

**JAB BALANCE KI HO MAJBOOT PAKAD TO
MARKET KE UTAR CHADHAV KA KYU HO DARR**

Bank of India 
Mutual Fund

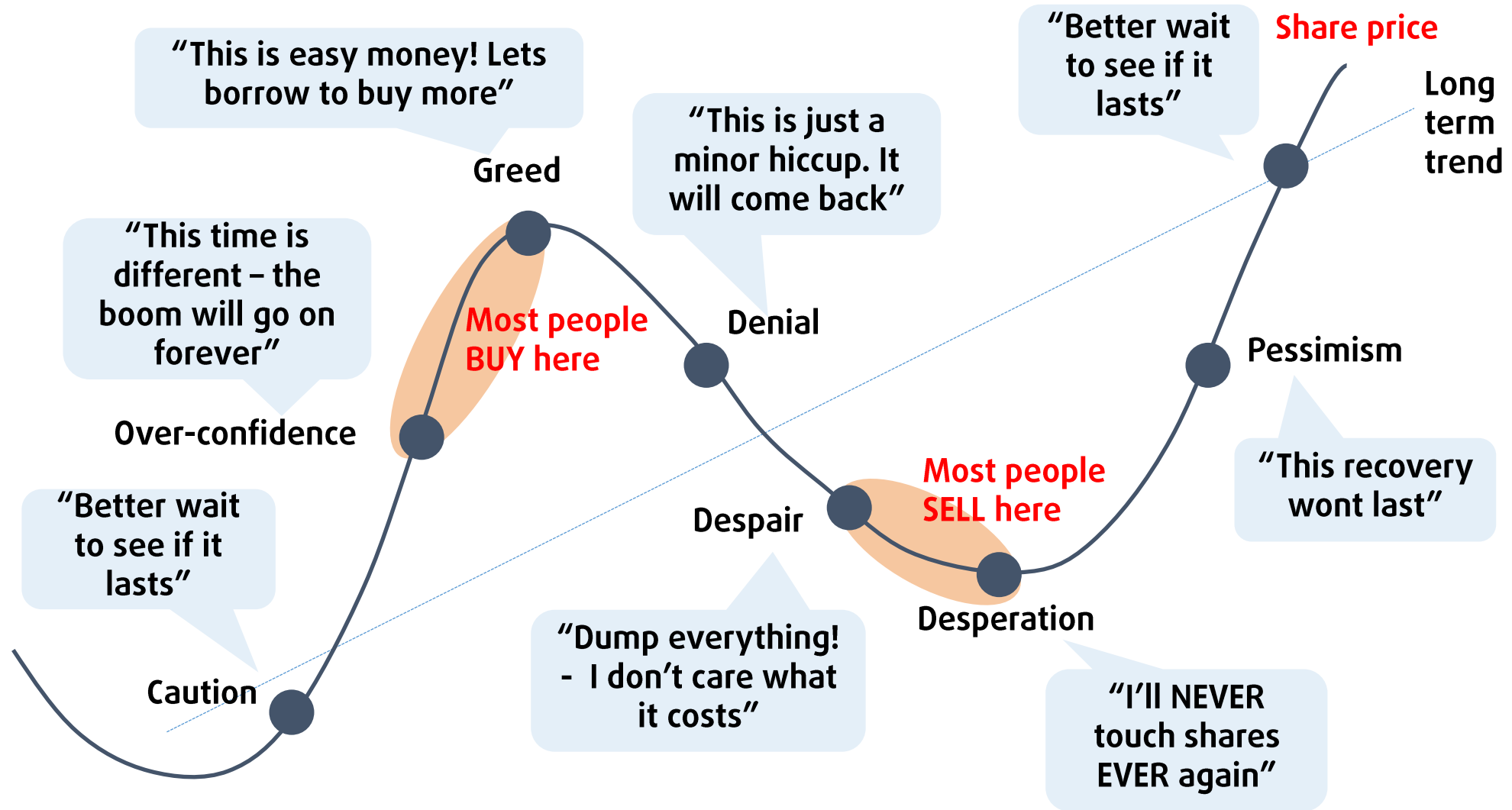
BANK OF INDIA BALANCED ADVANTAGE FUND

(An Open Ended Dynamic Asset Allocation Fund)

