.

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	11.38%	-2.33%	-7.09%	11,138	9,767	9,291
3 years	18.37%	9.19%	6.05%	16,600	13,024	11,931
5 years	16.41%	8.90%	6.37%	21,385	15,321	13,621
Since inception	25.62%	17.67%	14.73%	41,700	27,690	23,637

^ 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, 2026)

Fund Manager - Alok Singh and Nav Bhardwaj				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	30.87%	7.23%	-7.09%	13,087	10,723	9,291
3 years	21.74%	13.96%	6.05%	18,061	14,812	11,931
5 years	20.16%	14.50%	6.37%	25,064	19,685	13,621
Since inception	27.54%	17.81%	11.06%	66,520	35,840	22,636

^ 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 Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	3.60%	-2.33%	-7.09%	10,360	9,767	9,291
3 years	11.44%	9.19%	6.05%	13,847	13,024	11,931
5 years	11.09%	8.90%	6.37%	16,927	15,321	13,621
Since inception	16.45%	13.01%	11.54%	81,210	53,820	44,925

^ 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, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	5.08%	-2.03%	-7.09%	10,508	9,797	9,291
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception	-1.30%	-2.52%	-4.04%	9,730	9,481	9,175

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

Above returns are on Simple Annualized Return.

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

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

Bank of India Mid Cap Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midcap 150 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midcap 150 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	5.07%	4.57%	-7.09%	10,507	10,457	9,291
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception	3.24%	2.40%	-7.27%	10,360	10,266	9,196

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

Above returns are on Simple Annualized Return..

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

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

Bank of India Aggressive Hybrid Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	15.20%	5.60%	-7.09%	11,520	10,560	9,291
3 years	16.25%	12.02%	6.05%	15,722	14,066	11,931
5 years	14.75%	12.41%	6.37%	19,903	17,952	13,621
Since inception	16.41%	13.86%	11.32%	47,150	37,611	29,867

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Balanced Advantage Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	3.97%	-2.65%	-7.09%	10,397	9,735	9,291
3 years	8.52%	6.04%	6.05%	12,785	11,928	11,931
5 years	10.10%	5.96%	6.37%	16,183	13,358	13,621
Since inception	8.47%	10.01%	11.79%	27,756	33,139	40,550

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

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

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

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

Bank of India Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	3.01%	2.78%	1.33%	10,301	10,278	10,133
3 years	6.38%	7.03%	6.17%	12,043	12,265	11,972
5 years	9.57%	6.19%	4.88%	15,795	13,505	12,694
Since inception	8.05%	8.50%	6.23%	29,017	30,707	22,973

^ 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, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	17.19%	6.85%	1.33%	11,719	10,685	10,133
3 years	10.04%	7.83%	6.17%	13,333	12,542	11,972
5 years	27.77%	7.21%	4.88%	34,080	14,168	12,694
Since inception	3.51%	8.13%	6.13%	14,916	24,772	19,934

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Large Cap Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	3.82%	-5.18%	-8.74%	10,382	9,482	9,126
3 years	11.92%	7.80%	4.46%	18,076	14,841	12,581
5 years	9.20%	7.06%	5.43%	15,532	14,068	13,027
Since inception	11.08%	9.01%	7.59%	17,380	15,741	14,691

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

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

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

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

Bank of India Multi Cap Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	12.36%	0.40%	-2.33%	11,236	10,040	9,767
3 years	16.60%	10.95%	9.19%	15,865	13,664	13,024
5 years	NA	NA	NA	NA	NA	NA
Since inception	21.64%	15.63%	12.67%	20,180	16,826	15,332

^ 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, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	19.36%	-2.74%	-7.09%	11,936	9,726	9,291
3 years	21.60%	12.48%	6.05%	18,002	14,241	11,931
5 years	20.84%	14.73%	6.37%	25,782	19,888	13,621
Since inception	17.58%	11.28%	11.54%	92,847	43,511	44,925

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Large & Mid Cap Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	5.48%	-3.24%	-7.09%	10,548	9,676	9,291
3 years	12.28%	8.83%	6.05%	14,166	12,896	11,931
5 years	11.28%	8.44%	6.37%	17,070	15,000	13,621
Since inception	13.40%	12.93%	11.54%	56,394	53,271	44,925

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

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

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

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

Bank of India Consumption Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty India Consumption TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty India Consumption TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-1.54%	-7.49%	-7.09%	9,846	9,251	9,291
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception	4.85%	0.14%	-1.12%	10,880	10,025	9,801

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

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

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

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

Bank of India Liquid Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	4.31%	4.46%	0.43%	10,008	10,008	10,001
15 Days	5.23%	5.26%	-1.73%	10,021	10,021	9,993
30 Days	6.01%	5.84%	1.68%	10,048	10,047	10,014
3 Months	6.18%	6.02%	3.09%	10,152	10,148	10,077
6 Months	6.76%	6.42%	3.99%	10,320	10,307	10,199
1 year	6.49%	6.21%	4.01%	10,649	10,621	10,401
3 years	6.95%	6.76%	6.14%	12,236	12,169	11,958
5 years	6.40%	6.29%	5.66%	13,640	13,567	13,169
Since inception	6.83%	6.71%	6.33%	24,818	24,424	23,272

