

# 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.

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

## Fund Manager



### Mithraem Bharucha

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

## Credit Profile

78.81%

A1+

20.35%

Sovereign

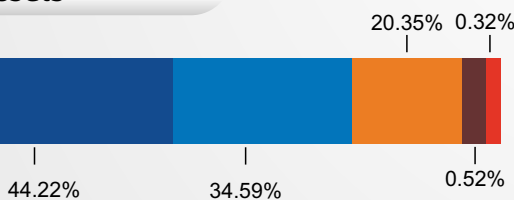
0.52%

Cash and Net Receivable/(Payable)

0.32%

Others

## Composition by Assets



### Duration

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

## Other Parameters

Average/Residual Maturity

0.11 Years

Macaulay Duration

0.11 Years

Modified Duration

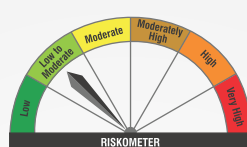
0.11 Years

Annualised Yield

6.43%

## Product Label

Risk-o-meter is based on the scheme portfolio as on May 31, 2026



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

Benchmark# Risk-o-meter as on May 31, 2026



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.

#Tier 1: CRISIL Liquid Debt A-I Index

## Fund Performance - Regular Plan

(As on May 31, 2026)

Period <sup>@</sup>	Fund Manager - Mithraem Bharucha			Current Value of Standard Investment of ₹ 10000		
	Scheme Returns (%) ^	Tier 1 Benchmark Returns* (%)	Additional Benchmark Returns** (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns* (₹)	Additional Benchmark Returns** (₹)
7 Days	6.55%	6.37%	1.78%	10,012	10,012	10,003
15 Days	5.99%	5.91%	0.27%	10,024	10,024	10,001
30 Days	5.81%	5.54%	1.62%	10,048	10,046	10,014
3 Months	6.54%	6.24%	2.66%	10,161	10,154	10,066
6 Months	6.32%	6.08%	3.34%	10,304	10,296	10,196
1 year	6.19%	6.02%	3.98%	10,619	10,602	10,398
3 years	6.94%	6.82%	6.34%	12,231	12,190	12,026
5 years	6.11%	6.08%	5.60%	13,455	13,438	13,134
Since inception*	6.68%	6.78%	6.29%	31,769	32,311	29,802

#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 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	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 May 31, 2026