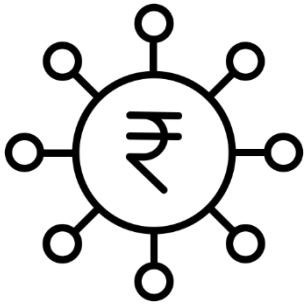
MUTUAL FUNDS *Sahi Hai*

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

Better said than done: Buying low and selling high



Why invest in Balanced Advantage Funds



Dynamic Asset Allocation
Model based on Critical
Market Parameters –
Valuation, Trends,
Sentiment



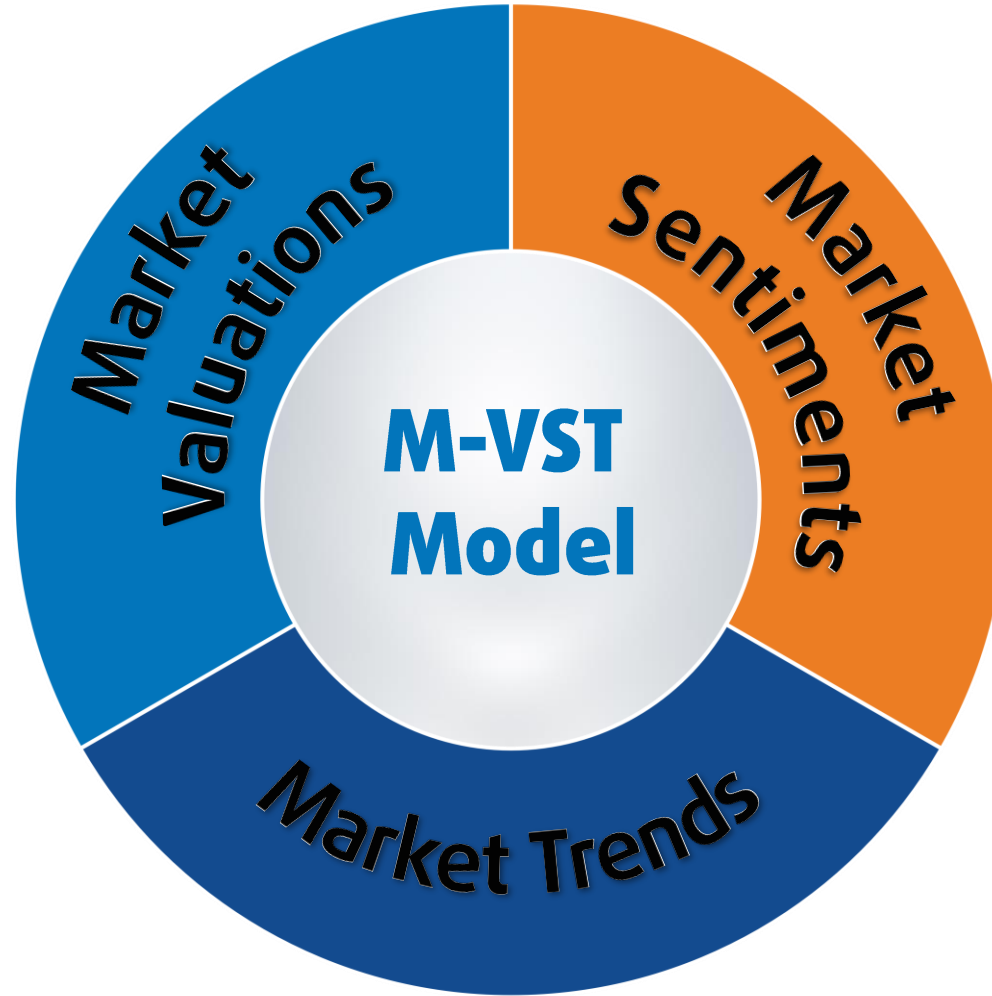
Helps deal with Market
Volatility



Investment across top 100 stocks
by market capitalisation



Efficient &
Agile
Hedging for
executing
Asset
Allocation
changes



Our BAF Method: The M-VST Model Inputs

MARKET VALUATIONS

“Market valuation” is usually used to describe how much a company or index is worth on relative basis over time. Aggregate index earnings on a rolling basis coupled with prevailing market levels provide insights to relative market valuations