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Ultra Short Term Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	3.42%	3.75%	0.43%	10,006	10,007	10,001
15 Days	5.29%	5.05%	-1.73%	10,021	10,020	9,993
30 Days	6.02%	5.98%	1.68%	10,048	10,048	10,014
3 Months	6.01%	6.22%	3.09%	10,148	10,153	10,077
6 Months	6.81%	6.75%	3.99%	10,319	10,316	10,199
1 year	6.46%	6.40%	4.01%	10,646	10,640	10,401
3 years	6.90%	7.08%	6.14%	12,218	12,280	11,958
5 years	6.25%	6.54%	5.66%	13,540	13,731	13,169
Since inception	7.26%	7.17%	6.33%	26,225	25,922	23,262

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

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

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

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

Bank of India Overnight Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.02%	5.09%	0.43%	10,009	10,010	10,001
15 Days	5.03%	5.07%	-1.73%	10,020	10,020	9,993
30 Days	4.86%	4.83%	1.68%	10,039	10,039	10,014
3 Months	5.08%	5.04%	3.09%	10,126	10,125	10,077
6 Months	5.48%	5.12%	3.99%	10,271	10,259	10,199
1 year	5.48%	5.24%	4.01%	10,548	10,524	10,401
3 years	6.19%	6.06%	6.14%	11,975	11,931	11,958
5 years	5.85%	5.76%	5.66%	13,502	13,232	13,169
Since inception	5.23%	5.13%	5.47%	14,055	13,964	14,274

^ 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 Fund- Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	5.24%	5.17%	1.33%	10,524	10,517	10,133
3 years	7.60%	7.07%	6.17%	12,463	12,278	11,972
5 years	10.81%	6.14%	4.88%	16,712	13,472	12,694
Since inception	6.82%	7.49%	6.23%	24,795	26,992	22,973

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Money Market Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Money Market A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Money Market A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	3.81%	3.46%	0.43%	10,007	10,007	10,001
15 Days	5.54%	5.14%	-1.73%	10,022	10,021	9,993
30 Days	6.18%	5.92%	1.68%	10,049	10,047	10,014
3 Months	6.33%	6.06%	3.09%	10,156	10,149	10,077
6 Months	7.15%	6.70%	3.99%	10,352	10,330	10,199
1 year	6.62%	6.08%	4.01%	10,662	10,608	10,401
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception	7.19%	6.48%	5.08%	11,217	10,406	10,391

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

Above returns are on Simple Annualized Basis.

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

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

Bank of India Multi Asset Allocation Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Co Fund Manager - Mithraem Bharucha and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty500 TRI(40%)+ Nifty Composite Debt Index(40%)+Domestic Prices of Gold(15%)+ Domestic Prices of Silver(5%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty500 TRI(40%)+ Nifty Composite Debt Index(40%)+Domestic Prices of Gold(15%)+ Domestic Prices of Silver(5%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	10.19%	2.63%	-7.09%	11,019	10,263	9,291
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception	10.32%	8.79%	2.41%	11,032	10,879	10,241

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

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

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

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

Bank of India Arbitrage Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.28%	7.33%	4.01%	10,628	10,733	10,401
3 years	6.79%	7.42%	6.14%	12,182	12,399	11,960
5 years	5.91%	6.69%	5.66%	13,330	13,825	13,169
Since inception	5.42%	5.83%	5.88%	15,492	15,993	16,065

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

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

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

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

Notes

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

Scheme Performance - Direct Plan

Bank of India Banking & Financial Services Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Nilesh jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Financial Services TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Financial Services TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
6 Months	9.06%	11.22%	4.24%	10,454	10,563	10,213
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	-11.82%	-13.51%	-14.78%	9,194	9,076	8,986

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 30, 2026.

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

Notes

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

Schemes managed by Fund Managers



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

Funds Managed:

Bank of India Flexi Cap Fund	Bank of India Business Cycle Fund	Bank of India Conservative Hybrid Fund
Bank of India ELSS Tax Saver Fund	Bank of India Aggressive Hybrid 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
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Regular Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Small Cap Fund	29.03%	7.23%	19.98%	13.96%	18.36%	14.50%	25.49%	17.81%
	Bank of India Credit Risk Fund	16.73%	6.85%	9.64%	7.83%	27.36%	7.21%	3.25%	8.13%
	Bank of India Aggressive Hybrid Fund	13.67%	5.60%	14.79%	12.02%	13.44%	12.41%	15.25%	13.86%
Bottom 3	Bank of India ELSS Tax Saver Fund	2.39%	-2.33%	10.19%	9.19%	9.85%	8.90%	17.09%	15.90%
	Bank of India Large Cap Fund	2.33%	-5.18%	10.44%	7.80%	7.83%	7.06%	9.66%	9.01%
	Bank of India Conservative Hybrid Fund	2.07%	2.78%	5.45%	7.03%	8.78%	6.19%	7.38%	8.78%

Direct Plan

	Scheme Names	1 Year		3 Years		5 Years		Since Inception	
		Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#	Scheme Returns (%) ^	Benchmark Returns (%)#
Top 3	Bank of India Small Cap Fund	30.87%	7.23%	21.74%	13.96%	20.16%	14.50%	27.54%	17.81%
	Bank of India Credit Risk Fund	17.19%	6.85%	10.04%	7.83%	27.77%	7.21%	3.51%	8.13%
	Bank of India Aggressive Hybrid Fund	15.20%	5.60%	16.25%	12.02%	14.75%	12.41%	16.41%	13.86%
Bottom 3	Bank of India Large Cap Fund	3.82%	-5.18%	11.92%	7.80%	9.20%	7.06%	11.08%	9.01%
	Bank of India ELSS Tax Saver Fund	3.60%	-2.33%	11.44%	9.19%	11.09%	8.90%	16.45%	13.01%
	Bank of India Conservative Hybrid Fund	3.01%	2.78%	6.38%	7.03%	9.57%	6.19%	8.05%	8.50%

