Bank of India Mutual Fund

Abridged Annual REPORT 2025-2026

Bank of India Mutual Fund | SEBI Reg. No: MF/056/08/01

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Dear Readers,

It is my pleasure to present the Annual Report of Bank of India Mutual Fund for the financial year 2025-26.

The past year has been one of steady progress and meaningful achievements for our organisation. On behalf of the entire team, I would like to thank our investors, distribution partners, employees, regulators and all our stakeholders for the trust and confidence they continue to place in us. Your support has been central to our growth and continues to inspire us to deliver better investment solutions and service experiences.

A key milestone during the year was the launch of two new schemes-the Bank of India Mid Cap Fund and the Bank of India Banking & Financial Services Fund. We are particularly encouraged by the overwhelming response to the Bank of India Mid Cap Fund, which garnered New Fund Offer (NFO) of over ₹ 600 crore. This strong investor participation reflects the confidence our investors have in our investment philosophy and our ability to offer products that meet their evolving financial needs.

Strengthening our distribution footprint remained one of our key priorities during the year. We expanded our network to over 19,000 Mutual Fund Distributors (MFDs) across the country, with more than 30% actively transacting in Bank of India MF schemes. We also deepened our engagement with national distributors, banks and other third-party distribution partners, enabling us to improve our reach and make our products more accessible to investors across geographies.

While maintaining a disciplined approach to costs, we continued to enhance our sales team coverage to improve productivity and support future growth. Our focused distribution strategy and sustained investor outreach helped us add over one lakh new investors during the year. For FY 2025-26, we recorded an overall growth of approximately 17% in Assets Under Management (AUM), significantly ahead of the MF industry's growth of around 12%, reflecting the strength of our franchise and the effectiveness of our execution.

AUM & Folio Highlights - Bank of India Mutual Fund

- **Assets Under Management (AUM):** As on March 31, 2026, our AUM stood at ₹ 13,424.21 crore, registering a healthy 17.5% growth over ₹ 11,429.88 crore as on March 31, 2025.
- **Investor Folios:** Our folio base increased to 850,081 as on March 31, 2026 from 743,389 a year earlier, representing a 14.4% year-on-year growth and reaffirming the growing confidence of investors in Bank of India Mutual Fund.

Global Economic Environment

The global economy witnessed a mixed but resilient performance during FY 2025–26. Inflation moderated across several advanced economies, allowing central banks to gradually recalibrate their monetary policies. However, geopolitical tensions, evolving trade dynamics and changing interest rate expectations continued to create uncertainty in financial markets.

Despite these challenges, global equity and fixed-income markets remained broadly resilient, supported by improving macroeconomic conditions during the latter part of the year.

Indian Economy and Capital Markets

India continued to stand out as one of the fastest-growing major economies, driven by strong domestic demand, sustained infrastructure investments, healthy corporate earnings and ongoing structural reforms. Stable macroeconomic fundamentals and increasing digital adoption further strengthened the country's long-term growth outlook.

Indian capital markets demonstrated resilience throughout the year despite global volatility. Continued participation from domestic investors and strong institutional flows supported market performance, while the debt market remained guided by inflation trends and monetary policy developments.

Indian Mutual Fund Industry

The Indian mutual fund industry continued its growth journey, supported by rising financial awareness, increasing retail participation and sustained inflows through Systematic Investment Plans (SIPs). Greater acceptance of mutual funds as a long-term wealth creation vehicle and deeper penetration beyond the top cities contributed to the industry's continued expansion.

Industry Highlights

- **Assets Under Management (AUM):** The industry's average assets under management increased to ₹ 73.73 lakh crore as on March 31, 2026, recording a 12.15% growth over ₹ 65.74 lakh crore in the previous year.
- **Folio Count:** The industry's folio base grew to 27.5 crore, up from 23.45 crore as on March 31, 2025, registering a healthy 17.3% year-on-year increase, reflecting broader investor participation across the country.

Looking ahead, we remain optimistic about the long-term prospects of the Indian Mutual Funds & Asset Management industry. Increasing financial awareness, wider adoption of SIPs, growing retail participation and the gradual shift towards market-linked investments provide a strong foundation for sustainable growth.

At Bank of India MF, we will continue to focus on strengthening our investment capabilities, expanding our distribution reach, enhancing digital platforms, promoting investor education and delivering investment solutions that create long-term value for our investors.

On behalf of the Board and the Management Team, I would like to sincerely thank our unitholders, investors, distribution partners, business associates, regulators and employees for their continued trust and support. We remain committed to helping our investors achieve their financial goals while building a stronger, more resilient and future-ready Bank of India Mutual Fund.

Sincerely,

Mohit Bhatia
Chief Executive Officer
Bank of India Investment Managers Private Limited

The above Assets Under Management as of 31st March 2026 (in Lakhs) include **Equity:** ₹ 7,64,412.51 | **Debt:** ₹ 92,172.61 | **Hybrid:** ₹ 1,86,807.24 | **Liquid:** ₹ 1,64,803.74 | **ELSS:** ₹ 1,34,225.19
Geographical Spread: Top 5 Cities: 49.70% | Next **10 Cities:** 13.17% | Next **20 Cities:** 7.96% | Next **75 Cities:** 8.44% | **Others:** 20.75%

Source: Internal Research

Bank of India Mutual Fund

B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013.

TRUSTEE REPORT

Report from Bank of India Trustee Services Private Limited to the Unitholders of the Schemes of Bank of India Mutual Fund:

The Directors of Bank of India Trustee Services Private Ltd ('the Trustee') have pleasure in presenting the Eighteenth Trustee Report on the schemes of Bank of India Mutual Fund ('the Fund') for the year ended March 31, 2026, together with the audited financial statements of the schemes for the said year.

The assets under management of the schemes of Bank of India Mutual Fund as at March 31, 2026 was Rs. 13,424.2 crores and the average assets under management for the year ended March 31, 2026 was Rs. 13,906.69 crores. The total number of investors' folio count under the schemes of Bank of India Mutual Fund as at March 31, 2026 was8,50,081. The scheme wise AUM are given below:

Sr. No.	Name of the Scheme	1st NAV date	AUM as on March 31, 2026 (In Crs.)
1.	Bank of India Large & Mid cap Fund (Formerly Bank of India Large & Mid cap Equity Fund)	29-Oct-08	421.83
2.	Bank of India ELSS Tax Saver	27-Feb-09	1,259.65
3.	Bank of India Manufacturing & Infrastructure Fund	10-Mar-10	647.19
4.	Bank of India Small Cap Fund	27-Dec-18	1,770.54
5.	Bank of India Flexi Cap Fund	28-Jan-20	2,033.47
6.	Bank of India Large Cap Fund (Formerly Bank of India Bluechip Fund)	29-Jun-22	188.13
7.	Bank of India Multi Cap Fund	06-Mar-23	938.03
8.	Bank of India Mid & Small Cap Equity & Debt Fund	27-Jul-16	1,281.96
9.	Bank of India Balanced Advantage Fund	24-Mar-14	139.84
10.	Bank of India Conservative Hybrid Fund	20-Mar-09	64.37
11.	Bank of India Arbitrage Fund	20-Jun-18	44.79
12.	Bank of Indi Multi Asset Allocation Fund	28-Feb-24	337.12
13.	Bank of India Credit Risk Fund	09-Mar-15	100.26
14.	Bank of India Short Term Income Fund	22-Dec-08	277.81
15.	Bank of India Ultra Short Duration Fund	18-Jul-08	116.60
16.	Bank of India Liquid Fund	18-Jul-08	1,611.37
17.	Bank of India Overnight Fund	28-Jan-20	36.67
18.	Bank of India Business Cycle Fund	30-Aug-24	410.71
19.	Bank of India Consumption Fund	20-Dec-24	344.95
20.	Bank of India Money Market Fund	04-Feb-25	427.06
21.	Bank of India Mid Cap Fund	22-Aug-25	638.05
22.	Bank of India Banking & Financial Services Fund	30-Jan-26	251.24
23.	Bank of India Mid Cap Tax Fund – Series 1	27-Feb-18	54.69
24.	Bank of India Mid Cap Tax Fund – Series 2	26-Oct-18	27.91

1. PERFORMANCE, FUTURE OUTLOOK AND OPERATIONS OF THE SCHEMES:

A. Performance of the Schemes:

During the year ending March 31, 2026, there were twenty two open-ended schemes and two close-ended schemes. The schemes of the Fund are managed by Bank of India Investment Managers Private Limited ('the AMC') which is the asset management company for the Fund.

The details of various schemes as at March 31, 2026, together with their performance details as on that date, is enclosed as (**Annexure 1**) and Fund Manager Comments (**Annexure 2**).

B. Future Outlook:

The Middle Eastern crisis was initially expected to conclude swiftly, has now extended beyond three months, with little indication of a sustainable truce among the parties involved. At the same time, moderating market volatility suggests that investors are gradually adjusting to the likelihood that this conflict may persist over an extended period, like the Russia Ukraine situation. This implies that the earnings impact of the conflict is increasingly being priced in. However, there is a prevailing view that such effects may remain largely confined to the first half of the current financial year. In this context, the second half could witness mean reversion, with FY28 potentially emerging as a normalized period.

In the interim, domestic high-frequency indicators remain broadly resilient across both consumption and investment, indicating limited supply-side disruption and continued support for domestic demand. While consumption is expected to remain robust, caution is warranted regarding inflation-led pressure on purchasing power and potential labour market disruptions arising from production cuts. Although external demand remains weak, progress in trade agreements and the structural strength of export services may provide some offset.

GDP growth data for Q4 FY26 indicates an expansion of 7.8% YoY, compared to 8% in the previous quarter. The underlying drivers highlight strong growth in gross fixed capital formation, which rose 10.8% YoY. Meanwhile, the RBI has maintained the policy rate at 5.25% and retained a neutral stance, emphasizing a data-dependent approach in navigating evolving growth-inflation dynamics. Amid persistent uncertainty regarding the duration of geopolitical tensions, along with implications for global commodity prices and supply chains, the RBI has revised its FY27 projections. GDP growth has been moderated to 6.6% YoY from 6.9%, while inflation expectations have been raised to 5.1% from 4.6%, reflecting the pass-through of elevated global oil and input costs. However, if geopolitical uncertainties gradually ease, the energy price shock is expected to peak in Q1 FY27 and normalize thereafter.

Nifty 500 companies reported sustained double-digit earnings growth in Q4 FY26, supported by commodity-linked sectors, even as margin pressures persisted in a volatile operating environment. Cumulative revenue grew by 10.3% YoY to ₹ 46 trillion, while adjusted profit after tax (excluding extraordinary items) rose 15% YoY to ₹ 4.9 trillion. The implementation of new labour codes in 2026 resulted in one-time costs of approximately 1.5–2% of overall earnings.

Within this, 96 BFSI companies reported cumulative revenue growth of 4% YoY to ₹ 11.8 trillion, with adjusted earnings rising 13.1% YoY to ₹ 1.89 trillion. Earnings growth within the segment was 3.8% for private banks, 3.5% for PSU banks, and 10% for other financials. The 404 non-BFSI companies recorded stronger performance, with revenue growth of 12.7% YoY to ₹ 34 trillion and adjusted earnings growth of 16.1% YoY to ₹ 3 trillion. Commodity companies continued to show strong earnings momentum, albeit on a low base, led by recovery in oil & gas, metals, and cement. Net adjusted earnings for 45 commodity companies rose 38% YoY on revenue growth of 9.5%. Excluding commodity sectors, 359 non-BFSI companies delivered 9% YoY earnings growth on 9.4% revenue growth. Notably, 243 companies representing 49% of the total reported earnings growth of 15% or higher during the quarter. For the full year FY26, Nifty 500 companies recorded cumulative revenue of ₹ 172 trillion (+9%), reported PAT of ₹ 18.7 trillion (+19%), and adjusted PAT of ₹ 17.3 trillion (+14%).

Total capital expenditure by Nifty 500 companies reached ₹ 11 trillion in FY26, marking a 12% increase and indicating a clear pickup in private sector investment alongside sustained public capex. This trend is expected to support earnings growth as macro conditions stabilize, making current market valuations appear reasonable.

Bond markets, which had earlier priced in an aggressive tightening cycle, have seen some relief following the RBI's neutral stance. However, the yield curve remains steep and continues to offer a balanced risk-reward profile across maturities. Approximately 50 basis points of tightening appear to be priced in, which may be somewhat aggressive at this stage. The shorter end of the curve, particularly the money market segment, appears most attractive, with duration roll-down strategies well positioned to generate superior risk-adjusted returns over the medium term.

C. Operations of the Schemes and Overview:

During the financial year ended March 31, 2026, the AMC managed Twenty-Two open-ended schemes and two close-ended schemes for the Mutual Fund.

During the year ended March 31, 2026, the AMC launched the following schemes:

Name of the Scheme	Launch Date	Funds Mobilized (in Crores)
Bank of India Mid Cap Fund	August 22, 2025	633.58
Bank of India Banking & Financial Services Fund	January 30, 2026	271.14

Operation Overview:

Bank of India Mutual Fund ("BOI MF") has managed its schemes in strict adherence to their respective investment objectives, while remaining attentive to the evolving expectations of investors. Emphasizing its commitment to retail investors nationwide, BOI MF has undertaken significant improvements to its customer service infrastructure. This includes the expansion and upskilling of its Customer Service and Operations, as well as the deployment of advanced digital solutions designed to provide a more efficient, intuitive, and engaging client experience.

1. **BOI Mutual Fund successfully launched and managed NFO during FY 2025–26 -** In August 2025, we launched the BOI MF Mid Cap Fund (NFO), mobilizing ₹ 633.58 crores through 35,260 plus transactions, while in January 2026, we launched the BOIMF Banking and Financial Services Fund, which mobilizing ₹ 271.14 crores through 18,424 plus transactions all within the framework of regulatory compliance.
2. **Initiated Operational Changes -** We have Facilitated the investor platform for accessing unclaimed amounts, Enhance UPI payment gateway for lump sum transactions.
3. **Enhance Digital Presence and Assets -** We have Implemented E-KYC to enable seamless and efficient investor onboarding, Rolled out the K Bolt Go mobile app to streamline and enhance the sales journey, Enabled phygital transaction facility on the DIT portal to provide ease of transactions for distributors.
4. **Strengthen Service level for Banking Channel -** We have implemented dedicated email communication for the BOI banking channel to ensure timely grievance resolution **(Email ID : Boimfops.bank@boimf.in)**, Enabled pre-printed form facility through the banking Finacle system after extensive efforts.
5. **Cost Optimization -** We have enhanced cost efficiency by optimizing RTA rates.

2. BRIEF BACKGROUND OF SPONSOR, TRUST, TRUSTEE COMPANY AND ASSET MANAGEMENT COMPANY:

a. Bank of India (Sponsor)

Bank of India Mutual Fund is sponsored by Bank of India ('BOI').

Bank of India was founded in 1906. BOI is a nationalized public sector bank. The Bank has been the first among the nationalised banks to establish a fully computerised branch and ATM facility way back in 1989. The Bank is also a Founder Member of SWIFT in India. The Bank has over 5300+ branches in India spread over all states/ union territories including specialized branches. These branches are controlled through 69 Zonal Offices and 13 FGMO Offices. There are 47 branches/ offices abroad which includes 22 own branches including IBU Gift City at Gandhinagar Gujarat, 1 representative office and 4 Subsidiaries (23 branches) and 1 joint venture. Presently Bank has overseas presence in 15 foreign countries spread over 5 continents – with 47 branches/offices including 4 Subsidiaries, 1 Representative Office and 1 Joint Venture at key banking and financial centres viz., Tokyo, Singapore, Hong Kong, London, Paris, New York, DIFC Dubai and International Banking Unit (IBU) at GIFT City Gandhinagar.

b. Bank of India Mutual Fund

Bank of India Mutual Fund was set up as a Trust vide Trust Deed executed on November 16, 2007 (as amended from time to time) with Bank of India Trustee Services Private Limited (erstwhile BOI AXA Trustee Services Private Limited) (the Trustee Company) as a Trustee in accordance with the provisions of the Indian Trust Act, 1882 and is duly registered under the Indian Registration Act, 1908. The Trustee had entered into an Investment Management Agreement dated November 16, 2007 (as amended from time to time) with Bank of India Investment Managers Private Limited (erstwhile BOI AXA Investment Managers Private Limited) ('the AMC') appointing it as the Investment Manager for the schemes of the Fund. The Fund was registered with SEBI on March 31, 2008.

c. Bank of India Trustee Services Private Limited ('Trustee')

BBank of India Trustee Services Private Limited (previously known as BOI AXA Trustee Services Private Limited) ("the Trustee") is a company registered under the Companies Act, 1956, and was appointed as the Trustee of Bank of India Mutual Fund (previously known as BOI AXA Mutual Fund) under the Trust Deed dated November 16, 2007 including restated deed of trust dated May 24, 2012, June 23, 2022 and August 07, 2023 settled by the Sponsor establishing the Fund, and as may be modified from time to time.

The Trustee is the exclusive owner of the Trust Fund and holds the Trust Fund in trust for the benefit of the unitholders. The Trustee has been discharging its duties and carrying out the responsibilities as provided in the Regulations and the Trust Deed. The Trustee seeks to ensure that the Fund and the Schemes floated thereunder are managed by the AMC in accordance with the Trust Deed, the Regulations, directions and guidelines issued by the SEBI, the Stock Exchanges, the Association of Mutual Funds in India and other regulatory agencies.

The Directors of the Trustee Company as on date of this report are given below:

1. Mr. Mukesh Sharma, Associate Director (BOI Nominee)
2. Mr. Ram Krishna Sinha, Independent Director
3. Mr. Manas Ranjan Biswal, Independent Director
4. Mr. Arvind Kumar Jain, Independent Director

d. Bank of India Investment Managers Private Limited ('the AMC')

Bank of India Investment Managers Private Limited (previously known as BOI AXA Investment Managers Private Limited), the Investment Manager of the Fund, was set up as Bharti AXA Investment Managers Private Limited, a company under the Companies Act, 1956 on August 13, 2007. However, due to change in control of the Company, the name of the Company was changed to Bank of India Investment Managers Private Limited.

The AMC was appointed as the investment manager of the Fund by the Trustee under Investment Management Agreement ("IMA") dated November 16, 2007 and Investment Management Amendment Agreement dated May 24, 2012 including all the amendments thereto. Regulatory approval to act as asset manager for the Mutual Fund was obtained on April 1, 2008 and in the new name i.e. BOI AXA Investment Managers Private Limited on May 25, 2012.

The Directors of the AMC as on date of this report are given below:

1. Mr. Subrat Kumar – Associate Director (BOI Nominee)
2. Mr. Parveen Kumar Gupta - Independent Director
3. Mr. Arun Thukral- Independent Director
4. Mr. Sharda Bhushan Rai-Associate Director (BOI Nominee)
5. Ms. Gita Narasimhan-Independent Director

3. INVESTMENT OBJECTIVES OF THE SCHEMES:

Sr No.	Scheme Name	Investment Objective
1.	**Bank of India Large & Mid Cap Fund** (Formerly Bank of India Large & Mid Cap Equity Fund) (An open ended equity scheme investing in both large cap and mid cap stocks)	The Scheme seeks to generate income and long-term capital appreciation by investing through a diversified portfolio of predominantly large cap and mid cap equity and equity related securities including equity derivatives. The Scheme is in the nature of large and mid cap fund. The Scheme is not providing any assured or guaranteed returns.
2.	**Bank of India ELSS Tax Saver** (An open ended equity linked savings scheme with a statutory lock in of 3 years and tax benefit)	The scheme seeks to generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities across all market capitalizations. The Scheme is in the nature of diversified multi-cap fund. However, there can be no assurance that the investment objectives of the Scheme will be realized.
3.	**Bank of India Manufacturing & Infrastructure Fund** (An open ended equity scheme investing in manufacturing and infrastructure sectors)	The Scheme seeks to generate long term capital appreciation through a portfolio of predominantly equity and equity related securities of companies engaged in manufacturing and infrastructure and related sectors. Further, there can be no assurance that the investment objectives of the scheme will be realized. The Scheme is not providing any assured or guaranteed returns.
4.	**Bank of India Small Cap Fund** (An open ended equity scheme predominantly investing in small cap stocks)	The investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity-related securities of small cap companies. However, there can be no assurance that the investment objectives of the Scheme will be realized.
5.	**Bank of India Flexi Cap Fund** (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)	The investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity-related securities across various market capitalisation. However, there can be no assurance that the investment objectives of the Scheme will be realized.
6.	**Bank of India Large Cap Fund** (Formerly Bank of India Bluechip Fund) (An open ended equity scheme predominantly investing in large cap stocks)	The investment objective of the scheme is to provide investors with the opportunities for long term capital appreciation by investing predominantly in equity and equity-related instruments of large cap companies. However, there can be no assurance that the income can be generated, regular or otherwise, or the Investment Objective of the scheme will be realized.
7.	**Bank of India Multi Cap Fund** (An open ended equity scheme investing across large cap, mid cap, small cap stocks)	The investment objective of the scheme is to generate long term capital appreciation by investing in equity and equity-related securities across various market capitalisation. However, there can be no assurance that the investment objectives of the Scheme will be realized.
8.	**Bank of India Mid & Small Cap Equity & Debt Fund** (An open ended hybrid scheme investing predominantly in equity and equity related instruments)	The scheme's objective is to provide capital appreciation and income distribution to investors from a portfolio constituting of mid and small cap equity and equity related securities as well as fixed income securities. However, there can be no assurance that the income can be generated, regular or otherwise, or the investment objectives of the Scheme will be realized.
9.	**Bank of India Balanced Advantage Fund** (An open ended dynamic asset allocation fund)	The Scheme aims at providing long term capital appreciation / income from a dynamic mix of equity and debt investments. There is no assurance that the investment objectives of the Scheme will be realized and the Scheme does not assure or guarantee any returns.
10.	**Bank of India Conservative Hybrid Fund** (An open ended hybrid scheme investing predominantly in debt instruments)	The Scheme seeks to generate regular income through investments in fixed income securities and also to generate long term capital appreciation by investing a portion in equity and equity related instruments. However, there can be no assurance that the income can be generated, regular or otherwise, or the investment objectives of the Scheme will be realized.

Sr No.	Scheme Name	Investment Objective
11.	**Bank of India Arbitrage Fund** (An open ended scheme investing in arbitrage opportunities)	The Scheme seeks to generate income through arbitrage opportunities between cash and derivative segments of the equity market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments. However, there is no assurance or guarantee that the investment objective of the scheme will be realized.
12.	**Bank of India Multi Asset Allocation Fund** (An open ended scheme investing in Equity, Debt and Gold ETF)	The investment objective of the scheme is to seek long term capital growth by predominantly investing in equity and equity related securities, debt & money market instruments and Gold ETF. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.
13.	**Bank of India Credit Risk Fund** (An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds. A Moderate Interest Rate Risk and Relatively High Credit Risk).	The Scheme's investment objective is to generate capital appreciation over the long term by investing predominantly in corporate debt across the credit spectrum within the universe of investment grade rating. To achieve this objective, the Scheme will seek to make investments in rated, unrated instruments and structured obligations of public and private companies. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.
14.	**Bank of India Short Term Income Fund** (An open ended short term debt scheme investing in instruments with Macaulay duration of the portfolio between 1 year and 3 years. A Moderate Interest Rate Risk and Moderate Credit Risk).	The Scheme seeks to generate income and capital appreciation by investing in a diversified portfolio of debt and money market securities. However, there can be no assurance that the income can be generated, regular or otherwise, or the investment objectives of the Scheme will be realized.
15.	**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).	The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through a portfolio of debt and money market instruments. The Scheme is not providing any assured or guaranteed returns. Further, there is no assurance that the investment objective of the Scheme will be achieved.
16.	**Bank of India Liquid Fund** (An open ended liquid scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk).	The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through a 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.
17.	**Bank of India Overnight Fund** (An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and A Relatively Low Credit Risk).	The investment objective of the scheme is to generate income commensurate with low risk and high liquidity by investing in overnight securities having residual maturity of 1 business day. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not assure or guarantee any returns.
18.	**Bank of India Business Cycle Fund** (An open-ended equity scheme investing in sector based on its business cycle)	The Investment objective of the Scheme is to generate long-term capital appreciation by investing predominantly in equity and equity related securities through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. However, there is no assurance that the investment objective of the Scheme will be achieved.
19.	**Bank of India Consumption Fund** (An open-ended equity scheme following consumption theme)	The Investment objective of the Scheme is to provide long-term capital appreciation from an actively managed portfolio of equity and equity related securities of companies engaged in consumption and consumption related sector or allied sectors. However, there is no assurance that the investment objective of the Scheme will be achieved.

Sr No.	Scheme Name	Investment Objective
20.	**Bank of India Money Market Fund** (An open-ended debt scheme investing in money market instruments. A Relatively Low interest rate risk and Moderate Credit Risk)	The scheme seeks to generate returns with reasonable liquidity to the unitholders by investing in money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.
21.	**Bank of India Mid Cap Fund** (Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks)	The investment objective of the scheme is to generate long-term capital appreciation by investing predominantly in equity and equity related instruments of mid cap companies. However, there is no assurance that the investment objective of the Scheme will be achieved.
22.	**Bank of India Banking & Financial Services Fund** (An open ended equity scheme investing in Banking & Financial Services Sector)	The investment objective of the scheme is to generate long-term capital appreciation by investing predominantly in equity and equity related instruments of banking and financial services companies. However, there is no assurance that the investment objective of the scheme will be achieved.
23.	**Bank of India Mid Cap Tax Fund - Series 1** (A 10 Year Close-ended Equity Linked Savings Scheme)	The scheme seeks to generate capital appreciation over a period of ten years by investing predominantly in equity and equity-related securities of midcap companies along with income tax benefit. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.
24.	**Bank of India Mid Cap Tax Fund - Series 2** (A 10 Year Close-ended Equity Linked Savings Scheme)	The scheme seeks to generate capital appreciation over a period of ten years by investing predominantly in equity and equity-related securities of midcap companies along with income tax benefit. However, there is no assurance that the investment objective of the Scheme will be realized and the Scheme does not assure or guarantee any returns.

4. SIGNIFICANT ACCOUNTING POLICIES:

The significant accounting policies to the accounts of the schemes form part of the notes to accounts annexed to the Balance Sheet and Revenue Accounts of the Schemes disclosed in the full Annual Report. Accounting policies are in accordance with the Securities & Exchange Board of India (Mutual Funds) Regulations, 1996.

5. UNCLAIMED INCOME DISTRIBUTION CUM CAPITAL WITHDRAWAL (IDCW) & REDEMPTIONS:

The details of the unclaimed IDCWs / redemption amount in the schemes of the Fund as of March 31, 2026 are given hereunder:

Name of the Scheme	Unclaimed Dividends		Unclaimed Redemptions	
	Amount (in ₹)	No. of Investors	Amount (in ₹)	No. of Investors
Bank of India Overnight Fund	56,33,611.66	1,213	68,59,142.31	887
Grand Total	**56,33,611.66**	**1,213**	**68,59,142.31**	**887**

6. INVESTOR COMPLAINT REDRESSAL DETAILS:

In terms of clause 5.13 of the SEBI Master circular for Mutual Funds dated June 27, 2024, the details of investor complaints for the FY 2025-26 are given in **Annexure 3** to this Report.

7. SCHEME WISE CHANGES IN RISK-O-METER:

In terms of clause 17.4 of the SEBI Master circular for Mutual Funds dated June 27, 2024 on Product Labeling in Mutual Funds, the AMCs are required to publish the data on scheme wise changes in Risk-o-meter in scheme wise Annual Reports and Abridged summary. Accordingly, the details of schemes wise changes in Risk-o-meter during the period April 01, 2025 to March 31, 2026 are given below:

Scheme name	Risk-o-meter level at start of the financial year	Risk-o-meter level at end of the financial year	Number of changes in Risk-o-meter during the financial year
Bank of India Liquid Fund	Low to Moderate	Low to Moderate	0
Bank of India Ultra Short Duration Fund	Low to Moderate	Low to Moderate	0

Scheme name	Risk-o-meter level at start of the financial year	Risk-o-meter level at end of the financial year	Number of changes in Risk-o-meter during the financial year
Bank of India Large & Mid Cap Fund (Formerly Bank of India Large & Mid Cap Equity Fund)	Very High	Very High	0
Bank of India Short Term Income Fund	Low to Moderate	Moderate	0
Bank of India Conservative Hybrid Fund	Moderately High	Moderately High	2
Bank of India ELSS Tax Saver	Very High	Very High	0
Bank of India Manufacturing & Infrastructure Fund	Very High	Very High	0
Bank of India Balanced Advantage Fund	Very High	Very High	0
Bank of India Credit Risk Fund	High	Moderately High	3
Bank of India Mid & Small Cap Equity & Debt Fund	Very High	Very High	0
Bank of India Midcap Tax Fund - Series 1	Very High	Very High	0
Bank of India Arbitrage Fund	Low	Low	0
Bank of India Midcap Tax Fund - Series 2	Very High	Very High	0
Bank of India Small Cap Fund	Very High	Very High	0
Bank of India Overnight Fund	Low	Low	0
Bank of India Flexi Cap Fund	Very High	Very High	0
Bank of India Large Cap Fund (Formerly Bank of India Bluechip Fund)	Very High	Very High	0
Bank of India Multi Cap Fund	Very High	Very High	0
Bank of India Multi Asset Allocation Fund	High	High	0
Bank of India Business Cycle Fund	Very High	Very High	0
Bank of India Consumption Fund	Very High	Very High	0
Bank of India Money Market Fund	Low to Moderate	Low to Moderate	0
Bank of India Mid Cap Fund*	NA	Very High	0
Bank of India Banking & Financial Services Fund#	NA	Very High	0

*The Scheme was launched in the month of August 2025. Hence, the risk-o-meter based on portfolio as on April 2025 is nil.

#The Scheme was launched in the month of January 2026. Hence, the risk-o-meter based on portfolio as on April 2025 is nil.

8. POTENTIAL RISK CLASS MATRIX FOR DEBT SCHEMES BASED ON INTEREST RATE RISK AND CREDIT RISK:

Pursuant to clause 17.5 of the SEBI Master circular for Mutual Funds dated June 27, 2024, Mutual Funds shall publish the Potential Risk Class matrix (“PRC”) in their scheme wise Annual Reports and Abridged Summary. Accordingly, the PRC for debt schemes of Bank of India Mutual Fund is as below:

A. Bank of India Overnight Fund:

Potential Risk Class Matrix			
Credit Risk of Scheme ➔ Interest Rate Risk of the Scheme ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)	A-I		
Moderate (Class II)			
Relatively High (Class III)			

B. Bank of India Liquid Fund:

Potential Risk Class Matrix			
Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk of the Scheme ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

C. Bank of India Ultra Short Duration Fund:

Potential Risk Class Matrix			
Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk of the Scheme ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

D. Bank of India Short Term Income Fund:

Potential Risk Class Matrix			
Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk of the Scheme ↓			
Relatively Low (Class I)			
Moderate (Class II)		B-II	
Relatively High (Class III)			

E. Bank of India Credit Risk Fund:

Potential Risk Class Matrix			
Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk of the Scheme ↓			
Relatively Low (Class I)			
Moderate (Class II)			C-II
Relatively High (Class III)			

F. Bank of India Money Market Fund:

Potential Risk Class Matrix			
Credit Risk of Scheme →	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk of the Scheme ↓			
Relatively Low (Class I)		B-I	
Moderate (Class II)			
Relatively High (Class III)			

9. ROLE OF MUTUAL FUNDS IN CORPORATE GOVERNANCE OF PUBLIC LISTED COMPANIES:

In terms of Part IV of SEBI Master Circular for Mutual Funds dated June 27, 2024, the AMC is required to disclose its general policies and procedures for exercising the voting rights in respect of listed shares held for the schemes of the fund on its website as well as in the annual report distributed to the unit holders from the financial year 2012-13 onward. Accordingly, the statement on Annual disclosure of voting by the Fund in general meetings of listed companies during the FY 2025-26 along with its summary is available on the website of the AMC at https://www.boimf.in/regulatory-reports/voting-details. Further, as per SEBI Master circular for Mutual Funds dated June 27, 2024, the AMC is also required to publish on its website a summary of the votes cast across all its investee company on a quarterly basis, within 10 working days from the end of the quarter. The AMC is also required to obtain Auditor's certification on the voting reports being disclosed by the AMC on annual basis. Accordingly, the certification by the Auditors on voting reports is enclosed as **Annexure 4** to this report. The Trustee certifies that there are no adverse comments in the Certification given by the Auditors.

In line with the provisions of the SEBI Master Circular for Mutual Funds dated June 27, 2024, the AMC has framed the Stewardship Code and the same has been approved by the Board of Directors of the AMC and Trustee Company. In accordance with provisions of the Stewardship Policy, the AMC is required to issue a quarterly Activity report detailing the compliances or non-compliance (with justification of non-compliances, if any) with the Stewardship Principles and the requirements set out in the Stewardship Policy, any intervention undertaken, collaboration undertaken and cumulative voting activity during the said quarter. Accordingly, the report on the activities carried out under the principles enumerated in Policy has been uploaded on the website of the AMC at https://www.boimf.in/regulatory-reports/stewardship-policy-and-reports.

10. SWING PRICING FRAMEWORK FOR MUTUAL FUND SCHEMES:

Swing pricing refers to a process for adjusting a scheme's Net Asset Value (NAV) to effectively pass on transaction costs stemming from net capital activity (i.e. flows into or out of a scheme) to the investors associated with that activity. This would help to ensure fairness of treatment to all the investors i.e. whether entering, exiting or remaining invested in mutual fund schemes, particularly during market dislocation. Accordingly, mandatory full swing during market dislocation times shall apply for the applicable schemes as per the framework and as disclosed in the respective scheme related documents. In terms of clause 4.10 of the SEBI Master circular for Mutual Funds dated June 27, 2024, disclosures pertaining to NAV adjusted for swing factor shall be made available by the AMC in the prescribed format in the Scheme Information Document and in scheme wise Annual Reports and Abridged summary thereof and on the website in case swing pricing framework has been made applicable for a mutual fund scheme. During the period of the report, there were no circumstances which warranted application of swing pricing for any of schemes of the Fund.

11. STATUTORY INFORMATION:

The Sponsor is not responsible or liable for any loss resulting from the operation of the Schemes of the Fund beyond their initial contribution of ₹ 1,00,000 for setting up the Fund, and such other accretions / additions to the same.

The price and redemption value of the units, and income from them, can go up as well as down with fluctuations in the market value of its underlying investments.

The Full Annual Report shall be disclosed on the website (www.boimf.in) and shall be available for inspection at the Head Office of the Mutual Fund. Present and prospective unit holder can obtain copy of the trust deed, the full Annual Report of the Fund / AMC without any cost. The unitholders may request for the annual report of the Bank of India Investment Managers Private Limited (AMC). Further, the annual report of AMC shall be available on its website www.boimf.in in machine readable format.

12. LIABILITY AND RESPONSIBILITY OF TRUSTEE AND SPONSORS:

The key responsibility of the Trustee is to safeguard the interest of the Unitholders and inter alia ensure that the AMC functions in the interest of investors and in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, the provisions of the Trust Deed and the Scheme Information Document of the respective Schemes. From the information provided to Trustee and the reviews the Trustee has undertaken, the Trustee believes AMC has operated in the interests of the Unitholders. The Sponsor is not responsible or liable for any loss resulting from the operation of the Schemes of the Fund beyond their initial contribution of ₹ 1,00,000 for setting up the Fund, and such other accretions / additions to the same.

13. ACKNOWLEDGEMENTS:

The Trustees thank Securities & Exchange Board of India, Association of Mutual Funds in India, the investors, distributors, key partners, KFin Technologies Limited, the Registrar and Transfer Agent, Deutsche Bank, the Custodian and Fund Accountant for the Fund and other service providers, Bank of India, Bank of India Investment Managers Private Limited and its employees for their trust and commitment, and looks forward to their continuous support.

