

# Bank of India Liquid Fund

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

Bank of India  
Mutual Fund

## 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

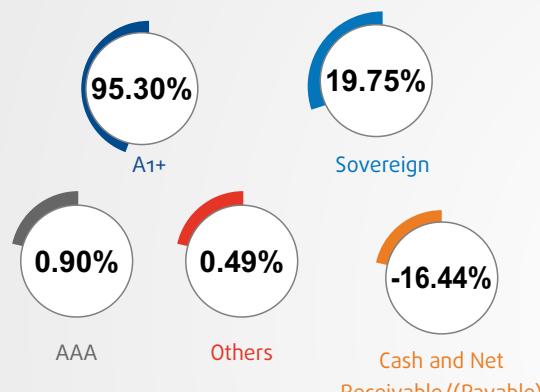


### Mithraem Bharucha

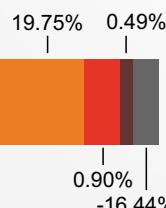
Over 15 years of experience in Fixed Income market domain & investment strategy development.



### Credit Profile



### Composition by Assets



### Duration

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



### Other Parameters

| Average/Residual Maturity | Macaulay Duration | Modified Duration | Annualised Yield |
|---------------------------|-------------------|-------------------|------------------|
| 0.14 Years                | 0.17 Years        | 0.17 Years        | 5.94%            |

Date of Allotment

July 16, 2008

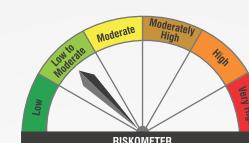
Benchmark

Tier 1: CRISIL Liquid Debt A-I Index



### Product Label

Risk-o-meter is based on the scheme portfolio as on December 31, 2025



#Tier 1: CRISIL Liquid Debt A-I Index

Benchmark<sup>”</sup> Risk-o-meter as on December 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\*:

- Income over short term.
- Investment in Debt and Money Market Instruments.

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



### Fund Performance - Regular Plan

(As on December 31, 2025)

| Fund Manager - Mithraem Bharucha |                      |                                           | Current Value of Standard Investment of ₹ 10000 |                                           |                                                |
|----------------------------------|----------------------|-------------------------------------------|-------------------------------------------------|-------------------------------------------|------------------------------------------------|
| Period <sup>®</sup>              | Scheme Returns (%) ^ | Tier 1 Benchmark Returns <sup>”</sup> (%) | Scheme Returns (₹)                              | Tier 1 Benchmark Returns <sup>”</sup> (₹) | Additional Benchmark Returns <sup>””</sup> (₹) |
| 7 Days                           | 6.98%                | 6.22%                                     | 4.17%                                           | 10,013                                    | 10,012                                         |
| 15 Days                          | 6.67%                | 6.21%                                     | 3.23%                                           | 10,027                                    | 10,025                                         |
| 30 Days                          | 6.02%                | 5.79%                                     | 4.12%                                           | 10,050                                    | 10,048                                         |
| 3 Months                         | 5.88%                | 5.73%                                     | 4.43%                                           | 10,145                                    | 10,142                                         |
| 6 Months                         | 5.85%                | 5.74%                                     | 4.28%                                           | 10,326                                    | 10,319                                         |
| 1 year                           | 6.57%                | 6.42%                                     | 6.26%                                           | 10,657                                    | 10,642                                         |
| 3 years                          | 7.01%                | 6.93%                                     | 6.88%                                           | 12,257                                    | 12,228                                         |
| 5 years                          | 5.83%                | 5.85%                                     | 5.64%                                           | 13,280                                    | 13,287                                         |
| Since inception*                 | 6.68%                | 6.79%                                     | 6.37%                                           | 30,956                                    | 31,514                                         |
|                                  |                      |                                           |                                                 |                                           | 29,417                                         |

#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 - July 16, 2008. 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 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](#)



### Potential Risk Class Matrix

| Interest Rate 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 December 31, 2025

MUTUAL FUNDS *Sahi Hai*

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