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

• Bank of India Small Cap Fund - Benchmark: Nifty Smallcap 250 Total Return Index (TRI) • Bank of India Credit Risk Fund - Benchmark: CRISIL Credit Risk Debt B-II Index
 • Bank of India Flexi Cap Fund - Benchmark: BSE 500 Total Return Index (TRI) • Bank of India Business Cycle Fund - Benchmark: NIFTY 500 Total Return Index (TRI) • Bank of India Conservative Hybrid Fund - Benchmark: CRISIL Hybrid 85 + 15 - Conservative Index • Bank of India ELSS Tax Saver Fund - Benchmark: BSE 500 Total Return Index (TRI)

Schemes managed by Fund Managers



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

Funds Managed:

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

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Multi Cap Fund	10.93%	0.40%	15.25%	10.95%	NA	NA	20.28%	15.63%
Bank of India Manufacturing and Infrastructure Fund	17.49%	-2.74%	19.78%	12.48%	19.13%	14.73%	12.07%	7.75%
Bank of India Consumption Fund	-2.65%	-7.49%	NA	NA	NA	NA	3.60%	0.14%
Bank of India Large & Mid Cap Fund	4.09%	-3.24%	10.95%	8.83%	10.05%	8.44%	12.96%	14.22%

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	12.36%	0.40%	16.60%	10.95%	NA	NA	21.64%	15.63%
Bank of India Manufacturing and Infrastructure Fund	19.36%	-2.74%	21.60%	12.48%	20.84%	14.73%	17.58%	11.28%
Bank of India Consumption Fund	-1.54%	-7.49%	NA	NA	NA	NA	4.85%	0.14%
Bank of India Large & Mid Cap Fund	5.48%	-3.24%	12.28%	8.83%	11.28%	8.44%	13.40%	12.93%

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



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

Funds Managed:

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

Funds Co-managed:

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

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Large Cap Fund	2.33%	-5.18%	10.44%	7.80%	7.83%	7.06%	9.66%	9.01%
Bank of India Multi Asset Allocation Fund	8.98%	2.63%	NA	NA	NA	NA	9.17%	8.79%
Bank of India Mid Cap Tax Fund Series 1	9.88%	-2.33%	13.80%	9.19%	11.28%	8.90%	13.40%	11.97%
Bank of India Mid Cap Tax Fund Series 2	5.68%	-2.33%	12.74%	9.19%	10.32%	8.90%	16.66%	13.69%
Bank of India Arbitrage Fund	5.68%	7.33%	6.15%	7.42%	5.34%	6.69%	4.79%	5.83%
Bank of India Banking & Financial Services Fund	NA	NA	NA	NA	NA	NA	-12.86%	-13.51%

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	3.82%	-5.18%	11.92%	7.80%	9.20%	7.06%	11.08%	9.01%
Bank of India Multi Asset Allocation Fund	10.19%	2.63%	NA	NA	NA	NA	10.32%	8.79%
Bank of India Mid Cap Tax Fund Series 1	10.19%	-2.33%	14.12%	9.19%	11.51%	8.90%	13.90%	11.97%
Bank of India Mid Cap Tax Fund Series 2	5.91%	-2.33%	13.01%	9.19%	10.54%	8.90%	17.26%	13.69%
Bank of India Arbitrage Fund	6.28%	7.33%	6.79%	7.42%	5.91%	6.69%	5.42%	5.83%
Bank of India Banking & Financial Services Fund	NA	NA	NA	NA	NA	NA	-11.82%	-13.51%

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

Schemes managed by Fund Managers



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

Funds Managed:

Bank of India Liquid Fund

Bank of India Money Market Fund

Bank of India Ultra Short Term Fund

Bank of India Overnight Fund

Bank of India Short Term Fund

Funds Co-managed:

Bank of India Multi Asset Allocation Fund (Debt Portion)

Regular Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	6.45%	6.21%	6.91%	6.76%	6.35%	6.29%	6.68%	6.77%
Bank of India Money Market Fund	6.18%	6.08%	NA	NA	NA	NA	6.70%	6.48%
Bank of India Ultra Short Term Fund	5.93%	6.40%	6.38%	7.08%	5.81%	6.54%	6.94%	7.36%
Bank of India Overnight Fund	5.47%	5.24%	6.16%	6.06%	5.82%	5.76%	5.18%	5.13%
Bank of India Short Term Fund	4.62%	5.17%	7.00%	7.07%	10.27%	6.14%	6.04%	7.41%
Bank of India Multi Asset Allocation Fund	8.98%	2.63%	NA	NA	NA	NA	9.17%	8.79%

Direct Plan

Scheme Names	1 Year		3 Years		5 Years		Since Inception	
	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#	Scheme Returns (%)^	Benchmark Returns (%)#
Bank of India Liquid Fund	6.49%	6.21%	6.95%	6.76%	6.40%	6.29%	6.83%	6.71%
Bank of India Money Market Fund	6.62%	6.08%	NA	NA	NA	NA	7.19%	6.48%
Bank of India Ultra Short Term Fund	6.46%	6.40%	6.90%	7.08%	6.25%	6.54%	7.26%	7.17%
Bank of India Overnight Fund	5.48%	5.24%	6.19%	6.06%	5.85%	5.76%	5.23%	5.13%
Bank of India Short Term Fund	5.24%	5.17%	7.60%	7.07%	10.81%	6.14%	6.82%	7.49%
Bank of India Multi Asset Allocation Fund	10.19%	2.63%	NA	NA	NA	NA	10.32%	8.79%

