

**Generations change but
consumption endures!**

Presenting

Bank of India Consumption Fund

Key Features



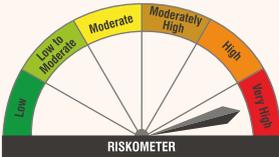
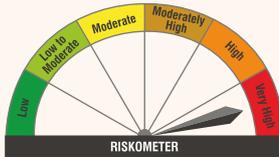
Invests in India's growing household consumption basket



Capture India's growth story and evolving consumer trends



Resilient sectors driven by consumer demand

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on January 31, 2026	Benchmark* Risk-o-meter as on January 31, 2026	Bank of India Consumption Fund (An open ended equity scheme following consumption theme)
	 <p>RISKOMETER</p>	 <p>RISKOMETER</p>	<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • 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.
	<p>Investors understand that their principal will be at very high risk</p>	<p>Benchmark riskometer is at very high risk</p>	<p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>

#Nifty India Consumption Total Return Index (TRI)



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**Fund Performance - Regular Plan**

(As on January 30, 2026)

Fund Manager - Nitin Gosar**Current Value of Standard Investment of ₹ 10000**

Period [@]	Scheme Returns (%) [^]	Benchmark Returns [#] (%)	Additional Benchmark Returns ^{##} (%)	Scheme Returns (₹)	Benchmark Returns [#] (₹)	Additional Benchmark Returns ^{##} (₹)
1 year	4.57%	4.20%	8.97%	10,457	10,420	10,897
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	2.60%	2.78%	7.81%	10,290	10,311	10,875

"Nifty Consumption TRI"

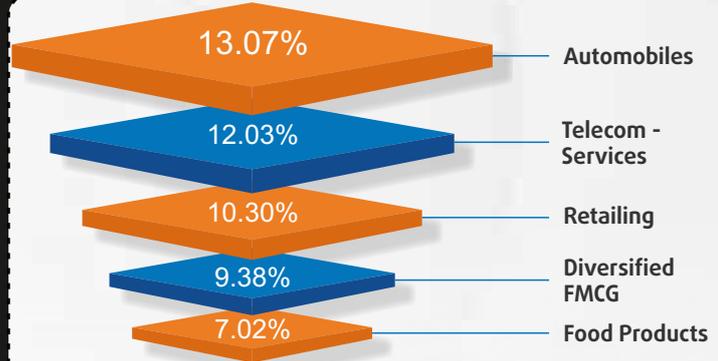
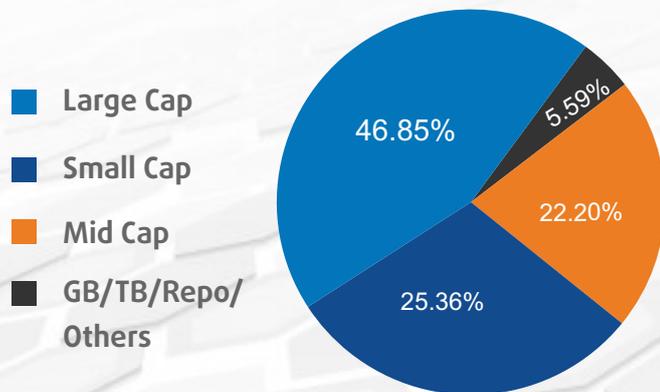
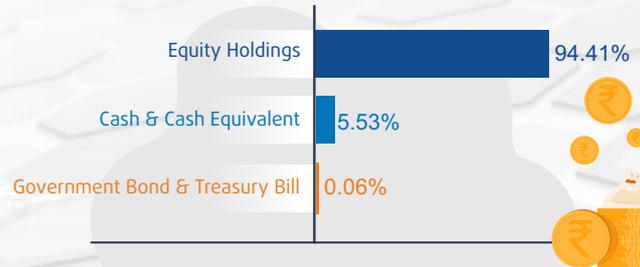
##Nifty 50 TRI

[^] 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.

- 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.
- Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication..
- Different plans shall have a different expense structure.
- For performance of other schemes managed by Mr. Nitin Gosar and direct plan of this scheme, [click here](#)

Top 10 Equity Holdings

Bharti Airtel Limited	9.70%
ITC Limited	7.24%
Britannia Industries Limited	6.98%
Hero MotoCorp Limited	5.23%
Mahindra & Mahindra Limited	5.08%
United Spirits Limited	4.16%
FSN E-Commerce Ventures Limited	3.85%
Apollo Hospitals Enterprise Limited	3.32%
Aditya Vision Ltd	3.10%
Stylam Industries Limited	3.09%

Top 5 Sector Allocation**MCAP Categorization****Asset Allocation**

The above details are as on January 31, 2026

