

**Generations change but  
consumption endures!**

**Presenting**

# Bank of India Consumption Fund

## Key Features



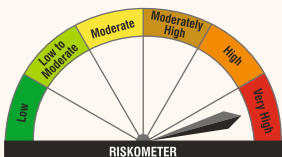
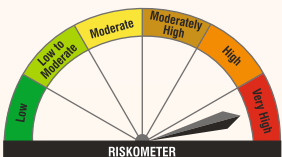
Invests in India's  
growing household  
consumption basket



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 July 31, 2025	Benchmark* Risk-o-meter as on July 31, 2025	Bank of India Consumption Fund (An open ended equity scheme following consumption theme)
	 <p>Investors understand that their principal will be at very high risk</p>	 <p>Benchmark riskometer is at very high risk</p>	<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> <li>• Long term capital appreciation.</li> <li>• An equity scheme investing in equity &amp; equity related securities of companies engaged in consumption and consumption related sector or allied sectors.</li> </ul> <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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**MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.**

**Date of Allotment**

December 20, 2024

**Benchmark**

Nifty India Consumption TRI

**Fund Performance - Regular Plan**

(As on July 31, 2025)

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

Period <sup>@</sup>	Scheme Returns (%) ^	Benchmark Returns <sup>#</sup> (%)	Additional Benchmark Returns <sup>##</sup> (%)	Scheme Returns (₹)	Benchmark Returns <sup>#</sup> (₹)	Additional Benchmark Returns <sup>##</sup> (₹)
6 Months	8.54%	6.40%	6.17%	10,854	10,640	10,617
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*	6.80%	5.28%	5.95%	10,412	10,321	10,361

"Nifty Consumption TRI"

##Nifty 50 TRI

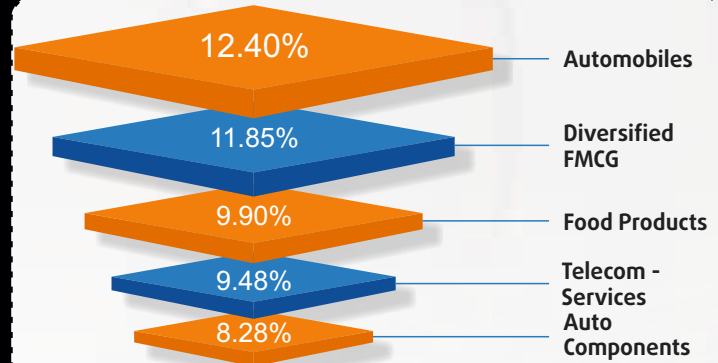
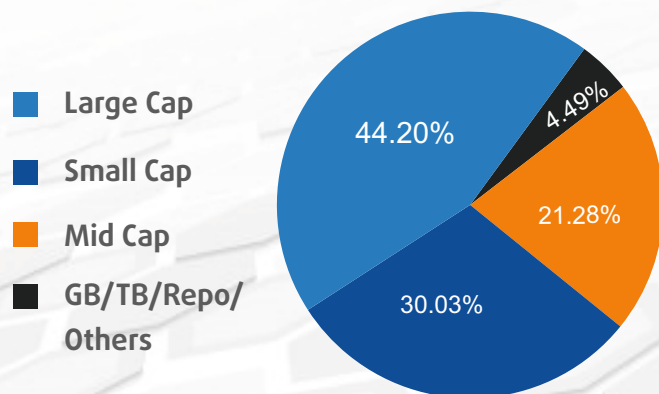
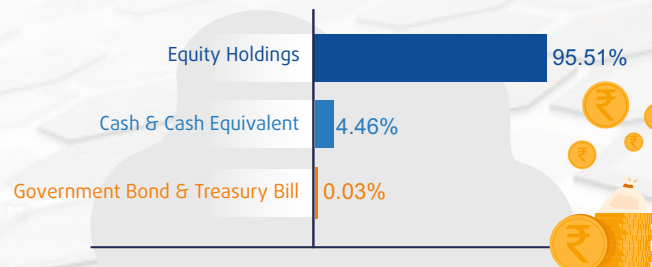
^ Past performance may or may not be sustained in the future. \*Date of Allotment - December 20, 2024. Above returns are on Simple Annualized Return.

@ 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.

- 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**

ITC Limited	9.56%
Bharti Airtel Limited	9.48%
Britannia Industries Limited	7.06%
Hero MotoCorp Limited	5.09%
Mahindra & Mahindra Limited	4.77%
Apollo Hospitals Enterprise Limited	4.76%
FSN E-Commerce Ventures Limited	3.86%
Oberoi Realty Limited	3.20%
ICICI Lombard General Insurance Co. Ltd.	3.12%
Eris Lifesciences Limited	3.04%

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

The above details are as on July 31, 2025



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