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



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

Fund Managed:

Bank of India Value Fund

Fund 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	29.03%	7.23%	19.98%	13.96%	18.36%	14.50%	25.49%	17.81%

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	30.87%	7.23%	21.74%	13.96%	20.16%	14.50%	27.54%	17.81%

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

SIP Returns of Selected Schemes

All data as on September 30, 2026 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (Rs.)	1,20,000	3,60,000	6,00,000	21,50,000
Market Value of amount Invested	1,19,026	3,82,962	7,66,059	69,45,391
Scheme Returns (CAGR)	-1.51%	4.06%	9.72%	11.87%
Benchmark returns# (CAGR)	-8.46%	1.16%	7.25%	12.84%
Additional Benchmark## (CAGR)	-13.60%	-1.43%	4.60%	11.36%

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 (Rs.)	1,20,000	3,60,000	6,00,000	16,50,000
Market Value of amount Invested	1,19,838	3,90,727	7,91,944	44,77,296
Scheme Returns (CAGR)	-0.25%	5.40%	11.05%	13.49%
Benchmark returns# (CAGR)	-8.46%	1.16%	7.25%	12.59%
Additional Benchmark## (CAGR)	-13.60%	-1.43%	4.60%	10.95%

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

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (Rs.)	1,20,000	3,60,000	6,00,000	21,10,000
Market Value of amount Invested	1,20,280	3,74,175	7,60,301	86,42,190
Scheme Returns (CAGR)	0.44%	2.53%	9.41%	14.38%
Benchmark returns# (CAGR)	-6.65%	1.71%	7.82%	12.77%
Additional Benchmark## (CAGR)	-13.60%	-1.43%	4.60%	11.18%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (Rs.)	1,20,000	3,60,000	6,00,000	16,50,000
Market Value of amount Invested	1,21,005	3,81,061	7,85,256	55,27,293
Scheme Returns (CAGR)	1.56%	3.73%	10.71%	16.18%
Benchmark returns# (CAGR)	-6.65%	1.71%	7.82%	12.84%
Additional Benchmark## (CAGR)	-13.60%	-1.43%	4.60%	10.95%

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 (Rs.)	1,20,000	3,60,000	6,00,000	19,80,000
Market Value of amount Invested	1,30,481	4,44,644	9,76,438	89,50,829
Scheme Returns (CAGR)	16.66%	14.23%	19.58%	16.40%
Benchmark returns# (CAGR)	-9.32%	0.90%	11.98%	12.08%
Additional Benchmark## (CAGR)	-13.60%	-1.43%	4.60%	11.07%

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 (Rs.)	1,20,000	3,60,000	6,00,000	16,50,000
Market Value of amount Invested	1,31,619	4,56,162	10,20,362	73,75,090
Scheme Returns (CAGR)	18.52%	16.02%	21.39%	19.83%
Benchmark returns# (CAGR)	-9.32%	0.90%	11.98%	13.65%
Additional Benchmark## (CAGR)	-13.60%	-1.43%	4.60%	10.95%

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, 2026 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (Rs.)	1,20,000	3,60,000	6,00,000	12,30,000
Market Value of amount Invested	1,30,186	4,23,132	8,66,120	29,61,425
Scheme Returns (CAGR)	16.18%	10.80%	14.67%	16.31%
Benchmark returns# (CAGR)	4.37%	6.93%	12.17%	14.37%
Additional Benchmark## (CAGR)	-13.60%	-1.43%	4.60%	10.28%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (Rs.)	1,20,000	3,60,000	6,00,000	12,30,000
Market Value of amount Invested	1,31,141	4,32,177	8,97,054	31,70,059
Scheme Returns (CAGR)	17.74%	12.25%	16.10%	17.54%
Benchmark returns# (CAGR)	4.37%	6.93%	12.17%	14.37%
Additional Benchmark## (CAGR)	-13.60%	-1.43%	4.60%	10.28%

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 (Rs.)	1,20,000	3,60,000	6,00,000	9,30,000
Market Value of amount Invested	1,47,291	4,77,638	10,05,497	25,86,371
Scheme Returns (CAGR)	44.93%	19.28%	20.78%	25.69%
Benchmark returns# (CAGR)	12.79%	7.64%	14.68%	19.97%
Additional Benchmark## (CAGR)	-13.60%	-1.43%	4.60%	9.38%

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 (Rs.)	1,20,000	3,60,000	6,00,000	9,30,000
Market Value of amount Invested	1,48,466	4,88,920	10,49,811	28,04,701
Scheme Returns (CAGR)	46.97%	20.96%	22.57%	27.73%
Benchmark returns# (CAGR)	12.79%	7.64%	14.68%	19.97%
Additional Benchmark## (CAGR)	-13.60%	-1.43%	4.60%	9.38%

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 (Rs.)	1,20,000	3,60,000	6,00,000	7,60,000
Market Value of amount Invested	1,27,358	4,15,643	8,78,415	13,34,154
Scheme Returns (CAGR)	11.62%	9.57%	15.25%	17.59%
Benchmark returns# (CAGR)	-6.65%	1.71%	7.82%	10.69%
Additional Benchmark## (CAGR)	-13.60%	-1.43%	4.60%	7.56%

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 (Rs.)	1,20,000	3,60,000	6,00,000	7,60,000
Market Value of amount Invested	1,28,296	4,25,351	9,16,241	14,13,551
Scheme Returns (CAGR)	13.12%	11.16%	16.97%	19.41%
Benchmark returns# (CAGR)	-6.65%	1.71%	7.82%	10.69%
Additional Benchmark## (CAGR)	-13.60%	-1.43%	4.60%	7.56%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

