

Bank of India Mutual Fund

ANNUAL REPORT 2025-2026

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

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

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MESSAGE FROM THE CEO'S DESK

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 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. 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 → / Interest Rate Risk of the Scheme ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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 → / Interest Rate Risk of the Scheme ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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 → / Interest Rate Risk of the Scheme ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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 → / Interest Rate Risk of the Scheme ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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 → / Interest Rate Risk of the Scheme ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
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 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				

ANNEXURE 1

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				

ANNEXURE 1

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				

ANNEXURE 1

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				

ANNEXURE 1

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				

ANNEXURE 1

Bank of India Mutual Fund

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				

ANNEXURE 1

Bank of India Mutual Fund

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									

ANNEXURE 1

Bank of India Mutual Fund

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				

ANNEXURE 1

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				

ANNEXURE 1

Bank of India Mutual Fund

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									

ANNEXURE 1

Bank of India Mutual Fund

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				

ANNEXURE 1

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.*

ANNEXURE 2

Comments on performance of the Schemes:

Bank of India Mutual Fund

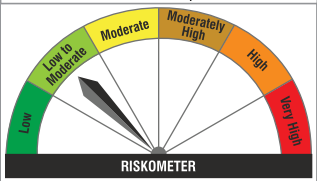
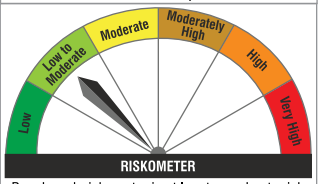
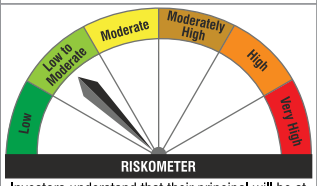
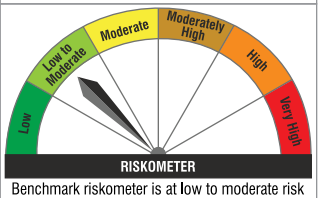
1. **Bank of India Large & Mid Cap Fund:** The Scheme is a Large and Mid-Cap oriented equity scheme that invests at least 35% of its assets in Large Caps and at least 35% in Mid-Cap stocks. The scheme in Regular Plan-Growth Option delivered 1.90% return outperforming its benchmark during the year by 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

ANNEXURE 2

Comments on performance of the Schemes:

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

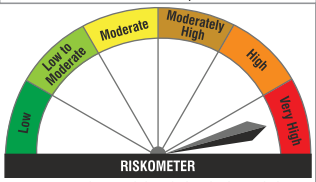
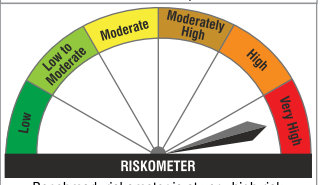
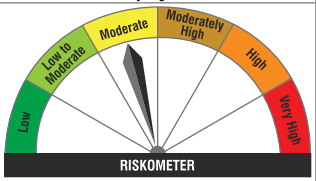
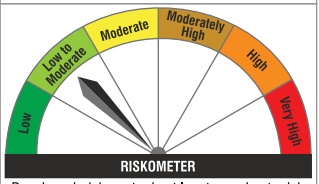
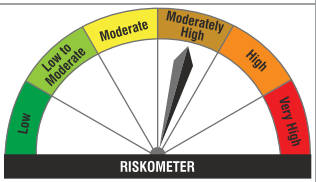
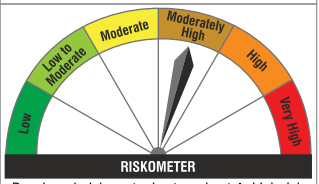
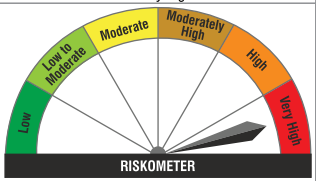
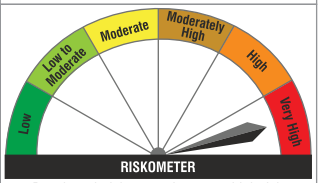
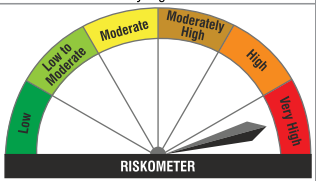
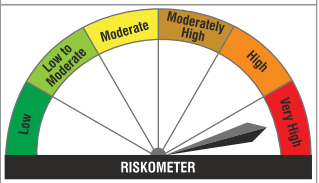
17. **Bank of India Overnight Fund:** The Scheme invests in overnight securities having residual maturity of one business day. The Scheme in Regular Plan-Growth Option has outperformed its benchmark on one year basis by 9 bps.
18. **Bank of India Money Market Fund:** The scheme dynamically manages inflows,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

ANNEXURE 2

Comments on performance of the Schemes:

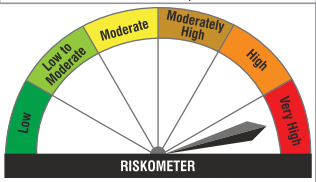
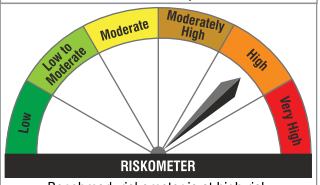
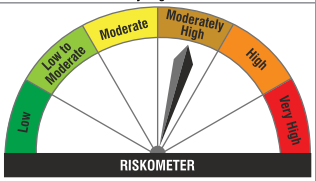
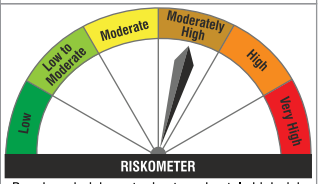
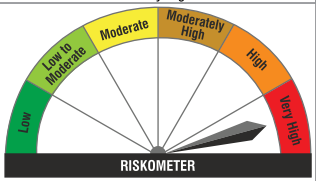
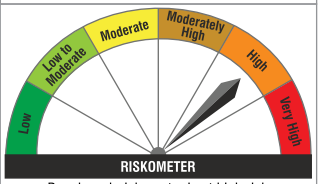
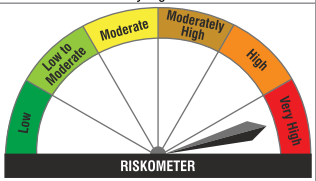
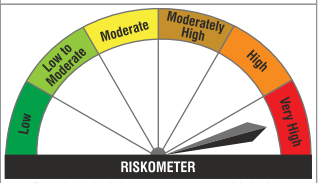
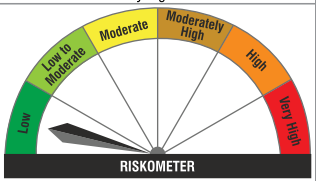
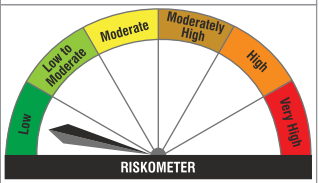
Sr no.	Scheme Names	Risk-o-meter based on Portfolio as on March 31, 2026	Risk-o-meter based on Benchmark as on March 31, 2026
3.	**BANK OF INDIA LARGE & MID CAP FUND*** (*Formerly Bank of India Large & Mid Cap Equity Fund) (An open ended equity scheme investing in both large cap and mid cap stocks)	 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

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:

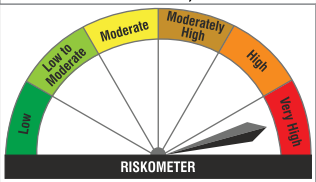
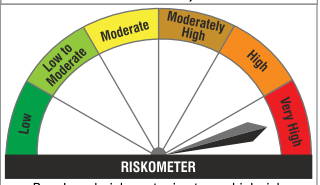
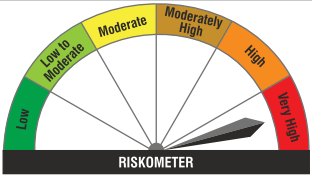
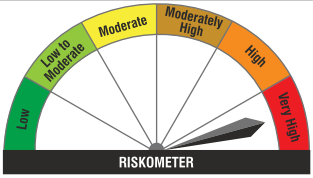
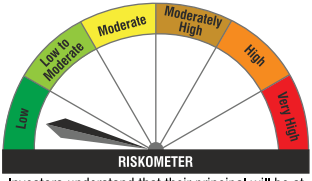
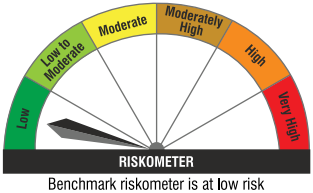
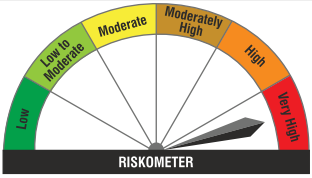
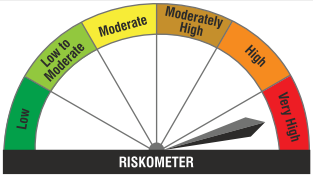
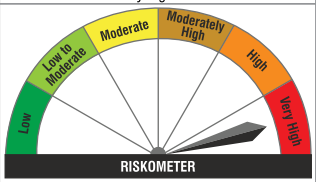
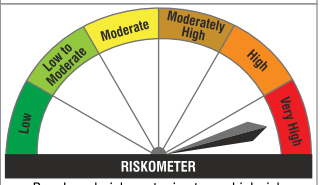
Bank of India Mutual Fund

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
8.	**BANK OF INDIA BALANCED ADVANTAGE FUND** (An Open Ended Dynamic Asset Allocation Fund)	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at high risk
9.	**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.)	 Investors understand that their principal will be at moderately high risk	 Benchmark riskometer is at moderately high risk
10.	**BANK OF INDIA MID & SMALL CAP EQUITY & DEBT FUND** (An open ended hybrid scheme investing predominantly in equity and equity related instruments)	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at high risk
11.	**BANK OF INDIA MID CAP TAX FUND - SERIES 1** (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
12.	**BANK OF INDIA ARBITRAGE FUND** (An open ended scheme investing in arbitrage opportunities)	 Investors understand that their principal will be at low risk	 Benchmark riskometer is at low risk

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

ANNEXURE 2

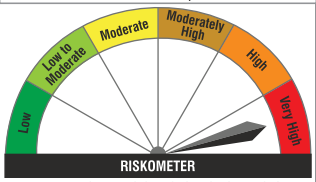
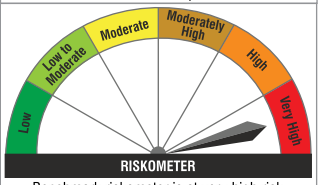
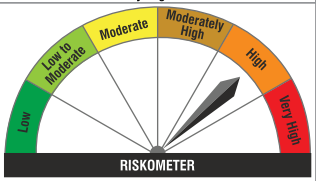
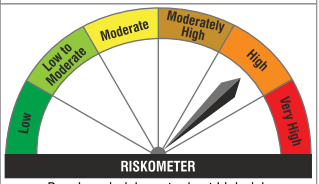
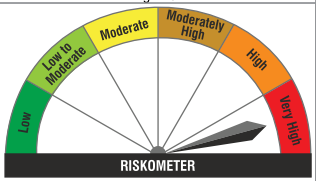
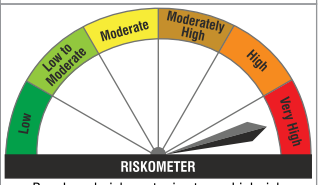
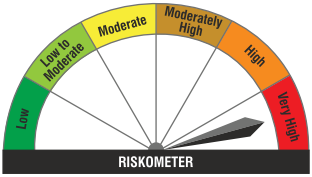
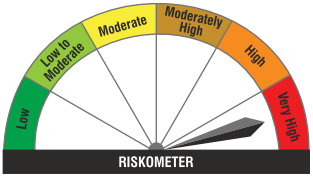
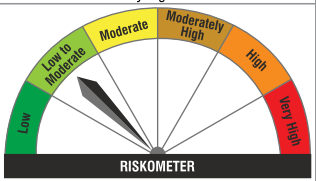
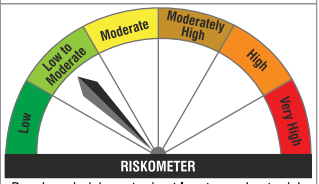
Comments on performance of the Schemes:

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
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

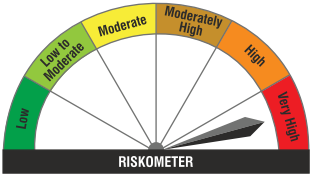
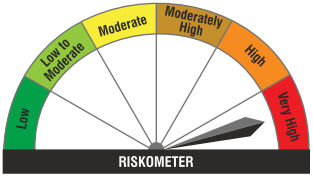
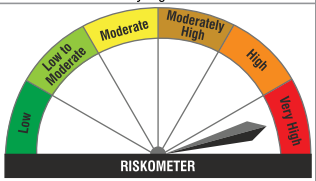
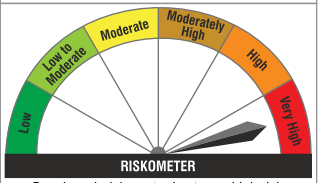
Comments on performance of the Schemes:

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.

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
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

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/	-	-	-	-	-	-	-	-	-	-	-
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

Bank of India Mutual Fund

BALANCE SHEET AS AT 31 MARCH, 2026

(All amounts are in Lakhs unless otherwise stated)

	Note No.	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration		Bank of India Short Term Income		Bank of India Conservative Hybrid	
		As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
Assets											
Financial Assets											
Cash and cash equivalents	1	8,941.61	-	3,253.07	3,721.00	-	190.96	2,199.66	353.45	-	484.95
Balances with Bank/(s)	2	168.55	104.69	48.56	38.89	118.81	102.33	65.70	88.18	1,263.96	34.16
Derivative financial instruments	3	-	-	-	-	-	-	-	-	-	-
Receivables	4	0.01	0.01	-	-	0.02	0.01	0.04	-	-	-
Investments	5	1,59,508.44	1,53,963.12	299.65	399.38	13,174.71	15,198.78	25,170.12	10,839.56	5,028.55	6,031.40
Other Financial assets	6	43.18	165.66	87.13	5.67	292.84	164.47	969.20	192.05	161.80	126.60
Non-Financial Assets											
Other Non - Financial assets	7	-	-	-	-	-	-	-	-	-	-
Total Assets (A)		**1,68,661.79**	**1,54,233.48**	**3,688.41**	**4,164.94**	**13,586.38**	**15,656.55**	**28,404.72**	**11,473.24**	**6,454.31**	**6,677.11**
Financial Liabilities											
Derivative financial instruments	8	-	-	-	-	-	-	-	-	-	-
Payables	9	7,505.88	118.65	19.81	32.27	69.88	160.32	607.59	48.50	6.60	4.16
Borrowings	10	-	1,664.52	-	-	1,844.17	-	-	-	-	-
Other Financial Liabilities	11	8.93	51.77	0.95	2.83	7.49	34.15	13.72	12.83	9.54	24.19
Non-Financial Liabilities											
Other Non-Financial Liabilities	12	7.39	6.97	0.45	1.20	0.58	1.09	0.62	0.46	0.18	0.11
Total Liabilities (B)		**7,522.20**	**1,841.91**	**21.21**	**36.30**	**1,922.12**	**195.56**	**621.93**	**61.79**	**16.32**	**28.46**
Net assets attributable to holder of redeemable units		**1,61,139.59**	**1,52,391.57**	**3,667.20**	**4,128.64**	**11,664.26**	**15,460.99**	**27,782.79**	**11,411.45**	**6,437.99**	**6,648.65**

The Notes referred to herein form an integral part of the Balance Sheet

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

Anish Shah
Partner
Membership No: 048462

Mumbai
July 3, 2026

Mohit Bhatia
Chief Executive Officer

Alok Singh
Chief Investment Officer

For Bank of India Investment Managers Private Limited

Mr. Subrat Kumar
DIN: 08102232
Director

Mr. Parveen Kumar Gupta
DIN: 02895343
Director

Mithraem Bharucha
Fund Manager - Fixed Income

Nitin Gosar
Fund Manager - Equity

Nilesh Jethani
Fund Manager - Equity

Mumbai
July 2, 2026

For Bank of India Trustee Services Private Limited

Mr. Mukesh Sharma
DIN: 11306395
Director

Mr. Ram Krishna Sinha
DIN: 09140425
Director

Mumbai
July 3, 2026

Bank of India Mutual Fund

BALANCE SHEET AS AT 31 MARCH, 2026

(All amounts are in Lakhs unless otherwise stated)

	Note No.	Bank of India Credit Risk Fund		Bank of India Large & Mid Cap		Bank of India ELSS Tax Saver		Bank of India Manufacturing and		Bank of India Balanced Advantage	
		As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
Assets											
Financial Assets											
Cash and cash equivalents	1	-	1,156.79	-	-	-	5,625.00	-	361.19	-	641.88
Balances with Bank/(s)	2	2,392.25	154.95	2,827.36	594.33	4,606.00	1,711.31	5,687.03	1,340.95	1,600.36	51.70
Derivative financial instruments	3	-	-	-	-	-	-	-	-	39.58	65.00
Receivables	4	-	-	75.56	0.01	1.22	3.80	126.12	-	-	-
Investments	5	7,035.86	8,544.34	39,392.07	35,761.06	1,21,497.69	1,25,101.10	59,054.17	49,876.22	12,203.80	12,119.38
Other Financial assets	6	1,006.48	1,198.31	28.91	33.93	333.85	67.18	141.62	19.04	334.20	408.70
Non-Financial Assets											
Other Non - Financial assets	7	-	-	-	-	-	-	-	-	-	-
Total Assets (A)		**10,434.59**	**11,054.39**	**42,323.90**	**36,389.33**	**1,26,438.76**	**1,32,508.39**	**65,008.94**	**51,597.40**	**14,177.94**	**13,286.66**
Financial Liabilities											
Derivative financial instruments	8	-	-	-	-	-	-	-	-	-	-
Payables	9	395.04	9.86	38.43	18.55	243.03	186.33	224.93	53.88	146.84	25.58
Borrowings	10	-	-	-	-	-	-	-	-	-	-
Other Financial Liabilities	11	9.46	38.84	80.71	130.67	168.19	354.10	50.36	148.88	33.26	56.85
Non-Financial Liabilities											
Other Non-Financial Liabilities	12	0.15	-	0.70	0.86	3.30	2.26	2.64	1.16	1.27	0.03
Total Liabilities (B)		**404.65**	**48.70**	**119.84**	**150.08**	**414.52**	**542.69**	**277.93**	**203.92**	**181.37**	**82.46**
Net assets attributable to holder of redeemable units		**10,029.94**	**11,005.69**	**42,204.06**	**36,239.25**	**1,26,024.24**	**1,31,965.70**	**64,731.01**	**51,393.48**	**13,996.57**	**13,204.20**

The Notes referred to herein form an integral part of the Balance Sheet

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

Anish Shah
Partner
Membership No: 048462

Mumbai
July 3, 2026

For Bank of India Investment Managers Private Limited

Mr. Subrat Kumar
DIN: 08102232
Director

Mr. Parveen Kumar Gupta
DIN: 02895343
Director

Mumbai
July 2, 2026

Mohit Bhatia
Chief Executive Officer

Alok Singh
Chief Investment Officer

Mithraem Bharucha
Fund Manager - Fixed Income

Nitin Gosar
Fund Manager - Equity

Nilesh Jethani
Fund Manager - Equity

For Bank of India Trustee Services Private Limited

Mr. Mukesh Sharma
DIN: 11306395
Director

Mr. Ram Krishna Sinha
DIN: 09140425
Director

Mumbai
July 3, 2026

Bank of India Mutual Fund

BALANCE SHEET AS AT 31 MARCH, 2026

(All amounts are in Lakhs unless otherwise stated)

	Note No.	Bank of India Mid & Small Cap		Bank of India Arbitrage Fund		Bank of India Small Cap Fund		Bank of India Flexi Cap Fund		Bank of India Large Cap Fund	
		As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
Assets											
Financial Assets											
Cash and cash equivalents	1	-	3,999.29	14.00	70.99	-	2,173.61	-	-	-	187.97
Balances with Bank/(s)	2	3,790.85	879.93	248.42	48.56	5,017.28	2,109.68	10,109.73	1,869.63	211.80	262.67
Derivative financial instruments	3	-	-	88.25	26.46	-	-	0.14	-	-	-
Receivables	4	10.40	-	-	31.57	-	0.30	-	6.09	477.49	0.10
Investments	5	1,23,856.74	1,01,646.22	3,977.06	4,218.69	1,72,077.73	1,53,614.41	1,94,296.80	1,94,856.89	18,429.63	18,060.62
Other Financial assets	6	905.38	700.59	230.01	11.45	606.66	178.00	131.05	252.75	18.17	17.65
Non-Financial Assets											
Other Non - Financial assets	7	-	-	-	-	-	-	-	-	-	-
Total Assets (A)		**1,28,563.37**	**1,07,226.03**	**4,557.74**	**4,407.72**	**1,77,701.67**	**1,58,076.00**	**2,04,537.72**	**1,96,985.36**	**19,137.09**	**18,529.01**
Financial Liabilities											
Derivative financial instruments	8	-	-	-	-	-	-	-	-	-	-
Payables	9	216.87	160.29	71.90	24.03	485.44	242.13	940.72	304.83	252.47	33.38
Borrowings	10	-	-	-	-	-	-	-	-	-	-
Other Financial Liabilities	11	117.55	303.06	5.64	11.85	128.12	410.51	152.90	474.47	44.40	80.84
Non-Financial Liabilities											
Other Non-Financial Liabilities	12	4.84	0.58	0.22	0.13	4.17	5.18	3.03	1.74	0.40	2.07
Total Liabilities (B)		**339.26**	**463.93**	**77.76**	**36.01**	**617.73**	**657.82**	**1,096.65**	**781.04**	**297.27**	**116.29**
Net assets attributable to holder of redeemable units		**1,28,224.11**	**1,06,762.10**	**4,479.98**	**4,371.71**	**1,77,083.94**	**1,57,418.18**	**2,03,441.07**	**1,96,204.32**	**18,839.82**	**18,412.72**

The Notes referred to herein form an integral part of the Balance Sheet

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

Anish Shah
Partner
Membership No: 048462

Mumbai
July 3, 2026

Mohit Bhatia
Chief Executive Officer

Alok Singh
Chief Investment Officer

For Bank of India Investment Managers Private Limited

Mr. Subrat Kumar
DIN: 08102232
Director

Mr. Parveen Kumar Gupta
DIN: 02895343
Director

Mithraem Bharucha
Fund Manager - Fixed Income

Nitin Gosar
Fund Manager - Equity

Nilesh Jethani
Fund Manager - Equity

Mumbai
July 2, 2026

For Bank of India Trustee Services Private Limited

Mr. Mukesh Sharma
DIN: 11306395
Director

Mr. Ram Krishna Sinha
DIN: 09140425
Director

Mumbai
July 3, 2026

Bank of India Mutual Fund

BALANCE SHEET AS AT 31 MARCH, 2026

(All amounts are in Lakhs unless otherwise stated)

	Note No.	Bank of India Multi Cap Fund		Bank of India Midcap Tax Fund -		Bank of India Midcap Tax Fund -		Bank of India Multi Asset		Bank of India Business Cycle Fund	
		As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
Assets											
Financial Assets											
Cash and cash equivalents	1	-	2,599.54	-	-	-	-	-	314.94	-	834.84
Balances with Bank/(s)	2	3,724.07	2,134.98	141.03	77.94	47.36	20.77	1,176.16	405.79	1,466.49	621.01
Derivative financial instruments	3	-	-	-	-	-	-	-	-	-	-
Receivables	4	264.25	1.50	0.15	11.50	13.95	14.99	81.67	-	10.50	7.95
Investments	5	89,970.04	73,319.34	5,326.45	5,604.79	2,724.13	2,962.13	31,775.94	32,123.54	39,681.79	50,076.23
Other Financial assets	6	192.42	40.63	10.71	3.02	10.99	1.54	726.29	579.10	47.84	244.83
Non-Financial Assets											
Other Non - Financial assets	7	-	-	-	-	-	-	-	-	-	-
Total Assets (A)		**94,150.78**	**78,095.99**	**5,478.34**	**5,697.25**	**2,796.43**	**2,999.43**	**33,760.06**	**33,423.37**	**41,206.62**	**51,784.86**
Financial Liabilities											
Derivative financial instruments	8	-	-	-	-	-	-	-	-	15.76	-
Payables	9	289.63	92.03	0.57	7.81	0.66	-	16.97	7.94	90.24	186.72
Borrowings	10	-	-	-	-	-	-	-	-	-	-
Other Financial Liabilities	11	74.52	198.88	6.21	10.42	3.86	9.08	26.44	83.42	43.10	100.86
Non-Financial Liabilities											
Other Non-Financial Liabilities	12	0.33	0.87	1.07	-	0.05	-	0.72	0.44	0.64	0.09
Total Liabilities (B)		**364.48**	**291.78**	**7.85**	**18.23**	**4.57**	**9.08**	**44.13**	**91.80**	**149.74**	**287.67**
Net assets attributable to holder of redeemable units		**93,786.30**	**77,804.21**	**5,470.49**	**5,679.02**	**2,791.86**	**2,990.35**	**33,715.93**	**33,331.57**	**41,056.88**	**51,497.19**

The Notes referred to herein form an integral part of the Balance Sheet

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

Anish Shah
Partner
Membership No: 048462

Mumbai
July 3, 2026

Mohit Bhatia
Chief Executive Officer

Alok Singh
Chief Investment Officer

Mithraem Bharucha
Fund Manager - Fixed Income

Nitin Gosar
Fund Manager - Equity

Nilesh Jethani
Fund Manager - Equity

For Bank of India Investment Managers Private Limited

Mr. Subrat Kumar
DIN: 08102232
Director

Mr. Parveen Kumar Gupta
DIN: 02895343
Director

Mumbai
July 2, 2026

For Bank of India Trustee Services Private Limited

Mr. Mukesh Sharma
DIN: 11306395
Director

Mr. Ram Krishna Sinha
DIN: 09140425
Director

Mumbai
July 3, 2026

Bank of India Mutual Fund

BALANCE SHEET AS AT 31 MARCH, 2026

(All amounts are in Lakhs unless otherwise stated)

	Note No.	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 at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025	As at March 31, 2026	As at March 31, 2025
Assets									
Financial Assets									
Cash and cash equivalents	1	-	0.70	-	-	-		510.42	
Balances with Bank/(s)	2	898.96	67.43	83.32	17.61	2,787.93		2,163.13	
Derivative financial instruments	3	-	-	-	-	-		73.43	
Receivables	4	5.10	891.61	-	-	0.28		-	
Investments	5	33,716.53	37,970.41	44,722.30	17,365.16	60,453.84		22,266.68	
Other Financial assets	6	21.44	12.70	30.00	5.65	839.71		157.26	
Non-Financial Assets									
Other Non - Financial assets	7	-	-	-	-	-		-	
Total Assets (A)		**34,642.03**	**38,942.85**	**44,835.62**	**17,388.42**	**64,081.76**	**-**	**25,170.92**	**-**
Financial Liabilities									
Derivative financial instruments	8	-	-	-	-	57.67		-	
Payables	9	93.79	23.16	46.01	3.00	103.44		19.94	
Borrowings	10	-	-	2,074.01	1,512.65	-		-	
Other Financial Liabilities	11	42.41	77.16	4.80	12.54	69.94		32.55	
Non-Financial Liabilities									
Other Non-Financial Liabilities	12	0.70	0.48	1.21	0.22	1.11		0.66	
Total Liabilities (B)		**136.90**	**100.80**	**2,126.03**	**1,528.41**	**232.16**	**-**	**53.15**	**-**
Net assets attributable to holder of redeemable units		**34,505.13**	**38,842.05**	**42,709.59**	**15,860.01**	**63,849.60**	**-**	**25,117.77**	**-**

The Notes referred to herein form an integral part of the Balance Sheet

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

Anish Shah
Partner
Membership No: 048462

Mumbai
July 3, 2026

For Bank of India Investment Managers Private Limited

Mohit Bhatia
Chief Executive Officer

Mithraem Bharucha
Fund Manager - Fixed Income

Mr. Subrat Kumar
DIN: 08102232
Director

Mr. Parveen Kumar Gupta
DIN: 02895343
Director

Nilesh Jethani
Fund Manager - Equity

Mumbai
July 2, 2026

Alok Singh
Chief Investment Officer

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Fund Manager - Equity

For Bank of India Trustee Services Private Limited

Mr. Mukesh Sharma
DIN: 11306395
Director

Mr. Ram Krishna Sinha
DIN: 09140425
Director

Mumbai
July 3, 2026

Bank of India Mutual Fund

REVENUE ACCOUNT FOR THE YEAR / PERIOD ENDED 31 MARCH 2026

(All amounts are in Lakhs unless otherwise stated)

	Note No.	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund	
		Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025
INCOME											
Interest Income		10,835.77	12,043.89	390.29	648.05	1,283.57	1,178.88	1,570.18	593.11	360.05	282.21
Dividend Income		-	-	-	-	-	-	-	-	14.83	16.78
Gain on fair value changes	13	-	85.69	-	0.01	-	24.74	-	80.87	-	-
Gain on sale/redemption of investments	14	187.94	89.86	0.12	-	69.68	41.26	110.68	37.55	304.12	416.41
Other Income		21.76	0.77	1.12	-	20.18	0.01	3.72	132.96	5.35	7.31
Total Income (A)		**11,045.47**	**12,220.21**	**391.53**	**648.06**	**1,373.43**	**1,244.89**	**1,684.58**	**844.49**	**684.35**	**722.71**
EXPENSES											
Finance Cost		49.03	31.61	-	-	2.18	0.04	-	-	-	-
Fees and commission expenses	15	104.23	64.24	2.40	3.55	111.26	128.62	163.20	58.35	136.94	136.75
Loss on fair value changes	16	159.61	-	0.04	-	70.10	-	381.26	-	225.77	303.97
Loss on Sale/Redemptions of Investments	17	55.74	62.96	-	-	49.15	17.70	52.49	17.32	92.46	45.18
Expenses - Others	18	98.31	137.69	5.01	6.72	15.61	16.86	17.88	13.38	9.98	13.26
Total Expense (B)		**466.92**	**296.50**	**7.45**	**10.27**	**248.30**	**163.22**	**614.83**	**89.05**	**465.15**	**499.16**
Surplus/ Deficit for the Reporting Period (A-B)		**10,578.55**	**11,923.71**	**384.08**	**637.79**	**1,125.13**	**1,081.67**	**1,069.75**	**755.44**	**219.20**	**223.55**

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

Anish Shah
Partner
Membership No: 048462

Mumbai
July 3, 2026

For Bank of India Investment Managers Private Limited

Mr. Subrat Kumar
DIN: 08102232
Director

Mr. Parveen Kumar Gupta
DIN: 02895343
Director

Mumbai
July 2, 2026

Mohit Bhatia
Chief Executive Officer

Alok Singh
Chief Investment Officer

Mithraem Bharucha
Fund Manager - Fixed Income

Nitin Gosar
Fund Manager - Equity

Nilesh Jethani
Fund Manager - Equity

For Bank of India Trustee Services Private Limited

Mr. Mukesh Sharma
DIN: 11306395
Director

Mr. Ram Krishna Sinha
DIN: 09140425
Director

Mumbai
July 3, 2026

Bank of India Mutual Fund

REVENUE ACCOUNT FOR THE YEAR / PERIOD ENDED 31 MARCH 2026

(All amounts are in Lakhs unless otherwise stated)

	Note No.	Bank of India Credit Risk Fund		Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)	
		Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025
INCOME											
Interest Income		730.35	765.76	83.54	37.76	477.21	270.86	162.90	131.63	255.38	103.99
Dividend Income		-	-	477.34	495.69	1,512.33	2,009.35	547.85	503.89	186.60	177.99
Gain on fair value changes	13	-	78.10	-	-	-	-	-	-	-	-
Gain on sale/redemption of investments	14	586.28	19.71	4,735.35	5,126.44	15,858.59	18,460.02	9,377.97	4,694.73	1,172.24	999.59
Other Income		26.08	-	35.60	6.98	77.49	-	47.01	30.94	15.81	2.92
Total Income (A)		**1,342.71**	**863.57**	**5,331.83**	**5,666.87**	**17,925.62**	**20,740.23**	**10,135.73**	**5,361.19**	**1,630.03**	**1,284.49**
EXPENSES											
Finance Cost		-	-	-	-	-	-	-	-	-	-
Fees and commission expenses	15	125.75	144.86	922.64	767.96	2,034.06	2,068.36	1,182.35	885.73	327.54	298.22
Loss on fair value changes	16	29.36	-	2,764.54	3,237.36	10,056.84	15,177.96	1,232.63	3,951.15	474.71	904.94
Loss on Sale/Redemptions of Investments	17	12.15	71.84	1,037.17	909.17	7,610.27	3,413.14	2,638.02	1,051.79	200.31	46.17
Expenses - Others	18	21.22	27.21	146.00	182.94	509.12	574.62	227.28	209.25	23.92	30.76
Total Expense (B)		**188.48**	**243.91**	**4,870.35**	**5,097.43**	**20,210.29**	**21,234.08**	**5,280.28**	**6,097.92**	**1,026.48**	**1,280.09**
Surplus/ Deficit for the Reporting Period (A-B)		**1,154.23**	**619.66**	**461.48**	**569.44**	**-2,284.67**	**-493.85**	**4,855.45**	**-736.73**	**603.55**	**4.40**

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

Anish Shah
Partner
Membership No: 048462

Mumbai
July 3, 2026

For Bank of India Investment Managers Private Limited

Mr. Subrat Kumar
DIN: 08102232
Director

Mr. Parveen Kumar Gupta
DIN: 02895343
Director

Mumbai
July 2, 2026

Mohit Bhatia
Chief Executive Officer

Alok Singh
Chief Investment Officer

Mithraem Bharucha
Fund Manager - Fixed Income

Nitin Gosar
Fund Manager - Equity

Nilesh Jethani
Fund Manager - Equity

For Bank of India Trustee Services Private Limited

Mr. Mukesh Sharma
DIN: 11306395
Director

Mr. Ram Krishna Sinha
DIN: 09140425
Director

Mumbai
July 3, 2026

Bank of India Mutual Fund

REVENUE ACCOUNT FOR THE YEAR / PERIOD ENDED 31 MARCH 2026

(All amounts are in Lakhs unless otherwise stated)

	Note No.	Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund		Bank of India Small Cap Fund		Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	
		Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025
INCOME											
Interest Income		2,244.59	1,657.71	28.61	28.12	826.90	422.55	506.16	412.67	19.06	30.17
Dividend Income		639.91	630.85	24.87	28.39	816.30	965.38	2,199.17	2,200.23	245.81	242.93
Gain on fair value changes	13	-	-	90.09	51.41	-	-	-	-	-	-
Gain on sale/redemption of investments	14	12,624.21	9,651.90	1,735.49	1,783.26	27,848.14	15,304.06	22,610.88	13,745.92	2,537.01	1,765.89
Other Income		63.59	13.93	2.66	3.72	155.57	78.15	119.93	38.16	26.91	3.35
Total Income (A)		**15,572.30**	**11,954.39**	**1,881.72**	**1,894.90**	**29,646.91**	**16,770.14**	**25,436.14**	**16,396.98**	**2,828.79**	**2,042.34**
EXPENSES											
Finance Cost		-	-	-	-	-	-	-	-	-	-
Fees and commission expenses	15	2,329.08	1,843.57	33.62	26.29	2,438.60	1,730.80	3,225.07	2,505.13	431.10	379.20
Loss on fair value changes	16	8,265.43	5,260.37	256.31	300.24	20,728.24	6,972.23	4,382.46	14,763.21	1,189.78	1,983.98
Loss on Sale/Redemptions of Investments	17	3,018.35	2,531.86	1,295.07	1,273.02	12,438.82	3,222.01	15,777.54	5,369.32	1,055.35	395.37
Expenses - Others	18	394.43	322.13	41.72	41.53	748.82	619.62	874.12	848.67	81.28	78.00
Total Expense (B)		**14,007.29**	**9,957.93**	**1,626.72**	**1,641.08**	**36,354.48**	**12,544.66**	**24,259.19**	**23,486.33**	**2,757.51**	**2,836.55**
Surplus/ Deficit for the Reporting Period (A-B)		**1,565.01**	**1,996.46**	**255.00**	**253.82**	**-6,707.57**	**4,225.48**	**1,176.95**	**-7,089.35**	**71.28**	**-794.21**

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

Anish Shah
Partner
Membership No: 048462

Mumbai
July 3, 2026

For Bank of India Investment Managers Private Limited

Mr. Subrat Kumar
DIN: 08102232
Director

Mr. Parveen Kumar Gupta
DIN: 02895343
Director

Mumbai
July 2, 2026

Mohit Bhatia
Chief Executive Officer

Alok Singh
Chief Investment Officer

Mithraem Bharucha
Fund Manager - Fixed Income

Nitin Gosar
Fund Manager - Equity

Nilesh Jethani
Fund Manager - Equity

For Bank of India Trustee Services Private Limited

Mr. Mukesh Sharma
DIN: 11306395
Director

Mr. Ram Krishna Sinha
DIN: 09140425
Director

Mumbai
July 3, 2026

Bank of India Mutual Fund

REVENUE ACCOUNT FOR THE YEAR / PERIOD ENDED 31 MARCH 2026

(All amounts are in Lakhs unless otherwise stated)

	Note No.	Bank of India Multi Cap Fund		Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2		Bank of India Multi Asset Allocation Fund		Bank of India Business Cycle Fund	
		Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025
INCOME											
Interest Income		184.53	157.98	5.02	5.89	2.36	4.26	1,167.45	1,241.86	91.03	411.92
Dividend Income		946.10	868.96	41.25	46.19	24.55	24.52	144.78	169.51	432.45	167.38
Gain on fair value changes	13	-	-	-	-	-	-	1,018.38	330.38	2,198.57	-
Gain on sale/redemption of investments	14	11,417.82	9,140.27	1,001.56	1,878.92	522.58	1,026.81	2,955.84	1,785.62	3,071.85	2,091.35
Other Income		35.55	26.20	1.87	-	1.43	-	19.56	40.09	2.08	17.25
Total Income (A)		**12,584.00**	**10,193.41**	**1,049.70**	**1,931.00**	**550.92**	**1,055.59**	**5,306.01**	**3,567.46**	**5,795.98**	**2,687.90**
EXPENSES											
Finance Cost		-	-	-	-	-	-	0.07	-	-	-
Fees and commission expenses	15	1,928.70	1,466.66	77.57	82.29	43.08	44.92	637.88	626.72	1,144.18	686.16
Loss on fair value changes	16	5,148.83	4,791.10	449.74	1,562.04	330.59	812.55	-	-	-	7,213.03
Loss on Sale/Redemptions of Investments	17	3,602.36	1,741.88	302.29	277.08	143.86	166.98	1,456.47	925.02	5,865.51	3,778.70
Expenses - Others	18	359.28	357.35	20.75	26.02	9.29	14.08	98.75	120.80	195.39	285.28
Total Expense (B)		**11,039.17**	**8,356.99**	**850.35**	**1,947.43**	**526.82**	**1,038.53**	**2,193.17**	**1,672.54**	**7,205.08**	**11,963.17**
Surplus/ Deficit for the Reporting Period (A-B)		**1,544.83**	**1,836.42**	**199.35**	**-16.43**	**24.10**	**17.06**	**3,112.84**	**1,894.92**	**-1,409.10**	**-9,275.27**

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

Anish Shah
Partner
Membership No: 048462

Mumbai
July 3, 2026

For Bank of India Investment Managers Private Limited

Mr. Subrat Kumar
DIN: 08102232
Director

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DIN: 02895343
Director

Mumbai
July 2, 2026

Mohit Bhatia
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Fund Manager - Equity

For Bank of India Trustee Services Private Limited

Mr. Mukesh Sharma
DIN: 11306395
Director

Mr. Ram Krishna Sinha
DIN: 09140425
Director

Mumbai
July 3, 2026

Bank of India Mutual Fund

REVENUE ACCOUNT FOR THE YEAR / PERIOD ENDED 31 MARCH 2026

(All amounts are in Lakhs unless otherwise stated)

	Note No.	Bank of India Consumption Fund		Bank of India Money Market Fund		Bank of India Mid Cap Fund		Bank of India Banking & Financial Services Fund	
		Year Ended March 31, 2026	Period Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Period Ended March 31, 2026	Period Ended March 31, 2025	Period Ended March 31, 2026	Period Ended March 31, 2025
INCOME									
Interest Income		78.43	237.32	1,552.83	233.31	301.53		104.31	
Dividend Income		400.61	126.53	-	-	182.00		14.97	
Gain on fair value changes	13	-	-	-	40.43	-		-	
Gain on sale/redemption of investments	14	3,069.28	178.90	92.58	0.03	1,860.22		-	
Other Income		8.27	11.18	14.80	0.05	7.87		2.78	
Total Income (A)		**3,556.59**	**553.93**	**1,660.21**	**273.82**	**2,351.62**		**122.06**	
EXPENSES									
Finance Cost		-	-	3.91	1.18	-		-	
Fees and commission expenses	15	891.53	227.00	28.97	14.09	850.88		96.35	
Loss on fair value changes	16	1,162.55	1,917.65	145.30	-	6,563.16		3,200.70	
Loss on Sale/Redemptions of Investments	17	984.60	189.32	65.96	7.11	2,413.64		201.38	
Expenses - Others	18	119.09	115.52	24.56	4.49	312.83		54.10	
Total Expense (B)		**3,157.77**	**2,449.49**	**268.70**	**26.87**	**10,140.51**		**3,552.53**	
Surplus/ Deficit for the Reporting Period (A-B)		**398.82**	**-1,895.56**	**1,391.51**	**246.95**	**-7,788.89**		**-3,430.47**	

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

Anish Shah
Partner
Membership No: 048462

Mumbai
July 3, 2026

For Bank of India Investment Managers Private Limited

Mr. Subrat Kumar
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Director

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Mumbai
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For Bank of India Trustee Services Private Limited

Mr. Mukesh Sharma
DIN: 11306395
Director

Mr. Ram Krishna Sinha
DIN: 09140425
Director

Mumbai
July 3, 2026

Bank of India Mutual Fund

CASH FLOW STATEMENT FOR THE YEAR / PERIOD ENDED 31 MARCH 2026

(All amounts are in Lakhs unless otherwise stated)

	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund		Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025
Cashflow from Operating Activity																
Net Surplus/(Deficit) for the year	10,578.55	11,923.71	384.08	637.79	1,125.13	1,081.67	1,069.75	755.44	219.20	223.55	1,154.23	619.66	461.48	569.44	-2,284.67	-493.85
Adjustments to reconcile surplus/(deficit) to net cash flows:																
Add/(Less) : Changes in Unrealised loss provided/(written back)	159.61	-85.69	0.04	-0.01	70.10	-24.74	381.26	-80.87	225.77	303.97	29.36	-78.10	2,764.54	3,237.36	10,056.84	15,177.96
Add/(Less) : Changes in Gain on sale/redemption of investments	-132.20	-26.90	-0.12	-	-20.53	-23.56	-58.19	-20.23	-211.66	-371.23	-574.13	52.13	-3,698.18	-4,217.27	-8,248.32	-15,046.88
Add/(Less) : Interest income	-10,835.77	-12,043.89	-390.29	-648.05	-1,283.57	-1,178.88	-1,570.18	-593.11	-360.05	-282.21	-730.35	-765.76	-83.54	-37.76	-477.21	-270.86
Operating Profit/(Loss) before working Capital Changes	-229.81	-232.77	-6.29	-10.27	-108.87	-145.51	-177.36	61.23	-126.74	-125.92	-120.89	-172.07	-555.70	-448.23	-953.36	-633.63
Adjustments for:-																
(Increase)/Decrease in receivables	-	0.99	-	-	-0.01	0.02	-0.04	-	-	0.01	-	-	-75.55	-0.01	2.58	-3.80
(Increase)/Decrease in other financial assets	122.48	-136.66	-81.46	24.59	-128.37	74.23	-777.15	70.50	-35.20	45.76	191.83	183.39	5.02	-2.56	-266.67	-58.39
(Increase)/Decrease in Derivative financial instruments Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Increase)/Decrease in Other Non - Financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Increase)/Decrease Purchase of Investments	-5,572.73	-24,258.77	99.81	-99.92	1,974.50	-2,409.26	-14,653.63	-4,708.14	988.74	778.67	2,053.25	2,805.75	-2,697.37	-5,876.60	1,794.89	-6,002.18
Sales/Redemption of Investments																
Increase/(Decrease) in Derivative financial instruments Payables	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Increase/(Decrease) in payables	7,387.23	-2,365.89	-12.46	15.77	-90.44	19.90	559.09	41.78	2.44	1.00	385.18	-25.95	19.88	-56.30	56.70	-2,656.72
Increase/(Decrease) in other financial liabilities	-42.84	38.09	-1.88	0.67	-26.66	5.98	0.89	3.46	-14.65	9.32	-29.38	0.48	-49.96	37.22	-185.91	88.48
Increase/(Decrease) in other non-financial liabilities	0.42	2.26	-0.75	0.10	-0.51	0.76	0.16	0.38	0.07	0.09	0.15	-	-0.16	0.19	1.04	1.12
Interest received	10,835.77	12,043.89	390.29	648.05	1,283.57	1,178.88	1,570.18	593.11	360.05	282.21	730.35	765.76	83.54	37.76	477.21	270.86
Net cash generated from/(used in) operating Activities (A)	12,500.52	-14,908.86	387.26	578.99	2,903.21	-1,275.00	-13,477.86	-3,937.68	1,174.71	991.14	3,210.49	3,557.36	-3,270.30	-6,308.53	926.48	-8,994.26
Cashflow from Financing Activities																
Increase/(Decrease) Issue of Unit Capital	-227.06	3,328.89	-508.68	635.67	-1,458.69	-260.76	5,436.13	840.11	-120.94	-227.84	-1,652.47	-3,247.14	631.54	731.62	-316.13	578.05
Redemption of Unit Capital																
Increase/(Decrease) in Unit Premium reserve/Equalisation Reserve	-1,579.91	4,924.41	-335.57	-244.69	-3,461.56	-597.63	9,865.46	1,557.52	-308.92	-474.86	-477.51	-541.92	4,871.79	5,652.93	-3,340.66	10,860.39
Surplus Distribution	-23.56	-18.68	-1.27	-0.93	-1.61	-2.25	-	-	-	-	-	-	-	-	-	-
Increase/(Decrease) in Borrowing	-1,664.52	1,664.52	-	-	1,844.17	-	-	-	-	-	-	-	-	-	-	-
Dividend Paid during the year/period (including dividend tax paid)																
Net cash generated from/(used) in financing activities (B)	-3,495.05	9,899.14	-845.52	390.05	-3,077.69	-860.64	15,301.59	2,397.63	-429.86	-702.70	-2,129.98	-3,789.06	5,503.33	6,384.55	-3,656.79	11,438.44
Net Increase/(Decrease) in Cash & cash equivalents (A)+(B)	9,005.47	-5,009.72	-458.26	969.04	-174.48	-2,135.64	1,823.73	-1,540.05	744.85	288.44	1,080.51	-231.70	2,233.03	76.02	-2,730.31	2,444.18
Cash and Cash Equivalents as at the beginning of the year/period	**104.69**	**5,114.41**	**3,759.89**	**2,790.85**	**293.29**	**2,428.93**	**441.63**	**1,981.68**	**519.11**	**230.67**	**1,311.74**	**1,543.44**	**594.33**	**518.31**	**7,336.31**	**4,892.13**
Cash and Cash Equivalents as at the close of the year/period	9,110.16	104.69	3,301.63	3,759.89	118.81	293.29	2,265.36	441.63	1,263.96	519.11	2,392.25	1,311.74	2,827.36	594.33	4,606.00	7,336.31
Net Increase/(Decrease) in Cash & Cash Equivalaents	9,005.47	-5,009.72	-458.26	969.04	-174.48	-2,135.64	1,823.73	-1,540.05	744.85	288.44	1,080.51	-231.70	2,233.03	76.02	-2,730.31	2,444.18
Components of cash and cash equivalents																
With Banks - in current account	168.55	104.69	48.56	38.89	118.81	102.33	65.70	88.18	1,263.96	34.16	2,392.25	154.95	2,827.36	594.33	4,606.00	1,711.31
Reverse repurchase transactions / Triparty Repo (TREPs)	8,941.61	-	3,253.07	3,721.00	-	190.96	2,199.66	353.45	-	484.95	-	1,156.79	-	-	-	5,625.00
	9,110.16	104.69	3,301.63	3,759.89	118.81	293.29	2,265.36	441.63	1,263.96	519.11	2,392.25	1,311.74	2,827.36	594.33	4,606.00	7,336.31

The Notes referred to herein form an integral part of the Revenue Account

For Bank of India Investment Managers Private Limited

For Bank of India Trustee Services Private Limited

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

Mohit Bhatia
Chief Executive Officer

Alok Singh
Chief Investment Officer

Mr. Subrat Kumar
DIN: 08102232
Director

Mr. Parveen Kumar Gupta
DIN: 02895343
Director

Mr. Mukesh Sharma
DIN: 11306395
Director

Mr. Ram Krishna Sinha
DIN: 09140425
Director

Mumbai
July 2, 2026

Anish Shah
Partner
Membership No: 048462

Mumbai
July 3, 2026

Mithraem Bharucha
Fund Manager - Fixed Income

Nitin Gosar
Fund Manager - Equity

Nilesh Jethani
Fund Manager - Equity

Mumbai
July 3, 2026

Bank of India Mutual Fund

CASH FLOW STATEMENT FOR THE YEAR / PERIOD ENDED 31 MARCH 2026

(All amounts are in Lakhs unless otherwise stated)

	Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund		Bank of India Small Cap Fund		Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025
Cashflow from Operating Activity																
Net Surplus/(Deficit) for the year	4,855.45	-736.73	603.55	4.40	1,565.01	1,996.46	255.00	253.82	-6,707.57	4,225.48	1,176.95	-7,089.35	71.28	-794.21	1,544.83	1,836.42
Adjustments to reconcile surplus/(deficit) to net cash flows:																
Add/(Less) : Changes in Unrealised loss provided/(written back)	1,232.63	3,951.15	474.71	904.94	8,265.43	5,260.37	166.22	248.83	20,728.24	6,972.23	4,382.46	14,763.21	1,189.78	1,983.98	5,148.83	4,791.10
Add/(Less) : Changes in Gain on sale/redemption of investments	-6,739.95	-3,642.94	-971.93	-953.42	-9,605.86	-7,120.04	-440.42	-510.24	-15,409.32	-12,082.05	-6,833.34	-8,376.60	-1,481.66	-1,370.52	-7,815.46	-7,398.39
Add/(Less) : Interest income	-162.90	-131.63	-255.38	-103.99	-2,244.59	-1,657.71	-28.61	-28.12	-826.90	-422.55	-506.16	-412.67	-19.06	-30.17	-184.53	-157.98
Operating Profit/(Loss) before working Capital Changes	-814.77	-560.15	-149.05	-148.07	-2,020.01	-1,520.92	-47.81	-35.71	-2,215.55	-1,306.89	-1,780.09	-1,115.41	-239.66	-210.92	-1,306.33	-928.85
Adjustments for:-																
(Increase)/Decrease in receivables	-126.12	-	-	-	-10.40	1.28	31.57	-31.57	0.30	3.16	6.09	-4.96	-477.39	0.50	-262.75	-0.94
(Increase)/Decrease in other financial assets	-122.58	-13.79	74.50	-240.18	-204.79	-462.16	-218.56	40.60	-428.66	-131.32	121.70	801.45	-0.52	-1.63	-151.79	99.46
(Increase)/Decrease in Derivative financial instruments Receivables	-	-	25.42	-3.99	-	-	-61.79	-26.46	-	-	-0.14	-	-	-	-	-
(Increase)/Decrease in Other Non - Financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(Increase)/Decrease Purchase of Investments	-3,670.63	-25,836.36	412.80	-351.72	-20,870.09	-34,994.53	515.83	-1,582.37	-23,782.24	-61,294.47	3,010.97	-1,29,560.60	-77.13	-6,138.51	-13,984.07	-26,679.95
Sales/Redemption of Investments																
Increase/(Decrease) in Derivative financial instruments Payables	-	-	-	-	-	-	-	-15.20	-	-	-	-	-	-	-	-
Increase/(Decrease) in payables	171.05	-41.63	121.26	-21.50	56.58	89.76	47.87	-21.14	243.31	-216.33	635.89	128.92	219.09	14.10	197.60	-47.70
Increase/(Decrease) in other financial liabilities	-98.52	87.38	-23.59	15.00	-185.51	128.70	-6.21	6.87	-282.39	225.87	-321.57	276.71	-36.44	23.39	-124.36	93.75
Increase/(Decrease) in other non-financial liabilities	1.48	0.03	1.24	-0.02	4.26	-1.43	0.09	0.01	-1.01	3.21	1.29	1.09	-1.67	2.01	-0.54	-0.05
Interest received	162.90	131.63	255.38	103.99	2,244.59	1,657.71	28.61	28.12	826.90	422.55	506.16	412.67	19.06	30.17	184.53	157.98
Net cash generated from/(used in) operating Activities (A)	-4,497.19	-26,232.89	717.96	-646.49	-20,985.37	-35,101.59	289.60	-1,636.85	-25,639.34	-62,294.22	2,180.30	-1,29,060.13	-594.66	-6,280.89	-15,447.71	-27,306.30
Cashflow from Financing Activities																
Increase/(Decrease) Issue of Unit Capital	1,461.03	4,738.15	72.60	422.89	5,250.39	10,147.60	-99.35	1,202.72	5,765.77	12,334.21	1,940.81	36,271.51	231.91	3,677.33	8,129.69	18,023.21
Redemption of Unit Capital																
Increase/(Decrease) in Unit Premium reserve/Equalisation Reserve	7,021.05	21,808.71	116.22	608.44	14,714.73	28,089.10	-47.38	362.48	20,607.56	46,887.65	4,118.99	92,678.31	123.91	2,290.77	6,307.57	12,657.80
Surplus Distribution	-	-	-	-	-68.12	-	-	-	-	-	-	-	-	-	-	-
Increase/(Decrease) in Borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Dividend Paid during the year/period (including dividend tax paid)																
Net cash generated from/(used) in financing activities (B)	8,482.08	26,546.86	188.82	1,031.33	19,897.00	38,236.70	-146.73	1,565.20	26,373.33	59,221.86	6,059.80	1,28,949.82	355.82	5,968.10	14,437.26	30,681.01
Net Increase/(Decrease) in Cash & cash equivalents (A)+(B)	3,984.89	313.97	906.78	384.84	-1,088.37	3,135.11	142.87	-71.65	733.99	-3,072.36	8,240.10	-110.31	-238.84	-312.79	-1,010.45	3,374.71
Cash and Cash Equivalents as at the beginning of the year/period	**1,702.14**	**1,388.17**	**693.58**	**308.74**	**4,879.22**	**1,744.11**	**119.55**	**191.20**	**4,283.29**	**7,355.65**	**1,869.63**	**1,979.94**	**450.64**	**763.43**	**4,734.52**	**1,359.81**
Cash and Cash Equivalents as at the close of the year/period	5,687.03	1,702.14	1,600.36	693.58	3,790.85	4,879.22	262.42	119.55	5,017.28	4,283.29	10,109.73	1,869.63	211.80	450.64	3,724.07	4,734.52
Net Increase/(Decrease) in Cash & Cash Equivalaents	3,984.89	313.97	906.78	384.84	-1,088.37	3,135.11	142.87	-71.65	733.99	-3,072.36	8,240.10	-110.31	-238.84	-312.79	-1,010.45	3,374.71
Components of cash and cash equivalents																
With Banks - in current account	5,687.03	1,340.95	1,600.36	51.70	3,790.85	879.93	248.42	48.56	5,017.28	2,109.68	10,109.73	1,869.63	211.80	262.67	3,724.07	2,134.98
Reverse repurchase transactions / Triparty Repo (TREPs)	-	361.19	-	641.88	-	3,999.29	14.00	70.99	-	2,173.61	-	-	-	187.97	-	2,599.54
	5,687.03	1,702.14	1,600.36	693.58	3,790.85	4,879.22	262.42	119.55	5,017.28	4,283.29	10,109.73	1,869.63	211.80	450.64	3,724.07	4,734.52

The Notes referred to herein form an integral part of the Revenue Account

For Bank of India Investment Managers Private Limited

For Bank of India Trustee Services Private Limited

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

Mohit Bhatia
Chief Executive Officer

Alok Singh
Chief Investment Officer

Mr. Subrat Kumar
DIN: 08102232
Director

Mr. Parveen Kumar Gupta
DIN: 02895343
Director

Mr. Mukesh Sharma
DIN: 11306395
Director

Mr. Ram Krishna Sinha
DIN: 09140425
Director

Mumbai
July 2, 2026

Anish Shah
Partner
Membership No: 048462

Mumbai
July 3, 2026

Mithraem Bharucha
Fund Manager - Fixed Income

Nitin Gosar
Fund Manager - Equity

Nilesh Jethani
Fund Manager - Equity

Mumbai
July 3, 2026

Bank of India Mutual Fund

CASH FLOW STATEMENT FOR THE YEAR / PERIOD ENDED 31 MARCH 2026

(All amounts are in Lakhs unless otherwise stated)

	Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2		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	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Period Ended March 31, 2026	Period Ended March 31, 2025	Period Ended March 31, 2026	Period Ended March 31, 2025
Cashflow from Operating Activity																
Net Surplus/(Deficit) for the year	199.35	-16.43	24.10	17.06	3,112.84	1,894.92	-1,409.10	-9,275.27	398.82	-1,895.56	1,391.51	246.95	-7,788.89		-3,430.47	
Adjustments to reconcile surplus/(deficit) to net cash flows:																
Add/(Less) : Changes in Unrealised loss provided/(written back)	449.74	1,562.04	330.59	812.55	-1,018.38	-330.38	-2,198.57	7,213.03	1,162.55	1,917.65	145.30	-40.43	6,563.16		3,200.70	
Add/(Less) : Changes in Gain on sale/redemption of investments	-699.27	-1,601.84	-378.72	-859.83	-1,499.37	-860.60	2,793.66	1,687.35	-2,084.68	10.42	-26.62	7.08	553.42		201.38	
Add/(Less) : Interest income	-5.02	-5.89	-2.36	-4.26	-1,167.45	-1,241.86	-91.03	-411.92	-78.43	-237.32	-1,552.83	-233.31	-301.53		-104.31	
Operating Profit/(Loss) before working Capital Changes	-55.20	-62.12	-26.39	-34.48	-572.36	-537.92	-905.04	-786.81	-601.74	-204.81	-42.64	-19.71	-973.84		-132.70	
Adjustments for:-																
(Increase)/Decrease in receivables	11.35	-11.50	1.04	-14.99	-81.67	-	-2.55	-7.95	886.51	-891.61	-	-	-0.28		-	
(Increase)/Decrease in other financial assets	-7.69	1.08	-9.45	1.05	-147.19	-406.52	196.99	-244.83	-8.74	-12.70	-24.35	-5.65	-839.71		-157.26	
(Increase)/Decrease in Derivative financial instruments Receivables	-	-	-	-	-	-	-	-	-	-	-	-	-		-73.43	
(Increase)/Decrease in Other Non - Financial assets	-	-	-	-	-	-	-	-	-	-	-	-	-		-	
(Increase)/Decrease Purchase of Investments	527.87	631.09	286.13	363.16	2,865.35	-5,435.75	9,799.35	-58,976.61	5,176.01	-39,898.48	-27,475.82	-17,331.81	-67,570.42		-25,668.76	
Sales/Redemption of Investments																
Increase/(Decrease) in Derivative financial instruments Payables	-	-	-	-	-	-	15.76	-	-	-	-	-	57.67		-	
Increase/(Decrease) in payables	-7.24	4.77	0.66	-3.03	9.03	-6.50	-96.48	186.72	70.63	23.16	43.01	3.00	103.44		19.94	
Increase/(Decrease) in other financial liabilities	-4.21	-0.71	-5.22	-0.82	-56.98	33.94	-57.76	100.86	-34.75	77.16	-7.74	12.54	69.94		32.55	
Increase/(Decrease) in other non-financial liabilities	1.07	-	0.05	-0.14	0.28	0.19	0.55	0.09	0.22	0.48	0.99	0.22	1.11		0.66	
Interest received	5.02	5.89	2.36	4.26	1,167.45	1,241.86	91.03	411.92	78.43	237.32	1,552.83	233.31	301.53		104.31	
Net cash generated from/(used in) operating Activities (A)	470.97	568.50	249.18	315.01	3,183.91	-5,110.70	9,041.85	-59,316.61	5,566.57	-40,669.48	-25,953.72	-17,108.10	-68,850.56		-25,874.69	
Cashflow from Financing Activities																
Increase/(Decrease) Issue of Unit Capital	-152.51	-255.41	-71.35	-116.69	-2,350.46	4,243.18	-10,030.53	61,193.29	-4,764.13	40,702.41	23,847.65	15,657.97	71,800.20		28,547.21	
Redemption of Unit Capital																
Increase/(Decrease) in Unit Premium reserve/Equalisation Reserve	-255.37	-413.46	-151.24	-255.51	-378.02	133.64	999.32	-420.83	28.39	35.20	1,611.04	-44.91	-161.71		1.03	
Surplus Distribution	-	-	-	-	-	-	-	-	-	-	-0.62	-	-		-	
Increase/(Decrease) in Borrowing	-	-	-	-	-	-	-	-	-	-	561.36	1,512.65	-		-	
Dividend Paid during the year/period (including dividend tax paid)																
Net cash generated from/(used) in financing activities (B)	-407.88	-668.87	-222.59	-372.20	-2,728.48	4,376.82	-9,031.21	60,772.46	-4,735.74	40,737.61	26,019.43	17,125.71	71,638.49		28,548.24	
Net Increase/(Decrease) in Cash & cash equivalents (A)+(B)	63.09	-100.37	26.59	-57.19	455.43	-733.88	10.64	1,455.85	830.83	68.13	65.71	17.61	2,787.93		2,673.55	
Cash and Cash Equivalents as at the beginning of the year/period	**77.94**	**178.31**	**20.77**	**77.96**	**720.73**	**1,454.61**	**1,455.85**	-	**68.13**	-	**17.61**	-	-		-	
Cash and Cash Equivalents as at the close of the year/period	141.03	77.94	47.36	20.77	1,176.16	720.73	1,466.49	1,455.85	898.96	68.13	83.32	17.61	2,787.93		2,673.55	
Net Increase/(Decrease) in Cash & Cash Equivalaents	63.09	-100.37	26.59	-57.19	455.43	-733.88	10.64	1,455.85	830.83	68.13	65.71	17.61	2,787.93		2,673.55	
Components of cash and cash equivalents																
With Banks - in current account	141.03	77.94	47.36	20.77	1,176.16	405.79	1,466.49	621.01	898.96	67.43	83.32	17.61	2,787.93		2,163.13	
Reverse repurchase transactions / Triparty Repo (TREPs)	-	-	-	-	-	314.94	-	834.84	-	0.70	-	-	-		510.42	
	141.03	77.94	47.36	20.77	1,176.16	720.73	1,466.49	1,455.85	898.96	68.13	83.32	17.61	2,787.93		2,673.55	

The Notes referred to herein form an integral part of the Revenue Account

For Bank of India Investment Managers Private Limited

For Bank of India Trustee Services Private Limited

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

Mohit Bhatia
Chief Executive Officer

Alok Singh
Chief Investment Officer

Mr. Subrat Kumar
DIN: 08102232
Director

Mr. Parveen Kumar Gupta
DIN: 02895343
Director

Mr. Mukesh Sharma
DIN: 11306395
Director

Mr. Ram Krishna Sinha
DIN: 09140425
Director

Mumbai
July 2, 2026

Anish Shah
Partner
Membership No: 048462

Mumbai
July 3, 2026

Mithraem Bharucha
Fund Manager - Fixed Income

Nitin Gosar
Fund Manager - Equity

Nilesh Jethani
Fund Manager - Equity

Mumbai
July 3, 2026

Bank of India Mutual Fund

Statement of changes in net asset attributable to unit holders of scheme:
(All amounts are in Lakhs unless otherwise stated)

As at 31 March 2026	Bank of India Liquid Fund						Bank of India Overnight Fund						Bank of India Ultra Short Duration Fund					
		Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)				
Particulars	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)
Balance at the beginning of the reporting period	51,283.22	86.84	120.88	1,00,900.63	-	1,01,108.35	3,205.35	-148.50	0.01	1,071.78	-	923.29	4,965.30	-5.50	30.96	10,470.23	-	10,495.69
Changes in accounting policy/prior period errors						-						-						-
Movement during the reporting period	-227.06	-1,579.91	-120.88	120.88	-	-1,579.91	-508.68	-335.57	-0.01	0.01	-	-335.57	-1,458.69	-3,461.56	-30.96	30.96	-	-3,461.56
Transfer from/ to Revenue account				10,578.55	-	10,578.55				384.08	-	384.08				1,125.13	-	1,125.13
Equalisation Account		1,622.66		-1,622.66	-	-		483.92		-483.92	-	-		3,448.99		-3,448.99	-	-
Surplus distribution				-23.56	-	-23.56				-1.27	-	-1.27				-1.61	-	-1.61
Others (to be specified)						-						-						-
Balance at the end of the reporting period	**51,056.16**	**129.59**	**-**	**1,09,953.84**	**-**	**1,10,083.43**	**2,696.67**	**-0.15**	**-**	**970.68**	**-**	**970.53**	**3,506.61**	**-18.07**	**-**	**8,175.72**	**-**	**8,157.65**
As at 31 March 2025																		
		Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)				
Particulars	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)
Balance at the beginning of the reporting period	47,954.33	50.42	35.19	84,193.30	-	84,278.91	2,569.68	-148.58	0.01	679.69	-	531.12	5,226.06	-7.69	6.22	10,015.37	-	10,013.90
Changes in accounting policy/prior period errors						-						-						-
Movement during the reporting period	3,328.89	4,924.41	85.69	-85.69	-	4,924.41	635.67	-244.69	-	-	-	-244.69	-260.76	-597.63	24.74	-24.74	-	-597.63
Transfer from/ to Revenue account				11,923.71	-	11,923.71				637.79	-	637.79				1,081.67	-	1,081.67
Equalisation Account		-4,887.99		4,887.99	-	-		244.77		-244.77	-	-		599.82		-599.82	-	-
Surplus distribution				-18.68	-	-18.68				-0.93	-	-0.93				-2.25	-	-2.25
Others (to be specified)						-						-						-
Balance at the end of the reporting period	**51,283.22**	**86.84**	**120.88**	**1,00,900.63**	**-**	**1,01,108.35**	**3,205.35**	**-148.50**	**0.01**	**1,071.78**	**-**	**923.29**	**4,965.30**	**-5.50**	**30.96**	**10,470.23**	**-**	**10,495.69**

Bank of India Mutual Fund

Statement of changes in net asset attributable to unit holders of s

(All amounts are in Lakhs unless otherwise stated)

As at 31 March 2026	Bank of India Short Term Income Fund						Bank of India Conservative Hybrid Fund						Bank of India Credit Risk Fund					
		Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)				
Particulars	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)
Balance at the beginning of the reporting period	4,256.58	101.27	70.72	6,982.88	-	7,154.87	2,042.35	261.02	137.43	4,207.85	-	4,606.30	9,107.38	447.95	5.72	1,444.64	-	1,898.31
Changes in accounting policy/prior period errors						-						-						-
Movement during the reporting period	5,436.13	9,865.46	-70.72	70.72	-	9,865.46	-120.94	-308.92	-137.43	137.43	-	-308.92	-1,652.47	-477.51	-5.72	5.72	-	-477.51
Transfer from/ to Revenue account				1,069.75	-	1,069.75				219.20	-	219.20				1,154.23	-	1,154.23
Equalisation Account		-9,624.16		9,624.16	-	-		268.44		-268.44	-	-		393.64		-393.64	-	-
Surplus distribution				-	-	-				-	-	-				-	-	-
Others (to be specified)						-						-						-
Balance at the end of the reporting period	**9,692.71**	**342.57**	**-**	**17,747.51**	**-**	**18,090.08**	**1,921.41**	**220.54**	**-**	**4,296.04**	**-**	**4,516.58**	**7,454.91**	**364.08**	**-**	**2,210.95**	**-**	**2,575.03**
As at 31 March 2025																		
		Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)				
Particulars	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)
Balance at the beginning of the reporting period	3,416.47	72.33	-	4,769.58	-	4,841.91	2,270.19	331.96	441.40	4,084.25	-	4,857.61	12,354.52	590.15	-	1,230.42	-	1,820.57
Changes in accounting policy/prior period errors						-						-						-
Movement during the reporting period	840.11	1,557.52	70.72	-70.72	-	1,557.52	-227.84	-474.86	-303.97	303.97	-	-474.86	-3,247.14	-541.92	5.72	-5.72	-	-541.92
Transfer from/ to Revenue account				755.44	-	755.44				223.55	-	223.55				619.66	-	619.66
Equalisation Account		-1,528.58		1,528.58	-	-		403.92		-403.92	-	-		399.72		-399.72	-	-
Surplus distribution				-	-	-				-	-	-				-	-	-
Others (to be specified)						-						-						-
Balance at the end of the reporting period	**4,256.58**	**101.27**	**70.72**	**6,982.88**	**-**	**7,154.87**	**2,042.35**	**261.02**	**137.43**	**4,207.85**	**-**	**4,606.30**	**9,107.38**	**447.95**	**5.72**	**1,444.64**	**-**	**1,898.31**

Bank of India Mutual Fund

Statement of changes in net asset attributable to unit holders of s

(All amounts are in Lakhs unless otherwise stated)

As at 31 March 2026	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)						Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)						Bank of India Manufacturing and Infrastructure Fund					
		Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)				
Particulars	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)
Balance at the beginning of the reporting period	4,725.79	342.75	1,922.46	29,248.25	-	31,513.46	9,350.74	34,505.94	13,177.59	74,931.43	-	1,22,614.96	9,999.05	19,829.99	1,571.56	19,992.88	-	41,394.43
Changes in accounting policy/prior period errors						-						-						-
Movement during the reporting period	631.54	4,871.79	-1,922.46	1,922.46	-	4,871.79	-316.13	-3,340.66	-10,056.84	10,056.84	-	-3,340.66	1,461.03	7,021.05	-1,232.63	1,232.63	-	7,021.05
Transfer from/ to Revenue account				461.48	-	461.48				-2,284.67	-	-2,284.67				4,855.45	-	4,855.45
Equalisation Account		-4,144.98		4,144.98	-	-		1,924.94		-1,924.94	-	-		-3,236.33		3,236.33	-	-
Surplus distribution				-	-	-				-	-	-				-	-	-
Others (to be specified)						-						-						-
Balance at the end of the reporting period	**5,357.33**	**1,069.56**	**-**	**35,777.17**	**-**	**36,846.73**	**9,034.61**	**33,090.22**	**3,120.75**	**80,778.66**	**-**	**1,16,989.63**	**11,460.08**	**23,614.71**	**338.93**	**29,317.29**	**-**	**53,270.93**
As at 31 March 2025																		
		Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)				
Particulars	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)
Balance at the beginning of the reporting period	3,994.17	-768.59	469.07	25,590.61	-	25,291.09	8,772.69	28,672.83	28,355.56	55,220.03	-	1,12,248.42	5,260.90	6,561.80	5,522.71	8,237.94	-	20,322.45
Changes in accounting policy/prior period errors						-						-						-
Movement during the reporting period	731.62	5,652.93	1,453.39	-1,453.39	-	5,652.93	578.05	10,860.39	-15,177.97	15,177.97	-	10,860.39	4,738.15	21,808.71	-3,951.15	3,951.15	-	21,808.71
Transfer from/ to Revenue account				569.44	-	569.44				-493.85	-	-493.85				-736.73	-	-736.73
Equalisation Account		-4,541.59		4,541.59	-	-		-5,027.28		5,027.28	-	-		-8,540.52		8,540.52	-	-
Surplus distribution				-	-	-				-	-	-				-	-	-
Others (to be specified)						-						-						-
Balance at the end of the reporting period	**4,725.79**	**342.75**	**1,922.46**	**29,248.25**	**-**	**31,513.46**	**9,350.74**	**34,505.94**	**13,177.59**	**74,931.43**	**-**	**1,22,614.96**	**9,999.05**	**19,829.99**	**1,571.56**	**19,992.88**	**-**	**41,394.43**

Bank of India Mutual Fund

Statement of changes in net asset attributable to unit holders of s
(All amounts are in Lakhs unless otherwise stated)

As at 31 March 2026	Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)						Bank of India Mid & Small Cap Equity & Debt Fund						Bank of India Arbitrage Fund					
		Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)				
Particulars	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)
Balance at the beginning of the reporting period	5,671.65	990.60	1,974.15	4,567.80	-	7,532.55	30,464.67	16,120.05	6,036.90	54,140.48	-	76,297.43	3,212.24	-126.74	11.75	1,274.46	-	1,159.47
Changes in accounting policy/prior period errors						-						-						-
Movement during the reporting period	72.60	116.22	-454.54	454.54	-	116.22	5,250.39	14,714.73	-6,036.90	6,036.90	-	14,714.73	-99.35	-47.38	90.09	-90.09	-	-47.38
Transfer from/ to Revenue account				603.55	-	603.55				1,565.01	-	1,565.01				255.00	-	255.00
Equalisation Account		-64.85		64.85	-	-		-10,098.92		10,098.92	-	-		45.84		-45.84	-	-
Surplus distribution				-	-	-				-68.12	-	-68.12				-	-	-
Others (to be specified)						-						-						-
Balance at the end of the reporting period	**5,744.25**	**1,041.97**	**1,519.61**	**5,690.74**	**-**	**8,252.32**	**35,715.06**	**20,735.86**	**-**	**71,773.19**	**-**	**92,509.05**	**3,112.89**	**-128.28**	**101.84**	**1,393.53**	**-**	**1,367.09**
As at 31 March 2025																		
		Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)				
Particulars	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)
Balance at the beginning of the reporting period	5,248.76	696.30	2,879.09	3,344.32	-	6,919.71	20,317.07	5,030.65	11,297.27	29,883.95	-	46,211.87	2,009.52	-382.43	293.18	632.42	-	543.17
Changes in accounting policy/prior period errors						-						-						-
Movement during the reporting period	422.89	608.44	-904.94	904.94	-	608.44	10,147.60	28,089.10	-5,260.37	5,260.37	-	28,089.10	1,202.72	362.48	-281.43	281.43	-	362.48
Transfer from/ to Revenue account				4.40	-	4.40				1,996.46	-	1,996.46				253.82	-	253.82
Equalisation Account		-314.14		314.14	-	-		-16,999.70		16,999.70	-	-		-106.79		106.79	-	-
Surplus distribution				-	-	-				-	-	-				-	-	-
Others (to be specified)						-						-						-
Balance at the end of the reporting period	**5,671.65**	**990.60**	**1,974.15**	**4,567.80**	**-**	**7,532.55**	**30,464.67**	**16,120.05**	**6,036.90**	**54,140.48**	**-**	**76,297.43**	**3,212.24**	**-126.74**	**11.75**	**1,274.46**	**-**	**1,159.47**

Bank of India Mutual Fund

Statement of changes in net asset attributable to unit holders of s
(All amounts are in Lakhs unless otherwise stated)

As at 31 March 2026	Bank of India Small Cap Fund						Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)						Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)					
		Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)				
Particulars	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)
Balance at the beginning of the reporting period	36,201.35	56,008.08	11,993.27	53,215.48	-	1,21,216.83	60,731.76	75,443.64	-	60,028.92	-	1,35,472.56	12,445.01	1,494.38	1,339.57	3,133.76	-	5,967.71
Changes in accounting policy/prior period errors						-						-						-
Movement during the reporting period	5,765.77	20,607.56	-11,993.27	11,993.27	-	20,607.56	1,940.81	4,118.99	-	-	-	4,118.99	231.91	123.91	-1,189.78	1,189.78	-	123.91
Transfer from/ to Revenue account				-6,707.57	-	-6,707.57				1,176.95	-	1,176.95				71.28	-	71.28
Equalisation Account		-9,387.27		9,387.27	-	-		-2,350.05		2,350.05	-	-		-67.32		67.32	-	-
Surplus distribution				-	-	-				-	-	-				-	-	-
Others (to be specified)						-						-						-
Balance at the end of the reporting period	**41,967.12**	**67,228.37**	**-**	**67,888.45**	**-**	**1,35,116.82**	**62,672.57**	**77,212.58**	**-**	**63,555.92**	**-**	**1,40,768.50**	**12,676.92**	**1,550.97**	**149.79**	**4,462.14**	**-**	**6,162.90**
As at 31 March 2025																		
		Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)				
Particulars	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)
Balance at the beginning of the reporting period	23,867.14	25,674.46	18,965.50	25,463.74	-	70,103.70	24,460.25	15,696.97	14,560.43	19,626.20	-	49,883.60	8,767.68	-101.51	3,323.55	1,249.11	-	4,471.15
Changes in accounting policy/prior period errors						-						-						-
Movement during the reporting period	12,334.21	46,887.65	-6,972.23	6,972.23	-	46,887.65	36,271.51	92,678.31	-14,560.43	14,560.43	-	92,678.31	3,677.33	2,290.77	-1,983.98	1,983.98	-	2,290.77
Transfer from/ to Revenue account				4,225.48	-	4,225.48				-7,089.35	-	-7,089.35				-794.21	-	-794.21
Equalisation Account		-16,554.03		16,554.03	-	-		-32,931.64		32,931.64	-	-		-694.88		694.88	-	-
Surplus distribution				-	-	-				-	-	-				-	-	-
Others (to be specified)						-						-						-
Balance at the end of the reporting period	**36,201.35**	**56,008.08**	**11,993.27**	**53,215.48**	**-**	**1,21,216.83**	**60,731.76**	**75,443.64**	**-**	**60,028.92**	**-**	**1,35,472.56**	**12,445.01**	**1,494.38**	**1,339.57**	**3,133.76**	**-**	**5,967.71**

Bank of India Mutual Fund

Statement of changes in net asset attributable to unit holders of s

(All amounts are in Lakhs unless otherwise stated)

As at 31 March 2026	Bank of India Multi Cap Fund						Bank of India Midcap Tax Fund - Series 1						Bank of India Midcap Tax Fund - Series 2					
		Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)				
Particulars	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)
Balance at the beginning of the reporting period	48,031.33	9,468.89	2,376.93	17,927.06	-	29,772.88	2,389.95	-3,856.91	797.33	6,348.65	-	3,289.07	1,050.72	-2,965.00	438.39	4,466.24	-	1,939.63
Changes in accounting policy/prior period errors						-						-						-
Movement during the reporting period	8,129.69	6,307.57	-2,376.93	2,376.93	-	6,307.57	-152.51	-255.37	-449.74	449.74	-	-255.37	-71.35	-151.24	-330.59	330.59	-	-151.24
Transfer from/ to Revenue account				1,544.83	-	1,544.83				199.35	-	199.35				24.10	-	24.10
Equalisation Account		-3,323.49		3,323.49	-	-		178.97		-178.97	-	-		113.41		-113.41	-	-
Surplus distribution				-	-	-				-	-	-				-	-	-
Others (to be specified)						-						-						-
Balance at the end of the reporting period	**56,161.02**	**12,452.97**	**-**	**25,172.31**	**-**	**37,625.28**	**2,237.44**	**-3,933.31**	**347.59**	**6,818.77**	**-**	**3,233.05**	**979.37**	**-3,002.83**	**107.80**	**4,707.52**	**-**	**1,812.49**
As at 31 March 2025																		
		Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)				
Particulars	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)
Balance at the beginning of the reporting period	30,008.12	2,325.92	7,168.04	5,784.70	-	15,278.66	2,645.36	-3,633.14	2,359.37	4,992.73	-	3,718.96	1,167.41	-2,848.09	1,250.94	3,775.23	-	2,178.08
Changes in accounting policy/prior period errors						-						-						-
Movement during the reporting period	18,023.21	12,657.80	-4,791.11	4,791.11	-	12,657.80	-255.41	-413.46	-1,562.04	1,562.04	-	-413.46	-116.69	-255.51	-812.55	812.55	-	-255.51
Transfer from/ to Revenue account				1,836.42	-	1,836.42				-16.43	-	-16.43				17.06	-	17.06
Equalisation Account		-5,514.83		5,514.83	-	-		189.69		-189.69	-	-		138.60		-138.60	-	-
Surplus distribution				-	-	-				-	-	-				-	-	-
Others (to be specified)						-						-						-
Balance at the end of the reporting period	**48,031.33**	**9,468.89**	**2,376.93**	**17,927.06**	**-**	**29,772.88**	**2,389.95**	**-3,856.91**	**797.33**	**6,348.65**	**-**	**3,289.07**	**1,050.72**	**-2,965.00**	**438.39**	**4,466.24**	**-**	**1,939.63**

Bank of India Mutual Fund

Statement of changes in net asset attributable to unit holders of s
(All amounts are in Lakhs unless otherwise stated)

As at 31 March 2026	Bank of India Multi Asset Allocation Fund						Bank of India Business Cycle Fund						Bank of India Consumption Fund					
		Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)				
Particulars	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)
Balance at the beginning of the reporting period	31,039.16	186.01	504.16	1,602.24	-	2,292.41	61,193.29	-132.77	-	-9,563.33	-	-9,696.10	40,702.41	1.67	-	-1,862.03	-	-1,860.36
Changes in accounting policy/prior period errors						-						-						-
Movement during the reporting period	-2,350.46	-378.02	1,018.38	-1,018.38	-	-378.02	-10,030.53	999.32	-	-	-	999.32	-4,764.13	28.39	-	-	-	28.39
Transfer from/ to Revenue account				3,112.84	-	3,112.84				-1,409.10	-	-1,409.10				398.82	-	398.82
Equalisation Account		131.17		-131.17	-	-		-1,057.54		1,057.54	-	-		-27.08		27.08	-	-
Surplus distribution				-	-	-				-	-	-				-	-	-
Others (to be specified)						-						-						-
Balance at the end of the reporting period	**28,688.70**	**-60.84**	**1,522.54**	**3,565.53**	**-**	**5,027.23**	**51,162.76**	**-190.99**	**-**	**-9,914.89**	**-**	**-10,105.88**	**35,938.28**	**2.98**	**-**	**-1,436.13**	**-**	**-1,433.15**
As at 31 March 2025																		
		Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)				
Particulars	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)
Balance at the beginning of the reporting period	26,795.98	1.80	173.78	88.27	-	263.85	-	-	-	-	-	-	-	-	-	-	-	-
Changes in accounting policy/prior period errors						-						-						-
Movement during the reporting period	4,243.18	133.64	330.38	-330.38	-	133.64	61,193.29	-420.83	-	-	-	-420.83	40,702.41	35.20	-	-	-	35.20
Transfer from/ to Revenue account				1,894.92	-	1,894.92				-9,275.27	-	-9,275.27				-1,895.56	-	-1,895.56
Equalisation Account		50.57		-50.57	-	-		288.06		-288.06	-	-		-33.53		33.53	-	-
Surplus distribution				-	-	-				-	-	-				-	-	-
Others (to be specified)						-						-						-
Balance at the end of the reporting period	**31,039.16**	**186.01**	**504.16**	**1,602.24**	**-**	**2,292.41**	**61,193.29**	**-132.77**	**-**	**-9,563.33**	**-**	**-9,696.10**	**40,702.41**	**1.67**	**-**	**-1,862.03**	**-**	**-1,860.36**

Bank of India Mutual Fund

Statement of changes in net asset attributable to unit holders of s
(All amounts are in Lakhs unless otherwise stated)

As at 31 March 2026	Bank of India Money Market Fund						Bank of India Mid Cap Fund						Bank of India Banking & Financial Services Fund					
		Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)				
Particulars	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)
Balance at the beginning of the reporting period	15,657.97	-2.10	40.43	163.71	-	202.04	-	-	-	-	-	-	-	-	-	-	-	-
Changes in accounting policy/prior period errors						-						-						-
Movement during the reporting period	23,847.65	1,611.04	-40.43	40.43	-	1,611.04	71,800.20	-161.71	-	-	-	-161.71	28,547.21	1.03	-	-	-	1.03
Transfer from/ to Revenue account				1,391.51	-	1,391.51				-7,788.89	-	-7,788.89				-3,430.47	-	-3,430.47
Equalisation Account		-1,488.72		1,488.72	-	-		179.34		-179.34	-	-		18.14		-18.14	-	-
Surplus distribution				-0.62	-	-0.62				-	-	-				-	-	-
Others (to be specified)						-						-						-
Balance at the end of the reporting period	**39,505.62**	**120.22**	**-**	**3,083.75**	**-**	**3,203.97**	**71,800.20**	**17.63**	**-**	**-7,968.23**	**-**	**-7,950.60**	**28,547.21**	**19.17**	**-**	**-3,448.61**	**-**	**-3,429.44**
As at 31 March 2025																		
		Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)						Reserves & Surplus (Rs.)				
Particulars	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)	Unit Capital (Rs.)	Unit Premium Reserves	Unrealised Appreciation Reserves	Revenue Reserves	Other Reserves (to be specified)	Total Reserves & Surplus (Rs.)
Balance at the beginning of the reporting period	-	-	-	-	-	-												
Changes in accounting policy/prior period errors						-												
Movement during the reporting period	15,657.97	-44.91	40.43	-40.43	-	-44.91												
Transfer from/ to Revenue account				246.95	-	246.95												
Equalisation Account		42.81		-42.81	-	-												
Surplus distribution				-	-	-												
Others (to be specified)						-												
Balance at the end of the reporting period	**15,657.97**	**-2.10**	**40.43**	**163.71**	**-**	**202.04**												

Bank of India Mutual Fund

Notes to Financial Statements for the year ended March 31, 2026
(All amounts are in Lakhs unless otherwise stated)

1 Cash and cash equivalents	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Reverse repurchase transactions / Triparty Repo (TREPs)	8,941.61	-	3,253.07	3,721.00	-	190.96	2,199.66	353.45	-	484.95	-	1,156.79
Cash on Hand	-	-	-	-	-	-	-	-	-	-	-	-
Total	**8,941.61**	**-**	**3,253.07**	**3,721.00**	**-**	**190.96**	**2,199.66**	**353.45**	**-**	**484.95**	**-**	**1,156.79**

2 Balances with Bank/(s)	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Balances with banks in current account	168.55	104.69	48.56	38.89	118.81	102.33	65.70	88.18	1,263.96	34.16	2,392.25	154.95
Deposits with scheduled banks	-	-	-	-	-	-	-	-	-	-	-	-
Investment for unclaimed dividend and redemption	-	-	-	-	-	-	-	-	-	-	-	-
Total	**168.55**	**104.69**	**48.56**	**38.89**	**118.81**	**102.33**	**65.70**	**88.18**	**1,263.96**	**34.16**	**2,392.25**	**154.95**

3 Derivative financial instruments receivable	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Stock Futures/ Options	-	-	-	-	-	-	-	-	-	-	-	-
Index Futures/ Options	-	-	-	-	-	-	-	-	-	-	-	-
Commodity Futures/Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest Rate Futures/ Swaps	-	-	-	-	-	-	-	-	-	-	-	-
Currency Futures	-	-	-	-	-	-	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

4 Receivables	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Contracts for sale of investments in securities	-	-	-	-	-	-	-	-	-	-	-	-
Receivable from AMC	-	-	-	-	-	-	-	-	-	-	-	-
Receivable from other schemes of Mutual Fund	-	-	-	-	-	-	0.04	-	-	-	-	-
Subscription receivable (net of units pending allotment)	-	-	-	-	-	-	-	-	-	-	-	-
Others	0.01	0.01	-	-	0.02	0.01	-	-	-	-	-	-
Total	**0.01**	**0.01**	**-**	**-**	**0.02**	**0.01**	**0.04**	**-**	**-**	**-**	**-**	**-**

5 Investments	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Equity shares	-	-	-	-	-	-	-	-	1,253.20	1,305.90	-	-
Preference shares	-	-	-	-	-	-	-	-	-	-	-	-
Debentures/bonds	-	-	-	-	3,748.54	3,005.78	14,005.37	2,677.31	2,554.34	2,227.04	6,000.40	7,515.05
Central and State Government Securities	-	3,506.47	-	-	-	-	6,087.59	3,018.58	1,165.89	1,395.63	-	-
Treasury bills	32,265.52	31,676.90	299.65	399.38	2,209.94	2,144.10	182.01	23.80	33.53	129.42	-	-
Commercial Paper	63,337.59	54,340.63	-	-	468.19	2,919.20	1,403.13	574.92	-	-	-	-
Certificate of Deposits	63,353.73	64,056.36	-	-	6,699.27	7,083.67	3,414.52	4,520.25	-	953.03	987.05	983.61
Corporate Debt Market Development Fund	551.60	382.76	-	-	48.77	46.03	77.50	24.70	21.59	20.38	48.41	45.68
Units of Domestic Mutual Fund	-	-	-	-	-	-	-	-	-	-	-	-
Commodities (Gold, Silver etc.)	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Securities	-	-	-	-	-	-	-	-	-	-	-	-
Exchange Traded Funds (ETFs)	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Investment Trust units (INVITS)	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate Investment Trust (REITs)	-	-	-	-	-	-	-	-	-	-	-	-
Calls paid in advance	-	-	-	-	-	-	-	-	-	-	-	-
Securitized Assets	-	-	-	-	-	-	-	-	-	-	-	-
Warrants	-	-	-	-	-	-	-	-	-	-	-	-
Total	**1,59,508.44**	**1,53,963.12**	**299.65**	**399.38**	**13,174.71**	**15,198.78**	**25,170.12**	**10,839.56**	**5,028.55**	**6,031.40**	**7,035.86**	**8,544.34**
Listed/Awaiting Listing	**-**	**-**	**-**	**-**	**3,748.54**	**3,005.78**	**20,092.96**	**5,695.89**	**4,973.43**	**4,928.57**	**6,000.40**	**7,515.05**
Unlisted	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Convertible	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Non Convertible	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Investment Grade/Below Investment Grade	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total	**-**	**-**	**-**	**-**	**3,748.54**	**3,005.78**	**20,092.96**	**5,695.89**	**4,973.43**	**4,928.57**	**6,000.40**	**7,515.05**

i) All the investments are held in the name of the Scheme, as per clause 7 of Seventh Schedule under Regulations 44(1) of SEBI (Mutual Funds) Regulations, 1996.

ii) The details of investments by a Fund in excess of 5% of the net assets of a scheme and investment made by the scheme or by any other scheme for the current year in that Fund and the market value as at 31st March 2025 as per the disclosure requirement under Regulation 25(11) or the SEBI Regulations are disclosed in Annexure I to the financial statements.

iii) Outstanding investments in the Sponsor Fund and its Group companies as at 31 March 2025 is Nil (Previous Year: Nil)

6 **Other Financial assets**

Particulars	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025
Interest Accrued	3.18	94.56	1.43	2.97	197.83	159.25	789.20	188.25	151.80	123.94	297.43	315.43
Dividend Receivable	-	-	-	-	-	-	-	-	-	0.46	-	-
Margin money	40.00	71.10	85.00	2.70	95.00	5.10	180.00	3.80	10.00	2.20	40.00	3.60
Shares/debentures application money, pending allotment	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	0.70	-	0.01	0.12	-	-	-	-	669.05	879.28
Total	**43.18**	**165.66**	**87.13**	**5.67**	**292.84**	**164.47**	**969.20**	**192.05**	**161.80**	**126.60**	**1,006.48**	**1,198.31**

7 **Other Non - Financial assets**

Particulars	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025
Tax credit receivable	-	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

8 **Derivative financial instruments payable**

Particulars	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025
Stock Futures/ Options	-	-	-	-	-	-	-	-	-	-	-	-
Index Futures/ Options	-	-	-	-	-	-	-	-	-	-	-	-
Commodity Futures/Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest Rate Futures/ Swaps	-	-	-	-	-	-	-	-	-	-	-	-
Currency Futures	-	-	-	-	-	-	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

9 **Payables**

Particulars	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025
Contract for purchase of investments in securities	7,408.05	-	-	-	-	-	498.29	-	-	-	-	-
Income distribution payable	0.23	0.20	-	-0.07	0.06	0.17	-	-	-	-	-	-
Payable to AMC	-	-	-	-	-	-	-	-	-	-	-	-
Payable to other schemes of Mutual Fund	-	-	-	-	33.27	50.97	3.47	6.12	0.30	0.06	1.28	-
Payable on redemption of units	-	-	1.40	-	3.29	76.39	88.67	13.48	4.58	4.08	392.87	9.86
Load Payable	-	-	-	-	-	-	-	-	-	-	-	-
Refund Payable	0.61	0.14	0.01	0.10	-	0.25	-	1.00	0.05	-	-	-
UNIT APPLICATION PENDING ALLOTMENT	96.76	118.31	18.38	32.24	32.27	32.54	15.00	27.90	-	0.02	-	-
Others	0.23	-	0.02	-	0.99	-	2.16	-	1.67	-	0.89	-
Total	**7,505.88**	**118.65**	**19.81**	**32.27**	**69.88**	**160.32**	**607.59**	**48.50**	**6.60**	**4.16**	**395.04**	**9.86**

10 **Borrowings**

Particulars	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025
Loans/Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
From Reserve Bank of India	-	-	-	-	-	-	-	-	-	-	-	-
From Settlor/Sponsor	-	-	-	-	-	-	-	-	-	-	-	-
From other Commercial Banks	-	-	-	-	-	-	-	-	-	-	-	-
From Triparty Repo (TREPs)	-	1,664.52	-	-	1,844.17	-	-	-	-	-	-	-
From others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**1,664.52**	**-**	**-**	**1,844.17**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

11 **Other Financial Liabilities**

Particulars	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025
Finance Cost on Loans/Borrowing/(s)	-	1.19	-	-	0.55	-	-	-	-	-	-	-
Management Fees Payable	2.29	7.85	0.08	0.29	4.43	3.97	10.94	3.44	7.72	6.53	8.01	8.92
Trusteeship Fees Payable	0.64	0.44	0.02	0.02	0.06	0.04	0.11	0.03	0.03	0.02	0.04	0.03
Commission to Distributors Payable	-	-	-	-	-	-	-	-	-	-	-	-
Custodian Fees and Expenses Payable	-	-	-	-	-	-	-	-	-	-	-	-
Registrar Fees and Expenses Payable	-	-	-	-	-	-	-	-	-	-	-	-
Marketing/Publicity/Advertisement Expenses Payable	-	-	-	-	-	-	-	-	-	-	-	-
Audit Fees Payable	-	-	-	-	-	-	-	-	-	-	-	-
Investor Communication Expense Payable	-	-	-	-	-	-	-	-	-	-	-	-
Investor Education & Awareness Expenses Payable	2.80	2.96	0.16	0.23	0.26	0.26	0.48	0.19	0.11	0.11	0.18	0.19
Brokerage & Transaction Costs Payable	-	-	-	-	-	-	-	-	-	-	-	-
Unclaimed dividend/income distribution	-	-	-	-	-	-	-	-	-	-	-	-
Unclaimed redemptions	-	-	-	-	-	-	-	-	-	-	-	-
Sundry Creditors	3.20	39.33	0.69	2.29	2.19	29.88	2.19	9.17	1.68	17.53	1.23	29.44
Units pending allotment/NFO refund payable (net of subscription receivable)	-	-	-	-	-	-	-	-	-	-	-	0.26
Total	**8.93**	**51.77**	**0.95**	**2.83**	**7.49**	**34.15**	**13.72**	**12.83**	**9.54**	**24.19**	**9.46**	**38.84**

12 **Other Non-Financial Liabilities**

Particulars	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025
Statutory taxes payable	7.39	6.97	0.45	1.20	0.58	1.09	0.62	0.46	0.18	0.11	0.15	-
Total	**7.39**	**6.97**	**0.45**	**1.20**	**0.58**	**1.09**	**0.62**	**0.46**	**0.18**	**0.11**	**0.15**	**-**

Bank of India Mutual Fund

Notes to Financial Statements for the year ended March 31, 2026
(All amounts are in Lakhs unless otherwise stated)

1 Cash and cash equivalents	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Reverse repurchase transactions / Triparty Repo (TREPs)	-	-	-	5,625.00	-	361.19	-	641.88	-	3,999.29	14.00	70.99
Cash on Hand	-	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**5,625.00**	**-**	**361.19**	**-**	**641.88**	**-**	**3,999.29**	**14.00**	**70.99**

2 Balances with Bank/(s)	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Balances with banks in current account	2,827.36	594.33	4,606.00	1,711.31	5,687.03	1,340.95	1,600.36	51.70	3,790.85	879.93	248.42	48.56
Deposits with scheduled banks	-	-	-	-	-	-	-	-	-	-	-	-
Investment for unclaimed dividend and redemption	-	-	-	-	-	-	-	-	-	-	-	-
Total	**2,827.36**	**594.33**	**4,606.00**	**1,711.31**	**5,687.03**	**1,340.95**	**1,600.36**	**51.70**	**3,790.85**	**879.93**	**248.42**	**48.56**

3 Derivative financial instruments receivable	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Stock Futures/ Options	-	-	-	-	-	-	39.58	65.00	-	-	88.25	26.46
Index Futures/ Options	-	-	-	-	-	-	-	-	-	-	-	-
Commodity Futures/Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest Rate Futures/ Swaps	-	-	-	-	-	-	-	-	-	-	-	-
Currency Futures	-	-	-	-	-	-	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**39.58**	**65.00**	**-**	**-**	**88.25**	**26.46**

4 Receivables	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Contracts for sale of investments in securities	75.56	-	-	-	125.94	-	-	-	-	-	-	31.57
Receivable from AMC	-	-	-	-	-	-	-	-	-	-	-	-
Receivable from other schemes of Mutual Fund	-	-	1.22	3.80	0.18	-	-	-	10.40	-	-	-
Subscription receivable (net of units pending allotment)	-	0.01	-	-	-	-	-	-	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-
Total	**75.56**	**0.01**	**1.22**	**3.80**	**126.12**	**-**	**-**	**-**	**10.40**	**-**	**-**	**31.57**

5 Investments	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Equity shares	39,387.28	35,718.23	1,18,949.86	1,24,397.59	58,972.74	49,861.94	9,165.66	9,229.11	99,422.29	79,093.78	3,088.92	3,150.33
Preference shares	-	-	-	-	-	-	-	-	-	-	-	-
Debentures/bonds	-	-	-	-	-	-	2,148.27	1,723.84	13,947.53	12,819.42	-	-
Central and State Government Securities	-	-	-	-	-	-	398.58	636.99	3,472.65	3,652.93	-	-
Treasury bills	4.79	42.83	167.64	9.52	81.43	14.28	491.29	47.59	487.16	345.23	285.05	346.92
Commercial Paper	-	-	496.11	-	-	-	-	-	1,900.30	1,366.57	-	-
Certificate of Deposits	-	-	1,884.08	693.99	-	-	-	481.85	4,626.81	4,368.29	-	-
Corporate Debt Market Development Fund	-	-	-	-	-	-	-	-	-	-	-	-
Units of Domestic Mutual Fund	-	-	-	-	-	-	-	-	-	-	603.09	721.44
Commodities (Gold, Silver etc.)	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Securities	-	-	-	-	-	-	-	-	-	-	-	-
Exchange Traded Funds (ETFs)	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Investment Trust units (INVITS)	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate Investment Trust (REITs)	-	-	-	-	-	-	-	-	-	-	-	-
Calls paid in advance	-	-	-	-	-	-	-	-	-	-	-	-
Securitized Assets	-	-	-	-	-	-	-	-	-	-	-	-
Warrants	-	-	-	-	-	-	-	-	-	-	-	-
Total	**39,392.07**	**35,761.06**	**1,21,497.69**	**1,25,101.10**	**59,054.17**	**49,876.22**	**12,203.80**	**12,119.38**	**1,23,856.74**	**1,01,646.22**	**3,977.06**	**4,218.69**
Listed/Awaiting Listing	**39,387.28**	**35,718.23**	**1,18,949.86**	**1,24,397.59**	**58,972.74**	**49,861.94**	**9,165.66**	**9,229.11**	**1,16,842.47**	**95,566.13**	**3,088.92**	**3,150.33**
Unlisted	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Convertible	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Non Convertible	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Investment Grade/Below Investment Grade	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total	**39,387.28**	**35,718.23**	**1,18,949.86**	**1,24,397.59**	**58,972.74**	**49,861.94**	**9,165.66**	**9,229.11**	**1,16,842.47**	**95,566.13**	**3,088.92**	**3,150.33**

i) All the investments are held in the name of the Scheme, as per clause 7 of Seventh Schedule under Regulations 44(1) of SEBI (Mutual Funds) Regulations, 1996.

ii) The details of investments by a Fund in excess of 5% of the net assets of a scheme and investment made by the scheme or by any other scheme for the current year in that Fund and the market value as at 31st March 2025 as per the disclosure requirement under Regulation 25(11) or the SEBI Regulations are disclosed in Annexure I to the financial statements.

iii) Outstanding investments in the Sponsor Fund and its Group companies as at 31 March 2025 is Nil (Previous Year: Nil)

6 Other Financial assets	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Interest Accrued	-	-	-	-	-	-	124.19	82.84	722.09	566.16	-	-
Dividend Receivable	18.91	8.53	78.10	26.68	36.62	2.84	-	1.62	33.29	100.60	-	-
Margin money	10.00	25.40	255.00	40.50	105.00	16.20	210.00	324.20	150.00	33.83	230.00	11.40
Shares/debentures application money, pending allotment	-	-	-	-	-	-	-	-	-	-	-	-
Others	-	-	0.75	-	-	-	0.01	0.04	-	-	0.01	0.05
Total	**28.91**	**33.93**	**333.85**	**67.18**	**141.62**	**19.04**	**334.20**	**408.70**	**905.38**	**700.59**	**230.01**	**11.45**

7 Other Non - Financial assets	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Tax credit receivable	-	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

8 Derivative financial instruments payable	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Stock Futures/ Options	-	-	-	-	-	-	-	-	-	-	-	-
Index Futures/ Options	-	-	-	-	-	-	-	-	-	-	-	-
Commodity Futures/Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest Rate Futures/ Swaps	-	-	-	-	-	-	-	-	-	-	-	-
Currency Futures	-	-	-	-	-	-	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

9 Payables	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Contract for purchase of investments in securities	-	-	-	-	-	-	-	-	-	-	-	-
Income distribution payable	-	-0.03	-	-	-	-	-	-	0.26	-	-	-
Payable to AMC	-	-	-	-	-	-	-	-	-	-	-	-
Payable to other schemes of Mutual Fund	4.58	2.50	6.63	10.49	64.63	6.68	123.26	4.64	63.67	70.40	22.56	21.96
Payable on redemption of units	17.83	7.08	195.88	124.87	127.82	31.50	18.29	20.17	94.02	65.06	48.74	0.03
Load Payable	0.61	0.62	0.07	0.07	-	-	-	-	-	-	-	-
Refund Payable	0.16	0.09	2.18	3.42	0.15	0.21	0.01	0.01	0.30	0.70	-	0.03
UNIT APPLICATION PENDING ALLOTMENT	1.12	8.29	11.06	47.48	7.75	15.49	1.00	0.76	15.05	24.13	0.05	2.01
Others	-	14.13	-	27.21	24.58	-	4.28	-	43.57	-	0.55	-
Total	**38.43**	**18.55**	**243.03**	**186.33**	**224.93**	**53.88**	**146.84**	**25.58**	**216.87**	**160.29**	**71.90**	**24.03**

10 Borrowings	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Loans/Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
From Reserve Bank of India	-	-	-	-	-	-	-	-	-	-	-	-
From Settlor/Sponsor	-	-	-	-	-	-	-	-	-	-	-	-
From other Commercial Banks	-	-	-	-	-	-	-	-	-	-	-	-
From Triparty Repo (TREPs)	-	-	-	-	-	-	-	-	-	-	-	-
From others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

11 Other Financial Liabilities	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Finance Cost on Loans/Borrowing/(s)	-	-	-	-	-	-	-	-	-	-	-	-
Management Fees Payable	42.65	34.52	84.70	84.62	32.71	29.28	16.47	14.79	73.82	71.58	1.48	1.98
Trusteeship Fees Payable	0.17	0.09	0.51	0.32	0.26	0.13	0.06	0.03	0.51	0.26	0.02	0.01
Commission to Distributors Payable	-	-	-	-	-	-	-	-	-	-	-	-
Custodian Fees and Expenses Payable	-	-	-	-	-	-	-	-	-	-	-	-
Registrar Fees and Expenses Payable	-	-	-	-	-	-	-	-	-	-	-	-
Marketing/Publicity/Advertisement Expenses Payable	-	-	-	-	-	-	-	-	-	-	-	-
Audit Fees Payable	-	-	-	-	-	-	-	-	-	-	-	-
Investor Communication Expense Payable	-	-	-	-	-	-	-	-	-	-	-	-
Investor Education & Awareness Expenses Payable	0.74	0.59	2.24	2.15	1.13	0.84	0.25	0.22	2.23	1.74	0.08	0.07
Brokerage & Transaction Costs Payable	-	-	-	-	-	-	-	-	-	-	-	-
Unclaimed dividend/income distribution	-	-	-	-	-	-	-	-	-	-	-	-
Unclaimed redemptions	-	-	-	-	-	-	-	-	-	-	-	-
Sundry Creditors	37.15	95.47	80.74	265.50	16.26	118.63	16.48	41.81	40.99	228.50	4.06	9.79
Units pending allotment/NFO refund payable (net of subscription receivable)	-	-	-	1.51	-	-	-	-	-	0.98	-	-
Total	**80.71**	**130.67**	**168.19**	**354.10**	**50.36**	**148.88**	**33.26**	**56.85**	**117.55**	**303.06**	**5.64**	**11.85**

12 Other Non-Financial Liabilities	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Statutory taxes payable	0.70	0.86	3.30	2.26	2.64	1.16	1.27	0.03	4.84	0.58	0.22	0.13
Total	**0.70**	**0.86**	**3.30**	**2.26**	**2.64**	**1.16**	**1.27**	**0.03**	**4.84**	**0.58**	**0.22**	**0.13**

Bank of India Mutual Fund

Notes to Financial Statements for the year ended March 31, 2026
(All amounts are in Lakhs unless otherwise stated)

1 Cash and cash equivalents	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund		Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Reverse repurchase transactions / Triparty Repo (TREPs)	-	2,173.61	-	-	-	187.97	-	2,599.54	-	-	-	-
Cash on Hand	-	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**2,173.61**	**-**	**-**	**-**	**187.97**	**-**	**2,599.54**	**-**	**-**	**-**	**-**

2 Balances with Bank/(s)	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund		Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Balances with banks in current account	5,017.28	2,109.68	10,109.73	1,869.63	211.80	262.67	3,724.07	2,134.98	141.03	77.94	47.36	20.77
Deposits with scheduled banks	-	-	-	-	-	-	-	-	-	-	-	-
Investment for unclaimed dividend and redemption	-	-	-	-	-	-	-	-	-	-	-	-
Total	**5,017.28**	**2,109.68**	**10,109.73**	**1,869.63**	**211.80**	**262.67**	**3,724.07**	**2,134.98**	**141.03**	**77.94**	**47.36**	**20.77**

3 Derivative financial instruments receivable	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund		Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Stock Futures/ Options	-	-	0.14	-	-	-	-	-	-	-	-	-
Index Futures/ Options	-	-	-	-	-	-	-	-	-	-	-	-
Commodity Futures/Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest Rate Futures/ Swaps	-	-	-	-	-	-	-	-	-	-	-	-
Currency Futures	-	-	-	-	-	-	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**0.14**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

4 Receivables	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund		Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Contracts for sale of investments in securities	-	-	-	-	477.49	-	251.87	-	-	11.50	13.95	14.99
Receivable from AMC	-	-	-	-	-	-	-	-	-	-	-	-
Receivable from other schemes of Mutual Fund	-	-	-	-	-	-	12.38	-	0.15	-	-	-
Subscription receivable (net of units pending allotment)	-	0.30	-	6.09	-	0.10	-	1.50	-	-	-	-
Others	-	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**0.30**	**-**	**6.09**	**477.49**	**0.10**	**264.25**	**1.50**	**0.15**	**11.50**	**13.95**	**14.99**

5 Investments	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund		Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Equity shares	1,68,041.43	1,53,328.86	1,90,827.96	1,94,569.43	18,424.84	18,055.86	89,850.29	73,309.82	5,321.66	5,604.79	2,719.34	2,962.13
Preference shares	-	-	-	-	-	-	-	-	-	-	-	-
Debentures/bonds	-	-	-	-	-	-	-	-	-	-	-	-
Central and State Government Securities	-	-	-	-	-	-	-	-	-	-	-	-
Treasury bills	646.63	285.55	1,537.09	287.46	4.79	4.76	119.75	9.52	4.79	-	4.79	-
Commercial Paper	496.11	-	-	-	-	-	-	-	-	-	-	-
Certificate of Deposits	2,893.56	-	1,931.75	-	-	-	-	-	-	-	-	-
Corporate Debt Market Development Fund	-	-	-	-	-	-	-	-	-	-	-	-
Units of Domestic Mutual Fund	-	-	-	-	-	-	-	-	-	-	-	-
Commodities (Gold, Silver etc.)	-	-	-	-	-	-	-	-	-	-	-	-
Foreign Securities	-	-	-	-	-	-	-	-	-	-	-	-
Exchange Traded Funds (ETFs)	-	-	-	-	-	-	-	-	-	-	-	-
Infrastructure Investment Trust units (INVITS)	-	-	-	-	-	-	-	-	-	-	-	-
Real Estate Investment Trust (REITs)	-	-	-	-	-	-	-	-	-	-	-	-
Calls paid in advance	-	-	-	-	-	-	-	-	-	-	-	-
Securitized Assets	-	-	-	-	-	-	-	-	-	-	-	-
Warrants	-	-	-	-	-	-	-	-	-	-	-	-
Total	**1,72,077.73**	**1,53,614.41**	**1,94,296.80**	**1,94,856.89**	**18,429.63**	**18,060.62**	**89,970.04**	**73,319.34**	**5,326.45**	**5,604.79**	**2,724.13**	**2,962.13**
Listed/Awaiting Listing	**1,68,041.43**	**1,53,328.86**	**1,90,827.96**	**1,94,569.43**	**18,424.84**	**18,055.86**	**89,850.29**	**73,309.82**	**5,321.66**	**5,604.79**	**2,719.34**	**2,962.13**
Unlisted	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Convertible	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Non Convertible	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Investment Grade/Below Investment Grade	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Total	**1,68,041.43**	**1,53,328.86**	**1,90,827.96**	**1,94,569.43**	**18,424.84**	**18,055.86**	**89,850.29**	**73,309.82**	**5,321.66**	**5,604.79**	**2,719.34**	**2,962.13**

i) All the investments are held in the name of the Scheme, as per clause 7 of Seventh Schedule under Regulations 44(1) of SEBI (Mutual Funds) Regulations, 1996.

ii) The details of investments by a Fund in excess of 5% of the net assets of a scheme and investment made by the scheme or by any other scheme for the current year in that Fund and the market value as at 31st March 2025 as per the disclosure requirement under Regulation 25(11) or the SEBI Regulations are disclosed in Annexure I to the financial statements.

iii) Outstanding investments in the Sponsor Fund and its Group companies as at 31 March 2025 is Nil (Previous Year: Nil)

6 **Other Financial assets**

Particulars	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund		Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2	
	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025
Interest Accrued	-	-	-	-	-	-	-	-	-	-	-	-
Dividend Receivable	51.75	128.25	121.00	183.86	8.14	11.75	37.39	16.07	0.71	1.12	0.99	0.54
Margin money	545.00	49.60	10.00	68.80	10.00	5.90	155.00	24.40	10.00	1.90	10.00	1.00
Shares/debentures application money, pending allotment	-	-	-	-	-	-	-	-	-	-	-	-
Others	9.91	0.15	0.05	0.09	0.03	-	0.03	0.16	-	-	-	-
Total	**606.66**	**178.00**	**131.05**	**252.75**	**18.17**	**17.65**	**192.42**	**40.63**	**10.71**	**3.02**	**10.99**	**1.54**

7 **Other Non - Financial assets**

Particulars	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund		Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2	
	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025
Tax credit receivable	-	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

8 **Derivative financial instruments payable**

Particulars	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund		Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2	
	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025
Stock Futures/ Options	-	-	-	-	-	-	-	-	-	-	-	-
Index Futures/ Options	-	-	-	-	-	-	-	-	-	-	-	-
Commodity Futures/Options	-	-	-	-	-	-	-	-	-	-	-	-
Interest Rate Futures/ Swaps	-	-	-	-	-	-	-	-	-	-	-	-
Currency Futures	-	-	-	-	-	-	-	-	-	-	-	-
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

9 **Payables**

Particulars	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund		Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2	
	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025
Contract for purchase of investments in securities	-	-	-	-	-	-	-	-	-	-	-	-
Income distribution payable	-	-	-	-	-	-	-	-	-	-	-	-
Payable to AMC	-	-	-	-	-	-	-	-	-	-	-	-
Payable to other schemes of Mutual Fund	31.18	5.33	123.70	31.67	189.90	15.05	183.45	0.40	-	-	0.15	-
Payable on redemption of units	372.68	159.44	404.62	180.34	53.83	11.82	52.58	69.53	0.20	7.81	0.30	-
Load Payable	-	-	-	-	-	-	-	-	-	-	-	-
Refund Payable	1.80	33.23	6.50	5.02	0.08	0.08	4.15	2.84	-	-	-	-
UNIT APPLICATION PENDING ALLOTMENT	33.62	44.13	340.51	87.80	1.80	6.43	15.00	19.26	-	-	-	-
Others	46.16	-	65.39	-	6.86	-	34.45	-	0.37	-	0.21	-
Total	**485.44**	**242.13**	**940.72**	**304.83**	**252.47**	**33.38**	**289.63**	**92.03**	**0.57**	**7.81**	**0.66**	**-**

10 **Borrowings**

Particulars	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund		Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2	
	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025
Loans/Borrowings	-	-	-	-	-	-	-	-	-	-	-	-
From Reserve Bank of India	-	-	-	-	-	-	-	-	-	-	-	-
From Settlor/Sponsor	-	-	-	-	-	-	-	-	-	-	-	-
From other Commercial Banks	-	-	-	-	-	-	-	-	-	-	-	-
From Triparty Repo (TREPs)	-	-	-	-	-	-	-	-	-	-	-	-
From others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