For Bank of India Trustee Services Private Limited

Sd/-
Mukesh Sharma
(Director)
DIN: 11306395
Place: Mumbai
Date: June 03, 2026

Annexure - 1 (Performance of Schemes of Bank of India Mutual Fund as on March 31, 2026)

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Large & Mid Cap Fund - Regular Plan-Growth Option	*1.90%*	*14.48%*	*13.37%*	*12.81%*
Benchmark: BSE 250 LargeMidCap (TRI)	*-2.88%*	*12.64%*	*11.50%*	*14.26%*
Additional Benchmark: Nifty 50 TRI	*-3.99%*	*10.02%*	*10.01%*	*13.03%*
Inception date: October 21, 2008				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Large & Mid Cap Fund – Direct Plan-Growth Option	*3.26%*	*15.79%*	*14.61%*	*13.17%*
Benchmark: BSE 250 LargeMidCap (TRI)	*-2.88%*	*12.64%*	*11.50%*	*12.92%*
Additional Benchmark: Nifty 50 TRI	*-3.99%*	*10.02%*	*10.01%*	*11.82%*
Inception date: January 01, 2013				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India ELSS Tax Saver - Regular Plan-Growth Option	*-2.46%*	*14.59%*	*13.21%*	*16.97%*
Benchmark: BSE 500 (TRI)	*-3.12%*	*12.88%*	*11.75%*	*15.88%*
Additional Benchmark: Nifty 50 TRI	*-3.99%*	*10.02%*	*10.01%*	*14.34%*
Inception date: February 25, 2009				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India ELSS Tax Saver - Direct Plan-Growth Option	*-1.27%*	*15.88%*	*14.47%*	*16.23%*
Benchmark: BSE 500 (TRI)	*-3.12%*	*12.88%*	*11.75%*	*12.88%*
Additional Benchmark: Nifty 50 TRI	*-3.99%*	*10.02%*	*10.01%*	*11.82%*
Inception date: January 01, 2013				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Manufacturing & Infrastructure Fund – Regular Plan-Growth Option	*9.40%*	*22.42%*	*19.86%*	*11.20%*
Benchmark: BSE India Manufacturing Total Return Index (TRI) - 50% & BSE India Infrastructure Total Return Index (TRI) - 50%	*1.16%*	*21.49%*	*18.95%*	*7.83%*
Additional Benchmark: Nifty 50 TRI	*-3.99%*	*10.02%*	*10.01%*	*10.96%*
Inception date: March 05, 2010				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Manufacturing & Infrastructure Fund – Direct Plan-Growth Option	*11.16%*	*24.20%*	*21.53%*	*16.62%*
Benchmark: BSE India Manufacturing Total Return Index (TRI) - 50% & BSE India Infrastructure Total Return Index (TRI) - 50%	*1.16%*	*21.49%*	*18.95%*	*11.52%*
Additional Benchmark: Nifty 50 TRI	*-3.99%*	*10.02%*	*10.01%*	*11.82%*
Inception date: January 01, 2013				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Small Cap Fund - Regular Plan-Growth Option	*-3.21%*	*16.40%*	*17.02%*	*21.11%*
Benchmark: Nifty Smallcap 250 Total Return Index	*-4.86%*	*18.28%*	*16.34%*	*15.54%*
Additional Benchmark: Nifty 50 TRI	*-3.99%*	*10.02%*	*10.01%*	*11.54%*
Inception date: December 19, 2018				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Small Cap Fund -Direct Plan-Growth Option	*-1.83%*	*18.11%*	*18.84%*	*23.11%*
Benchmark: Nifty Smallcap 250 Total Return Index	*-4.86%*	*18.28%*	*16.34%*	*15.54%*
Additional Benchmark: Nifty 50 TRI	*-3.99%*	*10.02%*	*10.01%*	*11.54%*
Inception date: December 19, 2018				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Flexi Cap Fund - Regular Plan-Growth Option	*0.19%*	*18.87%*	*16.45%*	*22.24%*
Benchmark: BSE 500 Total Return Index	*-3.12%*	*12.88%*	*11.75%*	*17.75%*
Additional Benchmark: Nifty 50 TRI	*-3.99%*	*10.02%*	*10.01%*	*15.69%*
Inception date: June 29, 2020				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Flexi Cap Fund - Direct Plan-Growth Option	*1.64%*	*20.56%*	*18.22%*	*24.16%*
Benchmark: BSE 500 Total Return Index	*-3.12%*	*12.88%*	*11.75%*	*17.75%*
Additional Benchmark: Nifty 50 TRI	*-3.99%*	*10.02%*	*10.01%*	*15.69%*
Inception date: June 29, 2020				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Large Cap Fund-Regular Plan-Growth Option	*0.07%*	*13.09%*	*NA*	*8.48%*
Benchmark: NIFTY 100 TRI	*-3.87%*	*11.20%*	*NA*	*8.98%*
Additional Benchmark: BSE SENSEX TRI	*-6.01%*	*8.14%*	*NA*	*8.06%*
Inception date: June 29, 2021				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Large Cap Fund-Direct Plan-Growth Option	*1.69%*	*14.55%*	*NA*	*9.90%*
Benchmark: NIFTY 100 TRI	*-3.87%*	*11.20%*	*NA*	*8.98%*
Additional Benchmark: BSE SENSEX TRI	*-6.01%*	*8.14%*	*NA*	*8.06%*
Inception date: June 29, 2021				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Mid & Small Cap Equity & Debt Fund – Regular Plan-Growth Option	*2.18%*	*16.73%*	*15.56%*	*13.97%*
Benchmark: NIFTY MidSmallcap 400 TRI: 70%; CRISIL Short Term Bond Fund Index: 30%	*1.95%*	*16.10%*	*14.05%*	*13.23%*
Additional Benchmark: Nifty 50 TRI	*-3.99%*	*10.02%*	*10.01%*	*11.69%*
Inception date: July 20, 2016				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Mid & Small Cap Equity & Debt Fund – Direct Plan-Growth Option	*3.57%*	*18.14%*	*16.83%*	*15.10%*
Benchmark: NIFTY MidSmallcap 400 TRI: 70%; CRISIL Short Term Bond Fund Index: 30%	*1.95%*	*16.10%*	*14.05%*	*13.23%*
Additional Benchmark: Nifty 50 TRI	*-3.99%*	*10.02%*	*10.01%*	*11.69%*
Inception date: July 20, 2016				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Balanced Advantage Fund - Regular Plan-Growth Option	*4.42%*	*10.14%*	*9.30%*	*7.74%*
Benchmark: Nifty 50 Hybrid Composite Debt 50: 50 Index TRI	*-0.64%*	*8.39%*	*7.99%*	*10.27%*
Additional Benchmark: Nifty 50 TRI	*-3.99%*	*10.02%*	*10.01%*	*12.12%*
Inception date: March 14, 2014				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Balanced Advantage Fund - Direct Plan-Growth Option	*5.70%*	*11.30%*	*10.33%*	*8.50%*
Benchmark: Nifty 50 Hybrid Composite Debt 50: 50 Index TRI	*-0.64%*	*8.39%*	*7.99%*	*10.27%*
Additional Benchmark: Nifty 50 TRI	*-3.99%*	*10.02%*	*10.01%*	*12.12%*
Inception date: March 14, 2014				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Conservative Hybrid Fund - Regular Plan-Growth Option	*3.02%*	*6.79%*	*9.79%*	*7.45%*
Benchmark: CRISIL Hybrid 85 + 15 - Conservative Index	*2.66%*	*7.80%*	*6.70%*	*8.83%*
Additional Benchmark: CRISIL 10 Year Gilt Index	*2.11%*	*6.79%*	*4.95%*	*5.81%*
Inception date: March 18, 2009				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Conservative Hybrid Fund - Direct Plan-Growth Option	*3.92%*	*7.63%*	*10.52%*	*8.12%*
Benchmark: CRISIL Hybrid 85 + 15 - Conservative Index	*2.66%*	*7.80%*	*6.70%*	*8.55%*
Additional Benchmark: CRISIL 10 Year Gilt Index	*2.11%*	*6.79%*	*4.95%*	*6.32%*
Inception date: January 01, 2013				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Arbitrage Fund - Regular Plan-Growth Option	*5.73%*	*6.40%*	*5.07%*	*4.77%*
Benchmark: NIFTY 50 Arbitrage Index	*7.29%*	*7.68%*	*6.41%*	*5.76%*
Additional Benchmark: CRISIL 1 Year T-bill Index	*5.30%*	*6.66%*	*5.64%*	*6.00%*
Inception date: June 18, 2018				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Arbitrage Fund - Direct Plan-Growth Option	*6.27%*	*7.04%*	*5.64%*	*5.40%*
Benchmark: NIFTY 50 Arbitrage Index	*7.29%*	*7.68%*	*6.41%*	*5.76%*
Additional Benchmark: CRISIL 1 Year T-bill Index	*5.30%*	*6.66%*	*5.64%*	*6.00%*
Inception date: June 18, 2018				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Credit Risk Fund - Regular Plan-Growth Option	*11.16%*	*7.74%*	*26.50%*	*2.64%*
Benchmark: CRISIL Credit Risk Debt B-II Index	*7.53%*	*8.06%*	*7.23%*	*8.16%*
Additional Benchmark: CRISIL 10 Year Gilt Index	*2.11%*	*6.79%*	*4.95%*	*6.23%*
Inception date: February 27, 2015				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Credit Risk Fund - Direct Plan-Growth Option	*11.60%*	*8.12%*	*26.90%*	*2.89%*
Benchmark: CRISIL Credit Risk Debt B-II Index	*7.53%*	*8.06%*	*7.23%*	*8.16%*
Additional Benchmark: CRISIL 10 Year Gilt Index	*2.11%*	*6.79%*	*4.95%*	*6.23%*
Inception date: February 27, 2015				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Short Term Income Fund - Regular Plan-Growth Option	*5.23%*	*6.92%*	*10.08%*	*6.04%*
Benchmark: CRISIL Short Duration Debt A-II Index	*6.16%*	*7.25%*	*6.10%*	*7.44%*
Additional Benchmark: CRISIL 10 Year Gilt Index	*2.11%*	*6.79%*	*4.95%*	*5.31%*
Inception date: December 18, 2008				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Short Term Income Fund - Direct Plan-Growth Option	*5.81%*	*7.49%*	*10.58%*	*6.83%*
Benchmark: CRISIL Short Duration Debt A-II Index	*6.16%*	*7.25%*	*6.10%*	*7.53%*
Additional Benchmark: CRISIL 10 Year Gilt Index	*2.11%*	*6.79%*	*4.95%*	*6.32%*
Inception date: January 01, 2013				

Particulars	Returns (%)								
	7 Days	15 Days	30 Days	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
Bank of India Ultra Short Duration Fund - Regular Plan-Growth Option	*17.44%*	*9.79%*	*6.07%*	*5.31%*	*5.37%*	*5.98%*	*6.35%*	*5.48%*	*6.96%*
Benchmark: CRISIL Ultra Short Duration Debt A-I Index	*9.16%*	*7.42%*	*5.80%*	*5.70%*	*5.84%*	*6.43%*	*7.19%*	*6.25%*	*7.38%*
Additional Benchmark: CRISIL 1 Year T-bill Index	*1.51%*	*2.26%*	*2.57%*	*3.43%*	*3.96%*	*5.30%*	*6.66%*	*5.64%*	*6.33%*
Inception date: July 16, 2008									

Particulars	Returns (%)								
	7 Days	15 Days	30 Days	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
Bank of India Ultra Short Duration Fund - Direct Plan-Growth Option	*17.99%*	*10.32%*	*6.59%*	*5.83%*	*5.90%*	*6.53%*	*6.85%*	*5.88%*	*7.27%*
Benchmark: CRISIL Ultra Short Duration Debt A-I Index	*9.16%*	*7.42%*	*5.80%*	*5.70%*	*5.84%*	*6.43%*	*7.19%*	*6.25%*	*7.18%*
Additional Benchmark: CRISIL 1 Year T-bill Index	*1.51%*	*2.26%*	*2.57%*	*3.43%*	*3.96%*	*5.30%*	*6.66%*	*5.64%*	*6.42%*
Inception date: January 01, 2013									

Particulars	Returns (%)								
	7 Days	15 Days	30 Days	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
Bank of India Liquid Fund - Regular Plan-Growth Option	*9.07%*	*7.21%*	*6.06%*	*6.01%*	*5.99%*	*6.22%*	*6.95%*	*5.98%*	*6.67%*
Benchmark: CRISIL Liquid Debt A-I Index	*7.95%*	*6.82%*	*5.80%*	*5.83%*	*5.82%*	*6.07%*	*6.85%*	*5.98%*	*6.78%*
Additional Benchmark: CRISIL 1 Year T-bill Index	*1.51%*	*2.26%*	*2.49%*	*3.43%*	*3.96%*	*5.30%*	*6.66%*	*5.64%*	*6.33%*
Inception date: July 16, 2008									

Particulars	Returns (%)								
	7 Days	15 Days	30 Days	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
Bank of India Liquid Fund - Direct Plan-Growth Option	*9.10%*	*7.24%*	*6.09%*	*6.04%*	*6.02%*	*6.26%*	*6.99%*	*6.04%*	*6.83%*
Benchmark: CRISIL Liquid Debt A-I Index	*7.95%*	*6.82%*	*5.80%*	*5.83%*	*5.82%*	*6.07%*	*6.85%*	*5.98%*	*6.71%*
Additional Benchmark: CRISIL 1 Year T-bill Index	*1.51%*	*2.26%*	*2.49%*	*3.43%*	*3.96%*	*5.30%*	*6.66%*	*5.64%*	*6.42%*
Inception date: January 01, 2013									

Particulars	Returns (%)								
	7 Days	15 Days	30 Days	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
Bank of India Overnight Fund - Regular Plan-Growth Option	*6.73%*	*5.85%*	*5.36%*	*5.15%*	*5.31%*	*5.56%*	*6.37%*	*5.57%*	*5.15%*
Benchmark: CRISIL Liquid Overnight Index	*5.58%*	*5.39%*	*5.14%*	*5.05%*	*5.22%*	*5.47%*	*6.32%*	*5.56%*	*5.12%*
Additional Benchmark: CRISIL 1 Year T-bill Index	*1.51%*	*2.26%*	*2.49%*	*3.43%*	*3.96%*	*5.30%*	*6.66%*	*5.64%*	*5.59%*
Inception date: January 28, 2020									

Particulars	Returns (%)								
	7 Days	15 Days	30 Days	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
Bank of India Overnight Fund - Direct Plan-Growth Option	*6.76%*	*5.88%*	*5.38%*	*5.18%*	*5.34%*	*5.59%*	*6.39%*	*5.61%*	*5.20%*
Benchmark: CRISIL Liquid Overnight Index	*5.58%*	*5.39%*	*5.14%*	*5.05%*	*5.22%*	*5.47%*	*6.32%*	*5.56%*	*5.12%*
Additional Benchmark: CRISIL 1 Year T-bill Index	*1.51%*	*2.26%*	*2.49%*	*3.43%*	*3.96%*	*5.30%*	*6.66%*	*5.64%*	*5.59%*
Inception date: January 28, 2020									

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Mid Cap Tax Fund - Series 1- Regular Plan-Growth Option	*2.76%*	*15.31%*	*12.85%*	*11.51%*
Benchmark: BSE 500 TRI	*-3.12%*	*12.88%*	*11.75%*	*11.68%*
Additional Benchmark: Nifty 50 TRI	*-3.99%*	*10.02%*	*10.01%*	*11.22%*
Inception date: February 19, 2018				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Mid Cap Tax Fund – Series 1- Direct Plan-Growth Option	*3.08%*	*15.31%*	*13.11%*	*12.01%*
Benchmark: BSE 500 TRI	*-3.12%*	*12.88%*	*11.75%*	*11.68%*
Additional Benchmark: Nifty 50 TRI	*-3.99%*	*10.02%*	*10.01%*	*11.22%*
Inception date: February 19, 2018				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Mid Cap Tax Fund – Series 2- Regular Plan-Growth Option	*0.11%*	*14.76%*	*12.13%*	*15.03%*
Benchmark: BSE 500 TRI	*-3.12%*	*12.88%*	*11.75%*	*13.49%*
Additional Benchmark:Nifty 50 TRI	*-3.99%*	*10.02%*	*10.01%*	*12.22%*
Inception date: October 19, 2018				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Mid Cap Tax Fund – Series 2- Direct Plan-Growth Option	*0.34%*	*14.66%*	*12.42%*	*15.65%*
Benchmark: BSE 500 TRI	*-3.12%*	*12.88%*	*11.75%*	*13.49%*
Additional Benchmark:Nifty 50 TRI	*-3.99%*	*10.02%*	*10.01%*	*12.22%*
Inception date: October 19, 2018				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Multi Cap Fund-Regular Plan Growth Option	*3.09%*	*18.66%*	*NA*	*18.06%*
Benchmark: Nifty500 Multicap 50:25:25 - TRI	*-2.54%*	*15.40%*	*NA*	*14.24%*
Additional Benchmark: BSE 500 TRI	*-3.12%*	*12.88%*	*NA*	*12.02%*
Inception date: March 3, 2023				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Multi Cap Fund-Direct Plan Growth Option	*4.35%*	*19.97%*	*NA*	*19.37%*
Benchmark: Nifty500 Multicap 50:25:25 - TRI	*-2.54%*	*15.40%*	*NA*	*14.24%*
Additional Benchmark: BSE 500 TRI	*-3.12%*	*12.88%*	*NA*	*12.02%*
Inception date: March 3, 2023				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Multi Asset Allocation Fund-Regular Plan Growth Option	*9.41%*	*NA*	*NA*	*7.99%*
Benchmark: 37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold	*7.19%*	*NA*	*NA*	*9.46%*
Additional Benchmark: Nifty 50 TRI	*-3.99%*	*NA*	*NA*	*1.97%*
Inception date: February 28, 2024				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Multi Asset Allocation Fund-Direct Plan Growth Option	*10.62%*	*NA*	*NA*	*9.10%*
Benchmark: 37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold	*7.19%*	*NA*	*NA*	*9.46%*
Additional Benchmark: Nifty 50 TRI	*-3.99%*	*NA*	*NA*	*1.97%*
Inception date: February 28, 2024				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Business Cycle Fund-Regular Plan Growth Option	*-4.76%*	*NA*	*NA*	*-13.05%*
Benchmark: NIFTY 500 TRI	*-2.88%*	*NA*	*NA*	*-7.99%*
Additional Benchmark: Nifty 50 TRI	*-3.99%*	*NA*	*NA*	*-6.53%*
Inception date: August 30, 2024				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Business Cycle Fund-Direct Plan Growth Option	*-3.66%*	*NA*	*NA*	*-12.03%*
Benchmark: NIFTY 500 TRI	*-2.88%*	*NA*	*NA*	*-7.99%*
Additional Benchmark: Nifty 50 TRI	*-3.99%*	*NA*	*NA*	*-6.53%*
Inception date: August 30, 2024				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Consumption Fund-Regular Plan Growth Option	*0.52%*	*NA*	*NA*	*-3.22%*
Benchmark: Nifty India Consumption TRI	*-2.75%*	*NA*	*NA*	*-5.54%*
Additional Benchmark: Nifty 50 TRI	*-3.99%*	*NA*	*NA*	*-3.17%*
Inception date: December 20, 2024				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Consumption Fund-Direct Plan Growth Option	*1.78%*	*NA*	*NA*	*-2.04%*
Benchmark: Nifty India Consumption TRI	*-2.75%*	*NA*	*NA*	*-5.54%*
Additional Benchmark: Nifty 50 TRI	*-3.99%*	*NA*	*NA*	*-3.17%*
Inception date: December 20, 2024				

Particulars	Returns (%)								
	7 Days	15 Days	30 Days	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
Bank of India Money Market Fund-Regular Plan Growth Option	*17.11%*	*8.12%*	*4.54%*	*5.01%*	*5.36%*	*6.29%*	*NA*	*NA*	*6.60%*
Benchmark: CRISIL Money Market A-I Index	*10.25%*	*6.69%*	*4.58%*	*4.98%*	*5.29%*	*6.07%*	*NA*	*NA*	*6.33%*
Additional Benchmark: CRISIL 1 Year T-Bill Index	*1.51%*	*2.26%*	*2.57%*	*3.43%*	*3.96%*	*5.30%*	*NA*	*NA*	*5.55%*
Inception date: February 04, 2025									

Particulars	Returns (%)								
	7 Days	15 Days	30 Days	3 Months	6 Months	1 Year	3 Years	5 Years	Since Inception
Bank of India Money Market Fund-Direct Plan Growth Option	*17.59%*	*8.64%*	*5.01%*	*5.51%*	*5.88%*	*6.83%*	*NA*	*NA*	*7.15%*
Benchmark: CRISIL Money Market A-I Index	*10.25%*	*6.69%*	*4.58%*	*4.98%*	*5.29%*	*6.07%*	*NA*	*NA*	*6.33%*
Additional Benchmark: CRISIL 1 Year T-Bill Index	*1.51%*	*2.26%*	*2.57%*	*3.43%*	*3.96%*	*5.30%*	*NA*	*NA*	*5.55%*
Inception date: February 04, 2025									

Particulars	Returns (%)				
	6 Months	1 Year	3 Years	5 Years	Since Inception
Bank of India Mid Cap Fund-Regular Plan Growth Option	*-19.57%*	*NA*	*NA*	*NA*	*-18.41%*
Benchmark: NIFTY Midcap 150 TRI	*-14.85%*	*NA*	*NA*	*NA*	*-14.96%*
Additional Benchmark: Nifty 50 TRI	*-18.09%*	*NA*	*NA*	*NA*	*-16.36%*
Inception date: August 22, 2025					

Particulars	Returns (%)				
	6 Months	1 Year	3 Years	5 Years	Since Inception
Bank of India Mid Cap Fund-Direct Plan Growth Option	*-18.71%*	*NA*	*NA*	*NA*	*-17.43%*
Benchmark: NIFTY Midcap 150 TRI	*-14.85%*	*NA*	*NA*	*NA*	*-14.96%*
Additional Benchmark: Nifty 50 TRI	*-18.09%*	*NA*	*NA*	*NA*	*-16.36%*
Inception date: August 22, 2025					

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Banking & Financial Services Fund-Regular Plan Growth	*NA*	*NA*	*NA*	*-71.80%*
Benchmark: Nifty Financial Services TRI	*NA*	*NA*	*NA*	*-83.02%*
Additional Benchmark: Nifty 50 TRI	*NA*	*NA*	*NA*	*-70.34%*
Inception date: January 30, 2026				

Particulars	Returns (%)			
	1 Year	3 Years	5 Years	Since Inception
Bank of India Banking & Financial Services Fund-Direct Plan Growth	*NA*	*NA*	*NA*	*-71.20%*
Benchmark: Nifty Financial Services TRI	*NA*	*NA*	*NA*	*-83.02%*
Additional Benchmark: Nifty 50 TRI	*NA*	*NA*	*NA*	*-70.34%*
Inception date: January 30, 2026				

Notes:

1. *Past performance may or may not be sustained in future.*
2. *The performance data provided above is for Regular Plan and Direct Plan - Growth Option.*
3. *The scheme which has been in existence for more than six months but less than one year, then simple annualized growth rate of the scheme for the past 6 months and absolute returns since inception are given.*
4. *For the purpose of calculating since inception performance, the inception date of a scheme is considered to be the date of initial allotment.*
5. *Units of Bank of India Liquid Fund, Bank of India Ultra Short Duration Fund and Bank of India Overnight Fund are of face value of ₹ 1,000/- each and units of other schemes are of face value of ₹ 10/- each.*

1. **Bank of India Large & Mid Cap Fund:** The Scheme is a Large and Mid-Cap oriented equity scheme that invests at least 35% of its assets in Large Caps and at least 35% in Mid-Cap stocks. The scheme in Regular Plan-Growth Option delivered 1.90% return outperforming its benchmark during the year by 4.78%.
2. **Bank of India ELSS Tax Saver:** The Scheme is an Equity Linked Savings Scheme (ELSS) with a 3-year statutory lock-in for redemptions. This scheme is a diversified, flexi-cap equity fund enabling the fund manager to invest across market caps and sectors. During the year the scheme invested in high quality companies with strong earnings visibility. During the period under review, the portfolio had roughly half of its AUM invested in large and balance half in mid-cap & small cap stocks. The scheme in Regular Plan-Growth Option delivered a return of -2.46% vs benchmark returns of -3.12% for FY26.
3. **Bank of India Manufacturing & Infrastructure Fund:** A thematic fund focused on Infrastructure and Manufacturing sectors. It is a market capitalization agnostic fund investing in companies engaged in manufacturing, infrastructure and related sectors. The Scheme in Regular Plan-Growth Option has outperformed its benchmark by 10.56%.
4. **Bank of India Small Cap Fund:** The Scheme invests at least 65% of its assets in Small Cap stocks. The Scheme in Regular Plan – Growth Option has outperformed its benchmark during the year by 1.65%. The emphasis of the fund is to increase allocations in sectors which are witnessing tailwinds and reporting better earnings.
5. **Bank of India Flexi Cap Fund:** An open-ended equity fund which invest across the market cap. The fund in Regular Plan-Growth Option has outperformed its benchmark by 3.31%.
6. **Bank of India Large Cap Fund:** An open-ended equity scheme predominantly investing in large cap stocks. During the year the scheme invested in high quality companies with strong earnings visibility. The Scheme in Regular Plan – Growth Option has outperformed its benchmark during the year by 3.94%.
7. **Bank of India Multi Cap Fund:** An open-ended equity scheme investing at least 25% each in large cap, mid cap, small cap stocks. The fund outperformed its benchmark during the year by 5.64%.
8. **Bank of India Mid & Small Cap Equity & Debt Fund:** An open-ended equity fund which invests between 65 to 80% in mid cap and small cap equities and the remaining in fixed income securities. The equity portion of the fund invests in mid and small cap stocks across sectors. The Scheme in Regular Plan-Growth Option has underperformed its benchmark by 0.23% for the year.
9. **Bank of India Balanced Advantage Fund:** This Scheme dynamically adjusts its allocation between equity and debt based on the price earnings multiple of the Nifty 50 Index. As the market multiple trends higher, the allocation towards equity reduces, and vice-versa. The equity component can only be invested in the top 100 companies by market capitalization and has been managed with a bottom-up approach, focusing on stock selection. The fund in Regular Plan-Growth Option outperformed the benchmark by 5.08%.
10. **Bank of India Conservative Hybrid Fund:** The Scheme invests 10% to 25% in equity and equity related securities and the remainder of the portfolio in debt & money market instruments. The equity component of the portfolio is invested across sectors and market capitalizations. The fixed income component is positioned on the medium end of the yield curve and invests in money market, short term corporate bonds and government securities. The fund manages its duration and asset allocation dynamically. The Scheme in Regular Plan-Growth option outperformed its benchmark by 0.42% on a one-year basis.
11. **Bank of India Arbitrage Fund:** The Scheme invests in cash and derivative instruments. The Scheme in Regular Plan-Growth Option has underperformed its benchmark by 1.56%. The scheme has small size and that influenced the performance adversely.
12. **Bank of India Multi Asset Allocation Fund:** An open-ended scheme investing in Equity, Debt and Gold ETF. The fund offers investors stable returns through exposure to debt and gold, while generating beta by investing up to 40% in equity. During the year fund outperformed the benchmark by 2.22%.
13. **Bank of India Credit Risk Fund:** The fund has a mandate to take suitable credit calls by investing in investment grade securities that provide yield-enhancement to investors. The Scheme outperformed the CRISIL Short Term Credit Risk Index by 3.63% due credit recoveries made by the fund during the year.
14. **Bank of India Short Term Income Fund:** Bank of India Short Duration Income Fund is positioned on the short to medium end of the yield curve and invests in money market, short term corporate bonds and government securities. It manages duration dynamically. The Scheme underperformed the CRISIL Short Term Bond Fund Index on a 1 Year Basis by 0.93%.
15. **Bank of India Ultra Short Duration Fund:** The scheme manages the inflows in a dynamic manner. It lays emphasis on higher accrual for the investor and emphasizes matching appropriate credit with liquidity duration needs to maintain higher accrual. In addition, this scheme manages duration in a more proactive manner than the Bank of India Liquid Fund. The Scheme has underperformed the CRISIL Ultra Short Term Debt Index by 45bps.
16. **Bank of India Liquid Fund:** The Scheme manages its inflows and outflows dynamically, trying to strike a balance between generating gains for investors by taking appropriate duration calls while maintaining sufficient liquidity to take care of outflow needs. The scheme invests in assets of maturity of up to 91 days and has A1+ rating from both India Ratings and ICRA. The Scheme in Regular

Plan-Growth Option has outperformed its benchmark by 15bps on one year basis.

17. **Bank of India Overnight Fund:** The Scheme invests in overnight securities having residual maturity of one business day. The Scheme in Regular Plan-Growth Option has outperformed its benchmark on one year basis by 9 bps.

18. **Bank of India Money Market Fund:** The scheme dynamically manages inflows, focusing on maximizing investor accrual. It prioritizes aligning suitable credit with liquidity duration requirements to sustain higher accrual by investing in assets with maturities up to one year, particularly targeting assets maturing in 06 months to 1 year. The Scheme in Regular Plan-Growth Option has outperformed its benchmark on one year basis by 22bps.

19. **Bank of India Business Cycle Fund:** Bank of India Business Cycle Fund aims to identify & invest in growth themes through dynamic allocation across sectors and stocks at different stages of business cycle, resulting from impacts of medium and long term trends/ macro factors. The Scheme in Regular Plan-Growth Option has underperformed its benchmark on one year basis by 1.88%.

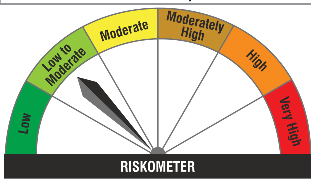
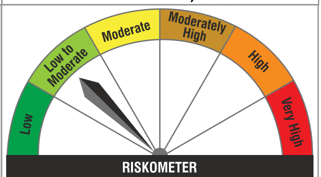
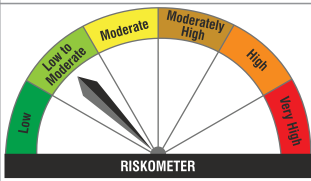
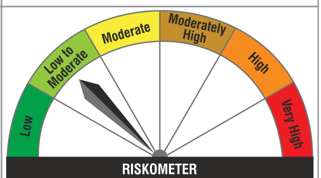
20. **Bank of India Consumption Fund:** The objective of the fund is to invest in the consumption-oriented fund. The portfolio is now fully invested. The Scheme in Regular Plan-Growth Option has outperformed its benchmark on one year basis by 3.27%.

21. **Bank of India Mid Cap Tax Fund - Series 1:** The Scheme is a close-ended Equity Linked Savings Scheme (ELSS) with a minimum lock in period of 3 years. The Scheme invests at least 65% of its assets in Mid Cap stocks. The Scheme in Regular Plan-Growth Option outperformed the benchmark during the year by 5.88%.

22. **Bank of India Mid Cap Tax Fund - Series 2:** The Scheme is a close-ended Equity Linked Savings Scheme (ELSS) with a minimum lock in period of 3 years. The Scheme invests at least 65% of its assets in Mid Cap stocks. The Scheme in Regular Plan-Growth Option outperformed the benchmark during the year by 3.23%.

23. **Bank of India Midcap Fund:** This fund was launch during the year. The fund's objective is to invest at least 65% of its AUM in mid cap stocks. Fund's portfolio construction was completed by the year end how ever period is very sort to do performance attribution.

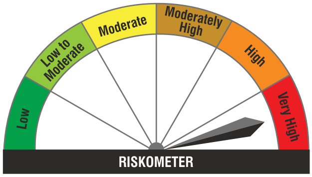
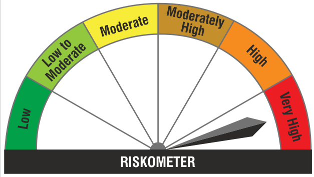
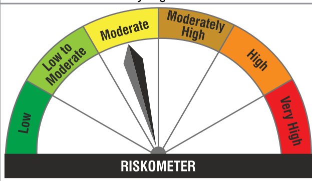
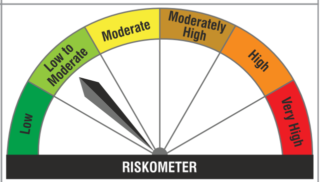
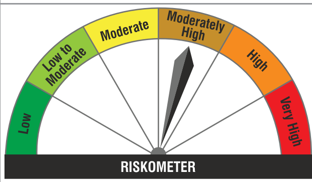
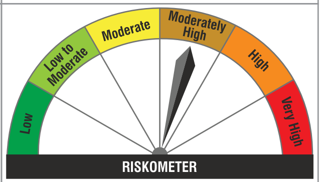
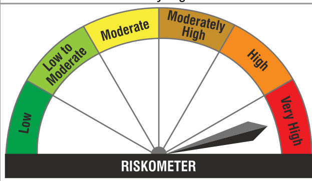
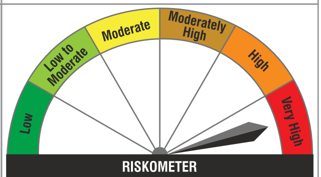
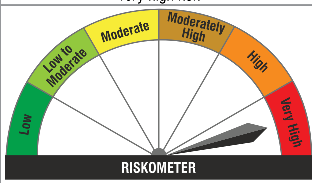
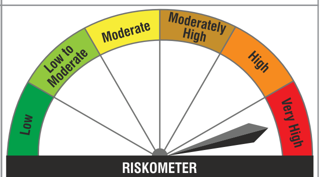
24. **Bank of India Banking & Financial Services Fund:** This fund was launch during the year. The fund's objective is to invest at least 80% of its AUM in Banking & Financial Services oriented stocks. Fund's portfolio construction was completed by the year end however period is very sort to do performance attribution.

Sr no.	Scheme Names	Risk-o-meter based on Portfolio as on March 31, 2026	Risk-o-meter based on Benchmark as on March 31, 2026
1.	**BANK OF INDIA LIQUID FUND** (An Open-Ended Liquid Scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.)	 Investors understand that their principal will be at low to moderate risk	 Benchmark riskometer is at low to moderate risk
2.	**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 to 6 months. A Relatively Low Interest Rate Risk and Moderate Credit Risk.)	 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.

Comments on performance of the Schemes:

Bank of India Mutual Fund

Sr no.	Scheme Names	Risk-o-meter based on Portfolio as on March 31, 2026	Risk-o-meter based on Benchmark as on March 31, 2026
3.	**BANK OF INDIA LARGE & MID CAP FUND*** (*Formerly Bank of India Large & Mid Cap Equity Fund) (An open ended equity scheme investing in both large cap and mid cap stocks)	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk
4.	**BANK OF INDIA SHORT TERM INCOME FUND** (An open ended short term debt scheme investing in instruments with Macaulay duration of the portfolio between 1 year and 3 years. A Moderate Interest Rate Risk and Moderate Credit Risk.)	 Investors understand that their principal will be at moderate risk	 Benchmark riskometer is at low to moderate risk
5.	**BANK OF INDIA CONSERVATIVE HYBRID FUND** (An open ended hybrid scheme investing predominantly in debt instruments)	 Investors understand that their principal will be at moderately high risk	 Benchmark riskometer is at moderately high risk
6.	**BANK OF INDIA ELSS TAX SAVER** (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk
7.	**BANK OF INDIA MANUFACTURING & INFRASTRUCTURE FUND** (An open ended equity scheme investing in manufacturing and infrastructure sectors)	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

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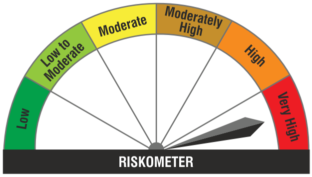
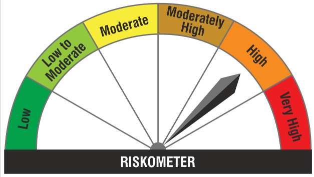
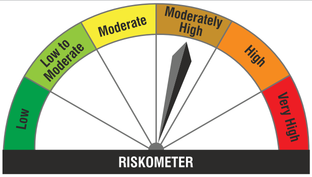
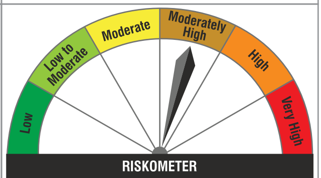
ANNEXURE 2

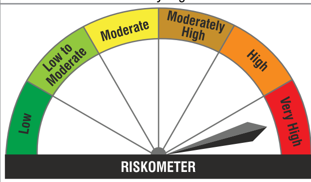
Comments on performance of the Schemes:

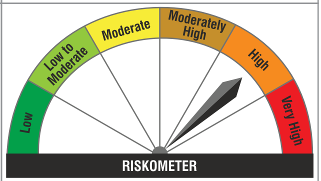
<table>
<tr><th>Sr no.</th><th>Scheme Names</th><th>Risk-o-meter based on Portfolio as on March 31, 2026</th><th>Risk-o-meter based on Benchmark as on March 31, 2026</th></tr>
<tr><td>8.</td><td>BANK OF INDIA BALANCED ADVANTAGE FUND
(An Open Ended Dynamic Asset Allocation Fund)</td><td>

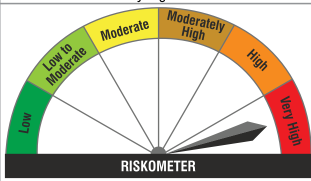
Investors understand that their principal will be at very high risk</td><td>

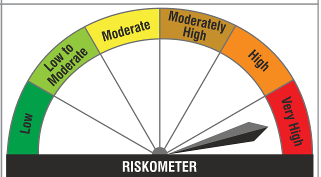
Benchmark riskometer is at high risk</td></tr>
<tr><td>9.</td><td>BANK OF INDIA CREDIT RISK FUND
(An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds) - A Moderate Interest Rate Risk and Relatively High Credit Risk.)</td><td>

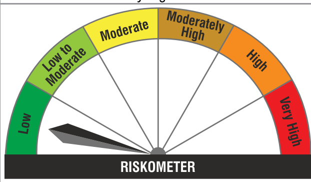
Investors understand that their principal will be at moderately high risk</td><td>

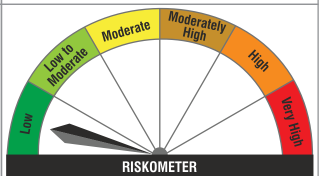
Benchmark riskometer is at moderately high risk</td></tr>
<tr><td>10.</td><td>BANK OF INDIA MID & SMALL CAP EQUITY & DEBT FUND
(An open ended hybrid scheme investing predominantly in equity and equity related instruments)</td><td>

Investors understand that their principal will be at very high risk</td><td>

Benchmark riskometer is at high risk</td></tr>
<tr><td>11.</td><td>BANK OF INDIA MID CAP TAX FUND - SERIES 1
(A 10 Year Close-ended Equity Linked Savings Scheme)</td><td>

Investors understand that their principal will be at very high risk</td><td>

Benchmark riskometer is at very high risk</td></tr>
<tr><td>12.</td><td>BANK OF INDIA ARBITRAGE FUND
(An open ended scheme investing in arbitrage opportunities)</td><td>

Investors understand that their principal will be at low risk</td><td>

Benchmark riskometer is at low risk</td></tr>
</table>

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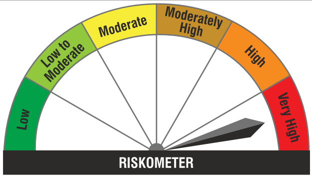
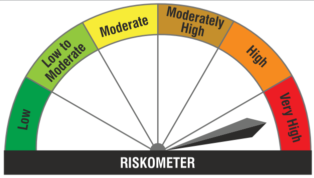
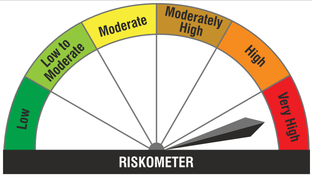
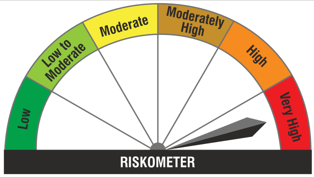
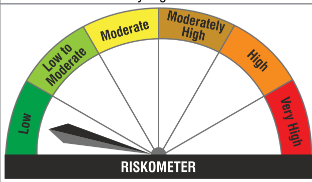
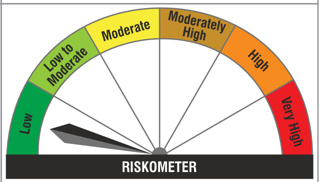
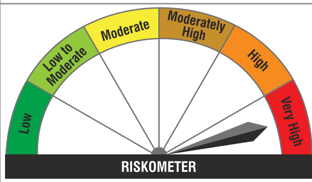
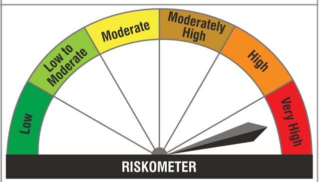
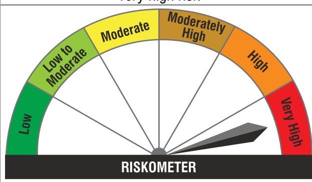
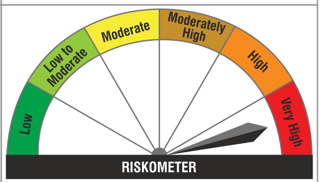
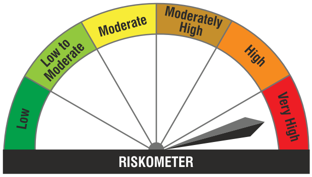
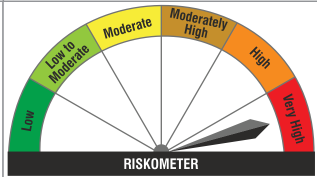
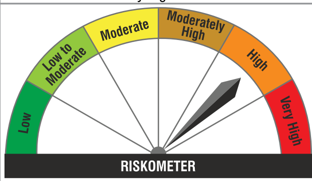
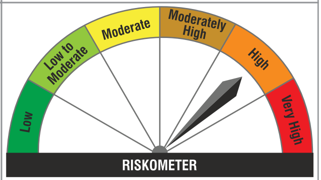
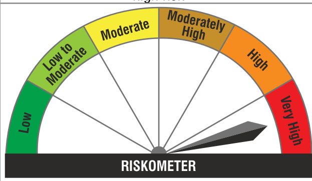
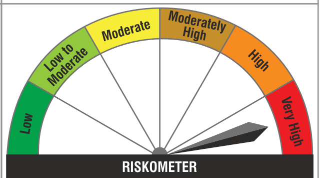
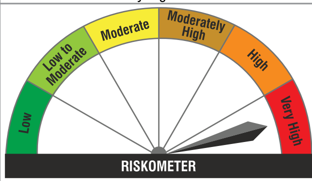
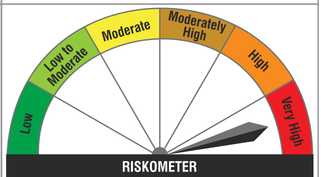
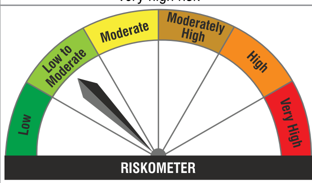
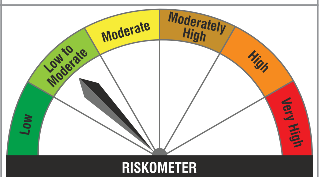
Comments on performance of the Schemes:

Sr no.	Scheme Names	Risk-o-meter based on Portfolio as on March 31, 2026	Risk-o-meter based on Benchmark as on March 31, 2026
13.	**BANK OF INDIA MID CAP TAX FUND - SERIES 2** (A 10 Year Close-ended Equity Linked Savings Scheme)	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk
14.	**BANK OF INDIA SMALL CAP FUND** (An open ended equity scheme predominantly investing in small cap stocks)	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk
15.	**BANK OF INDIA OVERNIGHT FUND** (An open ended debt scheme investing in overnight securities.A Relatively Low Interest Rate Risk and A Relatively Low Credit Risk.)	 Investors understand that their principal will be at low risk	 Benchmark riskometer is at low risk
16.	**BANK OF INDIA FLEXI CAP FUND** (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk
17.	**BANK OF INDIA LARGE CAP FUND*** (*Formerly Bank of India Bluechip Fund) (An open ended equity scheme predominantly investing in Large Cap Stocks)	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

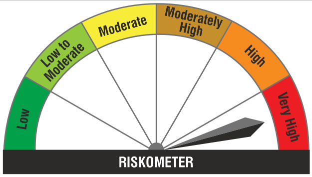
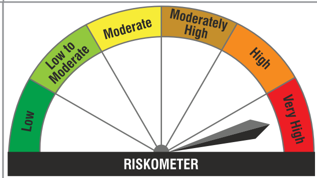
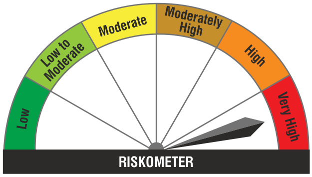
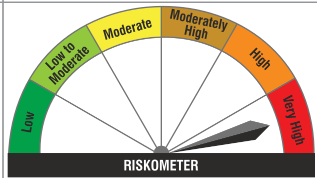
Investor should consult their financial advisor if they are not clear about the suitability of the product.