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

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

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

How to Read a Factsheet

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

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

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

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

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

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

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

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

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

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

IDCW: Income Distribution cum Capital Withdrawal

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

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

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

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

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

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

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

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

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

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

Disclaimer/Statutory Details

The data in the Factsheet is updated up to July 31, 2026 unless indicated otherwise. Statements relating to outlook and forecast are the opinions of the Author. The views expressed by the author are personal and are not necessarily that of Bank of India Investment Managers Private Limited. This report is for information purpose only and is not intended to be any investment advice. Please make independent research/ obtain professional help before taking any decision of investment/ sale. AMC makes no representation as to the quality, liquidity or market perception of any securities/ issuer/ borrower, if described in the report above, nor does it provide any guarantee whatsoever. Information and material used in this report are believed to be from reliable sources. However, AMC does not warrant the accuracy, reasonableness and/or completeness of any information. AMC does not undertake to update any information or material in this report. Decisions taken by you based on the information provided in this report are to your own account and risk. AMC and any of its officers, directors and employees shall not be liable for any loss or damage of any nature, as also any loss or profit in any way arising from the use of this material in any manner. AMC or its directors, officers and employees, including author of this report/ persons involved in the preparation or issuance of this report may, from time to time, have long or short positions in, and buy or sell the securities, if any, mentioned herein or have other potential conflict of interest with respect to any recommendation and related information and opinions given in the report/ report. This report, or any part of it, should not be duplicated, or contents altered/ modified, in whole or in part in any form and or re-distributed without AMC's prior written consent. © Bank of India Investment Managers Private Limited 2026.

