

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.

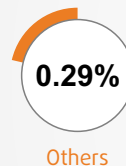
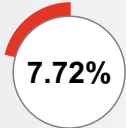
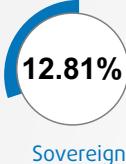
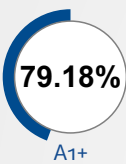
Fund Manager



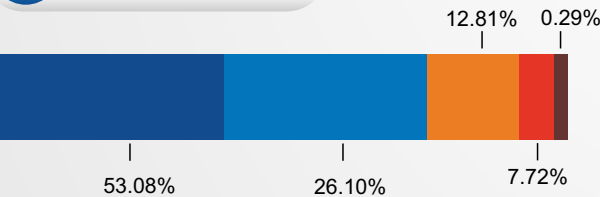
Mithraem Bharucha

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

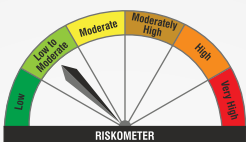
Average/Residual Maturity	Macaulay Duration	Modified Duration	Annualised Yield
0.11 Years	0.11 Years	0.11 Years	5.82%

Date of Allotment July 16, 2008

Benchmark Tier 1: CRISIL Liquid Debt A-I Index

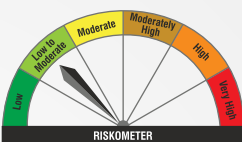
Product Label

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



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

Benchmark Risk-o-meter as on August 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 August 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	5.36%	5.39%	2.53%	10,010	10,010	10,005
15 Days	5.56%	5.53%	2.89%	10,022	10,022	10,012
30 Days	5.58%	5.58%	3.26%	10,046	10,046	10,027
3 Months	5.88%	5.80%	4.32%	10,145	10,143	10,107
6 Months	6.63%	6.44%	6.85%	10,347	10,339	10,350
1 year	6.99%	6.83%	7.05%	10,699	10,683	10,705
3 years	7.05%	6.98%	6.98%	12,270	12,247	12,246
5 years	5.64%	5.68%	5.59%	13,159	13,181	13,130
Since inception*	6.69%	6.81%	6.40%	30,361	30,921	28,975

#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 August 31, 2025