

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.

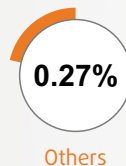
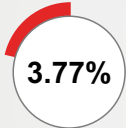
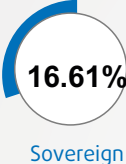
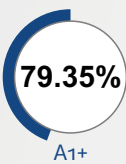
Fund Manager



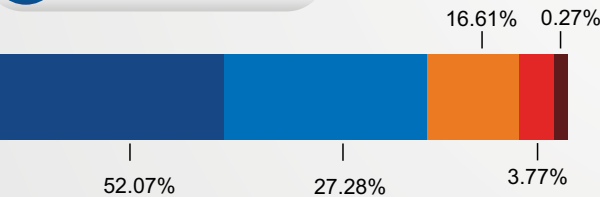
Mithraem Bharucha

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

Credit Profile



Composition by Assets



Duration

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

Other Parameters

Average/Residual Maturity	Macaulay Duration	Modified Duration	Annualised Yield
0.13 Years	0.13 Years	0.13 Years	5.64%

Date of Allotment

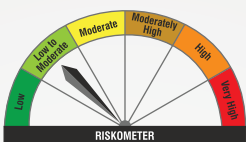
July 16, 2008

Benchmark

Tier 1: CRISIL Liquid Debt A-I Index

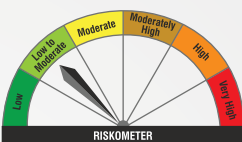
Product Label

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



Investors understand that their principal will be at low to moderate risk

Benchmark Risk-o-meter as on July 31, 2025



Benchmark riskometer is at low to moderate risk

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 July 31, 2025)

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	5.16%	5.30%	5.35%	10,010	10,010	10,010
15 Days	5.27%	5.41%	5.16%	10,021	10,022	10,021
30 Days	5.79%	5.68%	4.06%	10,048	10,047	10,034
1 year	7.11%	6.95%	7.41%	10,711	10,695	10,741
3 years	7.05%	6.99%	7.06%	12,269	12,248	12,273
5 years	5.60%	5.64%	5.58%	13,132	13,158	13,124
Since inception*	6.70%	6.81%	6.42%	30,218	30,775	28,895

#CRISIL Liquid Debt A-I Index

##CRISIL 1 Year T-bill Index

^ 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).

@ 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.

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)

Credit Risk

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 July 31, 2025