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

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

• **Ahmedabad** - Office No. 604 6th Floor, Building Name - Sun Square, C. G. Road, Navrangpura, Ahmedabad - 380006. • **Andheri** - Office No. 314, The Summit Business Park Premises Co-operative Society Ltd, Andheri (East), Mumbai - 400069. • **Bangalore** - Unit No. E-811, 8th Floor, Prestige Meridian-I, Municipal No.29/92, Mahatma Gandhi Road, Bangalore - 560001. • **Chandigarh** - 205, Megabyte Business Centre, SCO-333-334, 1st Floor, Sec-35B Chandigarh - 160 022. • **Chennai** - Cabin No. 308, Apeejay Business 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 Lane, Penderghast Road, Secunderabad - 500 003. • **Indore** - Office No. 405, 4th Floor, D. M. Tower, Indore, Madhya Pradesh - 452001. • **Jaipur** - Office No.154, 1st Floor, Ganpati Plaza, M I Road, Jaipur - 302 001. • **Kolkata** - OM Tower, Room No. -1008, 32, Jawahar Lal Nehru Road, Kolkata - 700071. • **Lucknow** - Office Number - F-105, Wing-A, Ski-Hi Chambers, 11/05 park road, lucknow-226001. • **Mumbai** - B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. • **New Delhi** - Office Number 605, 6th Floor, Kailash Building, 26, K. G. Marg, New Delhi - 110001. • **Nashik** - 106, B-Wing ABH Capital, Opposite Ramayana Bunglow, Tilakwadi, Nashik - 422001. • **Nagpur** - Office No. 527, 5th Floor, SAS Business Centre, Wardha Road, Ramdas Peth, Nagpur - 440010. • **Patna** - Office No. 406, 4th Floor, Ashiana Hariniwas Complex, Dark Bungalow Road, Bandar Bagicha, Frazier Road Area, Patna - 800001. • **Pune** - 303, 3rd Floor, Karan Seleane Apartment, CTS No 85/1-2, 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 - 282002. • **Ahmedabad**: Shop 11 & 12, 3rd Eye, Near Girish Cold Drinks, C G Road, Ahmedabad - 380006. • **Ahmednagar**: Baiju Heights, Opposite to Canara Bank, Near old Vasant Talkies, Market Yard Road, Ahilyanagar, 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**: Post 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 Show Room, Grid Char Rasta, Anand - 380 001. • **Andheri**: Office no 204 B wing 2nd floor, Siddhi Aura, Nityanand Nagar 3 CHSL, Sahar Road, Andheri East, Mumbai 400069. Maharashtra • **Asansol**: 112/N, G. T. Road, Bhanga Pachil, G. T. Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • **Aurangabad**: Shop No B 38, Motwala 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 Sewak Saloon Building Traffic Point Tripura West Agartala 790001 • **Ajmer**: C/O Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer - 305001. • **Amaravathi**: Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jatambh Square Amaravathi 444601 • **Ananthapur**: #131/4 Vishnu Priya Complex Beside Sbi Bank Near Tower Clock Ananthapur - 515001. • **Alappuzha**: Sree Raja Rajeswari Building, Ground Floor, Church Adambulacral Ward, Alappuzha, Kerala- 688011. • **Bangalore**: Unit No- 201, No-65, Surasa Enclave, 2nd Floor, Puttanna Road, Gandhi Bazar, Basavanagudi, Bangalore - 560004. • **Bareilly**: Tola Ram Building 68E, Civil Lines Choupla Chauraha, Above Bajaj Gold Loan, Bareilly - 243001. • **Bankura**: Plot Nos- 80/1/Anatuchati 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, Mathiani Road, Begusarai, Bihar - 851 101. • **Belgaum**: First Floor, Orionis Ozone apartment, shop no.101, opp Jain Mandir, Near to Subhash photo studio, Somwarpeth, RPD Cross, Tilakwadi, Belgaum - 540006. • **Bellary**: Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Arcade, Bellary - 583103. • **Bhagalpur**: 3rd Floor, Hakim Devi Prasad Bhawan, Dr. Rajendra Prasad Road, Beside Raymond Showroom, Near Ghantaghar, Bhagalpur, Bihar - 812002. • **Bhatinda**: Mcb-2-3-01043, 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, Saneel Road, Bhubaneswar - 751 007. • **Bilaspur**: Anandam Plaza, Shop No. 306; 3rd Floor, Vyapar Vihar Main Road, Chattingnagar, Bilaspur-450001. • **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. • **Balasoar**: 1-B, 1st Floor, Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasoar 756001. • **Berhampur (OR)**: Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharman Nagar Near Lohiya Motor Berhampur (Or) 760001. • **Bharuch**: 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bhuruch 392001 • **Bhilai**: Office No. 2, 1st Floor, Plot No. 9/6, Nehru Nagar (Echt), Bhilai 490020. • **Bhilwara**: Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001 • **Bikaner**: H.No. 10, Himtastar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001 • **Calicut**: Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh**: SCO No. 2475-2476, 1st Floor, Sector 22 C, Chandigarh - 160022. • **Chennai**: 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • **Chinsurah**: No : 96, Po: Chinsurah Doctors Lane, Chinsurah - 712101. • **Cochin**: 1st Floor, Matsun Towers, Building 14/6505, AK Seshadri Road, Near MG Road Metro Pillar 689, Ernakulam, Cochin - 682011. • **Coimbatore**: 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cooch Behar**: Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District Cooch Behar, PIN-735101, West Bengal. • **Cuttack**: D. Market, 305 Jagannath Bhawan Complex, First Floor Bk - Professor Pada Road, PO - Arundha Market, Badambaadi Colony, Cuttack - 753012. • **Chandrapur**: C/o Global Financial Services, 2nd Floor, Raghuvanshi Complex, Near Azad Garden, Chandrapur, Maharashtra-424202. • **Davangere**: D. No 162/6, 1st Floor, 3rd Main P Extension, Davangere Taluk Davangere Mandia, Davangere, Karnataka - 577002. • **Darbhanga**: H.No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar - 846 004. • **Dehradun**: Shop No-809/7999, Street No-2 A Rajendra Nagar, Near Sheeha Lounge Kaulaigarh 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, Bungal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Dhule**: House No.1676, Lane No-5, Hindu Ekta Chowk, Beside HDB Finance Services, Opposite Satish Talai, Dhule - 424001. • **Eluru**: Dno-23A-7-72/73K 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**: 2nd Floor, Neelam Bata Road, Peer Ki Mazra, Nehru Groundint, Faridabad - 122 001. • **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 - Suresh solitaire, Nr. Podar International School, Kudasar, Ganganagar-382421. • **Gaya**: Opposite of Bharat Sewa Ashram, Near Dr. A. Barkat Multispecialty Hospital, Swarajpuri Road, Gaya- 823001. • **Ghatkopar**: 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • **Ghaziabad**: Second Floor, 8, Advocate Chambers, RDC, Raj Nagar, Ghaziabad - 201002. • **Ghazipur**: House No. 148/10, Mahua Bagh, Raini Katra, Ghazipur, Uttar Pradesh - 233001. • **Gorakhpur**: Cross Road The Mall, Shop No.8-9, 4th Floor, Bank Road, Gorakhpur - 273001. • **Guntur**: 2nd Shatter, 1st Floor, Hino. 6-14-48, 14/2 Lane, Arundal Pet, Guntur - 522002. • **Gurgaon**: No:212A 2nd Floor Vipul Agora, M. G. Road, Gurgaon -122001. • **Guwahati**: 2nd Floor, Dihang Arcade, Near Rajiv Bhawan, ABC, GS Road, Guwahati - 781005. • **Gwalior**: City Centre, Near Axis Bank, Gwalior - 474011. • **Haldwani**: Shop No 5, Kmvn Shopping complex, Haldwani - 263139. • **Haridwar**: Shop No. 17, Bhatia Complex, Near Jamuna Palace, Haridwar - 249410. • **Hassan**: Sas No: 490 Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan, Karnataka - 573201 • **Himmatnagar**: 1st floor, Maple Crystal, Sahakari Jin, Industrial Area, Himmatnagar - 383001 - Gujarat. • **Hoshiarpur**: Unit # 5F-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur - 146001. • **Hubli**: R R Mahalakshmi 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, Serilingampally Mandal, Hyderabad - 500 032. • **Hissar**: Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001 • **Indore**: 101, Diamond Trade Center, 3-4 Diamond Colony, Near Palasia, Above Khurana Bakery, Indore - 452 001. • **Jabalpur**: 2nd Floor, 290/1 (165-New), Near Bhavarti Garden, Jabalpur - 482 001. • **Jaipur**: Office No 101, 1st Floor, Okay Plus Tower, Next To Kalyan Jewellers, Government Hospital Circle, Ajmer Road, Jaipur - 302 001. • **Jalandhar**: Office No 7, 3rd Floor, City Square Building, E-1197 Civil Lines, Jalandhar - 144001. • **Jammu**: 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180 004. • **Jamshedpur**: Madhukuni, 3rd Floor, Q Road, Sakshi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur**: Flat No. B, Ground Floor, Jodhana Arcade Complex, Near Safi Petrol Pump, Bombay Motor Circle, Jodhpur - 342003. • **Jalgaon**: 3rd