ANNEXURE 2

Comments on performance of the Schemes:

Sr no.	Scheme Names	Risk-o-meter based on Portfolio as on March 31, 2026	Risk-o-meter based on Benchmark as on March 31, 2026
18.	**BANK OF INDIA MULTI CAP FUND** (An open ended equity scheme investing across large cap, mid cap, small cap stocks)	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk
19.	**BANK OF INDIA MULTI ASSET ALLOCATION FUND** (An open ended scheme investing in Equity, Debt and Gold ETF)	 Investors understand that their principal will be at high risk	 Benchmark riskometer is at high risk
20.	**BANK OF INDIA BUSINESS CYCLE FUND** (An open ended equity scheme investing in sector based on its business cycle)	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk
21.	**BANK OF INDIA CONSUMPTION FUND** (An open ended equity scheme following consumption theme)	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk
22.	**BANK OF INDIA MONEY MARKET FUND** (An open ended debt scheme investing in money market instruments. A Relatively Low interest rate risk and Moderate Credit Risk)	 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.

Sr no.	Scheme Names	Risk-o-meter based on Portfolio as on March 31, 2026	Risk-o-meter based on Benchmark as on March 31, 2026
23.	**BANK OF INDIA MID CAP FUND** (An open ended equity scheme predominantly investing in mid cap stocks)	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk
24.	**BANK OF INDIA BANKING & FINANCIAL SERVICES FUND** (An open ended equity scheme investing in Banking & Financial Services Sector)	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at very high risk

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

ANNEXURE 3

Data on redressal of Complaints received during FY 2025-26

Bank of India Mutual Fund

Name of the Mutual Fund: Bank of India Mutual Fund

(Investment Manager: Bank of India Investment Managers Private Limited)

Registered Office: B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai 400013

CIN: U65900MH2007FTC173079

Data on redressal of Complaints received during FY 2025-26

Name of the Mutual Fund: Bank of India Mutual Fund

Number of Folios: 850081 (As of 31 March 2026)

Complaint Code	Type of Complaint#	(a) No. of complaint pending at the beginning of the year	(b) No of complaints received during the year	Action on (a) and (b)								
				Resolved				Non Action-able*	Pending			
				Within 30 days	30 -60 Days	60-180 days	Beyond 180 days		0-3 Months	3-6 Months	6-9 Months	9-12 Months
I A	Non receipt of amount declared under Income Distribution cum Capital Withdrawal option	-	-	-	-	-	-	-	-	-	-	-
I B	Interest on delayed payment of amount declared under Income Distribution cum Capital Withdrawal	-	-	-	-	-	-	-	-	-	-	-
I C	Non receipt of Redemption Proceeds	-	-	-	-	-	-	-	-	-	-	-
I D	Interest on delayed Payment of Redemption	-	-	-	-	-	-	-	-	-	-	-
II A	Non receipt of Statement of Account/Unit Certificate	-	-	-	-	-	-	-	-	-	-	-
II B	Discrepancy in Statement of Account	-	1	1	-	-	-	-	-	-	-	-
II C	Data corrections in Investor details	-	17	17	-	-	-	-	-	-	-	-
II D	Non receipt of Annual Report/ Abridged Summary	-	-	-	-	-	-	-	-	-	-	-
III A	Wrong switch between Schemes	-	-	-	-	-	-	-	-	-	-	-
III B	Unauthorized switch between Schemes	-	-	-	-	-	-	-	-	-	-	-

ANNEXURE 3
Data on redressal of Complaints received during FY 2025-26

Bank of India Mutual Fund

Complaint Code	Type of Complaint#	(a) No. of complaint pending at the beginning of the year	(b) No of complaints received during the year	Action on (a) and (b)								
				Resolved				Non Action-able*	Pending			
				Within 30 days	30 -60 Days	60-180 days	Beyond 180 days		0-3 Months	3-6 Months	6-9 Months	9-12 Months
III C	Deviation from Scheme attributes	-	-	-	-	-	-	-	-	-	-	-
III D	Wrong or excess charges/load	-	-	-	-	-	-	-	-	-	-	-
III E	Non updation of changes viz. address, PAN, bank details, nomination, etc	-	-	-	-	-	-	-	-	-	-	-
III F	Delay in allotment of Units	-	-	-	-	-	-	-	-	-	-	-
III G	Unauthorized Redemption	-	-	-	-	-	-	-	-	-	-	-
IV	Others	-	19	19	-	-	-	-	-	-	-	-
	TOTAL	**-**	**37**	**37**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

including against its authorized persons/ distributors/ employees. etc.
*Non actionable means the complaint that are incomplete / outside the scope of the mutual fund

ANNEXURE 4

Annual Proxy Certificate on votes cast FY 25-26

The Board of Directors
Bank of India Investment Managers Pvt. Ltd./ Bank of India Trustee Services Pvt. Ltd.
B/204, Tower 1, Peninsula Corporate Park,
Ganpatrao Kadam Marg, Lower Parel,
Mumbai 400 013.

Dear Sir/Madam,

We have been appointed by Bank of India Investment Managers Private Limited (BOIAMC) as scrutinizer in terms of Rule 20 (3) (ix) of Companies (Management and Administration) Rules, 2014 and any amendment/s to the said Rules thereof to provide certification on the Voting Report of Bank of India Mutual Fund (BOIMF) being disclosed by the AMC for the financial year 2025-26 in accordance with para 6.16 of SEBI Master Circular dated June 27, 2024 as amended from time to time, for the purpose of onward submission to the Trustees of Bank of India Mutual Fund and for disclosure in the relevant portion of Bank of India Mutual Fund's Annual Report and website.

We have verified the voting disclosures in relation to the BOIMF made on BOIAMC's website for FY 2025-26 on the basis of the Policy framed by the BOIAMC for exercising the voting rights in respect of the shares held by the Schemes of Bank of India Mutual Fund, and on the basis of the data obtained from custodian and BOIAMC with respect to voting decisions (either to vote for/against/abstain from voting) duly supported by the rationale for each resolution.

We certify that BOIAMC has disclosed details of all the votes cast in the prescribed format, within the prescribed timelines and in accordance with the requirements of the relevant circulars. We certify that the voting reports disclosed by the AMC on its website are in accordance with the requirements of para 6.16 of SEBI Master Circular dated June 27,2024.

This certificate has been issued for submission to Board of Directors of Bank of India Investment Managers Private Limited and Bank of India Trustee Services Pvt. Ltd. and for making disclosure on BOI AMC's website & in the annual report of the Schemes of BOIMF in terms of para 6.16 of SEBI Master Circular dated June 27, 2024, as amended from time to time. This certificate should not be used for any another purpose other than as mentioned in the aforesaid SEBI circulars.

Thanking you.

Yours faithfully,

For M.P. Chitale & Co.
Chartered Accountants
Firm Reg. No. 101851W

Sd/-
Vidya Barje
Partner
M. No. 104994
Mumbai, April 10, 2026
UDIN: 26104994EOGIQR2684

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Liquid Fund** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;

b. in the case of the Revenue Account, of the surplus for the year ended on that date; and

c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.

d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the

going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
   d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Overnight Fund** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;
b. in the case of the Revenue Account, of the surplus for the year ended on that date; and
c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.
d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
   d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Ultra Short Duration Fund** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;

b. in the case of the Revenue Account, of the surplus for the year ended on that date; and

c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.

d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
   d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Short Term Income Fund** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;

b. in the case of the Revenue Account, of the surplus for the year ended on that date; and

c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.

d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
   d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Conservative Hybrid Fund** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;

b. in the case of the Revenue Account, of the surplus for the year ended on that date; and

c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.

d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
   d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Credit Risk Fund** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;

b. in the case of the Revenue Account, of the surplus for the year ended on that date; and

c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.

d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
   d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Multi Asset Allocation Fund** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;

b. in the case of the Revenue Account, of the surplus for the year ended on that date; and

c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.

d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
   d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Money Market Fund** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;

b. in the case of the Revenue Account, of the surplus for the year ended on that date; and

c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.

d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
   d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Large & Mid Cap Fund** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;

b. in the case of the Revenue Account, of the surplus for the year ended on that date; and

c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.

d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

13. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
    a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
    b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
    c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
    d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India ELSS Tax Saver** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;
b. in the case of the Revenue Account, of the deficit for the year ended on that date; and
c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.
d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
   d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Manufacturing & Infrastructure Fund** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;

b. in the case of the Revenue Account, of the surplus for the year ended on that date; and

c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.

d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
   d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Balanced Advantage Fund** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;
b. in the case of the Revenue Account, of the surplus for the year ended on that date; and
c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.
d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
   d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Mid & Small Cap Equity & Debt Fund** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;

b. in the case of the Revenue Account, of the surplus for the year ended on that date; and

c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.

d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
   d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Arbitrage Fund** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;
b. in the case of the Revenue Account, of the surplus for the year ended on that date; and
c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.
d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a) We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b) The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c) In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
2. As required by the Eight Schedule of the SEBI Regulations, we report that:
   a) In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Small Cap Fund** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;

b. in the case of the Revenue Account, of the deficit for the year ended on that date; and

c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.

d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
   d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Flexi Cap Fund** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;
b. in the case of the Revenue Account, of the surplus for the year ended on that date; and
c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.
d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
   d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Large Cap Fund** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;

b. in the case of the Revenue Account, of the surplus for the year ended on that date; and

c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.

d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
   d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Multi Cap Fund** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;
b. in the case of the Revenue Account, of the surplus for the year ended on that date; and
c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.
d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
   d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Business Cycle Fund** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;

b. in the case of the Revenue Account, of the deficit for the year ended on that date; and

c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.

d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
   d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Consumption Fund** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;
b. in the case of the Revenue Account, of the surplus for the year ended on that date; and
c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.
d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
   d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Mid Cap Fund** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;

b. in the case of the Revenue Account, of the deficit for the year ended on that date; and

c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.

d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
   d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP

Chartered Accountants

Firm's Registration No: 101872W / W100045

Anish Shah

Partner

Membership No.: 048462

UDIN: 26048462APXCAL5387

Place: Mumbai.

Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Banking & Financial Services Fund** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;

b. in the case of the Revenue Account, of the deficit for the year ended on that date; and

c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.

d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
   d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

ABRIDGED BALANCE SHEET
AS ON MARCH 31, 2026

Bank of India Mutual Fund

₹ in Lakhs

		Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund	
		As on 31 March 2026	**As on 31 March 2025**	**As on 31 March 2026**	**As on 31 March 2025**	**As on 31 March 2026**	**As on 31 March 2025**
	LIABILITIES						
1	**Unit Capital**	51,056.16	51,283.22	2,696.67	3,205.35	3,506.61	4,965.30
2	**Reserves & Surplus**						
2.1	Unit Premium Reserves	129.59	86.84	(0.15)	(148.50)	(18.07)	(5.50)
2.2	Unrealised Appreciation Reserve	-	120.88	-	0.01	-	30.96
2.3	Other Reserves	1,09,953.84	1,00,900.63	970.68	1,071.78	8,175.72	10,470.23
3	**Loans & Borrowings**	-	1,664.52	-	-	1,844.17	-
4	**Current Liabilities & Provisions**						
4.1	Provision for doubtful Income/ Deposits	-	-	-	-	-	-
4.2	Other Current Liabilities & Provisions	7,522.20	177.39	21.21	36.30	77.95	195.56
	TOTAL	**1,68,661.79**	**1,54,233.48**	**3,688.41**	**4,164.94**	**13,586.38**	**15,656.55**
	ASSETS						
1	**Investments**						
1.1	**Listed Securities:**						
1.1.1	Equity Shares	-	-	-	-	-	-
1.1.2	Preference Shares	-	-	-	-	-	-
1.1.3	Equity Linked Debentures	-	-	-	-	-	-
1.1.4	Other Debentures & Bonds	-	-	-	-	3,748.54	3,005.78
1.1.5	Securitised Debt securities	-	-	-	-	-	-
1.2	**Securities Awaited Listing:**						
1.2.1	Equity Shares	-	-	-	-	-	-
1.2.2	Preference Shares	-	-	-	-	-	-
1.2.3	Equity Linked Debentures	-	-	-	-	-	-
1.2.4	Other Debentures & Bonds	-	-	-	-	-	-
1.2.5	Securitised Debt securities	-	-	-	-	-	-
1.3	**Unlisted Securities**						
1.3.1	Equity Shares	-	-	-	-	-	-
1.3.2	Preference Shares	-	-	-	-	-	-
1.3.3	Equity Linked Debentures	-	-	-	-	-	-
1.3.4	Other Debentures & Bonds	-	-	-	-	-	-
1.3.5	Securitised Debt Securities	-	-	-	-	-	-
1.4	Government Securities	-	3,506.47	-	-	-	-
1.5	Treasury Bills	32,265.52	31,676.90	299.65	399.38	2,209.94	2,144.10
1.6	Commercial Paper	63,337.59	54,340.63	-	-	468.19	2,919.20
1.7	Certificate of Deposits	63,353.73	64,056.36	-	-	6,699.27	7,083.67
1.8	Bill Rediscounting	-	-	-	-	-	-
1.9	Units of Domestic Mutual Fund	-	-	-	-	-	-
1.10	Foreign Securities	-	-	-	-	-	-
1.11	Exchange Traded Funds (ETFs)	-	-	-	-	-	-
1.12	Corporate Debt Market Development Fund	551.60	382.76	-	-	48.77	46.03
	Total Investments	**1,59,508.44**	**1,53,963.12**	**299.65**	**399.38**	**13,174.71**	**15,198.78**
2	**Deposits**	-	-	-	-	-	-
3	Other Current Assets	-	-	-	-	-	-
3.1	Cash & Bank Balance	168.55	104.69	48.56	38.89	118.81	102.33
3.2	CBLO/ Reverse Repo Lending	8,941.61	-	3,253.07	3,721.00	-	190.96
3.3	Others	43.19	165.67	87.13	5.67	292.86	164.48
4	Deferred Revenue Expenditure (to the extent not written off)	-	-	-	-	-	-
	TOTAL	**1,68,661.79**	**1,54,233.48**	**3,688.41**	**4,164.94**	**13,586.38**	**15,656.55**

The notes to accounts form an integral part of the accounts.

₹ in Lakhs

		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
		As on 31 March 2026	As on 31 March 2025	As on 31 March 2026	As on 31 March 2025	As on 31 March 2026	As on 31 March 2025
	LIABILITIES						
1	**Unit Capital**	9,692.71	4,256.58	1,921.41	2,042.35	7,454.91	9,107.38
2	**Reserves & Surplus**						
2.1	Unit Premium Reserves	342.57	101.27	220.54	261.02	364.08	447.95
2.2	Unrealised Appreciation Reserve	-	70.72	-	137.43	-	5.72
2.3	Other Reserves	17,747.51	6,982.88	4,296.04	4,207.85	2,210.95	1,444.64
3	**Loans & Borrowings**	-	-	-	-	-	-
4	**Current Liabilities & Provisions**						
4.1	Provision for doubtful Income/ Deposits	-	-	-	-	-	-
4.2	Other Current Liabilities & Provisions	621.93	61.79	16.32	28.46	404.65	48.70
	TOTAL	**28,404.72**	**11,473.24**	**6,454.31**	**6,677.11**	**10,434.59**	**11,054.39**
	ASSETS						
1	**Investments**						
1.1	**Listed Securities:**						
1.1.1	Equity Shares	-	-	1,253.20	1,305.90	-	-
1.1.2	Preference Shares	-	-	-	-	-	-
1.1.3	Equity Linked Debentures	-	-	-	-	-	-
1.1.4	Other Debentures & Bonds	14,005.37	2,677.31	2,554.34	2,227.04	6,000.40	7,515.05
1.1.5	Securitised Debt securities	-	-	-	-	-	-
1.2	**Securities Awaited Listing:**						
1.2.1	Equity Shares	-	-	-	-	-	-
1.2.2	Preference Shares	-	-	-	-	-	-
1.2.3	Equity Linked Debentures	-	-	-	-	-	-
1.2.4	Other Debentures & Bonds	-	-	-	-	-	-
1.2.5	Securitised Debt securities	-	-	-	-	-	-
1.3	**Unlisted Securities**						
1.3.1	Equity Shares	-	-	-	-	-	-
1.3.2	Preference Shares	-	-	-	-	-	-
1.3.3	Equity Linked Debentures	-	-	-	-	-	-
1.3.4	Other Debentures & Bonds	-	-	-	-	-	-
1.3.5	Securitised Debt Securities	-	-	-	-	-	-
1.4	Government Securities	6,087.59	3,018.58	1,165.89	1,395.63	-	-
1.5	Treasury Bills	182.01	23.80	33.53	129.42	-	-
1.6	Commercial Paper	1,403.13	574.92	-	-	-	-
1.7	Certificate of Deposits	3,414.52	4,520.25	-	953.03	987.05	983.61
1.8	Bill Rediscounting	-	-	-	-	-	-
1.9	Units of Domestic Mutual Fund	-	-	-	-	-	-
1.10	Foreign Securities	-	-	-	-	-	-
1.11	Exchange Traded Funds (ETFs)	-	-	-	-	-	-
1.12	Corporate Debt Market Development Fund	77.50	24.70	21.59	20.38	48.41	45.68
	Total Investments	**25,170.12**	**10,839.56**	**5,028.55**	**6,031.40**	**7,035.86**	**8,544.34**
2	**Deposits**	-	-	-	-	-	-
3	Other Current Assets	-	-	-	-	-	-
3.1	Cash & Bank Balance	65.70	88.18	1,263.96	34.16	2,392.25	154.95
3.2	CBLO/ Reverse Repo Lending	2,199.66	353.45	-	484.95	-	1,156.79
3.3	Others	969.24	192.05	161.80	126.60	1,006.48	1,198.31
4	Deferred Revenue Expenditure (to the extent not written off)	-	-	-	-	-	-
	TOTAL	**28,404.72**	**11,473.24**	**6,454.31**	**6,677.11**	**10,434.59**	**11,054.39**

The notes to accounts form an integral part of the accounts.

₹ in Lakhs

		Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver		Bank of India Manufacturing and Infrastructure Fund	
		As on 31 March 2026	As on 31 March 2025	As on 31 March 2026	As on 31 March 2025	As on 31 March 2026	As on 31 March 2025
	LIABILITIES						
1	**Unit Capital**	5,357.33	4,725.79	9,034.61	9,350.74	11,460.08	9,999.05
2	**Reserves & Surplus**						
2.1	Unit Premium Reserves	1,069.56	342.75	33,090.22	34,505.94	23,614.71	19,829.99
2.2	Unrealised Appreciation Reserve	-	1,922.46	3,120.75	13,177.59	338.93	1,571.56
2.3	Other Reserves	35,777.17	29,248.25	80,778.66	74,931.43	29,317.29	19,992.88
3	**Loans & Borrowings**	-	-	-	-	-	-
4	**Current Liabilities & Provisions**						
4.1	Provision for doubtful Income/ Deposits	-	-	-	-	-	-
4.2	Other Current Liabilities & Provisions	119.84	150.08	414.52	542.69	277.93	203.92
	TOTAL	**42,323.90**	**36,389.33**	**1,26,438.76**	**1,32,508.39**	**65,008.94**	**51,597.40**
	ASSETS						
1	**Investments**						
1.1	**Listed Securities:**						
1.1.1	Equity Shares	39,387.28	35,718.23	1,18,949.86	1,24,397.59	58,972.74	49,861.94
1.1.2	Preference Shares	-	-	-	-	-	-
1.1.3	Equity Linked Debentures	-	-	-	-	-	-
1.1.4	Other Debentures & Bonds	-	-	-	-	-	-
1.1.5	Securitised Debt securities	-	-	-	-	-	-
1.2	**Securities Awaited Listing:**						
1.2.1	Equity Shares	-	-	-	-	-	-
1.2.2	Preference Shares	-	-	-	-	-	-
1.2.3	Equity Linked Debentures	-	-	-	-	-	-
1.2.4	Other Debentures & Bonds	-	-	-	-	-	-
1.2.5	Securitised Debt securities	-	-	-	-	-	-
1.3	**Unlisted Securities**						
1.3.1	Equity Shares	-	-	-	-	-	-
1.3.2	Preference Shares	-	-	-	-	-	-
1.3.3	Equity Linked Debentures	-	-	-	-	-	-
1.3.4	Other Debentures & Bonds	-	-	-	-	-	-
1.3.5	Securitised Debt Securities	-	-	-	-	-	-
1.4	Government Securities	-	-	-	-	-	-
1.5	Treasury Bills	4.79	42.83	167.64	9.52	81.43	14.28
1.6	Commercial Paper	-	-	496.11	-	-	-
1.7	Certificate of Deposits	-	-	1,884.08	693.99	-	-
1.8	Bill Rediscounting	-	-	-	-	-	-
1.9	Units of Domestic Mutual Fund	-	-	-	-	-	-
1.10	Foreign Securities	-	-	-	-	-	-
1.11	Exchange Traded Funds (ETFs)	-	-	-	-	-	-
1.12	Corporate Debt Market Development Fund	-	-	-	-	-	-
	Total Investments	**39,392.07**	**35,761.06**	**1,21,497.69**	**1,25,101.10**	**59,054.17**	**49,876.22**
2	**Deposits**	-	-	-	-	-	-
3	Other Current Assets	-	-	-	-	-	-
3.1	Cash & Bank Balance	2,827.36	594.33	4,606.00	1,711.31	5,687.03	1,340.95
3.2	CBLO/ Reverse Repo Lending	-	-	-	5,625.00	-	361.19
3.3	Others	104.47	33.94	335.07	70.98	267.74	19.04
4	Deferred Revenue Expenditure (to the extent not written off)	-	-	-	-	-	-
	TOTAL	**42,323.90**	**36,389.33**	**1,26,438.76**	**1,32,508.39**	**65,008.94**	**51,597.40**

The notes to accounts form an integral part of the accounts.

ABRIDGED BALANCE SHEET
AS ON MARCH 31, 2026

Bank of India Mutual Fund

₹ in Lakhs

		Bank of India Balanced Advantage Fund		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
		As on 31 March 2026	As on 31 March 2025	As on 31 March 2026	As on 31 March 2025	As on 31 March 2026	As on 31 March 2025
	LIABILITIES						
1	**Unit Capital**	5,744.25	5,671.65	35,715.06	30,464.67	3,112.89	3,212.24
2	**Reserves & Surplus**						
2.1	Unit Premium Reserves	1,041.97	990.60	20,735.86	16,120.05	(128.28)	(126.74)
2.2	Unrealised Appreciation Reserve	1,519.61	1,974.15	-	6,036.90	101.84	11.75
2.3	Other Reserves	5,690.74	4,567.80	71,773.19	54,140.48	1,393.53	1,274.46
3	**Loans & Borrowings**	-	-	-	-	-	-
4	**Current Liabilities & Provisions**						
4.1	Provision for doubtful Income/ Deposits	-	-	-	-	-	-
4.2	Other Current Liabilities & Provisions	181.37	82.46	339.26	463.93	77.76	36.01
	TOTAL	**14,177.94**	**13,286.66**	**1,28,563.37**	**1,07,226.03**	**4,557.74**	**4,407.72**
	ASSETS						
1	**Investments**						
1.1	Listed Securities:						
1.1.1	Equity Shares	9,165.66	9,229.11	99,422.29	79,093.78	3,088.92	3,150.33
1.1.2	Preference Shares	-	-	-	-	-	-
1.1.3	Equity Linked Debentures	-	-	-	-	-	-
1.1.4	Other Debentures & Bonds	2,148.27	1,723.84	13,947.53	12,819.42	-	-
1.1.5	Securitised Debt securities	-	-	-	-	-	-
1.2	**Securities Awaited Listing:**						
1.2.1	Equity Shares	-	-	-	-	-	-
1.2.2	Preference Shares	-	-	-	-	-	-
1.2.3	Equity Linked Debentures	-	-	-	-	-	-
1.2.4	Other Debentures & Bonds	-	-	-	-	-	-
1.2.5	Securitised Debt securities	-	-	-	-	-	-
1.3	**Unlisted Securities**						
1.3.1	Equity Shares	-	-	-	-	-	-
1.3.2	Preference Shares	-	-	-	-	-	-
1.3.3	Equity Linked Debentures	-	-	-	-	-	-
1.3.4	Other Debentures & Bonds	-	-	-	-	-	-
1.3.5	Securitised Debt Securities	-	-	-	-	-	-
1.4	Government Securities	398.58	636.99	3,472.65	3,652.93	-	-
1.5	Treasury Bills	491.29	47.59	487.16	345.23	285.05	346.92
1.6	Commercial Paper	-	-	1,900.30	1,366.57	-	-
1.7	Certificate of Deposits	-	481.85	4,626.81	4,368.29	-	-
1.8	Bill Rediscounting	-	-	-	-	-	-
1.9	Units of Domestic Mutual Fund	-	-	-	-	603.09	721.44
1.10	Foreign Securities	-	-	-	-	-	-
1.11	Exchange Traded Funds (ETFs)	-	-	-	-	-	-
1.12	Corporate Debt Market Development Fund	-	-	-	-	-	-
	Total Investments	**12,203.80**	**12,119.38**	**1,23,856.74**	**1,01,646.22**	**3,977.06**	**4,218.69**
2	**Deposits**	-	-	-	-	-	-
3	Other Current Assets	-	-	-	-	-	-
3.1	Cash & Bank Balance	1,600.36	51.70	3,790.85	879.93	248.42	48.56
3.2	CBLO/ Reverse Repo Lending	-	641.88	-	3,999.29	14.00	70.99
3.3	Others	373.78	473.70	915.78	700.59	318.26	69.48
4	Deferred Revenue Expenditure (to the extent not written off)	-	-	-	-	-	-
	TOTAL	**14,177.94**	**13,286.66**	**1,28,563.37**	**1,07,226.03**	**4,557.74**	**4,407.72**

The notes to accounts form an integral part of the accounts.

Bank of India Mutual Fund

₹ in Lakhs

		Bank of India Small Cap Fund		Bank of India Flexi Cap Fund		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	
		As on 31 March 2026	As on 31 March 2025	As on 31 March 2026	As on 31 March 2025	As on 31 March 2026	As on 31 March 2025
	LIABILITIES						
1	**Unit Capital**	41,967.12	36,201.35	62,672.57	60,731.76	12,676.92	12,445.01
2	**Reserves & Surplus**						
2.1	Unit Premium Reserves	67,228.37	56,008.08	77,212.58	75,443.64	1,550.97	1,494.38
2.2	Unrealised Appreciation Reserve	-	11,993.27	-	-	149.79	1,339.57
2.3	Other Reserves	67,888.45	53,215.48	63,555.92	60,028.92	4,462.14	3,133.76
3	**Loans & Borrowings**	-	-	-	-	-	-
4	**Current Liabilities & Provisions**						
4.1	Provision for doubtful Income/ Deposits	-	-	-	-	-	-
4.2	Other Current Liabilities & Provisions	617.73	657.82	1,096.65	781.04	297.27	116.29
	TOTAL	**1,77,701.67**	**1,58,076.00**	**2,04,537.72**	**1,96,985.36**	**19,137.09**	**18,529.01**
	ASSETS						
1	**Investments**						
1.1	**Listed Securities:**						
1.1.1	Equity Shares	1,68,041.43	1,53,328.86	1,90,827.96	1,94,569.43	18,424.84	18,055.86
1.1.2	Preference Shares	-	-	-	-	-	-
1.1.3	Equity Linked Debentures	-	-	-	-	-	-
1.1.4	Other Debentures & Bonds	-	-	-	-	-	-
1.1.5	Securitised Debt securities	-	-	-	-	-	-
1.2	**Securities Awaited Listing:**						
1.2.1	Equity Shares	-	-	-	-	-	-
1.2.2	Preference Shares	-	-	-	-	-	-
1.2.3	Equity Linked Debentures	-	-	-	-	-	-
1.2.4	Other Debentures & Bonds	-	-	-	-	-	-
1.2.5	Securitised Debt securities	-	-	-	-	-	-
1.3	**Unlisted Securities**						
1.3.1	Equity Shares	-	-	-	-	-	-
1.3.2	Preference Shares	-	-	-	-	-	-
1.3.3	Equity Linked Debentures	-	-	-	-	-	-
1.3.4	Other Debentures & Bonds	-	-	-	-	-	-
1.3.5	Securitised Debt Securities	-	-	-	-	-	-
1.4	Government Securities	-	-	-	-	-	-
1.5	Treasury Bills	646.63	285.55	1,537.09	287.46	4.79	4.76
1.6	Commercial Paper	496.11	-	-	-	-	-
1.7	Certificate of Deposits	2,893.56	-	1,931.75	-	-	-
1.8	Bill Rediscounting	-	-	-	-	-	-
1.9	Units of Domestic Mutual Fund	-	-	-	-	-	-
1.10	Foreign Securities	-	-	-	-	-	-
1.11	Exchange Traded Funds (ETFs)	-	-	-	-	-	-
1.12	Corporate Debt Market Development Fund	-	-	-	-	-	-
	Total Investments	**1,72,077.73**	**1,53,614.41**	**1,94,296.80**	**1,94,856.89**	**18,429.63**	**18,060.62**
2	**Deposits**	-	-	-	-	-	-
3	Other Current Assets	-	-	-	-	-	-
3.1	Cash & Bank Balance	5,017.28	2,109.68	10,109.73	1,869.63	211.80	262.67
3.2	CBLO/ Reverse Repo Lending	-	2,173.61	-	-	-	187.97
3.3	Others	606.66	178.30	131.19	258.84	495.66	17.75
4	Deferred Revenue Expenditure (to the extent not written off)	-	-	-	-	-	-
	TOTAL	**1,77,701.67**	**1,58,076.00**	**2,04,537.72**	**1,96,985.36**	**19,137.09**	**18,529.01**

The notes to accounts form an integral part of the accounts.

ABRIDGED BALANCE SHEET
AS ON MARCH 31, 2026

Bank of India Mutual Fund

₹ in Lakhs

		Bank of India Multi Cap Fund		Bank of India Multi Asset Allocation Fund		Bank of India Business Cycle Fund	
		As on 31 March 2026	As on 31 March 2025	As on 31 March 2026	As on 31 March 2025	As on 31 March 2026	As on 31 March 2025
	LIABILITIES						
1	**Unit Capital**	56,161.02	48,031.33	28,688.70	31,039.16	51,162.76	61,193.29
2	**Reserves & Surplus**						
2.1	Unit Premium Reserves	12,452.97	9,468.89	(60.84)	186.01	(190.99)	(132.77)
2.2	Unrealised Appreciation Reserve	-	2,376.93	1,522.54	504.16	-	-
2.3	Other Reserves	25,172.31	17,927.06	3,565.53	1,602.24	(9,914.89)	(9,563.33)
3	**Loans & Borrowings**	-	-	-	-	-	-
4	**Current Liabilities & Provisions**						
4.1	Provision for doubtful Income/ Deposits	-	-	-	-	-	-
4.2	Other Current Liabilities & Provisions	364.48	291.78	44.13	91.80	149.74	287.67
	TOTAL	**94,150.78**	**78,095.99**	**33,760.06**	**33,423.37**	**41,206.62**	**51,784.86**
	ASSETS						
1	**Investments**						
1.1.1	Equity Shares	89,850.29	73,309.82	11,857.81	12,935.11	39,161.44	50,066.71
1.1.2	Preference Shares	-	-	-	-	-	-
1.1.3	Equity Linked Debentures	-	-	-	-	-	-
1.1.4	Other Debentures & Bonds	-	-	13,162.92	11,743.37	-	-
1.1.5	Securitised Debt securities	-	-	-	-	-	-
1.2	**Securities Awaited Listing:**						
1.2.1	Equity Shares	-	-	-	-	-	-
1.2.2	Preference Shares	-	-	-	-	-	-
1.2.3	Equity Linked Debentures	-	-	-	-	-	-
1.2.4	Other Debentures & Bonds	-	-	-	-	-	-
1.2.5	Securitised Debt securities	-	-	-	-	-	-
1.3	**Unlisted Securities**						
1.3.1	Equity Shares	-	-	-	-	-	-
1.3.2	Preference Shares	-	-	-	-	-	-
1.3.3	Equity Linked Debentures	-	-	-	-	-	-
1.3.4	Other Debentures & Bonds	-	-	-	-	-	-
1.3.5	Securitised Debt Securities	-	-	-	-	-	-
1.4	Government Securities	-	-	2,024.80	2,555.34	-	-
1.5	Treasury Bills	119.75	9.52	57.48	47.59	520.35	9.52
1.6	Commercial Paper	-	-	-	-	-	-
1.7	Certificate of Deposits	-	-	-	-	-	-
1.8	Bill Rediscounting	-	-	-	-	-	-
1.9	Units of Domestic Mutual Fund	-	-	-	-	-	-
1.10	Foreign Securities	-	-	-	-	-	-
1.11	Exchange Traded Funds (ETFs)	-	-	4,672.93	4,842.13	-	-
1.12	Corporate Debt Market Development Fund	-	-	-	-	-	-
	Total Investments	**89,970.04**	**73,319.34**	**31,775.94**	**32,123.54**	**39,681.79**	**50,076.23**
2	**Deposits**	-	-	-	-	-	-
3	Other Current Assets	-	-	-	-	-	-
3.1	Cash & Bank Balance	3,724.07	2,134.98	1,176.16	405.79	1,466.49	621.01
3.2	CBLO/ Reverse Repo Lending	-	2,599.54	-	314.94	-	834.84
3.3	Others	456.67	42.13	807.96	579.10	58.34	252.78
4	Deferred Revenue Expenditure (to the extent not written off)	-	-	-	-	-	-
	TOTAL	**94,150.78**	**78,095.99**	**33,760.06**	**33,423.37**	**41,206.62**	**51,784.86**

The notes to accounts form an integral part of the accounts.

ABRIDGED BALANCE SHEET
AS ON MARCH 31, 2026

₹ in Lakhs

		Bank of India Consumption Fund		Bank of India Money Market Fund		Bank of India Mid Cap Fund	Bank of India Banking & Financial Services Fund
		As on 31 March 2026	As on 31 March 2025	As on 31 March 2026	As on 31 March 2025	As on 31 March 2026	As on 31 March 2026
	LIABILITIES						
1	**Unit Capital**	35,938.28	40,702.41	39,505.62	15,657.97	71,800.20	28,547.21
2	**Reserves & Surplus**						
2.1	Unit Premium Reserves	2.98	1.67	120.22	(2.10)	17.63	19.17
2.2	Unrealised Appreciation Reserve	-	-	-	40.43	-	-
2.3	Other Reserves	(1,436.13)	(1,862.03)	3,083.75	163.71	(7,968.23)	(3,448.61)
3	**Loans & Borrowings**	-	-	2,074.01	1,512.65	-	-
4	**Current Liabilities & Provisions**						
4.1	Provision for doubtful Income/ Deposits	-	-	-	-	-	-
4.2	Other Current Liabilities & Provisions	136.90	100.80	52.02	15.76	232.16	53.15
	TOTAL	**34,642.03**	**38,942.85**	**44,835.62**	**17,388.42**	**64,081.76**	**25,170.92**
	ASSETS						
1	**Investments**						
1.1.1	Equity Shares	33,692.58	37,958.04	-	-	59,717.95	22,266.68
1.1.2	Preference Shares	-	-	-	-	-	-
1.1.3	Equity Linked Debentures	-	-	-	-	-	-
1.1.4	Other Debentures & Bonds	-	-	-	-	-	-
1.1.5	Securitised Debt securities	-	-	-	-	-	-
1.2	**Securities Awaited Listing:**						
1.2.1	Equity Shares	-	-	-	-	-	-
1.2.2	Preference Shares	-	-	-	-	-	-
1.2.3	Equity Linked Debentures	-	-	-	-	-	-
1.2.4	Other Debentures & Bonds	-	-	-	-	-	-
1.2.5	Securitised Debt securities	-	-	-	-	-	-
1.3	**Unlisted Securities**						
1.3.1	Equity Shares	-	-	-	-	-	-
1.3.2	Preference Shares	-	-	-	-	-	-
1.3.3	Equity Linked Debentures	-	-	-	-	-	-
1.3.4	Other Debentures & Bonds	-	-	-	-	-	-
1.3.5	Securitised Debt Securities	-	-	-	-	-	-
1.4	Government Securities	-	-	-	-	-	-
1.5	Treasury Bills	23.95	12.37	6,035.23	1,906.95	735.89	-
1.6	Commercial Paper	-	-	10,334.10	2,351.06	-	-
1.7	Certificate of Deposits	-	-	28,257.71	13,107.15	-	-
1.8	Bill Rediscounting	-	-	-	-	-	-
1.9	Units of Domestic Mutual Fund	-	-	-	-	-	-
1.10	Foreign Securities	-	-	-	-	-	-
1.11	Exchange Traded Funds (ETFs)	-	-	-	-	-	-
1.12	Corporate Debt Market Development Fund	-	-	95.26	-	-	-
	Total Investments	**33,716.53**	**37,970.41**	**44,722.30**	**17,365.16**	**60,453.84**	**22,266.68**
2	**Deposits**	-	-	-	-	-	-
3	Other Current Assets	-	-	-	-	-	-
3.1	Cash & Bank Balance	898.96	67.43	83.32	17.61	2,787.93	2,163.13
3.2	CBLO/ Reverse Repo Lending	-	0.70	-	-	-	510.42
3.3	Others	26.54	904.31	30.00	5.65	839.99	230.69
4	Deferred Revenue Expenditure (to the extent not written off)	-	-	-	-	-	-
	TOTAL	**34,642.03**	**38,942.85**	**44,835.62**	**17,388.42**	**64,081.76**	**25,170.92**

The notes to accounts form an integral part of the accounts.