11 **Other Financial Liabilities**

Particulars	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund		Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2	
	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025
Finance Cost on Loans/Borrowing/(s)	-	-	-	-	-	-	-	-	-	-	-	-
Management Fees Payable	69.05	49.83	74.65	61.94	15.78	13.62	65.59	66.50	5.05	4.68	3.07	2.47
Trusteeship Fees Payable	0.71	0.38	0.82	0.48	0.08	0.05	0.38	0.19	0.02	0.01	0.01	0.01
Commission to Distributors Payable	-	-	-	-	-	-	-	-	-	-	-	-
Custodian Fees and Expenses Payable	-	-	-	-	-	-	-	-	-	-	-	-
Registrar Fees and Expenses Payable	-	-	-	-	-	-	-	-	-	-	-	-
Marketing/Publicity/Advertisement Expenses Payable	-	-	-	-	-	-	-	-	-	-	-	-
Audit Fees Payable	-	-	-	-	-	-	-	-	-	-	-	-
Investor Communication Expense Payable	-	-	-	-	-	-	-	-	-	-	-	-
Investor Education & Awareness Expenses Payable	3.10	2.55	3.58	3.21	0.34	0.30	1.65	1.26	0.10	0.09	0.05	0.05
Brokerage & Transaction Costs Payable	-	-	-	-	-	-	-	-	-	-	-	-
Unclaimed dividend/income distribution	-	-	-	-	-	-	-	-	-	-	-	-
Unclaimed redemptions	-	-	-	-	-	-	-	-	-	-	-	-
Sundry Creditors	55.26	357.75	73.85	408.84	28.20	66.87	6.90	130.93	1.04	5.64	0.73	6.55
Units pending allotment/NFO refund payable (net of subscription receivable)	-	-	-	-	-	-	-	-	-	-	-	-
Total	**128.12**	**410.51**	**152.90**	**474.47**	**44.40**	**80.84**	**74.52**	**198.88**	**6.21**	**10.42**	**3.86**	**9.08**

12 **Other Non-Financial Liabilities**

Particulars	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund		Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2	
	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025	As at 31 March 2026	As at 31 March 2025
Statutory taxes payable	4.17	5.18	3.03	1.74	0.40	2.07	0.33	0.87	1.07	-	0.05	-
Total	**4.17**	**5.18**	**3.03**	**1.74**	**0.40**	**2.07**	**0.33**	**0.87**	**1.07**	**-**	**0.05**	**-**

Bank of India Mutual Fund

Notes to Financial Statements for the year ended March 31, 2026
(All amounts are in Lakhs unless otherwise stated)

1 Cash and cash equivalents	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	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Reverse repurchase transactions / Triparty Repo (TREPs)	-	314.94	-	834.84	-	0.70	-	-	-		510.42	
Cash on Hand	-	-	-	-	-	-	-	-	-		-	
Total	**-**	**314.94**	**-**	**834.84**	**-**	**0.70**	**-**	**-**	**-**		**510.42**	

2 Balances with Bank/(s)	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	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Balances with banks in current account	1,176.16	405.79	1,466.49	621.01	898.96	67.43	83.32	17.61	2,787.93		2,163.13	
Deposits with scheduled banks	-	-	-	-	-	-	-	-	-		-	
Investment for unclaimed dividend and redemption	-	-	-	-	-	-	-	-	-		-	
Total	**1,176.16**	**405.79**	**1,466.49**	**621.01**	**898.96**	**67.43**	**83.32**	**17.61**	**2,787.93**		**2,163.13**	

3 Derivative financial instruments receivable	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	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Stock Futures/ Options	-	-	-	-	-	-	-	-	-		73.43	
Index Futures/ Options	-	-	-	-	-	-	-	-	-		-	
Commodity Futures/Options	-	-	-	-	-	-	-	-	-		-	
Interest Rate Futures/ Swaps	-	-	-	-	-	-	-	-	-		-	
Currency Futures	-	-	-	-	-	-	-	-	-		-	
Others (to be specified)	-	-	-	-	-	-	-	-	-		-	
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**		**73.43**	

4 Receivables	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	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Contracts for sale of investments in securities	81.67	-	-	-	-	891.61	-	-	-		-	
Receivable from AMC	-	-	-	-	-	-	-	-	-		-	
Receivable from other schemes of Mutual Fund	-	-	10.50	7.95	5.10	-	-	-	0.28		-	
Subscription receivable (net of units pending allotment)	-	-	-	-	-	-	-	-	-		-	
Others	-	-	-	-	-	-	-	-	-		-	
Total	**81.67**	**-**	**10.50**	**7.95**	**5.10**	**891.61**	**-**	**-**	**0.28**		**-**	

5 Investments	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	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Equity shares	11,857.81	12,935.11	39,161.44	50,066.71	33,692.58	37,958.04	-	-	59,717.95		22,266.68	
Preference shares	-	-	-	-	-	-	-	-	-		-	
Debentures/bonds	13,162.92	11,743.37	-	-	-	-	-	-	-		-	
Central and State Government Securities	2,024.80	2,555.34	-	-	-	-	-	-	-		-	
Treasury bills	57.48	47.59	520.35	9.52	23.95	12.37	6,035.23	1,906.95	735.89		-	
Commercial Paper	-	-	-	-	-	-	10,334.10	2,351.06	-		-	
Certificate of Deposits	-	-	-	-	-	-	28,257.71	13,107.15	-		-	
Corporate Debt Market Development Fund	-	-	-	-	-	-	95.26	-	-		-	
Units of Domestic Mutual Fund	-	-	-	-	-	-	-	-	-		-	
Commodities (Gold, Silver etc.)	-	-	-	-	-	-	-	-	-		-	
Foreign Securities	-	-	-	-	-	-	-	-	-		-	
Exchange Traded Funds (ETFs)	4,672.93	4,842.13	-	-	-	-	-	-	-		-	
Infrastructure Investment Trust units (INVITS)	-	-	-	-	-	-	-	-	-		-	
Real Estate Investment Trust (REITs)	-	-	-	-	-	-	-	-	-		-	
Calls paid in advance	-	-	-	-	-	-	-	-	-		-	
Securitized Assets	-	-	-	-	-	-	-	-	-		-	
Warrants	-	-	-	-	-	-	-	-	-		-	
Total	**31,775.94**	**32,123.54**	**39,681.79**	**50,076.23**	**33,716.53**	**37,970.41**	**44,722.30**	**17,365.16**	**60,453.84**		**22,266.68**	

Listed/Awaiting Listing	**27,045.53**	**27,233.82**	**39,161.44**	**50,066.71**	**33,692.58**	**37,958.04**	**-**	**-**	**59,717.95**		**22,266.68**	
Unlisted	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**		**-**	
Convertible	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**		**-**	
Non Convertible	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**		**-**	
Investment Grade/Below Investment Grade	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**		**-**	
Total	**27,045.53**	**27,233.82**	**39,161.44**	**50,066.71**	**33,692.58**	**37,958.04**	**-**	**-**	**59,717.95**		**22,266.68**	

i) All the investments are held in the name of the Scheme, as per clause 7 of Seventh Schedule under Regulations 44(1) of SEBI (Mutual Funds) Regulations, 1996.

ii) The details of investments by a Fund in excess of 5% of the net assets of a scheme and investment made by the scheme or by any other scheme for the current year in that Fund and the market value as at 31st March 2025 as per the disclosure requirement under Regulation 25(11) or the SEBI Regulations are disclosed in Annexure I to the financial statements.

iii) Outstanding investments in the Sponsor Fund and its Group companies as at 31 March 2025 is Nil (Previous Year: Nil)

6 Other Financial assets	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	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Interest Accrued	689.20	563.57	-	-	-	-	-	-	-		-	
Dividend Receivable	7.09	4.83	19.25	18.43	1.44	-	-	-	6.56		2.25	
Margin money	30.00	10.70	25.00	226.40	20.00	12.70	30.00	5.60	830.00		155.00	
Shares/debentures application money, pending allotment	-	-	-	-	-	-	-	-	-		-	
Others	-	-	3.59	-	-	-	-	0.05	3.15		0.01	
Total	**726.29**	**579.10**	**47.84**	**244.83**	**21.44**	**12.70**	**30.00**	**5.65**	**839.71**		**157.26**	

7 Other Non - Financial assets	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	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Tax credit receivable	-	-	-	-	-	-	-	-	-		-	
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**		**-**	

8 Derivative financial instruments payable	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	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Stock Futures/ Options	-	-	15.76	-	-	-	-	-	57.67		-	
Index Futures/ Options	-	-	-	-	-	-	-	-	-		-	
Commodity Futures/Options	-	-	-	-	-	-	-	-	-		-	
Interest Rate Futures/ Swaps	-	-	-	-	-	-	-	-	-		-	
Currency Futures	-	-	-	-	-	-	-	-	-		-	
Others (to be specified)	-	-	-	-	-	-	-	-	-		-	
Total	**-**	**-**	**15.76**	**-**	**-**	**-**	**-**	**-**	**57.67**		**-**	

9 Payables	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	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Contract for purchase of investments in securities	-	-	-	-	-	-	-	-	-		-	
Income distribution payable	-	-	-	-	-	-	0.01	-	-		-	
Payable to AMC	-	-	-	-	-	-	-	-	-		-	
Payable to other schemes of Mutual Fund	0.11	0.08	9.02	111.38	15.42	1.45	19.95	0.86	24.73		7.03	
Payable on redemption of units	5.04	3.80	66.89	59.90	66.52	5.51	11.83	2.14	49.23		5.27	
Load Payable	-	-	-	-	-	-	-	-	-		-	
Refund Payable	0.05	2.50	0.01	0.03	0.03	0.18	-	-	0.77		0.01	
UNIT APPLICATION PENDING ALLOTMENT	1.13	1.56	0.42	15.41	0.55	16.02	13.73	-	9.88		0.40	
Others	10.64	-	13.90	-	11.27	-	0.49	-	18.83		7.23	
Total	**16.97**	**7.94**	**90.24**	**186.72**	**93.79**	**23.16**	**46.01**	**3.00**	**103.44**		**19.94**	

10 Borrowings	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	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Loans/Borrowings	-	-	-	-	-	-	-	-	-		-	
From Reserve Bank of India	-	-	-	-	-	-	-	-	-		-	
From Settlor/Sponsor	-	-	-	-	-	-	-	-	-		-	
From other Commercial Banks	-	-	-	-	-	-	-	-	-		-	
From Triparty Repo (TREPs)	-	-	-	-	-	-	2,074.01	1,512.65	-		-	
From others (to be specified)	-	-	-	-	-	-	-	-	-		-	
Total	**-**	**-**	**-**	**-**	**-**	**-**	**2,074.01**	**1,512.65**	**-**		**-**	

11 Other Financial Liabilities	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	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Finance Cost on Loans/Borrowing/(s)	-	-	-	-	-	-	0.66	1.08	-		-	
Management Fees Payable	23.27	20.45	38.67	49.75	36.08	33.65	0.52	0.30	62.44		26.01	
Trusteeship Fees Payable	0.14	0.08	0.17	0.13	0.14	0.10	0.17	0.04	0.26		0.10	
Commission to Distributors Payable	-	-	-	-	-	-	-	-	-		-	
Custodian Fees and Expenses Payable	-	-	-	-	-	-	-	-	-		-	
Registrar Fees and Expenses Payable	-	-	-	-	-	-	-	-	-		-	
Marketing/Publicity/Advertisement Expenses Payable	-	-	-	-	-	-	-	-	-		-	
Audit Fees Payable	-	-	-	-	-	-	-	-	-		-	
Investor Communication Expense Payable	-	-	-	-	-	-	-	-	-		-	
Investor Education & Awareness Expenses Payable	0.59	0.56	0.74	0.85	0.61	0.65	0.73	0.30	1.12		0.45	
Brokerage & Transaction Costs Payable	-	-	-	-	-	-	-	-	-		-	
Unclaimed dividend/income distribution	-	-	-	-	-	-	-	-	-		-	
Unclaimed redemptions	-	-	-	-	-	-	-	-	-		-	
Sundry Creditors	2.44	62.33	3.52	50.13	5.58	42.76	2.72	10.82	6.12		5.99	
Units pending allotment/NFO refund payable (net of subscription receivable)	-	-	-	-	-	-	-	-	-		-	
Total	**26.44**	**83.42**	**43.10**	**100.86**	**42.41**	**77.16**	**4.80**	**12.54**	**69.94**		**32.55**	

12 Other Non-Financial Liabilities	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	
Particulars	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**	**As at 31 March 2026**	**As at 31 March 2025**
Statutory taxes payable	0.72	0.44	0.64	0.09	0.70	0.48	1.21	0.22	1.11		0.66	
Total	**0.72**	**0.44**	**0.64**	**0.09**	**0.70**	**0.48**	**1.21**	**0.22**	**1.11**		**0.66**	

Bank of India Mutual Fund

Notes to Financial Statements for the year ended March 31, 2026
(All amounts are in Lakhs unless otherwise stated)

12 Interest

Particulars	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025
Debentures and bonds	-	-	-	-	-	-	-	-	-	-	-	-
Money market instruments	-	-	-	-	-	-	-	-	-	-	-	-
Interest on G-Sec	-	-	-	-	-	-	-	-	-	-	-	-
Interest on Fixed Deposits	-	-	-	-	-	-	-	-	-	-	-	-
Interest on Interest Rate Swaps	-	-	-	-	-	-	-	-	-	-	-	-
Interest income - CCIL Margin	-	-	-	-	-	-	-	-	-	-	-	-
Tri-Party Repo/Reverse Repo	-	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

13 Gain on fair value changes

Particulars	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025
Gross change on account of Gain on fair value changes (MTM)	-	85.69	-	0.01	-	24.74	-	80.87	-	-	-	78.10
Gross change on account of Gain on fair value changes-Derivative Instruments (MTM)	-	-	-	-	-	-	-	-	-	-	-	-
Change in unrealised gain in the value of investments due to foreign exchange fluctuation	-	-	-	-	-	-	-	-	-	-	-	-
Total	0.00	85.69	0.00	0.01	0.00	24.74	0.00	80.87	0.00	0.00	0.00	78.10

14 Gain on Sale/Redemptions of Investments

Particulars	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025
Profit on sale/redemption of investments (Gross)	187.94	89.86	0.12	-	69.68	41.26	110.68	37.55	304.12	416.41	586.28	19.71
Profit on inter-scheme sale of Investments (Gross)	-	-	-	-	-	-	-	-	-	-	-	-
Profit on derivatives transactions (Gross)	-	-	-	-	-	-	-	-	-	-	-	-
Total	187.94	89.86	0.12	-	69.68	41.26	110.68	37.55	304.12	416.41	586.28	19.71

15 Fees and commission expenses

Particulars	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025
Management Fees	70.92	33.03	1.22	1.80	51.46	52.54	85.88	25.17	74.76	69.45	81.09	97.75
GST on Management Fees	12.77	5.95	0.22	0.32	9.26	9.46	15.46	4.53	13.46	12.50	14.60	17.59
Trusteeship Fees	7.92	9.83	0.33	0.59	0.85	0.95	1.09	0.47	0.31	0.41	0.49	0.71
Commission to Distributors	12.62	15.43	0.63	0.84	49.69	65.67	60.77	28.18	48.41	54.39	29.57	28.81
Total	**104.23**	**64.24**	**2.40**	**3.55**	**111.26**	**128.62**	**163.20**	**58.35**	**136.94**	**136.75**	**125.75**	**144.86**

16 Loss on fair value changes

Particulars	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025
Gross change on account of Loss on fair value changes (MTM)	159.61	-	0.04	-	70.10	-	381.26	-	225.77	303.97	29.36	-
Gross change on account of Loss on fair value changes-Derivative Instruments (MTM)	-	-	-	-	-	-	-	-	-	-	-	-
Change in unrealised Loss in the value of investments due to foreign exchange fluctuation	-	-	-	-								
Total	159.61	-	0.04	-	70.10	-	381.26	-	225.77	303.97	29.36	-

17 Loss on Sale/Redemptions of Investments

Particulars	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025
Loss on sale/redemption of investments (Gross)	55.74	62.96	-	-	49.15	17.70	52.49	17.32	92.46	45.18	12.15	71.84
Loss on inter-scheme sale of Investments (Gross)	-	-	-	-	-	-	-	-	-	-	-	-
Loss on derivatives transactions (Gross)	-	-	-	-	-	-	-	-	-	-	-	-
Loss on exchange rate fluctuation	-	-	-	-	-	-	-	-	-	-	-	-
Total	55.74	62.96	-	-	49.15	17.70	52.49	17.32	92.46	45.18	12.15	71.84

18 Other expenses

Particulars	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025
Custodian Fees and Expenses	16.64	14.34	0.08	0.09	1.79	1.42	2.16	0.70	0.62	0.59	1.01	1.05
Registrar Fees and Expenses	31.34	49.88	1.52	2.04	4.48	8.10	6.09	4.19	1.57	3.47	6.82	5.87
Marketing/Publicity/Advertisement Expenses	0.60	0.37	0.34	0.27	0.44	0.35	0.54	0.44	0.41	0.29	1.57	0.05
Audit Fees	0.35	2.11	0.35	0.12	0.35	0.24	0.35	0.13	0.35	0.11	0.35	0.23
Investor Communication Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Investor Education and Awareness expenses	34.89	33.52	2.29	3.14	3.75	3.26	4.58	1.68	1.34	1.36	2.14	2.39
Brokerage & Transaction Costs	11.87	14.35	0.13	0.12	3.07	2.60	2.92	1.61	5.26	6.79	0.87	1.80
Insurance & Security Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Other Operating expenses	2.62	23.12	0.30	0.94	1.73	0.89	1.24	4.63	0.43	0.65	8.46	15.82
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	**98.31**	**137.69**	**5.01**	**6.72**	**15.61**	**16.86**	**17.88**	**13.38**	**9.98**	**13.26**	**21.22**	**27.21**

Bank of India Mutual Fund

Notes to Financial Statements for the year ended March
(All amounts are in Lakhs unless otherwise stated)

12 Interest	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
Particulars	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**
Debentures and bonds	-	-	-	-	-	-	-	-	-	-	-	-
Money market instruments	-	-	-	-	-	-	-	-	-	-	-	-
Interest on G-Sec	-	-	-	-	-	-	-	-	-	-	-	-
Interest on Fixed Deposits	-	-	-	-	-	-	-	-	-	-	-	-
Interest on Interest Rate Swaps	-	-	-	-	-	-	-	-	-	-	-	-
Interest income - CCIL Margin	-	-	-	-	-	-	-	-	-	-	-	-
Tri-Party Repo/Reverse Repo	-	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

13 Gain on fair value changes	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
Particulars	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**
Gross change on account of Gain on fair value changes (MTM)	-	-	-	-	-	-	-	-	-	-	-	-
Gross change on account of Gain on fair value changes-Derivative Instruments (MTM)	-	-	-	-	-	-	-	-	-	-	90.09	51
Change in unrealised gain in the value of investments due to foreign exchange fluctuation	-	-	-	-	-	-						
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	90.09	51.41

14 Gain on Sale/Redemptions of Investments	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
Particulars	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**
Profit on sale/redemption of investments (Gross)	4,735.35	5,126.44	15,858.59	18,460.02	9,377.97	4,694.73	1,172.24	999.59	12,624.21	9,651.90	1,735.49	1,783.26
Profit on inter-scheme sale of Investments (Gross)	-	-	-	-	-	-	-	-	-	-	-	-
Profit on derivatives transactions (Gross)	-	-	-	-	-	-	-	-	-	-	-	-
Total	4,735.35	5,126.44	15,858.59	18,460.02	9,377.97	4,694.73	1,172.24	999.59	12,624.21	9,651.90	1,735.49	1,783.26

15 Fees and commission expenses	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
Particulars	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**
Management Fees	371.01	365.99	851.39	925.90	323.97	282.70	150.18	148.93	764.66	750.25	15.07	7.41
GST on Management Fees	66.78	65.88	153.25	166.66	58.31	50.89	27.03	26.81	137.64	135.05	2.71	1.33
Trusteeship Fees	1.95	2.05	6.32	8.19	2.88	2.60	0.65	0.78	5.84	5.35	0.21	0.21
Commission to Distributors	482.90	334.04	1,023.10	967.61	797.19	549.54	149.68	121.70	1,420.94	952.92	15.63	17.34
Total	**922.64**	**767.96**	**2,034.06**	**2,068.36**	**1,182.35**	**885.73**	**327.54**	**298.22**	**2,329.08**	**1,843.57**	**33.62**	**26.29**

16 Loss on fair value changes	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
Particulars	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**
Gross change on account of Loss on fair value changes (MTM)	2,764.54	3,237.36	10,056.84	15,177.96	1,232.63	3,951.15	454.55	904.94	8,265.43	5,260.37	256.31	300.24
Gross change on account of Loss on fair value changes-Derivative Instruments (MTM)	-	-	-	-	-	-	20.16	-	-	-	-	-
Change in unrealised Loss in the value of investments due to foreign exchange fluctuation												
Total	2,764.54	3,237.36	10,056.84	15,177.96	1,232.63	3,951.15	474.71	904.94	8,265.43	5,260.37	256.31	300.24

17 Loss on Sale/Redemptions of Investments	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
Particulars	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**
Loss on sale/redemption of investments (Gross)	1,037.17	909.17	7,610.27	3,413.14	2,638.02	1,051.79	146.03	45.99	3,018.35	2,531.86	161.14	214.70
Loss on inter-scheme sale of Investments (Gross)	-	-	-	-	-	-	-	-	-	-	-	-
Loss on derivatives transactions (Gross)	-	-	-	-	-	-	54.28	0.18	-	-	1,133.93	1,058.32
Loss on exchange rate fluctuation	-	-	-	-	-	-	-	-	-	-	-	-
Total	1,037.17	909.17	7,610.27	3,413.14	2,638.02	1,051.79	200.31	46.17	3,018.35	2,531.86	1,295.07	1,273.02

18 Other expenses	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund	
Particulars	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**	**Year Ended March 31, 2026**	**Year Ended March 31, 2025**
Custodian Fees and Expenses	4.82	3.60	15.78	14.30	7.11	4.54	1.32	1.12	14.50	9.47	0.51	0.37
Registrar Fees and Expenses	31.70	38.41	129.95	157.88	56.54	48.86	3.18	8.12	76.48	57.01	2.08	2.20
Marketing/Publicity/Advertisement Expenses	1.14	1.06	5.68	7.49	1.77	1.82	0.31	0.41	4.89	2.20	0.12	0.04
Audit Fees	1.00	0.46	1.00	1.87	1.00	0.39	1.00	0.19	1.00	1.04	0.10	0.04
Investor Communication Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Investor Education and Awareness expenses	8.43	7.03	27.56	27.68	12.42	9.16	2.84	2.65	25.28	18.81	0.90	0.75
Brokerage & Transaction Costs	96.27	130.28	315.02	345.83	144.01	135.78	14.67	14.20	265.55	221.22	37.80	37.80
Insurance & Security Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Other Operating expenses	2.64	2.10	14.13	19.57	4.43	8.70	0.60	4.07	6.73	12.38	0.21	0.33
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	**146.00**	**182.94**	**509.12**	**574.62**	**227.28**	**209.25**	**23.92**	**30.76**	**394.43**	**322.13**	**41.72**	**41.53**

Bank of India Mutual Fund

Notes to Financial Statements for the year ended March
(All amounts are in Lakhs unless otherwise stated)

12 Interest

Particulars	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund		Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025
Debentures and bonds	-	-	-	-	-	-	-	-	-	-	-	-
Money market instruments	-	-	-	-	-	-	-	-	-	-	-	-
Interest on G-Sec	-	-	-	-	-	-	-	-	-	-	-	-
Interest on Fixed Deposits	-	-	-	-	-	-	-	-	-	-	-	-
Interest on Interest Rate Swaps	-	-	-	-	-	-	-	-	-	-	-	-
Interest income - CCIL Margin	-	-	-	-	-	-	-	-	-	-	-	-
Tri-Party Repo/Reverse Repo	-	-	-	-	-	-	-	-	-	-	-	-
Total	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

13 Gain on fair value changes

Particulars	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund		Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025
Gross change on account of Gain on fair value changes (MTM)	-	-	-	-	-	-	-	-	-	-	-	-
Gross change on account of Gain on fair value changes-Derivative Instruments (MTM)	-	-	-	-	-	-	-	-	-	-	-	-
Change in unrealised gain in the value of investments due to foreign exchange fluctuation												
Total	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00

14 Gain on Sale/Redemptions of Investments

Particulars	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund		Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025
Profit on sale/redemption of investments (Gross)	27,848.14	15,304.06	22,610.88	13,745.92	2,537.01	1,765.89	11,417.82	9,140.27	1,001.56	1,878.92	522.58	1,026.81
Profit on inter-scheme sale of Investments (Gross)	-	-	-	-	-	-	-	-	-	-	-	-
Profit on derivatives transactions (Gross)	-	-	-	-	-	-	-	-	-	-	-	-
Total	27,848.14	15,304.06	22,610.88	13,745.92	2,537.01	1,765.89	11,417.82	9,140.27	1,001.56	1,878.92	522.58	1,026.81

15 Fees and commission expenses

Particulars	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund		Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025
Management Fees	752.68	421.52	731.89	582.79	141.02	155.40	706.92	646.99	53.72	56.57	31.20	29.63
GST on Management Fees	135.48	75.87	131.74	104.90	25.38	27.97	127.24	116.46	9.67	10.18	5.62	5.33
Trusteeship Fees	8.65	7.89	9.93	9.23	0.93	1.03	4.28	3.78	0.28	0.40	0.15	0.21
Commission to Distributors	1,541.79	1,225.52	2,351.51	1,808.21	263.77	194.80	1,090.26	699.43	13.90	15.14	6.11	9.75
Total	**2,438.60**	**1,730.80**	**3,225.07**	**2,505.13**	**431.10**	**379.20**	**1,928.70**	**1,466.66**	**77.57**	**82.29**	**43.08**	**44.92**

16 Loss on fair value changes

Particulars	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund		Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025
Gross change on account of Loss on fair value changes (MTM)	20,728.24	6,972.23	4,382.46	14,763.21	1,189.78	1,983.98	5,148.83	4,791.10	449.74	1,562.04	330.59	812.55
Gross change on account of Loss on fair value changes-Derivative Instruments (MTM)	-	-	-	-	-	-	-	-	-	-	-	-
Change in unrealised Loss in the value of investments due to foreign exchange fluctuation												
Total	20,728.24	6,972.23	4,382.46	14,763.21	1,189.78	1,983.98	5,148.83	4,791.10	449.74	1,562.04	330.59	812.55

17 Loss on Sale/Redemptions of Investments

Particulars	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund		Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025
Loss on sale/redemption of investments (Gross)	12,438.82	3,222.01	15,392.24	5,369.32	1,053.41	395.37	3,602.36	1,741.88	302.29	277.08	143.86	166.98
Loss on inter-scheme sale of Investments (Gross)	-	-	-	-	-	-	-	-	-	-	-	-
Loss on derivatives transactions (Gross)	-	-	385.30	-	1.94	-	-	-	-	-	-	-
Loss on exchange rate fluctuation	-	-	-	-	-	-	-	-	-	-	-	-
Total	12,438.82	3,222.01	15,777.54	5,369.32	1,055.35	395.37	3,602.36	1,741.88	302.29	277.08	143.86	166.98

18 Other expenses

Particulars	Bank of India Small Cap Fund		Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund		Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Year Ended March 31, 2025
Custodian Fees and Expenses	21.46	13.91	24.70	16.20	2.32	1.79	10.57	6.65	0.71	0.69	0.37	0.37
Registrar Fees and Expenses	175.81	153.93	218.84	171.18	15.31	19.25	81.28	71.38	2.26	3.71	0.61	1.95
Marketing/Publicity/Advertisement Expenses	8.07	7.54	5.59	4.31	0.79	0.65	2.91	2.38	0.04	0.05	0.02	0.03
Audit Fees	1.00	1.46	1.00	1.12	1.00	0.20	1.00	0.70	0.30	0.10	0.30	0.05
Investor Communication Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Investor Education and Awareness expenses	37.47	27.80	43.14	33.20	4.06	3.54	18.48	13.32	1.23	1.32	0.64	0.70
Brokerage & Transaction Costs	486.53	362.35	567.52	613.49	56.43	50.10	238.58	256.73	16.09	20.15	7.29	10.95
Insurance & Security Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Other Operating expenses	18.48	52.63	13.33	9.17	1.37	2.47	6.46	6.19	0.12	-	0.06	0.03
Others (to be specified)	-	-	-	-	-	-	-	-	-	-	-	-
Total	**748.82**	**619.62**	**874.12**	**848.67**	**81.28**	**78.00**	**359.28**	**357.35**	**20.75**	**26.02**	**9.29**	**14.08**

Bank of India Mutual Fund

Notes to Financial Statements for the year ended March
(All amounts are in Lakhs unless otherwise stated)

12 Interest

Particulars	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	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Period Ended March 31, 2026	Year Ended March 31, 2025	Period Ended March 31, 2026	Year Ended March 31, 2025
Debentures and bonds	-	-	-		-		-		-		-	
Money market instruments	-	-	-		-		-		-		-	
Interest on G-Sec	-	-	-		-		-		-		-	
Interest on Fixed Deposits	-	-	-		-		-		-		-	
Interest on Interest Rate Swaps	-	-	-		-		-		-		-	
Interest income - CCIL Margin	-	-	-		-		-		-		-	
Tri-Party Repo/Reverse Repo	-	-	-		-		-		-		-	
Total	**-**	**-**	**-**		**-**		**-**		**-**		**-**	

13 Gain on fair value changes

Particulars	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	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Period Ended March 31, 2026	Year Ended March 31, 2025	Period Ended March 31, 2026	Year Ended March 31, 2025
Gross change on account of Gain on fair value changes (MTM)	1,018.38	330.38	2,198.57	-	-	-	-	40.43	-		-	
Gross change on account of Gain on fair value changes-Derivative Instruments (MTM)	-	-	-	-	-	-	-	-	-		-	
Change in unrealised gain in the value of investments due to foreign exchange fluctuation												
Total	1018.38	330.38	2198.57	0.00	0.00	0.00	0.00	40.43	0.00		0.00	

14 Gain on Sale/Redemptions of Investments

Particulars	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	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Period Ended March 31, 2026	Year Ended March 31, 2025	Period Ended March 31, 2026	Year Ended March 31, 2025
Profit on sale/redemption of investments (Gross)	2,955.84	1,785.62	3,071.85	2,091.35	3,069.28	178.90	92.58	0.03	1,860.22		-	
Profit on inter-scheme sale of Investments (Gross)	-	-	-	-	-	-	-	-	-		-	
Profit on derivatives transactions (Gross)	-	-	-	-	-	-	-	-	-		-	
Total	2,955.84	1,785.62	3,071.85	2,091.35	3,069.28	178.90	92.58	0.03	1,860.22		-	

15 Fees and commission expenses

Particulars	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	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Period Ended March 31, 2026	Year Ended March 31, 2025	Period Ended March 31, 2026	Year Ended March 31, 2025
Management Fees	240.26	276.77	479.26	297.22	399.54	92.48	2.93	0.51	390.43		44.62	
GST on Management Fees	43.25	49.82	86.27	53.50	71.92	16.65	0.53	0.09	70.28		8.03	
Trusteeship Fees	1.58	1.99	2.41	1.61	1.79	0.33	1.12	0.09	2.05		0.23	
Commission to Distributors	352.79	298.14	576.24	333.83	418.28	117.54	24.39	13.40	388.12		43.47	
Total	**637.88**	**626.72**	**1,144.18**	**686.16**	**891.53**	**227.00**	**28.97**	**14.09**	**850.88**		**96.35**	

16 Loss on fair value changes

Particulars	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	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Period Ended March 31, 2026	Year Ended March 31, 2025	Period Ended March 31, 2026	Year Ended March 31, 2025
Gross change on account of Loss on fair value changes (MTM)	-	-	-	7,213.03	1,162.55	1,917.65	145.30	-	6,563.16		3,200.70	
Gross change on account of Loss on fair value changes-Derivative Instruments (MTM)	-	-	-	-	-	-	-	-	-		-	
Change in unrealised Loss in the value of investments due to foreign exchange fluctuation												
Total	-	-	-	7,213.03	1,162.55	1,917.65	145.30	-	6,563.16		3,200.70	

17 Loss on Sale/Redemptions of Investments

Particulars	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	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Period Ended March 31, 2026	Year Ended March 31, 2025	Period Ended March 31, 2026	Year Ended March 31, 2025
Loss on sale/redemption of investments (Gross)	1,456.47	925.02	5,783.44	3,713.09	984.60	189.32	65.96	7.11	2,228.24		-	
Loss on inter-scheme sale of Investments (Gross)	-	-	-	-	-	-	-	-	-		-	
Loss on derivatives transactions (Gross)	-	-	82.07	65.61	-	-	-	-	185.40		201.38	
Loss on exchange rate fluctuation	-	-	-	-	-	-	-	-	-		-	
Total	1,456.47	925.02	5,865.51	3,778.70	984.60	189.32	65.96	7.11	2,413.64		201.38	

18 Other expenses

Particulars	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	
	Year Ended March 31, 2026	Year Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Year Ended March 31, 2026	Period Ended March 31, 2025	Period Ended March 31, 2026	Year Ended March 31, 2025	Period Ended March 31, 2026	Year Ended March 31, 2025
Custodian Fees and Expenses	3.21	2.85	6.04	3.03	4.48	0.80	2.23	0.03	4.68		0.52	
Registrar Fees and Expenses	34.75	36.66	45.63	31.55	32.38	8.36	10.94	0.77	42.22		4.73	
Marketing/Publicity/Advertisement Expenses	0.98	0.83	1.25	0.73	1.21	0.17	0.31	-	1.08		0.16	
Audit Fees	0.35	0.42	1.00	-	1.00	-	0.35	-	1.00		1.00	
Investor Communication Expenses	-	-	-	-	-	-	-	-	-		-	
Investor Education and Awareness expenses	6.88	6.77	10.55	6.66	7.82	2.20	4.67	0.60	8.18		0.92	
Brokerage & Transaction Costs	51.01	63.56	127.85	231.82	69.73	96.84	5.19	1.47	252.30		46.35	
Insurance & Security Expenses	-	-	-	-	-	-	-	-	-		-	
Other Operating expenses	1.57	9.71	3.07	11.49	2.47	7.15	0.87	1.62	3.37		0.42	
Others (to be specified)	-	-	-	-	-	-	-	-	-		-	
Total	**98.75**	**120.80**	**195.39**	**285.28**	**119.09**	**115.52**	**24.56**	**4.49**	**312.83**		**54.10**	

Bank of India Mutual Fund

Significant accounting policies and notes forming part of the Financial Statements

The Statement of movement in unit capital during the year/period ended March 31, 2026:

Name of the Scheme/Plan	Unit capital (Opening balance)		Add: Subscription during initial offer period		Add: Subscription during the year/period		Less: Redemption during the year/period		Unit capital (Closing balance)	
	Units	Amount (Rs.)	Units	Amount (Rs.)	Units	Amount (Rs.)	Units	Amount (Rs.)	Units	Amount (Rs.)
Bank of India Liquid Fund										
2025-2026										
Direct Plan - Daily Dividend Option	2,928.270	29.28			1,57,785.839	1,577.86	1,57,323.010	1,573.23	3,391.099	33.91
Direct Plan - Growth Option	35,92,231.459	35,922.31			2,84,68,494.063	2,84,684.94	2,86,03,793.839	2,86,037.94	34,56,931.683	34,569.32
Direct Plan - Weekly Dividend Option	107.935	1.08			3,398.471	33.98	3,084.105	30.84	422.301	4.22
Regular plan - Daily Dividend Option	9,870.647	98.71			9,973.358	99.73	10,194.733	101.95	9,649.272	96.49
Regular plan - Growth Option	15,19,396.225	15,193.96			63,14,972.448	63,149.72	62,02,816.342	62,028.19	16,31,552.331	16,315.49
Regular plan - Weekly Dividend Option	3,787.558	37.88			772.416	7.72	888.012	8.88	3,671.962	36.72
Total	**51,28,322.094**	**51,283.22**	-	-	**3,49,55,396.595**	**3,49,553.97**	**3,49,78,100.041**	**3,49,781.03**	51,05,618.648	**51,056.16**
2024-2025										
Direct Plan - Daily Dividend Option	564.491	5.64			4,346.246	43.46	1,982.467	19.82	2,928.270	29.28
Direct Plan - Growth Option	28,10,436.590	28,104.37			2,89,08,186.001	2,89,081.86	2,81,26,391.132	2,81,263.91	35,92,231.459	35,922.31
Direct Plan - Weekly Dividend Option	110.101	1.10			674.612	6.75	676.778	6.77	107.935	1.08
Regular plan - Daily Dividend Option	29,301.418	293.01			22,172.867	221.73	41,603.638	416.04	9,870.647	98.71
Regular plan - Growth Option	19,51,764.900	19,517.65			76,86,076.741	76,860.77	81,18,445.416	81,184.45	15,19,396.225	15,193.96
Regular plan - Weekly Dividend Option	3,255.915	32.56			536.635	5.37	4.992	0.05	3,787.558	37.88
Total	**47,95,433.415**	**47,954.33**			**3,66,21,993.102**	**3,66,219.93**	**3,62,89,104.423**	**3,62,891.04**	**51,28,322.094**	**51,283.22**
Bank of India Ultra Short Duration Fund										
2025-2026										
Direct Plan - Bonus Option	6.469	0.06			-	-	-	-	6.469	0.06
Direct Plan - Daily Dividend Option	818.683	8.19			10.131	0.10	734.566	7.35	94.248	0.94
Direct Plan - Growth Option	99,367.517	993.66			5,98,049.265	5,980.49	5,72,227.380	5,722.27	1,25,189.402	1,251.87
Direct Plan - Weekly Dividend Option	2.318	0.02			10.566	0.11	-	-	12.884	0.13
Regular plan - Daily Dividend Option	1,362.871	13.62	-	-	794.782	7.95	957.572	9.58	1,200.081	11.99
Regular plan - Growth Option	3,93,766.950	3,937.60			5,67,004.609	5,670.05	7,37,392.680	7,373.94	2,23,378.879	2,233.71
Regular plan - Weekly Dividend Option	1,214.361	12.15			281.841	2.82	707.177	7.07	789.025	7.90
Total	**4,96,539.169**	**4,965.30**	-	-	**11,66,151.194**	**11,661.51**	**13,12,019.375**	**13,120.20**	**3,50,670.988**	**3,506.61**
2024-2025										
Direct Plan - Bonus Option	6.469	0.06			-	-	-	-	6.469	0.06
Direct Plan - Daily Dividend Option	790.782	7.91			78.394	0.78	50.493	0.50	818.683	8.19
Direct Plan - Growth Option	1,10,055.214	1,100.55			1,14,145.948	1,141.46	1,24,835.645	1,248.36	99,367.517	993.66
Direct Plan - Weekly Dividend Option	2.177	0.02			0.142	0.00	0.001	0.00	2.318	0.02
Regular plan - Daily Dividend Option	1,038.606	10.39			682.741	6.83	359.476	3.59	1,362.871	13.62
Regular plan - Growth Option	4,09,477.283	4,094.77			12,04,597.550	12,045.98	12,20,314.883	12,203.15	3,93,766.950	3,937.60
Regular plan - Weekly Dividend Option	1,235.395	12.35			92.104	0.92	112.138	1.12	1,214.361	12.15
Total	**5,22,607.926**	**5,226.06**			**13,19,596.879**	**13,195.97**	**13,45,665.636**	**13,456.73**	**4,96,539.169**	**4,965.30**
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)										
2025-2026										
Direct Plan - Bonus Option	454.545	0.05			-	-	-	-	454.545	0.05
Direct Plan - Dividend Option	1,78,527.979	17.85			32,710.145	3.27	16,485.637	1.65	1,94,752.487	19.48
Direct Plan - Growth Option	43,29,921.816	432.99			3,74,225.864	37.42	2,21,069.589	22.11	44,83,078.091	448.31
Direct plan - Quarterly Dividend Option	86,514.181	8.65			16,242.740		29,760.842	1.36	72,996.079	7.30
Eco plan - Bonus Option	9,436.988	0.94			-		-		9,436.988	0.94
Eco plan - Dividend Option	1,24,038.578	12.40			-	-	5,139.399	0.51	1,18,899.179	11.89
Eco plan - Growth Option	4,82,381.441	48.24			-	-	29,196.028	2.92	4,53,185.413	45.32
Eco plan - Quarterly Dividend Option	67,367.098	6.74			-	-	2,442.369	0.24	64,924.729	6.49
Regular plan - Bonus Option	11,504.046	1.15			-	-	-	-	11,504.046	1.15
Regular plan - Dividend Option	32,45,164.546	324.52			2,01,521.062	20.15	1,84,002.933	18.40	32,62,682.675	326.27
Regular plan - Growth Option	3,82,15,219.752	3,821.52			1,16,55,994.963	1,165.60	54,62,465.364	546.25	4,44,08,749.351	4,440.87
Regular plan - Quarterly Dividend Option	5,07,403.761	50.74			20,420.380	2.04	35,169.409	3.52	4,92,654.732	49.27
Total	**4,72,57,934.731**	**4,725.79**	-	-	**1,23,01,115.154**	**1,228.49**	**59,85,731.570**	**596.95**	**5,35,73,318.315**	**5,357.33**
2024-2025										
Direct Plan - Bonus Option	454.545	0.05			-	-	-	-	454.545	0.05
Direct Plan - Dividend Option	2,48,393.214	24.84			37,033.251	3.70	1,06,898.486	10.69	1,78,527.979	17.85
Direct Plan - Growth Option	41,83,131.692	418.31			5,08,302.466	50.83	3,61,512.342	36.15	43,29,921.816	432.99
Direct plan - Quarterly Dividend Option	97,136.056	9.71			10,185.695	1.02	20,807.570	2.08	86,514.181	8.65
Eco plan - Bonus Option	9,436.988	0.94			-	-	-	-	9,436.988	0.94
Eco plan - Dividend Option	1,34,563.809	13.46			-	-	10,525.231	1.05	1,24,038.578	12.40
Eco plan - Growth Option	4,97,855.754	49.79			-	-	15,474.313	1.55	4,82,381.441	48.24
Eco plan - Quarterly Dividend Option	69,426.025	6.94			-	-	2,058.927	0.21	67,367.098	6.74
Regular plan - Bonus Option	11,504.046	1.15			-	-	-	-	11,504.046	1.15
Regular plan - Dividend Option	33,44,765.024	334.48			59,786.573	5.98	1,59,387.051	15.94	32,45,164.546	324.52
Regular plan - Growth Option	3,07,80,600.385	3,078.06			1,14,70,143.122	1,147.01	40,35,523.755	403.55	3,82,15,219.752	3,821.52
Regular plan - Quarterly Dividend Option	5,64,455.128	56.45			12,540.686	1.25	69,592.053	6.96	5,07,403.761	50.74
Total	**3,99,41,722.666**	**3,994.17**			**1,20,97,991.793**	**1,209.80**	**47,81,779.728**	**478.18**	**4,72,57,934.731**	**4,725.79**
Bank of India Short Term Income Fund										
2025-2026										
Direct Plan - Growth Option	1,90,19,444.079	1,901.94			8,17,54,514.894	8,175.45	5,04,12,777.823	5,041.28	5,03,61,181.150	5,036.12
Direct Plan - Monthly Dividend Option	4,03,106.118	40.31			14,08,407.814	140.84	11,74,422.455	117.44	6,37,091.477	63.71
Direct plan - Quarterly Dividend Option	1,19,341.394	11.93			5,95,070.977	59.51	5,29,597.231	52.96	1,84,815.140	18.48
Regular plan - Growth Option	2,21,94,200.054	2,219.42			4,72,51,134.473	4,725.11	2,45,73,820.790	2,457.38	4,48,71,513.737	4,487.15
Regular plan - Monthly Dividend Option	6,34,057.762	63.41			4,99,671.022	49.97	4,91,190.147	49.12	6,42,538.637	64.25
Regular plan - Quarterly Dividend Option	1,95,614.511	19.56			1,71,169.139	17.12	1,36,778.186	13.68	2,30,005.464	23.00
Total	**4,25,65,763.918**	**4,256.58**	-	-	**13,16,79,968.319**	**13,168.00**	**7,73,18,586.632**	**7,731.86**	**9,69,27,145.605**	**9,692.71**
2024-2025										
Direct Plan - Growth Option	1,01,73,330.463	1,017.33			2,70,57,414.161	2,705.74	1,82,11,300.545	1,821.13	1,90,19,444.079	1,901.94
Direct Plan - Monthly Dividend Option	2,19,466.073	21.95			4,31,433.158	43.14	2,47,793.113	24.78	4,03,106.118	40.31
Direct plan - Quarterly Dividend Option	1,15,535.652	11.55			3,21,387.948	32.14	3,17,582.206	31.76	1,19,341.394	11.93
Regular plan - Growth Option	2,29,11,778.489	2,291.18			2,66,43,584.959	2,664.36	2,73,61,163.394	2,736.12	2,21,94,200.054	2,219.42
Regular plan - Monthly Dividend Option	5,88,096.587	58.81			72,644.984	7.26	26,683.809	2.67	6,34,057.762	63.41
Regular plan - Quarterly Dividend Option	1,56,490.976	15.65			56,851.492	5.69	17,727.957	1.77	1,95,614.511	19.56
Total	**3,41,64,698.240**	**3,416.47**			**5,45,83,316.702**	**5,458.33**	**4,61,82,251.024**	**4,618.23**	**4,25,65,763.918**	**4,256.58**

Bank of India Mutual Fund

Significant accounting policies and notes forming part of the Financial Statements

The Statement of movement in unit capital during the year/period ended March 31, 2026:

Name of the Scheme/Plan	Unit capital (Opening balance)		Add: Subscription during initial offer period		Add: Subscription during the year/period		Less: Redemption during the year/period		Unit capital (Closing balance)	
	Units	Amount (Rs.)	Units	Amount (Rs.)	Units	Amount (Rs.)	Units	Amount (Rs.)	Units	Amount (Rs.)
Bank of India Conservative Hybrid Fund										
2025-2026										
Direct plan - Annual Dividend Option	20,939.210	2.09			6,818.813	0.68	10,075.188	1.01	17,682.835	1.77
Direct Plan - Growth Option	28,71,664.813	287.17			3,85,351.619	38.54	8,53,846.629	85.38	24,03,169.803	240.32
Direct Plan - Monthly Dividend Option	1,12,484.823	11.25			25,379.837	2.54	26,550.721	2.66	1,11,313.939	**11.13**
Direct plan - Quarterly Dividend Option	71,157.757	7.12			4,960.692	0.50	1,008.986	0.10	75,109.463	**7.51**
Eco plan - Growth Option	7,793.448	0.78			-	-	-	-	7,793.448	**0.78**
Eco plan - Monthly Dividend Option	1,072.323	0.11			-	-	-	-	1,072.323	**0.11**
Regular plan - Annual Dividend Option	56,325.448	5.63			66,833.835	6.68	65,123.254	6.51	58,036.029	5.80
Regular plan - Growth Option	1,64,97,731.023	1,649.77			28,28,594.090	282.86	35,54,419.358	355.44	1,57,71,905.755	**1,577.19**
Regular plan - Monthly Dividend Option	3,42,332.679	34.23			1,21,278.308	12.13	89,362.561	8.94	3,74,248.426	**37.42**
Regular plan - Quarterly Dividend Option	4,41,996.441	44.20			2,838.733	0.28	51,066.361	5.11	3,93,768.813	**39.38**
Total	**2,04,23,497.965**	**2,042.35**	**-**	**-**	**34,42,055.927**	**344.21**	**46,51,453.058**	**465.15**	**1,92,14,100.834**	**1,921.41**
2024-2025										
Direct plan - Annual Dividend Option	10,452.547	1.05			11,232.811	1.12	746.148	0.07	20,939.210	2.09
Direct Plan - Growth Option	18,84,843.404	188.48			17,10,868.025	171.09	7,24,046.616	72.40	28,71,664.813	287.17
Direct Plan - Monthly Dividend Option	1,31,152.785	13.12			52,387.477	5.24	71,055.439	7.11	1,12,484.823	11.25
Direct plan - Quarterly Dividend Option	94,541.897	9.45			11,861.529	1.19	35,245.669	3.52	71,157.757	7.12
Eco plan - Growth Option	7,793.448	0.78			-	-	-	-	7,793.448	0.78
Eco plan - Monthly Dividend Option	1,072.323	0.11			-	-	-	-	1,072.323	0.11
Regular plan - Annual Dividend Option	1,82,001.088	18.20			25,716.608	2.57	1,51,392.248	15.14	56,325.448	5.63
Regular plan - Growth Option	1,95,74,888.714	1,957.49			31,10,128.852	311.01	61,87,286.543	618.73	1,64,97,731.023	1,649.77
Regular plan - Monthly Dividend Option	3,59,292.771	35.93			27,012.245	2.70	43,972.337	4.40	3,42,332.679	34.23
Regular plan - Quarterly Dividend Option	4,55,822.222	45.58			14,378.479	1.44	28,204.260	2.82	4,41,996.441	44.20
Total	**2,27,01,861.199**	**2,270.19**			**49,63,586.026**	**496.36**	**72,41,949.260**	**724.19**	**2,04,23,497.965**	**2,042.35**
Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)										
2025-2026										
Direct Plan - Dividend Option	17,94,846.627	179.48			1,49,982.946	15.00	2,56,911.252	25.69	16,87,918.321	168.79
Direct Plan - Growth Option	2,84,17,735.396	2,841.77			24,87,448.036	248.74	33,14,727.848	331.47	2,75,90,455.584	2,759.05
Eco plan - Dividend Option	1,60,993.393	16.10			-	-	14,359.322	1.44	1,46,634.071	14.66
Eco plan - Growth Option	93,632.508	9.36			-	-	4,323.491	0.43	89,309.017	8.93
Regular plan - Dividend Option	1,09,73,243.115	1,097.32			1,50,437.138	15.04	13,12,335.559	131.23	98,11,344.694	981.13
Regular plan - Growth Option	5,20,66,976.216	5,206.70			42,23,819.644	422.38	52,70,310.244	527.03	5,10,20,485.616	5,102.05
Total	**9,35,07,427.255**	**9,350.74**	**-**	**-**	**70,11,687.764**	**701.17**	**1,01,72,967.716**	**1,017.30**	**9,03,46,147.303**	**9,034.61**
2024-2025										
Direct Plan - Dividend Option	17,90,308.183	179.03			2,40,912.131	24.09	2,36,373.687	23.64	17,94,846.627	179.48
Direct Plan - Growth Option	2,50,69,113.187	2,506.91			52,23,926.750	522.39	18,75,304.541	187.53	2,84,17,735.396	2,841.77
Eco plan - Dividend Option	1,70,069.142	17.01			-	-	9,075.749	0.91	1,60,993.393	16.10
Eco plan - Growth Option	96,790.410	9.68			-	-	3,157.902	0.32	93,632.508	9.36
Regular plan - Dividend Option	1,18,97,746.047	1,189.77			4,47,228.213	44.72	13,71,731.145	137.17	1,09,73,243.115	1,097.32
Regular plan - Growth Option	4,87,02,873.311	4,870.29			74,42,219.978	744.22	40,78,117.073	407.81	5,20,66,976.216	5,206.70
Total	**8,77,26,900.280**	**8,772.69**			**1,33,54,287.072**	**1,335.43**	**75,73,760.097**	**757.38**	**9,35,07,427.255**	**9,350.74**
Bank of India Manufacturing and Infrastructure Fund										
2025-2026										
Direct Plan - Dividend Option	2,83,925.181	28.39			1,01,925.277	10.19	40,839.794	4.08	3,45,010.664	34.50
Direct Plan - Growth Option	1,62,34,014.101	1,623.40			68,01,181.233	680.12	44,25,980.885	442.60	1,86,09,214.449	1,860.92
Direct plan - Quarterly Dividend Option	1,99,735.159	19.97			74,496.337	7.45	53,833.274	5.38	2,20,398.222	22.04
Regular plan - Dividend Option	16,08,846.552	160.88			86,936.870	8.69	1,96,809.895	19.68	14,98,973.527	149.90
Regular plan - Growth Option	8,11,95,768.866	8,119.58			2,65,43,395.490	2,654.34	1,43,07,179.999	1,430.72	9,34,31,984.357	9,343.20
Regular plan - Quarterly Dividend Option	4,68,218.218	46.82			69,242.334	6.92	42,233.393	4.22	4,95,227.159	49.52
Total	**9,99,90,508.077**	**9,999.05**	**-**	**-**	**3,36,77,177.541**	**3,367.72**	**1,90,66,877.240**	**1,906.69**	**11,46,00,808.378**	**11,460.08**
2024-2025										
Direct Plan - Dividend Option	2,40,194.762	24.02			1,65,433.646	16.54	1,21,703.227	12.17	2,83,925.181	28.39
Direct Plan - Growth Option	1,06,60,062.236	1,066.01			96,07,820.120	960.78	40,33,868.255	403.39	1,62,34,014.101	1,623.40
Direct plan - Quarterly Dividend Option	1,70,975.010	17.10			1,05,364.497	10.54	76,604.348	7.66	1,99,735.159	19.97
Regular plan - Dividend Option	15,88,151.936	158.82			2,41,936.885	24.19	2,21,242.269	22.12	16,08,846.552	160.88
Regular plan - Growth Option	3,95,01,052.388	3,950.11			5,06,97,022.210	5,069.70	90,02,305.732	900.23	8,11,95,768.866	8,119.58
Regular plan - Quarterly Dividend Option	4,48,527.416	44.85			1,48,932.583	14.89	1,29,241.781	12.92	4,68,218.218	46.82
Total	**5,26,08,963.748**	**5,260.90**			**6,09,66,509.941**	**6,096.65**	**1,35,84,965.612**	**1,358.50**	**9,99,90,508.077**	**9,999.05**
Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)										
2025-2026										
Direct Plan - Dividend Option	1,04,670.632	10.47			14,785.721	1.48	9,829.381	0.98	1,09,626.972	10.96
Direct Plan - Growth Option	47,12,457.045	471.25			7,02,467.916	70.25	4,01,518.502	40.15	50,13,406.459	501.34
Regular plan - Dividend Option	29,98,491.628	299.85			1,91,604.448	19.16	1,48,256.353	14.83	30,41,839.723	304.18
Regular plan - Growth Option	4,89,00,870.081	4,890.09			1,04,08,676.613	1,040.87	1,00,31,939.272	1,003.19	4,92,77,607.422	4,927.76
Total	**5,67,16,489.386**	**5,671.65**	**-**	**-**	**1,13,17,534.698**	**1,131.75**	**1,05,91,543.508**	**1,059.15**	**5,74,42,480.576**	**5,744.25**
2024-2025										
Direct Plan - Dividend Option	1,60,616.610	16.06			11,181.090	1.12	67,127.068	6.71	1,04,670.632	10.47
Direct Plan - Growth Option	42,64,511.297	426.45			6,53,946.188	65.39	2,06,000.440	20.60	47,12,457.045	471.25
Regular plan - Dividend Option	30,64,512.758	306.45			61,522.535	6.15	1,27,543.665	12.75	29,98,491.628	299.85
Regular plan - Growth Option	4,49,97,992.251	4,499.80			1,69,36,834.849	1,693.68	1,30,33,957.019	1,303.40	4,89,00,870.081	4,890.09
Total	**5,24,87,632.916**	**5,248.76**			**1,76,63,484.662**	**1,766.35**	**1,34,34,628.192**	**1,343.46**	**5,67,16,489.386**	**5,671.65**
Bank of India Credit Risk Fund										
2025-2026										
Direct Plan - Growth Option	2,44,49,695.033	2,444.97			-	-	42,86,761.388	428.68	2,01,62,933.645	2,016.29
Regular plan - Growth Option	6,66,24,102.011	6,662.41			-	-	1,22,37,976.257	1,223.80	5,43,86,125.754	5,438.61
Total	**9,10,73,797.044**	**9,107.38**	**-**	**-**	**-**	**-**	**1,65,24,737.645**	**1,652.47**	**7,45,49,059.399**	**7,454.91**
2024-2025										
Direct Plan - Growth Option	3,66,03,280.785	3,660.33			-	-	1,21,53,585.752	1,215.36	2,44,49,695.033	2,444.97
Regular plan - Growth Option	8,69,41,870.226	8,694.19			-	-	2,03,17,768.215	2,031.78	6,66,24,102.011	6,662.41
Total	**12,35,45,151.011**	**12,354.52**			**-**	**-**	**3,24,71,353.967**	**3,247.14**	**9,10,73,797.044**	**9,107.38**

Bank of India Mutual Fund

Significant accounting policies and notes forming part of the Financial Statements

The Statement of movement in unit capital during the year/period ended March 31, 2026:

