

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.

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.

Fund Manager



Mithraem Bharucha

Over 15 years of experience in Fixed Income market domain & investment strategy development.

Other Parameters

Average/
Residual
Maturity

1 Day

Macaulay
Duration

1 Day

Modified
Duration

1 Day

Annualised
Yield

5.45%

Potential Risk Class Matrix

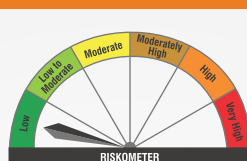
Interest Rate Risk	Credit Risk		
	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

Date of Allotment January 28, 2020

Benchmark Tier 1: CRISIL Liquid Overnight Index

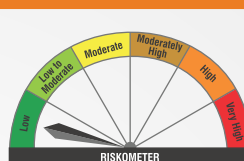
Product Label

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



Investors understand that their principal will be at low risk

Benchmark[#] Risk-o-meter as on June 30, 2026



Benchmark riskometer is at low risk

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.)

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.

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

#Tier 1: CRISIL Liquid Overnight Index

Fund Performance - Regular Plan

(As on June 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Tier 1 Benchmark Returns* (%)	Additional Benchmark Returns** (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns* (₹)	Additional Benchmark Returns** (₹)
7 Days	5.25%	5.30%	11.89%	10,010	10,010	10,022
15 Days	5.16%	5.25%	9.12%	10,021	10,021	10,036
30 Days	5.11%	5.22%	9.13%	10,041	10,042	10,072
3 months	5.77%	5.15%	4.86%	10,141	10,126	10,119
6 months	5.50%	5.13%	4.17%	10,272	10,261	10,210
1 year	5.56%	5.33%	4.27%	10,556	10,533	10,427
3 years	6.30%	6.19%	6.40%	12,012	11,977	12,047
5 years	5.71%	5.66%	5.72%	13,572	13,171	13,205
Since inception*	5.18%	5.13%	5.57%	13,835	13,789	14,164

#Tier 1: CRISIL Liquid Overnight Index
##CRISIL 1 Year T-bill Index

^ 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.
For performance of other schemes managed by Mr. Mithraem Bharucha and direct plan of this scheme, [click here](#)

All data are as on June 30, 2026