ABRIDGED REVENUE ACCOUNT
for the year/period ended March 31, 2026

Bank of India Mutual Fund

₹ in Lakhs

		Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund	
		Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
1	**INCOME**						
11.1	Dividend	-	-	-	-	-	-
1.2	Interest	10,835.77	12,043.89	390.29	648.05	1,283.57	1,178.88
1.3	Realised Gain / (Loss) on Foreign Exchange Transactions	-	-	-	-	-	-
1.4	Realised Gains / (Losses) on Interscheme sale of investments	-	-	-	-	-	-
1.5	Realised Gains / (Losses) on External sale / redemption of investments	132.20	26.90	0.12	-	20.53	23.56
1.6	Realised Gains / (Losses) on Derivative Transactions	-	-	-	-	-	-
1.7	Other Income	21.76	0.77	1.12	-	20.18	0.01
	(A)	**10,989.73**	**12,071.56**	**391.53**	**648.05**	**1,324.28**	**1,202.45**
2	**EXPENSES**						
2.1	Management fees	70.92	33.03	1.22	1.80	51.46	52.54
2.2	Service tax on Management fees	12.77	5.95	0.22	0.32	9.26	9.46
2.3	Transfer agents fees and expenses	31.34	49.88	1.52	2.04	4.48	8.10
2.4	Custodian fees	16.64	14.34	0.08	0.09	1.79	1.42
2.5	Trusteeship fees	7.92	9.83	0.33	0.59	0.85	0.95
2.6	Commission to Agents	12.62	15.43	0.63	0.84	49.69	65.67
2.7	Marketing & Distribution expenses	0.60	0.37	0.34	0.27	0.44	0.35
2.8	Audit fees	0.35	2.11	0.35	0.12	0.35	0.24
2.9	Investor education and awareness	34.89	33.52	2.29	3.14	3.75	3.26
2.10	Interest on borrowing	49.03	31.61	-	-	2.18	0.04
2.11	Provision on non performing investment and doubtful receivables	-	-	-	-	-	-
2.12	Other operating expenses	2.62	23.12	0.30	0.94	1.73	0.89
2.13	Brokerage & Transaction Costs	11.87	14.35	0.13	0.12	3.07	2.60
2.14	Insurance & Security Expenses	-	-	-	-	-	-
	(B)	**251.57**	**233.54**	**7.41**	**10.27**	**129.05**	**145.52**
3	**NET REALISED GAINS / (LOSSES) FOR THE YEAR / PERIOD (A-B =C)**	**10,738.16**	**11,838.02**	**384.12**	**637.78**	**1,195.23**	**1,056.93**
4	Change in Unrealised Depreciation in value of investments (D)	159.61	-	0.04	-	70.10	-
5	**NET GAINS / (LOSSES) FOR THE YEAR / PERIOD (E=(C-D))**	**10,578.55**	**11,838.02**	**384.08**	**637.78**	**1,125.13**	**1,056.93**
6	Change in unrealised appreciation in the value of investments (F)	-	85.69	-	0.01	-	24.74
7	**NET SURPLUS / (DEFICIT) FOR THE YEAR / PERIOD (E + F = G)**	**10,578.55**	**11,923.71**	**384.08**	**637.79**	**1,125.13**	**1,081.67**
7.1	Add: Opening balance transfer from Unrealised Appreciation Reserve	120.88	35.19	0.01	0.01	30.96	6.22
7.2	Less: Balance transfer to Unrealised Appreciation Reserve	-	120.88	-	0.01	-	30.96
7.3	Add / (Less): Equalisation	(1,622.66)	4,887.99	(483.92)	(244.77)	(3,448.99)	(599.82)
7.4	Add: Retained surplus / (deficit) at beginning of the year / period	1,00,900.63	84,193.30	1,071.78	679.69	10,470.23	10,015.37
8	**Total**	**1,09,977.40**	**1,00,919.31**	**971.95**	**1,072.71**	**8,177.33**	**10,472.48**
9	**Income appropriation**						
9.1	Income Distributed during the year / period	23.56	18.68	1.27	0.93	1.61	2.25
9.2	Tax on income distributed during the year / period	-	-	-	-	-	-
10	**Retained Surplus / (Deficit) carried forward to Balance sheet**	**1,09,953.84**	**1,00,900.63**	**970.68**	**1,071.78**	**8,175.72**	**10,470.23**

The notes to accounts form an integral part of the accounts.

ABRIDGED REVENUE ACCOUNT
for the year/period ended March 31, 2026

Bank of India Mutual Fund

₹ in Lakhs

		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
		Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
1	**INCOME**						
1.1	Dividend	-	-	14.83	16.78	-	-
1.2	Interest	1,570.18	593.11	360.05	282.21	730.35	765.76
1.3	Realised Gain / (Loss) on Foreign Exchange Transactions	-	-	-	-	-	-
1.4	Realised Gains / (Losses) on Interscheme sale of investments	-	-	-	-	-	-
1.5	Realised Gains / (Losses) on External sale / redemption of investments	58.19	20.23	211.66	371.23	574.13	(52.13)
1.6	Realised Gains / (Losses) on Derivative Transactions	-	-	-	-	-	-
1.7	Other Income	3.72	132.96	5.35	7.31	26.08	-
	(A)	**1,632.09**	**746.30**	**591.89**	**677.53**	**1,330.56**	**713.63**
2	**EXPENSES**						
2.1	Management fees	85.88	25.17	74.76	69.45	81.09	97.75
2.2	Service tax on Management fees	15.46	4.53	13.46	12.50	14.60	17.59
2.3	Transfer agents fees and expenses	6.09	4.19	1.57	3.47	6.82	5.87
2.4	Custodian fees	2.16	0.70	0.62	0.59	1.01	1.05
2.5	Trusteeship fees	1.09	0.47	0.31	0.41	0.49	0.71
2.6	Commission to Agents	60.77	28.18	48.41	54.39	29.57	28.81
2.7	Marketing & Distribution expenses	0.54	0.44	0.41	0.29	1.57	0.05
2.8	Audit fees	0.35	0.13	0.35	0.11	0.35	0.23
2.9	Investor education and awareness	4.58	1.68	1.34	1.36	2.14	2.39
2.10	Interest on borrowing	-	-	-	-	-	-
2.11	Provision on non performing investment and doubtful receivables	-	-	-	-	-	-
2.12	Other operating expenses	1.24	4.63	0.43	0.65	8.46	15.82
2.13	Brokerage & Transaction Costs	2.92	1.61	5.26	6.79	0.87	1.80
2.14	Insurance & Security Expenses	-	-	-	-	-	-
	(B)	**181.08**	**71.73**	**146.92**	**150.01**	**146.97**	**172.07**
3	**NET REALISED GAINS / (LOSSES) FOR THE YEAR / PERIOD (A-B =C)**	**1,451.01**	**674.57**	**444.97**	**527.52**	**1,183.59**	**541.56**
4	Change in Unrealised Depreciation in value of investments (D)	381.26	-	225.77	303.97	29.36	-
5	**NET GAINS / (LOSSES) FOR THE YEAR / PERIOD (E=(C-D))**	**1,069.75**	**674.57**	**219.20**	**223.55**	**1,154.23**	**541.56**
6	Change in unrealised appreciation in the value of investments (F)	-	80.87	-	-	-	78.10
7	**NET SURPLUS / (DEFICIT) FOR THE YEAR / PERIOD (E + F = G)**	**1,069.75**	**755.44**	**219.20**	**223.55**	**1,154.23**	**619.66**
7.1	Add: Opening balance transfer from Unrealised Appreciation Reserve	70.72	-	137.43	441.40	5.72	-
7.2	Less: Balance transfer to Unrealised Appreciation Reserve	-	70.72	-	137.43	-	5.72
7.3	Add / (Less): Equalisation	9,624.16	1,528.58	(268.44)	(403.92)	(393.64)	(399.72)
7.4	Add: Retained surplus / (deficit) at beginning of the year / period	6,982.88	4,769.58	4,207.85	4,084.25	1,444.64	1,230.42
8	**Total**	**17,747.51**	**6,982.88**	**4,296.04**	**4,207.85**	**2,210.95**	**1,444.64**
9	**Income appropriation**						
9.1	Income Distributed during the year / period	-	-	-	-	-	-
9.2	Tax on income distributed during the year / period	-	-	-	-	-	-
10	**Retained Surplus / (Deficit) carried forward to Balance sheet**	**17,747.51**	**6,982.88**	**4,296.04**	**4,207.85**	**2,210.95**	**1,444.64**

The notes to accounts form an integral part of the accounts.

ABRIDGED REVENUE ACCOUNT
for the year/period ended March 31, 2026

Bank of India Mutual Fund

₹ in Lakhs

		Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver		Bank of India Manufacturing and Infrastructure Fund	
		Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
1	**INCOME**						
1.1	Dividend	477.34	495.69	1,512.33	2,009.35	547.85	503.89
1.2	Interest	83.54	37.76	477.21	270.86	162.90	131.63
1.3	Realised Gain / (Loss) on Foreign Exchange Transactions	-	-	-	-	-	-
1.4	Realised Gains / (Losses) on Interscheme sale of investments	-	-	-	-	-	-
1.5	Realised Gains / (Losses) on External sale / redemption of investments	3,698.18	4,217.27	8,248.32	15,046.88	6,739.95	3,642.94
1.6	Realised Gains / (Losses) on Derivative Transactions	-	-	-	-	-	-
1.7	Other Income	35.60	6.98	77.49	-	47.01	30.94
	(A)	**4,294.66**	**4,757.70**	**10,315.35**	**17,327.09**	**7,497.71**	**4,309.40**
2	**EXPENSES**						
2.1	Management fees	371.01	365.99	851.39	925.90	323.97	282.70
2.2	Service tax on Management fees	66.78	65.88	153.25	166.66	58.31	50.89
2.3	Transfer agents fees and expenses	31.70	38.41	129.95	157.88	56.54	48.86
2.4	Custodian fees	4.82	3.60	15.78	14.30	7.11	4.54
2.5	Trusteeship fees	1.95	2.05	6.32	8.19	2.88	2.60
2.6	Commission to Agents	482.90	334.04	1,023.10	967.61	797.19	549.54
2.7	Marketing & Distribution expenses	1.14	1.06	5.68	7.49	1.77	1.82
2.8	Audit fees	1.00	0.46	1.00	1.87	1.00	0.39
2.9	Investor education and awareness	8.43	7.03	27.56	27.68	12.42	9.16
2.10	Interest on borrowing	-	-	-	-	-	-
2.11	Provision on non performing investment and doubtful receivables	-	-	-	-	-	-
2.12	Other operating expenses	2.64	2.10	14.13	19.57	4.43	8.70
2.13	Brokerage & Transaction Costs	96.27	130.28	315.02	345.83	144.01	135.78
2.14	Insurance & Security Expenses	-	-	-	-	-	-
	(B)	**1,068.64**	**950.90**	**2,543.18**	**2,642.98**	**1,409.63**	**1,094.98**
3	**NET REALISED GAINS / (LOSSES) FOR THE YEAR / PERIOD (A-B =C)**	**3,226.02**	**3,806.80**	**7,772.17**	**14,684.11**	**6,088.08**	**3,214.42**
4	Change in Unrealised Depreciation in value of investments (D)	2,764.54	3,237.36	10,056.84	15,177.96	1,232.63	3,951.15
5	**NET GAINS / (LOSSES) FOR THE YEAR / PERIOD (E=(C-D))**	**461.48**	**569.44**	**(2,284.67)**	**(493.85)**	**4,855.45**	**(736.73)**
6	Change in unrealised appreciation in the value of investments (F)	-	-	-	-	-	-
7	**NET SURPLUS / (DEFICIT) FOR THE YEAR / PERIOD (E + F = G)**	**461.48**	**569.44**	**(2,284.67)**	**(493.85)**	**4,855.45**	**(736.73)**
7.1	Add: Opening balance transfer from Unrealised Appreciation Reserve	1,922.46	469.07	13,177.59	28,355.56	1,571.56	5,522.71
7.2	Less: Balance transfer to Unrealised Appreciation Reserve	-	1,922.46	3,120.75	13,177.59	338.93	1,571.56
7.3	Add / (Less): Equalisation	4,144.98	4,541.59	(1,924.94)	5,027.28	3,236.33	8,540.52
7.4	Add: Retained surplus / (deficit) at beginning of the year / period	29,248.25	25,590.61	74,931.43	55,220.03	19,992.88	8,237.94
8	**Total**	**35,777.17**	**29,248.25**	**80,778.66**	**74,931.43**	**29,317.29**	**19,992.88**
9	**Income appropriation**						
9.1	Income Distributed during the year / period	-	-	-	-	-	-
9.2	Tax on income distributed during the year / period	-	-	-	-	-	-
10	**Retained Surplus / (Deficit) carried forward to Balance sheet**	**35,777.17**	**29,248.25**	**80,778.66**	**74,931.43**	**29,317.29**	**19,992.88**

The notes to accounts form an integral part of the accounts.

ABRIDGED REVENUE ACCOUNT
for the year/period ended March 31, 2026

Bank of India Mutual Fund

₹ in Lakhs

		Bank of India Balanced Advantage Fund		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
		Year ended 31 March 2026	**Year ended 31 March 2025**	**Year ended 31 March 2026**	**Year ended 31 March 2025**	**Year ended 31 March 2026**	**Year ended 31 March 2025**
1	**INCOME**						
1.1	Dividend	186.60	177.99	639.91	630.85	24.87	28.39
1.2	Interest	255.38	103.99	2,244.59	1,657.71	28.61	28.12
1.3	Realised Gain / (Loss) on Foreign Exchange Transactions	-	-	-	-	-	-
1.4	Realised Gains / (Losses) on Interscheme sale of investments	-	-	-	-	-	-
1.5	Realised Gains / (Losses) on External sale / redemption of investments	1,026.21	953.60	9,605.86	7,120.04	1,574.35	1,568.56
1.6	Realised Gains / (Losses) on Derivative Transactions	(54.28)	(0.18)	-	-	(1,133.93)	(1,058.32)
1.7	Other Income	15.81	2.92	63.59	13.93	2.66	3.72
	(A)	**1,429.72**	**1,238.32**	**12,553.95**	**9,422.53**	**496.56**	**570.47**
2	**EXPENSES**						
2.1	Management fees	150.18	148.93	764.66	750.25	15.07	7.41
2.2	Service tax on Management fees	27.03	26.81	137.64	135.05	2.71	1.33
2.3	Transfer agents fees and expenses	3.18	8.12	76.48	57.01	2.08	2.20
2.4	Custodian fees	1.32	1.12	14.50	9.47	0.51	0.37
2.5	Trusteeship fees	0.65	0.78	5.84	5.35	0.21	0.21
2.6	Commission to Agents	149.68	121.70	1,420.94	952.92	15.63	17.34
2.7	Marketing & Distribution expenses	0.31	0.41	4.89	2.20	0.12	0.04
2.8	Audit fees	1.00	0.19	1.00	1.04	0.10	0.04
2.9	Investor education and awareness	2.84	2.65	25.28	18.81	0.90	0.75
2.10	Interest on borrowing	-	-	-	-	-	-
2.11	Provision on non performing investment and doubtful receivables	-	-	-	-	-	-
2.12	Other operating expenses	0.60	4.07	6.73	12.38	0.21	0.33
2.13	Brokerage & Transaction Costs	14.67	14.20	265.55	221.22	37.80	37.80
2.14	Insurance & Security Expenses	-	-	-	-	-	-
	(B)	**351.46**	**328.98**	**2,723.51**	**2,165.70**	**75.34**	**67.82**
3	**NET REALISED GAINS / (LOSSES) FOR THE YEAR / PERIOD (A-B =C)**	**1,078.26**	**909.34**	**9,830.44**	**7,256.83**	**421.22**	**502.65**
4	Change in Unrealised Depreciation in value of investments (D)	474.71	904.94	8,265.43	5,260.37	256.31	300.24
5	**NET GAINS / (LOSSES) FOR THE YEAR / PERIOD (E=(C-D))**	**603.55**	**4.40**	**1,565.01**	**1,996.46**	**164.91**	**202.41**
6	Change in unrealised appreciation in the value of investments (F)	-	-	-	-	90.09	51.41
7	**NET SURPLUS / (DEFICIT) FOR THE YEAR / PERIOD (E + F = G)**	**603.55**	**4.40**	**1,565.01**	**1,996.46**	**255.00**	**253.82**
7.1	Add: Opening balance transfer from Unrealised Appreciation Reserve	1,974.15	2,879.09	6,036.90	11,297.27	11.75	293.18
7.2	Less: Balance transfer to Unrealised Appreciation Reserve	1,519.61	1,974.15	-	6,036.90	101.84	11.75
7.3	Add / (Less): Equalisation	64.85	314.14	10,098.92	16,999.70	(45.84)	106.79
7.4	Add: Retained surplus / (deficit) at beginning of the year / period	4,567.80	3,344.32	54,140.48	29,883.95	1,274.46	632.42
8	**Total**	**5,690.74**	**4,567.80**	**71,841.31**	**54,140.48**	**1,393.53**	**1,274.46**
9	**Income appropriation**						
9.1	Income Distributed during the year / period	-	-	68.12	-	-	-
9.2	Tax on income distributed during the year / period	-	-	-	-	-	-
10	**Retained Surplus / (Deficit) carried forward to Balance sheet**	**5,690.74**	**4,567.80**	**71,773.19**	**54,140.48**	**1,393.53**	**1,274.46**

The notes to accounts form an integral part of the accounts.

ABRIDGED REVENUE ACCOUNT
for the year/period ended March 31, 2026

Bank of India Mutual Fund

₹ in Lakhs

		Bank of India Small Cap Fund		Bank of India Flexi Cap Fund		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	
		Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
1	**INCOME**						
1.1	Dividend	816.30	965.38	2,199.17	2,200.23	245.81	242.93
1.2	Interest	826.90	422.55	506.16	412.67	19.06	30.17
1.3	Realised Gain / (Loss) on Foreign Exchange Transactions	-	-	-	-	-	-
1.4	Realised Gains / (Losses) on Interscheme sale of investments	-	-	-	-	-	-
1.5	Realised Gains / (Losses) on External sale / redemption of investments	15,409.32	12,082.05	7,218.64	8,376.60	1,483.60	1,370.52
1.6	Realised Gains / (Losses) on Derivative Transactions	-	-	(385.30)	-	(1.94)	-
1.7	Other Income	155.57	78.15	119.93	38.16	26.91	3.35
	(A)	**17,208.09**	**13,548.13**	**9,658.60**	**11,027.66**	**1,773.44**	**1,646.97**
2	**EXPENSES**						
2.1	Management fees	752.68	421.52	731.89	582.79	141.02	155.40
2.2	Service tax on Management fees	135.48	75.87	131.74	104.90	25.38	27.97
2.3	Transfer agents fees and expenses	175.81	153.93	218.84	171.18	15.31	19.25
2.4	Custodian fees	21.46	13.91	24.70	16.20	2.32	1.79
2.5	Trusteeship fees	8.65	7.89	9.93	9.23	0.93	1.03
2.6	Commission to Agents	1,541.79	1,225.52	2,351.51	1,808.21	263.77	194.80
2.7	Marketing & Distribution expenses	8.07	7.54	5.59	4.31	0.79	0.65
2.8	Audit fees	1.00	1.46	1.00	1.12	1.00	0.20
2.9	Investor education and awareness	37.47	27.80	43.14	33.20	4.06	3.54
2.10	Interest on borrowing	-	-	-	-	-	-
2.11	Provision on non performing investment and doubtful receivables	-	-	-	-	-	-
2.12	Other operating expenses	18.48	52.63	13.33	9.17	1.37	2.47
2.13	Brokerage & Transaction Costs	486.53	362.35	567.52	613.49	56.43	50.10
2.14	Insurance & Security Expenses	-	-	-	-	-	-
	(B)	**3,187.42**	**2,350.42**	**4,099.19**	**3,353.80**	**512.38**	**457.20**
3	**NET REALISED GAINS / (LOSSES) FOR THE YEAR / PERIOD (A-B =C)**	**14,020.67**	**11,197.71**	**5,559.41**	**7,673.86**	**1,261.06**	**1,189.77**
4	Change in Unrealised Depreciation in value of investments (D)	20,728.24	6,972.23	4,382.46	14,763.21	1,189.78	1,983.98
5	**NET GAINS / (LOSSES) FOR THE YEAR / PERIOD (E=(C-D))**	**(6,707.57)**	**4,225.48**	**1,176.95**	**(7,089.35)**	**71.28**	**(794.21)**
6	Change in unrealised appreciation in the value of investments (F)	-	-	-	-	-	-
7	**NET SURPLUS / (DEFICIT) FOR THE YEAR / PERIOD (E + F = G)**	**(6,707.57)**	**4,225.48**	**1,176.95**	**(7,089.35)**	**71.28**	**(794.21)**
7.1	Add: Opening balance transfer from Unrealised Appreciation Reserve	11,993.27	18,965.50	-	14,560.43	1,339.57	3,323.55
7.2	Less: Balance transfer to Unrealised Appreciation Reserve	-	11,993.27	-	-	149.79	1,339.57
7.3	Add / (Less): Equalisation	9,387.27	16,554.03	2,350.05	32,931.64	67.32	694.88
7.4	Add: Retained surplus / (deficit) at beginning of the year / period	53,215.48	25,463.74	60,028.92	19,626.20	3,133.76	1,249.11
8	**Total**	**67,888.45**	**53,215.48**	**63,555.92**	**60,028.92**	**4,462.14**	**3,133.76**
9	**Income appropriation**						
9.1	Income Distributed during the year / period	-	-	-	-	-	-
9.2	Tax on income distributed during the year / period	-	-	-	-	-	-
10	**Retained Surplus / (Deficit) carried forward to Balance sheet**	**67,888.45**	**53,215.48**	**63,555.92**	**60,028.92**	**4,462.14**	**3,133.76**

The notes to accounts form an integral part of the accounts.

ABRIDGED REVENUE ACCOUNT
for the year/period ended March 31, 2026

Bank of India Mutual Fund

₹ in Lakhs

		Bank of India Multi Cap Fund		Bank of India Multi Asset Allocation Fund		Bank of India Business Cycle Fund	
		Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
1	**INCOME**						
1.1	Dividend	946.10	868.96	144.78	169.51	432.45	167.38
1.2	Interest	184.53	157.98	1,167.45	1,241.86	91.03	411.92
1.3	Realised Gain / (Loss) on Foreign Exchange Transactions	-	-	-	-	-	-
1.4	Realised Gains / (Losses) on Interscheme sale of investments	-	-	-	-	-	-
1.5	Realised Gains / (Losses) on External sale / redemption of investments	7,815.46	7,398.39	1,499.37	860.60	(2,711.59)	(1,621.74)
1.6	Realised Gains / (Losses) on Derivative Transactions	-	-	-	-	(82.07)	(65.61)
1.7	Other Income	35.55	26.20	19.56	40.09	2.08	17.25
	(A)	**8,981.64**	**8,451.53**	**2,831.16**	**2,312.06**	**(2,268.10)**	**(1,090.80)**
2	**EXPENSES**						
2.1	Management fees	706.92	646.99	240.26	276.77	479.26	297.22
2.2	Service tax on Management fees	127.24	116.46	43.25	49.82	86.27	53.50
2.3	Transfer agents fees and expenses	81.28	71.38	34.75	36.66	45.63	31.55
2.4	Custodian fees	10.57	6.65	3.21	2.85	6.04	3.03
2.5	Trusteeship fees	4.28	3.78	1.58	1.99	2.41	1.61
2.6	Commission to Agents	1,090.26	699.43	352.79	298.14	576.24	333.83
2.7	Marketing & Distribution expenses	2.91	2.38	0.98	0.83	1.25	0.73
2.8	Audit fees	1.00	0.70	0.35	0.42	1.00	-
2.9	Investor education and awareness	18.48	13.32	6.88	6.77	10.55	6.66
2.10	Interest on borrowing	-	-	0.07	-	-	-
2.11	Provision on non performing investment and doubtful receivables	-	-	-	-	-	-
2.12	Other operating expenses	6.46	6.19	1.57	9.71	3.07	11.49
2.13	Brokerage & Transaction Costs	238.58	256.73	51.01	63.56	127.85	231.82
2.14	Insurance & Security Expenses	-	-	-	-	-	-
	(B)	**2,287.98**	**1,824.01**	**736.70**	**747.52**	**1,339.57**	**971.44**
3	**NET REALISED GAINS / (LOSSES) FOR THE YEAR / PERIOD (A-B =C)**	**6,693.66**	**6,627.52**	**2,094.46**	**1,564.54**	**(3,607.67)**	**(2,062.24)**
4	Change in Unrealised Depreciation in value of investments (D)	5,148.83	4,791.10	-	-	-	7,213.03
5	**NET GAINS / (LOSSES) FOR THE YEAR / PERIOD (E=(C-D))**	**1,544.83**	**1,836.42**	**2,094.46**	**1,564.54**	**(3,607.67)**	**(9,275.27)**
6	Change in unrealised appreciation in the value of investments (F)	-	-	1,018.38	330.38	2,198.57	-
7	**NET SURPLUS / (DEFICIT) FOR THE YEAR / PERIOD (E + F = G)**	**1,544.83**	**1,836.42**	**3,112.84**	**1,894.92**	**(1,409.10)**	**(9,275.27)**
7.1	Add: Opening balance transfer from Unrealised Appreciation Reserve	2,376.93	7,168.04	504.16	173.78	-	-
7.2	Less: Balance transfer to Unrealised Appreciation Reserve	-	2,376.93	1,522.54	504.16	-	-
7.3	Add / (Less): Equalisation	3,323.49	5,514.83	(131.17)	(50.57)	1,057.54	(288.06)
7.4	Add: Retained surplus / (deficit) at beginning of the year / period	17,927.06	5,784.70	1,602.24	88.27	(9,563.33)	-
8	**Total**	**25,172.31**	**17,927.06**	**3,565.53**	**1,602.24**	**(9,914.89)**	**(9,563.33)**
9	**Income appropriation**						
9.1	Income Distributed during the year / period	-	-	-	-	-	-
9.2	Tax on income distributed during the year / period	-	-	-	-	-	-
10	**Retained Surplus / (Deficit) carried forward to Balance sheet**	**25,172.31**	**17,927.06**	**3,565.53**	**1,602.24**	**(9,914.89)**	**(9,563.33)**

The notes to accounts form an integral part of the accounts.

ABRIDGED REVENUE ACCOUNT
for the year/period ended March 31, 2026

Bank of India Mutual Fund

₹ in Lakhs

		Bank of India Consumption Fund		Bank of India Money Market Fund		Bank of India Mid Cap Fund
		Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Period ended 31 March 2026
1	**INCOME**					
1.1	Dividend	400.61	126.53	-	-	182.00
1.2	Interest	78.43	237.32	1,552.83	233.31	301.53
1.3	Realised Gain / (Loss) on Foreign Exchange Transactions	-	-	-	-	-
1.4	Realised Gains / (Losses) on Interscheme sale of investments	-	-	-	-	-
1.5	Realised Gains / (Losses) on External sale / redemption of investments	2,084.68	(10.42)	26.62	(7.08)	(368.02)
1.6	Realised Gains / (Losses) on Derivative Transactions	-	-	-	-	(185.40)
1.7	Other Income	8.27	11.18	14.80	0.05	7.87
	(A)	**2,571.99**	**364.61**	**1,594.25**	**226.28**	**(62.02)**
2	**EXPENSES**					
2.1	Management fees	399.54	92.48	2.93	0.51	390.43
2.2	Service tax on Management fees	71.92	16.65	0.53	0.09	70.28
2.3	Transfer agents fees and expenses	32.38	8.36	10.94	0.77	42.22
2.4	Custodian fees	4.48	0.80	2.23	0.03	4.68
2.5	Trusteeship fees	1.79	0.33	1.12	0.09	2.05
2.6	Commission to Agents	418.28	117.54	24.39	13.40	388.12
2.7	Marketing & Distribution expenses	1.21	0.17	0.31	-	1.08
2.8	Audit fees	1.00	-	0.35	-	1.00
2.9	Investor education and awareness	7.82	2.20	4.67	0.60	8.18
2.10	Interest on borrowing	-	-	3.91	1.18	-
2.11	Provision on non performing investment and doubtful receivables	-	-	-	-	-
2.12	Other operating expenses	2.47	7.15	0.87	1.62	3.37
2.13	Brokerage & Transaction Costs	69.73	96.84	5.19	1.47	252.30
2.14	Insurance & Security Expenses	-	-	-	-	-
	(B)	**1,010.62**	**342.52**	**57.44**	**19.76**	**1,163.71**
3	**NET REALISED GAINS / (LOSSES) FOR THE YEAR / PERIOD (A-B =C)**	**1,561.37**	**22.09**	**1,536.81**	**206.52**	**(1,225.73)**
4	Change in Unrealised Depreciation in value of investments (D)	1,162.55	1,917.65	145.30	-	6,563.16
5	**NET GAINS / (LOSSES) FOR THE YEAR / PERIOD (E=(C-D))**	**398.82**	**(1,895.56)**	**1,391.51**	**206.52**	**(7,788.89)**
6	Change in unrealised appreciation in the value of investments (F)	-	-	-	40.43	-
7	**NET SURPLUS / (DEFICIT) FOR THE YEAR / PERIOD (E + F = G)**	**398.82**	**(1,895.56)**	**1,391.51**	**246.95**	**(7,788.89)**
7.1	Add: Opening balance transfer from Unrealised Appreciation Reserve	-	-	40.43	-	-
7.2	Less: Balance transfer to Unrealised Appreciation Reserve	-	-	-	40.43	-
7.3	Add / (Less): Equalisation	27.08	33.53	1,488.72	(42.81)	(179.34)
7.4	Add: Retained surplus / (deficit) at beginning of the year / period	(1,862.03)	-	163.71	-	-
8	**Total**	**(1,436.13)**	**(1,862.03)**	**3,084.37**	**163.71**	**(7,968.23)**
9	**Income appropriation**					
9.1	Income Distributed during the year / period	-	-	0.62	-	-
9.2	Tax on income distributed during the year / period	-	-	-	-	-
10	**Retained Surplus / (Deficit) carried forward to Balance sheet**	**(1,436.13)**	**(1,862.03)**	**3,083.75**	**163.71**	**(7,968.23)**

The notes to accounts form an integral part of the accounts.

ABRIDGED REVENUE ACCOUNT
for the year/period ended March 31, 2026

Bank of India Mutual Fund

₹ in Lakhs

		Bank of India Banking & Financial Services Fund
		Period ended 31 March 2026
1	**INCOME**	
1.1	Dividend	14.97
1.2	Interest	104.31
1.3	Realised Gain / (Loss) on Foreign Exchange Transactions	-
1.4	Realised Gains / (Losses) on Interscheme sale of investments	-
1.5	Realised Gains / (Losses) on External sale / redemption of investments	-
1.6	Realised Gains / (Losses) on Derivative Transactions	(201.38)
1.7	Other Income	2.78
	(A)	**(79.32)**
2	**EXPENSES**	
2.1	Management fees	44.62
2.2	Service tax on Management fees	8.03
2.3	Transfer agents fees and expenses	4.73
2.4	Custodian fees	0.52
2.5	Trusteeship fees	0.23
2.6	Commission to Agents	43.47
2.7	Marketing & Distribution expenses	0.16
2.8	Audit fees	1.00
2.9	Investor education and awareness	0.92
2.10	Interest on borrowing	-
2.11	Provision on non performing investment and doubtful receivables	-
2.12	Other operating expenses	0.42
2.13	Brokerage & Transaction Costs	46.35
2.14	Insurance & Security Expenses	-
	(B)	**150.45**
3	**NET REALISED GAINS / (LOSSES) FOR THE YEAR / PERIOD (A-B =C)**	**(229.77)**
4	Change in Unrealised Depreciation in value of investments (D)	3,200.70
5	**NET GAINS / (LOSSES) FOR THE YEAR / PERIOD (E=(C-D))**	**(3,430.47)**
6	Change in unrealised appreciation in the value of investments (F)	-
7	**NET SURPLUS / (DEFICIT) FOR THE YEAR / PERIOD (E + F = G)**	**(3,430.47)**
7.1	Add: Opening balance transfer from Unrealised Appreciation Reserve	-
7.2	Less: Balance transfer to Unrealised Appreciation Reserve	-
7.3	Add / (Less): Equalisation	(18.14)
7.4	Add: Retained surplus / (deficit) at beginning of the year / period	-
8	**Total**	**(3,448.61)**
9	**Income appropriation**	
9.1	Income Distributed during the year / period	-
9.2	Tax on income distributed during the year / period	-
10	**Retained Surplus / (Deficit) carried forward to Balance sheet**	**(3,448.61)**

The notes to accounts form an integral part of the accounts.

	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
1. NAV per unit (₹):Declared NAV excluding Load						
Open						
Eco Plan - Growth Option	-	-	-	-	-	-
Eco Plan - Bonus Option	-	-	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	-	-
Regular Plan - Growth Option	2,957.4737	2,754.2063	1,292.0706	1,210.9539	3,107.3747	2,910.0505
Regular Plan - Bonus Option	-	-	-	-	-	-
Regular Plan - IDCW Option	-	-	-	-	-	-
Regular Plan - Daily IDCW Option	1,002.1069	1,002.1069	1,000.0036	1,000.0020	1,007.9573	1,007.9523
Regular Plan - Weekly IDCW Option	1,003.4148	1,002.7346	1,001.3584	1,001.0694	1,009.8430	1,008.9371
Regular Plan - Monthly IDCW Option	-	-	1,000.9554	1,000.9862	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan	-	-	-	-	-	-
Direct Plan - Growth Option	2,986.6787	2,780.5104	1,295.5371	1,213.9309	3,211.2187	2,991.9153
Direct Plan - Bonus Option	-	-	-	-	3,195.8711	2,977.0846
Direct Plan - Regular IDCW Option	-	-	-	-	-	-
Direct Plan - Daily IDCW Option	1,002.6483	1,002.6483	1,000.0083	1,000.0069	1,012.4794	1,012.4593
Direct Plan - Weekly IDCW Option	1,063.7882	1,063.0617	-	1,000.9938	1,009.3960	1,008.4658
Direct Plan - Monthly IDCW Option	-	-	1,000.9629	1,000.0000	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
Unclaimed IDCW Above 3 Years Option	-	-	1,000.0000	1,000.0000	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	1,218.1256	1,141.4119	-	-
Unclaimed Redemption Above 3 Years Option	-	-	1,000.0000	1,000.0000	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	1,218.4154	1,141.3231	-	-
High						
Eco Plan - Growth Option	-	-	-	-	-	-
Eco Plan - Bonus Option	-	-	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	-	-
Regular Plan - Growth Option	3,141.5143	2,957.4737	1,363.8855	1,292.0706	3,293.3218	3,107.3747
Regular Plan - Bonus Option	-	-	-	-	-	-
Regular plan - IDCW Option	-	-	-	-	-	-
Regular Plan - Daily IDCW Option	1,005.0000	1,002.1069	1,000.0073	1,000.0049	1,007.9573	1,007.9573
Regular Plan - Weekly IDCW Option	1,006.3232	1,003.4148	1,001.5607	1,001.3584	1,010.9594	1,009.8430
Regular Plan - Monthly IDCW Option	-	-	1,005.4283	1,005.7187	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan	-	-	-	-	-	-
Direct Plan - Growth Option	3,173.6094	2,986.6787	1,367.8960	1,295.5371	3,420.7890	3,211.2187

	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
Direct Plan - Bonus Option	-	-	-	-	3,404.3500	3,195.8711
Direct Plan - Regular IDCW Option	-	-	-	-	-	-
Direct Plan - Daily IDCW Option	1,005.0000	1,002.6483	1,000.0097	1,000.0096	1,012.4794	1,012.4794
Direct Plan - Weekly IDCW Option	1,063.9855	1,063.7882	-	1,001.2707	1,010.5479	1,009.3960
Direct Plan - Monthly IDCW Option	-	-	1,005.4701	1,005.6656	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
Unclaimed IDCW Above 3 Years Option	-	-	1,000.0000	1,000.0000	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	1,286.1164	1,218.1256	-	-
Unclaimed Redemption Above 3 Years Option	-	-	1,000.0000	1,000.0000	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	1,286.3990	1,218.4154	-	-
Low						
Eco Plan - Growth Option	-	-	-	-	-	-
Eco Plan - Bonus Option	-	-	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	-	-
Regular Plan - Growth Option	2,958.0189	2,754.7620	1,292.3205	1,211.1918	3,110.8097	2,911.5981
Regular Plan - Bonus Option	-	-	-	-	-	-
Regular Plan - IDCW Option	-	-	-	-	-	-
Regular Plan - Daily IDCW Option	1,002.1069	1,002.1069	1,000.0000	1,000.0000	1,004.5745	1,007.4121
Regular Plan - Weekly IDCW Option	1,001.3124	1,001.3124	1,000.0018	1,000.0289	1,004.8285	1,007.4789
Regular Plan - Monthly IDCW Option	-	-	1,000.0000	1,000.0000	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan	-	-	-	-	-	-
Direct Plan - Growth Option	2,987.2321	2,781.0724	1,295.7885	1,214.1700	3,214.8586	2,993.5633
Direct Plan - Bonus Option	-	-	-	-	3,199.4945	2,978.7185
Direct Plan - Regular IDCW Option	-	-	-	-	-	-
Direct Plan - Daily IDCW Option	1,002.6483	1,002.6483	1,000.0000	1,000.0047	1,004.6022	1,011.9143
Direct Plan - Weekly IDCW Option	1,005.0000	1,061.5519	-	1,000.0000	1,004.8425	1,006.9419
Direct Plan - Monthly IDCW Option	-	-	1,000.0000	1,000.0000	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
Unclaimed IDCW Above 3 Years Option	-	-	1,000.0000	1,000.0000	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	1,218.3619	1,141.6365	-	-
Unclaimed Redemption Above 3 Years Option	-	-	1,000.0000	1,000.0000	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	1,218.6518	1,141.5477	-	-
End						
Eco Plan - Growth Option	-	-	-	-	-	-
Eco Plan - Bonus Option	-	-	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	-	-

KEY STATISTICS
for the Period Ended March 31, 2026

Bank of India Mutual Fund

	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
Regular Plan - Growth Option	3,141.5143	2,957.4737	1,363.8855	1,292.0706	3,293.3218	3,107.3747
Regular Plan - Bonus Option	-	-	-	-	-	-
Regular Plan - IDCW Option	-	-	-	-	-	-
Regular Plan - Daily IDCW Option	1,005.0000	1,002.1069	1,000.0000	1,000.0036	1,005.1708	1,007.9573
Regular Plan - Weekly IDCW Option	1,005.2059	1,003.4148	-	1,001.3584	1,008.2256	1,009.8430
Regular Plan - Monthly IDCW Option	-	-	1,000.8432	1,000.9554	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan	-	-	-	-	-	-
Direct Plan - Growth Option	3,173.6094	2,986.6787	1,367.8960	1,295.5371	3,420.7890	3,211.2187
Direct Plan - Bonus Option	-	-	-	-	3,404.3500	3,195.8711
Direct Plan - Regular IDCW Option	-	-	-	-	-	-
Direct Plan - Daily IDCW Option	1,005.0000	1,002.6483	1,000.0000	1,000.0083	1,005.1847	1,012.4794
Direct Plan - Weekly IDCW Option	1,005.2067	1,063.7882	-	-	1,008.3463	1,009.3960
Direct Plan - Monthly IDCW Option	-	-	1,000.8471	1,000.9629	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
Unclaimed IDCW Above 3 Years Option	-	-	1,000.0000	1,000.0000	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	1,286.1164	1,218.1256	-	-
Unclaimed Redemption Above 3 Years Option	-	-	1,000.0000	1,000.0000	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	1,286.3990	1,218.4154	-	-
2. Closing Assets Under Management (₹ in Lakhs)						
End	1,61,140	1,52,392	3,667	4,129	11,664	15,461
Average (AAuM)	1,74,447	1,67,612	7,136	9,866	18,728	16,292
3. Gross income as % of AAuM	6.33%	7.29%	5.49%	6.57%	7.33%	7.64%
4. Expense Ratio:						
a. Total Expense as % of AAuM (plan wise)						
Regular	0.13%	0.13%	0.10%	0.10%	0.85%	0.97%
Unclaimed	-	-	0.75%	0.92%	-	-
ECO	-	-	-	-	-	-
Direct	0.09%	0.10%	0.08%	0.08%	0.34%	0.47%
b. Management Fee as % of AAuM (plan wise)						
Regular	0.04%	0.02%	0.02%	0.02%	0.28%	0.32%
Unclaimed	-	-	0.02%	0.02%	-	-
Eco	-	-	-	-	-	-
Direct	0.04%	0.02%	0.01%	0.02%	0.27%	0.33%
5. Net Income as a % of AAUM	6.06%	7.11%	5.38%	6.46%	6.01%	6.64%
6. Portfolio turnover ratio	5.48	6.75	0.04	0.03	3.56	3.63
7. Total IDCW per unit distributed during the year / period						
Individual & HUF						
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - IDCW Option	-	-	-	-	-	-
Regular Plan - Daily IDCW Option	57.6488	71.3703	54.2568	64.9062	61.3195	65.9871
Regular Plan - Weekly IDCW Option	58.7453	70.6782	17.8437	64.4509	62.8715	65.2889
Regular Plan - Monthly IDCW Option	-	-	54.3790	65.1758	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	-	-	-	-	-	-
Direct Plan - Daily IDCW Option	58.5231	71.7107	54.4604	65.0914	71.1105	71.4538

	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
Direct Plan - Weekly IDCW Option	122.2914	75.1378	-	64.9196	67.7732	71.4590
Direct Plan - Monthly IDCW Option	-	-	54.6783	58.9031	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
Others						
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - IDCW Option	-	-	-	-	-	-
Regular Plan - Daily IDCW Option	57.6488	71.3703	54.2568	64.9062	61.3195	65.9871
Regular Plan - Weekly IDCW Option	58.7453	70.6782	17.8437	64.4509	62.8715	65.2889
Regular Plan - Monthly IDCW Option	-	-	54.3790	65.1758	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	-	-	-	-	-	-
Direct Plan - Daily IDCW Option	58.5231	71.7107	54.4604	65.0914	71.1105	71.4538
Direct Plan - Weekly IDCW Option	122.2914	75.1378	-	64.9196	67.7732	71.4590
Direct Plan - Monthly IDCW Option	-	-	54.6783	58.9031	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
8. Returns:						
a. Last One Year						
Scheme #*						
Regular Plan - Growth	6.22%	7.38%	5.56%	6.70%	5.97%	6.83%
Direct Plan - Growth	6.26%	7.41%	5.59%	6.72%	6.51%	7.39%
Benchmark #*	6.07%	7.24%	5.47%	6.65%	6.41%	7.60%
b. Since Inception						
Scheme #						
Regular Plan - Growth	6.67%	6.70%	5.15%	5.07%	6.96%	7.02%
Direct Plan - Growth	6.83%	6.87%	5.20%	5.13%	7.27%	7.33%
Benchmark #						
Regular Plan - Growth	6.78%	6.82%	5.12%	5.05%	7.38%	7.43%
Direct Plan - Growth	6.71%	6.77%	5.12%	5.05%	7.18%	7.24%
Benchmark Index	CRISIL Liquid Debt A-I Index		CRISIL Liquid Overnight Index		CRISIL Ultra Short Duration Debt A-I Index	

Compounded Annualised Returns

* Since the scheme / Plan has not completed one year, returns are computed in absolute terms from the date of launch.

	Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
1. NAV per unit (₹):Declared NAV excluding Load						
Open						
Eco Plan - Growth Option	-	-	34.1860	33.0544	-	-
Eco Plan - Bonus Option	-	-	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	25.8918	25.0347	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	12.0087	11.4067
Regular Plan - Growth Option	26.2096	23.9723	33.0580	32.0942	-	-
Regular Plan - Bonus Option	-	-	-	-	-	-
Regular Plan - IDCW Option	-	-	-	-	-	-
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	13.4493	12.3012	17.0196	16.5234	-	-
Regular Plan - Quarterly IDCW Option	13.2537	12.1223	17.6402	17.1258	-	-
Regular Plan - Annual IDCW Option	-	-	16.0475	15.5793	-	-
Direct Plan	-	-	-	-	12.2905	11.6327
Direct Plan - Growth Option	28.4541	25.8828	35.2823	33.9321	-	-
Direct Plan - Bonus Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	-	-	-	-	-	-
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	13.8348	12.5851	15.7192	15.1203	-	-
Direct Plan - Quarterly IDCW Option	13.1178	11.9329	17.3381	16.6775	-	-
Direct Plan - Annual IDCW Option	-	-	16.0796	15.4666	-	-
Unclaimed IDCW Above 3 Years Option	-	-	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
High						
Eco Plan - Growth Option	-	-	36.1134	34.7639	-	-
Eco Plan - Bonus Option	-	-	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	27.3539	26.3294	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	13.3488	12.0087
Regular Plan - Growth Option	27.6952	26.2096	34.8191	33.6583	-	-
Regular Plan - Bonus Option	-	-	-	-	-	-
Regular plan - IDCW Option	-	-	-	-	-	-
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	14.2118	13.4493	17.9263	17.3287	-	-
Regular Plan - Quarterly IDCW Option	14.0052	13.2537	18.5800	17.9605	-	-
Regular Plan - Annual IDCW Option	-	-	16.9025	16.3387	-	-
Direct Plan	-	-	-	-	13.7168	12.2905

	Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
Direct Plan - Growth Option	30.2230	28.4541	37.4541	35.8185	-	-
Direct Plan - Bonus Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	-	-	-	-	-	-
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	14.6943	13.8348	16.6845	15.9590	-	-
Direct Plan - Quarterly IDCW Option	13.9332	13.1178	18.4027	17.6025	-	-
Direct Plan - Annual IDCW Option	-	-	17.0673	16.3247	-	-
Unclaimed IDCW Above 3 Years Option	-	-	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
Low						
Eco Plan - Growth Option	-	-	33.8342	32.8706	-	-
Eco Plan - Bonus Option	-	-	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	25.6254	24.8952	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	12.0255	11.4140
Regular Plan - Growth Option	26.2879	23.9582	32.7153	31.8923	-	-
Regular Plan - Bonus Option	-	-	-	-	-	-
Regular Plan - IDCW Option	-	-	-	-	-	-
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	13.4895	12.2940	16.8432	16.4194	-	-
Regular Plan - Quarterly IDCW Option	13.2933	12.1152	17.4573	17.0181	-	-
Regular Plan - Annual IDCW Option	-	-	15.8811	15.4813	-	-
Direct Plan	-	-	-	-	12.3079	11.6404
Direct Plan - Growth Option	28.5399	25.8683	34.9230	33.7712	-	-
Direct Plan - Bonus Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	-	-	-	-	-	-
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	13.8765	12.5781	15.5591	15.0481	-	-
Direct Plan - Quarterly IDCW Option	13.1574	11.9262	17.1614	16.5978	-	-
Direct Plan - Annual IDCW Option	-	-	15.9158	15.3928	-	-
Unclaimed IDCW Above 3 Years Option	-	-	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
End						
Eco Plan - Growth Option	-	-	35.3335	34.1860	-	-
Eco Plan - Bonus Option	-	-	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	26.7634	25.8918	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-

	Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	13.3488	12.0087
Regular Plan - Growth Option	27.5816	26.2096	34.0566	33.0580		-
Regular Plan - Bonus Option	-	-	-	-	-	-
Regular Plan - IDCW Option	-	-	-	-	-	-
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	14.1536	13.4493	17.5338	17.0196	-	-
Regular Plan - Quarterly IDCW Option	13.9478	13.2537	18.1731	17.6402	-	-
Regular Plan - Annual IDCW Option	-	-	16.5324	16.0475	-	-
Direct Plan	-	-	-	-	13.7168	12.2905
Direct Plan - Growth Option	30.1082	28.4541	36.6657	35.2823		-
Direct Plan - Bonus Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	-	-	-	-	-	-
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	14.6385	13.8348	16.3330	15.7192	-	-
Direct Plan - Quarterly IDCW Option	13.8803	13.1178	18.0151	17.3381	-	-
Direct Plan - Annual IDCW Option	-	-	16.7077	16.0796	-	-
Unclaimed IDCW Above 3 Years Option	-	-	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
2. Closing Assets Under Management (₹ in Lakhs)						
End	27,783	11,411	6,438	6,649	10,030	11,006
Average (AAuM)	22,878	8,383	6,682	6,808	10,700	11,955
3. Gross income as % of AAuM	7.36%	10.07%	10.24%	10.62%	12.55%	7.22%
4. Expense Ratio:						
a. Total Expense as % of AAuM (plan wise)						
Regular	1.00%	1.05%	2.05%	2.23%	1.34%	1.53%
Unclaimed	-	-	-	-	-	-
ECO	-	-	1.74%	1.83%	-	-
Direct	0.45%	0.50%	1.18%	1.29%	0.94%	1.17%
b. Management Fee as % of AAuM (plan wise)						
Regular	0.37%	0.30%	1.12%	1.02%	0.76%	0.82%
Unclaimed	-	-	-	-	-	-
Eco	-	-	1.06%	0.89%	-	-
Direct	0.38%	0.30%	1.11%	1.01%	0.75%	0.82%
5. Net Income as a % of AAUM	4.68%	9.01%	3.28%	3.28%	10.79%	5.18%
6. Portfolio turnover ratio	1.94	3.13	0.66	1.36	0.73	0.95
7. Total IDCW per unit distributed during the year / period						
Individual & HUF						
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - IDCW Option	-	-	-	-	-	-
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-

	Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
	Year ended 31 March 2026	**Year ended 31 March 2025**	**Year ended 31 March 2026**	**Year ended 31 March 2025**	**Year ended 31 March 2026**	**Year ended 31 March 2025**
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	-	-	-	-	-	-
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
Others						
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - IDCW Option	-	-	-	-	-	-
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	-	-	-	-	-	-
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
8. Returns:						
a. Last One Year						
Scheme #*						
Regular Plan - Growth	5.22%	9.38%	3.01%	3.03%	11.15%	5.32%
Direct Plan - Growth	5.79%	9.98%	3.91%	4.01%	11.59%	5.70%
Benchmark #*	6.14%	8.12%	2.65%	8.59%	7.51%	8.47%
b. Since Inception						
Scheme #						
Regular Plan - Growth	6.04%	6.09%	7.45%	7.73%	2.64%	1.83%
Direct Plan - Growth	6.83%	6.92%	8.13%	8.48%	2.89%	2.06%
Benchmark #						
Regular Plan - Growth	7.44%	7.52%	8.83%	9.22%	8.16%	8.22%
Direct Plan - Growth	7.53%	7.64%	8.55%	9.04%	8.16%	8.22%
Benchmark Index	CRISIL Short Duration Debt A-II Index		CRISIL Hybrid 85 + 15 - Conservative Index		CRISIL Credit Risk Debt B-II Index	

Compounded Annualised Returns
* Since the scheme / Plan has not completed one year, returns are computed in absolute terms from the date of launch.

	Bank of India Large & Mid Cap Equity Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver		Bank of India Manufacturing and Infrastructure Fund	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
1. NAV per unit (₹):Declared NAV excluding Load						
Open						
Eco Plan - Growth Option	88.3200	85.1800	161.8700	161.6600	-	-
Eco Plan - Bonus Option	88.3200	85.1800	-	-	-	-
Eco Plan - IDCW Option	24.7300	23.8500	26.8700	26.8300	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	24.9100	24.0300	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	-	-
Regular Plan - Growth Option	80.5000	78.2000	149.7600	149.9400	50.4000	47.8300
Regular Plan - Bonus Option	80.4900	78.1900	-	-	-	-
Regular Plan - IDCW Option	24.0300	23.3400	28.8500	28.8800	32.1200	30.4900
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	-	-
Regular Plan - Quarterly IDCW Option	29.3200	28.4700	-	-	32.7100	31.0400
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan	-	-	-	-	-	-
Direct Plan - Growth Option	92.1000	88.4400	173.7800	172.0300	58.7000	54.8800
Direct Plan - Bonus Option	47.5600	45.6900	-	-	-	-
Direct Plan - Regular IDCW Option	25.2000	24.2200	69.4000	68.7100	55.3900	51.7800
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	-	-
Direct Plan - Quarterly IDCW Option	25.5900	24.5800	-	-	57.7000	53.9500
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
Unclaimed IDCW Above 3 Years Option	-	-	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
High						
Eco Plan - Growth Option	102.5000	102.6500	177.3100	191.9900	-	-
Eco Plan - Bonus Option	102.5000	102.6500	-	-	-	-
Eco Plan - IDCW Option	28.7000	28.7400	29.4300	31.8700	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	28.9100	28.9600	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	-	-
Regular Plan - Growth Option	92.9200	93.9600	163.8100	177.9100	60.5000	60.3100
Regular Plan - Bonus Option	92.9100	93.9500	-	-	-	-
Regular plan - IDCW Option	27.7300	28.0400	31.5600	34.2700	38.5600	38.4400
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	-	-
Regular Plan - Quarterly IDCW Option	33.8400	34.2200	-	-	39.2700	39.1500
Regular Plan - Annual IDCW Option	-	-	-	-	-	-

	Bank of India Large & Mid Cap Equity Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver		Bank of India Manufacturing and Infrastructure Fund	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
Direct Plan	-	-	-	-	-	-
Direct Plan - Growth Option	107.3900	106.7700	191.4100	205.5600	71.3200	69.7000
Direct Plan - Bonus Option	55.4500	55.1500	-	-	-	-
Direct Plan - Regular IDCW Option	29.3800	29.2300	76.4400	82.0900	67.2900	65.7700
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	-	-
Direct Plan - Quarterly IDCW Option	29.8200	29.6700	-	-	70.1100	68.5200
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
Unclaimed IDCW Above 3 Years Option	-	-	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
Low						
Eco Plan - Growth Option	82.3000	80.7200	150.2100	145.8600	-	-
Eco Plan - Bonus Option	82.3000	80.7200	-	-	-	-
Eco Plan - IDCW Option	23.0400	22.6000	24.9300	24.2100	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	23.2100	22.7700	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	-	-
Regular Plan - Growth Option	75.0000	73.6200	138.9700	134.9800	46.6000	45.4200
Regular Plan - Bonus Option	74.9900	73.6100	-	-	-	-
Regular Plan - IDCW Option	22.3900	21.9700	26.7700	26.0000	29.7000	28.9500
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	-	-
Regular Plan - Quarterly IDCW Option	27.3100	26.8100	-	-	30.2500	29.4800
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan	-	-	-	-	-	-
Direct Plan - Growth Option	85.8200	84.1400	161.2900	156.4700	54.2900	52.8400
Direct Plan - Bonus Option	44.3200	43.4500	-	-	-	-
Direct Plan - Regular IDCW Option	23.4900	23.0300	64.4200	62.4900	51.2300	49.8600
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	-	-
Direct Plan - Quarterly IDCW Option	23.8400	23.3800	-	-	53.3700	51.9400
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
Unclaimed IDCW Above 3 Years Option	-	-	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
End						
Eco Plan - Growth Option	90.6400	88.3200	158.2900	161.8700	-	-
Eco Plan - Bonus Option	90.6400	88.3200	-	-	-	-
Eco Plan - IDCW Option	25.3800	24.7300	26.2700	26.8700	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-

	Bank of India Large & Mid Cap Equity Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver		Bank of India Manufacturing and Infrastructure Fund	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
Eco Plan - Quarterly IDCW Option	25.5700	24.9100	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	-	-
Regular Plan - Growth Option	82.0300	80.5000	146.0800	149.7600	55.1400	50.4000
Regular Plan - Bonus Option	82.0200	80.4900	-	-	-	-
Regular Plan - IDCW Option	24.4800	24.0300	28.1400	28.8500	35.1400	32.1200
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	-	-
Regular Plan - Quarterly IDCW Option	29.8700	29.3200	-	-	35.7900	32.7100
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan	-	-	-	-	-	-
Direct Plan - Growth Option	95.1000	92.1000	171.5700	173.7800	65.2500	58.7000
Direct Plan - Bonus Option	49.1100	47.5600	-	-	-	-
Direct Plan - Regular IDCW Option	26.0100	25.2000	68.5200	69.4000	61.5600	55.3900
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	-	-
Direct Plan - Quarterly IDCW Option	26.4100	25.5900	-	-	64.1400	57.7000
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
Unclaimed IDCW Above 3 Years Option	-	-	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
2. Closing Assets Under Management (₹ in Lakhs)						
End	42,204	36,239	1,26,024	1,31,966	64,731	51,393
Average (AAuM)	42,136	35,124	1,37,803	1,38,401	62,115	45,815
3. Gross income as % of AAuM	12.65%	16.13%	13.01%	14.99%	16.32%	11.70%
4. Expense Ratio:						
a. Total Expense as % of AAuM (plan wise)						
Regular	2.30%	2.48%	1.97%	2.09%	2.25%	2.40%
Unclaimed	-	-	-	-	-	-
ECO	1.58%	1.77%	1.72%	1.84%	-	-
Direct	0.97%	1.34%	0.76%	0.96%	0.66%	0.89%
b. Management Fee as % of AAuM (plan wise)						
Regular	0.88%	1.05%	0.62%	0.67%	0.52%	0.62%
Unclaimed	-	-	-	-	-	-
Eco	0.89%	1.05%	0.62%	0.67%	-	-
Direct	0.85%	1.05%	0.62%	0.67%	0.52%	0.62%
5. Net Income as a % of AAUM	1.10%	1.62%	-1.66%	-0.36%	7.82%	-1.61%
6. Portfolio turnover ratio	0.54	0.85	0.70	0.72	0.56	0.52
7. Total IDCW per unit distributed during the year / period						
Individual & HUF						
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - IDCW Option	-	-	-	-	-	-

	Bank of India Large & Mid Cap Equity Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver		Bank of India Manufacturing and Infrastructure Fund	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	-	-	-	-	-	-
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
Others						
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - IDCW Option	-	-	-	-	-	-
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	-	-	-	-	-	-
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
8. Returns:						
a. Last One Year						
Scheme #*						
Regular Plan - Growth	1.91%	2.93%	-2.45%	-0.13%	9.40%	5.35%
Direct Plan - Growth	3.26%	4.13%	-1.27%	1.01%	11.16%	6.96%
Benchmark #*	-2.88%	6.14%	-3.12%	5.96%	1.16%	0.80%
b. Since Inception						
Scheme #						
Regular Plan - Growth	12.82%	13.51%	16.97%	18.30%	11.20%	11.32%
Direct Plan - Growth	13.18%	14.02%	16.23%	17.78%	16.63%	17.08%
Benchmark #						
Regular Plan - Growth	14.26%	15.39%	15.88%	17.18%	7.83%	8.28%
Direct Plan - Growth	12.93%	14.32%	12.88%	14.29%	11.52%	12.41%
Benchmark Index	BSE 250 LargeMidCap Total Return Index		BSE 500 TRI		BSE India Manufacturing Index Total Return Index (TRI): 50% and BSE India Infrastructure Index Total Return Index (TRI): 50%	

Compounded Annualised Returns
* Since the scheme / Plan has not completed one year, returns are computed in absolute terms from the date of launch.

	Bank of India Balanced Advantage Fund		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
1. NAV per unit (₹):Declared NAV excluding Load						
Open						
Eco Plan - Growth Option	-	-	-	-	-	-
Eco Plan - Bonus Option	-	-	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	-	-
Regular Plan - Growth Option	23.5234	23.5006	34.8200	32.6500	13.5999	12.7248
Regular Plan - Bonus Option	-	-	-	-	-	-
Regular Plan - IDCW Option	16.4119	16.3962	29.5100	27.6700	-	-
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	12.3248	11.5316
Regular Plan - Quarterly IDCW Option	-	-	-	-	13.0110	12.1729
Regular Plan - Annual IDCW Option	-	-	-	-	12.5664	11.7576
Direct Plan	-	-	-	-	-	-
Direct Plan - Growth Option	25.3144	25.0196	37.8000	35.0200	14.1745	13.1771
Direct Plan - Bonus Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	15.2842	15.1168	30.8500	28.5800	-	-
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	12.7803	11.8842
Direct Plan - Quarterly IDCW Option	-	-	-	-	13.4728	12.5260
Direct Plan - Annual IDCW Option	-	-	-	-	12.8197	11.9206
Unclaimed IDCW Above 3 Years Option	-	-	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
High						
Eco Plan - Growth Option	-	-	-	-	-	-
Eco Plan - Bonus Option	-	-	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	-	-
Regular Plan - Growth Option	26.0870	25.8399	39.0300	40.4000	14.3797	13.5999
Regular Plan - Bonus Option	-	-	-	-	-	-
Regular plan - IDCW Option	18.2005	18.0281	33.0800	34.2400	-	-
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	13.0319	12.3248
Regular Plan - Quarterly IDCW Option	-	-	-	-	13.7576	13.0110
Regular Plan - Annual IDCW Option	-	-	-	-	13.2875	12.5664

	Bank of India Balanced Advantage Fund		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
Direct Plan	-	-	-	-	-	-
Direct Plan - Growth Option	28.3352	27.6528	42.8100	43.6900	15.0630	14.1745
Direct Plan - Bonus Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	17.1016	16.7026	34.9300	35.6600	-	-
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	13.5734	12.7803
Direct Plan - Quarterly IDCW Option	-	-	-	-	14.3104	13.4728
Direct Plan - Annual IDCW Option	-	-	-	-	13.6154	12.8197
Unclaimed IDCW Above 3 Years Option	-	-	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
Low						
Eco Plan - Growth Option	-	-	-	-	-	-
Eco Plan - Bonus Option	-	-	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	-	-
Regular Plan - Growth Option	22.6126	22.4317	32.7000	32.2300	13.5900	12.7291
Regular Plan - Bonus Option	-	-	-	-	-	-
Regular Plan - IDCW Option	15.7764	15.6502	27.7200	27.3200	-	-
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	12.3159	11.5355
Regular Plan - Quarterly IDCW Option	-	-	-	-	13.0016	12.1771
Regular Plan - Annual IDCW Option	-	-	-	-	12.5573	11.7616
Direct Plan	-	-	-	-	-	-
Direct Plan - Growth Option	24.3395	24.1169	35.5100	34.9500	14.1644	13.1819
Direct Plan - Bonus Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	14.6953	14.5619	28.9800	28.5300	-	-
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	12.7711	11.8885
Direct Plan - Quarterly IDCW Option	-	-	-	-	13.4632	12.5305
Direct Plan - Annual IDCW Option	-	-	-	-	12.8105	11.9249
Unclaimed IDCW Above 3 Years Option	-	-	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
End						
Eco Plan - Growth Option	-	-	-	-	-	-
Eco Plan - Bonus Option	-	-	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-

	Bank of India Balanced Advantage Fund		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	-	-
Regular Plan - Growth Option	24.5626	23.5234	35.5800	34.8200	14.3797	13.5999
Regular Plan - Bonus Option	-	-	-	-	-	-
Regular Plan - IDCW Option	17.1370	16.4119	29.4800	29.5100	-	-
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	13.0319	12.3248
Regular Plan - Quarterly IDCW Option	-	-	-	-	13.7576	13.0110
Regular Plan - Annual IDCW Option	-	-	-	-	13.2875	12.5664
Direct Plan	-	-	-	-	-	-
Direct Plan - Growth Option	26.7564	25.3144	39.1500	37.8000	15.0630	14.1745
Direct Plan - Bonus Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	16.1465	15.2842	31.2300	30.8500	-	-
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	13.5734	12.7803
Direct Plan - Quarterly IDCW Option	-	-	-	-	14.3104	13.4728
Direct Plan - Annual IDCW Option	-	-	-	-	13.6154	12.8197
Unclaimed IDCW Above 3 Years Option	-	-	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
2. Closing Assets Under Management (₹ in Lakhs)						
End	13,997	13,204	1,28,224	1,06,762	4,480	4,372
Average (AAuM)	14,176	13,248	1,26,379	94,058	4,482	3,745
3. Gross income as % of AAuM	11.50%	9.70%	12.32%	12.71%	41.98%	50.60%
4. Expense Ratio:						
a. Total Expense as % of AAuM (plan wise)						
Regular	2.30%	2.47%	2.04%	2.27%	0.88%	0.95%
Unclaimed	-	-	-	-	-	-
ECO	-	-	-	-	-	-
Direct	1.09%	1.40%	0.71%	1.04%	0.40%	0.32%
b. Management Fee as % of AAuM (plan wise)						
Regular	1.06%	1.15%	0.61%	0.80%	0.34%	0.24%
Unclaimed	-	-	-	-	-	-
Eco	-	-	-	-	-	-
Direct	1.02%	1.16%	0.60%	0.80%	0.31%	0.24%
5. Net Income as a % of AAUM	4.26%	0.03%	1.24%	2.12%	5.69%	6.78%
6. Portfolio turnover ratio	0.89	0.61	0.91	1.01	10.81	11.86
7. Total IDCW per unit distributed during the year / period						
Individual & HUF						
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - IDCW Option	-	-	-	-	-	-
Regular Plan - Daily IDCW Option	-	-	0.7100	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	-	-

	Bank of India Balanced Advantage Fund		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	-	-	-	-	-	-
Direct Plan - Daily IDCW Option	-	-	0.7400	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
Others						
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - IDCW Option	-	-	-	-	-	-
Regular Plan - Daily IDCW Option	-	-	0.7100	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	-	-	-	-	-	-
Direct Plan - Daily IDCW Option	-	-	0.7400	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
8. Returns:						
a. Last One Year						
Scheme #*						
Regular Plan - Growth	4.42%	0.09%	2.18%	6.65%	5.73%	6.89%
Direct Plan - Growth	5.70%	1.17%	3.57%	7.94%	6.27%	7.58%
Benchmark #*	-0.65%	7.87%	1.95%	8.04%	7.29%	7.65%
b. Since Inception						
Scheme #						
Regular Plan - Growth	7.74%	8.04%	13.98%	15.41%	4.77%	4.63%
Direct Plan - Growth	8.51%	8.76%	15.11%	16.51%	5.40%	5.27%
Benchmark #						
Regular Plan - Growth	10.27%	11.32%	13.23%	14.60%	5.76%	5.54%
Direct Plan - Growth	10.27%	11.32%	13.23%	14.60%	5.76%	5.54%
Benchmark Index	Nifty 50 Hybrid Composite Debt 50: 50 Index (TRI)		NIFTY MidSmallcap 400 TRI: 70%; CRISIL Short Term Bond Fund Index: 30%		NIFTY 50 Arbitrage Index	

Compounded Annualised Returns
* Since the scheme / Plan has not completed one year, returns are computed in absolute terms from the date of launch.

KEY STATISTICS
for the Period Ended March 31, 2026

Bank of India Mutual Fund

	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
1. NAV per unit (₹):Declared NAV excluding Load						
Open						
Eco Plan - Growth Option	-	-	-	-	-	-
Eco Plan - Bonus Option	-	-	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	-	-
Regular Plan - Growth Option	41.7300	38.1100	31.7300	30.2000	14.7200	15.0400
Regular Plan - Bonus Option	-	-	-	-	-	-
Regular Plan - IDCW Option	30.4300	27.7800	28.8300	27.4300	14.7200	15.0400
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan	-	-	-	-	-	-
Direct Plan - Growth Option	46.3500	41.6800	34.2100	32.0700	15.4100	15.5500
Direct Plan - Bonus Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	34.7100	31.2200	29.2400	27.4100	15.3900	15.5300
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
Unclaimed IDCW Above 3 Years Option	-	-	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
High						
Eco Plan - Growth Option	-	-	-	-	-	-
Eco Plan - Bonus Option	-	-	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	-	-
Regular Plan - Growth Option	48.6600	51.7600	36.2400	37.5800	16.9800	17.1600
Regular Plan - Bonus Option	-	-	-	-	-	-
Regular plan - IDCW Option	35.4700	37.7400	32.9300	34.1400	16.9800	17.1600
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-

	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
Direct Plan	-	-	-	-	-	-
Direct Plan - Growth Option	54.2800	57.2300	39.4100	40.3300	18.0200	17.8500
Direct Plan - Bonus Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	40.6500	42.8600	33.6800	34.4700	17.9900	17.8200
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
Unclaimed IDCW Above 3 Years Option	-	-	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
Low						
Eco Plan - Growth Option	-	-	-	-	-	-
Eco Plan - Bonus Option	-	-	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	-	-
Regular Plan - Growth Option	38.8700	37.6200	29.2600	28.5700	13.8000	13.5100
Regular Plan - Bonus Option	-	-	-	-	-	-
Regular Plan - IDCW Option	28.3400	27.4300	26.5800	25.9600	13.8000	13.5100
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan	-	-	-	-	-	-
Direct Plan - Growth Option	43.1800	41.7300	31.5500	30.7600	14.4600	14.1300
Direct Plan - Bonus Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	32.3400	31.2500	26.9600	26.2900	14.4400	14.1100
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
Unclaimed IDCW Above 3 Years Option	-	-	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
End						
Eco Plan - Growth Option	-	-	-	-	-	-
Eco Plan - Bonus Option	-	-	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-

	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	-	-
Regular Plan - Growth Option	40.3900	41.7300	31.7900	31.7300	14.7300	14.7200
Regular Plan - Bonus Option	-	-	-	-	-	-
Regular Plan - IDCW Option	29.4500	30.4300	28.8900	28.8300	14.7300	14.7200
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan	-	-	-	-	-	-
Direct Plan - Growth Option	45.5000	46.3500	34.7700	34.2100	15.6700	15.4100
Direct Plan - Bonus Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	34.0700	34.7100	29.7200	29.2400	15.6400	15.3900
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
Unclaimed IDCW Above 3 Years Option	-	-	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
2. Closing Assets Under Management (₹ in Lakhs)						
End	1,77,084	1,57,418	2,03,441	1,96,204	18,840	18,413
Average (AAuM)	1,87,352	1,38,996	2,15,712	1,65,991	20,283	17,701
3. Gross income as % of AAuM	15.82%	12.07%	11.79%	9.88%	13.95%	11.54%
4. Expense Ratio:						
a. Total Expense as % of AAuM (plan wise)						
Regular	1.96%	2.07%	1.93%	2.05%	2.30%	2.46%
Unclaimed	-	-	-	-	-	-
ECO	-	-	-	-	-	-
Direct	0.55%	0.55%	0.49%	0.55%	0.80%	1.16%
b. Management Fee as % of AAuM (plan wise)						
Regular	0.40%	0.30%	0.34%	0.36%	0.70%	0.88%
Unclaimed	-	-	-	-	-	-
Eco	-	-	-	-	-	-
Direct	0.40%	0.30%	0.34%	0.34%	0.67%	0.88%
5. Net Income as a % of AAUM	-3.58%	3.04%	0.55%	-4.27%	0.35%	-4.49%
6. Portfolio turnover ratio	0.79	0.49	0.83	0.71	0.74	0.58
7. Total IDCW per unit distributed during the year / period						
Individual & HUF						
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - IDCW Option	-	-	-	-	-	-
Regular Plan - Daily IDCW Option	-	-	-	-	-	-

	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	-	-	-	-	-	-
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
Others						
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - IDCW Option	-	-	-	-	-	-
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	-	-	-	-	-	-
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
8. Returns:						
a. Last One Year						
Scheme #*						
Regular Plan - Growth	-3.21%	9.50%	0.19%	5.07%	0.14%	-2.13%
Direct Plan - Growth	-1.83%	11.18%	1.64%	6.67%	1.69%	-0.90%
Benchmark #*	-4.86%	6.02%	-3.12%	5.96%	-3.87%	6.14%
b. Since Inception						
Scheme #						
Regular Plan - Growth	21.12%	25.51%	22.25%	27.46%	8.50%	10.83%
Direct Plan - Growth	23.12%	27.62%	24.17%	29.49%	9.90%	12.19%
Benchmark #						
Regular Plan - Growth	15.55%	19.17%	17.76%	22.68%	8.99%	12.68%
Direct Plan - Growth	15.55%	19.17%	17.76%	22.68%	8.99%	12.68%
Benchmark Index	NIFTY Smallcap 250 TRI		BSE 500 TRI		NIFTY 100 TRI	

Compounded Annualised Returns
* Since the scheme / Plan has not completed one year, returns are computed in absolute terms from the date of launch.

	Bank of India Multi Cap Fund		Bank of India Multi Asset Allocation Fund		Bank of India Business Cycle Fund	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
1. NAV per unit (₹):Declared NAV excluding Load						
Open						
Eco Plan - Growth Option	-	-	-	-	-	-
Eco Plan - Bonus Option	-	-	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	-	-
Regular Plan - Growth Option	16.1800	15.0800	10.7333	10.0976	8.4100	-
Regular Plan - Bonus Option	-	-	-	-	-	-
Regular Plan - IDCW Option	16.1800	15.0800	10.7342	10.0982	8.4100	-
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan	-	-	-	-	-	-
Direct Plan - Growth Option	16.5400	15.2400	10.8455	10.1066	8.4700	-
Direct Plan - Bonus Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	16.5200	15.2300	10.8466	10.1091	8.4700	-
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
Unclaimed IDCW Above 3 Years Option	-	-	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
High						
Eco Plan - Growth Option	-	-	-	-	-	-
Eco Plan - Bonus Option	-	-	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	-	-
Regular Plan - Growth Option	18.8800	18.6100	12.5502	11.2664	9.4900	10.4400
Regular Plan - Bonus Option	-	-	-	-	-	-
Regular plan - IDCW Option	18.8800	18.6000	12.5514	11.2674	9.4900	10.4400
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan	-	-	-	-	-	-
Direct Plan - Growth Option	19.4800	18.9100	12.7970	11.3466	9.6300	10.4700

	Bank of India Multi Cap Fund		Bank of India Multi Asset Allocation Fund		Bank of India Business Cycle Fund	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
Direct Plan - Bonus Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	19.4500	18.8900	12.7941	11.3486	9.6300	10.4700
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
Unclaimed IDCW Above 3 Years Option	-	-	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
Low						
Eco Plan - Growth Option	-	-	-	-	-	-
Eco Plan - Bonus Option	-	-	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan	-	-	-	-	-	-
Regular Plan - Growth Option	15.1000	14.7600	10.4489	10.1880	8.0100	7.7900
Regular Plan - Bonus Option	-	-	-	-	-	-
Regular Plan - IDCW Option	15.1000	14.7600	10.4499	10.1889	8.0100	7.7900
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan	-	-	-	-	-	-
Direct Plan - Growth Option	15.4400	15.0700	10.5604	10.2232	8.0800	7.8300
Direct Plan - Bonus Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	15.4200	15.0600	10.5615	10.2258	8.0800	7.8300
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
Unclaimed IDCW Above 3 Years Option	-	-	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
End						
Eco Plan - Growth Option	-	-	-	-	-	-
Eco Plan - Bonus Option	-	-	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-	-	-

	Bank of India Multi Cap Fund		Bank of India Multi Asset Allocation Fund		Bank of India Business Cycle Fund	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
Regular Plan	-	-	-	-	-	-
Regular Plan - Growth Option	16.6800	16.1800	11.7434	10.7333	8.0100	8.4100
Regular Plan - Bonus Option	-	-	-	-	-	-
Regular Plan - IDCW Option	16.6700	16.1800	11.7445	10.7342	8.0100	8.4100
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan	-	-	-	-	-	-
Direct Plan - Growth Option	17.2600	16.5400	11.9971	10.8455	8.1600	8.4700
Direct Plan - Bonus Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	17.2300	16.5200	11.9936	10.8466	8.1600	8.4700
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
Unclaimed IDCW Above 3 Years Option	-	-	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
2. Closing Assets Under Management (₹ in Lakhs)						
End	93,786	77,804	33,716	33,332	41,057	51,497
Average (AAuM)	92,390	66,603	34,421	33,870	52,754	56,822
3. Gross income as % of AAuM	13.62%	15.30%	15.42%	10.53%	10.99%	4.73%
4. Expense Ratio:						
a. Total Expense as % of AAuM (plan wise)						
Regular	2.13%	2.40%	1.90%	2.07%	2.27%	2.37%
Unclaimed	-	-	-	-	-	-
ECO	-	-	-	-	-	-
Direct	0.88%	1.28%	0.81%	1.14%	1.03%	1.21%
b. Management Fee as % of AAuM (plan wise)						
Regular	0.77%	0.97%	0.70%	0.93%	0.91%	0.93%
Unclaimed	-	-	-	-	-	-
Eco	-	-	-	-	-	-
Direct	0.75%	0.97%	0.66%	0.96%	0.90%	0.94%
5. Net Income as a % of AAUM	1.67%	2.76%	9.04%	5.59%	-2.67%	-16.32%
6. Portfolio turnover ratio	0.58	0.77	0.65	0.85	0.65	1.62
7. Total IDCW per unit distributed during the year / period						
Individual & HUF						
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - IDCW Option	-	-	-	-	-	-
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	-	-	-	-	-	-

	Bank of India Multi Cap Fund		Bank of India Multi Asset Allocation Fund		Bank of India Business Cycle Fund	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
Others						
Eco Plan - IDCW Option	-	-	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - IDCW Option	-	-	-	-	-	-
Regular Plan - Daily IDCW Option	-	-	-	-	-	-
Regular Plan - Weekly IDCW Option	-	-	-	-	-	-
Regular Plan - Monthly IDCW Option	-	-	-	-	-	-
Regular Plan - Quarterly IDCW Option	-	-	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-	-	-
Direct Plan - Regular IDCW Option	-	-	-	-	-	-
Direct Plan - Daily IDCW Option	-	-	-	-	-	-
Direct Plan - Weekly IDCW Option	-	-	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	-	-	-	-
Direct Plan - Quarterly IDCW Option	-	-	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-	-	-
8. Returns:						
a. Last One Year						
Scheme #*						
Regular Plan - Growth	3.09%	7.22%	9.41%	6.31%	-4.76%	NA
Direct Plan - Growth	4.35%	8.53%	10.61%	0.00%	-3.66%	NA
Benchmark #*	-2.54%	6.88%	7.19%	10.88%	-2.88%	NA
b. Since Inception						
Scheme #						
Regular Plan - Growth	18.07%	26.00%	8.00%	6.71%	-13.07%	-15.90% *
Direct Plan - Growth	19.39%	27.34%	9.11%	7.73%	-12.05%	-15.30% *
Benchmark #						
Regular Plan - Growth	14.25%	23.29%	9.47%	10.97%	-8.01%	-9.78% *
Direct Plan - Growth	14.25%	23.29%	9.47%	10.97%	-8.01%	-9.78% *
Benchmark Index	Nifty500 Multicap 50:25:25 - TRI		37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold		NIFTY 500 TRI	

Compounded Annualised Returns

* Since the scheme / Plan has not completed one year, returns are computed in absolute terms from the date of launch.

