

# Bank of India Liquid Fund

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

## 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.

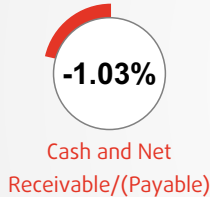
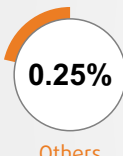
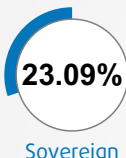
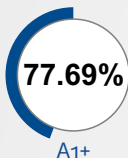
## Fund Manager



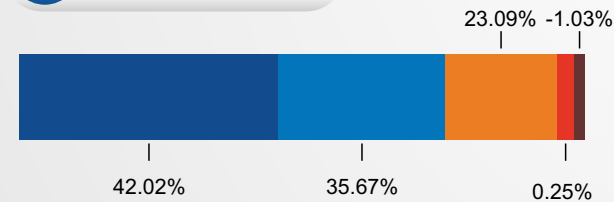
### Mithraem Bharucha

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

## Credit Profile



## Composition by Assets



### Duration

- Certificate of Deposit
- Commercial Paper
- Government Bond & Treasury Bills
- Corporate Debt Market Development Fund
- Cash and Net Receivable/(Payable)

## Other Parameters

Average/Residual Maturity	Macaulay Duration	Modified Duration	Annualised Yield
0.17 Years	0.17 Years	0.17 Years	6.94%

**Date of Allotment** July 16, 2008 | **Benchmark** Tier 1: CRISIL Liquid Debt A-I Index

## Product Label

Risk-o-meter is based on the scheme portfolio as on March 31, 2025	Benchmark <sup>#</sup> Risk-o-meter as on March 31, 2025	Bank of India Liquid Fund (An Open Ended Liquid Scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.)
		This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> <li>Income over short term.</li> <li>Investment in Debt and Money Market Instruments.</li> </ul>
Investors understand that their principal will be at low to moderate risk	Benchmark riskometer is at low to moderate risk	*Investors should consult their financial advisor if they are not clear about the suitability of the product.

#Tier 1: CRISIL Liquid Debt A-I Index

## Fund Performance

(As on March 31, 2025)

Period <sup>®</sup>	Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000			
	Regular Plan <sup>*</sup>	Direct Plan <sup>#</sup>	Tier 1 Benchmark Returns <sup>**</sup> (%)	Additional Benchmark Returns <sup>***</sup> (%)	Regular Plan <sup>*</sup>	Direct Plan <sup>#</sup>	Tier 1 Benchmark Returns <sup>**</sup> (₹)	Additional Benchmark Returns <sup>***</sup> (₹)
7 Days	10.95%	10.98%	9.37%	7.46%	10,020	10,020	10,017	10,014
15 Days	9.16%	9.20%	8.36%	8.23%	10,036	10,036	10,033	10,033
30 Days	7.81%	7.84%	7.43%	7.02%	10,064	10,064	10,061	10,058
1 year	7.38%	7.41%	7.24%	7.49%	10,738	10,741	10,724	10,749
3 years	6.78%	6.83%	6.75%	6.39%	12,178	12,195	12,168	12,043
5 years	5.44%	5.50%	5.51%	5.51%	13,036	13,074	13,075	13,079
Since inception	6.70%	6.87%	6.82%	6.39%	29,575	22,590	30,138	28,174

#CRISIL Liquid Debt A-I Index  
##CRISIL 1 Year T-bill Index

<sup>^</sup> Past performance may or may not be sustained in the future.  
Date of Allotment - <sup>\*</sup>Regular Plan: March 18, 2009 #Direct Plan: January 1, 2013.  
Above returns are in Compounded Annual Growth Rate (CAGR).  
<sup>@</sup> 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 5 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual.  
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.  
4. Benchmark and Additional Benchmark performance is computed as on 28th March, 2025, since values for 31st March 2025 are not available.

For performance of other schemes managed by Mr. Mithraem Bharucha, [click here](#)

## Potential Risk Class Matrix

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

All data are as on March 31, 2025