from a **Fundamental Perspective**. It may also be expressed in the form of mathematical ratios such as P/E , P/B ratios etc.

MARKET SENTIMENTS

Market sentiments refers to the aggregate attitude & behaviour of investors towards financial markets . In broad terms, quantitative screeners, volatility measures and indicators from open positions in derivatives markets may provide important cues from a **Behavioral Perspective**, at any point of time in a market .

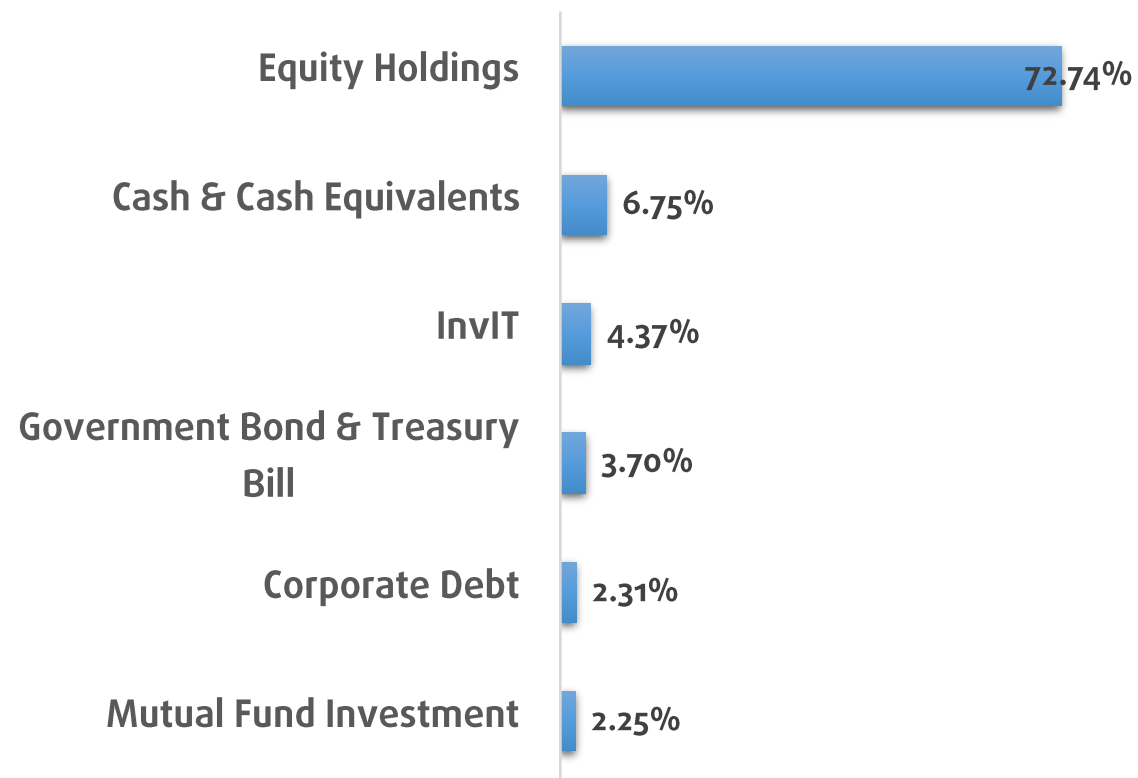
MARKET TRENDS

A market trend is a perceived tendency of financial markets to move in a particular direction over time . This can be ascertained by various averages and other trend indicators. Weight of evidence from such indicators provides us a useful **Technical Perspective** as input for our asset allocation model