Name of the Scheme/Plan	Unit capital (Opening balance)		Add: Subscription during initial offer period		Add: Subscription during the year/period		Less: Redemption during the year/period		Unit capital (Closing balance)	
	Units	Amount (Rs.)	Units	Amount (Rs.)	Units	Amount (Rs.)	Units	Amount (Rs.)	Units	Amount (Rs.)
Bank of India Mid & Small Cap Equity & Debt Fund										
2025-2026										
Direct Plan - Dividend Option	21,52,762.769	215.28			1,57,575.392	15.76	16,72,532.374	167.25	6,37,805.787	63.78
Direct Plan - Growth Option	4,42,91,779.115	4,429.18			1,30,29,470.855	1,302.95	93,16,409.374	931.64	4,80,04,840.596	4,800.48
Regular plan - Dividend Option	1,03,65,336.068	1,036.53			9,29,435.535	92.94	20,38,272.511	203.83	92,56,499.092	925.65
Regular plan - Growth Option	24,78,36,809.951	24,783.68			9,17,13,643.368	9,171.36	4,02,98,994.195	4,029.90	29,92,51,459.124	29,925.15
Total	**30,46,46,687.903**	**30,464.67**	**-**	**-**	**10,58,30,125.150**	**10,583.01**	**5,33,26,208.454**	**5,332.62**	**35,71,50,604.599**	**35,715.06**
2024-2025										
Direct Plan - Dividend Option	5,28,315.768	52.83			16,88,544.152	168.85	64,097.151	6.41	21,52,762.769	215.28
Direct Plan - Growth Option	2,97,46,793.411	2,974.68			2,19,83,072.337	2,198.31	74,38,086.633	743.81	4,42,91,779.115	4,429.18
Regular plan - Dividend Option	98,86,244.408	988.62			16,01,294.716	160.13	11,22,203.056	112.22	1,03,65,336.068	1,036.53
Regular plan - Growth Option	16,30,09,311.078	16,300.93			10,96,25,354.968	10,962.54	2,47,97,856.095	2,479.79	24,78,36,809.951	24,783.68
Total	**20,31,70,664.665**	**20,317.07**			**13,48,98,266.173**	**13,489.83**	**3,34,22,242.935**	**3,342.22**	**30,46,46,687.903**	**30,464.67**
Bank of India Midcap Tax Fund - Series 1										
2025-2026										
Direct Plan - Dividend Option	80,950.000	8.10			-	-	15,000.000	1.50	65,950.000	6.60
Direct Plan - Growth Option	56,01,859.708	560.19			-	-	89,977.000	9.00	55,11,882.708	551.19
Regular plan - Dividend Option	14,20,583.433	142.06			-	-	1,21,509.511	12.15	12,99,073.922	129.91
Regular plan - Growth Option	1,67,96,132.919	1,679.61			-	-	12,98,620.340	129.86	1,54,97,512.579	1,549.75
Total	**2,38,99,526.060**	**2,389.95**	**-**	**-**	**-**	**-**	**15,25,106.851**	**152.51**	**2,23,74,419.209**	**2,237.44**
2024-2025										
Direct Plan - Dividend Option	82,950.000	8.30			-		2,000.000	0.20	80,950.000	8.10
Direct Plan - Growth Option	56,39,049.608	563.90			-		37,189.900	3.72	56,01,859.708	560.19
Regular plan - Dividend Option	16,49,022.571	164.90			-		2,28,439.138	22.84	14,20,583.433	142.06
Regular plan - Growth Option	1,90,82,551.402	1,908.26			-		22,86,418.483	228.64	1,67,96,132.919	1,679.61
Total	**2,64,53,573.581**	**2,645.36**			**-**	**-**	**25,54,047.521**	**255.40**	**2,38,99,526.060**	**2,389.95**
Bank of India Arbitrage Fund										
2025-2026										
Direct plan - Annual Dividend Option	11,054.417	1.11			4,821.794	0.48	2,860.814	0.29	13,015.397	1.30
Direct Plan - Growth Option	41,47,347.955	414.73			60,13,452.099	601.35	67,74,516.096	677.45	33,86,283.958	338.63
Direct Plan - Monthly Dividend Option	23,55,033.971	235.50			1,622.990	0.16	2,843.381	0.28	23,53,813.580	235.38
Direct plan - Quarterly Dividend Option	1,792.173	0.18			-	-	-	-	1,792.173	0.18
Regular plan - Annual Dividend Option	18,405.488	1.84			45,670.843	4.57	40,337.593	4.03	23,738.738	2.37
Regular plan - Growth Option	2,54,95,788.899	2,549.58			3,04,30,630.631	3,043.06	3,06,80,614.842	3,068.06	2,52,45,804.688	2,524.58
Regular plan - Monthly Dividend Option	88,421.046	8.84			15,529.700	1.55	3,818.565	0.38	1,00,132.181	10.01
Regular plan - Quarterly Dividend Option	4,605.274	0.46			16,058.494	1.61	16,368.457	1.64	4,295.311	0.43
Total	**3,21,22,449.223**	**3,212.24**			**3,65,27,786.551**	**3,652.78**	**3,75,21,359.748**	**3,752.14**	**3,11,28,876.026**	**3,112.89**
2024-2025										
Direct plan - Annual Dividend Option	6,815.933	0.68			12,428.408	1.24	8,189.924	0.82	11,054.417	1.11
Direct Plan - Growth Option	36,59,515.569	365.95			39,68,574.757	396.86	34,80,742.371	348.07	41,47,347.955	414.73
Direct Plan - Monthly Dividend Option	23,50,889.946	235.09			9,218.462	0.92	5,074.437	0.51	23,55,033.971	235.50
Direct plan - Quarterly Dividend Option	13,108.375	1.31			7,983.116	0.80	19,299.318	1.93	1,792.173	0.18
Regular plan - Annual Dividend Option	7,480.366	0.75			3,41,010.606	34.10	3,30,085.484	33.01	18,405.488	1.84
Regular plan - Growth Option	1,39,69,605.741	1,396.96			5,38,58,185.930	5,385.82	4,23,32,002.772	4,233.20	2,54,95,788.899	2,549.58
Regular plan - Monthly Dividend Option	84,982.866	8.50			6,378.891	0.64	2,940.711	0.29	88,421.046	8.84
Regular plan - Quarterly Dividend Option	2,772.762	0.28			2,659.621	0.27	827.109	0.08	4,605.274	0.46
Total	**2,00,95,171.558**	**2,009.52**			**5,82,06,439.791**	**5,820.64**	**4,61,79,162.126**	**4,617.92**	**3,21,22,449.223**	**3,212.24**
Bank of India Midcap Tax Fund - Series 2										
2025-2026										
Direct Plan - Dividend Option	26,635.039	2.66			-	-	2,645.987	0.26	23,989.052	2.40
Direct Plan - Growth Option	7,66,226.454	76.62			-	-	6,914.135	0.69	7,59,312.319	75.93
Regular plan - Dividend Option	3,40,907.496	34.09			-	-	25,250.000	2.53	3,15,657.496	31.57
Regular plan - Growth Option	93,73,384.757	937.34			-	-	6,78,647.350	67.86	86,94,737.407	869.47
Total	**1,05,07,153.746**	**1,050.72**	**-**	**-**	**-**	**-**	**7,13,457.472**	**71.35**	**97,93,696.274**	**979.37**
2024-2025										
Direct Plan - Dividend Option	29,472.188	2.95			-		2,837.149	0.28	26,635.039	2.66
Direct Plan - Growth Option	9,25,561.884	92.56			-		1,59,335.430	15.93	7,66,226.454	76.62
Regular plan - Dividend Option	3,47,635.409	34.76			-		6,727.913	0.67	3,40,907.496	34.09
Regular plan - Growth Option	1,03,71,452.558	1,037.15			-		9,98,067.801	99.81	93,73,384.757	937.34
Total	**1,16,74,122.039**	**1,167.41**			**-**		**11,66,968.293**	**116.70**	**1,05,07,153.746**	**1,050.72**
Bank of India Small Cap Fund										
2025-2026										
Direct Plan - Dividend Option	29,41,857.405	294.19			7,08,654.487	70.87	7,37,967.673	73.80	29,12,544.219	291.25
Direct Plan - Growth Option	14,38,57,397.697	14,385.74			4,58,35,274.230	4,583.53	3,63,48,382.475	3,634.84	15,33,44,289.452	15,334.43
Regular plan - Dividend Option	8,71,239.613	87.12			2,86,118.023	28.61	2,19,556.098	21.96	9,37,801.538	93.78
Regular plan - Growth Option	21,43,42,963.969	21,434.30			7,93,68,926.689	7,936.89	3,12,35,292.059	3,123.53	26,24,76,598.599	26,247.66
Total	**36,20,13,458.684**	**36,201.35**	**-**	**-**	**12,61,98,973.429**	**12,619.90**	**6,85,41,198.305**	**6,854.12**	**41,96,71,233.808**	**41,967.12**
2024-2025										
Direct Plan - Dividend Option	22,89,944.827	228.99			11,77,205.981	117.72	5,25,293.403	52.53	29,41,857.405	294.19
Direct Plan - Growth Option	9,04,61,997.796	9,046.20			8,07,08,520.950	8,070.85	2,73,13,121.049	2,731.31	14,38,57,397.697	14,385.74
Regular plan - Dividend Option	5,84,794.007	58.48			4,06,891.585	40.69	1,20,445.979	12.04	8,71,239.613	87.12
Regular plan - Growth Option	14,53,34,662.739	14,533.47			9,00,97,120.727	9,009.71	2,10,88,819.497	2,108.88	21,43,42,963.969	21,434.30
Total	**23,86,71,399.369**	**23,867.14**			**17,23,89,739.243**	**17,238.97**	**4,90,47,679.928**	**4,904.77**	**36,20,13,458.684**	**36,201.35**

Bank of India Mutual Fund

Significant accounting policies and notes forming part of the Financial Statements

The Statement of movement in unit capital during the year/period ended March 31, 2026:

Name of the Scheme/Plan	Unit capital (Opening balance)		Add: Subscription during initial offer period		Add: Subscription during the year/period		Less: Redemption during the year/period		Unit capital (Closing balance)	
	Units	Amount (Rs.)	Units	Amount (Rs.)	Units	Amount (Rs.)	Units	Amount (Rs.)	Units	Amount (Rs.)
Bank of India Overnight Fund										
2025-2026										
UNCLAIMED DIV ABOVE 3 YEARS	801.291	8.01			-	-	42.746	0.43	758.545	7.59
Direct Plan - Daily Dividend Option	72.132	0.72			15,895.941	158.96	15,431.795	154.32	536.278	5.36
Direct Plan - Growth Option	94,453.225	944.53			1,39,16,659.643	1,39,166.60	1,39,09,767.235	1,39,097.67	1,01,345.633	1,013.46
Direct Plan - Monthly Dividend Option	16.616	0.17			195.682	1.96	98.560	0.99	113.738	1.14
Direct plan - Weekly Dividend Option	-	-			-	-	-	-	-	-
Regular plan - Dividend Option	719.048	7.19			140.050	1.40	783.616	7.84	75.482	0.75
Regular plan - Growth Option	2,13,181.313	2,131.81			42,25,014.684	42,250.15	42,80,848.712	42,808.49	1,57,347.285	1,573.47
Regular plan - Monthly Dividend Option	517.616	5.18			3,875.135	38.75	4,188.000	41.88	204.751	2.05
Unclaimed Dividend Upto 3 Years Option	4,427.006	44.27			2,224.036	22.24	2,887.227	28.87	3,763.815	37.64
UNCLAIMED RED BELOW 3 YEARS	5,428.097	54.28			7.426	0.07	643.899	6.44	4,791.624	47.92
Unclaimed Redemption above 3 Years Option	918.452	9.18			-	-	188.880	1.89	729.572	7.30
Total	**3,20,534.796**	**3,205.35**	**-**	**-**	**1,81,64,012.597**	**1,81,640.13**	**1,82,14,880.670**	**1,82,148.81**	**2,69,666.723**	**2,696.67**
2024-2025										
UNCLAIMED DIV ABOVE 3 YEARS	900.745	9.01			-	-	99.454	0.99	801.291	8.01
Direct Plan - Daily Dividend Option	75.166	0.75			58.539	0.59	61.573	0.62	72.132	0.72
Direct Plan - Growth Option	52,647.702	526.48			2,38,93,604.970	2,38,936.05	2,38,51,799.447	2,38,517.99	94,453.225	944.53
Direct Plan - Monthly Dividend Option	0.027	0.00			211.181	2.11	194.592	1.95	16.616	0.17
Direct plan - Weekly Dividend Option	9.992	0.10			553.370	5.53	563.362	5.63	-	-
Regular plan - Dividend Option	454.496	4.54			2,274.655	22.75	2,010.103	20.10	719.048	7.19
Regular plan - Growth Option	1,91,514.195	1,915.14			93,95,388.063	93,953.88	93,73,720.945	93,737.21	2,13,181.313	2,131.81
Regular plan - Monthly Dividend Option	149.689	1.50			2,550.071	25.50	2,182.144	21.82	517.616	5.18
Unclaimed Dividend Upto 3 Years Option	5,329.702	53.30			11.949	0.12	914.645	9.15	4,427.006	44.27
UNCLAIMED RED BELOW 3 YEARS	4,910.057	49.10			1,688.925	16.89	1,170.885	11.71	5,428.097	54.28
Unclaimed Redemption above 3 Years Option	975.932	9.76			-	-	57.480	0.57	918.452	9.18
Total	**2,56,967.703**	**2,569.68**			**3,32,96,341.723**	**3,32,963.42**	**3,32,32,774.630**	**3,32,327.75**	**3,20,534.796**	**3,205.35**
Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)										
2025-2026										
Direct Plan - Daily Dividend Option	22,26,944.210	222.69			2,55,939.872	25.59	17,92,764.893	179.28	6,90,119.189	69.01
Direct Plan - Growth Option	14,38,94,548.524	14,389.45			2,51,65,091.394	2,516.51	2,96,19,368.170	2,961.94	13,94,40,271.748	13,944.03
Regular plan - Daily Dividend Option	12,00,672.181	120.07			1,41,290.168	14.13	2,96,531.422	29.65	10,45,430.927	104.54
Regular plan - Growth Option	45,99,95,396.469	45,999.54			13,55,24,374.627	13,552.44	10,99,69,894.581	10,996.99	48,55,49,876.515	48,554.99
Total	**60,73,17,561.384**	**60,731.76**	**-**	**-**	**16,10,86,696.061**	**16,108.67**	**14,16,78,559.066**	**14,167.86**	**62,67,25,698.379**	**62,672.57**
2024-2025										
Direct Plan - Daily Dividend Option	3,00,437.428	30.04			20,92,994.416	209.30	1,66,487.634	16.65	22,26,944.210	222.69
Direct Plan - Growth Option	2,71,10,266.909	2,711.03			15,20,98,926.632	15,209.89	3,53,14,645.017	3,531.46	14,38,94,548.524	14,389.45
Regular plan - Daily Dividend Option	6,03,969.267	60.40			10,30,623.768	103.06	4,33,920.854	43.39	12,00,672.181	120.07
Regular plan - Growth Option	21,65,87,793.919	21,658.78			28,81,32,271.982	28,813.23	4,47,24,669.432	4,472.47	45,99,95,396.469	45,999.54
Total	**24,46,02,467.523**	**24,460.25**			**44,33,54,816.798**	**44,335.48**	**8,06,39,722.937**	**8,063.97**	**60,73,17,561.384**	**60,731.76**
Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)										
2025-2026										
Direct Plan - Daily Dividend Option	2,15,472.298	21.55			1,31,144.929	13.11	37,366.435	3.74	3,09,250.792	30.93
Direct Plan - Growth Option	1,40,57,094.847	1,405.71			38,41,996.898	384.20	33,61,517.975	336.15	1,45,37,573.770	1,453.76
Regular plan - Daily Dividend Option	4,90,907.168	49.09			1,68,737.465	16.87	64,087.568	6.41	5,95,557.065	59.56
Regular plan - Growth Option	10,96,86,607.824	10,968.66			2,27,51,733.662	2,275.17	2,11,11,564.618	2,111.16	11,13,26,776.868	11,132.68
Total	**12,44,50,082.137**	**12,445.01**	**-**	**-**	**2,68,93,612.954**	**2,689.36**	**2,45,74,536.596**	**2,457.45**	**12,67,69,158.495**	**12,676.92**
2024-2025										
Direct Plan - Daily Dividend Option	1,84,715.139	18.47			81,992.124	8.20	51,234.965	5.12	2,15,472.298	21.55
Direct Plan - Growth Option	1,05,25,089.385	1,052.51			68,34,858.184	683.49	33,02,852.722	330.29	1,40,57,094.847	1,405.71
Regular plan - Daily Dividend Option	4,00,825.634	40.08			1,32,686.779	13.27	42,605.245	4.26	4,90,907.168	49.09
Regular plan - Growth Option	7,65,66,196.440	7,656.62			5,00,75,827.786	5,007.58	1,69,55,416.402	1,695.54	10,96,86,607.824	10,968.66
Total	**8,76,76,826.598**	**8,767.68**			**5,71,25,364.873**	**5,712.54**	**2,03,52,109.334**	**2,035.21**	**12,44,50,082.137**	**12,445.01**
Bank of India Multi Cap Fund										
2025-2026										
Direct Plan - Daily Dividend Option	1,52,341.368	15.23			42,875.586	4.29	60,063.206	6.01	1,35,153.748	13.52
Direct Plan - Growth Option	2,02,40,161.899	2,024.02			73,06,369.897	730.64	59,41,238.030	594.12	2,16,05,293.766	2,160.53
Regular plan - Daily Dividend Option	10,16,420.093	101.64			1,37,238.711	13.72	89,813.882	8.98	10,63,844.922	106.38
Regular plan - Growth Option	45,89,04,331.345	45,890.43			15,06,72,521.750	15,067.25	7,07,70,943.751	7,077.09	53,88,05,909.344	53,880.59
Total	**48,03,13,254.705**	**48,031.33**	**-**	**-**	**15,81,59,005.944**	**15,815.90**	**7,68,62,058.869**	**7,686.21**	**56,16,10,201.780**	**56,161.02**
2024-2025										
Direct Plan - Daily Dividend Option	74,890.419	7.49			1,33,527.149	13.35	56,076.200	5.61	1,52,341.368	15.23
Direct Plan - Growth Option	1,26,41,046.805	1,264.10			1,21,28,637.984	1,212.86	45,29,522.890	452.95	2,02,40,161.899	2,024.02
Regular plan - Daily Dividend Option	8,66,755.347	86.68			2,73,021.011	27.30	1,23,356.265	12.34	10,16,420.093	101.64
Regular plan - Growth Option	28,64,98,511.284	28,649.85			21,86,08,152.396	21,860.82	4,62,02,332.335	4,620.23	45,89,04,331.345	45,890.43
Total	**30,00,81,203.855**	**30,008.12**			**23,11,43,338.540**	**23,114.33**	**5,09,11,287.690**	**5,091.13**	**48,03,13,254.705**	**48,031.33**
Bank of India Multi Asset Allocation Fund										
2025-2026										
Direct Plan - Dividend Option	1,02,172.956	10.22			97,118.338	9.71	26,683.997	2.67	1,72,607.297	17.26
Direct Plan - Growth Option	1,45,01,995.967	1,450.20			29,54,954.101	295.50	91,62,716.022	916.27	82,94,234.046	829.42
Regular plan - Dividend Option	5,71,381.715	57.14			1,36,922.047	13.69	1,09,535.042	10.95	5,98,768.720	59.88
Regular plan - Growth Option	29,52,16,031.258	29,521.60			3,87,47,718.741	3,874.77	5,61,42,362.813	5,614.24	27,78,21,387.186	27,782.14
Total	**31,03,91,581.896**	**31,039.16**	**-**	**-**	**4,19,36,713.227**	**4,193.67**	**6,54,41,297.874**	**6,544.13**	**28,68,86,997.249**	**28,688.70**
2024-2025										
Direct Plan - Dividend Option	77,184.787	7.72			52,377.134	5.24	27,388.965	2.74	1,02,172.956	10.22
Direct Plan - Growth Option	2,54,39,274.865	2,543.93			23,90,448.129	239.04	1,33,27,727.027	1,332.77	1,45,01,995.967	1,450.20
Regular plan - Dividend Option	4,02,996.784	40.30			2,35,343.928	23.53	66,958.997	6.70	5,71,381.715	57.14
Regular plan - Growth Option	24,20,40,322.244	24,204.03			9,51,23,486.625	9,512.35	4,19,47,777.611	4,194.78	29,52,16,031.258	29,521.60
Total	**26,79,59,778.680**	**26,795.98**			**9,78,01,655.816**	**9,780.17**	**5,53,69,852.600**	**5,536.99**	**31,03,91,581.896**	**31,039.16**

Bank of India Mutual Fund

Significant accounting policies and notes forming part of the Financial Statements

The Statement of movement in unit capital during the year/period ended March 31, 2026:

Name of the Scheme/Plan	Unit capital (Opening balance)		Add: Subscription during initial offer period		Add: Subscription during the year/period		Less: Redemption during the year/period		Unit capital (Closing balance)	
	Units	Amount (Rs.)	Units	Amount (Rs.)	Units	Amount (Rs.)	Units	Amount (Rs.)	Units	Amount (Rs.)
Bank of India Business Cycle Fund										
2025-2026										
Direct Plan - Daily Dividend Option	5,44,139.088	54.41			19,711.501	1.97	77,309.732	7.73	4,86,540.857	48.65
Direct Plan - Growth Option	6,64,80,632.822	6,648.06			31,34,675.417	313.47	1,03,07,851.692	1,030.79	5,93,07,456.547	5,930.75
Regular plan - Daily Dividend Option	42,37,265.906	423.73			79,167.474	7.92	23,07,075.514	230.71	20,09,357.866	200.94
Regular plan - Growth Option	54,06,70,815.713	54,067.08			6,37,27,631.325	6,372.76	15,45,74,225.342	15,457.42	44,98,24,221.696	44,982.42
Total	**61,19,32,853.529**	**61,193.29**	**-**	**-**	**6,69,61,185.717**	**6,696.12**	**16,72,66,462.280**	**16,726.65**	**51,16,27,576.966**	**51,162.76**
2024-2025										
Direct Plan - Daily Dividend Option	-		1,98,797.160	19.88	3,79,231.217	37.92	33,889.289	3.39	5,44,139.088	54.41
Direct Plan - Growth Option	-		8,92,52,800.658	8,925.28	59,66,827.149	596.68	2,87,38,994.985	2,873.90	6,64,80,632.822	6,648.06
Regular plan - Daily Dividend Option	-		5,46,922.980	54.69	37,65,608.356	376.56	75,265.430	7.53	42,37,265.906	423.73
Regular plan - Growth Option	-		47,23,12,799.905	47,231.28	13,05,99,335.284	13,059.93	6,22,41,319.476	6,224.13	54,06,70,815.713	54,067.08
Total	**-**		**56,23,11,320.703**	**56,231.13**	**14,07,11,002.006**	**14,071.10**	**9,10,89,469.180**	**9,108.95**	**61,19,32,853.529**	**61,193.29**
Bank of India Consumption Fund										
2025-2026										
Direct Plan - Daily Dividend Option	65,200.580	6.52			49,483.199	4.95	34,961.232	3.50	79,722.547	7.97
Direct Plan - Growth Option	4,93,56,995.953	4,935.70			37,02,026.603	370.20	3,32,92,552.270	3,329.26	1,97,66,470.286	1,976.65
Regular plan - Daily Dividend Option	5,75,715.046	57.57			1,91,105.014	19.11	89,460.737	8.95	6,77,359.323	67.74
Regular plan - Growth Option	35,70,26,202.582	35,702.62			6,70,18,035.071	6,701.80	8,51,85,010.336	8,518.50	33,88,59,227.317	33,885.92
Total	**40,70,24,114.161**	**40,702.41**	**-**	**-**	**7,09,60,649.887**	**7,096.06**	**11,86,01,984.575**	**11,860.20**	**35,93,82,779.473**	**35,938.28**
2024-2025										
Direct Plan - Daily Dividend Option	-		49,501.358	4.95	16,199.197	1.62	499.975	0.05	65,200.580	6.52
Direct Plan - Growth Option	-		6,28,56,797.178	6,285.68	8,43,850.419	84.39	1,43,43,651.644	1,434.37	4,93,56,995.953	4,935.70
Regular plan - Daily Dividend Option	-		5,92,873.448	59.29	19,869.923	1.99	37,028.325	3.70	5,75,715.046	57.57
Regular plan - Growth Option	-		33,79,37,590.856	33,793.76	3,06,58,046.181	3,065.80	1,15,69,434.455	1,156.94	35,70,26,202.582	35,702.62
Total	**-**		**40,14,36,762.840**	**40,143.68**	**3,15,37,965.720**	**3,153.80**	**2,59,50,614.399**	**2,595.06**	**40,70,24,114.161**	**40,702.41**
Bank of India Money Market Fund										
2025-2026										
Direct Plan - Daily Dividend Option	94.965	0.01			1,143.413	0.11	703.349	0.07	535.029	0.05
Direct Plan - Growth Option	1,77,45,198.568	1,774.52			75,01,51,268.553	75,015.13	48,92,83,685.042	48,928.37	27,86,12,782.079	27,861.28
Direct Plan - Monthly Dividend Option	29,498.525	2.95			20,578.665	2.06	13,062.248	1.31	37,014.942	3.70
Regular plan - Daily Dividend Option	26,548.673	2.65			1,872.173	0.19	21,477.639	2.15	6,943.207	0.69
Regular plan - Growth Option	13,87,52,856.451	13,875.29			46,20,39,366.658	46,203.94	48,44,17,569.247	48,441.76	11,63,74,653.862	11,637.47
Regular plan - Monthly Dividend Option	23,496.603	2.35			11,109.934	1.11	12,432.711	1.24	22,173.826	2.22
Regular plan - Weekly Dividend Option	1,999.900	0.20			1,357.123	0.14	1,214.545	0.12	2,142.478	0.21
Total	**15,65,79,693.685**	**15,657.97**	**-**	**-**	**1,21,22,26,696.519**	**1,21,222.67**	**97,37,50,144.781**	**97,375.01**	**39,50,56,245.423**	**39,505.62**
2024-2025										
Direct Plan - Daily Dividend Option	-		-		94.965	0.01	-	-	94.965	0.01
Direct Plan - Growth Option	-		3,91,71,015.118	3,917.10	39,18,363.802	391.84	2,53,44,180.352	2,534.42	1,77,45,198.568	1,774.52
Direct Plan - Monthly Dividend Option	-		30,498.475	3.05	-	-	999.950	0.10	29,498.525	2.95
Regular plan - Daily Dividend Option	-		31,548.423	3.15	-	-	4,999.750	0.50	26,548.673	2.65
Regular plan - Growth Option	-		24,14,98,900.237	24,149.89	4,77,99,059.086	4,779.91	15,05,45,102.872	15,054.51	13,87,52,856.451	13,875.29
Regular plan - Monthly Dividend Option	-		23,498.825	2.35	2,493.939	0.25	2,496.161	0.25	23,496.603	2.35
Regular plan - Weekly Dividend Option	-		1,999.900	0.20	-	-	-	-	1,999.900	0.20
Total	**-**		**28,07,57,460.978**	**28,075.75**	**5,17,20,011.792**	**5,171.99**	**17,58,97,779.085**	**17,589.78**	**15,65,79,693.685**	**15,657.97**
Bank of India Mid Cap Fund										
2025-2026										
Regular plan - Dividend Option			11,02,524.426	110.25	3,62,391.327	36.24	1,57,134.296	15.71	13,07,781.457	130.78
Regular plan - Growth Option			56,96,48,157.676	56,964.82	12,57,03,261.361	12,570.33	5,54,93,785.143	5,549.38	63,98,57,633.894	63,985.76
Direct Plan - Dividend Option			47,107.645	4.71	66,876.093	6.69	10,082.768	1.01	1,03,900.970	10.39
Direct Plan - Growth Option			6,27,53,220.558	6,275.32	2,11,06,586.049	2,110.66	71,27,168.955	712.72	7,67,32,637.652	7,673.26
Total			**63,35,51,010.305**	**63,355.10**	**14,72,39,114.830**	**14,723.91**	**6,27,88,171.162**	**6,278.82**	**71,80,01,953.973**	**71,800.20**
Bank of India Banking & Financial Services Fund										
2025-2026					-					
Regular plan - Dividend Option			3,90,927.955	39.09	52,109.696	5.21	49,595.721	4.96	3,93,441.930	39.34
Regular plan - Growth Option			24,94,51,592.806	24,945.16	1,67,74,633.670	1,677.46	31,17,451.930	311.75	26,31,08,774.546	26,310.88
Direct Plan - Dividend Option			33,698.315	3.37	8,441.078	0.84	2,499.875	0.25	39,639.518	3.96
Direct Plan - Growth Option			2,12,58,809.785	2,125.88	9,17,164.786	91.72	2,45,700.359	24.57	2,19,30,274.212	2,193.03
Total			**27,11,35,028.861**	**27,113.50**	**1,77,52,349.230**	**1,775.23**	**34,15,247.885**	**341.52**	**28,54,72,130.206**	**28,547.21**

Annexure C

Historical per unit Statistics

for the period ended 31 March 2026

(Currency: Indian Rupee)

		Bank of India Liquid Fund						Bank of India Ultra Short Duration Fund					
		31 March 2026		31 March 2025		31 March 2024		31 March 2026		31 March 2025		31 March 2024	
A	**NAV**												
	Eco plan - Growth Option	-		-		-		-		-		-	
	Eco plan - Bonus Option	-		-		-		-		-		-	
	Eco plan - Dividend Option	-		-		-		-		-		-	
	Eco plan - Monthly Dividend Option	-		-		-		-		-		-	
	Eco plan - Quarterly Dividend Option	-		-		-		-		-		-	
	Regular Plan	-		-		-		-		-		-	
	Regular plan - Growth Option	*3,141.5143*		*2,957.4737*		*2,754.2063*		*3,293.3218*		*3,107.3747*		*2,910.0505*	
	Regular plan - Bonus Option	-		-		-		-		-		-	
	Regular plan - Dividend Option	-		-		-		-		-		-	
	Regular plan - Daily Dividend Option	*1,005.0000*		*1,002.1069*		*1,002.1069*		*1,005.1708*		*1,007.9573*		*1,007.9523*	
	Regular plan - Weekly Dividend Option	*1,005.2059*		*1,003.4148*		*1,002.7346*		*1,008.2256*		*1,009.8430*		*1,008.9371*	
	Regular plan - Monthly Dividend Option	-		-		-		-		-		-	
	Regular plan - Quarterly Dividend Option	-		-		-		-		-		-	
	Regular plan - Annual Dividend Option	-		-		-		-		-		-	
	Direct Plan	-		-		-		-		-		-	
	Direct Plan - Growth Option	*3,173.6094*		*2,986.6787*		*2,780.5104*		*3,420.7890*		*3,211.2187*		*2,991.9153*	
	Direct Plan - Bonus Option	-		-		-		*3,404.3500*		*3,195.8711*		*2,977.0846*	
	Direct Plan - Regular Dividend Option	-		-		-		-		-		-	
	Direct Plan - Daily Dividend Option	*1,005.0000*		*1,002.6483*		*1,002.6483*		*1,005.1847*		*1,012.4794*		*1,012.4593*	
	Direct Plan - Weekly Dividend Option	*1,005.2067*		*1,063.7882*		*1,063.0617*		*1,008.3463*		*1,009.3960*		*1,008.4658*	
	Direct Plan - Monthly Dividend Option	-		-		-		-		-		-	
	Direct Plan - Quarterly Dividend Option	-		-		-		-		-		-	
	Direct Plan - Annual Dividend Option	-		-		-		-		-		-	
	Unclaimed Dividend Above 3 Years Option	-		-		-		-		-		-	
	Unclaimed Dividend Upto 3 Years Option	-		-		-		-		-		-	
	Unclaimed Redemption Above 3 Years Option	-		-		-		-		-		-	
	Unclaimed Redemption Upto 3 Years Option	-		-		-		-		-		-	
B	**Gross Income**												
	i Income other than profit on sale of investment	*211.70*		*234.23*		*178.37*		*371.18*		*237.40*		*187.03*	
	ii Income from profit on inter scheme Sales / transfer of investment	-		-		-		-		-		-	
	iii Income from profit on sale of investment to third party	*2.59*		*0.52*		*0.01*		*5.85*		*4.74*		*9.88*	
C	**Aggregate of expenses**	*2.90*		*2.81*		*1.88*		*33.99*		*27.92*		*28.54*	
D	Net Income	211.39		231.94		176.50		343.04		214.22		168.37	
E	Unrealised Appreciation in value of investments	*(0.76)*		*2.36*		*0.73*		*(11.16)*		*6.24*		*1.19*	
F	(a) **NAV**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Growth Option	*3,141.5143*	*2,958.0189*	*2,957.4737*	*2,754.7620*	*2,754.2063*	*2,567.8051*	*3,293.3218*	*3,110.8097*	*3,107.3747*	*2,911.5981*	*2,910.0505*	*2,738.5930*
	Regular plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Daily Dividend Option	*1,005.0000*	*1,002.1069*	*1,002.1069*	*1,002.1069*	*1,002.1069*	*1,002.1069*	*1,007.4498*	*1,004.5745*	*1,007.9573*	*1,007.4121*	*1,007.9523*	*1,007.4268*
	Regular plan - Weekly Dividend Option	*1,006.3232*	*1,001.3124*	*1,003.4148*	*1,001.3124*	*1,002.8732*	*1,001.3124*	*1,010.9594*	*1,004.8285*	*1,009.8430*	*1,007.4789*	*1,009.6317*	*1,007.4788*
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Growth Option	*3,173.6094*	*2,987.2321*	*2,986.6787*	*2,781.0724*	*2,780.5104*	*2,591.3076*	*3,420.7890*	*3,214.8586*	*3,211.2187*	*2,993.5633*	*2,991.9153*	*2,804.9257*
	Direct Plan - Bonus Option	-	-	-	-	-	-	*3,404.3500*	*3,199.4945*	*3,195.8711*	*2,978.7185*	*2,977.0846*	*2,791.6386*
	Direct Plan - Regular Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Daily Dividend Option	*1,005.0000*	*1,002.6483*	*1,002.6483*	*1,002.6483*	*1,002.6483*	*1,002.6483*	*1,011.9281*	*1,004.6022*	*1,012.4794*	*1,011.9143*	*1,012.4593*	*1,011.9132*
	Direct Plan - Weekly Dividend Option	*1,063.9855*	*1,005.0000*	*1,063.7882*	*1,061.5519*	*1,063.2086*	*1,061.5519*	*1,010.5479*	*1,004.8425*	*1,009.3960*	*1,006.9419*	*1,009.2224*	*1,006.9343*
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
(b)	**Repurchase Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Growth Option	*3,141.5143*	*2,958.0189*	*2,957.4737*	*2,754.7620*	*2,754.2063*	*2,567.8051*	*3,293.3218*	*3,110.8097*	*3,107.3747*	*2,911.5981*	*2,910.0505*	*2,738.5930*
	Regular plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Daily Dividend Option	*1,005.0000*	*1,002.1069*	*1,002.1069*	*1,002.1069*	*1,002.1069*	*1,002.1069*	*1,007.4498*	*1,004.5745*	*1,007.9573*	*1,007.4121*	*1,007.9523*	*1,007.4268*
	Regular plan - Weekly Dividend Option	*1,006.3232*	*1,001.3124*	*1,003.4148*	*1,001.3124*	*1,002.8732*	*1,001.3124*	*1,010.9594*	*1,004.8285*	*1,009.8430*	*1,007.4789*	*1,009.6317*	*1,007.4788*
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Growth Option	*3,173.6094*	*2,987.2321*	*2,986.6787*	*2,781.0724*	*2,780.5104*	*2,591.3076*	*3,420.7890*	*3,214.8586*	*3,211.2187*	*2,993.5633*	*2,991.9153*	*2,804.9257*
	Direct Plan - Bonus Option	-	-	-	-	-	-	*3,404.3500*	*3,199.4945*	*3,195.8711*	*2,978.7185*	*2,977.0846*	*2,791.6386*
	Direct Plan - Regular Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Daily Dividend Option	*1,005.0000*	*1,002.6483*	*1,002.6483*	*1,002.6483*	*1,002.6483*	*1,002.6483*	*1,011.9281*	*1,004.6022*	*1,012.4794*	*1,011.9143*	*1,012.4593*	*1,011.9132*
	Direct Plan - Weekly Dividend Option	*1,063.9855*	*1,005.0000*	*1,063.7882*	*1,061.5519*	*1,063.2086*	*1,061.5519*	*1,010.5479*	*1,004.8425*	*1,009.3960*	*1,006.9419*	*1,009.2224*	*1,006.9343*
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-

		Bank of India Large & Mid Cap Fund (Formerly Bank of India Large & Mid Cap Equity						Bank of India Short Term Income Fund					
		31 March 2026		31 March 2025		31 March 2024		31 March 2026		31 March 2025		31 March 2024	
A	**NAV**												
	Eco plan - Growth Option	*90.6400*		*88.3200*		*85.1800*		-		-		-	
	Eco plan - Bonus Option	*90.6400*		*88.3200*		*85.1800*		-		-		-	
	Eco plan - Dividend Option	*25.3800*		*24.7300*		*23.8500*		-		-		-	
	Eco plan - Monthly Dividend Option	-		-		-		-		-		-	
	Eco plan - Quarterly Dividend Option	*25.5700*		*24.9100*		*24.0300*		-		-		-	
	Regular Plan	-		-		-		-		-		-	
	Regular plan - Growth Option	*82.0300*		*80.5000*		*78.3000*		*27.5816*		*26.2096*		*23.9723*	
	Regular plan - Bonus Option	*82.0200*		*80.4900*		*78.1900*		-		-		-	
	Regular plan - Dividend Option	*24.4800*		*24.0300*		*23.3400*		-		-		-	
	Regular plan - Daily Dividend Option	-		-		-		-		-		-	
	Regular plan - Weekly Dividend Option	-		-		-		-		-		-	
	Regular plan - Monthly Dividend Option	-		-		-		*14.1536*		*13.4493*		*12.3012*	
	Regular plan - Quarterly Dividend Option	*29.8700*		*29.3200*		*28.4700*		*13.9478*		*13.2537*		*12.1223*	
	Regular plan - Annual Dividend Option	-		-		-		-		-		-	
	Direct Plan	-		-		-		-		-		-	
	Direct Plan - Growth Option	*95.1000*		*92.1000*		*88.4400*		*30.1082*		*28.4541*		*25.8828*	
	Direct Plan - Bonus Option	*49.1100*		*47.5600*		*45.6900*		-		-		-	
	Direct Plan - Regular Dividend Option	*26.0100*		*25.2000*		*24.2200*		-		-		-	
	Direct Plan - Daily Dividend Option	-		-		-		-		-		-	
	Direct Plan - Weekly Dividend Option	-		-		-		-		-		-	
	Direct Plan - Monthly Dividend Option	-		-		-		*14.6385*		*13.8348*		*12.5851*	
	Direct Plan - Quarterly Dividend Option	*26.4100*		*25.5900*		*24.5800*		*13.8803*		*13.1178*		*11.9329*	
	Direct Plan - Annual Dividend Option	-		-		-		-		-		-	
	Unclaimed Dividend Above 3 Years Option	-		-		-		-		-		-	
	Unclaimed Dividend Upto 3 Years Option	-		-		-		-		-		-	
	Unclaimed Redemption Above 3 Years Option	-		-		-		-		-		-	
	Unclaimed Redemption Upto 3 Years Option	-		-		-		-		-		-	
B	**Gross Income**												
	i Income other than profit on sale of investment	*1.11*		*1.14*		*0.78*		*1.62*		*1.71*		*1.79*	
	ii Income from profit on inter scheme Sales / transfer of investment	-		-		-		-		-		-	
	iii Income from profit on sale of investment to third party	*6.90*		*8.92*		*13.69*		*0.06*		*0.05*		*0.04*	
C	**Aggregate of expenses**	*1.80*		*1.72*		*1.40*		*0.18*		*0.16*		*0.22*	
D	Net Income	6.22		8.35		13.07		1.51		1.59		1.61	
E	Unrealised Appreciation in value of investments	*-1.57*		*4.07*		*12.92*		*-0.32*		*0.17*		*(0.03)*	
F	(a) **NAV**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	*102.5000*	*82.3000*	*102.6500*	*80.7200*	*86.3300*	*59.3200*	-	-	-	-	-	-
	Eco plan - Bonus Option	*102.5000*	*82.3000*	*102.6500*	*80.7200*	*86.3200*	*59.3200*	-	-	-	-	-	-
	Eco plan - Dividend Option	*28.7000*	*23.0400*	*28.7400*	*22.6000*	*24.1700*	*16.6100*	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	*28.9100*	*23.2100*	*28.9600*	*22.7700*	*24.3500*	*16.7300*	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Growth Option	*92.9200*	*75.0000*	*93.9600*	*73.6200*	*79.2900*	*54.8200*	*27.6952*	*26.2879*	*26.2096*	*23.9582*	*23.9723*	*22.5702*
	Regular plan - Bonus Option	*92.9100*	*74.9900*	*93.9500*	*73.6100*	*79.2800*	*54.8100*	-	-	-	-	-	-
	Regular plan - Dividend Option	*27.7300*	*22.3900*	*28.0400*	*21.9700*	*23.6700*	*16.3600*	-	-	-	-	-	-
	Regular plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-	*14.2118*	*13.4895*	*13.4493*	*12.2940*	*12.3012*	*11.5815*
	Regular plan - Quarterly Dividend Option	*33.8400*	*27.3100*	*34.2200*	*26.8100*	*28.8700*	*19.9600*	*14.0052*	*13.2933*	*13.2537*	*12.1152*	*12.1223*	*11.4131*
	Regular plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Growth Option	*107.3900*	*85.8200*	*106.7700*	*84.1400*	*89.6100*	*61.4300*	*30.2230*	*28.5399*	*28.4541*	*25.8683*	*25.8828*	*24.2493*
	Direct Plan - Bonus Option	*55.4500*	*44.3200*	*55.1500*	*43.4500*	*46.2900*	*31.7500*	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	*29.3800*	*23.4900*	*29.2300*	*23.0300*	*24.5400*	*16.8300*	-	-	-	-	-	-
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-	*14.6943*	*13.8765*	*13.8348*	*12.5781*	*12.5851*	*11.7914*
	Direct Plan - Quarterly Dividend Option	*29.8200*	*23.8400*	*29.6700*	*23.3800*	*24.9100*	*17.0900*	*13.9332*	*13.1574*	*13.1178*	*11.9262*	*11.9329*	*11.1803*
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
(b)	**Repurchase Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	*102.5000*	*82.3000*	*102.6500*	*80.7200*	*86.3300*	*59.3200*	-	-	-	-	-	-
	Eco plan - Bonus Option	*102.5000*	*82.3000*	*102.6500*	*80.7200*	*86.3200*	*59.3200*	-	-	-	-	-	-
	Eco plan - Dividend Option	*28.7000*	*23.0400*	*28.7400*	*22.6000*	*24.1700*	*16.6100*	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	*28.9100*	*23.2100*	*28.9600*	*22.7700*	*24.3500*	*16.7300*	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Growth Option	*92.9200*	*75.0000*	*93.9600*	*73.6200*	*79.2900*	*54.8200*	*27.6952*	*26.2879*	*26.2096*	*23.9582*	*23.9723*	*22.5702*
	Regular plan - Bonus Option	*92.9100*	*74.9900*	*93.9500*	*73.6100*	*79.2800*	*54.8100*	-	-	-	-	-	-
	Regular plan - Dividend Option	*27.7300*	*22.3900*	*28.0400*	*21.9700*	*23.6700*	*16.3600*	-	-	-	-	-	-
	Regular plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-	*14.2118*	*13.4895*	*13.4493*	*12.2940*	*12.3012*	*11.5815*
	Regular plan - Quarterly Dividend Option	*33.8400*	*27.3100*	*34.2200*	*26.8100*	*28.8700*	*19.9600*	*14.0052*	*13.2933*	*13.2537*	*12.1152*	*12.1223*	*11.4131*
	Regular plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Growth Option	*107.3900*	*85.8200*	*106.7700*	*84.1400*	*89.6100*	*61.4300*	*30.2230*	*28.5399*	*28.4541*	*25.8683*	*25.8828*	*24.2493*
	Direct Plan - Bonus Option	*55.4500*	*44.3200*	*55.1500*	*43.4500*	*46.2900*	*31.7500*	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	*29.3800*	*23.4900*	*29.2300*	*23.0300*	*24.5400*	*16.8300*	-	-	-	-	-	-
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-	*14.6943*	*13.8765*	*13.8348*	*12.5781*	*12.5851*	*11.7914*
	Direct Plan - Quarterly Dividend Option	*29.8200*	*23.8400*	*29.6700*	*23.3800*	*24.9100*	*17.0900*	*13.9332*	*13.1574*	*13.1178*	*11.9262*	*11.9329*	*11.1803*
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-

		Bank of India Conservative Hybrid Fund					
		31 March 2026		31 March 2025		31 March 2024	
A	**NAV**						
	Eco plan - Growth Option	*35.3335*		*34.1860*		*33.0544*	
	Eco plan - Bonus Option	-		-		-	
	Eco plan - Dividend Option	-		-		-	
	Eco plan - Monthly Dividend Option	*26.7634*		*25.8918*		*25.0347*	
	Eco plan - Quarterly Dividend Option	-		-		-	
	Regular Plan	-		-		-	
	Regular plan - Growth Option	*34.0566*		*33.0580*		*32.0942*	
	Regular plan - Bonus Option	-		-		-	
	Regular plan - Dividend Option	-		-		-	
	Regular plan - Daily Dividend Option	-		-		-	
	Regular plan - Weekly Dividend Option	-		-		-	
	Regular plan - Monthly Dividend Option	*17.5338*		*17.0196*		*16.5234*	
	Regular plan - Quarterly Dividend Option	*18.1731*		*17.6402*		*17.1258*	
	Regular plan - Annual Dividend Option	*16.5324*		*16.0475*		*15.5793*	
	Direct Plan	-		-		-	
	Direct Plan - Growth Option	*36.6657*		*35.2823*		*33.9321*	
	Direct Plan - Bonus Option	-		-		-	
	Direct Plan - Regular Dividend Option	-		-		-	
	Direct Plan - Daily Dividend Option	-		-		-	
	Direct Plan - Weekly Dividend Option	-		-		-	
	Direct Plan - Monthly Dividend Option	*16.3330*		*15.7192*		*15.1203*	
	Direct Plan - Quarterly Dividend Option	*18.0151*		*17.3381*		*16.6775*	
	Direct Plan - Annual Dividend Option	*16.7077*		*16.0796*		*15.4666*	
	Unclaimed Dividend Above 3 Years Option	-		-		-	
	Unclaimed Dividend Upto 3 Years Option	-		-		-	
	Unclaimed Redemption Above 3 Years Option	-		-		-	
	Unclaimed Redemption Upto 3 Years Option	-		-		-	
B	**Gross Income**						
	i Income other than profit on sale of investment	*1.98*		*1.50*		*1.42*	
	ii Income from profit on inter scheme Sales / transfer of investment	-		-		-	
	iii Income from profit on sale of investment to third party	*1.10*		*1.82*		*1.48*	
C	**Aggregate of expenses**	*0.73*		*0.69*		*0.61*	
D	Net Income	2.35		2.62		2.30	
E	Unrealised Appreciation in value of investments	*-0.46*		*0.67*		*1.94*	
F	(a) **NAV**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	*36.1134*	*33.8342*	*34.7639*	*32.8706*	*33.1721*	*28.7162*
	Eco plan - Bonus Option	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	*27.3539*	*25.6254*	*26.3294*	*24.8952*	*25.1238*	*21.7485*
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-
	Regular plan - Growth Option	*34.8191*	*32.7153*	*33.6583*	*31.8923*	*32.2172*	*27.9854*
	Regular plan - Bonus Option	-	-	-	-	-	-
	Regular plan - Dividend Option	-	-	-	-	-	-
	Regular plan - Daily Dividend Option	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	*17.9263*	*16.8432*	*17.3287*	*16.4194*	*16.5868*	*14.4080*
	Regular plan - Quarterly Dividend Option	*18.5800*	*17.4573*	*17.9605*	*17.0181*	*17.1915*	*14.9333*
	Regular plan - Annual Dividend Option	*16.9025*	*15.8811*	*16.3387*	*15.4813*	*15.6391*	*13.5847*
	Direct Plan	-	-	-	-	-	-
	Direct Plan - Growth Option	*37.4541*	*34.9230*	*35.8185*	*33.7712*	*34.0405*	*29.4324*
	Direct Plan - Bonus Option	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	-	-	-	-	-	-
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	*16.6845*	*15.5591*	*15.9590*	*15.0481*	*15.1689*	*13.1190*
	Direct Plan - Quarterly Dividend Option	*18.4027*	*17.1614*	*17.6025*	*16.5978*	*16.7310*	*14.4700*
	Direct Plan - Annual Dividend Option	*17.0673*	*15.9158*	*16.3247*	*15.3928*	*15.5163*	*13.4190*
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
(b)	**Repurchase Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	*36.1134*	*33.8342*	*34.7639*	*32.8706*	*33.1721*	*28.7162*
	Eco plan - Bonus Option	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	*27.3539*	*25.6254*	*26.3294*	*24.8952*	*25.1238*	*21.7485*
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-
	Regular plan - Growth Option	*34.8191*	*32.7153*	*33.6583*	*31.8923*	*32.2172*	*27.9854*
	Regular plan - Bonus Option	-	-	-	-	-	-
	Regular plan - Dividend Option	-	-	-	-	-	-
	Regular plan - Daily Dividend Option	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	*17.9263*	*16.8432*	*17.3287*	*16.4194*	*16.5868*	*14.4080*
	Regular plan - Quarterly Dividend Option	*18.5800*	*17.4573*	*17.9605*	*17.0181*	*17.1915*	*14.9333*
	Regular plan - Annual Dividend Option	*16.9025*	*15.8811*	*16.3387*	*15.4813*	*15.6391*	*13.5847*
	Direct Plan	-	-	-	-	-	-
	Direct Plan - Growth Option	*37.4541*	*34.9230*	*35.8185*	*33.7712*	*34.0405*	*29.4324*
	Direct Plan - Bonus Option	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	-	-	-	-	-	-
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	*16.6845*	*15.5591*	*15.9590*	*15.0481*	*15.1689*	*13.1190*
	Direct Plan - Quarterly Dividend Option	*18.4027*	*17.1614*	*17.6025*	*16.5978*	*16.7310*	*14.4700*
	Direct Plan - Annual Dividend Option	*17.0673*	*15.9158*	*16.3247*	*15.3928*	*15.5163*	*13.4190*
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-

Annexure C

Historical per unit Statistics

for the period ended 31 March 2026

(Currency: Indian Rupee)

		Bank of India Liquid Fund					
		31 March 2026		31 March 2025		31 March 2024	
(c)	**Resale Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-
	Regular plan - Growth Option	3,141.5143	2,958.0189	2,957.4737	2,754.7620	2,754.2063	2,567.8051
	Regular plan - Bonus Option	-	-	-	-	-	-
	Regular plan - Dividend Option	-	-	-	-	-	-
	Regular plan - Daily Dividend Option	1,005.0000	1,002.1069	1,002.1069	1,002.1069	1,002.1069	1,002.1069
	Regular plan - Weekly Dividend Option	1,006.3232	1,001.3124	1,003.4148	1,001.3124	1,002.8732	1,001.3124
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-
	Direct Plan - Growth Option	3,173.6094	2,987.2321	2,986.6787	2,781.0724	2,780.5104	2,591.3076
	Direct Plan - Bonus Option	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	-	-	-	-	-	-
	Direct Plan - Daily Dividend Option	1,005.0000	1,002.6483	1,002.6483	1,002.6483	1,002.6483	1,002.6483
	Direct Plan - Weekly Dividend Option	1,063.9855	1,005.0000	1,063.7882	1,061.5519	1,063.2086	1,061.5519
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
G	**Ratio of Expenses to Average Net Assets by percentage (Annualised)**						
	Regular	0.13%		0.13%		0.10%	
	Unclaimed	-		-		-	
	ECO	-		-		-	
	Direct	0.09%		0.10%		0.07%	
H	**Ratio of Gross Income to Average Net Assets by percentage (Annualised)**	6.27%		7.18%		7.17%	
I	If the units are traded, the highest and the lowest NAV per unit during the year at plan/option level						
	Eco plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Institutional plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Institutional plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular Plan	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Weekly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Regular Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Weekly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Dividend Above 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Dividend Upto 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Redemption Above 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Redemption Upto 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
J	Face value per unit	1,000		1,000		1,000	
K	Total unit capital (in Rupees)	5,10,56,16,250		5,12,83,22,089		4,79,53,91,763	
L	Average Net assets (in Rupees)	17,44,46,59,117		16,76,12,21,643		11,92,68,87,411	
M	No. of days	365		365		366	
N	Weighted average Price Earning Ratio of equity / equity related instruments held as at end of year/period						

		Bank of India Ultra Short Duration Fund					
		31 March 2026		31 March 2025		31 March 2024	
(c)	**Resale Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-
	Regular plan - Growth Option	3,293.3218	3,110.8097	3,107.3747	2,911.5981	2,910.0505	2,738.5930
	Regular plan - Bonus Option	-	-	-	-	-	-
	Regular plan - Dividend Option	-	-	-	-	-	-
	Regular plan - Daily Dividend Option	1,007.4498	1,004.5745	1,007.9573	1,007.4121	1,007.9523	1,007.4268
	Regular plan - Weekly Dividend Option	1,010.9594	1,004.8285	1,009.8430	1,007.4789	1,009.6317	1,007.4788
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-
	Direct Plan - Growth Option	3,420.7890	3,214.8586	3,211.2187	2,993.5633	2,991.9153	2,804.9257
	Direct Plan - Bonus Option	3,404.3500	3,199.4945	3,195.8711	2,978.7185	2,977.0846	2,791.6386
	Direct Plan - Regular Dividend Option	-	-	-	-	-	-
	Direct Plan - Daily Dividend Option	1,011.9281	1,004.6022	1,012.4794	1,011.9143	1,012.4593	1,011.9132
	Direct Plan - Weekly Dividend Option	1,010.5479	1,004.8425	1,009.3960	1,006.9419	1,009.2224	1,006.9343
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
G	**Ratio of Expenses to Average Net Assets by percentage (Annualised)**						
	Regular	0.85%		0.97%		1.29%	
	Unclaimed	-		-		-	
	ECO	-		-		-	
	Direct	0.34%		0.47%		0.90%	
H	**Ratio of Gross Income to Average Net Assets by percentage (Annualised)**	7.06%		7.38%		7.40%	
I	If the units are traded, the highest and the lowest NAV per unit during the year at plan/option level						
	Eco plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Institutional plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Institutional plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular Plan	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Weekly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Regular Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Weekly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Dividend Above 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Dividend Upto 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Redemption Above 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Redemption Upto 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
J	Face value per unit	1,000		1,000		1,000	
K	Total unit capital (in Rupees)	35,06,61,168		49,65,31,563		52,26,07,925	
L	Average Net assets (in Rupees)	1,87,27,56,479		1,62,91,66,728		1,39,06,98,651	
M	No. of days	365		365		366	
N	Weighted average Price Earning Ratio of equity / equity related instruments held as at end of year/period						

		Bank of India Large & Mid Cap Fund (Formerly Bank of India Large & Mid Cap Equity					
		31 March 2026		31 March 2025		31 March 2024	
(c)	**Resale Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	102.5000	82.3000	102.6500	80.7200	86.3300	59.3200
	Eco plan - Bonus Option	102.5000	82.3000	102.6500	80.7200	86.3200	59.3200
	Eco plan - Dividend Option	28.7000	23.0400	28.7400	22.6000	24.1700	16.6100
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	28.9100	23.2100	28.9600	22.7700	24.3500	16.7300
	Eco plan - Annual Dividend Option	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-
	Regular plan - Growth Option	92.9200	75.0000	93.9600	73.6200	79.2900	54.8200
	Regular plan - Bonus Option	92.9100	74.9900	93.9500	73.6100	79.2800	54.8100
	Regular plan - Dividend Option	27.7300	22.3900	28.0400	21.9700	23.6700	16.3600
	Regular plan - Daily Dividend Option	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	33.8400	27.3100	34.2200	26.8100	28.8700	19.9600
	Regular plan - Annual Dividend Option	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-
	Direct Plan - Growth Option	107.3900	85.8200	106.7700	84.1400	89.6100	61.4300
	Direct Plan - Bonus Option	55.4500	44.3200	55.1500	43.4500	46.2900	31.7500
	Direct Plan - Regular Dividend Option	29.3800	23.4900	29.2300	23.0300	24.5400	16.8300
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	29.8200	23.8400	29.6700	23.3800	24.9100	17.0900
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
G	**Ratio of Expenses to Average Net Assets by percentage (Annualised)**						
	Regular	2.30%		2.48%		2.64%	
	Unclaimed	-		-		-	
	ECO	1.58%		1.77%		1.99%	
	Direct	0.97%		1.34%		1.72%	
H	**Ratio of Gross Income to Average Net Assets by percentage (Annualised)**	10.19%		13.55%		23.76%	
I	If the units are traded, the highest and the lowest NAV per unit during the year at plan/option level						
	Eco plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Institutional plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Institutional plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular Plan	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Weekly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Regular Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Weekly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Dividend Above 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Dividend Upto 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Redemption Above 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Redemption Upto 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
J	Face value per unit	10		10		10	
K	Total unit capital (in Rupees)	53,57,33,183		47,25,79,347		39,94,15,945	
L	Average Net assets (in Rupees)	4,21,36,16,214		3,51,23,93,992		2,43,14,36,046	
M	No. of days	365		365		366	
N	Weighted average Price Earning Ratio of equity / equity related instruments held as at end of year/period	19.7		22.38		24.3	