	Bank of India Consumption Fund		Bank of India Money Market Fund	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
1. NAV per unit (₹):Declared NAV excluding Load				
Open				
Eco Plan - Growth Option	-	-	-	-
Eco Plan - Bonus Option	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-
Regular Plan	-	-	-	-
Regular Plan - Growth Option	9.5400	-	10.1280	-
Regular Plan - Bonus Option	-	-	-	-
Regular Plan - IDCW Option	9.5400	-	-	-
Regular Plan - Daily IDCW Option	-	-	10.1281	-
Regular Plan - Weekly IDCW Option	-	-	10.1282	-
Regular Plan - Monthly IDCW Option	-	-	10.1280	-
Regular Plan - Quarterly IDCW Option	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-
Direct Plan	-	-	-	-
Direct Plan - Growth Option	9.5700	-	10.1370	-
Direct Plan - Bonus Option	-	-	-	-
Direct Plan - Regular IDCW Option	9.5700	-	-	-
Direct Plan - Daily IDCW Option	-	-	10.0853	-
Direct Plan - Weekly IDCW Option	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	10.1357	-
Direct Plan - Quarterly IDCW Option	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-
Unclaimed IDCW Above 3 Years Option	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-
High				
Eco Plan - Growth Option	-	-	-	-
Eco Plan - Bonus Option	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-
Regular Plan	-	-	-	-
Regular Plan - Growth Option	11.3700	10.1500	10.7653	10.1280
Regular Plan - Bonus Option	-	-	-	-
Regular plan - IDCW Option	11.3700	10.1500	-	-
Regular Plan - Daily IDCW Option	-	-	10.6344	10.1281
Regular Plan - Weekly IDCW Option	-	-	10.6373	10.1282
Regular Plan - Monthly IDCW Option	-	-	10.6503	10.1280
Regular Plan - Quarterly IDCW Option	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-
Direct Plan	-	-	-	-
Direct Plan - Growth Option	11.4800	10.1700	10.8289	10.1370
Direct Plan - Bonus Option	-	-	-	-
Direct Plan - Regular IDCW Option	11.4800	10.1600	-	-

	Bank of India Consumption Fund		Bank of India Money Market Fund	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
Direct Plan - Daily IDCW Option	-	-	10.3944	10.0853
Direct Plan - Weekly IDCW Option	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	10.7020	10.1357
Direct Plan - Quarterly IDCW Option	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-
Unclaimed IDCW Above 3 Years Option	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-
Low				
Eco Plan - Growth Option	-	-	-	-
Eco Plan - Bonus Option	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-
Regular Plan	-	-	-	-
Regular Plan - Growth Option	9.2000	8.9200	10.1455	10.0045
Regular Plan - Bonus Option	-	-	-	-
Regular Plan - IDCW Option	9.2000	8.9200	-	-
Regular Plan - Daily IDCW Option	-	-	10.0386	10.0045
Regular Plan - Weekly IDCW Option	-	-	10.0454	10.0045
Regular Plan - Monthly IDCW Option	-	-	10.0479	10.0045
Regular Plan - Quarterly IDCW Option	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-
Direct Plan	-	-	-	-
Direct Plan - Growth Option	9.2300	8.9400	10.1547	10.0047
Direct Plan - Bonus Option	-	-	-	-
Direct Plan - Regular IDCW Option	9.2300	8.9400	-	-
Direct Plan - Daily IDCW Option	-	-	10.0016	10.0005
Direct Plan - Weekly IDCW Option	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	10.0481	10.0047
Direct Plan - Quarterly IDCW Option	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-
Unclaimed IDCW Above 3 Years Option	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-
End				
Eco Plan - Growth Option	-	-	-	-
Eco Plan - Bonus Option	-	-	-	-
Eco Plan - IDCW Option	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-
Eco Plan - Annual IDCW Option	-	-	-	-
Institutional Plan - Growth Option	-	-	-	-
Institutional Plan - Daily IDCW Option	-	-	-	-
Regular Plan	-	-	-	-
Regular Plan - Growth Option	9.5900	9.5400	10.7653	10.1280
Regular Plan - Bonus Option	-	-	-	-
Regular Plan - IDCW Option	9.5900	9.5400	-	-
Regular Plan - Daily IDCW Option	-	-	10.0517	10.1281

	Bank of India Consumption Fund		Bank of India Money Market Fund	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
Regular Plan - Weekly IDCW Option	-	-	10.0782	10.1282
Regular Plan - Monthly IDCW Option	-	-	10.0587	10.1280
Regular Plan - Quarterly IDCW Option	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-
Direct Plan	-	-	-	-
Direct Plan - Growth Option	9.7400	9.5700	10.8289	10.1370
Direct Plan - Bonus Option	-	-	-	-
Direct Plan - Regular IDCW Option	9.7400	9.5700	-	-
Direct Plan - Daily IDCW Option	-	-	10.0519	10.0853
Direct Plan - Weekly IDCW Option	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	10.0589	10.1357
Direct Plan - Quarterly IDCW Option	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-
Unclaimed IDCW Above 3 Years Option	-	-	-	-
Unclaimed IDCW Upto 3 Years Option	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-
2. Closing Assets Under Management (₹ in Lakhs)				
End	34,505	38,842	42,710	15,860
Average (AAuM)	39,107	39,714	23,341	20,028
3. Gross income as % of AAuM	9.09%	1.39%	7.11%	1.37%
4. Expense Ratio:				
a. Total Expense as % of AAuM (plan wise)				
Regular	2.30%	2.42%	0.38%	0.62%
Unclaimed	-	-	-	-
ECO	-	-	-	-
Direct	1.11%	1.16%	0.10%	0.12%
b. Management Fee as % of AAuM (plan wise)				
Regular	1.02%	0.85%	0.02%	0.02%
Unclaimed	-	-	-	-
Eco	-	-	-	-
Direct	0.98%	0.85%	0.01%	0.02%
5. Net Income as a % of AAUM	1.02%	-4.77%	5.96%	1.23%
6. Portfolio turnover ratio	0.38	0.11	4.50	0.96
7. Total IDCW per unit distributed during the year / period				
Individual & HUF				
Eco Plan - IDCW Option	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-
Regular Plan - IDCW Option	-	-	-	-
Regular Plan - Daily IDCW Option	-	-	0.7063	-
Regular Plan - Weekly IDCW Option	-	-	0.7089	-
Regular Plan - Monthly IDCW Option	-	-	0.6873	-
Regular Plan - Quarterly IDCW Option	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-
Direct Plan - Regular IDCW Option	-	-	-	-
Direct Plan - Daily IDCW Option	-	-	0.4796	-
Direct Plan - Weekly IDCW Option	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	0.7478	-
Direct Plan - Quarterly IDCW Option	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-

	Bank of India Consumption Fund		Bank of India Money Market Fund	
	Year ended 31 March 2026	**Year ended 31 March 2025**	**Year ended 31 March 2026**	**Year ended 31 March 2025**
Others				
Eco Plan - IDCW Option	-	-	-	-
Eco Plan - Monthly IDCW Option	-	-	-	-
Eco Plan - Quarterly IDCW Option	-	-	-	-
Regular Plan - IDCW Option	-	-	-	-
Regular Plan - Daily IDCW Option	-	-	0.7063	-
Regular Plan - Weekly IDCW Option	-	-	0.7089	-
Regular Plan - Monthly IDCW Option	-	-	0.6873	-
Regular Plan - Quarterly IDCW Option	-	-	-	-
Regular Plan - Annual IDCW Option	-	-	-	-
Direct Plan - Regular IDCW Option	-	-	-	-
Direct Plan - Daily IDCW Option	-	-	0.4796	-
Direct Plan - Weekly IDCW Option	-	-	-	-
Direct Plan - Monthly IDCW Option	-	-	0.7478	-
Direct Plan - Quarterly IDCW Option	-	-	-	-
Direct Plan - Annual IDCW Option	-	-	-	-
8. Returns:				
a. Last One Year				
Scheme #*				
Regular Plan - Growth	0.52%	NA	6.27%	NA
Direct Plan - Growth	1.78%	NA	6.81%	NA
Benchmark #*	-2.75%	NA	6.05%	NA
b. Since Inception				
Scheme #				
Regular Plan - Growth	-3.23%	-4.60% *	6.60%	1.28% *
Direct Plan - Growth	-2.04%	-4.30% *	7.15%	1.37% *
Benchmark #				
Regular Plan - Growth	-5.55%	-4.40% *	6.33%	1.20% *
Direct Plan - Growth	-5.55%	-4.40% *	6.33%	1.20% *
Benchmark Index	Nifty India Consumption - TRI		CRISIL Money Market A-I Index	

Compounded Annualised Returns
* Since the scheme / Plan has not completed one year, returns are computed in absolute terms from the date of launch.

	Bank of India Mid Cap Fund	Bank of India Banking & Financial Services Fund
	Period Ended 31 March 2026	**Period Ended 31 March 2026**
1. NAV per unit (₹):Declared NAV excluding Load		
Open		
Eco Plan - Growth Option	-	-
Eco Plan - Growth Option	-	-
Eco Plan - Bonus Option	-	-
Eco Plan - IDCW Option	-	-
Eco Plan - Monthly IDCW Option	-	-
Eco Plan - Quarterly IDCW Option	-	-
Eco Plan - Annual IDCW Option	-	-
Institutional Plan - Growth Option	-	-
Institutional Plan - Daily IDCW Option	-	-
Regular Plan	-	-
Regular Plan - Growth Option	-	-
Regular Plan - Bonus Option	-	-
Regular Plan - IDCW Option	-	-
Regular Plan - Daily IDCW Option	-	-
Regular Plan - Weekly IDCW Option	-	-
Regular Plan - Monthly IDCW Option	-	-
Regular Plan - Quarterly IDCW Option	-	-
Regular Plan - Annual IDCW Option	-	-
Direct Plan	-	-
Direct Plan - Growth Option	-	-
Direct Plan - Bonus Option	-	-
Direct Plan - Regular IDCW Option	-	-
Direct Plan - Daily IDCW Option	-	-
Direct Plan - Weekly IDCW Option	-	-
Direct Plan - Monthly IDCW Option	-	-
Direct Plan - Quarterly IDCW Option	-	-
Direct Plan - Annual IDCW Option	-	-
Unclaimed IDCW Above 3 Years Option	-	-
Unclaimed IDCW Upto 3 Years Option	-	-
Unclaimed Redemption Above 3 Years Option	-	-
Unclaimed Redemption Upto 3 Years Option	-	-
High		
Eco Plan - Growth Option	-	-
Eco Plan - Bonus Option	-	-
Eco Plan - IDCW Option	-	-
Eco Plan - Monthly IDCW Option	-	-
Eco Plan - Quarterly IDCW Option	-	-
Eco Plan - Annual IDCW Option	-	-
Institutional Plan - Growth Option	-	-
Institutional Plan - Daily IDCW Option	-	-
Regular Plan	-	-
Regular Plan - Growth Option	10.1500	10.2700
Regular Plan - Bonus Option	-	-
Regular plan - IDCW Option	10.1500	10.2700
Regular Plan - Daily IDCW Option	-	-
Regular Plan - Weekly IDCW Option	-	-
Regular Plan - Monthly IDCW Option	-	-
Regular Plan - Quarterly IDCW Option	-	-
Regular Plan - Annual IDCW Option	-	-
Direct Plan	-	-
Direct Plan - Growth Option	10.1700	10.2800
Direct Plan - Bonus Option	-	-
Direct Plan - Regular IDCW Option	10.1700	10.2800

	Bank of India Mid Cap Fund	Bank of India Banking & Financial Services Fund
	Period Ended 31 March 2026	**Period Ended 31 March 2026**
Direct Plan - Daily IDCW Option	-	-
Direct Plan - Weekly IDCW Option	-	-
Direct Plan - Monthly IDCW Option	-	-
Direct Plan - Quarterly IDCW Option	-	-
Direct Plan - Annual IDCW Option	-	-
Unclaimed IDCW Above 3 Years Option	-	-
Unclaimed IDCW Upto 3 Years Option	-	-
Unclaimed Redemption Above 3 Years Option	-	-
Unclaimed Redemption Upto 3 Years Option	-	-
Low		
Eco Plan - Growth Option	-	-
Eco Plan - Bonus Option	-	-
Eco Plan - IDCW Option	-	-
Eco Plan - Monthly IDCW Option	-	-
Eco Plan - Quarterly IDCW Option	-	-
Eco Plan - Annual IDCW Option	-	-
Institutional Plan - Growth Option	-	-
Institutional Plan - Daily IDCW Option	-	-
Regular Plan	-	-
Regular Plan - Growth Option	8.8400	8.8000
Regular Plan - Bonus Option	-	-
Regular Plan - IDCW Option	8.8400	8.8000
Regular Plan - Daily IDCW Option	-	-
Regular Plan - Weekly IDCW Option	-	-
Regular Plan - Monthly IDCW Option	-	-
Regular Plan - Quarterly IDCW Option	-	-
Regular Plan - Annual IDCW Option	-	-
Direct Plan	-	-
Direct Plan - Growth Option	8.9000	8.8100
Direct Plan - Bonus Option	-	-
Direct Plan - Regular IDCW Option	8.9000	8.8100
Direct Plan - Daily IDCW Option	-	-
Direct Plan - Weekly IDCW Option	-	-
Direct Plan - Monthly IDCW Option	-	-
Direct Plan - Quarterly IDCW Option	-	-
Direct Plan - Annual IDCW Option	-	-
Unclaimed IDCW Above 3 Years Option	-	-
Unclaimed IDCW Upto 3 Years Option	-	-
Unclaimed Redemption Above 3 Years Option	-	-
Unclaimed Redemption Upto 3 Years Option	-	-
End		
Eco Plan - Growth Option	-	-
Eco Plan - Bonus Option	-	-
Eco Plan - IDCW Option	-	-
Eco Plan - Monthly IDCW Option	-	-
Eco Plan - Quarterly IDCW Option	-	-
Eco Plan - Annual IDCW Option	-	-
Institutional Plan - Growth Option	-	-
Institutional Plan - Daily IDCW Option	-	-
Regular Plan	-	-
Regular Plan - Growth Option	8.8800	8.8000
Regular Plan - Bonus Option	-	-
Regular Plan - IDCW Option	8.8800	8.8000
Regular Plan - Daily IDCW Option	-	-

	Bank of India Mid Cap Fund	Bank of India Banking & Financial Services Fund
	Period Ended 31 March 2026	Period Ended 31 March 2026
Regular Plan - Weekly IDCW Option	-	-
Regular Plan - Monthly IDCW Option	-	-
Regular Plan - Quarterly IDCW Option	-	-
Regular Plan - Annual IDCW Option	-	-
Direct Plan	-	-
Direct Plan - Growth Option	8.9400	8.8100
Direct Plan - Bonus Option	-	-
Direct Plan - Regular IDCW Option	8.9500	8.8100
Direct Plan - Daily IDCW Option	-	-
Direct Plan - Weekly IDCW Option	-	-
Direct Plan - Monthly IDCW Option	-	-
Direct Plan - Quarterly IDCW Option	-	-
Direct Plan - Annual IDCW Option	-	-
Unclaimed IDCW Above 3 Years Option	-	-
Unclaimed IDCW Upto 3 Years Option	-	-
Unclaimed Redemption Above 3 Years Option	-	-
Unclaimed Redemption Upto 3 Years Option	-	-
2. Closing Assets Under Management (₹ in Lakhs)		
End	63,850	25,118
Average (AAuM)	67,249	27,417
3. Gross income as % of AAuM	3.50%	0.45%
4. Expense Ratio:		
a. Total Expense as % of AAuM (plan wise)		
Regular	2.16%	2.18%
Unclaimed	-	-
ECO	-	-
Direct	1.09%	1.13%
b. Management Fee as % of AAuM (plan wise)		
Regular	0.96%	0.98%
Unclaimed	-	-
Eco	-	-
Direct	0.94%	0.96%
5. Net Income as a % of AAUM	-11.58%	-12.51%
6. Portfolio turnover ratio	0.54	-
7. Total IDCW per unit distributed during the year / period		
Individual & HUF		
Eco Plan - IDCW Option	-	-
Eco Plan - Monthly IDCW Option	-	-
Eco Plan - Quarterly IDCW Option	-	-
Regular Plan - IDCW Option	-	-
Regular Plan - Daily IDCW Option	-	-
Regular Plan - Weekly IDCW Option	-	-
Regular Plan - Monthly IDCW Option	-	-
Regular Plan - Quarterly IDCW Option	-	-
Regular Plan - Annual IDCW Option	-	-
Direct Plan - Regular IDCW Option	-	-
Direct Plan - Daily IDCW Option	-	-
Direct Plan - Weekly IDCW Option	-	-
Direct Plan - Monthly IDCW Option	-	-
Direct Plan - Quarterly IDCW Option	-	-
Direct Plan - Annual IDCW Option	-	-

	Bank of India Mid Cap Fund	Bank of India Banking & Financial Services Fund
	Period Ended 31 March 2026	Period Ended 31 March 2026
Others		
Eco Plan - IDCW Option	-	-
Eco Plan - Monthly IDCW Option	-	-
Eco Plan - Quarterly IDCW Option	-	-
Regular Plan - IDCW Option	-	-
Regular Plan - Daily IDCW Option	-	-
Regular Plan - Weekly IDCW Option	-	-
Regular Plan - Monthly IDCW Option	-	-
Regular Plan - Quarterly IDCW Option	-	-
Regular Plan - Annual IDCW Option	-	-
Direct Plan - Regular IDCW Option	-	-
Direct Plan - Daily IDCW Option	-	-
Direct Plan - Weekly IDCW Option	-	-
Direct Plan - Monthly IDCW Option	-	-
Direct Plan - Quarterly IDCW Option	-	-
Direct Plan - Annual IDCW Option	-	-
8. Returns:		
a. Last One Year		
Scheme #*		
Regular Plan - Growth	NA	NA
Direct Plan - Growth	NA	NA
Benchmark #*	NA	NA
b. Since Inception		
Scheme #		
Regular Plan - Growth	-18.33%	-73.00%
Direct Plan - Growth	-17.34%	-72.39%
Benchmark #		
Regular Plan - Growth	-15.02%	-84.40%
Direct Plan - Growth	-15.02%	-84.40%
Benchmark Index	Nifty Midcap 150 Total Return Index (TRI)	Nifty Financial Services Total Return Index (TRI)

Compounded Annualised Returns
* Since the scheme / Plan has not completed one year, returns are computed in absolute terms from the date of launch.

1 **Organisation:**

Bank of India ('BOI' or the 'Bank') is the sponsor of Bank of India Mutual Fund ('the Fund').

In accordance with SEBI (Mutual Funds) Regulations, 1996 ('the SEBI Regulations'), the Board of Directors of Bank of India Trustee Services Private Limited ('the Trustee') has appointed Bank of India Investment Managers Private Limited (the 'AMC') to manage the Fund's affairs and operate its schemes.

List of Schemes of Bank of India Mutual Fund:

Scheme Name	Date of Launch	Date of Allotment
Bank of India Liquid Fund	09-Jul-08	16-Jul-08
Bank of India Ultra Short Duration Fund	09-Jul-08	16-Jul-08
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	04-Sep-08	21-Oct-08
Bank of India Short Term Income Fund	03-Dec-08	18-Dec-08
Bank of India Conservative Hybrid Fund	28-Jan-09	18-Mar-09
Bank of India ELSS Tax Saver	12-Dec-08	25-Feb-09
Bank of India Manufacturing and Infrastructure Fund	20-Jan-10	05-Mar-10
Bank of India Balanced Advantage Fund	21-Feb-14	14-Mar-14
Bank of India Credit Risk Fund	06-Feb-15	27-Feb-15
Bank of India Mid & Small Cap Equity & Debt Fund	29-Jun-16	20-Jul-16
Bank of India Arbitrage Fund	31-May-18	18-Jun-18
Bank of India Small Cap Fund	28-Nov-18	19-Dec-18
Bank of India Overnight Fund	27-Jan-20	28-Jan-20
Bank of India Flexi Cap Fund	10-Jun-20	29-Jun-20
Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	08-Jun-21	29-Jun-21
Bank of India Multi Cap Fund	10-Feb-23	03-Mar-23
Bank of India Multi Asset Allocation Fund	07-Feb-24	28-Feb-24
Bank of India Business Cycle Fund	09-Aug-24	30-Aug-24
Bank of India Consumption Fund	29-Nov-24	20-Dec-24
Bank of India Money Market Fund	28-Jan-25	04-Feb-25
Bank of India Mid Cap Fund	31-Jul-25	22-Aug-25
Bank of India Banking & Financial Services Fund	08-Jan-26	30-Jan-26

2 **Basis of preparation : The Abridged financial statements have been prepared as a fair summary of the audited financial statements in accordance with the requirements of Regulation 56 of the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the Regulations') read with the SEBI master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated 27 June 2024 ('the Master Circular') issued by Securities and Exchange Board of India ('SEBI').**

3 **As per the Securities & Exchange Board of India (SEBI) (Mutual Funds) (Amendment) Regulations, 2012, issued on February 21, 2012,the Eighth schedule to the regulations was amended to include "Principles of Fair Valuation" which required the mutual funds to value their investments in accordance with the specified overarching principles so as to ensure fair treatment to all investors including existing investors as well as investors seeking to purchase or redeem units of mutual funds in all schemes at all points of time.**

4.1 **Investments of the Schemes are registered in the name of the Trustees for the benefits of the Schemes Unit holders.**

4.2 Details of Investments in Derivative Instruments:
Open Position of derivatives:

₹ in Lakhs

Date	Scheme*	Position Type	Amount (Rupees in Lakhs)	Percentage to Net Assets
31-Mar-26	Bank of India Arbitrage Fund	Short	3,099.14	69.20%
31-Mar-25	Bank of India Arbitrage Fund	Short	3,163.64	72.37%

4.3 Investments in Associates and Group Companies :

₹ in Lakhs

Schemes	Bank of India Liquid Fund		Bank of India Ultra Short Duration Fund		Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India ELSS Tax Saver		Bank of India Manufacturing and Infrastructure Fund	
	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025
	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

₹ in Lakhs

Schemes	Bank of India Balanced Advantage Fund		Bank of India Credit Risk Fund		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund		Bank of India Small Cap Fund		Bank of India Overnight Fund		Bank of India Flexi Cap Fund	
	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025
	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

₹ in Lakhs

Schemes	Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund		Bank of India Multi Asset Allocation Fund		Bank of India Business Cycle Fund		Bank of India Consumption Fund		Bank of India Money Market Fund		Bank of India Mid Cap Fund	Bank of India Banking & Financial Services Fund
	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2026
	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

4.4 Open position of Securities borrowed and / or Lend by the Scheme.

₹ in Lakhs

Schemes	Bank of India Liquid Fund		Bank of India Ultra Short Duration Fund		Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India ELSS Tax Saver		Bank of India Manufacturing and Infrastructure Fund	
	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025
	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

₹ in Lakhs

Schemes	Bank of India Balanced Advantage Fund		Bank of India Credit Risk Fund		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund		Bank of India Small Cap Fund		Bank of India Overnight Fund		Bank of India Flexi Cap Fund	
	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025
	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

₹ in Lakhs

Schemes	Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund		Bank of India Multi Asset Allocation Fund		Bank of India Business Cycle Fund		Bank of India Consumption Fund		Bank of India Money Market Fund		Bank of India Mid Cap Fund	Bank of India Banking & Financial Services Fund
	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2025	2026	2026
	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil	Nil

4.5 Aggregate Unrealized Gain / Loss and percentage to net assets:

₹ in Lakhs

Scheme	As on 31 March 2026				As on 31 March 2025			
	Unrealised Gain/(loss) (Derivatives)	Unrealised Gain/(loss) Other than Derivatives	Total Unrealised Gain / Loss	% to Net Assets	Unrealised Gain/(loss) (Derivatives)	Unrealised Gain/(loss) Other than Derivatives	Total Unrealised Gain / Loss	% to Net Assets
	(A)	(B)	(C=A+B)		(A)	(B)	(C=A+B)	
Bank of India Liquid Fund	-	(38.72)	(38.72)	-0.02%	-	120.88	120.88	0.08%
Bank of India Ultra Short Duration Fund	-	(39.14)	(39.14)	-0.34%	-	30.96	30.96	0.20%
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	-	(842.08)	(842.08)	-2.00%	-	1,922.46	1,922.46	5.30%
Bank of India Short Term Income Fund	-	(310.54)	(310.54)	-1.12%	-	70.72	70.72	0.62%
Bank of India Conservative Hybrid Fund	-	(88.34)	(88.34)	-1.37%	-	137.43	137.43	2.07%
Bank of India ELSS Tax Saver	-	3,120.75	3,120.75	2.48%	-	13,177.59	13,177.59	9.99%
Bank of India Manufacturing and Infrastructure Fund	-	338.93	338.93	0.52%	-	1,571.56	1,571.56	3.06%
Bank of India Balanced Advantage Fund	(20.16)	1,519.61	1,499.44	10.72%	-	1,974.15	1,974.15	14.95%
Bank of India Credit Risk Fund	-	(23.64)	(23.64)	-0.24%	-	5.72	5.72	0.05%
Bank of India Mid & Small Cap Equity & Debt Fund	-	(2,228.53)	(2,228.53)	-1.74%	-	6,036.90	6,036.90	5.65%
Bank of India Arbitrage Fund	101.84	(263.37)	(161.54)	-3.61%	11.75	(7.06)	4.68	0.11%
Bank of India Small Cap Fund	-	(8,734.97)	(8,734.97)	-4.93%	-	11,993.27	11,993.27	7.62%

Scheme	As on 31 March 2026				As on 31 March 2025			
	Unrealised Gain/(loss) (Derivatives)	Unrealised Gain/(loss) Other than Derivatives	Total Unrealised Gain / Loss	% to Net Assets	Unrealised Gain/(loss) (Derivatives)	Unrealised Gain/(loss) Other than Derivatives	Total Unrealised Gain / Loss	% to Net Assets
	(A)	(B)	(C=A+B)		(A)	(B)	(C=A+B)	
Bank of India Overnight Fund	-	(0.02)	(0.02)	0.00%	-	0.01	0.01	0.00%
Bank of India Flexi Cap Fund	-	(4,585.23)	(4,585.23)	-2.25%	-	(202.78)	(202.78)	-0.10%
Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	-	149.79	149.79	0.80%	-	1,339.57	1,339.57	7.28%
Bank of India Multi Cap Fund	-	(2,771.90)	(2,771.90)	-2.96%	-	2,376.93	2,376.93	3.06%
Bank of India Multi Asset Allocation Fund	-	1,522.54	1,522.54	4.52%	-	504.16	504.16	1.51%
Bank of India Business Cycle Fund	-	(5,014.46)	(5,014.46)	-12.21%	-	(7,213.03)	(7,213.03)	(0.14)
Bank of India Consumption Fund	-	(3,080.20)	(3,080.20)	-8.93%	-	(1,917.65)	(1,917.65)	(0.05)
Bank of India Money Market Fund	-	(104.87)	(104.87)	-0.25%	-	40.43	40.43	0.00
Bank of India Mid Cap Fund	-	(6,563.16)	(6,563.16)	-10.28%				
Bank of India Banking & Financial Services Fund	-	(3,200.70)	(3,200.70)	-12.75%				

4.6 The aggregate value of Purchase and Sale (including redeemed) with Percentage of average assets:

₹ in Lakhs

Scheme	Year ended 31 March 2026				Year ended 31 March 2025			
	Purchases*	Percentage	Sales*	Percentage	Purchases*	Percentage	Sales*	Percentage
Bank of India Liquid Fund	11,18,249.21	641.03%	11,23,065.29	643.79%	12,56,115.56	749.42%	12,43,426.50	741.85%
Bank of India Ultra Short Duration Fund	71,809.65	383.44%	74,807.63	399.45%	68,457.35	420.20%	67,042.81	411.52%
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	25,782.28	61.19%	23,087.19	54.79%	36,047.71	102.63%	30,042.41	85.53%
Bank of India Short Term Income Fund	60,575.95	264.78%	46,031.04	201.20%	33,857.71	403.90%	29,382.82	350.52%
Bank of India Conservative Hybrid Fund	4,447.42	66.56%	5,443.97	81.47%	9,319.41	136.90%	10,235.28	150.35%
Bank of India ELSS Tax Saver	99,096.93	71.91%	1,01,007.00	73.30%	1,05,927.02	76.54%	99,624.02	71.98%
Bank of India Manufacturing & Infrastructure Fund	39,221.53	63.14%	35,552.60	57.24%	49,852.18	108.81%	23,881.26	52.13%

Scheme	Year ended 31 March 2026				Year ended 31 March 2025			
	Purchases*	Percentage	Sales*	Percentage	Purchases*	Percentage	Sales*	Percentage
Bank of India Balanced Advantage Fund	5,142.63	36.28%	5,216.59	36.80%	6,354.80	47.97%	5,973.37	45.09%
Bank of India Credit Risk Fund	11,115.29	103.88%	12,586.69	117.63%	13,632.21	114.03%	16,442.92	137.54%
Bank of India Mid & Small Cap Equity & Debt Fund	1,38,408.76	109.52%	1,18,534.72	93.79%	1,33,561.01	142.00%	98,910.50	105.16%
Bank of India Arbitrage Fund	6,102.50	136.16%	6,442.23	143.74%	1,30,328.57	93.76%	68,683.34	49.41%
Bank of India Small Cap Fund	1,75,842.29	93.86%	1,52,254.87	81.27%	2,48,797.83	149.89%	1,18,691.92	71.50%
Bank of India Overnight Fund	1,271.12	17.81%	1,374.92	19.27%	16,741.26	94.58%	10,554.79	59.63%
Bank of India Flexi Cap Fund	1,57,892.13	73.20%	1,60,467.14	74.39%	78,515.01	117.88%	51,579.54	77.44%
Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	14,561.63	71.79%	14,475.81	71.37%	34,129.25	100.76%	28,845.56	85.16%
Bank of India Multi Cap Fund	67,613.60	73.18%	53,631.43	58.05%	4,870.97	73.73%	5,481.92	82.97%
Bank of India Multi Asset Allocation Fund	23,024.27	66.89%	25,944.27	75.37%	2,644.22	75.83%	2,996.44	85.93%
Bank of India Business Cycle Fund	30,711.03	58.22%	40,395.00	76.57%	1,17,033.71	2.06	56,141.62	0.99
Bank of India Consumption Fund	15,697.11	40.14%	20,874.06	53.38%	46,759.59	1.18	6,765.28	0.17
Bank of India Money Market Fund	1,32,100.97	565.97%	1,06,090.73	454.53%	36,920.72	1.84	19,805.96	0.99
Bank of India Mid Cap Fund	97,743.95	145.35%	30,149.80	44.83%				
Bank of India Banking & Financial Services Fund	25,467.37	92.89%		0.00%				

* Excludes CBLO, reverse repos, fixed deposits, future and options.

4.7 Non-Traded securities in the portfolio:

₹ in Lakhs

Schemes	As of 31 March 2026					
	Equity	% to net assets	Debt	% to net assets	Money Market Instruments	% to net assets
Bank of India Liquid Fund			-	0.00%	83,618.41	51.89%
Bank of India Ultra Short Duration Fund			2,499.33	21.43%	7,167.46	61.47%
Bank of India Short Term Income Fund			7,598.22	27.35%	4,326.14	15.57%
Bank of India Conservative Hybrid Fund			1,653.74	25.69%	-	0.00%
Bank of India ELSS Tax Saver			-	0.00%	1,884.08	1.50%
Bank of India Balanced Advantage Fund			1,148.30	8.21%	-	0.00%
Bank of India Credit Risk Fund			6,000.40	59.85%	987.05	9.85%
Bank of India Mid & Small Cap Equity & Debt Fund			8,671.59	6.76%	4,643.40	3.62%
Bank of India Small Cap Fund			-	0.00%	2,893.56	1.63%
Bank of India Flexi Cap Fund			-	0.00%	1,460.59	0.72%
Bank of India Multi Asset Allocation Fund			11,067.70	32.83%	-	0.00%
Bank of India Money Market Fund			-	0.00%	36,237.40	84.85%

₹ in Lakhs

Schemes	As of 31 March 2025					
	Equity	% to net assets	Debt	% to net assets	Money Market Instruments	% to net assets
Bank of India Liquid Fund	-	0.00%	-	0.00%	1,18,396.99	77.69%
Bank of India Ultra Short Duration Fund	-	0.00%	1,009.22	6.53%	8,669.34	56.07%
Bank of India Short Term Income Fund	-	0.00%	2,477.57	21.71%	4,523.66	39.64%
Bank of India Conservative Hybrid Fund	-	0.00%	2,227.04	33.50%	953.03	14.33%
Bank of India ELSS Tax Saver	-	0.00%	-	0.00%	693.99	0.53%
Bank of India Balanced Advantage Fund	-	0.00%	1,215.24	9.20%	481.85	3.65%
Bank of India Credit Risk Fund	-	0.00%	6,515.59	59.20%	983.61	8.94%
Bank of India Mid & Small Cap Equity & Debt Fund	-	0.00%	7,989.94	7.48%	5,734.86	5.37%
Bank of India Multi Asset Allocation Fund	-	0.00%	11,743.37	35.23%	-	0.00%
Bank of India Money Market Fund	-	0.00%	-	0.00%	14,981.95	94.46%

4.8 Details of the securities defaulted beyond maturity

₹ in Lakhs

Scheme	Name of Security	ISIN	Security Type	Date of Maturity	Value of security including interest receivable recognized in NAV As on March 31, 2026	% to Net Asset as on March 31, 2026	** Amount due to the scheme
Bank of India Credit Risk Fund	RKV Enterprises Ltd ZCB (MD 31/12/2020) P17/11/19	INE473W07012	Zero Coupon Bond	31-Dec-20	519.16	5.18%	7,550.39
	5%Accelarating Edu & Dev Pvt Ltd RFV SA (30/09/23)	INE646W07013	Reduced Face Value Bonds	30-Sep-23	74.46	0.74%	807.46
	5%Accelarating Edu & Dev Pvt Ltd RFV SB (30/09/23)	INE646W07021	Reduced Face Value Bonds	30-Sep-23	75.43	0.75%	807.46

** Amounts disclosed are calculated till maturity dates.

4.9 Details of the securities below investment grade as on March 31, 2026 : NIL

5 Details of transactions with Associates in terms of regulation 25(8):

a) No Brokerage has been paid to associates/ related parties/ group companies of sponsors/ AMC.

Commission and charges paid to associates / related parties / group companies of the sponsor / AMC.

₹ in Lakhs

Name of associate/ related parties/ group companies of Sponsor/AMC	Nature of Association / Nature of relation	Period covered	Name of Scheme	Value of transaction ₹	% of total value of transaction of the Fund	Brokerage ₹	% of total brokerage paid by the Fund
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Arbitrage Fund	677.66	13.18	2.46	13.90
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	451.08	10.47	26.73	11.16
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Banking & Financial Services Fund	20,914.06	72.37	27.19	64.19
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Business Cycle Fund	261.47	4.35	84.25	14.58
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Credit Risk Fund	-	-	0.11	0.38
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Consumption Fund	1,128.46	14.66	159.48	37.63
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Balanced Advantage Fund	175.04	6.20	13.25	9.58

Name of associate/ related parties/ group companies of Sponsor/AMC	Nature of Association / Nature of relation	Period covered	Name of Scheme	Value of transaction ₹	% of total value of transaction of the Fund	Brokerage ₹	% of total brokerage paid by the Fund
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	1,681.74	15.83	55.25	12.23
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Manufacturing and Infrastructure Fund	831.05	4.22	16.08	2.08
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Short Term Income Fund	989.13	2.66	2.57	4.12
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Liquid Fund	1,31,107.47	12.24	2.62	28.68
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Multi Asset Allocation Fund	1,105.44	22.59	62.77	17.89
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Mid & Small Cap Equity & Debt Fund	3,457.62	8.61	73.68	5.30
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Mid Cap Fund	40,971.40	52.64	137.36	35.70
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Multi Cap Fund	7,197.14	25.69	134.69	12.44
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Money Market Fund	44,165.44	34.41	11.40	65.66
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Flexi Cap Fund	9,234.37	16.63	151.97	6.65
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Overnight Fund	35,963.38	14.88	0.08	11.21
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Conservative Hybrid Fund	18.66	1.63	5.34	10.14
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Small Cap Fund	4,150.08	7.05	77.40	4.97
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India ELSS Tax Saver	1,155.68	10.18	102.89	10.64
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Ultra Short Duration Fund	753.74	2.00	1.80	4.11

₹ in Lakhs

Name of associate/ related parties/ group companies of Sponsor/AMC	Nature of Association / Nature of relation	Period covered	Name of Scheme	Value of transaction ₹	% of total value of transaction of the Fund	Brokerage ₹	% of total brokerage paid by the Fund
Bank Of India	Sponsor	1 April 2024 to 31 March 2025	Bank of India Arbitrage Fund	1,025.87	13.36	0.91	6.01
Bank Of India	Sponsor	1 April 2024 to 31 March 2025	Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	655.34	7.14	31.21	15.93
Bank Of India	Sponsor	1 April 2024 to 31 March 2025	Bank of India Credit Risk Fund	-	-	0.17	0.74
Bank Of India	Sponsor	1 April 2024 to 31 March 2025	Bank of India Balanced Advantage Fund	368.58	8.54	15.55	12.87
Bank Of India	Sponsor	1 April 2024 to 31 March 2025	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	1,481.95	14.34	53.86	16.04
Bank Of India	Sponsor	1 April 2024 to 31 March 2025	Bank of India Manufacturing and Infrastructure Fund	1,834.95	5.38	10.57	1.93
Bank Of India	Sponsor	1 April 2024 to 31 March 2025	Bank of India Short Term Income Fund	705.32	4.95	2.39	10.31
Bank Of India	Sponsor	1 April 2024 to 31 March 2025	Bank of India Liquid Fund	1,64,060.72	15.55	6.91	53.51
Bank Of India	Sponsor	1 April 2024 to 31 March 2025	Bank of India Mid & Small Cap Equity & Debt Fund	2,990.62	5.91	70.95	7.43
Bank Of India	Sponsor	1 April 2024 to 31 March 2025	Bank of India Multi Cap Fund	9,108.58	23.14	100.62	14.38
Bank Of India	Sponsor	1 April 2024 to 31 March 2025	Bank of India Flexi Cap Fund	12,076.30	7.73	129.05	7.23
Bank Of India	Sponsor	1 April 2024 to 31 March 2025	Bank of India Overnight Fund	1,00,237.20	23.99	0.14	21.52
Bank Of India	Sponsor	1 April 2024 to 31 March 2025	Bank of India Conservative Hybrid Fund	53.58	3.26	8.61	17.38
Bank Of India	Sponsor	1 April 2024 to 31 March 2025	Bank of India Small Cap Fund	4,704.98	5.71	65.13	5.54
Bank Of India	Sponsor	1 April 2024 to 31 March 2025	Bank of India ELSS Tax Saver	1,846.59	8.32	117.26	12.22
Bank Of India	Sponsor	1 April 2024 to 31 March 2025	Bank of India Ultra Short Duration Fund	2,585.97	6.51	1.91	3.32
Bank Of India	Sponsor	1 April 2024 to 31 March 2025	Bank of India Multi Asset Allocation Fund	1,002.27	9.68	70.21	23.14
Bank Of India	Sponsor	1 April 2024 to 31 March 2025	Bank of India Business Cycle Fund	27,432.99	39.28	58.46	17.55
Bank Of India	Sponsor	1 April 2024 to 31 March 2025	Bank of India Consumption Fund	25,196.36	58.27	51.53	49.29

Name of associate/ related parties/ group companies of Sponsor/AMC	Nature of Association / Nature of relation	Period covered	Name of Scheme	Value of transaction ₹	% of total value of transaction of the Fund	Brokerage ₹	% of total brokerage paid by the Fund
Bank Of India	Sponsor	1 April 2024 to 31 March 2025	Bank of India Money Market Fund	24,582.53	73.87	3.41	61.44

(*) Indicates less than 1 Lakh.

b) Underwriting obligations undertaken by the Schemes with respect to issue of securities by associate companies during the year:

c) Subscription by the Schemes in the issues lead managed by associate companies during the year:

d) Subscription to any issue of equity or debt on private placement basis where the sponsor or its associate companies have acted as arranger or manager during the year:

e) There are no investments made by the schemes during the year in the issues lead managed by associate companies.

6 Large Holding in the schemes (i.e. in excess of 25% of the net assets)

	31 March 2026		31 March 2025	
Scheme	No. of Investors	Percentage of holding	No. of Investors	Percentage of holding
Bank of India Short Term Income Fund	-	-	1.00	31.93%

7 Unit Capital movement during the year ended / period ended: Refer Annexure A

8 Prior Period Comparatives

The prior period figures have been reclassified / restated wherever necessary to confirm with current years presentation.

9 Contingent Liability: -

As of 31 March 2026: Nil

As of 31 March 2025: Nil

10 Events occurring after the Balance Sheet date

There are no significant events occurred after the balance sheet date that is 31st March, 2026 (Previous Year : Nil).

11 Unit holders have the ability to conveniently access the Annual and Abridge financial reports on the AMC website. Additionally, eligible unit holders will receive the Abridge financials via email. In the event of undelivered emails, a hard copy will be sent to the unit holder’s postal address.