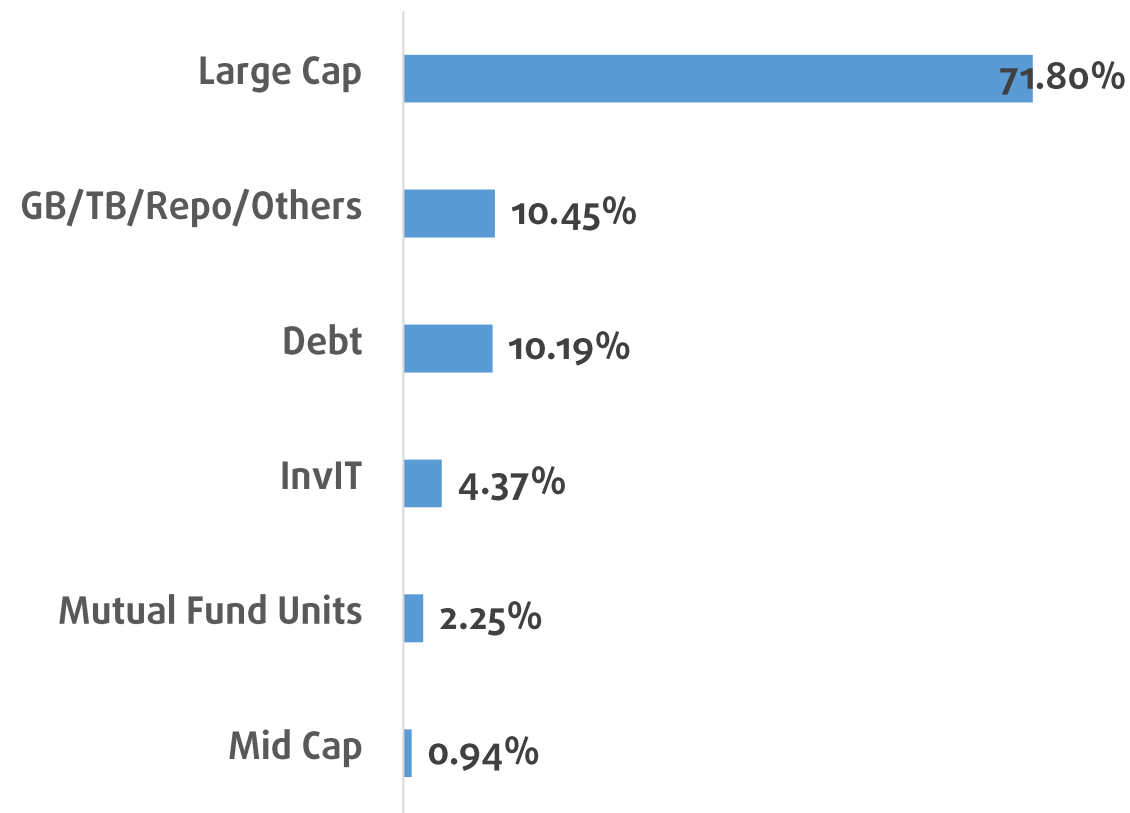
Portfolio Features

- Equity allocation between 30% to 80% of the AUM (unhedged equity) is calculated daily by our M-VST allocation model on day end basis.
- The allocation change has no fixed calendar date and is carried out as determined by the model (on the 6th business day ONLY in case a change is indicated by the M-VST model for 5 successive Business Days).
- The fund invests in large-cap stocks (top 100 by market cap) with over 80% allocation to Nifty50 Stocks.
- Higher allocation to Nifty50 stocks helps in keeping the portfolio liquid, which helps in easy shift in portfolio based on the M-VST Model.
- The equity allocation change is incorporated by hedging or un-hedging the underlined Nifty50 stock.
- The fixed income allocation is very conservatively placed and funds look to generate alpha by accrual and duration roll down strategies rather than active duration management.
- The Fund also look to allocate some amount to InvITs to enable higher accrual over a period of time.