		Bank of India Short Term Income Fund					
		31 March 2026		31 March 2025		31 March 2024	
(c)	**Resale Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-
	Regular plan - Growth Option	27.6952	26.2879	26.2096	23.9582	23.9723	22.5702
	Regular plan - Bonus Option	-	-	-	-	-	-
	Regular plan - Dividend Option	-	-	-	-	-	-
	Regular plan - Daily Dividend Option	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	14.2118	13.4895	13.4493	12.2940	12.3012	11.5815
	Regular plan - Quarterly Dividend Option	14.0052	13.2933	13.2537	12.1152	12.1223	11.4131
	Regular plan - Annual Dividend Option	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-
	Direct Plan - Growth Option	30.2230	28.5399	28.4541	25.8683	25.8828	24.2493
	Direct Plan - Bonus Option	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	-	-	-	-	-	-
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	14.6943	13.8765	13.8348	12.5781	12.5851	11.7914
	Direct Plan - Quarterly Dividend Option	13.9332	13.1574	13.1178	11.9262	11.9329	11.1803
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
G	**Ratio of Expenses to Average Net Assets by percentage (Annualised)**						
	Regular	1.00%		1.05%		1.10%	
	Unclaimed	-		-		-	
	ECO	-		-		-	
	Direct	0.45%		0.50%		0.61%	
H	**Ratio of Gross Income to Average Net Assets by percentage (Annualised)**	7.13%		8.90%		7.19%	
I	If the units are traded, the highest and the lowest NAV per unit during the year at plan/option level						
	Eco plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Institutional plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Institutional plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular Plan	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Weekly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Regular Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Weekly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Dividend Above 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Dividend Upto 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Redemption Above 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Redemption Upto 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
J	Face value per unit	10		10		10	
K	Total unit capital (in Rupees)	96,92,71,456		42,56,57,640		34,16,46,984	
L	Average Net assets (in Rupees)	2,28,77,94,377		83,82,67,932		86,97,75,855	
M	No. of days	365		365		366	
N	Weighted average Price Earning Ratio of equity / equity related instruments held as at end of year/period						

		Bank of India Conservative Hybrid Fund					
		31 March 2026		31 March 2025		31 March 2024	
(c)	**Resale Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	36.1134	33.8342	34.7639	32.8706	33.1721	28.7162
	Eco plan - Bonus Option	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	27.3539	25.6254	26.3294	24.8952	25.1238	21.7485
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-
	Regular plan - Growth Option	34.8191	32.7153	33.6583	31.8923	32.2172	27.9854
	Regular plan - Bonus Option	-	-	-	-	-	-
	Regular plan - Dividend Option	-	-	-	-	-	-
	Regular plan - Daily Dividend Option	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	17.9263	16.8432	17.3287	16.4194	16.5868	14.4080
	Regular plan - Quarterly Dividend Option	18.5800	17.4573	17.9605	17.0181	17.1915	14.9333
	Regular plan - Annual Dividend Option	16.9025	15.8811	16.3387	15.4813	15.6391	13.5847
	Direct Plan	-	-	-	-	-	-
	Direct Plan - Growth Option	37.4541	34.9230	35.8185	33.7712	34.0405	29.4324
	Direct Plan - Bonus Option	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	-	-	-	-	-	-
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	16.6845	15.5591	15.9590	15.0481	15.1689	13.1190
	Direct Plan - Quarterly Dividend Option	18.4027	17.1614	17.6025	16.5978	16.7310	14.4700
	Direct Plan - Annual Dividend Option	17.0673	15.9158	16.3247	15.3928	15.5163	13.4190
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
G	**Ratio of Expenses to Average Net Assets by percentage (Annualised)**						
	Regular	2.05%		2.23%		2.54%	
	Unclaimed	-		-		-	
	ECO	1.74%		1.83%		2.14%	
	Direct	1.18%		1.29%		2.00%	
H	**Ratio of Gross Income to Average Net Assets by percentage (Annualised)**	8.86%		9.95%		10.57%	
I	If the units are traded, the highest and the lowest NAV per unit during the year at plan/option level						
	Eco plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Institutional plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Institutional plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular Plan	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Weekly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Regular Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Weekly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Dividend Above 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Dividend Upto 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Redemption Above 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Redemption Upto 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
J	Face value per unit	10		10		10	
K	Total unit capital (in Rupees)	19,21,41,007		20,42,34,979		22,70,18,611	
L	Average Net assets (in Rupees)	66,82,13,836		68,07,52,572		62,39,26,417	
M	No. of days	365		365		366	
N	Weighted average Price Earning Ratio of equity / equity related instruments held as at end of year/period						

Annexure C

Historical per unit Statistics

for the period ended 31 March 2026

(Currency: Indian Rupee)

		Bank of India ELSS Tax Saver (Formerly Bank of India Tax Advantage Fund)						Bank of India Manufacturing and Infrastructure Fund					
		31 March 2026		31 March 2025		31 March 2024		31 March 2026		31 March 2025		31 March 2024	
A	**NAV**												
	Eco plan - Growth Option	*158.2900*		*161.8700*		*161.6600*		-		-		-	
	Eco plan - Bonus Option	-		-		-		-		-		-	
	Eco plan - Dividend Option	*26.2700*		*26.8700*		*26.8300*		-		-		-	
	Eco plan - Monthly Dividend Option	-		-		-		-		-		-	
	Eco plan - Quarterly Dividend Option	-		-		-		-		-		-	
	Regular Plan	-		-		-		-		-		-	
	Regular plan - Growth Option	*146.0800*		*149.7600*		*149.9400*		*55.1400*		*50.4000*		*47.8300*	
	Regular plan - Bonus Option	-		-		-		-		-		-	
	Regular plan - Dividend Option	*28.1400*		*28.8500*		*28.8800*		*35.1400*		*32.1200*		*30.4900*	
	Regular plan - Daily Dividend Option	-		-		-		-		-		-	
	Regular plan - Weekly Dividend Option	-		-		-		-		-		-	
	Regular plan - Monthly Dividend Option	-		-		-		-		-		-	
	Regular plan - Quarterly Dividend Option	-		-		-		*35.7900*		*32.7100*		*31.0400*	
	Regular plan - Annual Dividend Option	-		-		-		-		-		-	
	Direct Plan	-		-		-		-		-		-	
	Direct Plan - Growth Option	*171.5700*		*173.7800*		*172.0300*		*65.2500*		*58.7000*		*54.8800*	
	Direct Plan - Bonus Option	-		-		-		-		-		-	
	Direct Plan - Regular Dividend Option	*68.5200*		*69.4000*		*68.7100*		*61.5600*		*55.3900*		*51.7800*	
	Direct Plan - Daily Dividend Option	-		-		-		-		-		-	
	Direct Plan - Weekly Dividend Option	-		-		-		-		-		-	
	Direct Plan - Monthly Dividend Option	-		-		-		-		-		-	
	Direct Plan - Quarterly Dividend Option	-		-		-		*64.1400*		*57.7000*		*53.9500*	
	Direct Plan - Annual Dividend Option	-		-		-		-		-		-	
	Unclaimed Dividend Above 3 Years Option	-		-		-		-		-		-	
	Unclaimed Dividend Upto 3 Years Option	-		-		-		-		-		-	
	Unclaimed Redemption Above 3 Years Option	-		-		-		-		-		-	
	Unclaimed Redemption Upto 3 Years Option	-		-		-		-		-		-	
B	**Gross Income**												
i	Income other than profit on sale of investment	*2.29*		*2.44*		*1.73*		*0.66*		*0.67*		*0.41*	
ii	Income from profit on inter scheme Sales / transfer of investment	-		-		-		-		-		-	
iii	Income from profit on sale of investment to third party	*9.13*		*16.09*		*23.89*		*5.88*		*3.64*		*4.75*	
C	**Aggregate of expenses**	*2.43*		*2.42*		*1.93*		*1.09*		*0.95*		*0.59*	
D	Net Income	8.99		16.11		23.70		5.45		3.36		4.57	
E	Unrealised Appreciation in value of investments	*3.45*		*14.09*		*32.32*		*0.30*		*1.57*		*10.50*	
F	(a) **NAV**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	*176.1400*	*150.2100*	*191.9900*	*145.8600*	*163.3200*	*104.9200*	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Dividend Option	*29.2400*	*24.9300*	*31.8700*	*24.2100*	*27.1100*	*17.4100*	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Growth Option	*162.6100*	*138.9700*	*177.9100*	*134.9800*	*151.5100*	*97.5600*	*60.5000*	*46.6000*	*60.3100*	*45.4200*	*48.1800*	*30.2100*
	Regular plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Dividend Option	*31.3200*	*26.7700*	*34.2700*	*26.0000*	*29.1900*	*18.7900*	*38.5600*	*29.7000*	*38.4400*	*28.9500*	*30.7100*	*19.2500*
	Regular plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-	*39.2700*	*30.2500*	*39.1500*	*29.4800*	*31.2800*	*19.6100*
	Regular plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Growth Option	*190.7200*	*161.2900*	*205.5600*	*156.4700*	*173.7300*	*110.8100*	*71.3200*	*54.2900*	*69.7000*	*52.8400*	*55.2100*	*34.2200*
	Direct Plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	*76.1700*	*64.4200*	*82.0900*	*62.4900*	*69.3800*	*44.2600*	*67.2900*	*51.2300*	*65.7700*	*49.8600*	*52.1000*	*32.3000*
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-	*70.1100*	*53.3700*	*68.5200*	*51.9400*	*54.2800*	*33.6500*
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
(b)	**Repurchase Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	*176.1400*	*150.2100*	*191.9900*	*145.8600*	*163.3200*	*104.9200*	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Dividend Option	*29.2400*	*24.9300*	*31.8700*	*24.2100*	*27.1100*	*17.4100*	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Growth Option	*162.6100*	*138.9700*	*177.9100*	*134.9800*	*151.5100*	*97.5600*	*60.5000*	*46.6000*	*60.3100*	*45.4200*	*48.1800*	*30.2100*
	Regular plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Dividend Option	*31.3200*	*26.7700*	*34.2700*	*26.0000*	*29.1900*	*18.7900*	*38.5600*	*29.7000*	*38.4400*	*28.9500*	*30.7100*	*19.2500*
	Regular plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-	*39.2700*	*30.2500*	*39.1500*	*29.4800*	*31.2800*	*19.6100*
	Regular plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Growth Option	*190.7200*	*161.2900*	*205.5600*	*156.4700*	*173.7300*	*110.8100*	*71.3200*	*54.2900*	*69.7000*	*52.8400*	*55.2100*	*34.2200*
	Direct Plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	*76.1700*	*64.4200*	*82.0900*	*62.4900*	*69.3800*	*44.2600*	*67.2900*	*51.2300*	*65.7700*	*49.8600*	*52.1000*	*32.3000*
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-	*70.1100*	*53.3700*	*68.5200*	*51.9400*	*54.2800*	*33.6500*
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-

		Bank of India Balanced Advantage Fund (Formerly Bank of India Equity Debt Rebalancer						Bank of India Credit Risk Fund					
		31 March 2026		31 March 2025		31 March 2024		31 March 2026		31 March 2025		31 March 2024	
A	**NAV**												
	Eco plan - Growth Option	-		-		-		-		-		-	
	Eco plan - Bonus Option	-		-		-		-		-		-	
	Eco plan - Dividend Option	-		-		-		-		-		-	
	Eco plan - Monthly Dividend Option	-		-		-		-		-		-	
	Eco plan - Quarterly Dividend Option	-		-		-		-		-		-	
	Regular Plan	-		-		-		-		-		-	
	Regular plan - Growth Option	*24.5626*		*23.5234*		*23.5006*		*13.3488*		*12.0087*		*11.4067*	
	Regular plan - Bonus Option	-		-		-		-		-		-	
	Regular plan - Dividend Option	*17.1370*		*16.4119*		*16.3962*		-		-		-	
	Regular plan - Daily Dividend Option	-		-		-		-		-		-	
	Regular plan - Weekly Dividend Option	-		-		-		-		-		-	
	Regular plan - Monthly Dividend Option	-		-		-		-		-		-	
	Regular plan - Quarterly Dividend Option	-		-		-		-		-		-	
	Regular plan - Annual Dividend Option	-		-		-		-		-		-	
	Direct Plan	-		-		-		-		-		-	
	Direct Plan - Growth Option	*26.7564*		*25.3144*		*25.0196*		*13.7168*		*12.2905*		*11.6327*	
	Direct Plan - Bonus Option	-		-		-		-		-		-	
	Direct Plan - Regular Dividend Option	*16.1465*		*15.2842*		*15.1168*		-		-		-	
	Direct Plan - Daily Dividend Option	-		-		-		-		-		-	
	Direct Plan - Weekly Dividend Option	-		-		-		-		-		-	
	Direct Plan - Monthly Dividend Option	-		-		-		-		-		-	
	Direct Plan - Quarterly Dividend Option	-		-		-		-		-		-	
	Direct Plan - Annual Dividend Option	-		-		-		-		-		-	
	Unclaimed Dividend Above 3 Years Option	-		-		-		-		-		-	
	Unclaimed Dividend Upto 3 Years Option	-		-		-		-		-		-	
	Unclaimed Redemption Above 3 Years Option	-		-		-		-		-		-	
	Unclaimed Redemption Upto 3 Years Option	-		-		-		-		-		-	
B	**Gross Income**												
i	Income other than profit on sale of investment	*0.76*		*0.50*		*0.42*		*1.01*		*0.84*		*0.97*	
ii	Income from profit on inter scheme Sales / transfer of investment	-		-		-		-		-		-	
iii	Income from profit on sale of investment to third party	*1.69*		*1.68*		*0.98*		*0.77*		*(0.06)*		*(0.64)*	
C	**Aggregate of expenses**	*0.58*		*0.55*		*0.48*		*0.19*		*0.18*		*0.17*	
D	Net Income	1.87		1.63		0.92		1.59		0.60		0.16	
E	Unrealised Appreciation in value of investments	*2.65*		*3.48*		*5.49*		*-0.03*		*0.01*		*(0.06)*	
F	(a) **NAV**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Growth Option	*26.0870*	*22.6126*	*25.8399*	*22.4317*	*23.7007*	*18.4013*	*13.3488*	*12.0255*	*12.0087*	*11.4140*	*11.4067*	*10.6762*
	Regular plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Dividend Option	*18.2005*	*15.7764*	*18.0281*	*15.6502*	*16.5358*	*12.8383*	-	-	-	-	-	-
	Regular plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Growth Option	*28.3352*	*24.3395*	*27.6528*	*24.1169*	*25.2167*	*19.4249*	*13.7168*	*12.3079*	*12.2905*	*11.6404*	*11.6327*	*10.8560*
	Direct Plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	*17.1016*	*14.6953*	*16.7026*	*14.5619*	*15.2366*	*11.7454*	-	-	-	-	-	-
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
(b)	**Repurchase Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Growth Option	*26.0870*	*22.6126*	*25.8399*	*22.4317*	*23.7007*	*18.4013*	*13.3488*	*12.0255*	*12.0087*	*11.4140*	*11.4067*	*10.6762*
	Regular plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Dividend Option	*18.2005*	*15.7764*	*18.0281*	*15.6502*	*16.5358*	*12.8383*	-	-	-	-	-	-
	Regular plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Growth Option	*28.3352*	*24.3395*	*27.6528*	*24.1169*	*25.2167*	*19.4249*	*13.7168*	*12.3079*	*12.2905*	*11.6404*	*11.6327*	*10.8560*
	Direct Plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	*17.1016*	*14.6953*	*16.7026*	*14.5619*	*15.2366*	*11.7454*	-	-	-	-	-	-
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-

		Bank of India Mid & Small Cap Equity & Debt Fund					
		31 March 2026		31 March 2025		31 March 2024	
A	**NAV**						
	Eco plan - Growth Option	-		-		-	
	Eco plan - Bonus Option	-		-		-	
	Eco plan - Dividend Option	-		-		-	
	Eco plan - Monthly Dividend Option	-		-		-	
	Eco plan - Quarterly Dividend Option	-		-		-	
	Regular Plan	-		-		-	
	Regular plan - Growth Option	*35.5800*		*34.8200*		*32.6500*	
	Regular plan - Bonus Option	-		-		-	
	Regular plan - Dividend Option	*29.4800*		*29.5100*		*27.6700*	
	Regular plan - Daily Dividend Option	-		-		-	
	Regular plan - Weekly Dividend Option	-		-		-	
	Regular plan - Monthly Dividend Option	-		-		-	
	Regular plan - Quarterly Dividend Option	-		-		-	
	Regular plan - Annual Dividend Option	-		-		-	
	Direct Plan	-		-		-	
	Direct Plan - Growth Option	*39.1500*		*37.8000*		*35.0200*	
	Direct Plan - Bonus Option	-		-		-	
	Direct Plan - Regular Dividend Option	*31.2300*		*30.8500*		*28.5800*	
	Direct Plan - Daily Dividend Option	-		-		-	
	Direct Plan - Weekly Dividend Option	-		-		-	
	Direct Plan - Monthly Dividend Option	-		-		-	
	Direct Plan - Quarterly Dividend Option	-		-		-	
	Direct Plan - Annual Dividend Option	-		-		-	
	Unclaimed Dividend Above 3 Years Option	-		-		-	
	Unclaimed Dividend Upto 3 Years Option	-		-		-	
	Unclaimed Redemption Above 3 Years Option	-		-		-	
	Unclaimed Redemption Upto 3 Years Option	-		-		-	
B	**Gross Income**						
i	Income other than profit on sale of investment	*0.83*		*0.76*		*0.66*	
ii	Income from profit on inter scheme Sales / transfer of investment	-		-		-	
iii	Income from profit on sale of investment to third party	*2.69*		*2.34*		*6.67*	
C	**Aggregate of expenses**	*0.68*		*0.63*		*0.57*	
D	Net Income	2.84		2.46		6.75	
E	Unrealised Appreciation in value of investments	*-0.62*		*1.98*		*5.56*	
F	(a) **NAV**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-
	Regular plan - Growth Option	*39.0300*	*32.7000*	*40.4000*	*32.2300*	*33.1400*	*22.4600*
	Regular plan - Bonus Option	-	-	-	-	-	-
	Regular plan - Dividend Option	*33.0800*	*27.7200*	*34.2400*	*27.3200*	*28.0900*	*19.0300*
	Regular plan - Daily Dividend Option	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-
	Direct Plan - Growth Option	*42.8100*	*35.5100*	*43.6900*	*34.9500*	*35.5000*	*23.8300*
	Direct Plan - Bonus Option	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	*34.9300*	*28.9800*	*35.6600*	*28.5300*	*28.9900*	*19.4700*
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
(b)	**Repurchase Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-
	Regular plan - Growth Option	*39.0300*	*32.7000*	*40.4000*	*32.2300*	*33.1400*	*22.4600*
	Regular plan - Bonus Option	-	-	-	-	-	-
	Regular plan - Dividend Option	*33.0800*	*27.7200*	*34.2400*	*27.3200*	*28.0900*	*19.0300*
	Regular plan - Daily Dividend Option	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-
	Direct Plan - Growth Option	*42.8100*	*35.5100*	*43.6900*	*34.9500*	*35.5000*	*23.8300*
	Direct Plan - Bonus Option	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	*34.9300*	*28.9800*	*35.6600*	*28.5300*	*28.9900*	*19.4700*
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-

Annexure C

Historical per unit Statistics

for the period ended 31 March 2026

(Currency: Indian Rupee)

		Bank of India ELSS Tax Saver (Formerly Bank of India Tax Advantage Fund)						Bank of India Manufacturing and Infrastructure Fund						Bank of India Balanced Advantage Fund (Formerly Bank of India Equity Debt Rebalancer						Bank of India Credit Risk Fund						Bank of India Mid & Small Cap Equity & Debt Fund					
		31 March 2026		31 March 2025		31 March 2024		31 March 2026		31 March 2025		31 March 2024		31 March 2026		31 March 2025		31 March 2024		31 March 2026		31 March 2025		31 March 2024		31 March 2026		31 March 2025		31 March 2024	
(c)	**Resale Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	*176.1400*	*150.2100*	*191.9900*	*145.8600*	*163.3200*	*104.9200*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Dividend Option	*29.2400*	*24.9300*	*31.8700*	*24.2100*	*27.1100*	*17.4100*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Growth Option	*162.6100*	*138.9700*	*177.9100*	*134.9800*	*151.5100*	*97.5600*	*60.5000*	*46.6000*	*60.3100*	*45.4200*	*48.1800*	*30.2100*	*26.0870*	*22.6126*	*25.8399*	*22.4317*	*23.7007*	*18.4013*	*13.3488*	*12.0255*	*12.0087*	*11.4140*	*11.4067*	*10.6762*	*39.0300*	*32.7000*	*40.4000*	*32.2300*	*33.1400*	*22.4600*
	Regular plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Dividend Option	*31.3200*	*26.7700*	*34.2700*	*26.0000*	*29.1900*	*18.7900*	*38.5600*	*29.7000*	*38.4400*	*28.9500*	*30.7100*	*19.2500*	*18.2005*	*15.7764*	*18.0281*	*15.6502*	*16.5358*	*12.8383*	-	-	-	-	-	-	*33.0800*	*27.7200*	*34.2400*	*27.3200*	*28.0900*	*19.0300*
	Regular plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-	*39.2700*	*30.2500*	*39.1500*	*29.4800*	*31.2800*	*19.6100*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Growth Option	*190.7200*	*161.2900*	*205.5600*	*156.4700*	*173.7300*	*110.8100*	*71.3200*	*54.2900*	*69.7000*	*52.8400*	*55.2100*	*34.2200*	*28.3352*	*24.3395*	*27.6528*	*24.1169*	*25.2167*	*19.4249*	*13.7168*	*12.3079*	*12.2905*	*11.6404*	*11.6327*	*10.8560*	*42.8100*	*35.5100*	*43.6900*	*34.9500*	*35.5000*	*23.8300*
	Direct Plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	*76.1700*	*64.4200*	*82.0900*	*62.4900*	*69.3800*	*44.2600*	*67.2900*	*51.2300*	*65.7700*	*49.8600*	*52.1000*	*32.3000*	*17.1016*	*14.6953*	*16.7026*	*14.5619*	*15.2366*	*11.7454*	-	-	-	-	-	-	*34.9300*	*28.9800*	*35.6600*	*28.5300*	*28.9900*	*19.4700*
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-	*70.1100*	*53.3700*	*68.5200*	*51.9400*	*54.2800*	*33.6500*	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
G	**Ratio of Expenses to Average Net Assets by percentage (Annualised)**																														
	Regular	*1.97%*		*2.09%*		*2.37%*		*2.25%*		*2.40%*		*2.57%*		*2.30%*		*2.47%*		*2.67%*		*1.34%*		*1.53%*		*1.56%*		*2.04%*		*2.27%*		*2.68%*	
	Unclaimed	-		-		-		-		-		-		-		-		-		-		-		-		-		-		-	
	ECO	*1.72%*		*1.84%*		*2.12%*		-		-		-		-		-		-		-		-		-		-		-		-	
	Direct	*0.76%*		*0.96%*		*1.36%*		*0.66%*		*0.89%*		*1.29%*		*1.09%*		*1.40%*		*1.81%*		*0.94%*		*1.17%*		*1.27%*		*0.71%*		*1.04%*		*1.65%*	
H	**Ratio of Gross Income to Average Net Assets by percentage (Annualised)**	*7.49%*		*12.52%*		*24.67%*		*12.07%*		*9.41%*		*17.99%*		*9.94%*		*9.35%*		*6.94%*		*12.44%*		*5.97%*		*2.71%*		*9.93%*		*10.02%*		*29.39%*	
I	If the units are traded, the highest and the lowest NAV per unit during the year at plan/option level																														
	Eco plan - Growth Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Eco plan - Bonus Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Eco plan - Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Eco plan - Monthly Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Eco plan - Quarterly Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Eco plan - Annual Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Institutional plan - Growth Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Institutional plan - Daily Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Regular Plan	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Regular plan - Growth Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Regular plan - Bonus Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Regular plan - Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Regular plan - Daily Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Regular plan - Weekly Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Regular plan - Monthly Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Regular plan - Quarterly Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Regular plan - Annual Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Direct Plan	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Direct Plan - Growth Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Direct Plan - Bonus Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Direct Plan - Regular Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Direct Plan - Daily Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Direct Plan - Weekly Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Direct Plan - Monthly Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Direct Plan - Quarterly Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Direct Plan - Annual Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Unclaimed Dividend Above 3 Years Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Unclaimed Dividend Upto 3 Years Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Unclaimed Redemption Above 3 Years Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Unclaimed Redemption Upto 3 Years Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
J	Face value per unit	*10*		*10*		*10*		*10*		*10*		*10*		*10*		*10*		*10*		*10*		*10*		*10*		*10*		*10*		*10*	
K	Total unit capital (in Rupees)	*90,34,61,473*		*93,50,74,272*		*87,72,20,659*		*1,14,60,08,084*		*99,99,05,082*		*52,60,88,487*		*57,44,24,806*		*56,71,64,893*		*52,48,76,329*		*74,54,90,594*		*91,07,37,970*		*1,23,54,51,510*		*3,57,15,06,046*		*3,04,64,66,880*		*2,03,16,99,143*	
L	Average Net assets (in Rupees)	*13,78,03,19,372*		*13,84,01,33,824*		*9,11,33,66,467*		*6,21,14,59,102*		*4,58,14,92,594*		*1,50,87,29,986*		*1,41,76,33,276*		*1,32,47,98,510*		*1,05,59,42,769*		*1,07,00,07,390*		*1,19,54,70,724*		*1,49,76,95,791*		*12,63,79,37,358*		*9,40,58,39,673*		*5,06,62,43,248*	
M	No. of days	*365*		*365*		*366*		*365*		*365*		*366*		*365*		*365*		*366*		*365*		*365*		*366*		*365*		*365*		*366*	
N	Weighted average Price Earning Ratio of equity / equity related instruments held as at end of year/period	*20.28*		*23.37*		*19.29*		*25.02*		*28.05*		*32.81*																			

Annexure C

Historical per unit Statistics

for the period ended 31 March 2026

(Currency: Indian Rupee)

		Bank of India Arbitrage Fund						Bank of India Small Cap Fund					
		31 March 2026		31 March 2025		31 March 2024		31 March 2026		31 March 2025		31 March 2024	
A	**NAV**												
	Eco plan - Growth Option	-		-		-		-		-		-	
	Eco plan - Bonus Option	-		-		-		-		-		-	
	Eco plan - Dividend Option	-		-		-		-		-		-	
	Eco plan - Monthly Dividend Option	-		-		-		-		-		-	
	Eco plan - Quarterly Dividend Option	-		-		-		-		-		-	
	Regular Plan	-		-		-		-		-		-	
	Regular plan - Growth Option	*14.3797*		*13.5999*		*12.7248*		*40.3900*		*41.7300*		*38.1100*	
	Regular plan - Bonus Option	-		-		-		-		-		-	
	Regular plan - Dividend Option	-		-		-		*29.4500*		*30.4300*		*27.7800*	
	Regular plan - Daily Dividend Option	-		-		-		-		-		-	
	Regular plan - Weekly Dividend Option	-		-		-		-		-		-	
	Regular plan - Monthly Dividend Option	*13.0319*		*12.3248*		*11.5316*		-		-		-	
	Regular plan - Quarterly Dividend Option	*13.7576*		*13.0110*		*12.1729*		-		-		-	
	Regular plan - Annual Dividend Option	*13.2875*		*12.5664*		*11.7576*		-		-		-	
	Direct Plan	-		-		-		-		-		-	
	Direct Plan - Growth Option	*15.0630*		*14.1745*		*13.1771*		*45.5000*		*46.3500*		*41.6800*	
	Direct Plan - Bonus Option	-		-		-		-		-		-	
	Direct Plan - Regular Dividend Option	-		-		-		*34.0700*		*34.7100*		*31.2200*	
	Direct Plan - Daily Dividend Option	-		-		-		-		-		-	
	Direct Plan - Weekly Dividend Option	-		-		-		-		-		-	
	Direct Plan - Monthly Dividend Option	*13.5734*		*12.7803*		*11.8842*		-		-		-	
	Direct Plan - Quarterly Dividend Option	*14.3104*		*13.4728*		*12.5260*		-		-		-	
	Direct Plan - Annual Dividend Option	*13.6154*		*12.8197*		*11.9206*		-		-		-	
	Unclaimed Dividend Above 3 Years Option	-		-		-		-		-		-	
	Unclaimed Dividend Upto 3 Years Option	-		-		-		-		-		-	
	Unclaimed Redemption Above 3 Years Option	-		-		-		-		-		-	
	Unclaimed Redemption Upto 3 Years Option	-		-		-		-		-		-	
B	**Gross Income**												
	i Income other than profit on sale of investment	*0.51*		*0.22*		*-0.02*		*0.43*		*0.40*		*0.28*	
	ii Income from profit on inter scheme Sales / transfer of investment	-		-		-		-		-		-	
	iii Income from profit on sale of investment to third party	*1.41*		*1.59*		*(1.12)*		*3.67*		*3.34*		*4.55*	
C	**Aggregate of expenses**	*0.12*		*0.09*		*0.05*		*0.63*		*0.54*		*0.48*	
D	Net Income	1.81		1.72		(1.19)		3.47		3.20		4.34	
E	Unrealised Appreciation in value of investments	*-0.85*		*(0.02)*		*1.46*		*-2.08*		*3.31*		*7.95*	
F	(a) **NAV**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Growth Option	*14.3797*	*13.5900*	*13.5999*	*12.7291*	*12.7248*	*11.9414*	*46.0900*	*38.8700*	*51.7600*	*37.6200*	*39.5900*	*25.7900*
	Regular plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Dividend Option	-	-	-	-	-	-	*33.6000*	*28.3400*	*37.7400*	*27.4300*	*28.8600*	*18.8000*
	Regular plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	*13.0319*	*12.3159*	*12.3248*	*11.5355*	*11.5316*	*10.8214*	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	*13.7576*	*13.0016*	*13.0110*	*12.1771*	*12.1729*	*11.4228*	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	*13.2875*	*12.5573*	*12.5664*	*11.7616*	*11.7576*	*11.0317*	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Growth Option	*15.0630*	*14.1644*	*14.1745*	*13.1819*	*13.1771*	*12.2835*	*51.6700*	*43.1800*	*57.2300*	*41.7300*	*43.2100*	*27.8100*
	Direct Plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	-	-	-	-	-	-	*38.6900*	*32.3400*	*42.8600*	*31.2500*	*32.3600*	*20.8300*
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	*13.5734*	*12.7711*	*12.7803*	*11.8885*	*11.8842*	*11.0811*	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	*14.3104*	*13.4632*	*13.4728*	*12.5305*	*12.5260*	*11.6772*	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	*13.6154*	*12.8105*	*12.8197*	*11.9249*	*11.9206*	*11.1147*	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
(b)	**Repurchase Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Growth Option	*14.3797*	*13.5900*	*13.5999*	*12.7291*	*12.7248*	*11.9414*	*46.0900*	*38.8700*	*51.7600*	*37.6200*	*39.5900*	*25.7900*
	Regular plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Dividend Option	-	-	-	-	-	-	*33.6000*	*28.3400*	*37.7400*	*27.4300*	*28.8600*	*18.8000*
	Regular plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	*13.0319*	*12.3159*	*12.3248*	*11.5355*	*11.5316*	*10.8214*	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	*13.7576*	*13.0016*	*13.0110*	*12.1771*	*12.1729*	*11.4228*	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	*13.2875*	*12.5573*	*12.5664*	*11.7616*	*11.7576*	*11.0317*	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Growth Option	*15.0630*	*14.1644*	*14.1745*	*13.1819*	*13.1771*	*12.2835*	*51.6700*	*43.1800*	*57.2300*	*41.7300*	*43.2100*	*27.8100*
	Direct Plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	-	-	-	-	-	-	*38.6900*	*32.3400*	*42.8600*	*31.2500*	*32.3600*	*20.8300*
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	*13.5734*	*12.7711*	*12.7803*	*11.8885*	*11.8842*	*11.0811*	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	*14.3104*	*13.4632*	*13.4728*	*12.5305*	*12.5260*	*11.6772*	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	*13.6154*	*12.8105*	*12.8197*	*11.9249*	*11.9206*	*11.1147*	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-

		Bank of India Overnight Fund						Bank of India Flexi Cap Fund					
		31 March 2026		31 March 2025		31 March 2024		31 March 2026		31 March 2025		31 March 2024	
A	**NAV**												
	Eco plan - Growth Option	-		-		-		-		-		-	
	Eco plan - Bonus Option	-		-		-		-		-		-	
	Eco plan - Dividend Option	-		-		-		-		-		-	
	Eco plan - Monthly Dividend Option	-		-		-		-		-		-	
	Eco plan - Quarterly Dividend Option	-		-		-		-		-		-	
	Regular Plan	-		-		-		-		-		-	
	Regular plan - Growth Option	*1,363.8855*		*1,292.0706*		*1,210.9539*		*31.7900*		*31.7300*		*30.2000*	
	Regular plan - Bonus Option	-		-		-		-		-		-	
	Regular plan - Dividend Option	-		-		-		*28.8900*		*28.8300*		*27.4300*	
	Regular plan - Daily Dividend Option	*1,000.0000*		*1,000.0036*		*1,000.0020*		-		-		-	
	Regular plan - Weekly Dividend Option	-		*1,001.3584*		*1,001.0694*		-		-		-	
	Regular plan - Monthly Dividend Option	*1,000.8432*		*1,000.9554*		*1,000.9862*		-		-		-	
	Regular plan - Quarterly Dividend Option	-		-		-		-		-		-	
	Regular plan - Annual Dividend Option	-		-		-		-		-		-	
	Direct Plan	-		-		-		-		-		-	
	Direct Plan - Growth Option	*1,367.8960*		*1,295.5371*		*1,213.9309*		*34.7700*		*34.2100*		*32.0700*	
	Direct Plan - Bonus Option	-		-		-		-		-		-	
	Direct Plan - Regular Dividend Option	-		-		-		*29.7200*		*29.2400*		*27.4100*	
	Direct Plan - Daily Dividend Option	*1,000.0000*		*1,000.0083*		*1,000.0069*		-		-		-	
	Direct Plan - Weekly Dividend Option	-		-		*1,000.9938*		-		-		-	
	Direct Plan - Monthly Dividend Option	*1,000.8471*		*1,000.9629*		*1,000.0000*		-		-		-	
	Direct Plan - Quarterly Dividend Option	-		-		-		-		-		-	
	Direct Plan - Annual Dividend Option	-		-		-		-		-		-	
	Unclaimed Dividend Above 3 Years Option	*1,000.0000*		*1,000.0000*		*1,000.0000*		-		-		-	
	Unclaimed Dividend Upto 3 Years Option	*1,286.1164*		*1,218.1256*		*1,141.4119*		-		-		-	
	Unclaimed Redemption Above 3 Years Option	*1,000.0000*		*1,000.0000*		*1,000.0000*		-		-		-	
	Unclaimed Redemption Upto 3 Years Option	*1,286.3990*		*1,218.4154*		*1,141.3231*		-		-		-	
B	**Gross Income**												
	i Income other than profit on sale of investment	*145.15*		*202.18*		*228.42*		*0.45*		*0.44*		*0.36*	
	ii Income from profit on inter scheme Sales / transfer of investment	-		-		-		-		-		-	
	iii Income from profit on sale of investment to third party	*0.04*		*0.00*		-		*1.09*		*1.38*		*4.20*	
C	**Aggregate of expenses**	*1.74*		*2.00*		*2.42*		*0.56*		*0.44*		*0.42*	
D	Net Income	143.46		200.18		225.99		0.99		1.37		4.15	
E	Unrealised Appreciation in value of investments	*-0.01*		*0.00*		*0.00*		*-0.73*		*(0.03)*		*5.95*	
F	(a) **NAV**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Growth Option	*1,363.8855*	*1,292.3205*	*1,292.0706*	*1,211.1918*	*1,210.9539*	*1,133.4258*	*35.8100*	*29.2600*	*37.5800*	*28.5700*	*30.3500*	*19.0200*
	Regular plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Dividend Option	-	-	-	-	-	-	*32.5300*	*26.5800*	*34.1400*	*25.9600*	*27.5800*	*17.2800*
	Regular plan - Daily Dividend Option	*1,000.0073*	*1,000.0000*	*1,000.0049*	*1,000.0000*	*1,000.0050*	*1,000.0000*	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	*1,001.5607*	*1,000.0018*	*1,001.3584*	*1,000.0289*	*1,001.3006*	*1,000.0000*	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	*1,005.4283*	*1,000.0000*	*1,005.7187*	*1,000.0000*	*1,006.1270*	*1,000.0000*	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Growth Option	*1,367.8960*	*1,295.7885*	*1,295.5371*	*1,214.1700*	*1,213.9309*	*1,136.0375*	*39.0400*	*31.5500*	*40.3300*	*30.7600*	*32.2000*	*19.9400*
	Direct Plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	-	-	-	-	-	-	*33.3600*	*26.9600*	*34.4700*	*26.2900*	*27.5300*	*17.0400*
	Direct Plan - Daily Dividend Option	*1,000.0097*	*1,000.0000*	*1,000.0096*	*1,000.0047*	*1,000.0105*	*1,000.0019*	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	*1,001.2707*	*1,000.0000*	*1,001.3151*	*1,000.0000*	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	*1,005.4701*	*1,000.0000*	*1,005.6656*	*1,000.0000*	*1,006.1489*	*1,000.0000*	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	*1,000.0000*	*1,000.0000*	*1,000.0000*	*1,000.0000*	*1,000.0000*	*1,000.0000*	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	*1,286.1164*	*1,218.3619*	*1,218.1256*	*1,141.6365*	*1,141.4119*	*1,068.1853*	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	*1,000.0000*	*1,000.0000*	*1,000.0000*	*1,000.0000*	*1,000.0000*	*1,000.0000*	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	*1,286.3990*	*1,218.6518*	*1,218.4154*	*1,141.5477*	*1,141.3231*	*1,068.1014*	-	-	-	-	-	-
(b)	**Repurchase Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Growth Option	*1,363.8855*	*1,292.3205*	*1,292.0706*	*1,211.1918*	*1,210.9539*	*1,133.4258*	*35.8100*	*29.2600*	*37.5800*	*28.5700*	*30.3500*	*19.0200*
	Regular plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Dividend Option	-	-	-	-	-	-	*32.5300*	*26.5800*	*34.1400*	*25.9600*	*27.5800*	*17.2800*
	Regular plan - Daily Dividend Option	*1,000.0073*	*1,000.0000*	*1,000.0049*	*1,000.0000*	*1,000.0050*	*1,000.0000*	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	*1,001.5607*	*1,000.0018*	*1,001.3584*	*1,000.0289*	*1,001.3006*	*1,000.0000*	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	*1,005.4283*	*1,000.0000*	*1,005.7187*	*1,000.0000*	*1,006.1270*	*1,000.0000*	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Growth Option	*1,367.8960*	*1,295.7885*	*1,295.5371*	*1,214.1700*	*1,213.9309*	*1,136.0375*	*39.0400*	*31.5500*	*40.3300*	*30.7600*	*32.2000*	*19.9400*
	Direct Plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	-	-	-	-	-	-	*33.3600*	*26.9600*	*34.4700*	*26.2900*	*27.5300*	*17.0400*
	Direct Plan - Daily Dividend Option	*1,000.0097*	*1,000.0000*	*1,000.0096*	*1,000.0047*	*1,000.0105*	*1,000.0019*	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	*1,001.2707*	*1,000.0000*	*1,001.3151*	*1,000.0000*	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	*1,005.4701*	*1,000.0000*	*1,005.6656*	*1,000.0000*	*1,006.1489*	*1,000.0000*	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	*1,000.0000*	*1,000.0000*	*1,000.0000*	*1,000.0000*	*1,000.0000*	*1,000.0000*	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	*1,286.1164*	*1,218.3619*	*1,218.1256*	*1,141.6365*	*1,141.4119*	*1,068.1853*	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	*1,000.0000*	*1,000.0000*	*1,000.0000*	*1,000.0000*	*1,000.0000*	*1,000.0000*	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	*1,286.3990*	*1,218.6518*	*1,218.4154*	*1,141.5477*	*1,141.3231*	*1,068.1014*	-	-	-	-	-	-

		Bank of India Large Cap Fund (formerly Bank of India Bluechip Fund)						Bank of India Multi Cap Fund					
		31 March 2026		31 March 2025		31 March 2024		31 March 2026		31 March 2025		31 March 2024	
A	**NAV**												
	Eco plan - Growth Option	-		-		-		-		-		-	
	Eco plan - Bonus Option	-		-		-		-		-		-	
	Eco plan - Dividend Option	-		-		-		-		-		-	
	Eco plan - Monthly Dividend Option	-		-		-		-		-		-	
	Eco plan - Quarterly Dividend Option	-		-		-		-		-		-	
	Regular Plan	-		-		-		-		-		-	
	Regular plan - Growth Option	*14.7300*		*14.7200*		*15.0400*		*16.6800*		*16.1800*		*15.0800*	
	Regular plan - Bonus Option	-		-		-		-		-		-	
	Regular plan - Dividend Option	*14.7300*		*14.7200*		*15.0400*		*16.6700*		*16.1800*		*15.0800*	
	Regular plan - Daily Dividend Option	-		-		-		-		-		-	
	Regular plan - Weekly Dividend Option	-		-		-		-		-		-	
	Regular plan - Monthly Dividend Option	-		-		-		-		-		-	
	Regular plan - Quarterly Dividend Option	-		-		-		-		-		-	
	Regular plan - Annual Dividend Option	-		-		-		-		-		-	
	Direct Plan	-		-		-		-		-		-	
	Direct Plan - Growth Option	*15.6700*		*15.4100*		*15.5500*		*17.2600*		*16.5400*		15.2400	
	Direct Plan - Bonus Option	-		-		-		-		-		-	
	Direct Plan - Regular Dividend Option	*15.6400*		*15.3900*		*15.5300*		*17.2300*		*16.5200*		15.2300	
	Direct Plan - Daily Dividend Option	-		-		-		-		-		-	
	Direct Plan - Weekly Dividend Option	-		-		-		-		-		-	
	Direct Plan - Monthly Dividend Option	-		-		-		-		-		-	
	Direct Plan - Quarterly Dividend Option	-		-		-		-		-		-	
	Direct Plan - Annual Dividend Option	-		-		-		-		-		-	
	Unclaimed Dividend Above 3 Years Option	-		-		-		-		-		-	
	Unclaimed Dividend Upto 3 Years Option	-		-		-		-		-		-	
	Unclaimed Redemption Above 3 Years Option	-		-		-		-		-		-	
	Unclaimed Redemption Upto 3 Years Option	-		-		-		-		-		-	
B	**Gross Income**												
	i Income other than profit on sale of investment	*0.23*		*0.22*		*0.21*		*0.21*		*0.22*		*0.15*	
	ii Income from profit on inter scheme Sales / transfer of investment	-		-		-		-		-		-	
	iii Income from profit on sale of investment to third party	*1.17*		*1.10*		*1.97*		*1.39*		*1.54*		*1.76*	
C	**Aggregate of expenses**	*0.36*		*0.32*		*0.30*		*0.36*		*0.32*		*0.25*	
D	Net Income	1.04		1.00		1.88		1.24		1.44		*1.66*	
E	Unrealised Appreciation in value of investments	*0.12*		*1.08*		*3.79*		*-0.49*		*0.49*		*2.39*	
F	(a) **NAV**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Growth Option	*16.9800*	*13.8000*	*17.1600*	*13.5100*	*15.1100*	*10.2200*	*18.8800*	*15.1000*	*18.6100*	*14.7600*	*15.4000*	*10.0400*
	Regular plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Dividend Option	*16.9800*	*13.8000*	*17.1600*	*13.5100*	*15.1100*	*10.2200*	*18.8800*	*15.1000*	*18.6000*	*14.7600*	*15.4000*	*10.0400*
	Regular plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Growth Option	*16.9800*	*14.4600*	*17.8500*	*14.1300*	*15.6100*	*10.4700*	*19.4800*	*15.4400*	*18.9100*	*15.0700*	*15.5500*	*10.0500*
	Direct Plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	*17.9900*	*14.4400*	*17.8200*	*14.1100*	*15.6000*	*10.4600*	*19.4500*	*15.4200*	*18.8900*	*15.0600*	*15.5400*	*10.0500*
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
(b)	**Repurchase Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Growth Option	*16.9800*	*13.8000*	*17.1600*	*13.5100*	*15.1100*	*10.2200*	*18.8800*	*15.1000*	*18.6100*	*14.7600*	*15.4000*	*10.0400*
	Regular plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Dividend Option	*16.9800*	*13.8000*	*17.1600*	*13.5100*	*15.1100*	*10.2200*	*18.8800*	*15.1000*	*18.6000*	*14.7600*	*15.4000*	*10.0400*
	Regular plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Growth Option	*16.9800*	*14.4600*	*17.8500*	*14.1300*	*15.6100*	*10.4700*	*19.4800*	*15.4400*	*18.9100*	*15.0700*	*15.5500*	*10.0500*
	Direct Plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	*17.9900*	*14.4400*	*17.8200*	*14.1100*	*15.6000*	*10.4600*	*19.4500*	*15.4200*	*18.8900*	*15.0600*	*15.5400*	*10.0500*
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-

Annexure C

Historical per unit Statistics

for the period ended 31 March 2026

(Currency: Indian Rupee)

Bank of India Arbitrage Fund

		31 March 2026		31 March 2025		31 March 2024	
(c)	**Resale Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-
	Regular plan - Growth Option	14.3797	13.5900	13.5999	12.7291	12.7248	11.9414
	Regular plan - Bonus Option	-	-	-	-	-	-
	Regular plan - Dividend Option	-	-	-	-	-	-
	Regular plan - Daily Dividend Option	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	13.0319	12.3159	12.3248	11.5355	11.5316	10.8214
	Regular plan - Quarterly Dividend Option	13.7576	13.0016	13.0110	12.1771	12.1729	11.4228
	Regular plan - Annual Dividend Option	13.2875	12.5573	12.5664	11.7616	11.7576	11.0317
	Direct Plan	-	-	-	-	-	-
	Direct Plan - Growth Option	15.0630	14.1644	14.1745	13.1819	13.1771	12.2835
	Direct Plan - Bonus Option	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	-	-	-	-	-	-
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	13.5734	12.7711	12.7803	11.8885	11.8842	11.0811
	Direct Plan - Quarterly Dividend Option	14.3104	13.4632	13.4728	12.5305	12.5260	11.6772
	Direct Plan - Annual Dividend Option	13.6154	12.8105	12.8197	11.9249	11.9206	11.1147
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
G	**Ratio of Expenses to Average Net Assets by percentage (Annualised)**						
	Regular	0.88%		0.95%		0.96%	
	Unclaimed	-		-		-	
	ECO	-		-		-	
	Direct	0.40%		0.32%		0.31%	
H	**Ratio of Gross Income to Average Net Assets by percentage (Annualised)**	13.35%		15.55%		-13.63%	
I	If the units are traded, the highest and the lowest NAV per unit during the year at plan/option level						
	Eco plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Institutional plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Institutional plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular Plan	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Weekly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Regular Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Weekly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Dividend Above 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Dividend Upto 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Redemption Above 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Redemption Upto 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
J	Face value per unit	10		10		10	
K	Total unit capital (in Rupees)	31,12,88,761		32,12,24,493		20,09,51,716	
L	Average Net assets (in Rupees)	44,81,89,746		37,44,72,955		16,80,54,100	
M	No. of days	365		365		366	
N	Weighted average Price Earning Ratio of equity / equity related instruments held as at end of year/period						

Bank of India Small Cap Fund

		31 March 2026		31 March 2025		31 March 2024	
(c)	**Resale Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-
	Regular plan - Growth Option	46.0900	38.8700	51.7600	37.6200	39.5900	25.7900
	Regular plan - Bonus Option	-	-	-	-	-	-
	Regular plan - Dividend Option	33.6000	28.3400	37.7400	27.4300	28.8600	18.8000
	Regular plan - Daily Dividend Option	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-
	Direct Plan - Growth Option	51.6700	43.1800	57.2300	41.7300	43.2100	27.8100
	Direct Plan - Bonus Option	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	38.6900	32.3400	42.8600	31.2500	32.3600	20.8300
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
G	**Ratio of Expenses to Average Net Assets by percentage (Annualised)**						
	Regular	1.96%		2.07%		2.38%	
	Unclaimed	-		-		-	
	ECO	-		-		-	
	Direct	0.55%		0.55%		0.97%	
H	**Ratio of Gross Income to Average Net Assets by percentage (Annualised)**	9.18%		9.75%		16.62%	
I	If the units are traded, the highest and the lowest NAV per unit during the year at plan/option level						
	Eco plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Institutional plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Institutional plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular Plan	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Weekly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Regular Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Weekly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Dividend Above 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Dividend Upto 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Redemption Above 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Redemption Upto 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
J	Face value per unit	10		10		10	
K	Total unit capital (in Rupees)	4,19,67,12,329		3,62,01,34,579		2,38,66,94,254	
L	Average Net assets (in Rupees)	18,73,52,22,043		13,89,96,13,516		6,93,04,60,895	
M	No. of days	365		365		366	
N	Weighted average Price Earning Ratio of equity / equity related instruments held as at end of year/period	35.43		38.14		34.87	

Bank of India Overnight Fund

		31 March 2026		31 March 2025		31 March 2024	
(c)	**Resale Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-
	Regular plan - Growth Option	1,363.8855	1,292.3205	1,292.0706	1,211.1918	1,210.9539	1,133.4258
	Regular plan - Bonus Option	-	-	-	-	-	-
	Regular plan - Dividend Option	-	-	-	-	-	-
	Regular plan - Daily Dividend Option	1,000.0073	1,000.0000	1,000.0049	1,000.0000	1,000.0050	1,000.0000
	Regular plan - Weekly Dividend Option	1,001.5607	1,000.0018	1,001.3584	1,000.0289	1,001.3006	1,000.0000
	Regular plan - Monthly Dividend Option	1,005.4283	1,000.0000	1,005.7187	1,000.0000	1,006.1270	1,000.0000
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-
	Direct Plan - Growth Option	1,367.8960	1,295.7885	1,295.5371	1,214.1700	1,213.9309	1,136.0375
	Direct Plan - Bonus Option	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	-	-	-	-	-	-
	Direct Plan - Daily Dividend Option	1,000.0097	1,000.0000	1,000.0096	1,000.0047	1,000.0105	1,000.0019
	Direct Plan - Weekly Dividend Option	-	-	1,001.2707	1,000.0000	1,001.3151	1,000.0000
	Direct Plan - Monthly Dividend Option	1,005.4701	1,000.0000	1,005.6656	1,000.0000	1,006.1489	1,000.0000
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	1,000.0000	1,000.0000	1,000.0000	1,000.0000	1,000.0000	1,000.0000
	Unclaimed Dividend Upto 3 Years Option	1,286.1164	1,218.3619	1,218.1256	1,141.6365	1,141.4119	1,068.1853
	Unclaimed Redemption Above 3 Years Option	1,000.0000	1,000.0000	1,000.0000	1,000.0000	1,000.0000	1,000.0000
	Unclaimed Redemption Upto 3 Years Option	1,286.3990	1,218.6518	1,218.4154	1,141.5477	1,141.3231	1,068.1014
G	**Ratio of Expenses to Average Net Assets by percentage (Annualised)**						
	Regular	0.10%		0.10%		0.09%	
	Unclaimed	0.75%		0.92%		0.08%	
	ECO	-		-		-	
	Direct	0.08%		0.08%		0.07%	
H	**Ratio of Gross Income to Average Net Assets by percentage (Annualised)**	5.49%		6.57%		6.77%	
I	If the units are traded, the highest and the lowest NAV per unit during the year at plan/option level						
	Eco plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Institutional plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Institutional plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular Plan	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Weekly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Regular Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Weekly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Dividend Above 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Dividend Upto 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Redemption Above 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Redemption Upto 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
J	Face value per unit	1,000		1,000		1,000	
K	Total unit capital (in Rupees)	26,96,66,578		32,05,35,142		25,69,67,862	
L	Average Net assets (in Rupees)	71,36,48,413		98,66,47,199		86,74,19,438	
M	No. of days	365		365		366	
N	Weighted average Price Earning Ratio of equity / equity related instruments held as at end of year/period						

Bank of India Flexi Cap Fund

		31 March 2026		31 March 2025		31 March 2024	
(c)	**Resale Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-
	Regular plan - Growth Option	35.8100	29.2600	37.5800	28.5700	30.3500	19.0200
	Regular plan - Bonus Option	-	-	-	-	-	-
	Regular plan - Dividend Option	32.5300	26.5800	34.1400	25.9600	27.5800	17.2800
	Regular plan - Daily Dividend Option	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-
	Direct Plan - Growth Option	39.0400	31.5500	40.3300	30.7600	32.2000	19.9400
	Direct Plan - Bonus Option	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	33.3600	26.9600	34.4700	26.2900	27.5300	17.0400
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
G	**Ratio of Expenses to Average Net Assets by percentage (Annualised)**						
	Regular	1.93%		2.05%		2.44%	
	Unclaimed	-		-		-	
	ECO	-		-		-	
	Direct	0.49%		0.55%		1.09%	
H	**Ratio of Gross Income to Average Net Assets by percentage (Annualised)**	4.48%		6.64%		23.77%	
I	If the units are traded, the highest and the lowest NAV per unit during the year at plan/option level						
	Eco plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Institutional plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Institutional plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular Plan	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Weekly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Regular Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Weekly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Dividend Above 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Dividend Upto 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Redemption Above 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Redemption Upto 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
J	Face value per unit	10		10		10	
K	Total unit capital (in Rupees)	6,26,72,56,983		6,07,31,75,614		2,44,60,20,040	
L	Average Net assets (in Rupees)	21,57,12,19,116		16,59,91,49,125		4,69,71,30,272	
M	No. of days	365		365		366	
N	Weighted average Price Earning Ratio of equity / equity related instruments held as at end of year/period	22.58		23.22		20.8	

Bank of India Large Cap Fund (formerly Bank of India Bluechip Fund)

		31 March 2026		31 March 2025		31 March 2024	
(c)	**Resale Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-
	Regular plan - Growth Option	16.9800	13.8000	17.1600	13.5100	15.1100	10.2200
	Regular plan - Bonus Option	-	-	-	-	-	-
	Regular plan - Dividend Option	16.9800	13.8000	17.1600	13.5100	15.1100	10.2200
	Regular plan - Daily Dividend Option	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-
	Direct Plan - Growth Option	18.0200	14.4600	17.8500	14.1300	15.6100	10.4700
	Direct Plan - Bonus Option	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	17.9900	14.4400	17.8200	14.1100	15.6000	10.4600
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
G	**Ratio of Expenses to Average Net Assets by percentage (Annualised)**						
	Regular	2.30%		2.46%		2.66%	
	Unclaimed	-		-		-	
	ECO	-		-		-	
	Direct	0.80%		1.16%		1.65%	
H	**Ratio of Gross Income to Average Net Assets by percentage (Annualised)**	8.74%		9.30%		16.99%	
I	If the units are traded, the highest and the lowest NAV per unit during the year at plan/option level						
	Eco plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Institutional plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Institutional plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular Plan	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Weekly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Regular Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Weekly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Dividend Above 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Dividend Upto 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Redemption Above 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Redemption Upto 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
J	Face value per unit	10		10		10	
K	Total unit capital (in Rupees)	1,26,76,91,586		1,24,45,00,821		87,67,61,617	
L	Average Net assets (in Rupees)	2,02,82,89,152		1,77,00,86,956		1,12,50,96,812	
M	No. of days	365		365		366	
N	Weighted average Price Earning Ratio of equity / equity related instruments held as at end of year/period	21.84		22.88		23.68	

Bank of India Multi Cap Fund

		31 March 2026		31 March 2025		31 March 2024	
(c)	**Resale Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-
	Regular plan - Growth Option	18.8800	15.1000	18.6100	14.7600	15.4000	10.0400
	Regular plan - Bonus Option	-	-	-	-	-	-
	Regular plan - Dividend Option	18.8800	15.1000	18.6000	14.7600	15.4000	10.0400
	Regular plan - Daily Dividend Option	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-
	Direct Plan - Growth Option	19.4800	15.4400	18.9100	15.0700	15.5500	10.0500
	Direct Plan - Bonus Option	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	19.4500	15.4200	18.8900	15.0600	15.5400	10.0500
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-
G	**Ratio of Expenses to Average Net Assets by percentage (Annualised)**						
	Regular	2.13%		2.40%		2.70%	
	Unclaimed	-		-		-	
	ECO	-		-		-	
	Direct	0.88%		1.28%		1.72%	
H	**Ratio of Gross Income to Average Net Assets by percentage (Annualised)**	9.72%		12.69%		18.54%	
I	If the units are traded, the highest and the lowest NAV per unit during the year at plan/option level						
	Eco plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Eco plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Institutional plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Institutional plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular Plan	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Weekly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Regular plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Growth Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Bonus Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Regular Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Daily Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Weekly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Monthly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Quarterly Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Direct Plan - Annual Dividend Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Dividend Above 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Dividend Upto 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Redemption Above 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
	Unclaimed Redemption Upto 3 Years Option	Nil	Nil	Nil	Nil	Nil	Nil
J	Face value per unit	10		10		10	
K	Total unit capital (in Rupees)	5,61,61,02,017		4,80,31,32,547		3,00,08,07,068	
L	Average Net assets (in Rupees)	9,23,90,03,698		6,66,03,36,483		3,09,06,23,222	
M	No. of days	365		365		366	
N	Weighted average Price Earning Ratio of equity / equity related instruments held as at end of year/period	23.09		24.6		25.58	