12 The expenses other than management fees are inclusive of service tax where applicable.

Unit Capital movement during the year ended ended: Annexure A

2025-2026

Scheme	Plan	Face Value	Opening Units	Units Sold / Switch In	Redemption / Switch out	Closing Units
Bank Of India Arbitrage Fund	Direct plan - Annual Dividend Option	10	11,054.417	4,821.794	2,860.814	13,015.397
Bank Of India Arbitrage Fund	Direct Plan - Growth Option	10	41,47,347.955	60,13,452.099	67,74,516.096	33,86,283.958
Bank Of India Arbitrage Fund	Direct Plan - Monthly Dividend Option	10	23,55,033.971	1,622.990	2,843.381	23,53,813.580
Bank Of India Arbitrage Fund	Direct plan - Quarterly Dividend Option	10	1,792.173	-	-	1,792.173
Bank Of India Arbitrage Fund	Regular plan - Annual Dividend Option	10	18,405.488	45,670.843	40,337.593	23,738.738
Bank Of India Arbitrage Fund	Regular plan - Growth Option	10	2,54,95,788.899	3,04,30,630.631	3,06,80,614.842	2,52,45,804.688
Bank Of India Arbitrage Fund	Regular plan - Monthly Dividend Option	10	88,421.046	15,529.700	3,818.565	1,00,132.181
Bank Of India Arbitrage Fund	Regular plan - Quarterly Dividend Option	10	4,605.274	16,058.494	16,368.457	4,295.311
Bank of India Balanced Advantage Fund	Direct Plan - Dividend Option	10	1,04,670.632	14,785.721	9,829.381	1,09,626.972
Bank of India Balanced Advantage Fund	Direct Plan - Growth Option	10	47,12,457.045	7,02,467.916	4,01,518.502	50,13,406.459
Bank of India Balanced Advantage Fund	Regular plan - Dividend Option	10	29,98,491.628	1,91,604.448	1,48,256.353	30,41,839.723
Bank of India Balanced Advantage Fund	Regular plan - Growth Option	10	4,89,00,870.081	1,04,08,676.613	1,00,31,939.272	4,92,77,607.422
Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	Direct Plan - Daily Dividend Option	10	2,15,472.298	1,31,144.929	37,366.435	3,09,250.792
Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	Direct Plan - Growth Option	10	1,40,57,094.847	38,41,996.898	33,61,517.975	1,45,37,573.770
Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	Regular plan - Daily Dividend Option	10	4,90,907.168	1,68,737.465	64,087.568	5,95,557.065

Scheme	Plan	Face Value	Opening Units	Units Sold / Switch In	Redemption / Switch out	Closing Units
Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	Regular plan - Growth Option	10	10,96,86,607.824	2,27,51,733.662	2,11,11,564.618	11,13,26,776.868
Bank Of India Conservative Hybrid Fund	Direct plan - Annual Dividend Option	10	20,939.210	6,818.813	10,075.188	17,682.835
Bank Of India Conservative Hybrid Fund	Direct Plan - Growth Option	10	28,71,664.813	3,85,351.619	8,53,846.629	24,03,169.803
Bank Of India Conservative Hybrid Fund	Direct Plan - Monthly Dividend Option	10	1,12,484.823	25,379.837	26,550.721	1,11,313.939
Bank Of India Conservative Hybrid Fund	Direct plan - Quarterly Dividend Option	10	71,157.757	4,960.692	1,008.986	75,109.463
Bank Of India Conservative Hybrid Fund	Eco plan - Growth Option	10	7,793.448	-	-	7,793.448
Bank Of India Conservative Hybrid Fund	Eco plan - Monthly Dividend Option	10	1,072.323	-	-	1,072.323
Bank Of India Conservative Hybrid Fund	Regular plan - Annual Dividend Option	10	56,325.448	66,833.835	65,123.254	58,036.029
Bank Of India Conservative Hybrid Fund	Regular plan - Growth Option	10	1,64,97,731.023	28,28,594.090	35,54,419.358	1,57,71,905.755
Bank Of India Conservative Hybrid Fund	Regular plan - Monthly Dividend Option	10	3,42,332.679	1,21,278.308	89,362.561	3,74,248.426
Bank Of India Conservative Hybrid Fund	Regular plan - Quarterly Dividend Option	10	4,41,996.441	2,838.733	51,066.361	3,93,768.813
Bank Of India Credit Risk Fund	Direct Plan - Growth Option	10	2,44,49,695.033	-	42,86,761.388	2,01,62,933.645
Bank Of India Credit Risk Fund	Regular plan - Growth Option	10	6,66,24,102.011	-	1,22,37,976.257	5,43,86,125.754
Bank of India ELSS Tax Saver	Direct Plan - Dividend Option	10	17,94,846.627	1,49,982.946	2,56,911.252	16,87,918.321
Bank of India ELSS Tax Saver	Direct Plan - Growth Option	10	2,84,17,735.396	24,87,448.036	33,14,727.848	2,75,90,455.584
Bank of India ELSS Tax Saver	Eco plan - Dividend Option	10	1,60,993.393	-	14,359.322	1,46,634.071
Bank of India ELSS Tax Saver	Eco plan - Growth Option	10	93,632.508	-	4,323.491	89,309.017

Scheme	Plan	Face Value	Opening Units	Units Sold / Switch In	Redemption / Switch out	Closing Units
Bank of India ELSS Tax Saver	Regular plan - Dividend Option	10	1,09,73,243.115	1,50,437.138	13,12,335.559	98,11,344.694
Bank of India ELSS Tax Saver	Regular plan - Growth Option	10	5,20,66,976.216	42,23,819.644	52,70,310.244	5,10,20,485.616
Bank of India Flexi Cap Fund	Direct Plan - Daily Dividend Option	10	22,26,944.210	2,55,939.872	17,92,764.893	6,90,119.189
Bank of India Flexi Cap Fund	Direct Plan - Growth Option	10	14,38,94,548.524	2,51,65,091.394	2,96,19,368.170	13,94,40,271.748
Bank of India Flexi Cap Fund	Regular plan - Daily Dividend Option	10	12,00,672.181	1,41,290.168	2,96,531.422	10,45,430.927
Bank of India Flexi Cap Fund	Regular plan - Growth Option	10	45,99,95,396.469	13,55,24,374.627	10,99,69,894.581	48,55,49,876.515
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Direct Plan - Bonus Option	10	454.545	-	-	454.545
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Direct Plan - Dividend Option	10	1,78,527.979	32,710.145	16,485.637	1,94,752.487
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Direct Plan - Growth Option	10	43,29,921.816	3,74,225.864	2,21,069.589	44,83,078.091
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Direct plan - Quarterly Dividend Option	10	86,514.181	16,242.740	29,760.842	72,996.079
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Eco plan - Bonus Option	10	9,436.988	-	-	9,436.988
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Eco plan - Dividend Option	10	1,24,038.578	-	5,139.399	1,18,899.179

Scheme	Plan	Face Value	Opening Units	Units Sold / Switch In	Redemption / Switch out	Closing Units
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Eco plan - Growth Option	10	4,82,381.441	-	29,196.028	4,53,185.413
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Eco plan - Quarterly Dividend Option	10	67,367.098	-	2,442.369	64,924.729
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Regular plan - Bonus Option	10	11,504.046	-	-	11,504.046
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Regular plan - Dividend Option	10	32,45,164.546	2,01,521.062	1,84,002.933	32,62,682.675
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Regular plan - Growth Option	10	3,82,15,219.752	1,16,55,994.963	54,62,465.364	4,44,08,749.351
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Regular plan - Quarterly Dividend Option	10	5,07,403.761	20,420.380	35,169.409	4,92,654.732
Bank Of India Liquid Fund	Direct Plan - Daily Dividend Option	1000	2,928.270	1,57,785.839	1,57,323.010	3,391.099
Bank Of India Liquid Fund	Direct Plan - Growth Option	1000	35,92,231.459	2,84,68,494.063	2,86,03,793.839	34,56,931.683
Bank Of India Liquid Fund	Direct Plan - Weekly Dividend Option	1000	107.935	3,398.471	3,084.105	422.301
Bank Of India Liquid Fund	Regular plan - Daily Dividend Option	1000	9,870.647	9,973.358	10,194.733	9,649.272
Bank Of India Liquid Fund	Regular plan - Growth Option	1000	15,19,396.225	63,14,972.448	62,02,816.342	16,31,552.331

Scheme	Plan	Face Value	Opening Units	Units Sold / Switch In	Redemption / Switch out	Closing Units
Bank Of India Liquid Fund	Regular plan - Weekly Dividend Option	1000	3,787.558	772.416	888.012	3,671.962
Bank Of India Manufacturing And Infrastructure Fund	Direct Plan - Dividend Option	10	2,83,925.181	1,01,925.277	40,839.794	3,45,010.664
Bank Of India Manufacturing And Infrastructure Fund	Direct Plan - Growth Option	10	1,62,34,014.101	68,01,181.233	44,25,980.885	1,86,09,214.449
Bank Of India Manufacturing And Infrastructure Fund	Direct plan - Quarterly Dividend Option	10	1,99,735.159	74,496.337	53,833.274	2,20,398.222
Bank Of India Manufacturing And Infrastructure Fund	Regular plan - Dividend Option	10	16,08,846.552	86,936.870	1,96,809.895	14,98,973.527
Bank Of India Manufacturing And Infrastructure Fund	Regular plan - Growth Option	10	8,11,95,768.866	2,65,43,395.490	1,43,07,179.999	9,34,31,984.357
Bank Of India Manufacturing And Infrastructure Fund	Regular plan - Quarterly Dividend Option	10	4,68,218.218	69,242.334	42,233.393	4,95,227.159
Bank of India Mid & Small Cap Equity & Debt Fund	Direct Plan - Dividend Option	10	21,52,762.769	1,57,575.392	16,72,532.374	6,37,805.787
Bank of India Mid & Small Cap Equity & Debt Fund	Direct Plan - Growth Option	10	4,42,91,779.115	1,30,29,470.855	93,16,409.374	4,80,04,840.596
Bank of India Mid & Small Cap Equity & Debt Fund	Regular plan - Dividend Option	10	1,03,65,336.068	9,29,435.535	20,38,272.511	92,56,499.092
Bank of India Mid & Small Cap Equity & Debt Fund	Regular plan - Growth Option	10	24,78,36,809.951	9,17,13,643.368	4,02,98,994.195	29,92,51,459.124
Bank Of India Multi Asset Allocation Fund	Direct Plan - Dividend Option	10	1,02,172.956	97,118.338	26,683.997	1,72,607.297
Bank Of India Multi Asset Allocation Fund	Direct Plan - Growth Option	10	1,45,01,995.967	29,54,954.101	91,62,716.022	82,94,234.046
Bank Of India Multi Asset Allocation Fund	Regular plan - Dividend Option	10	5,71,381.715	1,36,922.047	1,09,535.042	5,98,768.720
Bank Of India Multi Asset Allocation Fund	Regular plan - Growth Option	10	29,52,16,031.258	3,87,47,718.741	5,61,42,362.813	27,78,21,387.186
Bank Of India Multi cap Fund	Direct Plan - Daily Dividend Option	10	1,52,341.368	42,875.586	60,063.206	1,35,153.748

Scheme	Plan	Face Value	Opening Units	Units Sold / Switch In	Redemption / Switch out	Closing Units
Bank Of India Multi cap Fund	Direct Plan - Growth Option	10	2,02,40,161.899	73,06,369.897	59,41,238.030	2,16,05,293.766
Bank Of India Multi cap Fund	Regular plan - Daily Dividend Option	10	10,16,420.093	1,37,238.711	89,813.882	10,63,844.922
Bank Of India Multi cap Fund	Regular plan - Growth Option	10	45,89,04,331.345	15,06,72,521.750	7,07,70,943.751	53,88,05,909.344
Bank Of India Overnight Fund	UNCLAIMED DIV ABOVE 3 YEARS	1000	801.291	-	42.746	758.545
Bank Of India Overnight Fund	Direct Plan - Daily Dividend Option	1000	72.132	15,895.941	15,431.795	536.278
Bank Of India Overnight Fund	Direct Plan - Growth Option	1000	94,453.225	1,39,16,659.643	1,39,09,767.235	1,01,345.633
Bank Of India Overnight Fund	Direct Plan - Monthly Dividend Option	1000	16.616	195.682	98.560	113.738
Bank Of India Overnight Fund	Direct plan - Weekly Dividend Option	1000	-	-	-	-
Bank Of India Overnight Fund	Regular plan - Dividend Option	1000	719.048	140.050	783.616	75.482
Bank Of India Overnight Fund	Regular plan - Growth Option	1000	2,13,181.313	42,25,014.684	42,80,848.712	1,57,347.285
Bank Of India Overnight Fund	Regular plan - Monthly Dividend Option	1000	517.616	3,875.135	4,188.000	204.751
Bank Of India Overnight Fund	Unclaimed Dividend Upto 3 Years Option	1000	4,427.006	2,224.036	2,887.227	3,763.815
Bank Of India Overnight Fund	UNCLAIMED RED BELOW 3 YEARS	1000	5,428.097	7.426	643.899	4,791.624
Bank Of India Overnight Fund	Unclaimed Redemption above 3 Years Option	1000	918.452	-	188.880	729.572
Bank Of India Short Term Income Fund	Direct Plan - Growth Option	10	1,90,19,444.079	8,17,54,514.894	5,04,12,777.823	5,03,61,181.150
Bank Of India Short Term Income Fund	Direct Plan - Monthly Dividend Option	10	4,03,106.118	14,08,407.814	11,74,422.455	6,37,091.477

Scheme	Plan	Face Value	Opening Units	Units Sold / Switch In	Redemption / Switch out	Closing Units
Bank Of India Short Term Income Fund	Direct plan - Quarterly Dividend Option	10	1,19,341.394	5,95,070.977	5,29,597.231	1,84,815.140
Bank Of India Short Term Income Fund	Regular plan - Growth Option	10	2,21,94,200.054	4,72,51,134.473	2,45,73,820.790	4,48,71,513.737
Bank Of India Short Term Income Fund	Regular plan - Monthly Dividend Option	10	6,34,057.762	4,99,671.022	4,91,190.147	6,42,538.637
Bank Of India Short Term Income Fund	Regular plan - Quarterly Dividend Option	10	1,95,614.511	1,71,169.139	1,36,778.186	2,30,005.464
Bank Of India Small Cap Fund	Direct Plan - Dividend Option	10	29,41,857.405	7,08,654.487	7,37,967.673	29,12,544.219
Bank Of India Small Cap Fund	Direct Plan - Growth Option	10	14,38,57,397.697	4,58,35,274.230	3,63,48,382.475	15,33,44,289.452
Bank Of India Small Cap Fund	Regular plan - Dividend Option	10	8,71,239.613	2,86,118.023	2,19,556.098	9,37,801.538
Bank Of India Small Cap Fund	Regular plan - Growth Option	10	21,43,42,963.969	7,93,68,926.689	3,12,35,292.059	26,24,76,598.599
Bank Of India Ultra Short Duration Fund	Direct Plan - Bonus Option	1000	6.469	-	-	6.469
Bank Of India Ultra Short Duration Fund	Direct Plan - Daily Dividend Option	1000	818.683	10.131	734.566	94.248
Bank Of India Ultra Short Duration Fund	Direct Plan - Growth Option	1000	99,367.517	5,98,049.265	5,72,227.380	1,25,189.402
Bank Of India Ultra Short Duration Fund	Direct Plan - Weekly Dividend Option	1000	2.318	10.566	-	12.884
Bank Of India Ultra Short Duration Fund	Regular plan - Daily Dividend Option	1000	1,362.871	794.782	957.572	1,200.081
Bank Of India Ultra Short Duration Fund	Regular plan - Growth Option	1000	3,93,766.950	5,67,004.609	7,37,392.680	2,23,378.879
Bank Of India Ultra Short Duration Fund	Regular plan - Weekly Dividend Option	1000	1,214.361	281.841	707.177	789.025
Bank Of India Business Cycle Fund	Direct Plan - Daily Dividend Option	10	5,44,139.088	19,711.501	77,309.732	4,86,540.857

Scheme	Plan	Face Value	Opening Units	Units Sold / Switch In	Redemption / Switch out	Closing Units
Bank Of India Business Cycle Fund	Direct Plan - Growth Option	10	6,64,80,632.822	31,34,675.417	1,03,07,851.692	5,93,07,456.547
Bank Of India Business Cycle Fund	Regular plan - Daily Dividend Option	10	42,37,265.906	79,167.474	23,07,075.514	20,09,357.866
Bank Of India Business Cycle Fund	Regular plan - Growth Option	10	54,06,70,815.713	6,37,27,631.325	15,45,74,225.342	44,98,24,221.696
Bank of India Consumption Fund	Direct Plan - Daily Dividend Option	10	65,200.580	49,483.199	34,961.232	79,722.547
Bank of India Consumption Fund	Direct Plan - Growth Option	10	4,93,56,995.953	37,02,026.603	3,32,92,552.270	1,97,66,470.286
Bank of India Consumption Fund	Regular plan - Daily Dividend Option	10	5,75,715.046	1,91,105.014	89,460.737	6,77,359.323
Bank of India Consumption Fund	Regular plan - Growth Option	10	35,70,26,202.582	6,70,18,035.071	8,51,85,010.336	33,88,59,227.317
Bank of India Money Market Fund	Direct Plan - Daily Dividend Option	10	94.965	1,143.413	703.349	535.029
Bank of India Money Market Fund	Direct Plan - Growth Option	10	1,77,45,198.568	75,01,51,268.553	48,92,83,685.042	27,86,12,782.079
Bank of India Money Market Fund	Direct Plan - Monthly Dividend Option	10	29,498.525	20,578.665	13,062.248	37,014.942
Bank of India Money Market Fund	Regular plan - Daily Dividend Option	10	26,548.673	1,872.173	21,477.639	6,943.207
Bank of India Money Market Fund	Regular plan - Growth Option	10	13,87,52,856.451	46,20,39,366.658	48,44,17,569.247	11,63,74,653.862
Bank of India Money Market Fund	Regular plan - Monthly Dividend Option	10	23,496.603	11,109.934	12,432.711	22,173.826
Bank of India Money Market Fund	Regular plan - Weekly Dividend Option	10	1,999.900	1,357.123	1,214.545	2,142.478
Bank of India Mid Cap Fund	Regular plan - Dividend Option	10	-	14,64,915.753	1,57,134.296	13,07,781.457
Bank of India Mid Cap Fund	Regular plan - Growth Option	10	-	69,53,51,419.037	5,54,93,785.143	63,98,57,633.894

Scheme	Plan	Face Value	Opening Units	Units Sold / Switch In	Redemption / Switch out	Closing Units
Bank of India Mid Cap Fund	Direct Plan - Dividend Option	10		1,13,983.738	10,082.768	1,03,900.970
Bank of India Mid Cap Fund	Direct Plan - Growth Option	10		8,38,59,806.607	71,27,168.955	7,67,32,637.652
Bank of India Banking & Financial Services Fund	Regular plan - Dividend Option	10		4,43,037.651	49,595.721	3,93,441.930
Bank of India Banking & Financial Services Fund	Regular plan - Growth Option	10		26,62,26,226.476	31,17,451.930	26,31,08,774.546
Bank of India Banking & Financial Services Fund	Direct Plan - Dividend Option	10		42,139.393	2,499.875	39,639.518
Bank of India Banking & Financial Services Fund	Direct Plan - Growth Option	10		2,21,75,974.571	2,45,700.359	2,19,30,274.212

2024-2025

Scheme	Plan	Face Value	Opening Units	Units Sold / Switch In	Redemption / Switch out	Closing Units
Bank Of India Arbitrage Fund	Direct plan - Annual Dividend Option	10	6,815.933	12,428.408	8,189.924	11,054.417
Bank Of India Arbitrage Fund	Direct Plan - Growth Option	10	36,59,515.569	39,68,574.757	34,80,742.371	41,47,347.955
Bank Of India Arbitrage Fund	Direct Plan - Monthly Dividend Option	10	23,50,889.946	9,218.462	5,074.437	23,55,033.971
Bank Of India Arbitrage Fund	Direct plan - Quarterly Dividend Option	10	13,108.375	7,983.116	19,299.318	1,792.173
Bank Of India Arbitrage Fund	Regular plan - Annual Dividend Option	10	7,480.366	3,41,010.606	3,30,085.484	18,405.488
Bank Of India Arbitrage Fund	Regular plan - Growth Option	10	1,39,69,605.741	5,38,58,185.930	4,23,32,002.772	2,54,95,788.899
Bank Of India Arbitrage Fund	Regular plan - Monthly Dividend Option	10	84,982.866	6,378.891	2,940.711	88,421.046
Bank Of India Arbitrage Fund	Regular plan - Quarterly Dividend Option	10	2,772.762	2,659.621	827.109	4,605.274
Bank of India Balanced Advantage Fund	Direct Plan - Dividend Option	10	1,60,616.610	11,181.090	67,127.068	1,04,670.632
Bank of India Balanced Advantage Fund	Direct Plan - Growth Option	10	42,64,511.297	6,53,946.188	2,06,000.440	47,12,457.045

Scheme	Plan	Face Value	Opening Units	Units Sold / Switch In	Redemption / Switch out	Closing Units
Bank of India Balanced Advantage Fund	Regular plan - Dividend Option	10	30,64,512.758	61,522.535	1,27,543.665	29,98,491.628
Bank of India Balanced Advantage Fund	Regular plan - Growth Option	10	4,49,97,992.251	1,69,36,834.849	1,30,33,957.019	4,89,00,870.081
Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	Direct Plan - Daily Dividend Option	10	1,84,715.139	81,992.124	51,234.965	2,15,472.298
Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	Direct Plan - Growth Option	10	1,05,25,089.385	68,34,858.184	33,02,852.722	1,40,57,094.847
Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	Regular plan - Daily Dividend Option	10	4,00,825.634	1,32,686.779	42,605.245	4,90,907.168
Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	Regular plan - Growth Option	10	7,65,66,196.440	5,00,75,827.786	1,69,55,416.402	10,96,86,607.824
Bank Of India Conservative Hybrid Fund	Direct plan - Annual Dividend Option	10	10,452.547	11,232.811	746.148	20,939.210
Bank Of India Conservative Hybrid Fund	Direct Plan - Growth Option	10	18,84,843.404	17,10,868.025	7,24,046.616	28,71,664.813
Bank Of India Conservative Hybrid Fund	Direct Plan - Monthly Dividend Option	10	1,31,152.785	52,387.477	71,055.439	1,12,484.823
Bank Of India Conservative Hybrid Fund	Direct plan - Quarterly Dividend Option	10	94,541.897	11,861.529	35,245.669	71,157.757
Bank Of India Conservative Hybrid Fund	Eco plan - Growth Option	10	7,793.448	-	-	7,793.448
Bank Of India Conservative Hybrid Fund	Eco plan - Monthly Dividend Option	10	1,072.323	-	-	1,072.323
Bank Of India Conservative Hybrid Fund	Regular plan - Annual Dividend Option	10	1,82,001.088	25,716.608	1,51,392.248	56,325.448
Bank Of India Conservative Hybrid Fund	Regular plan - Growth Option	10	1,95,74,888.714	31,10,128.852	61,87,286.543	1,64,97,731.023
Bank Of India Conservative Hybrid Fund	Regular plan - Monthly Dividend Option	10	3,59,292.771	27,012.245	43,972.337	3,42,332.679
Bank Of India Conservative Hybrid Fund	Regular plan - Quarterly Dividend Option	10	4,55,822.222	14,378.479	28,204.260	4,41,996.441

Scheme	Plan	Face Value	Opening Units	Units Sold / Switch In	Redemption / Switch out	Closing Units
Bank Of India Credit Risk Fund	Direct Plan - Growth Option	10	3,66,03,280.785	-	1,21,53,585.752	2,44,49,695.033
Bank Of India Credit Risk Fund	Regular plan - Growth Option	10	8,69,41,870.226	-	2,03,17,768.215	6,66,24,102.011
Bank of India ELSS Tax Saver	Direct Plan - Dividend Option	10	17,90,308.183	2,40,912.131	2,36,373.687	17,94,846.627
Bank of India ELSS Tax Saver	Direct Plan - Growth Option	10	2,50,69,113.187	52,23,926.750	18,75,304.541	2,84,17,735.396
Bank of India ELSS Tax Saver	Eco plan - Dividend Option	10	1,70,069.142	-	9,075.749	1,60,993.393
Bank of India ELSS Tax Saver	Eco plan - Growth Option	10	96,790.410	-	3,157.902	93,632.508
Bank of India ELSS Tax Saver	Regular plan - Dividend Option	10	1,18,97,746.047	4,47,228.213	13,71,731.145	1,09,73,243.115
Bank of India ELSS Tax Saver	Regular plan - Growth Option	10	4,87,02,873.311	74,42,219.978	40,78,117.073	5,20,66,976.216
Bank of India Flexi Cap Fund	Direct Plan - Daily Dividend Option	10	3,00,437.428	20,92,994.416	1,66,487.634	22,26,944.210
Bank of India Flexi Cap Fund	Direct Plan - Growth Option	10	2,71,10,266.909	15,20,98,926.632	3,53,14,645.017	14,38,94,548.524
Bank of India Flexi Cap Fund	Regular plan - Daily Dividend Option	10	6,03,969.267	10,30,623.768	4,33,920.854	12,00,672.181
Bank of India Flexi Cap Fund	Regular plan - Growth Option	10	21,65,87,793.919	28,81,32,271.982	4,47,24,669.432	45,99,95,396.469
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Direct Plan - Bonus Option	10	454.545	-	-	454.545
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Direct Plan - Dividend Option	10	2,48,393.214	37,033.251	1,06,898.486	1,78,527.979
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Direct Plan - Growth Option	10	41,83,131.692	5,08,302.466	3,61,512.342	43,29,921.816
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Direct plan - Quarterly Dividend Option	10	97,136.056	10,185.695	20,807.570	86,514.181

Scheme	Plan	Face Value	Opening Units	Units Sold / Switch In	Redemption / Switch out	Closing Units
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Eco plan - Bonus Option	10	9,436.988	-	-	9,436.988
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Eco plan - Dividend Option	10	1,34,563.809	-	10,525.231	1,24,038.578
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Eco plan - Growth Option	10	4,97,855.754	-	15,474.313	4,82,381.441
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Eco plan - Quarterly Dividend Option	10	69,426.025	-	2,058.927	67,367.098
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Regular plan - Bonus Option	10	11,504.046	-	-	11,504.046
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Regular plan - Dividend Option	10	33,44,765.024	59,786.573	1,59,387.051	32,45,164.546
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Regular plan - Growth Option	10	3,07,80,600.385	1,14,70,143.122	40,35,523.755	3,82,15,219.752
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Regular plan - Quarterly Dividend Option	10	5,64,455.128	12,540.686	69,592.053	5,07,403.761
Bank Of India Liquid Fund	Direct Plan - Daily Dividend Option	1000	564.491	4,346.246	1,982.467	2,928.270
Bank Of India Liquid Fund	Direct Plan - Growth Option	1000	28,10,436.590	2,89,08,186.001	2,81,26,391.132	35,92,231.459

Scheme	Plan	Face Value	Opening Units	Units Sold / Switch In	Redemption / Switch out	Closing Units
Bank Of India Liquid Fund	Direct Plan - Weekly Dividend Option	1000	110.101	674.612	676.778	107.935
Bank Of India Liquid Fund	Regular plan - Daily Dividend Option	1000	29,301.418	22,172.867	41,603.638	9,870.647
Bank Of India Liquid Fund	Regular plan - Growth Option	1000	19,51,764.900	76,86,076.741	81,18,445.416	15,19,396.225
Bank Of India Liquid Fund	Regular plan - Weekly Dividend Option	1000	3,255.915	536.635	4.992	3,787.558
Bank Of India Manufacturing And Infrastructure Fund	Direct Plan - Dividend Option	10	2,40,194.762	1,65,433.646	1,21,703.227	2,83,925.181
Bank Of India Manufacturing And Infrastructure Fund	Direct Plan - Growth Option	10	1,06,60,062.236	96,07,820.120	40,33,868.255	1,62,34,014.101
Bank Of India Manufacturing And Infrastructure Fund	Direct plan - Quarterly Dividend Option	10	1,70,975.010	1,05,364.497	76,604.348	1,99,735.159
Bank Of India Manufacturing And Infrastructure Fund	Regular plan - Dividend Option	10	15,88,151.936	2,41,936.885	2,21,242.269	16,08,846.552
Bank Of India Manufacturing And Infrastructure Fund	Regular plan - Growth Option	10	3,95,01,052.388	5,06,97,022.210	90,02,305.732	8,11,95,768.866
Bank Of India Manufacturing And Infrastructure Fund	Regular plan - Quarterly Dividend Option	10	4,48,527.416	1,48,932.583	1,29,241.781	4,68,218.218
Bank Of India Mid and Small Cap Equity and Debt Fund	Direct Plan - Dividend Option	10	5,28,315.768	16,88,544.152	64,097.151	21,52,762.769
Bank Of India Mid and Small Cap Equity and Debt Fund	Direct Plan - Growth Option	10	2,97,46,793.411	2,19,83,072.337	74,38,086.633	4,42,91,779.115
Bank Of India Mid and Small Cap Equity and Debt Fund	Regular plan - Dividend Option	10	98,86,244.408	16,01,294.716	11,22,203.056	1,03,65,336.068
Bank Of India Mid and Small Cap Equity and Debt Fund	Regular plan - Growth Option	10	16,30,09,311.078	10,96,25,354.968	2,47,97,856.095	24,78,36,809.951
Bank Of India Multi Asset Allocation Fund	Direct Plan - Dividend Option	10	77,184.787	52,377.134	27,388.965	1,02,172.956
Bank Of India Multi Asset Allocation Fund	Direct Plan - Growth Option	10	2,54,39,274.865	23,90,448.129	1,33,27,727.027	1,45,01,995.967

Scheme	Plan	Face Value	Opening Units	Units Sold / Switch In	Redemption / Switch out	Closing Units
Bank Of India Multi Asset Allocation Fund	Regular plan - Dividend Option	10	4,02,996.784	2,35,343.928	66,958.997	5,71,381.715
Bank Of India Multi Asset Allocation Fund	Regular plan - Growth Option	10	24,20,40,322.244	9,51,23,486.625	4,19,47,777.611	29,52,16,031.258
Bank Of India Multicap Fund	Direct Plan - Daily Dividend Option	10	74,890.419	1,33,527.149	56,076.200	1,52,341.368
Bank Of India Multicap Fund	Direct Plan - Growth Option	10	1,26,41,046.805	1,21,28,637.984	45,29,522.890	2,02,40,161.899
Bank Of India Multicap Fund	Regular plan - Daily Dividend Option	10	8,66,755.347	2,73,021.011	1,23,356.265	10,16,420.093
Bank Of India Multicap Fund	Regular plan - Growth Option	10	28,64,98,511.284	21,86,08,152.396	4,62,02,332.335	45,89,04,331.345
Bank Of India Overnight Fund	UNCLAIMED DIV ABOVE 3 YEARS	1000	900.745	-	99.454	801.291
Bank Of India Overnight Fund	Direct Plan - Daily Dividend Option	1000	75.166	58.539	61.573	72.132
Bank Of India Overnight Fund	Direct Plan - Growth Option	1000	52,647.702	2,38,93,604.970	2,38,51,799.447	94,453.225
Bank Of India Overnight Fund	Direct Plan - Monthly Dividend Option	1000	0.027	211.181	194.592	16.616
Bank Of India Overnight Fund	Direct plan - Weekly Dividend Option	1000	9.992	553.370	563.362	-
Bank Of India Overnight Fund	Regular plan - Dividend Option	1000	454.496	2,274.655	2,010.103	719.048
Bank Of India Overnight Fund	Regular plan - Growth Option	1000	1,91,514.195	93,95,388.063	93,73,720.945	2,13,181.313
Bank Of India Overnight Fund	Regular plan - Monthly Dividend Option	1000	149.689	2,550.071	2,182.144	517.616
Bank Of India Overnight Fund	Unclaimed Dividend Upto 3 Years Option	1000	5,329.702	11.949	914.645	4,427.006
Bank Of India Overnight Fund	UNCLAIMED RED BELOW 3 YEARS	1000	4,910.057	1,688.925	1,170.885	5,428.097
Bank Of India Overnight Fund	Unclaimed Redemption above 3 Years Option	1000	975.932	-	57.480	918.452

Scheme	Plan	Face Value	Opening Units	Units Sold / Switch In	Redemption / Switch out	Closing Units
Bank Of India Short Term Income Fund	Direct Plan - Growth Option	10	1,01,73,330.463	2,70,57,414.161	1,82,11,300.545	1,90,19,444.079
Bank Of India Short Term Income Fund	Direct Plan - Monthly Dividend Option	10	2,19,466.073	4,31,433.158	2,47,793.113	4,03,106.118
Bank Of India Short Term Income Fund	Direct plan - Quarterly Dividend Option	10	1,15,535.652	3,21,387.948	3,17,582.206	1,19,341.394
Bank Of India Short Term Income Fund	Regular plan - Growth Option	10	2,29,11,778.489	2,66,43,584.959	2,73,61,163.394	2,21,94,200.054
Bank Of India Short Term Income Fund	Regular plan - Monthly Dividend Option	10	5,88,096.587	72,644.984	26,683.809	6,34,057.762
Bank Of India Short Term Income Fund	Regular plan - Quarterly Dividend Option	10	1,56,490.976	56,851.492	17,727.957	1,95,614.511
Bank Of India Small Cap Fund	Direct Plan - Dividend Option	10	22,89,944.827	11,77,205.981	5,25,293.403	29,41,857.405
Bank Of India Small Cap Fund	Direct Plan - Growth Option	10	9,04,61,997.796	8,07,08,520.950	2,73,13,121.049	14,38,57,397.697
Bank Of India Small Cap Fund	Regular plan - Dividend Option	10	5,84,794.007	4,06,891.585	1,20,445.979	8,71,239.613
Bank Of India Small Cap Fund	Regular plan - Growth Option	10	14,53,34,662.739	9,00,97,120.727	2,10,88,819.497	21,43,42,963.969
Bank Of India Ultra Short Duration Fund	Direct Plan - Bonus Option	1000	6.469	-	-	6.469
Bank Of India Ultra Short Duration Fund	Direct Plan - Daily Dividend Option	1000	790.782	78.394	50.493	818.683
Bank Of India Ultra Short Duration Fund	Direct Plan - Growth Option	1000	1,10,055.214	1,14,145.948	1,24,835.645	99,367.517
Bank Of India Ultra Short Duration Fund	Direct Plan - Weekly Dividend Option	1000	2.177	0.142	0.001	2.318
Bank Of India Ultra Short Duration Fund	Regular plan - Daily Dividend Option	1000	1,038.606	682.741	359.476	1,362.871
Bank Of India Ultra Short Duration Fund	Regular plan - Growth Option	1000	4,09,477.283	12,04,597.550	12,20,314.883	3,93,766.950
Bank Of India Ultra Short Duration Fund	Regular plan - Weekly Dividend Option	1000	1,235.395	92.104	112.138	1,214.361

Scheme	Plan	Face Value	Opening Units	Units Sold / Switch In	Redemption / Switch out	Closing Units
Bank Of India Business Cycle Fund	Direct Plan - Daily Dividend Option	10	-	5,78,028.377	33,889.289	5,44,139.088
Bank Of India Business Cycle Fund	Direct Plan - Growth Option	10	-	9,52,19,627.807	2,87,38,994.985	6,64,80,632.822
Bank Of India Business Cycle Fund	Regular plan - Daily Dividend Option	10	-	43,12,531.336	75,265.430	42,37,265.906
Bank Of India Business Cycle Fund	Regular plan - Growth Option	10	-	60,29,12,135.189	6,22,41,319.476	54,06,70,815.713
Bank of India Consumption Fund	Direct Plan - Daily Dividend Option	10	-	65,700.555	499.975	65,200.580
Bank of India Consumption Fund	Direct Plan - Growth Option	10	-	6,37,00,647.597	1,43,43,651.644	4,93,56,995.953
Bank of India Consumption Fund	Regular plan - Daily Dividend Option	10	-	6,12,743.371	37,028.325	5,75,715.046
Bank of India Consumption Fund	Regular plan - Growth Option	10	-	36,85,95,637.037	1,15,69,434.455	35,70,26,202.582
Bank of India Money Market Fund	Direct Plan - Daily Dividend Option	10	-	94.965	-	94.965
Bank of India Money Market Fund	Direct Plan - Growth Option	10	-	4,30,89,378.920	2,53,44,180.352	1,77,45,198.568
Bank of India Money Market Fund	Direct Plan - Monthly Dividend Option	10	-	30,498.475	999.950	29,498.525
Bank of India Money Market Fund	Regular plan - Daily Dividend Option	10	-	31,548.423	4,999.750	26,548.673
Bank of India Money Market Fund	Regular plan - Growth Option	10	-	28,92,97,959.323	15,05,45,102.872	13,87,52,856.451

Scheme	Plan	Face Value	Opening Units	Units Sold / Switch In	Redemption / Switch out	Closing Units
Bank of India Money Market Fund	Regular plan - Monthly Dividend Option	10	-	25,992.764	2,496.161	23,496.603
Bank of India Money Market Fund	Regular plan - Weekly Dividend Option	10	-	1,999.900	-	1,999.900

For Bank of India Investment Managers Private Limited

Sd/-
Mr. Parveen Kumar Gupta
Director
DIN: 02895343

Sd/-
Mr. Subrat Kumar
Director
DIN: 08102232

Sd/-
Mr. Mohit Bhatia
Chief Executive Officer

Sd/-
Mr. Alok Singh
Chief Investment Officer

Sd/-
Mr. Mithraem Bharucha
Fund Manager-Fixed Income

Sd/-
Mr. Nitin Gosar
Fund Manager-Equity

Sd/-
Mr. Nilesh Jethani
Fund Manager-Equity

Place: Mumbai
Date: 02 July 2026

For Bank of India Trustee Services Private Limited

Sd/-
Mr. Mukesh Sharma
Director
DIN: 11306395

Sd/-
Mr. Ram Krishna Sinha
Director
DIN: 09140425

Place: Mumbai
Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Midcap Tax Fund - Series 1** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;

b. in the case of the Revenue Account, of the surplus for the year ended on that date; and

c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.

d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
   d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

Independent Auditor's Report

To the Trustee of Bank of India Mutual Fund

Report on Ind AS Financial Statements

Opinion

We have audited the accompanying Ind AS Financial Statements of the **Bank of India Midcap Tax Fund - Series 2** of Bank of India Mutual Fund (referred as "Scheme"), which comprises the Balance Sheet as at 31.03.2026, the Revenue Account, the statement of changes in net assets attributable to unitholders and the Statement of Cash Flow for the year then ended and notes to the Ind AS financial statements, including a summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Ind AS Financial Statements of the Scheme give a true and fair view in conformity with the accounting principles generally accepted in India, including the accounting policies and standards specified in the Ninth Schedule to the Securities and Exchange Board of India (Mutual Funds) Regulations, 1996, as amended ('the SEBI Regulations') read with SEBI Circular dated 04.02.2022 on Guidelines on Accounting with respect to Indian Accounting Standards (IND AS)

a. in the case of Balance Sheet, of the state of affairs of the Scheme as at 31.03.2026;
b. in the case of the Revenue Account, of the surplus for the year ended on that date; and
c. in the case of the Statement of Cash Flow, of the cash flows for the year ended on that date.
d. in the case of Statement of changes in Net Assets, changes in the net assets attributable to the unit holders of the scheme for the year ended on that date.

Basis for Opinion

We conducted our audit of the Ind AS Financial Statements in accordance with the Standards on Auditing (SAs) issued by the Institute of Chartered Accountants of India ('ICAI'). Our responsibilities under those SAs are further described in the 'Auditor's Responsibilities for the Audit of Ind AS Financial Statements' section of our report. We are independent of the Scheme in accordance with the 'Code of Ethics' issued by the ICAI together with the ethical requirements that are relevant to our audit of the Financial Statements under the SEBI Regulations, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on the Ind AS financial statements.

Information Other than the Financial Statements and Auditor's Report Thereon

The Management of Bank of India Trustee Services Private Limited (hereinafter referred to as 'the Trustee Company'), being the Scheme's Trustees, and Bank of India Investment Managers Private Limited (hereinafter referred to as 'the AMC'), being the Scheme's asset manager, are responsible for the other information. The other information comprises the information included in the Trustees' Report, but does not include the Ind AS Financial Statements and our auditor's report thereon. The Trustees' report is expected to be made available to us after the date of this auditor's report.

Our opinion on the Ind AS Financial Statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the Ind AS Financial Statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the Financial Statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the Trustees' Report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Management's Responsibility for the Ind AS Financial Statements

The Management of the Trustee Company and the AMC are responsible for the preparation of these Ind AS Financial Statements that give a true and fair view of the financial position, financial performance, cash flows and changes in the net assets attributable to unitholders of the Scheme in accordance with the accounting principles generally accepted in India, including accounting policies and standards as specified in the Ninth Schedule of the SEBI Regulations. This responsibility also includes the maintenance of adequate accounting records in accordance with the SEBI Regulations for safeguarding the assets of the Scheme and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Ind AS Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the Ind AS Financial Statements, the Management and Board of Directors of the Trustee Company and the AMC are responsible for assessing the Scheme's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Scheme or to cease operations of a Scheme, or has no realistic alternative but to do so.

The Board of Directors of the Trustee Company and the AMC are also responsible for overseeing the Scheme's financial reporting process.

Auditor's Responsibility for the Audit of Financial Statements

Our objectives are to obtain reasonable assurance about whether the Ind AS Financial Statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these Ind AS Financial Statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Ind AS Financial Statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal controls.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Scheme's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Financial Statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Scheme to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Ind AS Financial Statements, including the disclosures, and whether the Ind AS Financial Statements represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

1. As required by Regulation 55(4) and clause 5(ii)(2) of the Eleventh Schedule of the SEBI Regulations, we report that:
   a. We have sought and obtained all the information and explanations which, to the best of our knowledge and belief were necessary for the purpose of our audit;
   b. The Balance Sheet, the Revenue Account, the Statement of Cash Flow and the Statement of Changes in Net Assets attributable to unitholders dealt with by this Report are in agreement with the books of account of the Scheme; and
   c. In our opinion, the Balance Sheet and Revenue Account dealt with by this report have been prepared in accordance with the accounting policies and standards as specified in the Ninth Schedule to the SEBI Regulations.
   d. As required by the Eight Schedule of the SEBI Regulations, we report that:
2. In our opinion, and on the basis of information given to us, the methods used to value non-traded securities as at 31.03.2026, where applicable, are in accordance with the SEBI Regulations and other guidelines approved by the Board of Directors of the Trustee Company and are fair and reasonable.