Floor, 269 Jale Plaza, Baliram Peth, Near Kishore Agencies, Jalgaon - 425001. • **Jhansi**: 1st Floor, Basera Arcade, Opp. Major Dhyanand Stadium, BKT Chitra Road, Civil Lines, Jhansi - 284001. • **Jalpaiguri**: D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101 • **Jamnagar**: 131 Madhav Plaza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008 • **Junagadh**: Noble Plaza, Near Domadiai Wadi, Kalwa Chowk, Junagadh - 362001. • **Jaunpur**: Kanhaipur, Jaunpur, 4th Floor, City Tower, Jaunpur - 222002, Uttar Pradesh. • **Kalyan**: Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivli Mahanagar Corporation) Kalyan - 421301. • **Kalyani**: Ground Floor, H No B-7/275, Kalyani, Kalyani HO, Nadia, West Bengal - 741235. • **Kanpur**: 2nd Floor of Tower-A, Virendra Smriti Complex, 15/54-B Civil Lines, Kanpur - 208001. • **Karnal**: 3 Randhir Colony, Near Doctor J. C. Bathla Hospital, Karnal, Haryana - 132001 • **Kharagpur**: 258/223/1, ICICI Bank Building, Bhawanipuri, Malancha Road, Kharagpur - 721304. • **Kolhapur**: 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. • **Kolkata**: 2/1 Russel Street, 4th Floor, Kankaria Circle, Kolkata - 700071. • **Kottayam**: 1st Floor, Sciascension Square, Railway Station Road, Collectorate P O Kottayam - 686002. • **Kannur**: 2Nd Floor Global Village Bank Road Kannur 670001. • **Karimnagar**: 2Nd Shutterhouse, 7-2-607 Sri Matha Complex, Karimnagar 505001 • **Khammam**: 15-3/3 Shop No. 5-9 1st Floor Srivatsa Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002 • **Kolam**: Sree Vigneshwara Bhavan Shastri Junction Kolam - 691001 • **Korba**: Office No.202, 2nd floor, ICRC, QUBE 97, T. Nagar, Korba -495677 • **Kota**: D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur, Kota - 324007 • **Kurnool**: Shop No:47, 2Nd Floor, S Komda Shopping Mall, Kurnool - 518001 • **Lucknow**: Office No. 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratganj, Lucknow - 226001. • **Ludhiana**: SCO 124, First Floor, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai**: No 6/16-17, 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 Brijiwasi Centrum, Near New Bus Stand, Mathura - 281001 • **Mangalore**: Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hotel Road, Mangalore - 575003. • **Margao**: S20, 2nd Floor, L & L Correia's Pride, Nearest landmark above KFC, Near KTC Bus Stand, Salcete, Margao - 403601. • **Meerut**: Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001. • **Moradabad**: Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mirzapur**: Triveni Campus, Near SBI Life, Ratanganj, Mirzapur - 231001. • **Mumbai**: 265, Birya House, Perin Nariman st, Shop No. 2, Ground Floor, next to Apna Bazar, Fort, Mumbai - 400001. • **Muzaffarpur**: Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **Mysore**: No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore - 570009. • **Malda**: Ram Krishna Pally; Ground Floor English Bazar - Malda 732101 • **Mehsana**: FF-21 Someshwar Shopping Mall Modhera Char Rasta Mehsana - 384002. • **Nagpur**: Shree Balaji Residency, Plot No. 266, Near S.N.G. Basketball Ground, Shivaji Nagar, Landmark - Opp. Wazalwar Driving School, Nagpur - 440010. • **Nanded**: Shop No. 4, Santakripa Market, G G Road, Opp.Bank of India, Nanded - 431 601. • **Nasik**: S-9, Second Floor, Suyojit Sankul, Sharanapur Road, Nasik - 422 002. • **New Delhi**: 305, New Delhi House, 27 Barakhamba Road, New Delhi - 110001. • **Noida**: F-21, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • **Nadiad**: 311-3rd Floor City Center Near Paras Circle - Nadiad 387001 • **Namakkal**: 1st Floor, 18/41, Salem Road, R. P. Pudur, Namakkal, Tamil Nadu - 637001. • **Navsari**: 103 1st Floor Landmark Mall Near Savaji Library, Navsari Gujarat Navsari 396445 • **Nellore**: 24-6-326/1, Ibarc Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003 • **Navsari**: 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. • **Panthankot**: 2nd Floor, Sahni Arcade Complex, Adj. Indira Colony Gate, Railway Road, Panthankot - 145001. • **Patiala**: B-17/423 Opposite Model College, Lower Mall, Patiala - 147001. • **Patna**: Flat No- 102, 2BHK Maa Bhawani Shirdalay, Exhibition Road, Patna - 800 001. • **Pondicherry**: No 122/108b, Muthumariamman, Koil Street, Pondicherry - 605001. • **Pune**: Ayaan Chandrika, Office No. 14, 15, 16, 2nd Floor, H. No. 1315, F. Pl. No. 701, Dadasaheb Torne Path, Off Jangli Maharaj Road, Shivajinagar, Pune - 411005. • **Ratlam**: 106 Rajawade Colony, Near Sailana Bus Stand, Ratlam (M.P.) 457001 • **Rewa**: Shop No. 2, Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001 • **Raipur**: Office No 5-13, Second Floor, Reheja Tower, Fadiadh Chowk, Jai Road, Raipur - 492 001. • **Rajahmundry**: D.No 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadrevu Vari Veedhi, T - Nagar, Rajahmundry, AP - 533 101. • **Rajkot**: 406 Prism Square Building, Near Moti Tanki Chowk, Near Kathiyawadi Gymkhana, Opp RKC School Gate, Dr. Radhakrishnan Marg, Rajkot - 360001. • **Ranchi**: Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834001. • **Rohtak**: Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001. • **Rourkela**: 1st Floor, Main Road, Udit Nagar, Rourkela, Sundargarh - 769 012. • **Saharanpur**: 1st Floor, Krishna Complex, Opp. Hathl 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, Gali No. 2/A, The Signature Building, Near Pudhari Bhavan, Sangli - 416416. • **Satara**: 7, 465 A, Govind Park Satar Bazaar, Satara - 415001 • **Serampore**: Hinterland-II, Gr. Floor, 6A, Rogh Ghat Lane, Serampore, Hooghly, West Bengal - 712201. • **Shillong**: Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793 001. • **Siliguri**: Vyom Sachitra Building, 2nd Floor, Pranami Mandir Road, Siliguri - 734001. • **Shimla**: 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. • **Shimoga**: Jayawanta Nilaya, 2nd Corss Mission Compound, Shimoga - 577201. • **Solapur**: Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. • **Sultanpur**: 1st Floor, Ramashanker Market, Civil Line, Sultanpur - 228001. • **Surat**: Ground Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395 002. • **Sikar**: First Floorsuper Tower Behind Ram Mandir Near Tapary Bagicha - Sikar 332001 • **Silchar**: N.N. Dutta Road Chowchakra Complex Premala Silchar 781001 • **Sonepat**: Shop No 207, 2nd Floor Opposite Income Tax Office, Subhash Chowk, Sonepat - 131001. • **Sri Ganganagar**: Address Shop No 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar - 335001 • **Thane**: Tropical Elite, 1st Floor, Shop No. 106, Near Navpada Police Station, Near Hari Niwas Circle, Thane West, Thane - 400602. • **Tirunelveli**: 55/18 Jency Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. • **Tirupur**: 22/1, Binny Compound Main Street, Balaji Layout, Kannipiran Colony, Binny Compound, Tirupur - 641601. • **Tirupathi**: Shop No:18-1-421/F1 City Center, K.T.Road, Airtel Backside Office, Tirupathi - 517501. • **Thrissur**: 4th Floor Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thrissur - 680001 • **Trichy**: N o 23C/1 E V R Road, Near Vekkaliannan Kalyana Mandapam Puthur - Trichy - 620017. • **Trivandrum**: 3rd Floor, No- 38 TC-82/3417, Capitol Center, Opp. Secretariat, MG Road, Trivandrum - 695 001. • **Tinsukia**: 3rd Floor, Chirwapatty Road, Tinsukia- 786125, Assam. • **Tiruvalla**: 2Nd Floorerinyer Complex Ramanchira Opp Axis Bank Thiruvalla 689107 • **Tuticorin**: 4 - B A34 - A37 Mangalmali 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 Vishwavidhyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • **Varanasi**: D.64/52, G. 4 Arihant Complex, Second Floor, Wadhwan, Shivpur, Near Petrol Pump, Varanasi - 221 010. • **Vashi**: Hawa Mahal Tech Park, 2nd, 9th Floor, Plot No 39/03, Sector 30A, Opp. Inorbit Mall, Vashi, Near Mumbai- 400 703. • **Vellore**: No 2/19, 1st Floor, Vellore City Centre, Anna Salaj, Vellore - 632001. • **Vijayawada**: Sub Register Office Road, Acharya Rangar, Bera Circle Vijayawada - 520008. • **Visakhapatnam**: D. No. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Lodge, Visakhapatnam - 530016. • **Valsad**: 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001 • **Vapi**: A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvasa Road Vapi 396191. • **Warangal**: Shop No. 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal - 506002. • **Yamuna Nagar**: B-V 185/A, 2nd Floor, Jagadri Road, Near Dav Girls College (Uco Bank Building), Pyara Chowk, Yamuna Nagar - 135001.