Annexure C

Historical per unit Statistics

for the period ended 31 March 2026

(Currency: Indian Rupee)

		Bank of India Multi Asset Allocation Fund						Bank of India Midcap Tax Fund - Series 1					
		31 March 2026		31 March 2025		31 March 2024		31 March 2026		31 March 2025		31 March 2024	
A	**NAV**												
	Eco plan - Growth Option	-		-		-		-		-		-	
	Eco plan - Bonus Option	-		-		-		-		-		-	
	Eco plan - Dividend Option	-		-		-		-		-		-	
	Eco plan - Monthly Dividend Option	-		-		-		-		-		-	
	Eco plan - Quarterly Dividend Option	-		-		-		-		-		-	
	Regular Plan	-		-		-		-		-		-	
	Regular plan - Growth Option	*11.7434*		*10.7333*		*10.0976*		*24.2200*		23.5700		23.9000	
	Regular plan - Bonus Option	-		-		-		-		-		-	
	Regular plan - Dividend Option	*11.7445*		*10.7342*		*10.0982*		*24.2200*		23.5700		23.9000	
	Regular plan - Daily Dividend Option	-		-		-		-		-		-	
	Regular plan - Weekly Dividend Option	-		-		-		-		-		-	
	Regular plan - Monthly Dividend Option	-		-		-		-		-		-	
	Regular plan - Quarterly Dividend Option	-		-		-		-		-		-	
	Regular plan - Annual Dividend Option	-		-		-		-		-		-	
	Direct Plan	-		-		-		-		-		-	
	Direct Plan - Growth Option	*11.9971*		10.8455		10.1066		*25.1100*		24.3600		24.6300	
	Direct Plan - Bonus Option	-		-		-		-		-		-	
	Direct Plan - Regular Dividend Option	*11.9936*		10.8466		10.1091		*25.1100*		24.3600		24.6300	
	Direct Plan - Daily Dividend Option	-		-		-		-		-		-	
	Direct Plan - Weekly Dividend Option	-		-		-		-		-		-	
	Direct Plan - Monthly Dividend Option	-		-		-		-		-		-	
	Direct Plan - Quarterly Dividend Option	-		-		-		-		-		-	
	Direct Plan - Annual Dividend Option	-		-		-		-		-		-	
	Unclaimed Dividend Above 3 Years Option	-		-		-		-		-		-	
	Unclaimed Dividend Upto 3 Years Option	-		-		-		-		-		-	
	Unclaimed Redemption Above 3 Years Option	-		-		-		-		-		-	
	Unclaimed Redemption Upto 3 Years Option	-		-		-		-		-		-	
B	**Gross Income**												
	i Income other than profit on sale of investment	*0.46*		*0.47*		*0.06*		*0.22*		0.22		0.38	
	ii Income from profit on inter scheme Sales / transfer of investment	-		-		-		-		-		-	
	iii Income from profit on sale of investment to third party	*0.52*		*0.28*		*(0.00)*		*3.13*		6.70		4.99	
C	**Aggregate of expenses**	*0.24*		*0.22*		*0.02*		*0.36*		0.36		0.29	
D	Net Income	0.75		*0.53*		*0.04*		2.98		6.56		5.08	
E	Unrealised Appreciation in value of investments	*0.53*		*0.16*		*0.06*		*1.55*		3.34		8.92	
F	(a) **NAV**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Growth Option	*12.5502*	*10.4489*	*11.2664*	*10.1880*	*10.0976*	*9.8787*	*27.9100*	*21.6500*	28.8900	21.7600	23.9000	15.7800
	Regular plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Dividend Option	*12.5514*	*10.4499*	*11.2674*	*10.1889*	*10.0982*	*9.8795*	*27.9100*	*21.6500*	28.8900	21.7600	23.9000	15.7800
	Regular plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Growth Option	*12.7970*	*10.5604*	*11.3466*	*10.2232*	*10.1066*	*9.8844*	*28.9000*	*22.3700*	29.8200	22.4900	24.6300	16.3600
	Direct Plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	*12.7941*	*10.5615*	*11.3486*	*10.2258*	*10.1091*	*9.8871*	*28.9000*	*22.3700*	29.8200	22.4900	24.6300	16.3600
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
(b)	**Repurchase Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Growth Option	*12.5502*	*10.4489*	*11.2664*	*10.1880*	*10.0976*	*9.8787*	*27.9100*	*21.6500*	28.8900	21.7600	23.9000	15.7800
	Regular plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Dividend Option	*12.5514*	*10.4499*	*11.2674*	*10.1889*	*10.0982*	*9.8795*	*27.9100*	*21.6500*	28.8900	21.7600	23.9000	15.7800
	Regular plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Growth Option	*12.7970*	*10.5604*	*11.3466*	*10.2232*	*10.1066*	*9.8844*	*28.9000*	*22.3700*	29.8200	22.4900	24.6300	16.3600
	Direct Plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	*12.7941*	*10.5615*	*11.3486*	*10.2258*	*10.1091*	*9.8871*	*28.9000*	*22.3700*	29.8200	22.4900	24.6300	16.3600
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-

		Bank of India Midcap Tax Fund - Series 2						Bank of India Business Cycle Fund				Bank of India Consumption Fund			
		31 March 2026		31 March 2025		31 March 2024		31 March 2026		31 March 2025		31 March 2026		31 March 2025	
A	**NAV**														
	Eco plan - Growth Option	-		-		-		-		-		-		-	
	Eco plan - Bonus Option	-		-		-		-		-		-		-	
	Eco plan - Dividend Option	-		-		-		-		-		-		-	
	Eco plan - Monthly Dividend Option	-		-		-		-		-		-		-	
	Eco plan - Quarterly Dividend Option	-		-		-		-		-		-		-	
	Regular Plan	-		-		-		-		-		-		-	
	Regular plan - Growth Option	*28.4100*		28.3800		28.5700		*8.0100*		*8.4100*		*9.5900*		*9.5400*	
	Regular plan - Bonus Option	-		-		-		-		-		-		-	
	Regular plan - Dividend Option	*28.4200*		28.3900		28.5900		*8.0100*		*8.4100*		*9.5900*		*9.5400*	
	Regular plan - Daily Dividend Option	-		-		-		-		-		-		-	
	Regular plan - Weekly Dividend Option	-		-		-		-		-		-		-	
	Regular plan - Monthly Dividend Option	-		-		-		-		-		-		-	
	Regular plan - Quarterly Dividend Option	-		-		-		-		-		-		-	
	Regular plan - Annual Dividend Option	-		-		-		-		-		-		-	
	Direct Plan	-		-		-		-		-		-		-	
	Direct Plan - Growth Option	*29.5600*		29.4600		29.5800		*8.1600*		*8.4700*		*9.7400*		*9.5700*	
	Direct Plan - Bonus Option	-		-		-		-		-		-		-	
	Direct Plan - Regular Dividend Option	*29.5600*		29.4600		29.5800		*8.1600*		*8.4700*		*9.7400*		*9.5700*	
	Direct Plan - Daily Dividend Option	-		-		-		-		-		-		-	
	Direct Plan - Weekly Dividend Option	-		-		-		-		-		-		-	
	Direct Plan - Monthly Dividend Option	-		-		-		-		-		-		-	
	Direct Plan - Quarterly Dividend Option	-		-		-		-		-		-		-	
	Direct Plan - Annual Dividend Option	-		-		-		-		-		-		-	
	Unclaimed Dividend Above 3 Years Option	-		-		-		-		-		-		-	
	Unclaimed Dividend Upto 3 Years Option	-		-		-		-		-		-		-	
	Unclaimed Redemption Above 3 Years Option	-		-		-		-		-		-		-	
	Unclaimed Redemption Upto 3 Years Option	-		-		-		-		-		-		-	
B	**Gross Income**														
	i Income other than profit on sale of investment	*0.29*		0.27		0.51		*0.10*		*0.10*		*0.14*		*0.09*	
	ii Income from profit on inter scheme Sales / transfer of investment	-		-		-		-		-		-		-	
	iii Income from profit on sale of investment to third party	*3.87*		8.18		5.92		*-0.55*		*-0.28*		*0.58*		*0.00*	
C	**Aggregate of expenses**	*0.45*		0.45		0.36		*0.23*		*0.12*		*0.26*		*0.06*	
D	Net Income	3.70		8.01		6.06		(0.68)		(0.30)		0.46		0.03	
E	Unrealised Appreciation in value of investments	*1.10*		4.17		10.72		*-0.98*		*-1.18*		*-0.86*		*-0.47*	
F	(a) **NAV**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Growth Option	*33.3100*	*26.2700*	34.3100	26.0800	28.6800	18.7600	*9.1800*	*8.0100*	*10.4400*	*7.7900*	*11.2800*	*9.2000*	*10.1500*	*8.9200*
	Regular plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Dividend Option	*33.3200*	*26.2800*	34.3200	26.0900	28.6900	18.7600	*9.1800*	*8.0100*	*10.4400*	*7.7900*	*11.2800*	*9.2000*	*10.1500*	*8.9200*
	Regular plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Growth Option	*34.6400*	*27.2700*	35.5700	27.0700	29.6800	19.5600	*9.3200*	*8.0800*	*10.4700*	*7.8300*	*11.4100*	*9.2300*	*10.1700*	*8.9400*
	Direct Plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	*34.6400*	*27.2700*	35.5700	27.0700	29.6800	19.5600	*9.3200*	*8.0800*	*10.4700*	*7.8300*	*11.4100*	*9.2300*	*10.1600*	*8.9400*
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
(b)	**Repurchase Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Growth Option	*33.3100*	*26.2700*	34.3100	26.0800	28.6800	18.7600	*9.1800*	*8.0100*	*10.4400*	*7.7900*	*11.2800*	*9.2000*	*10.1500*	*8.9200*
	Regular plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Dividend Option	*33.3200*	*26.2800*	34.3200	26.0900	28.6900	18.7600	*9.1800*	*8.0100*	*10.4400*	*7.7900*	*11.2800*	*9.2000*	*10.1500*	*8.9200*
	Regular plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Growth Option	*34.6400*	*27.2700*	35.5700	27.0700	29.6800	19.5600	*9.3200*	*8.0800*	*10.4700*	*7.8300*	*11.4100*	*9.2300*	*10.1700*	*8.9400*
	Direct Plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	*34.6400*	*27.2700*	35.5700	27.0700	29.6800	19.5600	*9.3200*	*8.0800*	*10.4700*	*7.8300*	*11.4100*	*9.2300*	*10.1600*	*8.9400*
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-

		Bank of India Money Market Fund				Bank of India Mid Cap Fund		Bank of India Banking &	
		31 March 2026		31 March 2025		31 March 2026		31 March 2026	
A	**NAV**								
	Eco plan - Growth Option	-		-		-		-	
	Eco plan - Bonus Option	-		-		-		-	
	Eco plan - Dividend Option	-		-		-		-	
	Eco plan - Monthly Dividend Option	-		-		-		-	
	Eco plan - Quarterly Dividend Option	-		-		-		-	
	Regular Plan	-		-		-		-	
	Regular plan - Growth Option	*10.7653*		*10.1280*		*8.8800*		*8.8000*	
	Regular plan - Bonus Option	-		-		-		-	
	Regular plan - Dividend Option	-		-		*8.8800*		*8.8000*	
	Regular plan - Daily Dividend Option	*10.0517*		*10.1281*		-		-	
	Regular plan - Weekly Dividend Option	*10.0782*		*10.1282*		-		-	
	Regular plan - Monthly Dividend Option	*10.0587*		*10.1280*		-		-	
	Regular plan - Quarterly Dividend Option	-		-		-		-	
	Regular plan - Annual Dividend Option	-		-		-		-	
	Direct Plan	-		-		-		-	
	Direct Plan - Growth Option	*10.8289*		*10.1370*		*8.9400*		*8.8100*	
	Direct Plan - Bonus Option	-		-		-		-	
	Direct Plan - Regular Dividend Option	-		-		*8.9500*		*8.8100*	
	Direct Plan - Daily Dividend Option	*10.0519*		*10.0853*		-		-	
	Direct Plan - Weekly Dividend Option	-		-		-		-	
	Direct Plan - Monthly Dividend Option	*10.0589*		*10.1357*		-		-	
	Direct Plan - Quarterly Dividend Option	-		-		-		-	
	Direct Plan - Annual Dividend Option	-		-		-		-	
	Unclaimed Dividend Above 3 Years Option	-		-		-		-	
	Unclaimed Dividend Upto 3 Years Option	-		-		-		-	
	Unclaimed Redemption Above 3 Years Option	-		-		-		-	
	Unclaimed Redemption Upto 3 Years Option	-		-		-		-	
B	**Gross Income**								
	i Income other than profit on sale of investment	*0.40*		*0.15*		*0.07*		*0.04*	
	ii Income from profit on inter scheme Sales / transfer of investment	-		-		-		-	
	iii Income from profit on sale of investment to third party	*0.01*		*0.00*		*-0.08*		*-0.07*	
C	**Aggregate of expenses**	*0.01*		*0.01*		*0.13*		*0.04*	
D	Net Income	0.39		0.13		(0.13)		(0.06)	
E	Unrealised Appreciation in value of investments	*-0.03*		*0.03*		*-0.91*		*-1.12*	
F	(a) **NAV**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-	-	-
	Regular plan - Growth Option	*10.7653*	*10.1455*	*10.1280*	*10.0045*	*10.0100*	*8.8400*	*10.2700*	*8.8000*
	Regular plan - Bonus Option	-	-	-	-	-	-	-	-
	Regular plan - Dividend Option	-	-	-	-	*10.0100*	*8.8400*	*10.2700*	*8.8000*
	Regular plan - Daily Dividend Option	*10.6344*	*10.0386*	*10.1281*	*10.0045*	-	-	-	-
	Regular plan - Weekly Dividend Option	*10.6373*	*10.0454*	*10.1282*	*10.0045*	-	-	-	-
	Regular plan - Monthly Dividend Option	*10.6503*	*10.0479*	*10.1280*	*10.0045*	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-	-	-
	Direct Plan - Growth Option	*10.8289*	*10.1547*	*10.1370*	*10.0047*	*10.0400*	*8.9000*	*10.2800*	*8.8100*
	Direct Plan - Bonus Option	-	-	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	-	-	-	-	*10.0400*	*8.9000*	*10.2800*	*8.8100*
	Direct Plan - Daily Dividend Option	*10.3944*	*10.0016*	*10.0853*	*10.0005*	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	*10.7020*	*10.0481*	*10.1357*	*10.0047*	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-	-	-
(b)	**Repurchase Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-	-	-
	Regular plan - Growth Option	*10.7653*	*10.1455*	*10.1280*	*10.0045*	*10.0100*	*8.8400*	*10.2700*	*8.8000*
	Regular plan - Bonus Option	-	-	-	-	-	-	-	-
	Regular plan - Dividend Option	-	-	-	-	*10.0100*	*8.8400*	*10.2700*	*8.8000*
	Regular plan - Daily Dividend Option	*10.6344*	*10.0386*	*10.1281*	*10.0045*	-	-	-	-
	Regular plan - Weekly Dividend Option	*10.6373*	*10.0454*	*10.1282*	*10.0045*	-	-	-	-
	Regular plan - Monthly Dividend Option	*10.6503*	*10.0479*	*10.1280*	*10.0045*	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-	-	-
	Direct Plan - Growth Option	*10.8289*	*10.1547*	*10.1370*	*10.0047*	*10.0400*	*8.9000*	*10.2800*	*8.8100*
	Direct Plan - Bonus Option	-	-	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	-	-	-	-	*10.0400*	*8.9000*	*10.2800*	*8.8100*
	Direct Plan - Daily Dividend Option	*10.3944*	*10.0016*	*10.0853*	*10.0005*	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	*10.7020*	*10.0481*	*10.1357*	*10.0047*	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-	-	-

Annexure C

Historical per unit Statistics

for the period ended 31 March 2026

(Currency: Indian Rupee)

		Bank of India Multi Asset Allocation Fund						Bank of India Midcap Tax Fund - Series 1						Bank of India Midcap Tax Fund - Series 2						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 &	
		31 March 2026		31 March 2025		31 March 2024		31 March 2026		31 March 2025		31 March 2024		31 March 2026		31 March 2025		31 March 2024		31 March 2026		31 March 2025		31 March 2026		31 March 2025		31 March 2026		31 March 2025		31 March 2026		31 March 2026	
(c)	**Resale Price**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**	**Highest**	**Lowest**
	Eco plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Eco plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Institutional plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Growth Option	*12.5502*	*10.4489*	*11.2664*	*10.1880*	*10.0976*	*9.8787*	*27.9100*	*21.6500*	*28.8900*	*21.7600*	*23.9000*	*15.7800*	*33.3100*	*26.2700*	*34.3100*	*26.0800*	*28.6800*	*18.7600*	*9.1800*	*8.0100*	*10.4400*	*7.7900*	*11.2800*	*9.2000*	*10.1500*	*8.9200*	*10.7653*	*10.1455*	*10.1280*	*10.0045*	*10.0100*	*8.8400*	*10.2700*	*8.8000*
	Regular plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Dividend Option	*12.5514*	*10.4499*	*11.2674*	*10.1889*	*10.0982*	*9.8795*	*27.9100*	*21.6500*	*28.8900*	*21.7600*	*23.9000*	*15.7800*	*33.3200*	*26.2800*	*34.3200*	*26.0900*	*28.6900*	*18.7600*	*9.1800*	*8.0100*	*10.4400*	*7.7900*	*11.2800*	*9.2000*	*10.1500*	*8.9200*	-	-	-	-	*10.0100*	*8.8400*	*10.2700*	*8.8000*
	Regular plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*10.6344*	*10.0386*	*10.1281*	*10.0045*	-	-	-	-
	Regular plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*10.6373*	*10.0454*	*10.1282*	*10.0045*	-	-	-	-
	Regular plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*10.6503*	*10.0479*	*10.1280*	*10.0045*	-	-	-	-
	Regular plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Regular plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Growth Option	*12.7970*	*10.5604*	*11.3466*	*10.2232*	*10.1066*	*9.8844*	*28.9000*	*22.3700*	*29.8200*	*22.4900*	*24.6300*	*16.3600*	*34.6400*	*27.2700*	*35.5700*	*27.0700*	*29.6800*	*19.5600*	*9.3200*	*8.0800*	*10.4700*	*7.8300*	*11.4100*	*9.2300*	*10.1700*	*8.9400*	*10.8289*	*10.1547*	*10.1370*	*10.0047*	*10.0400*	*8.9000*	*10.2800*	*8.8100*
	Direct Plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Regular Dividend Option	*12.7941*	*10.5615*	*11.3486*	*10.2258*	*10.1091*	*9.8871*	*28.9000*	*22.3700*	*29.8200*	*22.4900*	*24.6300*	*16.3600*	*34.6400*	*27.2700*	*35.5700*	*27.0700*	*29.6800*	*19.5600*	*9.3200*	*8.0800*	*10.4700*	*7.8300*	*11.4100*	*9.2300*	*10.1600*	*8.9400*	-	-	-	-	*10.0400*	*8.9000*	*10.2800*	*8.8100*
	Direct Plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*10.3944*	*10.0016*	*10.0853*	*10.0005*	-	-	-	-
	Direct Plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	*10.7020*	*10.0481*	*10.1357*	*10.0047*	-	-	-	-
	Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Direct Plan - Annual Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
	Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
G	**Ratio of Expenses to Average Net Assets by percentage (Annualised)**																																		
	Regular	*1.90%*		*2.07%*		*0.02*		*1.25%*		1.40%		1.54%		*1.25%*		1.40%		1.57%		*2.27%*		*2.37%*		*2.30%*		*2.42%*		*0.38%*		*0.62%*		*2.16%*		*2.18%*	
	Unclaimed	-		-		-		-		-		-		-		-		-		-		-		-		-		-		-		-		-	
	ECO	-		-		-		-		-		-		-		-		-		-		-		-		-		-		-		-		-	
	Direct	*0.81%*		*1.14%*		*0.01*		*0.95%*		1.10%		1.28%		*1.04%*		1.10%		1.42%		*1.03%*		*1.21%*		*1.11%*		*1.16%*		*0.10%*		*0.12%*		*1.09%*		*1.13%*	
H	**Ratio of Gross Income to Average Net Assets by percentage (Annualised)**	*8.22%*		*6.83%*		*0.066658197*		*12.11%*		*25.03%*		*24.69%*		*12.72%*		*25.48%*		*24.73%*		*-4.30%*		*-3.27%*		*6.58%*		*3.32%*		*6.81%*		*7.46%*		*-0.15%*		*-1.73%*	
I	If the units are traded, the highest and the lowest NAV per unit during the year at plan/option level																																		
	Eco plan - Growth Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Eco plan - Bonus Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Eco plan - Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Eco plan - Monthly Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Eco plan - Quarterly Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Eco plan - Annual Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Institutional plan - Growth Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Institutional plan - Daily Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Regular Plan	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Regular plan - Growth Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Regular plan - Bonus Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Regular plan - Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Regular plan - Daily Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Regular plan - Weekly Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Regular plan - Monthly Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Regular plan - Quarterly Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Regular plan - Annual Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Direct Plan	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Direct Plan - Growth Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Direct Plan - Bonus Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Direct Plan - Regular Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Direct Plan - Daily Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Direct Plan - Weekly Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Direct Plan - Monthly Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Direct Plan - Quarterly Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Direct Plan - Annual Dividend Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Unclaimed Dividend Above 3 Years Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Unclaimed Dividend Upto 3 Years Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Unclaimed Redemption Above 3 Years Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
	Unclaimed Redemption Upto 3 Years Option	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*	*Nil*
J	Face value per unit	*10*		*10*		*10*		*10*		*10*		*10*		*10*		*10*		*10*		*10*		*10*		*10*		*10*		*10*		*10*		*10*		*10*	
K	Total unit capital (in Rupees)	*2,86,88,69,972*		*3,10,39,15,820*		*2,67,96,06,919*		*22,37,44,192*		23,89,95,260		26,45,35,736		*9,79,36,963*		10,50,71,538		11,67,41,221		*5,11,62,75,770*		*6,11,93,28,535*		*3,59,38,27,794*		*4,07,02,41,142*		*3,95,05,62,397*		*1,56,57,96,938*		*7,18,00,19,541*		*2,85,47,21,301*	
L	Average Net assets (in Rupees)	*3,44,20,60,705*		*3,38,70,30,759*		*2,64,28,02,533*		*61,74,01,258*		66,06,93,699		57,47,80,687		*32,01,14,813*		34,87,19,187		30,32,26,502		*5,27,53,61,854*		*5,68,22,31,882*		*3,91,06,60,846*		*3,97,13,60,883*		*2,33,40,62,612*		*2,00,28,14,478*		*6,72,49,44,208*		*2,74,17,29,781*	
M	No. of days	*365*		*365*		*33*		*365*		365		366		*365*		365		366		*365*		*214*		*365*		*101*		*365*		*55*		*222*		*61*	
N	Weighted average Price Earning Ratio of equity / equity related instruments held as at end of year/period							*26.54*		*33.74*		*31.43*		*25.95*		*29.56*		*31.04*		*26.85*		*26.31*		*30.02*		*42.27*						*28.96*		*15.49*	

Bank of India Mutual Fund

Notes to Financial Statements for the year ended 31 March 2026

SCHEDULE 9: Notes to financial statements

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	Maturity Date	Investment Objective
Bank of India Liquid Fund	09-Jul-08	16-Jul-08	NA	The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through portfolio of debt and money market instruments. The Scheme is not providing any assured or guaranteed returns. There is no assurance that the investment objective of the scheme will be achieved.
Bank of India Ultra Short Duration Fund	09-Jul-08	16-Jul-08	NA	The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through portfolio of debt and money market instruments. The Scheme is not providing any assured or guaranteed returns. Further there is no assurance that the investment objectives of the Scheme will be achieved.
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Fund (	04-Sep-08	21-Oct-08	NA	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.
Bank of India Short Term Income Fund	03-Dec-08	18-Dec-08	NA	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.
Bank of India Conservative Hybrid Fund	28-Jan-09	18-Mar-09	NA	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.
Bank of India ELSS Tax Saver (Erstwhile known as Bank of India ELSS Tax Saver (Erstwhile kn	12-Dec-08	25-Feb-09	NA	The Scheme seeks to generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities across all market capitalisations. The Scheme is in the nature of diversified multi-cap fund. The Scheme is not providing any assured or guaranteed returns. However, there can be no assurance that the investment objectives of the Scheme will be realized.
Bank of India Manufacturing and Infrastructure Fund	20-Jan-10	05-Mar-10	NA	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 nfrastructure 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.
Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalar	21-Feb-14	14-Mar-14	NA	Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund) 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.
Bank of India Credit Risk Fund	06-Feb-15	27-Feb-15	NA	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.
Bank of India Mid & Small Cap Equity & Debt Fund	29-Jun-16	20-Jul-16	NA	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.
Bank of India Arbitrage Fund	31-May-18	18-Jun-18	NA	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
Bank of India Small Cap Fund	28-Nov-18	19-Dec-18	NA	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.
Bank of India Overnight Fund	27-Jan-20	28-Jan-20	NA	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.
Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund) (Erstwhile knov	10-Jun-20	29-Jun-20	NA	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.
Bank of India Large Cap Fund (Erstwhile known as Bank of India Large Cap Fund (Erstwhile knc	08-Jun-21	29-Jun-21	NA	The investment objective of the scheme is to provide investors with the opportunities of 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.
Bank of India Multi Cap Fund	10-Feb-23	03-Mar-23	NA	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.
Bank of India Multi Asset Allocation Fund	07-Feb-24	28-Feb-24	NA	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.
Bank of India Mid Cap Tax Fund Series 1	10-Nov-17	19-Feb-18	18-Feb-28	The scheme objective is 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.
Bank of India Mid Cap Tax Fund Series 2	12-Jul-18	19-Oct-18	18-Oct-28	The scheme objective is 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.
Bank of India Business Cycle Fund	09-Aug-24	30-Aug-24	NA	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.
Bank of India Consumption Fund	29-Nov-24	20-Dec-24	NA	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.
Bank of India Money Market Fund	28-Jan-25	04-Feb-25	NA	The investment objective is 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.
Bank of India Mid Cap Fund	31-Jul-25	22-Aug-25	NA	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.
Bank of India Banking & Financial Services Fund	08-Jan-26	30-Jan-26	NA	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.

2. Basis of preparation

2.1 Statement of compliance

The Securities & Exchange Board of India (SEBI) has made an amendment to Securities and Exchange Board of India (Mutual Funds) Regulations, 1996 (as amended) (the 'Regulations') vide notification dated 25 January 2022, which directs implementation of Indian Accounting Standards (Ind AS) for mutual funds from 1 April 2023. As per the amended regulation 50(1) of SEBI MF Regulations, the financial statements and accounts of the mutual fund schemes shall be prepared in accordance with Ind AS, as notified by the Companies (Indian Accounting Standards) Rules, 2015. Further, it states that in case there is any conflict between the requirements of Ind AS and Regulations and the guidelines issued thereunder, the requirements specified under the Regulations shall apply.
Bank of India Mutual Fund ('the Fund') has adopted Indian Accounting Standards ('Ind AS') and have prepared the Financial Statements in accordance with the recognition and measurement principles as per Indian Accounting Standards (Ind AS) read with Companies (Indian Accounting Standards) Rules, 2015 and the Eight and the Ninth Schedule of the Regulations, and the presentation and disclosure requirements of the Eleventh Schedule of the Regulations and the accounting principles generally accepted in India. The Fund has adopted Ind AS with effect from 01 April 2023.

2.2 Presentation of financial statement

The financial statements of the Fund are presented as per Guidelines on Accounting with respect to Indian Accounting Standards (IND AS) issued by SEBI as per clause 17.14 of SEBI Master circular **"SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74" dated May 19, 2023 ("the Master Circular").** The Statement of Cash Flows has been presented as per the requirements of Ind-AS 7 Statement of Cash Flows.
The Financial statements have been prepared on going concern basis using a historical cost, except for the certain financial assets and certain financial liabilities which have been measured at fair value.
Financial assets and financial liabilities are generally reported gross in the balance sheet. They are only offset and reported net when, in addition to having an unconditional legally enforceable right to offset the recognised amounts without being contingent on a future event, the parties also intend to settle on a net basis in all of the following circumstances:
•The normal course of business
•The event of default
•The event of insolvency or bankruptcy of the Fund and/or its counterparties.

2.3 Functional and presentational currency- The financial statements are presented in Indian Rupees (₹) which is also functional currency of the Fund and the currency of the primary economic environment in which the Fund operates. All amounts are rounded off to the nearest lakhs, unless otherwise indicated.
2.4 Significant Accounting estimates and judgments
The preparation of the Fund's financial statements in conformity with Ind AS requires management to make judgments, estimates and assumptions that affect the reported amounts of assets and liabilities (including contingent liabilities) at the date of the financial statements and the reported amounts of revenues and expenses for the reporting period. The estimates and assumptions used in the financial statements are based upon management's evaluation of the relevant facts and circumstances as of the date of the financial statements. Actual results could differ from these estimates. Any revisions to accounting estimates are recognized prospectively in the current and future periods.

2.5 Basis of Measurement- The financial statements have been prepared under the historical cost convention on the accrual basis except for certain financial instruments which are measured at fair values at the end of each reporting period , as explained in the accounting policies below. All amounts disclosed in the financial statements and notes have been rounded off to the nearest rupees in lakhs, except per share data and unless stated otherwise.

3. SUMMARY OF MATERIAL ACCOUNTING POLICY INFORMATION

3.1 Financial instruments - A financial instrument is defined as any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity.

1. Financial assets

Financial assets include cash, or an equity instrument of another entity, or a contractual right to receive cash or another financial asset from another entity.

Initial Recognition and Measurement

Financial assets are recognised when the Fund becomes a party to the contractual provisions of the instruments.

All financial assets are recognised initially at fair value adjusted for incremental transaction costs that are directly attributable to the acquisition of the financial asset or issue of financial assets except for Financial assets measured at FVTPL which are recognised at fair value i.e. Transaction costs directly attributable to the acquisition of financial assets at FVTPL are recognised immediately in Revenue Account.

Classification and Subsequent measurement of financial assets –
For the purpose of subsequent measurement, financial assets are classified into three categories:
a) Financial assets carried at amortized cost.
b) Financial assets carried at Fair Value Through Other Comprehensive Income (FVTOCI).
c) Financial assets carried at Fair Value through Profit & Loss (FVTPL).

The financial assets are classified basis assessment of the business model. An entity's business model reflects how it manages its financial assets in order to generate cash flows; its business model determines whether cash flows will result from collecting contractual cash flows, selling the financial assets or both. This assessment is performed on the basis of scenarios that the entity reasonably expects to occur.

The fund has determined that it has 2 business model: -

1.) Held-to-collect business model: Cash & cash equivalents and other receivables are classified under this model. These financial assets are held to collect contractual cash flow and the cash flows are Solely Payment of Principal and Interest ("SPPI")on the principal amount outstanding. The assessment of SPPI test is performed as below.

For the purposes of this assessment, 'principal' is defined as the fair value of the financial asset on initial recognition. 'Interest' is defined as consideration for the time value of money and for the credit risk associated with the principal amount outstanding during a particular period of time and for other basic lending risks and costs (e.g. liquidity risk and administrative costs), as well as a profit margin.

In assessing whether the contractual cash flows are SPPI, the Fund considers the contractual terms of the instrument. This includes assessing whether the financial asset contains a contractual term that could change the timing or amount of contractual cash flows such that it would not meet this condition.

2. Other Business Model: Investments by the schemes are classified under this model. These financial assets are managed, and their performance is evaluated, on a fair value basis and the investments are held with an intention of trading. These financial assets are classified as financial assets at Fair Value through Profit/Loss.
In making an assessment of the objective of the business model in which a financial asset is held, the scheme considers all of the relevant information about how business is managed, including.
•the documented investment strategy and the execution of this strategy in practice. This includes whether the investment strategy focuses on earning contractual interest income, maintaining a particular interest rate profile, matching the duration of the financial assets to the duration of any related liabilities, or expected cash outflows or realising cash flows through the sale of the assets.
•how the performance of the portfolio is evaluated and reported to the Fund's management.
•the risks that affect the performance of the business model (and the financial assets held within that business model) and how those risks are managed.
•how the investment manager is compensated: e.g., whether compensation is based on the fair value of the assets managed or the contractual cash flows collected; and
•the frequency, volume, and timing of sales of financial assets in prior periods, the reasons for such sales and expectations about future sales activity .
Further, in making an assessment of the objective of the business model in which a financial asset is held, the fund considers all of the relevant information about how business is managed.

Basis the Business Model, the financial assets are classified in the below categories:
a)Financial assets carried at amortized cost - A financial instrument is measured at amortized cost if both the following conditions are met:

•The asset is held within a business model whose objective is to hold assets for collecting contractual cash flows, and
•Contractual terms of the asset give rise on specified dates to cash flows that are solely payments of principal and interest (SPPI) on the principal amount outstanding.

The Scheme financial assets include Cash & cash equivalents, Balances with Banks, trade & other receivables, and other financial assets such as income receivable on investments, margin money, share application money etc. Receivables and other financial instruments are measured at amortized cost.

b) Financial assets measured at fair value through other comprehensive income.
When the financial assets are held in order to collect contractual cash flows and selling the financial assets and contractual terms give rise to cash flows that are solely payments of principal and Interest on principal amount outstanding.

c) Financial Assets measured at Fair value through Profit & Loss
Financial Assets shall be classified at Financial Assets measured at Fair value through Profit & Loss when Financial Asset is.
•Held for Trading
•A debt instrument that does not qualify to be measured at amortized cost or FVOCI.
•An equity investment which the entity has not elected to classify as FVOCI.
•An entity may, at initial recognition, irrevocably designate a financial asset as measured at fair value through profit or loss when permitted by paragraph 4.3.5 of Ind AS 109, or when doing so results in more relevant information, because either:
Financial assets are measured at fair value through profit or loss unless it is measured at amortised cost or at fair value through other comprehensive income on initial recognition. The transaction costs directly attributable to the acquisition of financial assets and liabilities at fair value through profit or loss are immediately recognised in profit or loss.

I. It eliminates or significantly reduces a measurement or recognition inconsistency (sometimes referred to as 'an accounting mismatch') that would otherwise arise from measuring assets or liabilities or recognising the gains and losses on them on different bases.

II. a group of financial liabilities or financial assets and financial liabilities is managed, and its performance is evaluated on a fair value basis, in accordance with a documented risk management or investment strategy, and information about the group is provided internally on that basis to the entity's key management personnel.

All financial assets not classified as measured at amortised cost or FVOCI are measured at FVTPL. This includes all derivative financial assets unless designated as effective hedge instrument which are accounted as per hedge accounting requirements.

The Fund has following type of financial assets which has been measured at FVTPL –
1.Investments – The investments measured at FVTPL include all investments disclosed in **Note 5** to the Balance Sheet. Purchase and sale of Investments are accounted on the date of the transaction at their respective fair values.
Brokerage and transaction cost incurred for the purpose of execution of cash market transaction shall be charged to the Fund as per Regulation 52 (6A) up to 12 bps. Any payment towards brokerage and transaction costs, over and above the said 12 bps may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under the Regulations.
Bonus entitlements are recognised as investments on the 'ex-bonus date'.
Rights entitlements are recognised as investments on the 'ex-rights date'.
Investments in foreign securities are accounted at the exchange rate prevailing on the transaction date. Differences in exchange rate till settlement are recognised as income or expense.

Fair Value Measurement
(a) The carrying value and fair value of each category of financial assets and liabilities.
(b) Fair value hierarchy
The Scheme measures its investments in financial instruments as disclosed in Note 5 to the Balance Sheet, at fair value at each reporting date.

All assets and liabilities for which fair value is measured or disclosed in the financial statements are categorised within the fair value hierarchy, described as follows, based on the lowest level input that is significant to the fair value measurement as a whole:

i) Level 1 — Quoted (unadjusted) market prices in active markets for identical assets or liabilities
ii) Level 2 — Valuation techniques for which the lowest level input that is significant to the fair value measurement is directly or indirectly observable
iii) Level 3 — Valuation techniques for which the lowest level input that is significant to the fair value measurement is unobservable

Assessing the significance of a particular input requires judgement, considering factors specific to the asset or liability.

The Fund recognises transfers between levels of the fair value hierarchy at the end of the reporting period during which the change has occurred. No such instances of transfers between levels of the fair value hierarchy were recorded during the reporting period.

Kindly refer Annexure I for detailed classification of scheme wise fair value hierarchy.

Valuation Techniques and Classification:
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.

During the year/period, the Fund has fairly valued its investments in accordance with the Regulations, as amended from time to time, by using the below mentioned methodology / principles. All investments are marked to market and are stated in the Balance Sheet at their fair value. In valuing the Scheme's Investments:

I. Valuation of Equity and Equity Related Securities

Asset Class	Traded /Non Traded	Basis of Valuation
Equity And Equity Related Securities including REITs		Traded Securities are to be valued at the last quoted closing price on the selected Stock Exchange. Where security is not traded on the selected stock exchange, the last quoted closing price of another Stock Exchange may be used. If a security is not traded on any stock exchange on a particular valuation day, the value at which it was traded on the selected stock exchange or any other stock exchange, as the case may be, on the earliest previous day may be used, provided such date is not more than thirty days prior to valuation date. Process followed for valuation of traded equity and equity related securities by Bank of India MUTUAL FUND would be as follows: (i)For valuation purposes NSE has been selected as appropriate stock exchange for equity and equity related securities held by all the schemes. (ii)To summarise, if a security is not traded on NSE on a particular valuation day, the value at which it was traded on BSE, on the earliest previous day is used, provided such day is not more than thirty days prior to the valuation date.

II. Valuation of Debt Securities

Category	Policy
Fixed income securities	All money market and debt securities including floating rate securities, shall be valued at average of security level prices obtained from valuation agencies.If security level price for new security purchased (primaryallotment or secondary market) is not available fromValuation Agencies, the valuat
Market Linked Debentures & OTC Derivatives	Market Linked debentures and OTC derivatives to be valued based on the aggregate of prices received from the Valuation agencies.
Valuation of short term deposits with banks(pending deployment)	Short term deposits with banks to be valued at cost plus accrual in line with the SEBI directives
Tri Party Repo (TREPS) / REPO / Corporate Debt Repo/ Bill rediscounting	TREPS with less than 30 days maturity will be valued at cost plus accrual. For more than 30 days tenor the average of prices provided by the Valuation agencies and the same will be amortized once the residual tenor falls to 30 days or below.
Valuation of Government Securities	Irrespective of residual maturity, Government securities, State development Loans (including T-Bills, Cash management Bills) shall be valued at average of security level prices obtained from valuation agencies.

III. Valuation of Mutual Fund Units (including ETF's) and Corporate Debt Market Development Fund Units

Category	Policy
Valuation Of Units Of Mutual Funds and Corporate Debt market Development fund	a)Mutual Fund Units, if traded, will be valued at closing traded price on the stock exchange. If not traded, the same would be valued at the last declared NAV on AMFI website as on the valuation date. b)Corporate Debt market Development fund (CDMDF) units will be valued at the last declared NAV on AMFI website as on the valuation date.

IV. Valuation of foreign securities including ADR/GDR

Category	Policy
Valuation Of Foreign Securities & ADR/GDR	Exchange to be considered for valuation of foreign securities and ADRs/GDRs is to be approved by the AMC Board. SEBI has not prescribed the method of valuation of foreign securities and ADR/GDR. Process of valuation to be followed by Bank of India Mutual Fund would be as follows: A.Receiving last quoted price: If the security is listed in atime zone ahead of ours than the same day's universal closing price from Reuters(obtained at 5 pm IST) would be used for valuation. If the security is listed in the time zone behind ours then the previous day's universal closing price from Reuters(obtained at 5pm IST) would be used for valuation . B.Converting the price in Indian Rupees Since these prices are in foreign currency these are to be converted in Indian Rupees by applying the exchange rate. Reuters also provide closing conversion rate, which can be used for converting the foreign currency prices in INR. This closing price in INR should also be used for valuation of foreign securities and ADR/GDR. In case Reuters has not provided the conversion rate, the closing price of the security should be converted to INR at RBI reference rate.

V. Valuation of ReITs, InvITs

Category	Policy
Valuation of Units of Investment Trust	On a particular valuation day, these securities will be valued at the last quoted closing price on the National Stock Exchange of India Limited (NSE)*. If a security is not traded on NSE, it will be valued at the last quoted closing price on the Bombay Stock Exchange Limited (BSE). If a security is not traded on any stock exchange on a particular valuation day, the last quoted closing price on NSE or BSE (in the order of priority)) on the earliest previous day would be used, provided such day is not more than thirty days prior to the valuation day. If the security cannot be priced as per the aforementioned criteria, then the valuation will be determined by the Valuation Committee based on the principles of fair valuation. While fair valuing the security, the Valuation Committee will also consider if the price of the security is available on any other recognized stock exchange other than NSE and BSE and if the same is reliable/ can be considered for fair valuation.

VII. Waterfall Mechanism for valuation of money market, debt and government securities:Valuation of ReITs, InvITs

SEBI vide circular no. SEBI/HO/IMD/DF4/CIR/P/2019/102 dated September 24, 2019 has laid down broad principles for waterfall approach to be followed for valuation of debt, money market and government securities. The said circular prescribes AMFI shall ensure valuation agencies have a documented waterfall approach for valuation of Debt & money

The AMFI best practices guidelines circular (135/BP/83/2019-20) dated November 18, 2019 provided guidelines on waterfall approach to be followed for valuation money market and debt securities. The waterfall approach is documented in **Annexure II** of the valuation policy.

Notes:

1. Public Platform refers to:

   a)Clearcorp F-TRAC Platform of Clearcorp Dealing Systems (India) Ltd. (CDSIL), NSE & BSE :

   For Commercial Papers and Certificate of Deposits
   Clearcorp F-TRAC Platform of Clearcorp Dealing Systems (India) Ltd. (CDSIL)

   For corporate bonds / debentures and securitized debts order of preference for the Public Platforms for consideration would be as follow:

   NSE - NSE OTC
   BSE - ICDM

   b) NDS-OM: For Government Securities, Treasury Bills, Cash Management Bills, State Development Loans, Ujwal DISCOM Assurance(UDAY) Bond, etc.

2. Following assets will be valued at cost plus accruals / amortisation:
   a) Bank Fixed Deposits
   b) TREPS / Reverse Repo (including Corporate Bond Repo) with tenor up to 30 days

3. Weighted average YTM shall/Last Traded YTM be rounded up to two digits after decimal point.

4. Securities with Put/Call Options-Would be valued as per security level prices provided by the valuation agencies for the said purpose.

5. The valuation of security lent shall be done as per the valuation methodology stated for respective security in **Annexure I** of this valuation policy. The lending fee received for the security lent would be amortized proportionately, until expiry of the contract.

6. In case of any deviation from the valuation price for money market and debt securities provided by the valuation agencies, AMC shall follow the procedure as mentioned in SEBI Circular No SEBI/HO/IMD/DF4/CIR/P/2019/41 dated March 22, 2019 and SEBI Circular No SEBI/HO/IMD/DF4/CIR/P/2019/102 dated

VIII. Gold, Silver, Other Commodities and Exchange Traded Commodity Derivatives

Category	Policy
Valuation Of Gold In Case Of Exchange Traded Gold Fund	Valuation of Gold funds The gold acquired by the scheme is in the form of standardbars and its value as on a particular day is determined as under:AM fixing price ofLondon Bullion Market Association (LBMA) in US dollars per troy ounce for gold having a fineness of 995.0 partsper thousand,subject to the following:(a) Adjustmentfor conversion tometric measure as per standard conversion rates;(b) Adjustmentfor conversion of US dollars into Indian rupees as per the reference rate provided by Financial Benchmarks India Pvt. Ltd. Addition of transportation,and other charges that may be normallyincurred in bringing such gold from London to the placewhere it is actually stored on behalf of the mutual fundProvided that the adjustment under clause (c) above may be madeon the basis of a notional premium that is usually charged for deliveryof gold to the place where it is stored on behalf of Page | 17the mutual fund;Provided further that where the gold held by a scheme has a greaterfineness, the relevant LBMA prices of AM fixing shallbe taken as the referenceprice under this sub-paragraph.GST will not be included for valuation of Gold as the Scheme will be eligible for input credit of GST paid on purchase of Gold.If the gold acquired by the Scheme is not in the form of standardbars, it shall be assayed and converted into standard bars whichcomply with the good delivery norms of the LBMA and thereafter valued like standard bars.If on any day the LBMA AM fixing or reference rate issued by Financial Benchmarks India Ltd (FBIL) is not available due to holiday, then the immediately previous day's prices are applied for the purpose of calculating the value of gold. Valuation of Exchange Traded Funds including gold Exchange Traded Funds shall be valued at the closing price on the National Stock Exchange (NSE) / Bombay Stock Exchange (BSE) on the valuation day. If not traded on the primary stock exchange (NSE), the closing price on the other stock exchange will be considered. In case of no trades on either stock exchanges, the last available NAV as per AMFI website shall be used.

2.Derivatives

The Fund enters into derivative transactions in equity/ index options, futures, Interest Rate Futures (IRF) and Interest Rate Swaps (IRS). "Derivative margin deposits" representing the margins towards equity derivative contracts entered into by the Fund are disclosed under "Other Financial Assets."

(a)**Options** - Premium paid on bought option contracts is debited to "Margin Money- Derivative " and recorded as an asset. Premium paid is marked to market based on the last available quote on NSE and the balance marked to market amount is treated as liability / asset till the position is expired / squared off / assigned.
When the option contracts are squared off before expiry, the difference between the premium paid and received on the squared off transactions is recognised in the revenue account. When the option contracts are exercised on or before expiry, the difference between the option settlement price as determined by the exchange and the premium is recognised in the revenue account.

(b) Futures

Initial margin paid against equity futures and IRFs is accounted as current assets. Futures contracts are marked to market daily at the futures settlement price as determined by the exchange. The variation margin calculated as the difference between the trade price or the previous day's settlement price, as the case may be, and the current day's settlement price is recorded as a marked to market gain/loss receivable or payable. When a contract is closed (squared off)/ settled (on expiry), the difference between the final settlement / square-off price and the contract price is recognised in the Revenue Account.

Derivatives are initially recognized at fair value at the date the contracts are entered into and are subsequently remeasured to their fair value at the end of each reporting period. The resulting gain/ loss is recognised in Revenue Account immediately. Brokerage and transaction cost incurred for the purpose of execution of derivative contracts shall be charged to the Fund as per Regulation 52 (6A) (a) up to 5 bps. Any payment towards brokerage and transaction costs, over and above the said 5 bps may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under the Regulations.

3. Cash and cash equivalents

Cash and cash equivalents include cash on hand, reverse repurchase transactions/TREPS that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

4. Bank balance

Bank balances include items such as Balances with banks in current accounts, deposits held as margin money or security, etc. and fixed deposits.

De-recognition of financial assets

A financial asset is de-recognised when:
• The rights to receive cash flows from the asset have expired, or
• The Fund have transferred its rights to receive cash flows from the asset or has assumed an obligation to pay the received cash flows in full without material delay to a third party under a 'pass-through' arrangement; and either
(a) the schemes have transferred substantially all the risks and rewards of the asset, or
(b) the Fund have neither transferred nor retained substantially all the risks and rewards of the asset but has transferred control of the asset.
The transferred asset and the associated liability are measured on a basis that reflects the rights and obligations that the Schemes has retained.
On derecognition of a financial asset, the difference between the carrying amount (measured at the date of derecognition) allocated to financial asset and the consideration received is recognized in the revenue account.

Reclassifications

Financial assets are not reclassified subsequent to their initial recognition unless the Fund were to change its business model for managing financial assets, in which case all affected financial assets would be reclassified on the first day of the first reporting period following the change in the business model.

Impairment of financial assets

In accordance with Ind AS 109, the Fund uses 'Expected Credit Loss' (ECL) model, for evaluating impairment of financial assets other than those measured at fair value through profit and loss (FVTPL).

Expected credit losses are measured through a loss allowance at an amount equal to:
i) The 12-months expected credit losses (expected credit losses that result from those default events on the financial instrument that are possible within 12 months after the reporting date); or
ii) Full lifetime expected credit losses (expected credit losses that result from all possible default events over the life of the financial instrument).

When determining whether credit risk of a financial asset has increased significantly since initial recognition and when estimating expected credit losses, the Fund considers reasonable and supportable information that is relevant and available without undue cost or effort. This includes both quantitative and qualitative information and analysis, including on historical experience and forward-looking information. The Fund continuously assesses whether there has been a significant increase in credit risk, or the asset has become credit impaired since initial recognition based on below criteria..
•Historical trend of collection from counterparty
•Schemes contractual rights with respect to recovery of dues from counterparty
•Credit rating of counterparty and any relevant information available in public domain
Loss allowances for financial assets measured at amortised cost are deducted from the gross carrying amount of the assets.

The Fund apply expected credit loss (ECL) model for measurement and recognition of impairment loss on the Balances with Banks, Cash & cash equivalents, and receivable & other financial assets which are measured at amortised cost.

For receivables, the Fund applies 'simplified approach' which requires expected lifetime losses to be recognised from initial recognition of the receivables. The Fund has determined based on historical experience and expectations that the ECL on its receivables is insignificant and was not recorded. At every reporting date, these historical default rates are reviewed and changes in the forward-looking estimates are analysed.

For other assets, the Fund uses 12-month ECL to provide for impairment loss where there is no significant increase in credit risk. If there is significant increase in credit risk full lifetime ECL is used.

Thus, the Fund have not recognised any provision for expected credit loss during the year ended 31 March 2025 based on the assessment of ECL.

Financial liabilities

A financial liability is a contractual obligation to deliver cash or another financial asset or to exchange financial assets or financial liabilities with another entity under conditions that are potentially unfavorable to the Schemes or a contract that will or may be settled in the Schemes's own equity instruments and is a non-derivative contract for which the Schemes is or may be obliged to deliver a variable number of its own equity instruments, or a derivative contract over own equity that will or may be settled other than by the exchange of a fixed amount of cash (or another financial asset) for a fixed number of the Schemes's own equity instruments.

Initial Recognition and Measurement

All financial liabilities are recognised initially at fair value adjusted for incremental transaction costs that are directly attributable to the financial liabilities except in the case of financial liabilities recorded at FVTPL where the transaction costs are charged to revenue account.

Classification and Subsequent measurement of financial liabilities

Financial liabilities are classified and measured at amortised cost or FVTPL. A financial liability is classified as at FVTPL if it is classified as held-for-trading, or it is a derivative (that does not meet hedge accounting requirements) or it is designated as such on initial recognition. Other financial liabilities are subsequently measured at amortised cost using the effective interest method. Interest expense and foreign exchange gains and losses are recognised in revenue account. Any gain or loss on derecognition is also recognized in revenue account.

Kinldy refer sheet Ageing of Financial Assets and Liabilities for ageing of financial liabilities.

The funds have following financial liabilities -

(1) Derivative financial instruments payable - Derivative Financial Instruments payable is measured at Fair value through profit & loss.
Brokerage and transaction cost incurred for the purpose of execution derivative contracts shall be charged to the Fund as per Regulation 52 (6A) (a) 5 bps. Any payment towards brokerage and transaction costs, over and above the said 5 bps may be charged to the scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under the Regulations.

(2) Other Financial Liabilities - The Fund includes in this category payables and net assets attributable to the holders of Unit Capital - All other financial liabilities are measured at amortized cost.

De-recognition of financial liabilities
A financial liability is de-recognised when the obligation under the liability is discharged or cancelled or expires. When an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as the de-recognition of the original liability and the recognition of a new liability. The difference in the respective carrying amounts is recognised in the revenue account.

Offsetting of financial instruments

Financial assets and financial liabilities are offset, and the net amount is reported in the balance sheet if there is a currently enforceable legal right to offset the recognised amounts and there is an intention to settle on a net basis, to realize the assets and settle the liabilities simultaneously.

The legally enforceable right must not be contingent on future events and must be enforceable in the normal course of business and in the event of default, insolvency or bankruptcy of the scheme or the counterparty.

3.2 Determination of net asset value ('NAV')
The net asset value of the units of the Scheme is determined separately for the units issued under the plans.
For reporting multiple net asset values within the portfolio, the Scheme's daily income earned, including realised profit or loss and unrealised gain or loss in the value of investments, and expenses incurred, are allocated to the related plans in proportion to their respective net assets (net assets of previous day plus subscription less redemption for the day) of the plan.

3.3 Unit capital, unit premium reserve (UPR) and income equalisation reserve (IER)
Unit capital represents the net outstanding units as at the Balance Sheet date.
Upon issue and redemption of units, the net premium is apportioned between UPR and IER in accordance with regulations and guidelines prescribed by the SEBI. When units are issued or redeemed, the distributable surplus is appropriated to / from the income equalisation reserve. Upon issue and redemption of units below par, the net discount is appropriated to income equalisation reserve in accordance with regulations and guidelines prescribed by the SEBI.
The purpose is to ensure that the per unit amount of the continuing unit holders' share of the undistributed income / loss remains unaffected by the movement in unit capital. At the year end, the balance in the income equalisation account is transferred to the Revenue Account.

3.4 Revenue recognition
• Income on investments is recognised on accrual basis except where there is uncertainty about ultimate recovery/ realisation. Such income is recognised when the uncertainty is resolved.

• For quoted shares/Mutual Fund units, the dividend income earned by a Scheme is recognised on the date the shares/Mutual Fund units are quoted on an ex-dividend basis. For investments in shares/Mutual Fund units, which are not quoted on the stock exchanges, the dividend income is recognised on the date of declaration of dividend.

• Interest income is recognised on a day to day basis as it is earned as per the Ninth Schedule of the Regulations (interest paid for the period from the last interest due date up to the date of purchase, is not treated as a cost of purchase, but debited to interest accrued but not due account. Similarly, interest received at the time of sale for the period from the last interest due date up to the date of sale is not treated as an addition t sale value but credited to interest accrued but not due account). In respect of discounted securities, the discount on redemption value is amortised and recognised as interest income equally over the period to redemption.

• Profit or loss on sale of investments is recognised on the trade date and is determined on the basis of the weighted average cost method.

• Gain / Loss on fair value changes:
The gross change on account of Gain / loss on fair value changes in the value of investments is determined separately for each category of investments. The change if any, between two balance sheet dates is recognized in the revenue account and thereafter the net gain, if any, is transferred to the unrealised appreciation reserve.

3.6 Expenses

a. All expenses are accounted for on accrual basis within the limits prescribed under the Regulations.
b. As per para 10.1.12(a) of the Master Circular, all the Scheme related expenses including commission paid to distributors, by whatever name called and in whatever manner paid, are borne and paid by the Schemes within regulatory limits mandated under regulation 52 of the Regulations. Expenses not identifiable to any particular scheme are allocated to the schemes on the basis of Asset under Management / transaction count, etc. as appropriate depending upon the nature of expense.

c. The Trusteeship fees are charges as per the provision of the Trust Deed and are subject to **maximum of 0.015% per annum** of the average AUM of the schemes. It has been decided by the Trustee to allocate the Trusteeship Fees in proportion to the monthly average net assets of the Scheme of the Mutual Fund. The trusteeship fees are paid on a quarterly bbasis. the Trustee reserved the right to change the method of allocation of Trusteeship fees fir the Scheme, from time to time.

d. As per para 10.1.16(a) of the Master Circular, the schemes have charged 2 basis points of daily net assets towards Investor Education and Awareness except for ETFs and Index funds where 1 basis point of daily net assets is charged towards Investor Education and Awareness with effect from 1st July, 2022. Further, Fund of Funds (FoFs) investing more than 80% of its NAV in the underlying domestic funds are not requied to set aside 2 bps of the daily net assetss towards Investor Education and Awareness initiatives.

e. Goods and Services Tax (GST) on Investment Management fees is charged over and above the cumulative limits as specified in Regulation 52 of the Regulations. Currently the same is charged at 18% of the investment management fee. Expenses other than Management Fees are disclosed inclusive of GST.

f. New Fund offer (NFO) expenses: New Fund offer expenses for the Schemes are borne by the AMC.

3.7 Borrowing Costs:
The interest on borrowing for meeting redemption and income distribution to the extent of Gross YTM of the fund as on previous day is borne by the scheme. Any excess cost over the Gross YTM of the previous day is borne by the AMC as per para 10.9 of the Master Circular.

3.8 Load Charges:

Load represents amounts charged by the schemes to the investors at the time of exit from the Scheme. It is an amount which is paid by the investor to redeem the units from the Scheme. Load amounts are variable and are subject to change from time to time. It is calculated as a percentage of the NAV and subtracted from the NAV to calculate the redemption price.

Para 10.3 of SEBI Master Circular No.SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, exit load collected is credited to the Scheme and is considered as income to unitholders in determining the net asset value of the Scheme. The exit load so credited is after due discharge of the applicable GST/service tax on load collected.