Asset Allocation



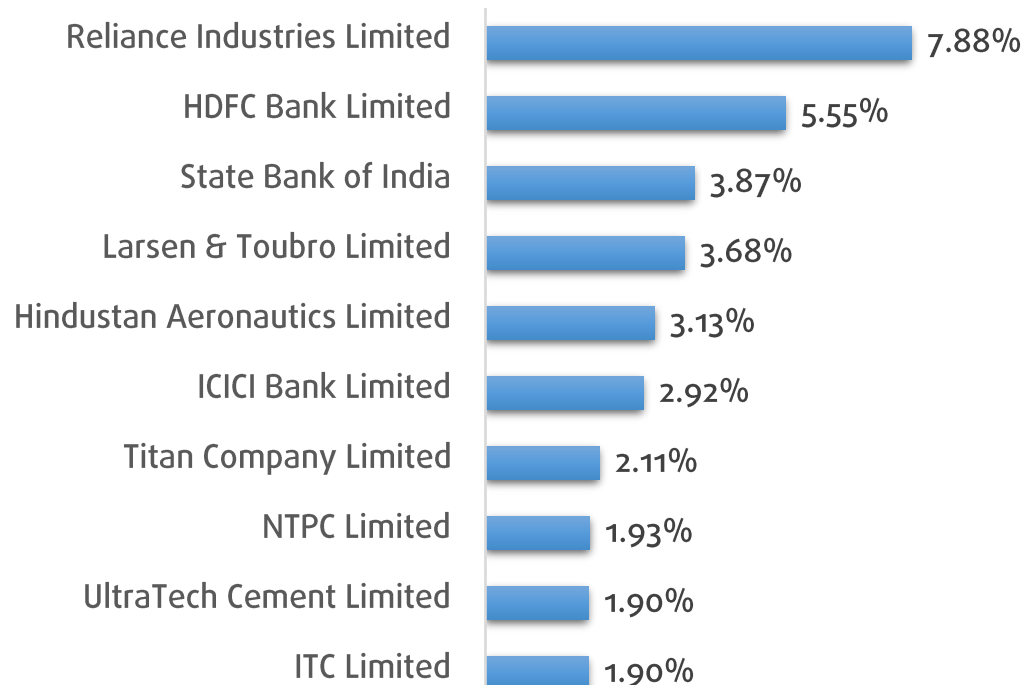
Market Capitalisation



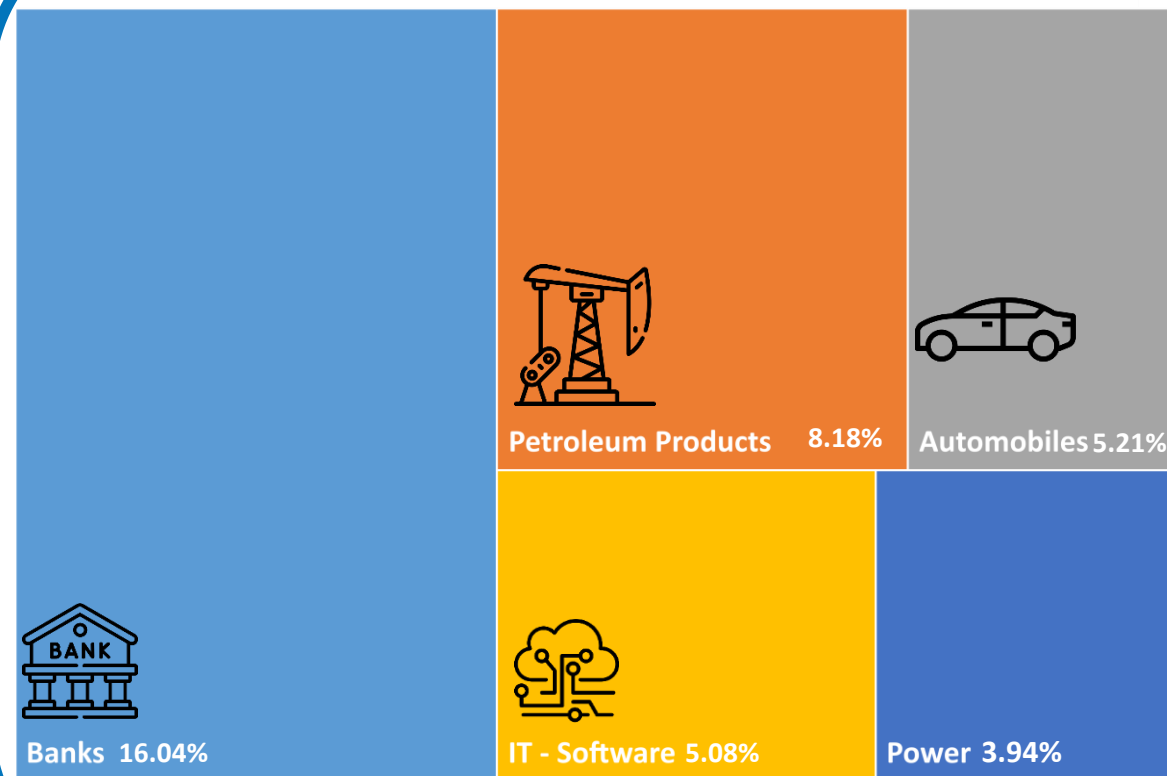
Equity Allocation

Top 10 Portfolio Holdings

Series 1



Top 5 Equity Industry Allocation



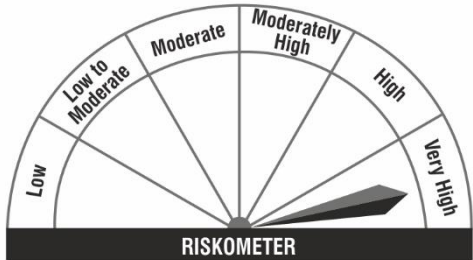
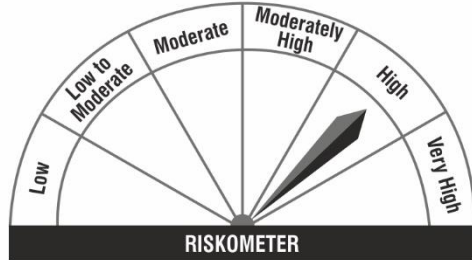
Fund Facts

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.

Type	Open Ended Dynamic Asset Allocation Fund
Benchmark	Nifty 50 Hybrid Composite Debt 50: 50 Index Total Return Index (TRI)
Fund Manager	Mr. Alok Singh (w.e.f December 1, 2021)
Exit Load	<ul style="list-style-type: none">For redemption/switch out of initial units allotted within 3 months from the date of allotment :1% Exit LoadAny redemption/switch out from the date of allotment of units after 3 months: NIL

Product Label

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on April 30, 2024	Benchmark Risk-o-meter as on April 30, 2024^
<ul style="list-style-type: none"> Long term capital appreciation. Dynamic asset allocation between equity and fixed income based on equity market valuations. 	 <p>Investors understand that their principal will be at very high risk</p>	 <p>Benchmark risk-o-meter is at high risk</p>

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

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

SEBI Categorisation

1. Large cap firms - Firms ranked between 1 and 100 by full market capitalisation.
2. Mid cap firms - Firms ranked between 101 and 250 by full market capitalisation.
3. Small cap firms - Firms ranked above 251 by full market capitalisation.

Disclaimer

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