For Chokshi & Chokshi LLP
Chartered Accountants
Firm's Registration No: 101872W / W100045

Anish Shah
Partner
Membership No.: 048462
UDIN: 26048462APXCAL5387

Place: Mumbai.
Date: 03 July 2026

ABRIDGED BALANCE SHEET AS ON 31 MARCH 2026

Bank of India Mutual Fund

₹ in Lakhs

		Bank of India Mid Cap Tax Fund - Series 1		Bank of India Mid Cap Tax Fund - Series 2	
		As on 31 March 2026	As on 31 March 2025	As on 31 March 2026	As on 31 March 2025
	LIABILITIES				
1	**Unit Capital**	2,237.44	2,389.95	979.37	1,050.72
2	**Reserves & Surplus**				
2.1	Unit Premium Reserves	(3,933.31)	(3,856.91)	(3,002.83)	(2,965.00)
2.2	Unrealised Appreciation Reserve	347.59	797.33	107.80	438.39
2.3	Other Reserves	6,818.77	6,348.65	4,707.52	4,466.24
3	**Loans & Borrowings**	-	-	-	-
4	**Current Liabilities & Provisions**				
4.1	Provision for doubtful Income/ Deposits	-	-	-	-
4.2	Other Current Liabilities & Provisions	7.85	18.23	4.57	9.08
	TOTAL	**5,478.34**	**5,697.25**	**2,796.43**	**2,999.43**
	ASSETS				
1	**Investments**				
1.1	**Listed Securities:**				
1.1.1	Equity Shares	5,321.66	5,604.79	2,719.34	2,962.13
1.1.2	Preference Shares	-	-	-	-
1.1.3	Equity Linked Debentures	-	-	-	-
1.1.4	Other Debentures & Bonds	-	-	-	-
1.1.5	Securitised Debt securities	-	-	-	-
1.1.6	Option Premium	-	-	-	-
1.2	**Securities Awaited Listing:**				
1.2.1	Equity Shares	-	-	-	-
1.2.2	Preference Shares	-	-	-	-
1.2.3	Equity Linked Debentures	-	-	-	-
1.2.2	Other Debentures & Bonds	-	-	-	-
1.2.5	Securitised Debt securities	-	-	-	-
1.2.6	Option Premium	-	-	-	-
1.2	**Unlisted Securities**				
1.3.1	Equity Shares	-	-	-	-
1.3.2	Preference Shares	-	-	-	-
1.3.3	Equity Linked Debentures	-	-	-	-
1.3.4	Other Debentures & Bonds	-	-	-	-
1.3.5	Securitised Debt Securities	-	-	-	-
1.3.6	Option Premium	-	-	-	-
1.4	Government Securities	-	-	-	-
1.5	Treasury Bills	4.79	-	4.79	-
1.6	Commercial Paper	-	-	-	-
1.7	Certificate of Deposits	-	-	-	-
1.8	Bill Rediscounting	-	-	-	-
1.9	Units of Domestic Mutual Fund	-	-	-	-
1.10	Foreign Securities	-	-	-	-
1.11	Option Premium	-	-	-	-
1.12	Debentures and bonds	-	-	-	-
1.13	Corporate Debt Market Development Fund	-	-	-	-
	Total Investments	**5,326.45**	**5,604.79**	**2,724.13**	**2,962.13**
2	**Deposits**	**-**	**-**	**-**	**-**
3	Other Current Assets				
3.1	Cash & Bank Balance	141.03	77.94	47.36	20.77
3.2	CBLO/ Reverse Repo Lending	-	-	-	-
3.3	Others	10.86	14.52	24.94	16.53
4	Deferred Revenue Expenditure (to the extent not written off)	-	-	-	-
	TOTAL	**5,478.34**	**5,697.25**	**2,796.43**	**2,999.43**

The notes to accounts form an integral part of the accounts.

ABRIDGED REVENUE ACCOUNT for the year / period ended 31 March 2026

Bank of India Mutual Fund

₹ in Lakhs

		Bank of India Mid Cap Tax Fund - Series 1		Bank of India Mid Cap Tax Fund - Series 2	
		Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
1	**INCOME**				
1.1	Dividend	41.25	46.19	24.55	24.52
1.2	Interest	5.02	5.89	2.36	4.26
1.3	Realised Gain / (Loss) on Foreign Exchange Transactions	-	-	-	-
1.4	Realised Gains / (Losses) on Interscheme sale of investments	-	-	-	-
1.5	Realised Gains / (Losses) on External sale / redemption of investments	699.27	1,601.84	378.72	859.83
1.6	Realised Gains / (Losses) on Derivative Transactions	-	-	-	-
1.7	Other Income	1.87	-	1.43	-
	(A)	**747.41**	**1,653.92**	**407.06**	**888.61**
2	**EXPENSES**				
2.1	Management fees	53.72	56.57	31.20	29.63
2.2	Service tax on Management fees	9.67	10.18	5.62	5.33
2.3	Transfer agents fees and expenses	2.26	3.71	0.61	1.95
2.4	Custodian fees	0.71	0.69	0.37	0.37
2.5	Trusteeship fees	0.28	0.40	0.15	0.21
2.6	Commission to Agents	13.90	15.14	6.11	9.75
2.7	Marketing & Distribution expenses	0.04	0.05	0.02	0.03
2.8	Audit fees	0.30	0.10	0.30	0.05
2.9	NFO Amortisation Expenses	-	-	-	-
3	Investor education and awareness	1.23	1.32	0.64	0.70
3.1	Brokerage & Transaction Costs	16.09	20.15	7.29	10.95
3.2	Insurance & Security Expenses	-	-	-	-
3.3	Other operating expenses	0.12	-	0.06	0.03
	(B)	**98.32**	**108.31**	**52.37**	**59.00**
3	**NET REALISED GAINS / (LOSSES) FOR THE YEAR / PERIOD (A - B = C)**	**649.09**	**1,545.61**	**354.69**	**829.61**
4	Change in Unrealised Depreciation in value of investments (D)	449.74	1,562.04	330.59	812.55
5	**NET GAINS / (LOSSES) FOR THE YEAR / PERIOD (E=(C - D))**	**199.35**	**(16.43)**	**24.10**	**17.06**
6	Change in unrealised appreciation in the value of investments (F)	-	-	-	-
7	**NET SURPLUS / (DEFICIT) FOR THE YEAR / PERIOD (E + F =G)**	**199.35**	**(16.43)**	**24.10**	**17.06**
7.1	Add: Opening balance transfer from Unrealised Appreciation Reserve	797.33	2,359.37	438.39	1,250.94
7.2	Less: Balance transfer to Unrealised Appreciation Reserve	347.59	797.33	107.80	438.39
7.3	Add: Retained surplus / (deficit) at beginning of the year / period	6,348.65	4,992.73	4,466.24	3,775.23
7.4	Add / (Less): Equalisation	(178.97)	(189.69)	(113.41)	(138.60)
8	**Total**	**6,818.77**	**6,348.65**	**4,707.52**	**4,466.24**
9	**Income appropriation**				
9.1	Income Distributed during the year / period	-	-	-	-
9.2	Tax on income distributed during the year / period	-	-	-	-
10	**Retained Surplus / (Deficit) carried forward to Balance sheet**	**6,818.77**	**6,348.65**	**4,707.52**	**4,466.24**

The notes to accounts form an integral part of the accounts.

	Bank of India Mid Cap Tax Fund - Series 1		Bank of India Mid Cap Tax Fund - Series 2	
	Year ended 31 March 2026	Year ended 31 March 2025	Year ended 31 March 2026	Year ended 31 March 2025
1. NAV per unit (₹):Declared NAV excluding Load				
Open				
Direct Plan - Growth Option	24.36	24.63	29.46	29.58
Direct Plan - IDCW Option	24.36	24.63	29.46	29.58
Regular plan - Growth Option	23.57	23.90	28.38	28.57
Regular plan - IDCW Option	23.57	23.90	28.39	28.59
High				
Direct Plan - Growth Option	29.32	29.82	35.12	35.57
Direct Plan - IDCW Option	0.00	29.82	0.00	35.57
Regular plan - Growth Option	28.31	28.89	33.78	34.31
Regular plan - IDCW Option	28.31	28.89	33.79	34.32
Low				
Direct Plan - Growth Option	22.37	22.49	27.27	27.07
Direct Plan - IDCW Option	0.00	22.49	0.00	27.07
Regular plan - Growth Option	21.65	21.76	26.27	26.08
Regular plan - IDCW Option	21.65	21.76	26.28	26.09
End				
Direct Plan - Growth Option	25.11	24.36	29.56	29.46
Direct Plan - IDCW Option	0.00	24.36	0.00	29.46
Regular plan - Growth Option	24.22	23.57	28.41	28.38
Regular plan - IDCW Option	24.22	23.57	28.42	28.39
2. Closing Assets Under Management (₹ in Lakhs)				
End	5,470	5,679	2,792	2,990
Average (AAuM)	6,174	6,607	3,201	3,487
3. Gross income as % of AAuM	17.00%	29.23%	17.21%	30.27%
4. Expense Ratio:				
a. Total Expense as % of AAuM (plan wise)				
Direct	0.95%	1.10%	1.04%	1.10%
Regular	1.25%	1.40%	1.25%	1.40%
b. Management Fee as % of AAuM (plan wise)				
Direct	0.87%	0.86%	0.98%	0.85%
Regular	0.87%	0.86%	0.97%	0.85%
5. Net Income as % of AAuM	3.23%	-0.25%	0.75%	0.49%
6. Portfolio turnover ratio	0.62	0.74	0.54	0.76
7. Total IDCW per unit distributed during the year / period				
Individual & HUF				
Direct Plan - IDCW	-	-	-	-
Regular Plan - IDCW Option	-	-	-	-
Others				
Direct Plan - IDCW	-	-	-	-
Regular Plan - IDCW Option	-	-	-	-
8. Returns:				
a. Last One Year				
Scheme				
Regular plan - Growth	2.80%	-1.38%	0.11%	-0.70%
Direct plan - Growth	3.08%	-1.10%	0.34%	-0.41%
Benchmark #*	-3.12%	5.96%	-3.12%	5.96%
b. Since Inception				
Scheme				
Regular plan - Growth	11.52%	12.80%	15.04%	17.54%
Direct plan - Growth	12.01%	13.32%	15.65%	18.22%
Benchmark	11.68%	13.93%	13.50%	16.31%
Benchmark Index	BSE 500 TRI		BSE 500 TRI	

1 Organisation:

Bank of India ('BOI' or the 'Bank') is the sponsor of Bank of India Mutual Fund ('the Fund').

In accordance with SEBI (Mutual Funds) Regulations, 1996 ('the SEBI Regulations'), the Board of Directors of Bank of India Trustee Services Private Limited ('the Trustee') has appointed Bank of India Investment Managers Private Limited (the 'AMC') to manage the Fund's affairs and operate its schemes.

List of Schemes of Bank of India Mutual Fund:

Scheme Name	Date of Launch	Date of Allotment
Bank of India Mid Cap Tax Fund - Series 1	10-Nov-17	19-Feb-18
Bank of India Mid Cap Tax Fund - Series 2	12-Jul-18	19-Oct-18

1.2 Investments of the Schemes are registered in the name of the Trustees for the benefits of the Schemes Unit holders.

1.3 Open Position of derivatives:

₹ in Lakhs

Scheme Name	Bank of India Mid Cap Tax Fund - Series 1		Bank of India Mid Cap Tax Fund - Series 2	
	2026	2025	2026	2025
Outstanding Future market value (Rupees in Lakhs) *	NIL	NIL	NIL	NIL
% to Net Assets	NIL	NIL	NIL	NIL
Outstanding Options market value (Rupees in Lakhs) *	NIL	NIL	NIL	NIL
% to Net Assets	NIL	NIL	NIL	NIL

* Represents gross total of long and short positions

1.4 Investments in Associates and Group Companies :

₹ in Lakhs

Issuer	Bank of India Mid Cap Tax Fund - Series 1		Bank of India Mid Cap Tax Fund - Series 2	
	2026	2025	2026	2025
	NIL	NIL	NIL	NIL

1.5 Open position of Securities borrowed and / or Lend by the Scheme.

₹ in Lakhs

Issuer	Bank of India Mid Cap Tax Fund - Series 1		Bank of India Mid Cap Tax Fund - Series 2	
	2026	2025	2026	2025
	NIL	NIL	NIL	NIL

1.6 Aggregate Unrealized Gain / Loss and percentage to net assets:

₹ in Lakhs

Scheme	Unrealised Gain / (loss) (Other than Derivatives) (A)	Unrealised Gain / (loss) (Derivatives) (B)	Total Unrealised Gain / Loss C=A+B	% to Net Assets	Unrealised Gain / (loss) (Other than Derivatives) (A)	Unrealised Gain / (loss) (Derivatives) (B)	Total Unrealised Gain / Loss C=A+B	% to Net Assets
	As of 31 March 2026				As of 31 March 2025			
Bank of India Midcap Tax Fund - Series 1	-	347.59	347.59	6.35%	-	797.33	797.33	14.04%
Bank of India Midcap Tax Fund - Series 2	-	107.80	107.80	3.86%	-	438.39	438.39	14.66%

1.7 The aggregate value of Purchase and Sale (including redeemed) with Percentage of average assets:

₹ in Lakhs

Scheme	Year / Period ended 31 March 2026				Year / Period ended 31 March 2025			
	Purchases*	Percentage	Sales*	Percentage	Purchases*	Percentage	Sales*	Percentage
Bank of India Mid Cap Tax Fund Series 1	3,842.56	62.24%	4,370.48	70.79%	8,802.70	235.07%	7,275.87	194.30%
Bank of India Mid Cap Tax Fund Series 2	1,736.88	54.26%	2,023.06	63.20%	3,882.18	39.35%	3,799.63	38.51%

* Excludes CBLO, reverse repos, fixed deposits, future and options.

1.8 Non-Traded securities in the portfolio:

₹ in Lakhs

Scheme	As of 31 March 2026					
	Equity	% to net assets	Debt	% to net assets	Money Market Instruments	% to net assets
Bank of India Mid Cap Tax Fund - Series 1	-	-	-	-	-	-
Bank of India Mid Cap Tax Fund - Series 2	-	-	-	-	-	-

Scheme	As of 31 March 2025					
	Equity	% to net assets	Debt	% to net assets	Money Market Instruments	% to net assets
Bank of India Mid Cap Tax Fund - Series 1	-	-	-	-	-	-
Bank of India Mid Cap Tax Fund - Series 2	-	-	-	-	-	-

2 Details of transactions with Associates in terms of regulation 25(8):

a) No Brokerage has been paid to associates/ related parties/ group companies of sponsors/ AMC.

Commission and charges paid to associates / related parties / group companies of the sponsor / AMC.

₹ in Lakhs

Name of associate/ related parties/group companies of Sponsor/ AMC	Nature of Association / Nature of relation	Period covered	Name of Scheme	Value of transaction ₹	% of total value of transaction of the Fund	Brokerage ₹	% of total brokerage paid by the Fund
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Midcap Tax Fund - Series 1	-	-	8.80	63.30
Bank Of India	Sponsor	1 April 2025 to 31 March 2026	Bank of India Midcap Tax Fund - Series 2	-	-	6.44	77.57
Bank Of India	Sponsor	1 April 2024 to 31 March 2025	Bank of India Midcap Tax Fund - Series 1	-	-	9.75	65.69
Bank Of India	Sponsor	1 April 2024 to 31 March 2025	Bank of India Midcap Tax Fund - Series 2	-	-	7.32	76.19

b) There are no investments made by the schemes during the year in the issues lead managed by associate companies.

3 **Large Holding in the schemes (i.e. in excess of 25% of the net assets)**

Nil as of 31 March 2026. (Previous year Nil)

Nil as of 31 March 2025. (Previous year Nil)

4 **Unit Capital movement during the year ended / period ended, Refer Annexure A**

5 **Prior Period Comparatives**

The prior period figures have been reclassified / restated wherever necessary to confirm with current years presentation.

6 **Contingent Liability: -**

As of 31 March 2026: Nil

As of 31 March 2025: Nil

7 Unit-holders can obtain from the mutual fund a copy of the Annual Report of the scheme in which he /she /it has invested.

8 The expenses other than management fees are inclusive of service tax where applicable.

Unit Capital movement during the year ended / period ended, Annexure A

2025-2026

Scheme	Plan	Face Value	Opening Units	Units Sold / Switch In	Redemption / Switch out	Closing Units
Bank of India Midcap Tax Fund - Series 1	Direct Plan - Dividend Option	10	80,950.000	-	15,000.000	65,950.000
Bank of India Midcap Tax Fund - Series 1	Direct Plan - Growth Option	10	56,01,859.708	-	89,977.000	55,11,882.708
Bank of India Midcap Tax Fund - Series 1	Regular plan - Dividend Option	10	14,20,583.433	-	1,21,509.511	12,99,073.922
Bank of India Midcap Tax Fund - Series 1	Regular plan - Growth Option	10	1,67,96,132.919	-	12,98,620.340	1,54,97,512.579
Bank of India Midcap Tax Fund - Series 2	Direct Plan - Dividend Option	10	26,635.039	-	2,645.987	23,989.052
Bank of India Midcap Tax Fund - Series 2	Direct Plan - Growth Option	10	7,66,226.454	-	6,914.135	7,59,312.319
Bank of India Midcap Tax Fund - Series 2	Regular plan - Dividend Option	10	3,40,907.496	-	25,250.000	3,15,657.496
Bank of India Midcap Tax Fund - Series 2	Regular plan - Growth Option	10	93,73,384.757	-	6,78,647.350	86,94,737.407

2024-2025

Scheme	Plan	Face Value	Opening Units	Units Sold / Switch In	Redemption / Switch out	Closing Units
Bank of India Midcap Tax Fund - Series 1	Direct Plan - Dividend Option	10	82,950.000	-	2,000.000	80,950.000
Bank of India Midcap Tax Fund - Series 1	Direct Plan - Growth Option	10	56,39,049.608	-	37,189.900	56,01,859.708
Bank of India Midcap Tax Fund - Series 1	Regular plan - Dividend Option	10	16,49,022.571	-	2,28,439.138	14,20,583.433
Bank of India Midcap Tax Fund - Series 1	Regular plan - Growth Option	10	1,90,82,551.402	-	22,86,418.483	1,67,96,132.919
Bank of India Midcap Tax Fund - Series 2	Direct Plan - Dividend Option	10	29,472.188	-	2,837.149	26,635.039
Bank of India Midcap Tax Fund - Series 2	Direct Plan - Growth Option	10	9,25,561.884	-	1,59,335.430	7,66,226.454
Bank of India Midcap Tax Fund - Series 2	Regular plan - Dividend Option	10	3,47,635.409	-	6,727.913	3,40,907.496
Bank of India Midcap Tax Fund - Series 2	Regular plan - Growth Option	10	1,03,71,452.558	-	9,98,067.801	93,73,384.757

For Bank of India Investment Managers Private Limited

Sd/-
Mr. Parveen Kumar Gupta
Director
DIN: 02895343

Sd/-
Mr. Subrat Kumar
Director
DIN: 08102232

Sd/-
Mr. Mohit Bhatia
Chief Executive Officer

Sd/-
Mr. Alok Singh
Chief Investment Officer

Sd/-
Mr. Mithraem Bharucha
Fund Manager-Fixed Income

Sd/-
Mr. Nitin Gosar
Fund Manager-Equity

Place: Mumbai
Date: 02 July 2026

For Bank of India Trustee Services Private Limited

Sd/-
Mr. Mukesh Sharma
Director
DIN: 11306395

Sd/-
Mr. Ram Krishna Sinha
Director
DIN: 09140425

Sd/-
Mr. Nilesh Jethani
Fund Manager-Equity

Place: Mumbai
Date: 03 July 2026

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Bank of India Mutual Fund Branches - Investor Service Centers (ISC's)

• **Ahmedabad -** Office No. 604 6th Floor, Building Name - Sun Square, C. G. Road, Navrangpura, Ahmedabad - 380006. • **Andheri -** Office No. 314, The Summit Business Park Premises Co-operative Society Ltd, Andheri (East), Mumbai - 400069. • **Bangalore -** Unit No. E-811, 8th Floor, Prestige Meridian-I, Municipal No.29/92, Mahatma Gandhi Road, Bangalore - 560001. • **Chandigarh -** 205, Megabyte Business Center, SCO-333-334, Ist Floor, Sec-35B Chandigarh - 160 022. • **Chennai -** Cabin No. 308, Apeejay Business Center No: 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • **Hyderabad -** First Floor, Legend Plaza, GHMC no 1-7-79-A and B, 1-7-95 to 111, Mandalay Line, Pendergnast Road, Secunderabad - 500 003. • **Indore -** Office No. 405, 4th Floor, D. M. Tower, Indore, Madhya Pradesh - 452001. • **Jaipur -** Office no.154, 1st Floor, Ganpati Plaza,M I Road, Jaipur - 302 001. • **Kolkata -** OM Tower, Room No.- 1008, 32, Jawahar Lal Nehru Road, Kolkata - 700071. • **Lucknow -** Office Number - F -105, Wing -A, Ski-Hi Chambers, 11/05 park road, Lucknow - 226001. • **Mumbai -** B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. • **New Delhi -** Office Number 605, 6th Floor, Kailash Building, 26, K. G. Marg, New Delhi - 110001. • **Nashik:** 105, B- Wing ABH Capital, Opposite Ramayan Bunglow, Tilakwadi, Nashik - 422001. • **Nagpur -** Office No. 527, 5th Floor, SAS Business Centre, Wardha Road, Ramdas Peth, Nagpur - 440010. • **Patna -** Office No. 406, 4th Floor, Ashiana Hariniwas Complex, Dark Bungalow Road, Bandar Bagicha, Frazer Road Area, Patna - 800001. • **Pune -** 303, 3rd Floor, Karan Selene Apartment, CTS No 851/2, Final Plot No 187/1, Bhandarkar Road, Pune - 411004. • **Vadodara -** C -173, 1St Floor Emerald One Building, Jetalpur road, Jetalpur, Vadodara - 390007.

KFin Technologies Ltd Branches - Investor Service Centers (ISC's)

• **Agra:** House No. 17/2/4, 2Nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Place, Agra - 282 002. • **Ahmedabad:** Shop 11 & 12, 3rd Eye, Near Girish Cold Drinks, C G Road, Ahmedabad - 380006. • **Ahmednagar:** Baiju Heights, Opposite to Canara Bank, Near old Vasant Talkies, Market Yard Road, Ahilyanagar, Ahmednagar, Maharashtra - 414001. • **Akola:** Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No- 6, Opp Radhakrishna Talkies Akola - 444 001. • **Aligarh:** 1st Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh - 202001. • **Allahabad:** Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. • **Alwar:** Office Number 137, First Floor, Jai Complex, Road No- 2, Alwar, Rajasthan - 301001. • **Ambala:** 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala -133 001. Haryana. • **Amritsar:** SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City- Amritsar, Punjab - 143001. • **Anand:** B-42, Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta, Anand - 380 001. • **Andheri:** Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M .V .Road, Andheri East , Opp Andheri Court, Mumbai - 400069 • **Asansol:** 112/N, G. T. Road, Bhanga Pachil, G. T Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • **Aurangabad:** Shop No B 38, Motiwala Trade Centre, Nirala Bazar, Aurangabad - 431001. • **Azamgarh:** Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery Office, Azamgarh, UP - 276001. • **Agartala:** Ols Rms Chowmuhani Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001. • **Ajmer:** C/O Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer - 305001. • **Amaravathi:** Shop No. 21 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi - 444601. • **Ananthapur:** #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur - 515001. • **Alappuzha:** Sree Raja Rajeswari Building, Ground Floor, Church Adambulacral Ward, Alappuzha, Kerala - 688011. • **Bangalore:** Unit No- 201, No-65, Surasa Enclave, 2nd Floor, Puttanna Road, Gandhi Bazar, Basavanagudi, Bangalore - 560004. • **Bareilly:** Tola Ram Building 68E, Civil Lines Choupla Chauraha, Above Bajaj Gold Loan, Bareilly – 243001. • **Bankura:** Plot Nos- 80/1/Anatunchati Mahalla 3rd Floor, Ward No-24, Opposite P.C Chandra, Bankura Town, Bankura - 722101. • **Baroda:** 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007. • **Begusarai:** Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai, Bihar - 851 101. • **Belgaum:** First Floor, Orionis Ozone apartment, shop no:101, opp Jain Mandir, Near to Subhash photo studio, Somwarpeth, RPD Cross, Tilakwadi, Belgaum - 540006. • **Bellary:** Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary - 583103. • **Bhagalpur:** 3rd Floor, Hakim Devi Prasad Bhawan, Dr. Rajendra Prasad Road, Beside Raymond Showroom, Near Ghantaghar, Bhagalpur, Bihar - 812002. • **Bhatinda:** Mcb-Z-3-01043, Goniana Road, Opposite Nippon India Mf Gt Road, Near Hanuman Chowk, Bhatinda - 151001. • **Bhavnagar:** 303, Sterling Building, Above HDFC Bank, Waghawadi Road, Bhavnagar - 364 001. • **Bhopal:** Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. • **Bhubaneswar:** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751 007. • **Bilaspur:** Anandam Plaza, Shop. No. 306; 3rd Floor, Vyapar Vihar Main Road, Chattingarh, Bilaspur - 495001. • **Bokaro:** City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City - 827004. • **Borivali:** Surbhi Apartment, Ground Floor Shop, No. 5-8, SVP Road, Opp HDFC Bank, Next to Jain Temple, Borivali West, Mumbai - 400092. • **Burdwan:** Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: Burdwan & Dist: Burdwaneast, Pin: 713101. • **Balasore:** 1-B. 1St Floor, Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore - 756001. • **Berhampur (OR):** Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) - 760001. • **Bharuch:** 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch - 392001. • **Bhilai:** Office No.2, 1St Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai - 490020. • **Bhilwara:** Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara - 311001. • **Bikaner:** H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001. • **Calicut:** Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh:** SCO No. 2475-2476, 1st Floor, Sector 22 C, Chandigarh - 160022. • **Chennai:** 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • **Chinsurah:** No : 96, Po: Chinsurah Doctors Lane, Chinsurah - 712101. • **Cochin:** Door No:61/2784, Second Floor, Sreelakshmi Tower, Chittoor Road, Ravipuram, Ernakulam-Kerala - 682 015. • **Coimbatore:** 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cooch Behar:** Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District- Cooch Behar, PIN-735101 - West Bengal. • **Cuttack:** D. Market, 515 Jagannath Bhawan Complex, First Floor BK - Professor Pada Road, PO - Arunodaya Market, Badambadi Colony, Cuttack - 753012. • **Chandrapur:** C/o Global Financial Services,2nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra - 442402. • **Davangere:** D. No 162/6, 1st Floor, 3rd Main P J Extension, Davangere Taluk Davangere Manda, Davangere, Karnataka - 577002. • **Darbhanga:** H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar - 846 004. • **Dehradun:** Shop No-809/799 , Street No-2 A Rajendra Nagar, Near Sheesha Lounge Kaulagarh Road, Dehradun - 248001. • **Dhanbad:** 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • **Deoria:** K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria, UP - 274001. • **Durgapur:** MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Dhule:** House No.1676, Lane No.-5, Hindu Ekta Chowk, Beside HDB Finance Services, Opposite Satish Tailor, Dhule - 424001. • **Eluru:** Dno-23A-7-72/73K K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta Eluru - 534002. • **Erode:** Address No 38/1, Ground Floor, Sathy Road (Vctv Main Road), Sorna Krishna Complex, Erode - 638 003. • **Faridabad:** A-2B, 2nd Floor, Neelam Bata Road, Peer Ki Mazar, Nehru Groundnit, Faridabad - 121 001. • **Gandhidham:** Office no - 12 Plot No - 300 Ground Floor, Shree Ambica Arcade Building, Near HDFC Bank, Gandhidham - 370201. • **Ferozpur:** The Mall Road, Chawla Building, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur, Punjab - 152002. • **Gandhinagar:** 138 - Suyesh solitaire, Nr. Podar International School, Kudasan, Ganghinagar - 382421. • **Gaya:** Opposite of Bharat Sewa Ashram, Near Dr. A. Barkat Multispeciality Hospital, Swarajpuri Road, Gaya - 823001. • **Ghatkopar:** 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • **Ghaziabad:** Second Floor, 8, Advocate Chambers, RDC, Raj Nagar, Ghaziabad - 201002. • **Ghazipur:** House No. 148/19, Mahua Bagh, Raini Katra, Ghazipur, Uttar Pradesh - 233001. • **Gorakhpur:** Cross Road The Mall, Shop No 8-9, 4th Floor, Bank Road, Gorakhpur - 273001. • **Guntur:** 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur - 522002. • **Gurgaon:** No: 212A 2nd Floor Vipul Agora, M. G. Road, Gurgaon - 122001. • **Guwahati:** 2nd Floor, Dihang Arcade, Near Rajiv Bhavan,ABC, GS Road, Guwahati - 781005. • **Gwalior:** City Centre, Near Axis Bank, Gwalior - 474 011. • **Haldwani:** Shoop No 5, Kmvn Shoping Complex, Haldwani - 263139. • **Haridwar:** Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar - 249410. • **Hassan:** Sas No: 490 Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan, Karnataka - 573201. • **Hoshiarpur:** Unit # Sf-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur - 146001. • **Hubli:** R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580029. • **Hyderabad:** JBS Station, Lower Concourse 1 (2nd floor) situated in Jubilee Bus Metro Station, Secunderabad, Telangana - 500009. • **Hyderabad (Gachibowli):** Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilimgampally Mandal, Hyderabad - 500 032. • **Hissar:** Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001. • **Hosur:** No.2/3-4. Sri Venkateswara Layout, Denkanikottai road, Dinnur Hosur - 635109 • **Indore:** 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore - 452 001. • **Jabalpur:** 2nd Floor, 290/1 (165-New), Near Bhavartal Garden, Jabalpur - 482 001. • **Jaipur:** Office No 101, 1St Floor, Okay Plus Tower, Next To Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur - 302 001. • **Jalandhar:** Office No 7, 3rd Floor, City Square Building, E-H197 Civil Lines, Jalandhar - 144001. • **Jammu:** 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180 004. • **Jamshedpur:** Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur:** Flat No. B, Ground Floor, Jodhana Arcade Complex, Near Safi Petrol Pump, Bombay Motor Circle, Jodhpur - 342003. • **Jalgaon:** 3rd Floor, 269 Jaee Plaza, Baliram Peth, Near Kishore Agencies, Jalgaon - 425001. • **Jhansi:** 1st Floor, Basera Arcade, Opp. Major Dhyanchand Stadium, BKT Chitra Road, Civil Lines, Jhansi - 284001. • **Jalpaiguri:** D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri - 735101. • **Jamnagar:** 131 Madhav Plazza Opp Sbi Bank Nr Lal Bunglow Jamnagar - 361008. • **Junagadh:** Noble Plaza, Near Domadiya Wadi, Kalwa Chowk, Junagadh - 362001. • **Kalyan:** Seasons Business Centre,104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301. • **Kalyani:** Ground Floor, H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal - 741235. • **Kanpur:** 2nd Floor of Tower-A, Virendra Smriti Complex, 15/54-B Civil Lines, Kanpur - 208001. • **Karnal:** 3 Randhir Colony, Near Doctor J. C. Bathla Hospital, Karnal, Haryana - 132001. • **Kharagpur:** 258/223/1, ICICI Bank Building, Bhawanipur, Malancha Road, Kharagpur - 721304. • **Kolhapur:** 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. • **Kolkata:** 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata - 700071. • **Kottayam:** 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O Kottayam - 686002. • **Kannur:** 2Nd Floor Global Village Bank Road Kannur - 670001. • **Karimnagar:** 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar - 505001. • **Khammam:** 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam - 507002. • **Kollam:** Sree Vigneswara Bhavan Shastri Junction Kollam - 691001. • **Korba:** Office No.202, 2nd floor, ICRC, QUBE, 97, T.P. Nagar, Korba - 495677. • **Kota:** D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur, Kota - 324007. • **Kurnool:** Shop No:47, 2Nd Floor, S Komda Shoping Mall, Kurnool - 518001. • **Lucknow:** Office No. 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratganj, Lucknow - 226001. • **Ludhiana:** SCO 124, First floor, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai:** No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **Malappuram:** MM18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala - 676519. • **Mathura:** Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura - 281001. • **Mangalore:** Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003. • **Mandi:** House No. 99/11, 3rd Floor, Opposite GSS Boy School, Bazar Mandi - 175001. • **Margoa:** S20, 2nd Floor, L & L Correira's Pride, Nearest landmark above KFC, Near KTC Bus Stand, Salcete, Margao - 403601. • **Meerut:** Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001. • **Moga:** 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar Moga, Punjab - 142001. • **Moradabad:** Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mirzapur:** Triveni Campus, Near SBI Life, Ratanganj, Mirzapur - 231001. • **Mumbai:** 265, Birya House, Perin Nariman st, Shop No 2, Ground Floor, next to Apna Bazar, Fort, Mumbai - 400001. • **Muzaffarpur:** Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **Mysore:** No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore - 570009. • **Malda:** Ram Krishna Pally; Ground Floor English Bazar - Malda 732101. • **Mehsana:** Ff-21 Someshwar Shopping Mall Modhera Char Rasta Mehsana - 384002. • **Nagpur:** Shree Balaji Residency, Plot No. 266, Near S.N.G. Basketball Ground, Shivaji Nagar, Landmark - Opp. Wazalwar Driving School, Nagpur - 440010. • **Nanded:** Shop No. 4, Santakripa Market, G G Road, Opp.Bank of India, Nanded - 431 601. • **Nasik:** S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. • **New Delhi:** 305, New Delhi House, 27 Barakhamba Road, New Delhi - 110 001. • **Noida:** F-21, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • **Nadiad:** 311-3Rd Floor City Center Near Paras Circle - Nadiad - 387001. • **Nagerkoil:** Hno 45 1St Floor East Car Street Nagercoil - 629001. • **Namakkal:** 1st Floor, 18/41, Salem Road, R. P. Pudur, Namakkal, Tamil Nadu - 637001. • **Navsari:** 103 1St Floore Landmark Mall Near Sayaji Library, Navsari Gujarat Navsari - 396445. • **Nellore:** 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003. • **Palghar:** The Edge Ground Floor, Shop number 4, Bhausaheb Dandekar Marg, Behind Prakash Talkies, Palghar - 401404. • **Palghat:** No: 20 & 21, Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad - 678001. • **Panipat:** Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat - 132103. • **Panjim:** H. No: T-9, T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa - 403001. • **Pathankot:** 2nd Floor, Sahni Arcade Complex, Adj. Indra Colony Gate, Railway Road, Pathankot - 145001. • **Patiala:** B- 17/423 Opposite Modi College, Lower Mall, Patiala - 147001. • **Patna:** Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna - 800 001. • **Pondicherry:** No 122(10B), Muthumariamman, Koil Street, Pondicherry - 605001. • **Pune:** Ayaan Chandrika, Office No. 14, 15, 16, Second Floor, H. No. 1315, F. P.L No. 701, Dadasaheb Torne Path, Off Jangli Maharaj Road, Shivaji Nagar, Pune - 411005. • **Ratlam:** 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam (M.P.) 457001. • **Rewa:** Shop No. 2, Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa - 486001. • **Raipur:** Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur - 492 001. • **Rajahmundry:** D.No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadrevu Vari Veedhi, T - Nagar, Rajahmundry, AP - 533 101. • **Rajkot:** 406 Prism Square Building, Near Moti Tanki Chowk, Near Kathiyawadi Gymkhana, Opp RKC School Gate, Dr. Radhakrishnan Marg, Rajkot - 360001. • **Ranchi:** Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834001. • **Rohtak:** Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001. • **Renukoot:** Dr.B.K. Mallick Katra (Complex), Shivapark Main Road Dist. Sonebhadra (U.P.) Renukoot - 231217. • **Rourkela:** 2nd Floor, Main Road, Udit Nagar, Rourkela, Sundargarh - 769 012. • **Saharanpur:** Ist Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh - 247001. • **Salem:** No.6, Ns Complex, Omalur Main Road, Salem - 636009. • **Sambalpur:** First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768 001. • **Sangli:** 514/A, Gala No. 2/A, The Signature Building, Near Pudhari Bhavan, Sangli - 416416. • **Satara:** G7, 465 A, Govind Park Satar Bazaar, Satara - 415001. • **Serampore:** Hinterland-II, Gr. Floor, 6A, Roy Ghat Lane, Serampore, Hooghly, West Bengal - 712201. • **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793 001. • **Siliguri:** Vyom Sachitra Building, 2nd Floor, Pranami Mandir Road, Siliguri - 734001. • **Shimla:** 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. • **Shimoga:** Jayarama Nilaya, 2nd Corss Mission Compound, Shimoga - 577201. • **Solapur:** Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. • **Sultanpur:** 1st Floor, Ramashanker Market, Civil Line, Sultanpur - 228001. • **Surat:** Ground Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395 002. • **Sagar:** II Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar - 470002. • **Sikar:** First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001. • **Silchar:** N.N. Dutta Road Chowchakra Complex Premtala Silchar - 788001. • **Sonepat:** Shop No 207, 2nd Floor, Opposite Income Tax Office, Subhash Chowk, Sonepat - 131001. • **Sri Ganganagar:** Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar - 335001. • **Srikakulam:** D No: 1-6/2, First Floor, Near Vijaya Ganapathi Temple, Beside I. K. Rao Building, Palakonda Raod, Srikakulam (Village, Mandala, District) - 532001, Andhra Pradesh. • **Thane:** Tropical Elite, 1st Floor, Shop No. 106, Near Navpada Police Station, Near Hari Niwas Circle, Thane West, Thane - 400602. • **Tirunelveli:** 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. • **Tirupur:** 22/1, Binny Compound Main Street, Balaji Layout, Kannipiran Colony, Binny Compound, Tirupur - 641601. • **Tirupathi:** Shop No:18-1-421/F1 City Center, K.T.Road, Airtel Backside Office, Tirupathi - 517501. • **Thrissur:** 4th Floor Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thrissur - 680001. • **Trichy:** N o 23C/1 E V R Road, Near Vekkaliamman Kalyana Mandapam Putthur - Trichy - 620017. • **Trivandrum:** 3rd Floor, No- 3B TC-82/3417, Capitol Center, Opp. Secretariat, MG Road, Trivandrum - 695 001. • **Tinsukia:** 3rd Floor, Chirwapatty Road, Tinsukia-786125, Assam • **Tiruvalla:** 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla - 689107. • **Tuticorin:** 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin - 628003. • **Udaipur:** Shop No. 202, 2nd Floor, Business Centre, 1C Madhuvan, Opp G P O, Chetak Circle, Udaipur - 313 001. • **Ujjain:** Heritage, Shop No. 227, 87 Vishvavidhyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • **Varanasi:** D.64 / 52, G - 4 Arihant Complex, Second Floor, Madhopur, Shivpurva Sigra, Near Petrol Pump, Varanasi - 221 010. • **Vashi:** Haware Infotech Park, 902 , 9th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi, Navi Mumbai - 400 703. • **Vellore:** No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore - 632001. • **Vijayawada:** Sub Register Office Road, Acharya Ranga Nagar, Benz Circle Vijayawada - 520008. • **Visakhapatnam:** D. NO. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam - 530016. • **Valsad:** 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad - 396001. • **Vapi:** A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi - 396191. • **Warangal:** Shop No. 22, Ground Floor, Warangal City Center, 15-1-237, Mulugu Road Junction, Warangal - 506002. • **Yamuna Nagar:** B-V 185/A, 2nd Floor, Jagadri Road, Near Dav Girls College (Uco Bank Building), Pyara Chowk, Yamuna Nagar - 135001.

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