3.9 Income distribution cum capital withdrawal:

Income distribution during the financial year was made from the distributable surplus of year's / period's earnings and accumulated reserves of earlier years.

3.10 Income Tax
No provision for income tax has been made since the income of the scheme is exempt under Section 10 (23D) of the Income Tax Act , 1961

(A) **Financial instruments recognised at fair value as at March 31, 2026 and March 31, 2025: Refer Sheet "Fair Value Disclosure"**

(B) Fair value measurement using significant unobservable Inputs
NIL

(C) Fair value of financial assets and liabilities measured at amortised cost: NIL

5 FINANCIAL RISK MANAGEMENT

The fund's strategy on the management of various investment risk is driven by the respective fund's investment objective.
The Fund's investing activities expose it to various types of risks that are associated with the different financial instruments and jurisdictions in which it invests. Some of the most important types of financial risks to which the Fund is exposed to are Market risk, Credit risk and Liquidity risk.
Primarily every schemes of Bank of India Mutual Fund (Bank of IndiaMF) adheres to the investments limits as mandated by the SEBI Mutual Fund Regulations read with various circulars issued from time to time and the respective Scheme Information Documents. Additionally, there are internal limits set by Bank of India Mutual Fund, which the fund are expected to adhere.
Exposure to credit risk, liquidity risk, and market risks arises in the normal course of the Fund's business and these risks are mitigated by the Fund's financial risk management policies and practices.
The Fund's AMC has overall responsibility for the establishment and oversight of the Fund's risk management framework. The Fund's risk management policies are established to identify and analyse the risks faced by the Fund, to set appropriate risk limits and controls and to monitor risks and adherence to limits. Risk management policies and systems are reviewed regularly to reflect changes in market conditions and the
The Fund uses different methods to measure and manage the various types of risk to which it is exposed; these methods are explained below.

i) Market Risks

Market risk is the risk of loss of future earnings, fair values or future cash flows related to financial instrument that may result from adverse changes in market rates and prices (such as foreign exchange rates, interest rates, other prices). The Fund is exposed to market risk primarily related to Price risk, Currency risk, and Interest rate risk.

a) Price Risks

Price risk is the risk that the value of the financial instrument will fluctuate as a result of changes in market prices and related market variables whether caused by factors specific to an individual investment, its issuer or the market.

Schemes with investment in Equity securities are susceptible to price risk, which pertains to the possibility of the instrument's value fluctuating due to changes in market prices. These changes can be primarily driven by factors specific to individual investments, their issuers, or broader market conditions affecting instruments.
Refer Annexure II

The Board oversees the investment performance of the funds, ensuring a comprehensive review of strategies to manage price risk effectively.

The Fund's exposure to price risk arises from investments in Equity and equity related instruments, derivatives, and various debt securities such as Corporate Bonds, Certificates of deposits, Commercial papers, Central & State Government securities, etc. which are classified as financial assets measured at Fair Value Through Profit and Loss.
Refer Annexure III which summarises the impact on profit in case of change in price of each security by one per cent.
When a Mutual Fund Scheme, by mandate, restricts its investments only to a particular sector; there arises a risk called concentration risk. If the sector, for any reason, fails to perform, the portfolio value will plummet and the Investment Manager will not be able to diversify the investment in any other sector. Investments under this scheme will be in a portfolio of diversified equity or equity related stocks spanning across a few selected sectors. Hence the concentration risks could be high (will vary scheme to scheme).
The portfolio of Bank of India Mutual Fund will comprise predominantly of Equity and Equity Related instruments and there would be Moderate to High risk on account of Price Fluctuations and Volatility. Since this is not a sector scheme the Concentration and Sector Risks are low. (will vary scheme to scheme)
For significant sector concentrations: **Refer Annexure IV**

(c) Interest rate risk

Interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates.

Schemes with investments in Fixed Income securities are susceptible to Interest rate risk.
Moreover, stress testing are conducted monthly according to SEBI-mandated parameters to assess the potential impact on Net Asset Value (NAV) based on fluctuations in interest rates and the same is compared to the thresholds defined at industry level by AMFI & at individual scheme level defined by Bank of India Mutual Fund.

Refer Annexure V for the exposure of the Fund's financial assets and financial liabilities as at 31 March 2026 and 31st March 2025:

Please **refer Annexure VI** which demonstrates the impact on the profit as at March 31, 2026, if prevailing interest rates had risen or declined by one per cent, assuming a parallel shift in the yield curve with all other variables held constant. In practice, actual results may differ from this sensitivity analysis and the difference could be material.
ii) Credit risk

Credit risk is the risk that the Fund will incur a loss because its counterparties fail to discharge their contractual obligations. The Fund is exposed to the risk of credit-related losses that can occur as a result of a counterparty or issuer being unable or unwilling to honour its contractual obligations.

Schemes with investment in Fixed income securities are subject to Credit risk, which pertains to the possibility of financial loss should the issuer of a bond or money market instrument default on interest and/or principal payments. This risk stems from uncertainty regarding the issuer's capacity or willingness to fulfil contractual obligations. Additionally, even in the absence of default, the security's price may fluctuate in response to anticipated changes in the issuer's credit rating, particularly pronounced in non-exchange traded instruments where counterparties lack the support of an exchange clearing house.

Bank of India Mutual Fund further assesses the credit risk of its schemes through tools mandated by SEBI such as the Risk-o-meter and PRC (Potential Risk Class). Additionally, stress testing scenarios are conducted monthly as per SEBI mandated parameters to gauge the potential impact on Net Asset Value (NAV) due to adverse credit events and the same is compared to the thresholds defined at industry level by AMFI & at individual scheme level defined by Bank of India Mutual Fund.
Refer Annexure VII

Write off policy
Financial assets are written off either partially or in their entirety only when the Fund has stopped pursuing the recovery. Any subsequent recoveries are credited to impairment on financial instrument in Revenue Account.

Expected Credit Loss principles
In accordance with Ind AS 109, the Fund uses 'Expected Credit Loss' (ECL) model, for evaluating impairment of financial assets other than those measured at fair value through profit and loss (FVTPL). Expected credit losses are measured through a loss allowance at an amount equal to: - The 12-months expected credit losses (expected credit losses that result from those default events on the financial instrument that are possibl

For receivables, the Fund applies 'simplified approach' which requires expected lifetime losses to be recognised from initial recognition of the receivables. The Fund has determined based on historical experience and expectations that the ECL on its receivables is insignificant and was not recorded. At every reporting date, these historical default rates are reviewed and changes in the forward-looking estimates are analysed.

For other assets, the Fund uses 12-month ECL to provide for impairment loss where there is no significant increase in credit risk. If there is significant increase in credit risk full lifetime ECL is used.

The main concentration of credit risk to which the Fund is exposed arises from the Fund's investments in Corporate Bond, Certificates of deposit, Commercial paper, State Government Securities and Central Government Securities. These classes of financial assets are not subject to IND AS 109's impairment requirements as they are measured at FVTPL. The carrying value of these assets represents the Fund's maximum exposu

The Fund is also exposed to credit risk on cash and cash equivalents, balances with banks and other financial assets. These instruments carry very minimal credit risk based on the financial position of parties and Fund's historical experience of dealing with the parties. No assets are considered impaired and no amounts have been written off in the period.

iii) Liquidity risks

Liquidity risk is the risk that the Fund will encounter difficulty in meeting the obligations associated with its financial liabilities that are settled by delivering cash or another financial asset.
The Fund's approach to managing liquidity is to ensure, as far as possible, that it will have sufficient liquidity to meet its liabilities when they are due, under both normal and stressed conditions, without incurring unacceptable losses or risking damage to the Fund's reputation.

Schemes with investment in Equity and Fixed Income securities are susceptible to Liquidity risk, which represents the risk of difficulty in unwinding assets/positions in an adequatetime frame with limited market price impact, due to nature of the market i.e. over the counter, insufficient market depth (event based or otherwise) or a market disruption/dislocation, which may lead to a failure to pay out investor redemptions or other liabilities .

For open ended debt scheme, Bank of India AMC uses the following measures to manage Liquidity Risk management:

(i) Bank of India AMC adopts the Liquidity Risk Management framework mandated by SEBI and AMFI which helps estimates liquidity requirement by determining liquidity risk arising from the liability side and tries to covers all potential liquidity risk scenarios up to agreed confidence interval and has mandated remedial measures both for managing the risk on an ongoing basis (LRaR & LCRaR) as well as action plan in case there is a difference between actual outcome and projected outcome. The Liquidity risk management framework primarily evaluates the Asset Liability Mismatch (ALM) which addresses the gap in the estimated potential liquidity requirement over a 30-day period & 90-day period compared with investment / assets liquidity to meet the potential liability.

(ii) Bank of India AMC periodically stress test the scheme portfolio to addresses the asset side risk from a Liquidity Risk perspective at an aggregate portfolio level and evaluate the stress in terms of its impact on the NAV of the scheme. The stress test is performed using the methodology and periodicity as mandated by AMFI in consultation to SEBI to assess the potential impact on Net Asset Value (NAV) on account of adverse market event and the same is compared to the thresholds defined at industry level by AMFI & at individual scheme level defined by Bank of India Mutual Fund.

(iii) Bank of India AMC has enabled Swing Pricing policy for specified open ended debt scheme to help in case of severe liquidity stress at an AMC level or a severe dysfunction at market level, the Swing Pricing offers the contingency plan in case of extreme exigencies.

(iv) Bank of India AMC participates by investing through specified open ended debt schemes in the Corporate Debt Market Development Fund (CDMDF). CDMDF is set up as a scheme of the Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility at the time of market dislocation to benefit the wider corporate debt market. The primary motive to set up a back stop facility is to instil confidence amongst the participants in the corporate debt/bond market during times of market dislocation and to enhance the secondary market liquidity. Further, in times of market dislocation, the aforesaid specified debt-oriented schemes of Bank of India Mutual Fund shall have access to sell corporate debt securities held in the portfolio and CDMDF shall purchase listed corporate debt securities from the said schemes. The trigger and period for which the backstop facility will be open shall be as decided by SEBI.

Refer Annexure VIII

6 **MATURITY ANALYSIS OF ASSETS AND LIABILITIES**
Refer **Annexure IX** details of assets and liabilities according to their maturity profile.

7 **CAPITAL MANAGEMENT**
Unitholders are entitled to require payment of the NAV per unit of that Fund for all or any of the units of such unitholder. The units are redeemable for cash equal to a pro rata share of the Fund's series NAV. Upon issue and redemption of units, the net premium or discount to the face value of units is adjusted against the unit premium reserve of each option, after an appropriate portion of the issue proceeds and redemption payouts is credited / debited to the equalisation account, a mandatory requirement for open ended mutual fund schemes.

8 **PREVIOUS YEAR'S COMPARATIVES**
Figures for the previous years have been regrouped / reclassified, wherever necessary to confirm to current years presentations.

9 **Following securities were pledged towards Settlement Guarantee Fund - Securities Segment (SS) & (TREPS) /collateral for Collateralised Borrowing and Lending Obligations (CBLO) with the Clearing Corporation of India Limited and Professional Clearing member for derivative segment**

As at March 31, 2026

Segment	Scheme	Security	Face value / Units*
SECURITIES -TRIPARTY REPO - Default	Bank of India Liquid Fund	91 Days Tbill (MD 23/04/2026)	1,00,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Overnight Fund	91 Days Tbill (MD 09/04/2026)	50,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Liquid Fund	91 Days Tbill (MD 23/04/2026)	35,00,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Liquid Fund	91 Days Tbill (MD 07/05/2026)	75,00,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Liquid Fund	91 Days Tbill (MD 22/05/2026)	50,00,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Liquid Fund	91 Days Tbill (MD 28/05/2026)	50,00,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Ultra Short Duration Fund	182 Days Tbill (MD 28/05/2026)	15,00,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Money Market Fund	182 Days Tbill (MD 28/05/2026)	10,00,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Money Market Fund	364 Days Tbill (MD 17/09/2026)	5,00,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Ultra Short Duration Fund	364 Days Tbill (MD 07/01/2027)	38,50,000.00
SECURITIES - TRIPARTY REPO	Bank of India Large & Mid Cap Fund	364 Days Tbill (MD 07/01/2027)	1,10,000.00
SECURITIES - TRIPARTY REPO	Bank of India Short Term Income Fund	364 Days Tbill (MD 07/01/2027)	41,80,000.00
SECURITIES - TRIPARTY REPO	Bank of India Conservative Hybrid Fund	364 Days Tbill (MD 07/01/2027)	7,70,000.00
SECURITIES - TRIPARTY REPO	Bank of India ELSS Tax Saver	364 Days Tbill (MD 07/01/2027)	38,50,000.00
SECURITIES - TRIPARTY REPO	Bank of India Manufacturing & Infrastructure Fund	364 Days Tbill (MD 07/01/2027)	18,70,000.00
SECURITIES - TRIPARTY REPO	Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)	364 Days Tbill (MD 07/01/2027)	12,10,000.00
SECURITIES - TRIPARTY REPO	Bank of India Mid & Small Cap Equity & Debt Fund	364 Days Tbill (MD 07/01/2027)	66,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Midcap Tax Fund - Series 1	364 Days Tbill (MD 07/01/2027)	1,10,000.00
SECURITIES - TRIPARTY REPO	Bank of India Arbitrage Fund	364 Days Tbill (MD 07/01/2027)	1,10,000.00
SECURITIES - TRIPARTY REPO	Bank of India Midcap Tax Fund - Series 2	364 Days Tbill (MD 07/01/2027)	1,10,000.00
SECURITIES - TRIPARTY REPO	Bank of India Small Cap Fund	364 Days Tbill (MD 07/01/2027)	1,48,50,000.00
SECURITIES - TRIPARTY REPO	Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)	364 Days Tbill (MD 07/01/2027)	11,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Large Cap Fund	364 Days Tbill (MD 07/01/2027)	1,10,000.00
SECURITIES - TRIPARTY REPO	Bank of India Multi Cap Fund	364 Days Tbill (MD 07/01/2027)	27,50,000.00

SECURITIES - TRIPARTY REPO	Bank of India Multi Asset Allocation Fund	364 Days Tbill (MD 07/01/2027)	13,20,000.00
SECURITIES - TRIPARTY REPO	Bank of India Business Cycle Fund	364 Days Tbill (MD 07/01/2027)	5,50,000.00
SECURITIES - TRIPARTY REPO	Bank of India Consumption Fund	364 Days Tbill (MD 07/01/2027)	5,50,000.00
SECURITIES - TRIPARTY REPO	Bank of India Money Market Fund	364 Days Tbill (MD 07/01/2027)	55,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Mid Cap Fund	364 Days Tbill (MD 07/01/2027)	55,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Ultra Short Duration Fund	364 Days Tbill (MD 04/02/2027)	5,00,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Money Market Fund	364 Days Tbill (MD 04/02/2027)	20,00,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Money Market Fund	364 Days Tbill (MD 25/02/2027)	25,00,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Conservative Hybrid Fund	6.33% GOI (MD 05/05/2035)	3,00,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Multi Asset Allocation Fund	6.33% GOI (MD 05/05/2035)	7,00,00,000.00
SECURITIES -Default	Bank of India Liquid Fund	91 Days Tbill (MD 23/04/2026)	4,00,00,000.00
Member Common Collateral	Bank of India Overnight Fund	91 Days Tbill (MD 09/04/2026)	2,50,00,000.00
Member Common Collateral	Bank of India Liquid Fund	91 Days Tbill (MD 23/04/2026)	35,00,00,000.00
Member Common Collateral	Bank of India Ultra Short Duration Fund	364 Days Tbill (MD 07/01/2027)	1,36,50,000.00
Member Common Collateral	Bank of India Large & Mid Cap Fund	364 Days Tbill (MD 07/01/2027)	3,90,000.00
Member Common Collateral	Bank of India Short Term Income Fund	364 Days Tbill (MD 07/01/2027)	1,48,20,000.00
Member Common Collateral	Bank of India Conservative Hybrid Fund	364 Days Tbill (MD 07/01/2027)	27,30,000.00
Member Common Collateral	Bank of India ELSS Tax Saver	364 Days Tbill (MD 07/01/2027)	1,36,50,000.00
Member Common Collateral	Bank of India Manufacturing & Infrastructure Fund	364 Days Tbill (MD 07/01/2027)	66,30,000.00
Member Common Collateral	Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)	364 Days Tbill (MD 07/01/2027)	42,90,000.00
Member Common Collateral	Bank of India Mid & Small Cap Equity & Debt Fund	364 Days Tbill (MD 07/01/2027)	2,34,00,000.00
Member Common Collateral	Bank of India Midcap Tax Fund - Series 1	364 Days Tbill (MD 07/01/2027)	3,90,000.00
Member Common Collateral	Bank of India Arbitrage Fund	364 Days Tbill (MD 07/01/2027)	3,90,000.00
Member Common Collateral	Bank of India Midcap Tax Fund - Series 2	364 Days Tbill (MD 07/01/2027)	3,90,000.00
Member Common Collateral	Bank of India Small Cap Fund	364 Days Tbill (MD 07/01/2027)	5,26,50,000.00
Member Common Collateral	Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)	364 Days Tbill (MD 07/01/2027)	39,00,000.00
Member Common Collateral	Bank of India Large Cap Fund	364 Days Tbill (MD 07/01/2027)	3,90,000.00
Member Common Collateral	Bank of India Multi Cap Fund	364 Days Tbill (MD 07/01/2027)	97,50,000.00
Member Common Collateral	Bank of India Multi Asset Allocation Fund	364 Days Tbill (MD 07/01/2027)	46,80,000.00
Member Common Collateral	Bank of India Business Cycle Fund	364 Days Tbill (MD 07/01/2027)	19,50,000.00
Member Common Collateral	Bank of India Consumption Fund	364 Days Tbill (MD 07/01/2027)	19,50,000.00
Member Common Collateral	Bank of India Money Market Fund	364 Days Tbill (MD 07/01/2027)	1,95,00,000.00
Member Common Collateral	Bank of India Mid Cap Fund	364 Days Tbill (MD 07/01/2027)	1,95,00,000.00

* Units in case of equity and mutual fund

As at March 31, 2025

Segment	Scheme	Security	Face value / Units*
SECURITIES -TRIPARTY REPO - Default	Bank of India Liquid Fund	91 Days Tbill (MD 30/05/2025)	1,00,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Liquid Fund	364 Days Tbill (MD 24/04/2025)	25,00,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Liquid Fund	91 Days Tbill (MD 01/05/2025)	25,00,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Liquid Fund	91 Days Tbill (MD 08/05/2025)	50,00,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Liquid Fund	7.72% Gsec 2025	35,00,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Liquid Fund	91 Days Tbill (MD 30/05/2025)	10,00,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Liquid Fund	91 Days Tbill (MD 05/06/2025)	93,00,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Liquid Fund	91 Days Tbill (MD 12/06/2025)	75,00,00,000.00
SECURITIES - TRIPARTY REPO	Bank of India Money Market Fund	364 Days Tbill (MD 04/12/2025)	5,00,00,000.00
SECURITIES - TRIPARTY REPO	BATP	364 Days Tbill (MD 24/04/2025)	9,50,00,000.00
CCIL Securities Triparty	Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity	364 Days Tbill (MD 15/01/2026)	50,00,000.00
CCIL Securities Triparty	Bank of India Ultra Short Duration Fund	364 Days Tbill (MD 15/01/2026)	2,00,00,000.00
CCIL Securities Triparty	Bank of India Conservative Hybrid Fund	364 Days Tbill (MD 15/01/2026)	1,00,00,000.00
CCIL Securities Triparty	Bank of India Multi Asset Allocation Fund	364 Days Tbill (MD 15/01/2026)	50,00,000.00
CCIL Securities Triparty	Bank of India Money Market Fund	364 Days Tbill (MD 15/01/2026)	15,00,00,000.00
Member Common Collateral	Bank of India Large & Mid Cap Fund	364 Days Tbill (MD 15/01/2026)	45,00,000.00
Member Common Collateral	Bank of India ELSS Tax Saver	364 Days Tbill (MD 15/01/2026)	10,00,000.00
Member Common Collateral	Bank of India Manufacturing &	364 Days Tbill (MD 15/01/2026)	15,00,000.00
Member Common Collateral	Bank of India Mid & Small Cap Equity &	364 Days Tbill (MD 15/01/2026)	3,00,00,000.00
Member Common Collateral	Bank of India Small Cap Fund	364 Days Tbill (MD 15/01/2026)	3,00,00,000.00
Member Common Collateral	Bank of India Flexi Cap Fund (Erstwhile	364 Days Tbill (MD 15/01/2026)	3,02,00,000.00
Member Common Collateral	Bank of India Large Cap Fund (Erstwhile	364 Days Tbill (MD 15/01/2026)	5,00,000.00
Member Common Collateral	Bank of India Multi Cap Fund	364 Days Tbill (MD 15/01/2026)	10,00,000.00
Member Common Collateral	Bank of India Business Cycle Fund	364 Days Tbill (MD 15/01/2026)	10,00,000.00
Member Common Collateral	Bank of India Consumption Fund	364 Days Tbill (MD 15/01/2026)	13,00,000.00
Member Common Collateral	Bank of India Short Term Income Fund	364 Days Tbill (MD 15/01/2026)	25,00,000.00
SECURITIES -Default	Bank of India Liquid Fund	91 Days Tbill (MD 30/05/2025)	4,00,00,000.00
Member Common Collateral	Bank of India Overnight Fund	182 Days Tbill (MD 03/04/2025)	4,00,00,000.00
Member Common Collateral	Bank of India Liquid Fund	91 Days Tbill (MD 30/05/2025)	35,00,00,000.00

* Units in case of equity and mutual fund

10 **Investments:**

a. Investments of the Schemes, except for Government Securities, are registered in the name of the Schemes/Trustees for the benefits of the Schemes' unit holders. Investments in Government Securities are held in the name of the Fund.

d. Investments made in companies which have invested more than five percent of the net asset value of the Schemes of Bank of India Mutual Fund in terms of Regulation 25 (11) :

• Investment in companies includes investment in immediate subsidiaries. Further, information in respect of subsidiaries is restricted to latest information available in public domain
• Investments in various schemes have been made in accordance with investment objectives of the respective scheme
• Purchases represents purchases (including derivatives transactions, fixed deposits and inter Scheme transactions) made during the year/period prescribed under regulation 25(11).
• Value represents closing market value of investments as on March 31, 2026.

Refer Annexure X

Note: The Investment Manager is of the opinion that the investments are made by the Schemes in such companies since they are perceived as fundamentally strong and possess a high potential for growth. Further, investments in fixed income instruments issued by the aforesaid companies would yield attractive returns commensurate with the risks associated with the issuer.

e. Unrealised gain / (loss):

The aggregate appreciation and depreciation in the value of

(Rs. In Lakhs)

Scheme / Category of investment	As at 31 March 2026		As at 31 March 2025	
	Appreciation	Depreciation	Appreciation	Depreciation
Bank of India Liquid Fund				
Certificate of Deposit	-	46.96	50.23	-
Commercial Paper	-	49.76	39.02	-
Corporate Debt Market Development Fund	60.00	-	31.84	-
Government Securities	-	-	-	2.12
Treasury Bill	0.54	2.55	1.90	-
Bank of India Ultra Short Duration Fund				
Certificate of Deposit	-	17.29	14.25	-
Commercial Paper	-	0.06	0.85	-
Corporate Bond	-	28.35	11.06	-
Corporate Debt Market Development Fund	6.80	-	4.05	-
Treasury Bill	0.25	0.49	0.75	0.00
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)				
Equity Shares	3,120.08	3,962.15	4,180.65	2,258.25
Treasury Bill	-	0.01	0.07	-
Bank of India Short Term Income Fund				
Certificate of Deposit	-	5.40	8.67	-
Commercial Paper	-	4.60	0.14	-
Corporate Bond	4.48	188.00	26.35	-
Corporate Debt Market Development Fund	4.79	-	2.28	-
Government Securities	-	121.54	33.24	-
Treasury Bill	-	0.27	0.04	-
Bank of India Conservative Hybrid Fund				
Certificate of Deposit	-	-	1.64	-
Corporate Bond	3.17	13.51	22.93	-
Corporate Debt Market Development Fund	3.06	-	1.85	-
Equity Shares	79.93	139.28	159.12	69.45
Government Securities	-	21.67	21.18	-
Treasury Bill	-	0.05	0.17	-
Bank of India ELSS Tax Saver (Formerly Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund))				
Certificate of Deposit	-	2.82	0.34	-
Commercial Paper	-	0.48	-	-
Equity Shares	15,340.59	12,216.29	22,819.53	9,642.29
Treasury Bill	-	0.25	0.01	-
Bank of India Manufacturing and Infrastructure Fund				
Equity Shares	5,832.49	5,493.44	6,624.32	5,052.78
Treasury Bill	-	0.12	0.02	-
Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund) (Formerly Bank of India Equity Debt Rebalancer Fund)				
Certificate of Deposit	-	-	0.38	-
Corporate Bond	2.25	20.10	17.06	-
Equity Futures (MTM)	-	20.16	-	-
Equity Shares	1,836.15	457.96	2,071.72	230.25
Government Securities	-	6.20	13.76	-
InvIT	165.55	-	101.42	-
Treasury Bill	-	0.08	0.07	-
Bank of India Credit Risk Fund				
Certificate of Deposit	-	2.23	0.95	-
Corporate Bond	1.48	29.89	6.76	6.27
Corporate Debt Market Development Fund	7.01	-	4.28	-
Preference Shares	-	-	-	-
Bank of India Mid & Small Cap Equity & Debt Fund				
Certificate of Deposit	-	13.95	7.75	-
Commercial Paper	-	5.56	0.41	-
Corporate Bond	2.48	173.69	97.86	-
Equity Shares	10,772.05	12,754.65	11,870.04	6,001.31
Government Securities	-	54.77	61.69	-
Treasury Bill	-	0.44	0.45	-
Bank of India Midcap Tax Fund - Series 1				
Equity Shares	904.06	556.46	1,152.39	355.05
Treasury Bill	-	0.01	-	-
Bank of India Arbitrage Fund				
Equity Futures (MTM)	104.71	2.88	44.93	33.19
Equity Shares	90.58	427.58	111.76	167.51
Treasury Bill	0.01	0.05	0.20	0.00
Units of Mutual Fund	73.67	-	48.49	-
Bank of India Midcap Tax Fund - Series 2				
Equity Shares	405.84	298.04	628.09	189.70
Treasury Bill	-	0.01	-	-
Bank of India Small Cap Fund				
Certificate of Deposit	0.33	4.24	-	-
Commercial Paper	-	0.48	-	-
Equity Shares	18,826.41	27,556.02	31,055.82	19,063.01
Treasury Bill	-	0.97	0.45	-
Bank of India Overnight Fund				
Treasury Bill	-	0.02	0.01	-
Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund) (Formerly Bank of India Multi Cap Fund)				
Certificate of Deposit	-	3.30	-	-
Equity Shares	18,040.78	22,622.58	18,581.42	18,784.65
Treasury Bill	-	0.13	0.45	-
Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)				
Equity Shares	1,750.92	1,601.12	2,580.06	1,240.49
Treasury Bill	-	0.01	0.01	-
Bank of India Multi Cap Fund				
Equity Shares	6,903.56	9,675.28	7,855.87	5,478.95
Treasury Bill	-	0.18	0.01	-
Bank of India Multi Asset Allocation Fund				
Corporate Bond	18.01	110.20	136.28	-
Equity Shares	692.56	1,468.46	685.16	1,485.70
Exchange Traded Funds	2,458.21	-	1,128.02	-
Government Securities	1.41	68.91	40.33	-
Treasury Bill	-	0.09	0.07	-
Bank of India Business Cycle Fund				
Equity Shares	1,711.40	6,725.81	1,144.07	8,357.11
Treasury Bill	-	0.06	0.01	-
Bank of India Consumption Fund				
Equity Shares	1,698.64	4,778.80	1,001.20	2,918.87
Treasury Bill	-	0.04	0.02	-
Bank of India Money Market Fund				
Certificate of Deposit	1.30	78.97	32.74	-
Commercial Paper	-	25.92	6.29	-

Corporate Debt Market Development Fund	1.72	-	-	-
Treasury Bill	0.17	3.18	1.40	-
Bank of India Mid Cap Fund				
Equity Shares	2,474.47	9,037.25	-	-
Treasury Bill	-	0.38	-	-
Bank of India Banking & Financial Services Fund				
Equity Shares	**13.57**	**3214.27**	0.00	0.00

Note: The above disclosure is given as per the unrealised gain / loss at individual script level.

f. Investment in the group companies of the sponsors

Investments made by the Scheme

As of March 31, 2026 : Nil
As of March 31, 2025 : Nil

Investments made by other Schemes

As of March 31, 2026 :

Name of the Scheme	Invested in Plan	No. Of Units	Market Value (Rs. In Lakhs)
Bank of India Arbitrage Fund	Bank of India Liquid Fund Direct Plan - Growth	19,003.20	603.09

As of March 31, 2025 :

Name of the Scheme	Invested in Plan	No. Of Units	Market Value (Rs. In Lakhs)
Bank of India Arbitrage Fund	Bank of India Liquid Fund Direct Plan - Growth	24,155.20	721.44

g. Non-traded securities in the portfolio

Non-traded securities (excluding debt securities) which exceeds 5% of the net assets at the end of the year

As of March 31, 2026 : Nil
As of March 31, 2025 : Nil

Debt securities which have been valued at a price other than the price given by the Independent Valuation Agencies at the end of year

As of March 31, 2026 : Nil
As of March 31, 2025 : Nil

11 Investment management and trusteeship fees:

a) Investment management fees (excluding GST and swach bharat cess) have been charged to the Schemes pursuant to an agreement with AMC, as under: in %

Scheme Name	Year / Period ended 31 March 2026	Year / Period ended 31 March 2025
Bank of India Liquid Fund		
Regular	0.04%	0.02%
Direct	0.04%	0.02%
Unclaimed Plan	0.00%	0.00%
Bank of India Ultra Short Duration Fund		
Regular	0.28%	0.32%
Direct	0.27%	0.33%
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		
Eco	0.89%	1.05%
Regular	0.88%	1.05%
Direct	0.85%	1.05%
Bank of India Short Term Income Fund		
Regular	0.37%	0.30%
Direct	0.38%	0.30%
Bank of India Conservative Hybrid Fund		
Eco	1.06%	0.89%
Regular	1.12%	1.02%
Direct	1.11%	1.01%
Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		
Eco	0.62%	0.67%
Regular	0.62%	0.67%
Direct	0.62%	0.67%
Bank of India Manufacturing and Infrastructure Fund		
Regular	0.52%	0.62%
Direct	0.52%	0.62%
Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)		
Regular	1.06%	1.15%
Direct	1.02%	1.16%
Bank of India Credit Risk Fund		
Regular	0.76%	0.82%
Direct	0.75%	0.82%
Bank of India Mid & Small Cap Equity & Debt Fund		
Regular	0.61%	0.80%
Direct	0.60%	0.80%
Bank of India Arbitrage Fund		
Regular	0.34%	0.24%
Direct	0.31%	0.24%
Bank of India Small Cap Fund		
Regular	0.40%	0.30%
Direct	0.40%	0.30%
Bank of India Overnight Fund		
Regular	0.02%	0.02%
Direct	0.01%	0.02%
Unclaimed Plan	0.02%	0.02%
Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		
Regular	0.34%	0.36%
Direct	0.34%	0.34%
Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		
Regular	0.70%	0.88%
Direct	0.67%	0.88%
Bank of India Multi Cap Fund		
Regular	0.77%	0.97%
Direct	0.75%	0.97%
Bank of India Multi Asset Allocation Fund		
Regular	0.70%	0.93%
Direct	0.66%	0.96%
Bank of India Business Cycle Fund		
Regular	0.91%	0.93%
Direct	0.90%	0.94%

Bank of India Consumption Fund		
Regular	1.02%	0.85%
Direct	0.98%	0.85%
Bank of India Money Market Fund		
Regular	0.02%	0.02%
Direct	0.01%	0.02%
Bank of India Mid Cap Fund		
Regular	0.96%	NA
Direct	0.94%	NA
Bank of India Banking & Financial Services Fund		
Regular	0.98%	NA
Direct	0.96%	NA
Bank of India Mid Cap Tax Fund Series 1		
Regular	0.87%	0.86%
Direct	0.87%	0.86%
Bank of India Mid Cap Tax Fund Series 2		
Regular	0.97%	0.85%
Direct	0.98%	0.85%

Note:
1. Rate represents average rate in percentage per annum charged on daily average net assets from April 01, 2025/Launch Date of the Scheme to March 31, 2026.

2. Clause 52 of the SEBI (Mutual Funds) Regulations 1996, which prescribed ceiling on management fee, is amended and accordingly w.e.f. October 01, 2012 management fee charged to Schemes is subject to a limit of total expense ratio (TER), i.e. no separate limit for management fee.

b) The Fund has accrued trusteeship fees including GST aggregating Rs.5,868,993 (previous year Rs. 6,583,637) for the year ended March 31, 2026 in accordance with the original Trust Deed dated December 16, 1996 as amended by Supplementary Trust Deeds dated December 23, 1999, March 27, 2000, September 20, 2005 and November 03, 2008, August 16, 2018 and April 1 2023.
The trusteeship fees have been allocated between the Schemes in proportion to the net assets of the Schemes. The Trusteeship fees are subject to a maximum of 0.02% of the average net assets per annum.

12 **Details of transactions with associates in terms of regulation 25(8):**

a) Disclosure regarding payment of commission for distribution of units and payment of brokerage for securities transactions pursuant to SEBI Circular No. SEBI/IMD/CIR No. 18/198647/2010 dated March 15, 2010 :

i) Brokerage paid to sponsor or its associates / employees or their relatives of the Asset Management Company (AMC)

Name of associate / related parties / group companies of Sponsor / AMC	Nature ofAssociation / Nature of Relation	April 01, 2025/Launch Date to March 31, 2026		April 01, 2024/Launch Date to March 31, 2025	
		Value of transaction (in Rs. Crore of total value of transaction of the Fund)	Value of transaction (in % of total value of transaction of the Fund)	Value of transaction (in Rs. Crore of total value of transaction of the Fund)	Value of transaction (in % of total value of transaction of the Fund)
Bank of India	Sponsor	-	-	-	-

ii) Commission paid to sponsor or its associates / employees or their relatives of the Asset Management Company (AMC)

Name of associate / related parties / group companies of Sponsor / AMC	Nature of Association / Nature of Relation	April 01, 2025/Launch Date to March 31, 2026		April 01, 2024/Launch Date to March 31, 2025	
		Business given*** (Rs. Lakhs & % of total business received by the Fund)	Commission paid*** (Rs. Lakhs & % of total commission paid by the Fund)	Business given*** (Rs. Lakhs & % of total business received by the Fund)	Commission paid*** (Rs. Lakhs & % of total commission paid by the Fund)
Bank of India	Sponsor	3,06,390.11 (16.31%)	1164.61 (10.67%)	3,81,950.72 (18.17%)	815.92 (10.56%)

Note:
*Amount is less than Rs. 50,000

#Percentage is less than 0.005%

** - Entities in which AMC's employee/ relative have interest
*** - The business given and commission paid are at Mutual Fund level
b) Underwriting obligations undertaken by the Schemes with respect to issue of securities by associate companies during the year / period: Nil

c) Devolvement during the year / period: Nil
d) Subscription by the Schemes in the issues lead managed by associate companies during the year / period: Nil
e) 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 / period: Nil

13 **Custodian fees**
Deutsche Bank AG provides custodial services to the Schemes for which it receives custody fees including transaction and registration charges.

14 **Custodian confirmation**
Confirmation has been received from Deutsche Bank AG for the investment held by them at the end of the year. All investments except government securities are held in safe custody of these custodians

15 **The aggregate value of investments purchased and sold/redeemed during the year/period and these amounts as a percentage of average daily net assets:**

Refer Annexure XI

16 **Distributable surplus:**

In case of open ended schemes, when units are issued or redeemed, the distributable surplus (excluding unit premium reserve, but including balance of distributable surplus at the beginning of the year and provisions of non performing investments) as on date of the transaction is determined. Based on the number of units outstanding as on the transaction date, the distributable surplus associated with each unit is computed. The per units so determined is debited/credited to the equalisation account on issue/redemption of each account unit respectively. The distributable surplus relating to units issued/repurchased is transferred to/from income equalisation reserve from unit premium reserve.

At year end, the balance in income equalisation account is transferred to Revenue Account.
The balance in Revenue Reserve under Reserves and Surplus represents retained surplus for distribution to the extent available.

DETAILS OF UNCLAIMED DIVIDEND / REDEMPTION

As at March 31, 2026

17

Name of the Scheme	Unclaimed Dividends		Unclaimed Redemptions	
	Amount (Rs.)	No. of Investors	Amount (Rs.)	No. of Investors
Bank of India Overnight Fund	53,73,589.09	1184	65,53,445.53	893
Grand Total	53,73,589.09	1184	65,53,445.53	893

18 **Segment information:**

The Schemes operate only in one segment viz., to primarily generate returns, based on the Scheme's investment objective.

19 **Related party disclosure pursuant to Accounting Standard 24 issued by The Institute of Chartered Accountants of India is voluntary applied to all Schemes and disclosures are made as under:**

The following are the related parties:

a. Sponsors: Bank of India
b. Related Parties: Bank of India Investment Managers Private Limited and Bank of India Trustee Services Private Limited
c. Related Party - Schemes under the common control of the Sponsor:

Scheme name
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 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 (Erstwhile known as Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund))
Bank of India Manufacturing and Infrastructure Fund
Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund) (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)
Bank of India Credit Risk Fund
Bank of India Mid & Small Cap Equity & Debt Fund
Bank of India Midcap Tax Fund - Series 1
Bank of India Arbitrage Fund
Bank of India Midcap Tax Fund - Series 2
Bank of India Small Cap Fund
Bank of India Overnight Fund
Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund) (Formerly Bank of India Multi Cap Fund)
Bank of India Large Cap Fund (Erstwhile known as 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

d. Funds managed by Bank of India Investment Managers Private Limited. :

Scheme name
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 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 (Erstwhile known as Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund))
Bank of India Manufacturing and Infrastructure Fund
Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund) (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)
Bank of India Credit Risk Fund
Bank of India Mid & Small Cap Equity & Debt Fund
Bank of India Midcap Tax Fund - Series 1
Bank of India Arbitrage Fund
Bank of India Midcap Tax Fund - Series 2
Bank of India Small Cap Fund
Bank of India Overnight Fund
Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund) (Formerly Bank of India Multi Cap Fund)
Bank of India Large Cap Fund (Erstwhile known as 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

Transaction with Related Parties like : Management fee, Trustee fee, Nature of transactions: subscription / redemption of Units, Intra-scheme Investments, Bank Charges.

Refer Annexure XII and Annexure XII.1

20 **Summary of NAV per unit, Income and Expense ratio:**

Refer Annexure XIII A and XIII B

21 **Details of large holdings in the Schemes (i.e. over 25% of the net assets of the Schemes) as on:**

As of March 31, 2026 : Nil

As of March 31, 2025 :

Scheme	Percentage of Holding	No. of Investors
Bank of India Short Term Income Fund	31.93	1.00

22 **Details of Investments in Derivative Instruments:**

Refer Annexure XIV

23 **Contingent liabilities**
There is Nil Contioent Liabilitv for FY 2025-26 and for FY 2024-25

24 Break up of other operating expenses : Other operating expenses constituting greater than 10% of total expenses for the financial year

25 **Details of outstanding borrowing as of March 31, 2026 :**

Name of the Scheme	Amount Borrowed (Rs. In Lakhs)	Rate of borrowing	Amount borrowed as % of net assets	Purpose	Source (Institutions/ banks/ others)
Bank of India Money Market Fund	2074.01	5.80	0.05	Redemption	Clearing Corporation of India
Bank of India Ultra Short Duration Fund	1844.17	5.49	0.16	Redemption	Clearing Corporation of India

Details of outstanding borrowing as of March 31, 2025 :

Name of the Scheme	Amount Borrowed (Rs. In Lakhs)	Rate of borrowing	Amount borrowed as % of net assets	Purpose	Source (Institutions/ banks/ others)
Bank of India Liquid Fund	1664.52	6.50	0.01	Redemption	Clearing Corporation of India
Bank of India Money Market Fund	1512.65	6.50	0.09	Redemption	Clearing Corporation of India

26 **Prior year comparatives:**

Prior year / period figures have been reclassified wherever necessary to conform to current year's presentation.
For below listed Schemes as this is the first Financial Statements since the date of launch, there is no comparative for the prior year/period.

Scheme Name	Date of Launch	Date of Allotment
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

For below listed Schemes, as these Schemes were launched in the previous year the financials were prepared only for part of the year and therefore prior period numbers are not comparable.

Scheme Name	Date of Launch	Date of Allotment
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

27 Securities and Exchange Board of India ('SEBI') vide its Circular no. SEBI/HO/IMD/DF3/CIR/P/2017/114 dated October 6, 2017 read along with Circular no. SEBI/HO/IMD/DF3/CIR/P/2017/126 dated December 4, 2017 (the "Circulars") has issued directions for categorization and rationalization of all the Mutual Fund Schemes in order to bring about uniformity in the practice across Mutual Funds and to standardize the scheme categories and characteristics of each category. Pursuant to the circulars, there is no change in the fundmental attributes of the schemes.

28 An annual charge of 2 basis points (0.02% p.a) of daily net assets, being part of total recurring expenses is set aside for investor Education and Awareness Initiatives (IEAI) in accordance with SEBI (Mutual Funds) Regulations, 1996 and guidelines issued thereunder. As per SEBI Circular SEBI/HO/IMD/DOF2/P/CIR/2022/69 dated May 23, 2023, the annual charge towards Investor Education and Awareness Initiative (IEAI) in case of Index funds and ETFs shall be 1 basis points wef from July 01,2022. These Funds set aside are used only for meeting expenses for investor Education and Awareness initiatives. Further, in accordance with AMFI best practice guidelines circular no 135/BP/56/2015-16 dated 20 April 2015 read with Letter No. IMD/DF2/RS/813/2016 dated January 08, 2016, 50% of such accrual is transferred to AMFI and the balance of the IEAI is transferred on periodic basis to a separate bank account maintained for the purpose.

Particulars	**Amount (in Lakhs)	
	2025-2026	2024-2025
Opening Balance	**164.63**	**101.93**
Accretion to investor education & awareness Fund including income earned on investment	**270.45**	**207.56**
Less: Utilisation towards investor education and awareness initiatives	**118.01**	**41.08**
Less: Amount contributed to AMFI	**135.22**	**103.78**
Closing Balance	**181.84**	**164.63**

** The amount given are at Mutual Fund Level

29 **Details of securities below investment grade or that have defaulted principal or interest as of year ended March 31, 2026.**

a. Details of the securities in case of which issuer has defaulted beyond its maturity date.

Scheme Short Name	Security issued by	ISIN	Value considered under net receivables (i.e.	Total amount (including principal and
Bank of India Credit Risk Fund	RKV Enterprises Ltd ZCB (MD 31/12/2020)	INE473W07012	5,19,15,600.00	75,50,38,530.60
Bank of India Credit Risk Fund	5%Accelarating Edu & Dev Pvt Ltd RFV SA	INE646W07013	74,46,400.00	8,07,46,082.20
Bank of India Credit Risk Fund	5%Accelarating Edu & Dev Pvt Ltd RFV SB	INE646W07021	75,42,880.00	8,07,46,082.20

30 **Events occuring after Balance Sheet Date**
There is no significant event occurred after the balance sheet date that is 31st March, 2026 (Previous Year: Nil)

Annexure I

Fair value hierarchy:

Fair values of financial assets and financial liabilities measured at fair value, including their levels in the fair value hierarchy, are presented below:

(Rs. In Lakhs)

	31-Mar-26	31-Mar-26	31-Mar-25	31-Mar-25
Bank of India Liquid Fund	**Level1**	**Level2**	**Level1**	**Level2**
Certificate of Deposit	-	63,353.73	-	64,056.36
Commercial Paper	-	63,337.59	-	54,340.63
Corporate Debt Market Development Fund	551.60	-	382.76	-
Government Bond	-	-	-	3,506.47
Treasury Bill	-	32,265.52	-	31,676.90
-	551.60	1,58,956.83	382.76	1,53,580.36
Bank of India Ultra Short Duration Fund	-	-	-	-
Certificate of Deposit	-	6,699.27	-	7,083.67
Commercial Paper	-	468.19	-	2,919.20
Corporate Bond	-	3,748.54	-	3,005.78
Corporate Debt Market Development Fund	48.77	-	46.03	-
Treasury Bill	-	2,209.94	-	2,144.10
-	48.77	13,125.94	46.03	15,152.75
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	-	-	-	-
Equity	39,387.28	-	35,718.23	-
Treasury Bill	-	4.79	-	42.83
-	39,387.28	4.79	35,718.23	42.83
Bank of India Short Term Income Fund	-	-	-	-
Certificate of Deposit	-	3,414.52	-	4,520.25
Commercial Paper	-	1,403.13	-	574.92
Corporate Bond	-	14,005.37	-	2,677.31
Corporate Debt Market Development Fund	77.50	-	24.70	-
Government Bond	-	5,608.20	-	3,018.58
State Government Bond	-	479.39	-	-
Treasury Bill	-	182.01	-	23.80
-	77.50	25,092.63	24.70	10,814.85
Bank of India Conservative Hybrid Fund	-	-	-	-
Certificate of Deposit	-	-	-	953.03
Corporate Bond	-	2,554.34	-	2,227.04
Corporate Debt Market Development Fund	21.59	-	20.38	-
Equity	1,253.20	-	1,305.90	-
Government Bond	-	1,165.89	-	1,395.63
Treasury Bill	-	33.53	-	129.42
-	1,274.79	3,753.76	1,326.28	4,705.11
Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)	-	-	-	-
Certificate of Deposit	-	1,884.08	-	693.99
Commercial Paper	-	496.11	-	-
Equity	1,18,949.86	-	1,24,397.59	-
Treasury Bill	-	167.64	-	9.52
-	1,18,949.86	2,547.83	1,24,397.59	703.51
Bank of India Manufacturing and Infrastructure Fund	-	-	-	-
Equity	58,972.74	-	49,861.94	-
Treasury Bill	-	81.43	-	14.28
-	58,972.74	81.43	49,861.94	14.28

Annexure I

Fair value hierarchy:

Fair values of financial assets and financial liabilities measured at fair value, including their levels in the fair value hierarchy, are presented below:

(Rs. In Lakhs)

Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)	-	-	-	-
Certificate of Deposit	-	-	-	481.85
Corporate Bond	-	2,148.27	-	1,723.84
Equity	8,335.89	-	8,766.44	-
Government Bond	-	398.58	-	636.99
InvIT	829.78	-	462.67	-
Treasury Bill	-	491.29	-	47.59
-	9,165.66	3,038.13	9,229.11	2,890.27
Bank of India Credit Risk Fund	-	-	-	-
Certificate of Deposit	-	987.05	-	983.61
Corporate Bond	-	6,000.40	-	7,515.05
Corporate Debt Market Development Fund	48.41	-	45.68	-
Preference Shares	-	-	-	-
-	48.41	6,987.45	45.68	8,498.66
Bank of India Mid & Small Cap Equity & Debt Fund	-	-	-	-
Certificate of Deposit	-	4,626.81	-	4,368.29
Commercial Paper	-	1,900.30	-	1,366.57
Corporate Bond	-	12,751.51	-	11,454.21
Equity	99,422.29	-	79,093.78	-
Government Bond	-	2,993.26	-	3,652.93
Reduced Face Value Bonds - Non Amortisation	-	1,196.02	-	1,365.21
State Government Bond	-	479.39	-	-
Treasury Bill	-	487.16	-	345.23
-	99,422.29	24,434.45	79,093.78	22,552.45
Bank of India Midcap Tax Fund - Series 1	-	-	-	-
Equity	5,321.66	-	5,604.79	-
Treasury Bill	-	4.79	-	-
-	5,321.66	4.79	5,604.79	-
Bank of India Arbitrage Fund	-	-	-	-
Equity	3,088.92	-	3,150.33	-
Mutual Fund Units	603.09	-	721.44	-
Treasury Bill	-	285.05	-	346.92
-	3,692.00	285.05	3,871.77	346.92
Bank of India Midcap Tax Fund - Series 2	-	-	-	-
Equity	2,719.34	-	2,962.13	-
Treasury Bill	-	4.79	-	-
-	2,719.34	4.79	2,962.13	-
Bank of India Small Cap Fund	-	-	-	-
Certificate of Deposit	-	2,893.56	-	-
Commercial Paper	-	496.11	-	-
Equity	1,68,041.43	-	1,53,328.86	-
Treasury Bill	-	646.63	-	285.55
-	1,68,041.43	4,036.30	1,53,328.86	285.55
Bank of India Overnight Fund	-	-	-	-
Treasury Bill	-	299.65	-	399.38
-	-	299.65	-	399.38

Annexure I

Fair value hierarchy:

Fair values of financial assets and financial liabilities measured at fair value, including their levels in the fair value hierarchy, are presented below:

(Rs. In Lakhs)

Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)	-	-	-	-
Certificate of Deposit	-	1,931.75	-	-
Equity	1,90,827.96	-	1,94,569.43	-
Treasury Bill	-	1,537.09	-	287.46
-	1,90,827.96	3,468.84	1,94,569.43	287.46
Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	-	-	-	-
Equity	18,424.84	-	18,055.86	-
Treasury Bill	-	4.79	-	4.76
-	18,424.84	4.79	18,055.86	4.76
Bank of India Multi Cap Fund	-	-	-	-
Equity	89,850.29	-	73,309.82	-
Treasury Bill	-	119.75	-	9.52
-	89,850.29	119.75	73,309.82	9.52
Bank of India Multi Asset Allocation Fund	-	-	-	-
Corporate Bond	-	13,162.92	-	11,743.37
Equity	11,857.81	-	12,935.11	-
Exchange Traded Funds	4,672.93	-	4,842.13	-
Government Bond	-	2,024.80	-	2,555.34
Treasury Bill	-	57.48	-	47.59
-	16,530.74	15,245.19	17,777.24	14,346.31
Bank of India Business Cycle Fund	-	-	-	-
Equity	39,161.44	-	50,066.71	-
Treasury Bill	-	520.35	-	9.52
-	39,161.44	520.35	50,066.71	9.52
Bank of India Consumption Fund	-	-	-	-
Equity	33,692.58	-	37,958.04	-
Treasury Bill	-	23.95	-	12.37
-	33,692.58	23.95	37,958.04	12.37
Bank of India Money Market Fund	-	-	-	-
Certificate of Deposit	-	28,257.71	-	13,107.15
Commercial Paper	-	10,334.10	-	2,351.06
Corporate Debt Market Development Fund	95.26	-	-	-
Treasury Bill	-	6,035.23	-	1,906.95
-	95.26	44,627.05	-	17,365.15
Bank of India Mid Cap Fund	-	-	-	-
Equity	59,717.95	-	-	-
Treasury Bill	-	735.89	-	-
-	59,717.95	735.89	-	-
Bank of India Banking & Financial Services Fund	-	-	-	-
Equity	22,266.68	-	-	-
-	22,266.68	-	-	-
-	-	-	-	-

Annexure II

The following is the Fund's exposure to price risk:

(Rs. In Lakhs)

scheme_name	Investments	31-Mar-26	31-Mar-25
Bank of India Liquid Fund	Central Government Securities		3,506.47
Bank of India Liquid Fund	Commercial paper	63,337.59	54,340.63
Bank of India Liquid Fund	Treasury Bill	32,265.52	31,676.90
Bank of India Liquid Fund	Certificates of deposit	63,353.73	64,056.36
Bank of India Liquid Fund	Corporate Debt Market Development Fund	551.60	382.76
Bank of India Ultra Short Duration Fund	Commercial paper	468.19	2,919.20
Bank of India Ultra Short Duration Fund	Corporate Bond	3,748.54	3,005.78
Bank of India Ultra Short Duration Fund	Treasury Bill	2,209.94	2,144.10
Bank of India Ultra Short Duration Fund	Certificates of deposit	6,699.27	7,083.67
Bank of India Ultra Short Duration Fund	Corporate Debt Market Development Fund	48.77	46.03
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Equity shares	39,387.28	35,718.23
	Treasury Bill	4.79	42.83
Bank of India Short Term Income Fund	Central Government Securities	5,608.20	3,018.58
Bank of India Short Term Income Fund	Commercial paper	1,403.13	574.92
Bank of India Short Term Income Fund	Corporate Bond	14,005.37	2,677.31
Bank of India Short Term Income Fund	Treasury Bill	182.01	23.80
Bank of India Short Term Income Fund	State Government Securities	479.39	
Bank of India Short Term Income Fund	Certificates of deposit	3,414.52	4,520.25
Bank of India Short Term Income Fund	Corporate Debt Market Development Fund	77.50	24.70
Bank of India Conservative Hybrid Fund	Central Government Securities	1,165.89	1,395.63
Bank of India Conservative Hybrid Fund	Corporate Bond	2,554.34	2,227.04
Bank of India Conservative Hybrid Fund	Equity shares	1,253.20	1,305.90
Bank of India Conservative Hybrid Fund	Treasury Bill	33.53	129.42
Bank of India Conservative Hybrid Fund	Certificates of deposit		953.03
Bank of India Conservative Hybrid Fund	Corporate Debt Market Development Fund	21.59	20.38
Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)	Commercial paper	496.11	
Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)	Equity shares	1,18,949.86	1,24,397.59
Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)	Treasury Bill	167.64	9.52
Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)	Certificates of deposit	1,884.08	693.99
Bank of India Manufacturing and Infrastructure Fund	Equity shares	58,972.74	49,861.94
Bank of India Manufacturing and Infrastructure Fund	Treasury Bill	81.43	14.28
Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)	Central Government Securities	398.58	636.99
	Corporate Bond	2,148.27	1,723.84
	Equity shares	8,335.89	8,766.44
	Treasury Bill	491.29	47.59
	Infrastructure Investment Trust units (INVITS)	829.78	462.67
	Certificates of deposit		481.85
Bank of India Credit Risk Fund	Corporate Bond	6,000.40	7,515.05
Bank of India Credit Risk Fund	Certificates of deposit	987.05	983.61
Bank of India Credit Risk Fund	Preference shares		-
Bank of India Credit Risk Fund	Corporate Debt Market Development Fund	48.41	45.68
Bank of India Mid & Small Cap Equity & Debt Fund	Central Government Securities	2,993.26	3,652.93
Bank of India Mid & Small Cap Equity & Debt Fund	Commercial paper	1,900.30	1,366.57
Bank of India Mid & Small Cap Equity & Debt Fund	Corporate Bond	13,947.53	12,819.42
Bank of India Mid & Small Cap Equity & Debt Fund	Equity shares	99,422.29	79,093.78
Bank of India Mid & Small Cap Equity & Debt Fund	Treasury Bill	487.16	345.23
Bank of India Mid & Small Cap Equity & Debt Fund	State Government Securities	479.39	
Bank of India Mid & Small Cap Equity & Debt Fund	Certificates of deposit	4,626.81	4,368.29
Bank of India Midcap Tax Fund - Series 1	Equity shares	5,321.66	5,604.79
Bank of India Midcap Tax Fund - Series 1	Treasury Bill	4.79	
Bank of India Arbitrage Fund	Equity shares	3,088.92	3,150.33
Bank of India Arbitrage Fund	Treasury Bill	285.05	346.92
Bank of India Arbitrage Fund	Units of Domestic Mutual Fund	603.09	721.44
Bank of India Midcap Tax Fund - Series 2	Equity shares	2,719.34	2,962.13
Bank of India Midcap Tax Fund - Series 2	Treasury Bill	4.79	
Bank of India Small Cap Fund	Commercial paper	496.11	
Bank of India Small Cap Fund	Equity shares	1,68,041.43	1,53,328.86
Bank of India Small Cap Fund	Treasury Bill	646.63	285.55
Bank of India Small Cap Fund	Certificates of deposit	2,893.56	
Bank of India Overnight Fund	Treasury Bill	299.65	399.38
Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)	Equity shares	1,90,827.96	1,94,569.43
Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)	Treasury Bill	1,537.09	287.46
Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)	Certificates of deposit	1,931.75	
Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	Equity shares	18,424.84	18,055.86
Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	Treasury Bill	4.79	4.76
Bank of India Multi Cap Fund	Equity shares	89,850.29	73,309.82
Bank of India Multi Cap Fund	Treasury Bill	119.75	9.52
Bank of India Multi Asset Allocation Fund	Central Government Securities	2,024.80	2,555.34
Bank of India Multi Asset Allocation Fund	Corporate Bond	13,162.92	11,743.37
Bank of India Multi Asset Allocation Fund	Equity shares	11,857.81	12,935.11
Bank of India Multi Asset Allocation Fund	Exchange Traded Funds (ETFs)	4,672.93	4,842.13
Bank of India Multi Asset Allocation Fund	Treasury Bill	57.48	47.59
Bank of India Business Cycle Fund	Equity shares	39,161.44	50,066.71
Bank of India Business Cycle Fund	Treasury Bill	520.35	9.52
Bank of India Consumption Fund	Equity shares	33,692.58	37,958.04
Bank of India Consumption Fund	Treasury Bill	23.95	12.37
Bank of India Money Market Fund	Commercial paper	10,334.10	2,351.06
Bank of India Money Market Fund	Treasury Bill	6,035.23	1,906.95
Bank of India Money Market Fund	Certificates of deposit	28,257.71	13,107.15
Bank of India Money Market Fund	Corporate Debt Market Development Fund	95.26	-
Bank of India Mid Cap Fund	Equity shares	59,717.95	-
Bank of India Mid Cap Fund	Treasury Bill	735.89	-
Bank of India Banking & Financial Services Fund	Equity shares	22,266.68	-

