

**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**

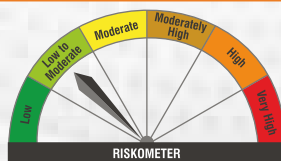
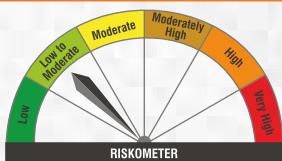
**PRODUCT LABEL**

Risk-o-meter is based on the scheme portfolio as on April 30, 2026

Benchmark<sup>#</sup> Risk-o-meter as on April 30, 2026

**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:





## Fund Performance - Regular Plan

(As on April 30, 2026)

## Fund Manager - Mithraem Bharucha

## Current Value of Standard Investment of ₹ 10000

Period <sup>@</sup>	Scheme Returns (%) ^	Benchmark Returns <sup>#</sup> (%)	Additional Benchmark Returns <sup>##</sup> (%)	Scheme Returns (₹)	Benchmark Returns <sup>#</sup> (₹)	Additional Benchmark Returns <sup>##</sup> (₹)
7 Days	-0.07%	3.57%	-0.12%	10,000	10,007	10,000
15 Days	1.84%	4.49%	1.79%	10,007	10,018	10,007
30 Days	6.95%	8.11%	3.90%	10,055	10,064	10,031
3 Months	6.66%	7.10%	4.25%	10,160	10,171	10,103
6 Months	5.62%	6.23%	3.87%	10,286	10,311	10,226
1 year	5.85%	6.37%	4.62%	10,585	10,637	10,462
3 years	6.36%	7.19%	6.51%	12,037	12,323	12,089
5 years	5.54%	6.31%	5.63%	13,098	13,582	13,154
Since inception*	6.96%	7.38%	6.32%	33,121	35,532	29,761

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

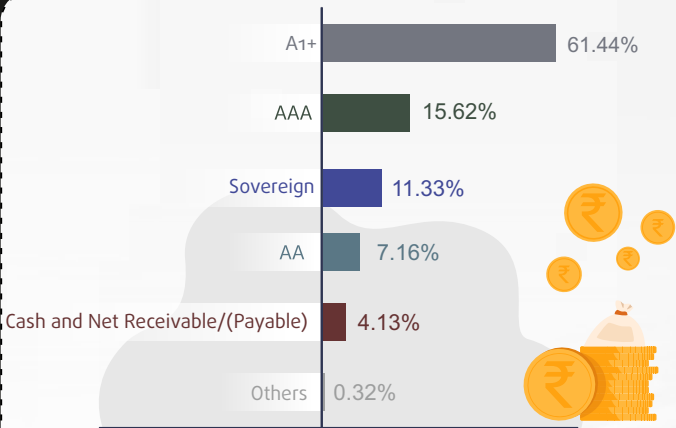
##CRISIL 1 Year T-bill Index

^ Past performance may or may not be sustained in the future. \*Date of Allotment - July 16, 2008.

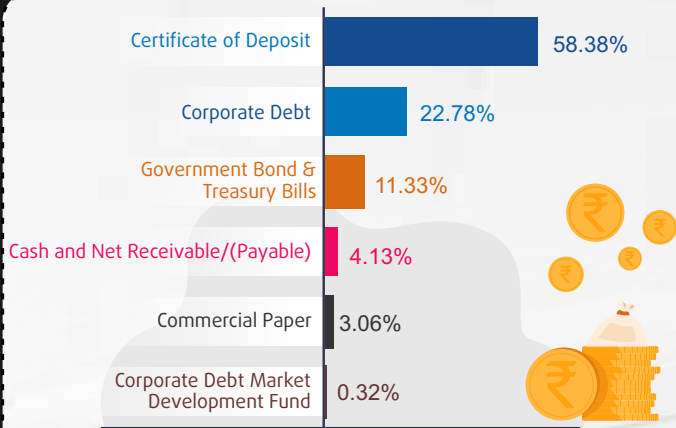
Above returns are in Compounded Annual Growth Rate (CAGR). @ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

- 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.
- 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.
- For performance of other schemes managed by Mr. Mithraem Bharucha and direct plan of this scheme, [click here](#)

## CREDIT PROFILE



## COMPOSITION BY ASSETS



## 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-I	
	Moderate (Class II)			
	Relatively High (Class III)			

## OTHER PARAMETERS (As on April 30, 2026)

Average / Residual Maturity	: 0.41 Years
Macaulay Duration	: 0.40 Years
Modified Duration	: 0.40 Years
Annualised Yield	: 6.64%

The above details are as on April 30, 2026