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to build a sustainable portfolio



PERFECT PLAY

is when you have a mix of all skills!

Bank of India Multi Cap Fund

Key Features



Emphasizes high conviction across market cap



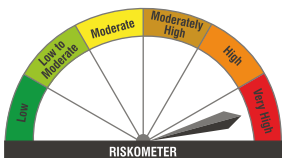
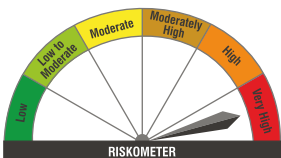
No sector bias



Blend of growth and value



Disciplined allocation across market cap

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on September 30, 2026	Benchmark ¹ Risk-o-meter as on September 30, 2026	Bank of India Multi Cap Fund (An open ended equity scheme investing 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	This product is suitable for investors who are seeking* • Long term capital appreciation. • Investments in equity and equity related instruments across large cap, mid cap, small cap stocks. *Investor should consult their financial advisor if they are not clear about the suitability of the product.

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



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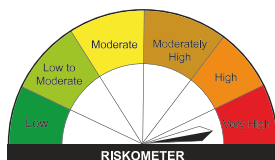
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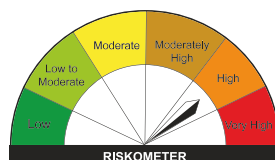
PRODUCT LABEL

Risk-o-meter is based on the scheme portfolio as on September 30, 2026



Investors understand that their principal will be at very high risk

Benchmark* Risk-o-meter as on September 30, 2026



Benchmark riskometer is at high risk

Bank of India Aggressive Hybrid 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.

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

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

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