

**UNLOCK STABILITY AND GROWTH POTENTIAL WITH THE BANK OF INDIA ULTRA SHORT DURATION FUND**



**Why invest in Bank of India Ultra Short Duration Fund?**



**Provides liquidity**



**Provides regular income over short to medium term**



**Investing in instruments with Macaulay duration of the portfolio between 3 months and 6 months**

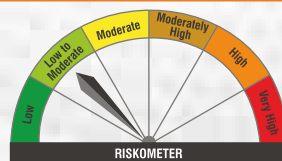
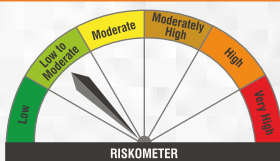
**PRODUCT LABEL**

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 Ultra Short Duration Fund**

(An open ended ultra-short term debt scheme investing in instruments with Macaulay duration of the portfolio between 3 months and 6 months. A Relatively Low Interest Rate Risk and Moderate Credit Risk.)



This product is suitable for investors who are seeking\*

- Regular income over Short to Medium term.
- Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months.

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

Benchmark riskometer is at low to moderate risk

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

#Tier 1: CRISIL Ultra Short Duration Debt A-I Index



1800-266-2676 & 1800-103-2263



[www.boimf.in](http://www.boimf.in)



[service@boimf.in](mailto:service@boimf.in)

To invest scan the QR code:



**Date of Allotment**

July 16, 2008

**Benchmark**

Tier 1: CRISIL Ultra Short Duration Debt A-I Index

**Fund Performance**

(As on March 31, 2025)

**Fund Manager - Mithraem Bharucha****Current Value of Standard Investment of ₹ 10000**

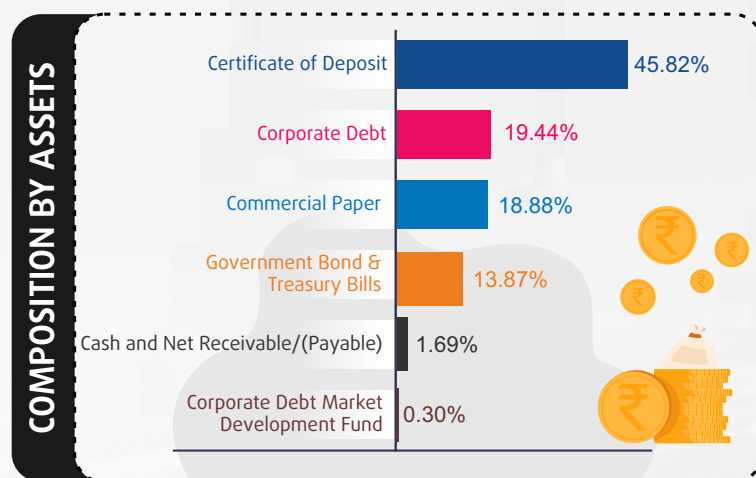
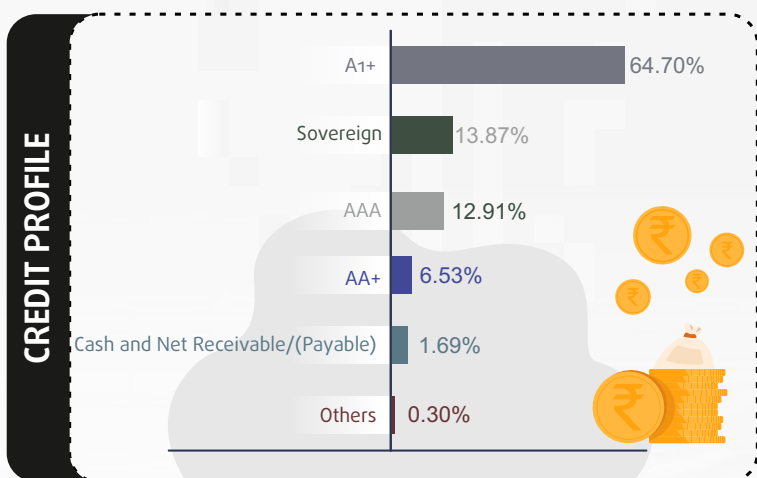
Period <sup>@</sup>	Scheme Returns (%) <sup>^</sup>		Benchmark Returns <sup>#</sup> (%)	Additional Benchmark Returns <sup>##</sup> (%)	Scheme Returns (₹)		Benchmark Returns <sup>#</sup> (₹)	Additional Benchmark Returns <sup>##</sup> (₹)
	Regular Plan <sup>*</sup>	Direct Plan <sup>#</sup>			Regular Plan <sup>*</sup>	Direct Plan <sup>#</sup>		
1 year	6.83%	7.39%	7.60%	7.54%	10,683	10,739	10,760	10,754
3 years	6.03%	6.46%	6.95%	6.39%	11,923	12,069	12,234	12,043
5 years	5.15%	5.50%	5.99%	5.51%	12,858	13,069	13,379	13,079
Since inception	7.02%	7.33%	7.43%	6.39%	31,074	23,805	33,164	28,174

#Tier 1: CRISIL Ultra Short Duration 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 - \***Regular Plan:** July 16, 2008 #**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.

- ▶ 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.
- ▶ Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
- ▶ Different plans shall have a different expense structure.
- ▶ 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**

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

**OTHER PARAMETERS**

Average / Residual Maturity	: 0.45 Years
Macaulay Duration	: 0.48 Years
Modified Duration	: 0.47 Years
Annualised Yield	: 7.19%

The above details are as on March 31, 2025



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