Annexure III

The following is the Fund's exposure to price risk Sensitivity :

(Rs. In Lakhs)

Scheme Name	Investments	As at March 31, 2026	Effect on net assets attributable to redeemable units - decrease in price by 1%	Effect on net assets attributable to redeemable units - increase in price by 1%
Bank of India Liquid Fund	Commercial paper	63,337.59	62,704.21	63,970.96
Bank of India Liquid Fund	Treasury Bill	32,265.52	31,942.86	32,588.17
Bank of India Liquid Fund	Certificates of deposit	63,353.73	62,720.19	63,987.27
Bank of India Liquid Fund	Corporate Debt Market Development Fund	551.60	546.08	557.11
Bank of India Ultra Short Duration Fund	Commercial paper	468.19	463.51	472.87
Bank of India Ultra Short Duration Fund	Corporate Bond	3,748.54	3,711.06	3,786.03
Bank of India Ultra Short Duration Fund	Treasury Bill	2,209.94	2,187.84	2,232.04
Bank of India Ultra Short Duration Fund	Certificates of deposit	6,699.27	6,632.28	6,766.26
Bank of India Ultra Short Duration Fund	Corporate Debt Market Development Fund	48.77	48.29	49.26
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Equity shares	39,387.28	38,993.41	39,781.16
	Treasury Bill	4.79	4.74	4.84
Bank of India Short Term Income Fund	Central Government Securities	5,608.20	5,552.12	5,664.28
Bank of India Short Term Income Fund	Commercial paper	1,403.13	1,389.10	1,417.16
Bank of India Short Term Income Fund	Corporate Bond	14,005.37	13,865.32	14,145.42
Bank of India Short Term Income Fund	Treasury Bill	182.01	180.19	183.83
Bank of India Short Term Income Fund	State Government Securities	479.39	474.60	484.19
Bank of India Short Term Income Fund	Certificates of deposit	3,414.52	3,380.38	3,448.67
Bank of India Short Term Income Fund	Corporate Debt Market Development Fund	77.50	76.72	78.27
Bank of India Conservative Hybrid Fund	Central Government Securities	1,165.89	1,154.23	1,177.55
Bank of India Conservative Hybrid Fund	Corporate Bond	2,554.34	2,528.80	2,579.89
Bank of India Conservative Hybrid Fund	Equity shares	1,253.20	1,240.67	1,265.73
Bank of India Conservative Hybrid Fund	Treasury Bill	33.53	33.19	33.86
Bank of India Conservative Hybrid Fund	Corporate Debt Market Development Fund	21.59	21.38	21.81
Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)	Commercial paper	496.11	491.15	501.07
Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)	Equity shares	1,18,949.86	1,17,760.36	1,20,139.36
Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)	Treasury Bill	167.64	165.97	169.32
Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)	Certificates of deposit	1,884.08	1,865.24	1,902.92
Bank of India Manufacturing and Infrastructure Fund	Equity shares	58,972.74	58,383.01	59,562.46
Bank of India Manufacturing and Infrastructure Fund	Treasury Bill	81.43	80.61	82.24
Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)	Central Government Securities	398.58	394.59	402.56
	Corporate Bond	2,148.27	2,126.79	2,169.75
	Equity shares	8,335.89	8,252.53	8,419.25
	Treasury Bill	491.29	486.37	496.20
	Infrastructure Investment Trust units (INVITS)	829.78	821.48	838.07
Bank of India Credit Risk Fund	Corporate Bond	6,000.40	5,940.40	6,060.41
Bank of India Credit Risk Fund	Certificates of deposit	987.05	977.18	996.92
Bank of India Credit Risk Fund	Corporate Debt Market Development Fund	48.41	47.92	48.89
Bank of India Mid & Small Cap Equity & Debt Fund	Central Government Securities	2,993.26	2,963.33	3,023.20
Bank of India Mid & Small Cap Equity & Debt Fund	Commercial paper	1,900.30	1,881.30	1,919.31
Bank of India Mid & Small Cap Equity & Debt Fund	Corporate Bond	13,947.53	13,808.05	14,087.00
Bank of India Mid & Small Cap Equity & Debt Fund	Equity shares	99,422.29	98,428.06	1,00,416.51
Bank of India Mid & Small Cap Equity & Debt Fund	Treasury Bill	487.16	482.29	492.03
Bank of India Mid & Small Cap Equity & Debt Fund	State Government Securities	479.39	474.60	484.19
Bank of India Mid & Small Cap Equity & Debt Fund	Certificates of deposit	4,626.81	4,580.54	4,673.08
Bank of India Midcap Tax Fund - Series 1	Equity shares	5,321.66	5,268.44	5,374.88
Bank of India Midcap Tax Fund - Series 1	Treasury Bill	4.79	4.74	4.84
Bank of India Arbitrage Fund	Equity shares	3,088.92	3,058.03	3,119.81
Bank of India Arbitrage Fund	Treasury Bill	285.05	282.20	287.90
Bank of India Arbitrage Fund	Units of Domestic Mutual Fund	603.09	597.06	609.12
Bank of India Midcap Tax Fund - Series 2	Equity shares	2,719.34	2,692.15	2,746.54
Bank of India Midcap Tax Fund - Series 2	Treasury Bill	4.79	4.74	4.84
Bank of India Small Cap Fund	Commercial paper	496.11	491.15	501.07
Bank of India Small Cap Fund	Equity shares	1,68,041.43	1,66,361.01	1,69,721.84
Bank of India Small Cap Fund	Treasury Bill	646.63	640.16	653.09
Bank of India Small Cap Fund	Certificates of deposit	2,893.56	2,864.63	2,922.50
Bank of India Overnight Fund	Treasury Bill	299.65	296.66	302.65
Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)	Equity shares	1,90,827.96	1,88,919.68	1,92,736.24
Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)	Treasury Bill	1,537.09	1,521.72	1,552.46
Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)	Certificates of deposit	1,931.75	1,912.44	1,951.07
Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	Equity shares	18,424.84	18,240.59	18,609.09
Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	Treasury Bill	4.79	4.74	4.84
Bank of India Multi Cap Fund	Equity shares	89,850.29	88,951.78	90,748.79
Bank of India Multi Cap Fund	Treasury Bill	119.75	118.55	120.94
Bank of India Multi Asset Allocation Fund	Central Government Securities	2,024.80	2,004.55	2,045.04
Bank of India Multi Asset Allocation Fund	Corporate Bond	13,162.92	13,031.29	13,294.54
Bank of India Multi Asset Allocation Fund	Equity shares	11,857.81	11,739.23	11,976.39
Bank of India Multi Asset Allocation Fund	Exchange Traded Funds (ETFs)	4,672.93	4,626.20	4,719.66
Bank of India Multi Asset Allocation Fund	Treasury Bill	57.48	56.90	58.05
Bank of India Business Cycle Fund	Equity shares	39,161.44	38,769.83	39,553.06
Bank of India Business Cycle Fund	Treasury Bill	520.35	515.14	525.55
Bank of India Consumption Fund	Equity shares	33,692.58	33,355.65	34,029.50
Bank of India Consumption Fund	Treasury Bill	23.95	23.71	24.19
Bank of India Money Market Fund	Commercial paper	10,334.10	10,230.76	10,437.45
Bank of India Money Market Fund	Treasury Bill	6,035.23	5,974.88	6,095.59
Bank of India Money Market Fund	Certificates of deposit	28,257.71	27,975.13	28,540.29
Bank of India Money Market Fund	Corporate Debt Market Development Fund	95.26	94.30	96.21
Bank of India Mid Cap Fund	Equity shares	59,717.95	59,120.77	60,315.13
Bank of India Mid Cap Fund	Treasury Bill	735.89	728.53	743.25
Bank of India Banking & Financial Services Fund	Equity shares	22,266.68	22,044.01	22,489.34

Annexure IV

Significant Sector Concentration

The below Sector Concentration pertains to % of AUM as on 31st March, 2026

Scheme Name	Industry	% of AUM
Bank of India Liquid Fund	Banks	31.64%
Bank of India Liquid Fund	Capital Markets	13.78%
Bank of India Liquid Fund	Finance	33.20%
Bank of India Liquid Fund	Government of India	20.02%
Bank of India Liquid Fund	Others	5.89%
Bank of India Ultra Short Duration Fund	Banks	45.15%
Bank of India Ultra Short Duration Fund	Capital Markets	4.02%
Bank of India Ultra Short Duration Fund	Finance	44.45%
Bank of India Ultra Short Duration Fund	Government of India	18.95%
Bank of India Ultra Short Duration Fund	Others	0.42%
Bank of India Large & Mid Cap Fund	Aerospace & Defense	0.99%
Bank of India Large & Mid Cap Fund	Agricultural, Commercial & Construction Vehicles	0.50%
Bank of India Large & Mid Cap Fund	Auto Components	2.10%
Bank of India Large & Mid Cap Fund	Automobiles	2.58%
Bank of India Large & Mid Cap Fund	Banks	16.32%
Bank of India Large & Mid Cap Fund	Beverages	0.87%
Bank of India Large & Mid Cap Fund	Chemicals & Petrochemicals	0.72%
Bank of India Large & Mid Cap Fund	Cigarettes & Tobacco Products	0.21%
Bank of India Large & Mid Cap Fund	Construction	4.26%
Bank of India Large & Mid Cap Fund	Consumer Durables	2.95%
Bank of India Large & Mid Cap Fund	Diversified Metals	2.47%
Bank of India Large & Mid Cap Fund	Entertainment	1.72%
Bank of India Large & Mid Cap Fund	Ferrous Metals	2.66%
Bank of India Large & Mid Cap Fund	Fertilizers & Agrochemicals	1.33%
Bank of India Large & Mid Cap Fund	Finance	2.74%
Bank of India Large & Mid Cap Fund	Financial Technology (Fintech)	2.63%
Bank of India Large & Mid Cap Fund	Gas	2.21%
Bank of India Large & Mid Cap Fund	Government of India	0.01%
Bank of India Large & Mid Cap Fund	Healthcare Services	1.03%
Bank of India Large & Mid Cap Fund	Insurance	3.11%
Bank of India Large & Mid Cap Fund	IT - Services	0.39%
Bank of India Large & Mid Cap Fund	IT - Software	6.62%
Bank of India Large & Mid Cap Fund	Minerals & Mining	3.27%
Bank of India Large & Mid Cap Fund	Oil	2.14%
Bank of India Large & Mid Cap Fund	Petroleum Products	6.68%
Bank of India Large & Mid Cap Fund	Pharmaceuticals & Biotechnology	11.23%
Bank of India Large & Mid Cap Fund	Power	1.94%
Bank of India Large & Mid Cap Fund	Realty	1.50%
Bank of India Large & Mid Cap Fund	Retailing	6.13%
Bank of India Large & Mid Cap Fund	Telecom - Services	0.88%
Bank of India Large & Mid Cap Fund	Transport Infrastructure	1.21%
Bank of India Short Term Income Fund	Banks	6.97%
Bank of India Short Term Income Fund	Diversified	3.61%
Bank of India Short Term Income Fund	Diversified Metals	1.81%
Bank of India Short Term Income Fund	Finance	51.09%
Bank of India Short Term Income Fund	Government of India	22.57%
Bank of India Short Term Income Fund	Others	8.20%
Bank of India Short Term Income Fund	Pharmaceuticals & Biotechnology	4.28%
Bank of India Conservative Hybrid Fund	Aerospace & Defense	1.00%
Bank of India Conservative Hybrid Fund	Agricultural Food & other Products	0.22%
Bank of India Conservative Hybrid Fund	Auto Components	1.11%
Bank of India Conservative Hybrid Fund	Automobiles	0.51%
Bank of India Conservative Hybrid Fund	Banks	1.89%
Bank of India Conservative Hybrid Fund	Cement & Cement Products	1.00%
Bank of India Conservative Hybrid Fund	Consumer Durables	1.05%
Bank of India Conservative Hybrid Fund	Diversified FMCG	1.81%
Bank of India Conservative Hybrid Fund	Diversified Metals	0.51%
Bank of India Conservative Hybrid Fund	Ferrous Metals	0.96%
Bank of India Conservative Hybrid Fund	Finance	40.86%
Bank of India Conservative Hybrid Fund	Food Products	0.42%
Bank of India Conservative Hybrid Fund	Government of India	18.63%
Bank of India Conservative Hybrid Fund	Healthcare Equipment & Supplies	0.10%
Bank of India Conservative Hybrid Fund	Insurance	0.18%
Bank of India Conservative Hybrid Fund	IT - Services	0.13%
Bank of India Conservative Hybrid Fund	Non - Ferrous Metals	0.74%
Bank of India Conservative Hybrid Fund	Others	0.34%
Bank of India Conservative Hybrid Fund	Petroleum Products	0.61%
Bank of India Conservative Hybrid Fund	Pharmaceuticals & Biotechnology	2.32%
Bank of India Conservative Hybrid Fund	Power	2.35%
Bank of India Conservative Hybrid Fund	Telecom - Services	0.58%
Bank of India Conservative Hybrid Fund	Transport Infrastructure	0.79%
Bank of India ELSS Tax Saver	Aerospace & Defense	5.00%
Bank of India ELSS Tax Saver	Agricultural Food & other Products	3.34%
Bank of India ELSS Tax Saver	Agricultural, Commercial & Construction Vehicles	1.93%
Bank of India ELSS Tax Saver	Auto Components	5.59%
Bank of India ELSS Tax Saver	Automobiles	1.30%
Bank of India ELSS Tax Saver	Banks	17.24%
Bank of India ELSS Tax Saver	Beverages	0.30%
Bank of India ELSS Tax Saver	Capital Markets	2.58%
Bank of India ELSS Tax Saver	Cement & Cement Products	1.97%
Bank of India ELSS Tax Saver	Chemicals & Petrochemicals	2.40%
Bank of India ELSS Tax Saver	Commercial Services & Supplies	0.58%
Bank of India ELSS Tax Saver	Consumer Durables	2.48%
Bank of India ELSS Tax Saver	Diversified FMCG	2.56%
Bank of India ELSS Tax Saver	Diversified Metals	4.42%
Bank of India ELSS Tax Saver	Electrical Equipment	4.42%

Annexure IV

Significant Sector Concentration

The below Sector Concentration pertains to % of AUM as on 31st March, 2026

Scheme Name	Industry	% of AUM
Bank of India ELSS Tax Saver	Ferrous Metals	3.35%
Bank of India ELSS Tax Saver	Fertilizers & Agrochemicals	2.38%
Bank of India ELSS Tax Saver	Finance	5.50%
Bank of India ELSS Tax Saver	Food Products	1.21%
Bank of India ELSS Tax Saver	Government of India	0.13%
Bank of India ELSS Tax Saver	Industrial Manufacturing	0.87%
Bank of India ELSS Tax Saver	Industrial Products	3.69%
Bank of India ELSS Tax Saver	Insurance	2.48%
Bank of India ELSS Tax Saver	IT - Services	0.83%
Bank of India ELSS Tax Saver	IT - Software	0.80%
Bank of India ELSS Tax Saver	Non - Ferrous Metals	0.89%
Bank of India ELSS Tax Saver	Petroleum Products	2.40%
Bank of India ELSS Tax Saver	Pharmaceuticals & Biotechnology	4.97%
Bank of India ELSS Tax Saver	Power	4.15%
Bank of India ELSS Tax Saver	Realty	0.10%
Bank of India ELSS Tax Saver	Telecom - Services	3.33%
Bank of India ELSS Tax Saver	Textiles & Apparels	1.01%
Bank of India ELSS Tax Saver	Transport Infrastructure	2.23%
Bank of India ELSS Tax Saver	Transport Services	0.03%
Bank of India Manufacturing and Infrastructure Fund	Aerospace & Defense	1.50%
Bank of India Manufacturing and Infrastructure Fund	Auto Components	4.72%
Bank of India Manufacturing and Infrastructure Fund	Automobiles	3.07%
Bank of India Manufacturing and Infrastructure Fund	Beverages	1.39%
Bank of India Manufacturing and Infrastructure Fund	Cement & Cement Products	0.45%
Bank of India Manufacturing and Infrastructure Fund	Chemicals & Petrochemicals	1.11%
Bank of India Manufacturing and Infrastructure Fund	Construction	12.93%
Bank of India Manufacturing and Infrastructure Fund	Consumer Durables	5.12%
Bank of India Manufacturing and Infrastructure Fund	Diversified Metals	3.48%
Bank of India Manufacturing and Infrastructure Fund	Electrical Equipment	3.76%
Bank of India Manufacturing and Infrastructure Fund	Ferrous Metals	2.63%
Bank of India Manufacturing and Infrastructure Fund	Fertilizers & Agrochemicals	1.68%
Bank of India Manufacturing and Infrastructure Fund	Gas	1.97%
Bank of India Manufacturing and Infrastructure Fund	Government of India	0.13%
Bank of India Manufacturing and Infrastructure Fund	Industrial Manufacturing	0.42%
Bank of India Manufacturing and Infrastructure Fund	Industrial Products	3.99%
Bank of India Manufacturing and Infrastructure Fund	Minerals & Mining	3.61%
Bank of India Manufacturing and Infrastructure Fund	Oil	3.51%
Bank of India Manufacturing and Infrastructure Fund	Petroleum Products	7.01%
Bank of India Manufacturing and Infrastructure Fund	Pharmaceuticals & Biotechnology	13.61%
Bank of India Manufacturing and Infrastructure Fund	Power	7.16%
Bank of India Manufacturing and Infrastructure Fund	Realty	2.65%
Bank of India Manufacturing and Infrastructure Fund	Telecom - Services	2.56%
Bank of India Manufacturing and Infrastructure Fund	Textiles & Apparels	0.73%
Bank of India Manufacturing and Infrastructure Fund	Transport Infrastructure	2.05%
Bank of India Balanced Advantage Fund	Aerospace & Defense	1.44%
Bank of India Balanced Advantage Fund	Agricultural Food & other Products	0.27%
Bank of India Balanced Advantage Fund	Agricultural, Commercial & Construction Vehicles	0.33%
Bank of India Balanced Advantage Fund	Automobiles	3.98%
Bank of India Balanced Advantage Fund	Banks	12.21%
Bank of India Balanced Advantage Fund	Cement & Cement Products	1.23%
Bank of India Balanced Advantage Fund	Construction	1.43%
Bank of India Balanced Advantage Fund	Consumable Fuels	0.56%
Bank of India Balanced Advantage Fund	Consumer Durables	1.87%
Bank of India Balanced Advantage Fund	Diversified FMCG	3.20%
Bank of India Balanced Advantage Fund	Ferrous Metals	1.50%
Bank of India Balanced Advantage Fund	Finance	17.14%
Bank of India Balanced Advantage Fund	Food Products	1.94%
Bank of India Balanced Advantage Fund	Government of India	6.36%
Bank of India Balanced Advantage Fund	Healthcare Services	0.76%
Bank of India Balanced Advantage Fund	Insurance	0.99%
Bank of India Balanced Advantage Fund	IT - Software	3.99%
Bank of India Balanced Advantage Fund	Metals & Minerals Trading	0.53%
Bank of India Balanced Advantage Fund	Non - Ferrous Metals	1.20%
Bank of India Balanced Advantage Fund	Oil	0.56%
Bank of India Balanced Advantage Fund	Petroleum Products	5.05%
Bank of India Balanced Advantage Fund	Pharmaceuticals & Biotechnology	4.19%
Bank of India Balanced Advantage Fund	Power	6.09%
Bank of India Balanced Advantage Fund	Retailing	1.44%
Bank of India Balanced Advantage Fund	Telecom - Services	2.61%
Bank of India Balanced Advantage Fund	Transport Infrastructure	6.13%
Bank of India Balanced Advantage Fund	Transport Services	0.28%
Bank of India Credit Risk Fund	Banks	9.85%
Bank of India Credit Risk Fund	Cement & Cement Products	4.93%
Bank of India Credit Risk Fund	Chemicals & Petrochemicals	9.97%
Bank of India Credit Risk Fund	Diversified Metals	10.03%
Bank of India Credit Risk Fund	Ferrous Metals	4.97%
Bank of India Credit Risk Fund	Fertilizers & Agrochemicals	5.00%
Bank of India Credit Risk Fund	Finance	14.99%
Bank of India Credit Risk Fund	Others	0.48%
Bank of India Credit Risk Fund	Realty	9.97%
Bank of India Mid & Small Cap Equity & Debt Fund	Aerospace & Defense	2.07%
Bank of India Mid & Small Cap Equity & Debt Fund	Agricultural Food & other Products	2.38%
Bank of India Mid & Small Cap Equity & Debt Fund	Auto Components	6.41%
Bank of India Mid & Small Cap Equity & Debt Fund	Banks	7.56%
Bank of India Mid & Small Cap Equity & Debt Fund	Beverages	0.51%
Bank of India Mid & Small Cap Equity & Debt Fund	Capital Markets	3.14%

Annexure IV

Significant Sector Concentration

The below Sector Concentration pertains to % of AUM as on 31st March, 2026

Scheme Name	Industry	% of AUM
Bank of India Mid & Small Cap Equity & Debt Fund	Cement & Cement Products	2.02%
Bank of India Mid & Small Cap Equity & Debt Fund	Chemicals & Petrochemicals	1.83%
Bank of India Mid & Small Cap Equity & Debt Fund	Cigarettes & Tobacco Products	0.70%
Bank of India Mid & Small Cap Equity & Debt Fund	Commercial Services & Supplies	0.88%
Bank of India Mid & Small Cap Equity & Debt Fund	Construction	0.01%
Bank of India Mid & Small Cap Equity & Debt Fund	Consumer Durables	2.97%
Bank of India Mid & Small Cap Equity & Debt Fund	Electrical Equipment	4.01%
Bank of India Mid & Small Cap Equity & Debt Fund	Ferrous Metals	3.40%
Bank of India Mid & Small Cap Equity & Debt Fund	Fertilizers & Agrochemicals	1.50%
Bank of India Mid & Small Cap Equity & Debt Fund	Finance	15.97%
Bank of India Mid & Small Cap Equity & Debt Fund	Financial Technology (Fintech)	1.25%
Bank of India Mid & Small Cap Equity & Debt Fund	Gas	0.78%
Bank of India Mid & Small Cap Equity & Debt Fund	Government of India	3.09%
Bank of India Mid & Small Cap Equity & Debt Fund	Industrial Manufacturing	2.71%
Bank of India Mid & Small Cap Equity & Debt Fund	Industrial Products	4.94%
Bank of India Mid & Small Cap Equity & Debt Fund	Insurance	3.39%
Bank of India Mid & Small Cap Equity & Debt Fund	IT - Services	0.72%
Bank of India Mid & Small Cap Equity & Debt Fund	IT - Software	0.63%
Bank of India Mid & Small Cap Equity & Debt Fund	Leisure Services	1.03%
Bank of India Mid & Small Cap Equity & Debt Fund	Minerals & Mining	2.20%
Bank of India Mid & Small Cap Equity & Debt Fund	Non - Ferrous Metals	1.50%
Bank of India Mid & Small Cap Equity & Debt Fund	Petroleum Products	0.46%
Bank of India Mid & Small Cap Equity & Debt Fund	Pharmaceuticals & Biotechnology	12.35%
Bank of India Mid & Small Cap Equity & Debt Fund	Power	1.79%
Bank of India Mid & Small Cap Equity & Debt Fund	Realty	0.02%
Bank of India Mid & Small Cap Equity & Debt Fund	Retailing	0.90%
Bank of India Mid & Small Cap Equity & Debt Fund	Telecom - Services	0.52%
Bank of India Mid & Small Cap Equity & Debt Fund	Textiles & Apparels	1.48%
Bank of India Mid & Small Cap Equity & Debt Fund	Transport Services	1.51%
Bank of India Midcap Tax Fund - Series 1	Aerospace & Defense	0.69%
Bank of India Midcap Tax Fund - Series 1	Agricultural, Commercial & Construction Vehicles	0.52%
Bank of India Midcap Tax Fund - Series 1	Auto Components	13.51%
Bank of India Midcap Tax Fund - Series 1	Automobiles	2.50%
Bank of India Midcap Tax Fund - Series 1	Banks	16.91%
Bank of India Midcap Tax Fund - Series 1	Beverages	2.11%
Bank of India Midcap Tax Fund - Series 1	Capital Markets	1.66%
Bank of India Midcap Tax Fund - Series 1	Chemicals & Petrochemicals	5.92%
Bank of India Midcap Tax Fund - Series 1	Cigarettes & Tobacco Products	1.20%
Bank of India Midcap Tax Fund - Series 1	Consumer Durables	2.67%
Bank of India Midcap Tax Fund - Series 1	Electrical Equipment	9.53%
Bank of India Midcap Tax Fund - Series 1	Ferrous Metals	4.40%
Bank of India Midcap Tax Fund - Series 1	Finance	3.47%
Bank of India Midcap Tax Fund - Series 1	Financial Technology (Fintech)	3.50%
Bank of India Midcap Tax Fund - Series 1	Gas	1.41%
Bank of India Midcap Tax Fund - Series 1	Government of India	0.09%
Bank of India Midcap Tax Fund - Series 1	Industrial Products	3.66%
Bank of India Midcap Tax Fund - Series 1	Insurance	3.64%
Bank of India Midcap Tax Fund - Series 1	IT - Software	2.46%
Bank of India Midcap Tax Fund - Series 1	Minerals & Mining	3.22%
Bank of India Midcap Tax Fund - Series 1	Petroleum Products	1.92%
Bank of India Midcap Tax Fund - Series 1	Pharmaceuticals & Biotechnology	6.88%
Bank of India Midcap Tax Fund - Series 1	Power	2.17%
Bank of India Midcap Tax Fund - Series 1	Retailing	2.42%
Bank of India Midcap Tax Fund - Series 1	Textiles & Apparels	0.91%
Bank of India Arbitrage Fund	Aerospace & Defense	2.45%
Bank of India Arbitrage Fund	Agricultural Food & other Products	5.01%
Bank of India Arbitrage Fund	Auto Components	0.23%
Bank of India Arbitrage Fund	Automobiles	3.17%
Bank of India Arbitrage Fund	Banks	14.96%
Bank of India Arbitrage Fund	Capital Markets	1.33%
Bank of India Arbitrage Fund	Cement & Cement Products	4.80%
Bank of India Arbitrage Fund	Diversified FMCG	2.57%
Bank of India Arbitrage Fund	Ferrous Metals	4.06%
Bank of India Arbitrage Fund	Fertilizers & Agrochemicals	3.09%
Bank of India Arbitrage Fund	Finance	12.43%
Bank of India Arbitrage Fund	Food Products	2.12%
Bank of India Arbitrage Fund	Government of India	6.36%
Bank of India Arbitrage Fund	Others	13.78%
Bank of India Arbitrage Fund	Petroleum Products	1.52%
Bank of India Arbitrage Fund	Realty	3.30%
Bank of India Arbitrage Fund	Telecom - Services	5.85%
Bank of India Arbitrage Fund	Transport Infrastructure	0.14%
Bank of India Arbitrage Fund	Transport Services	1.93%
Bank of India Midcap Tax Fund - Series 2	Aerospace & Defense	1.69%
Bank of India Midcap Tax Fund - Series 2	Auto Components	9.20%
Bank of India Midcap Tax Fund - Series 2	Automobiles	1.38%
Bank of India Midcap Tax Fund - Series 2	Banks	14.16%
Bank of India Midcap Tax Fund - Series 2	Capital Markets	0.98%
Bank of India Midcap Tax Fund - Series 2	Chemicals & Petrochemicals	1.55%
Bank of India Midcap Tax Fund - Series 2	Consumer Durables	1.82%
Bank of India Midcap Tax Fund - Series 2	Diversified Metals	1.01%
Bank of India Midcap Tax Fund - Series 2	Electrical Equipment	4.41%
Bank of India Midcap Tax Fund - Series 2	Ferrous Metals	6.64%
Bank of India Midcap Tax Fund - Series 2	Finance	5.93%
Bank of India Midcap Tax Fund - Series 2	Financial Technology (Fintech)	5.12%
Bank of India Midcap Tax Fund - Series 2	Government of India	0.17%

Annexure IV

Significant Sector Concentration

The below Sector Concentration pertains to % of AUM as on 31st March, 2026

Scheme Name	Industry	% of AUM
Bank of India Midcap Tax Fund - Series 2	Healthcare Services	0.92%
Bank of India Midcap Tax Fund - Series 2	Industrial Products	7.20%
Bank of India Midcap Tax Fund - Series 2	Insurance	4.29%
Bank of India Midcap Tax Fund - Series 2	IT - Services	0.97%
Bank of India Midcap Tax Fund - Series 2	IT - Software	3.59%
Bank of India Midcap Tax Fund - Series 2	Minerals & Mining	4.78%
Bank of India Midcap Tax Fund - Series 2	Oil	1.11%
Bank of India Midcap Tax Fund - Series 2	Petroleum Products	1.97%
Bank of India Midcap Tax Fund - Series 2	Pharmaceuticals & Biotechnology	9.64%
Bank of India Midcap Tax Fund - Series 2	Realty	3.25%
Bank of India Midcap Tax Fund - Series 2	Retailing	3.03%
Bank of India Midcap Tax Fund - Series 2	Telecom - Services	2.07%
Bank of India Midcap Tax Fund - Series 2	Textiles & Apparels	0.70%
Bank of India Small Cap Fund	Aerospace & Defense	1.02%
Bank of India Small Cap Fund	Agricultural Food & other Products	1.64%
Bank of India Small Cap Fund	Auto Components	8.57%
Bank of India Small Cap Fund	Banks	6.14%
Bank of India Small Cap Fund	Beverages	1.44%
Bank of India Small Cap Fund	Capital Markets	7.00%
Bank of India Small Cap Fund	Cement & Cement Products	1.42%
Bank of India Small Cap Fund	Chemicals & Petrochemicals	0.75%
Bank of India Small Cap Fund	Commercial Services & Supplies	2.23%
Bank of India Small Cap Fund	Construction	1.29%
Bank of India Small Cap Fund	Consumer Durables	7.61%
Bank of India Small Cap Fund	Diversified FMCG	1.08%
Bank of India Small Cap Fund	Electrical Equipment	9.40%
Bank of India Small Cap Fund	Ferrous Metals	1.48%
Bank of India Small Cap Fund	Finance	5.03%
Bank of India Small Cap Fund	Food Products	1.66%
Bank of India Small Cap Fund	Government of India	0.37%
Bank of India Small Cap Fund	Healthcare Equipment & Supplies	0.57%
Bank of India Small Cap Fund	Healthcare Services	2.26%
Bank of India Small Cap Fund	Industrial Manufacturing	3.63%
Bank of India Small Cap Fund	Industrial Products	8.55%
Bank of India Small Cap Fund	IT - Services	0.74%
Bank of India Small Cap Fund	IT - Software	0.77%
Bank of India Small Cap Fund	Leisure Services	2.95%
Bank of India Small Cap Fund	Minerals & Mining	2.60%
Bank of India Small Cap Fund	Non - Ferrous Metals	1.65%
Bank of India Small Cap Fund	Petroleum Products	0.62%
Bank of India Small Cap Fund	Pharmaceuticals & Biotechnology	8.99%
Bank of India Small Cap Fund	Realty	0.25%
Bank of India Small Cap Fund	Textiles & Apparels	3.87%
Bank of India Small Cap Fund	Transport Services	1.63%
Bank of India Overnight Fund	Government of India	8.17%
Bank of India Overnight Fund	Others	88.72%
Bank of India Flexi Cap Fund	Aerospace & Defense	5.54%
Bank of India Flexi Cap Fund	Agricultural Food & other Products	2.89%
Bank of India Flexi Cap Fund	Agricultural, Commercial & Construction Vehicles	1.25%
Bank of India Flexi Cap Fund	Auto Components	5.60%
Bank of India Flexi Cap Fund	Automobiles	2.81%
Bank of India Flexi Cap Fund	Banks	16.56%
Bank of India Flexi Cap Fund	Beverages	0.56%
Bank of India Flexi Cap Fund	Capital Markets	2.19%
Bank of India Flexi Cap Fund	Cement & Cement Products	1.68%
Bank of India Flexi Cap Fund	Chemicals & Petrochemicals	1.49%
Bank of India Flexi Cap Fund	Consumer Durables	4.23%
Bank of India Flexi Cap Fund	Diversified FMCG	2.42%
Bank of India Flexi Cap Fund	Diversified Metals	4.27%
Bank of India Flexi Cap Fund	Electrical Equipment	3.98%
Bank of India Flexi Cap Fund	Ferrous Metals	1.67%
Bank of India Flexi Cap Fund	Fertilizers & Agrochemicals	1.65%
Bank of India Flexi Cap Fund	Finance	6.17%
Bank of India Flexi Cap Fund	Food Products	2.03%
Bank of India Flexi Cap Fund	Government of India	0.76%
Bank of India Flexi Cap Fund	Industrial Manufacturing	2.42%
Bank of India Flexi Cap Fund	Industrial Products	1.60%
Bank of India Flexi Cap Fund	Insurance	0.65%
Bank of India Flexi Cap Fund	IT - Services	1.06%
Bank of India Flexi Cap Fund	IT - Software	1.81%
Bank of India Flexi Cap Fund	Minerals & Mining	3.07%
Bank of India Flexi Cap Fund	Non - Ferrous Metals	1.63%
Bank of India Flexi Cap Fund	Petroleum Products	2.31%
Bank of India Flexi Cap Fund	Pharmaceuticals & Biotechnology	4.49%
Bank of India Flexi Cap Fund	Power	3.30%
Bank of India Flexi Cap Fund	Realty	0.03%
Bank of India Flexi Cap Fund	Telecom - Services	3.17%
Bank of India Flexi Cap Fund	Transport Infrastructure	2.27%
Bank of India Large Cap Fund	Aerospace & Defense	3.67%
Bank of India Large Cap Fund	Agricultural Food & other Products	0.91%
Bank of India Large Cap Fund	Agricultural, Commercial & Construction Vehicles	1.65%
Bank of India Large Cap Fund	Auto Components	1.51%
Bank of India Large Cap Fund	Automobiles	3.84%
Bank of India Large Cap Fund	Banks	24.04%
Bank of India Large Cap Fund	Capital Markets	2.50%
Bank of India Large Cap Fund	Cement & Cement Products	2.09%

Annexure IV

Significant Sector Concentration

The below Sector Concentration pertains to % of AUM as on 31st March, 2026

Scheme Name	Industry	% of AUM
Bank of India Large Cap Fund	Chemicals & Petrochemicals	0.75%
Bank of India Large Cap Fund	Construction	1.86%
Bank of India Large Cap Fund	Consumer Durables	4.40%
Bank of India Large Cap Fund	Diversified FMCG	2.97%
Bank of India Large Cap Fund	Diversified Metals	3.62%
Bank of India Large Cap Fund	Electrical Equipment	2.86%
Bank of India Large Cap Fund	Ferrous Metals	4.53%
Bank of India Large Cap Fund	Finance	5.61%
Bank of India Large Cap Fund	Food Products	2.05%
Bank of India Large Cap Fund	Government of India	0.03%
Bank of India Large Cap Fund	Healthcare Services	2.78%
Bank of India Large Cap Fund	Industrial Manufacturing	1.10%
Bank of India Large Cap Fund	Insurance	1.33%
Bank of India Large Cap Fund	IT - Software	7.09%
Bank of India Large Cap Fund	Petroleum Products	3.93%
Bank of India Large Cap Fund	Pharmaceuticals & Biotechnology	3.20%
Bank of India Large Cap Fund	Power	3.61%
Bank of India Large Cap Fund	Telecom - Services	2.46%
Bank of India Large Cap Fund	Transport Infrastructure	3.56%
Bank of India Multi Cap Fund	Aerospace & Defense	0.97%
Bank of India Multi Cap Fund	Auto Components	2.52%
Bank of India Multi Cap Fund	Automobiles	2.75%
Bank of India Multi Cap Fund	Banks	13.41%
Bank of India Multi Cap Fund	Beverages	0.48%
Bank of India Multi Cap Fund	Chemicals & Petrochemicals	0.77%
Bank of India Multi Cap Fund	Cigarettes & Tobacco Products	0.44%
Bank of India Multi Cap Fund	Construction	5.47%
Bank of India Multi Cap Fund	Consumer Durables	4.77%
Bank of India Multi Cap Fund	Diversified Metals	2.44%
Bank of India Multi Cap Fund	Electrical Equipment	1.57%
Bank of India Multi Cap Fund	Entertainment	2.42%
Bank of India Multi Cap Fund	Ferrous Metals	2.39%
Bank of India Multi Cap Fund	Fertilizers & Agrochemicals	1.43%
Bank of India Multi Cap Fund	Finance	2.10%
Bank of India Multi Cap Fund	Financial Technology (Fintech)	1.92%
Bank of India Multi Cap Fund	Gas	1.49%
Bank of India Multi Cap Fund	Government of India	0.13%
Bank of India Multi Cap Fund	Healthcare Services	1.02%
Bank of India Multi Cap Fund	Industrial Products	2.37%
Bank of India Multi Cap Fund	Insurance	2.58%
Bank of India Multi Cap Fund	IT - Services	0.56%
Bank of India Multi Cap Fund	IT - Software	5.99%
Bank of India Multi Cap Fund	Minerals & Mining	3.19%
Bank of India Multi Cap Fund	Oil	1.84%
Bank of India Multi Cap Fund	Personal Products	1.56%
Bank of India Multi Cap Fund	Petroleum Products	4.74%
Bank of India Multi Cap Fund	Pharmaceuticals & Biotechnology	12.43%
Bank of India Multi Cap Fund	Power	1.91%
Bank of India Multi Cap Fund	Realty	2.32%
Bank of India Multi Cap Fund	Retailing	5.94%
Bank of India Multi Cap Fund	Telecom - Services	0.87%
Bank of India Multi Cap Fund	Transport Infrastructure	1.17%
Bank of India Multi Asset Allocation Fund	Aerospace & Defense	1.11%
Bank of India Multi Asset Allocation Fund	Agricultural Food & other Products	0.59%
Bank of India Multi Asset Allocation Fund	Auto Components	1.89%
Bank of India Multi Asset Allocation Fund	Automobiles	1.42%
Bank of India Multi Asset Allocation Fund	Banks	6.68%
Bank of India Multi Asset Allocation Fund	Beverages	0.43%
Bank of India Multi Asset Allocation Fund	Capital Markets	3.14%
Bank of India Multi Asset Allocation Fund	Cement & Cement Products	0.99%
Bank of India Multi Asset Allocation Fund	Chemicals & Petrochemicals	0.51%
Bank of India Multi Asset Allocation Fund	Consumer Durables	2.02%
Bank of India Multi Asset Allocation Fund	Diversified FMCG	0.36%
Bank of India Multi Asset Allocation Fund	Diversified Metals	0.96%
Bank of India Multi Asset Allocation Fund	Electrical Equipment	1.06%
Bank of India Multi Asset Allocation Fund	Ferrous Metals	1.42%
Bank of India Multi Asset Allocation Fund	Finance	40.47%
Bank of India Multi Asset Allocation Fund	Government of India	6.18%
Bank of India Multi Asset Allocation Fund	Healthcare Services	0.63%
Bank of India Multi Asset Allocation Fund	Industrial Products	0.95%
Bank of India Multi Asset Allocation Fund	IT - Software	1.99%
Bank of India Multi Asset Allocation Fund	Oil	0.77%
Bank of India Multi Asset Allocation Fund	Others	13.86%
Bank of India Multi Asset Allocation Fund	Petroleum Products	0.40%
Bank of India Multi Asset Allocation Fund	Pharmaceuticals & Biotechnology	3.22%
Bank of India Multi Asset Allocation Fund	Power	0.95%
Bank of India Multi Asset Allocation Fund	Telecom - Services	1.43%
Bank of India Multi Asset Allocation Fund	Transport Infrastructure	0.82%
Bank of India Business Cycle Fund	Aerospace & Defense	1.19%
Bank of India Business Cycle Fund	Agricultural, Commercial & Construction Vehicles	2.64%
Bank of India Business Cycle Fund	Auto Components	2.50%
Bank of India Business Cycle Fund	Automobiles	2.21%
Bank of India Business Cycle Fund	Banks	14.36%
Bank of India Business Cycle Fund	Capital Markets	5.25%
Bank of India Business Cycle Fund	Cement & Cement Products	2.00%
Bank of India Business Cycle Fund	Consumer Durables	10.69%

Annexure IV

Significant Sector Concentration

The below Sector Concentration pertains to % of AUM as on 31st March, 2026

Scheme Name	Industry	% of AUM
Bank of India Business Cycle Fund	Diversified FMCG	2.59%
Bank of India Business Cycle Fund	Diversified Metals	3.43%
Bank of India Business Cycle Fund	Electrical Equipment	5.49%
Bank of India Business Cycle Fund	Ferrous Metals	1.12%
Bank of India Business Cycle Fund	Finance	1.70%
Bank of India Business Cycle Fund	Financial Technology (Fintech)	1.77%
Bank of India Business Cycle Fund	Food Products	2.91%
Bank of India Business Cycle Fund	Government of India	1.27%
Bank of India Business Cycle Fund	Healthcare Services	2.53%
Bank of India Business Cycle Fund	Industrial Products	3.02%
Bank of India Business Cycle Fund	Insurance	0.52%
Bank of India Business Cycle Fund	IT - Services	1.12%
Bank of India Business Cycle Fund	IT - Software	0.95%
Bank of India Business Cycle Fund	Oil	1.15%
Bank of India Business Cycle Fund	Petroleum Products	2.75%
Bank of India Business Cycle Fund	Pharmaceuticals & Biotechnology	4.09%
Bank of India Business Cycle Fund	Power	10.59%
Bank of India Business Cycle Fund	Retailing	2.26%
Bank of India Business Cycle Fund	Telecom - Services	4.08%
Bank of India Business Cycle Fund	Textiles & Apparels	2.46%
Bank of India Consumption Fund	Agricultural Food & other Products	1.08%
Bank of India Consumption Fund	Auto Components	4.31%
Bank of India Consumption Fund	Automobiles	12.94%
Bank of India Consumption Fund	Beverages	4.08%
Bank of India Consumption Fund	Cigarettes & Tobacco Products	1.07%
Bank of India Consumption Fund	Consumer Durables	6.83%
Bank of India Consumption Fund	Diversified FMCG	9.12%
Bank of India Consumption Fund	Entertainment	2.92%
Bank of India Consumption Fund	Fertilizers & Agrochemicals	1.90%
Bank of India Consumption Fund	Finance	0.82%
Bank of India Consumption Fund	Financial Technology (Fintech)	2.10%
Bank of India Consumption Fund	Food Products	7.10%
Bank of India Consumption Fund	Government of India	0.07%
Bank of India Consumption Fund	Healthcare Services	2.83%
Bank of India Consumption Fund	Insurance	3.02%
Bank of India Consumption Fund	Personal Products	2.46%
Bank of India Consumption Fund	Pharmaceuticals & Biotechnology	3.72%
Bank of India Consumption Fund	Power	1.98%
Bank of India Consumption Fund	Realty	4.54%
Bank of India Consumption Fund	Retailing	12.75%
Bank of India Consumption Fund	Telecom - Services	12.11%
Bank of India Money Market Fund	Banks	47.48%
Bank of India Money Market Fund	Capital Markets	8.77%
Bank of India Money Market Fund	Finance	34.11%
Bank of India Money Market Fund	Government of India	14.13%
Bank of India Money Market Fund	Others	0.22%
Bank of India Mid Cap Fund	Aerospace & Defense	2.40%
Bank of India Mid Cap Fund	Auto Components	6.80%
Bank of India Mid Cap Fund	Automobiles	1.07%
Bank of India Mid Cap Fund	Banks	5.86%
Bank of India Mid Cap Fund	Beverages	0.75%
Bank of India Mid Cap Fund	Capital Markets	7.54%
Bank of India Mid Cap Fund	Cement & Cement Products	2.83%
Bank of India Mid Cap Fund	Chemicals & Petrochemicals	0.33%
Bank of India Mid Cap Fund	Cigarettes & Tobacco Products	0.73%
Bank of India Mid Cap Fund	Commercial Services & Supplies	0.56%
Bank of India Mid Cap Fund	Consumer Durables	4.39%
Bank of India Mid Cap Fund	Electrical Equipment	4.40%
Bank of India Mid Cap Fund	Ferrous Metals	4.64%
Bank of India Mid Cap Fund	Finance	4.54%
Bank of India Mid Cap Fund	Financial Technology (Fintech)	2.92%
Bank of India Mid Cap Fund	Gas	1.83%
Bank of India Mid Cap Fund	Government of India	1.15%
Bank of India Mid Cap Fund	Healthcare Services	2.21%
Bank of India Mid Cap Fund	Industrial Products	1.18%
Bank of India Mid Cap Fund	Insurance	4.57%
Bank of India Mid Cap Fund	IT - Software	2.12%
Bank of India Mid Cap Fund	Minerals & Mining	2.51%
Bank of India Mid Cap Fund	Non - Ferrous Metals	3.32%
Bank of India Mid Cap Fund	Oil	2.76%
Bank of India Mid Cap Fund	Pharmaceuticals & Biotechnology	13.93%
Bank of India Mid Cap Fund	Retailing	2.88%
Bank of India Mid Cap Fund	Telecom - Services	4.75%
Bank of India Mid Cap Fund	Textiles & Apparels	1.74%
Bank of India Banking & Financial Services Fund	Banks	51.53%
Bank of India Banking & Financial Services Fund	Capital Markets	7.74%
Bank of India Banking & Financial Services Fund	Finance	19.56%
Bank of India Banking & Financial Services Fund	Financial Technology (Fintech)	2.80%
Bank of India Banking & Financial Services Fund	Insurance	7.03%
Bank of India Banking & Financial Services Fund	Others	2.03%

Annexure V

Exposure to Interest bearing assets
and liabilities:

As on 31st March 2026

Particulars	Bank of India Liquid Fund				Bank of India Overnight Fund				Bank of India Ultra Short Duration Fund				Bank of India Short Term Income Fund				Bank of India Conservative Hybrid Fund				Bank of India Credit Risk Fund			
	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total
Interest Bearing Assets																								
Central Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	508.26	5,099.95	5,608.20	-	508.26	657.64	1,165.89	-	-	-	-
Certificates of deposit	63,353.73	-	-	63,353.73	-	-	-	-	6,699.27	-	-	6,699.27	3,414.52	-	-	3,414.52	-	-	-	-	987.05	-	-	987.05
Commercial paper	63,337.59	-	-	63,337.59	-	-	-	-	468.19	-	-	468.19	1,403.13	-	-	1,403.13	-	-	-	-	-	-	-	-
Corporate Bond	-	-	-	-	-	-	-	-	3,748.54	-	-	3,748.54	799.69	13,205.68	-	14,005.37	200.15	2,354.20	-	2,554.34	3,501.67	2,498.73	-	6,000.40
State Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	479.39	479.39	-	-	-	-	-	-	-	-
Treasury Bill	32,265.52	-	-	32,265.52	299.65	-	-	299.65	2,209.94	-	-	2,209.94	182.01	-	-	182.01	33.53	-	-	33.53	-	-	-	-
Total Assets	**1,58,956.83**	**-**	**-**	**1,58,956.83**	**299.65**	**-**	**-**	**299.65**	**13,125.94**	**-**	**-**	**13,125.94**	**5,799.36**	**13,713.93**	**5,579.34**	**25,092.63**	**233.68**	**2,862.45**	**657.64**	**3,753.76**	**4,488.71**	**2,498.73**	**-**	**6,987.45**
Interest Bearing Liabilities																								
Borrowing	-	-	-	-	-	-	-	-	1,844.17	-	-	1,844.17	-	-	-	-	-	-	-	-	-	-	-	-
Total Liabilities	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**1,844.17**	**-**	**-**	**1,844.17**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

As on 31st March 2025

Particulars	Bank of India Liquid Fund				Bank of India Overnight Fund				Bank of India Ultra Short Duration Fund				Bank of India Short Term Income Fund				Bank of India Conservative Hybrid Fund				Bank of India Credit Risk Fund			
	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total
Interest Bearing Assets																								
Central Government Securities	3,506.47	-	-	3,506.47	-	-	-	-	-	-	-	-	-	511.21	2,507.37	3,018.58	-	511.21	884.42	1,395.63	-	-	-	-
Certificates of deposit	64,056.36	-	-	64,056.36	-	-	-	-	7,083.67	-	-	7,083.67	4,520.25	-	-	4,520.25	953.03	-	-	953.03	983.61	-	-	983.61
Commercial paper	54,340.63	-	-	54,340.63	-	-	-	-	2,919.20	-	-	2,919.20	574.92	-	-	574.92	-	-	-	-	-	-	-	-
Corporate Bond	-	-	-	-	-	-	-	-	3,005.78	-	-	3,005.78	199.73	2,477.57	-	2,677.31	-	2,227.04	-	2,227.04	3,498.85	4,016.19	-	7,515.05
State Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Treasury Bill	31,676.90	-	-	31,676.90	399.38	-	-	399.38	2,144.10	-	-	2,144.10	23.80	-	-	23.80	129.42	-	-	129.42	-	-	-	-
Total Assets	**1,53,580.36**	**-**	**-**	**1,53,580.36**	**399.38**	**-**	**-**	**399.38**	**15,152.75**	**-**	**-**	**15,152.75**	**5,318.70**	**2,988.78**	**2,507.37**	**10,814.85**	**1,082.45**	**2,738.24**	**884.42**	**4,705.11**	**4,482.47**	**4,016.19**	**-**	**8,498.66**
Interest Bearing Liabilities																								
Borrowing	1664.52			1,664.52																				
Total Liabilities	**1,664.52**			**1,664.52**																				

Annexure V

Exposure to Interest bearing assets
and liabilities:

As on 31st March 2026

Particulars	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)				Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)				Bank of India Manufacturing and Infrastructure Fund				Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)				Bank of India Mid & Small Cap Equity & Debt Fund				Bank of India Arbitrage Fund			
	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total
Interest Bearing Assets																								
Central Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	254.13	144.45	398.58	-	1,677.24	1,316.02	2,993.26	-	-	-	-
Certificates of deposit	-	-	-	-	1,884.08	-	-	1,884.08	-	-	-	-	-	-	-	-	4,626.81	-	-	4,626.81	-	-	-	-
Commercial paper	-	-	-	-	496.11	-	-	496.11	-	-	-	-	-	-	-	-	1,900.30	-	-	1,900.30	-	-	-	-
Corporate Bond	-	-	-	-	-	-	-	-	-	-	-	-	200.15	1,948.12	-	2,148.27	849.21	11,902.30	1,196.02	13,947.53	-	-	-	-
State Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	479.39	479.39	-	-	-	-
Treasury Bill	4.79	-	-	4.79	167.64	-	-	167.64	81.43	-	-	81.43	491.29	-	-	491.29	487.16	-	-	487.16	285.05	-	-	285.05
Total Assets	**4.79**	**-**	**-**	**4.79**	**2,547.83**	**-**	**-**	**2,547.83**	**81.43**	**-**	**-**	**81.43**	**691.43**	**2,202.25**	**144.45**	**3,038.13**	**7,863.48**	**13,579.54**	**2,991.43**	**24,434.45**	**285.05**	**-**	**-**	**285.05**
Interest Bearing Liabilities																								
Borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Liabilities	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

As on 31st March 2025

Particulars	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)				Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)				Bank of India Manufacturing and Infrastructure Fund				Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)				Bank of India Mid & Small Cap Equity & Debt Fund				Bank of India Arbitrage Fund			
	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total
Interest Bearing Assets																								
Central Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	255.60	381.38	636.99	-	1,789.23	1,863.71	3,652.93	-	-	-	-
Certificates of deposit	-	-	-	-	693.99	-	-	693.99	-	-	-	-	481.85	-	-	481.85	4,368.29	-	-	4,368.29	-	-	-	-
Commercial paper	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,366.57	-	-	1,366.57	-	-	-	-
Corporate Bond	-	-	-	-	-	-	-	-	-	-	-	-	-	1,723.84	-	1,723.84	3,294.72	8,159.49	-	11,454.21	-	-	-	-
State Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Treasury Bill	42.83	-	-	42.83	9.52	-	-	9.52	14.28	-	-	14.28	47.59	-	-	47.59	345.23	-	-	345.23	346.92	-	-	346.92
Total Assets	**42.83**	**-**	**-**	**42.83**	**703.51**	**-**	**-**	**703.51**	**14.28**	**-**	**-**	**14.28**	**529.44**	**1,979.44**	**381.38**	**2,890.26**	**9,374.81**	**9,948.71**	**1,863.71**	**21,187.24**	**346.92**	**-**	**-**	**346.92**
Interest Bearing Liabilities																								
Borrowing																								
Total Liabilities																								

Annexure V

Exposure to Interest bearing assets
and liabilities:

As on 31st March 2026

Particulars	Bank of India Small Cap Fund				Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)				Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)				Bank of India Multi Cap Fund				Bank of India Midcap Tax Fund - Series 1				Bank of India Midcap Tax Fund - Series 2			
	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total
Interest Bearing Assets																								
Central Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Certificates of deposit	2,893.56	-	-	2,893.56	1,931.75	-	-	1,931.75	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	496.11	-	-	496.11	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Bond	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
State Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Treasury Bill	646.63	-	-	646.63	1,537.09	-	-	1,537.09	4.79	-	-	4.79	119.75	-	-	119.75	4.79	-	-	4.79	4.79	-	-	4.79
Total Assets	**4,036.30**	**-**	**-**	**4,036.30**	**3,468.84**	**-**	**-**	**3,468.84**	**4.79**	**-**	**-**	**4.79**	**119.75**	**-**	**-**	**119.75**	**4.79**	**-**	**-**	**4.79**	**4.79**	**-**	**-**	**4.79**
Interest Bearing Liabilities																								
Borrowing	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Total Liabilities	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

As on 31st March 2025

Particulars	Bank of India Small Cap Fund				Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)				Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)				Bank of India Multi Cap Fund				Bank of India Midcap Tax Fund - Series 1				Bank of India Midcap Tax Fund - Series 2			
	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total
Interest Bearing Assets																								
Central Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Certificates of deposit	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Commercial paper	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Corporate Bond	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
State Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Treasury Bill	285.55	-	-	285.55	287.46	-	-	287.46	4.76	-	-	4.76	9.52	-	-	9.52	-	-	-	-	-	-	-	-
Total Assets	**285.55**	**-**	**-**	**285.55**	**287.46**	**-**	**-**	**287.46**	**4.76**	**-**	**-**	**4.76**	**9.52**	**-**	**-**	**9.52**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Interest Bearing Liabilities																								
Borrowing																								
Total Liabilities																								

Annexure V

Exposure to Interest bearing assets
and liabilities:

As on 31st March 2026

Particulars	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			
	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total
Interest Bearing Assets																								
Central Government Securities	-	101.65	1,923.15	2,024.80	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Certificates of deposit	-	-	-	-	-	-	-	-	-	-	-	-	28,257.71	-	-	28,257.71	-	-	-	-	-	-	-	-
Commercial paper	-	-	-	-	-	-	-	-	-	-	-	-	10,334.10	-	-	10,334.10	-	-	-	-	-	-	-	-
Corporate Bond	200.15	10,495.33	2,467.44	13,162.92	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
State Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Treasury Bill	57.48	-	-	57.48	520.35	-	-	520.35	23.95	-	-	23.95	6,035.23	-	-	6,035.23	735.89	-	-	735.89	-	-	-	-
Total Assets	**257.62**	**10,596.98**	**4,390.59**	**15,245.19**	**520.35**	**-**	**-**	**520.35**	**23.95**	**-**	**-**	**23.95**	**44,627.05**	**-**	**-**	**44,627.05**	**735.89**	**-**	**-**	**735.89**	**-**	**-**	**-**	**-**
Interest Bearing Liabilities																								
Borrowing	-	-	-	-	-	-	-	-	-	-	-	-	2,074.01	-	-	2,074.01	-	-	-	-	-	-	-	-
Total Liabilities	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**2,074.01**	**-**	**-**	**2,074.01**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**

As on 31st March 2025

Particulars	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			
	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total	upto 1 year	1-5 years	over 5 years	Total
Interest Bearing Assets																								
Central Government Securities	-	1,022.42	1,532.92	2,555.34	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Certificates of deposit	-	-	-	-	-	-	-	-	-	-	-	-	13,107.15	-	-	13,107.15	-	-	-	-	-	-	-	-
Commercial paper	-	-	-	-	-	-	-	-	-	-	-	-	2,351.06	-	-	2,351.06	-	-	-	-	-	-	-	-
Corporate Bond	-	9,186.12	2,557.25	11,743.37	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
State Government Securities	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Treasury Bill	47.59	-	-	47.59	9.52	-	-	9.52	12.37	-	-	12.37	1,906.95	-	-	1,906.95	-	-	-	-	-	-	-	-
Total Assets	**47.59**	**10,208.54**	**4,090.18**	**14,346.31**	**9.52**	**-**	**-**	**9.52**	**12.37**	**-**	**-**	**12.37**	**17,365.15**	**-**	**-**	**17,365.15**	**-**	**-**	**-**	**-**	**-**	**-**	**-**	**-**
Interest Bearing Liabilities																								
Borrowing													1,512.65			1,512.65								
Total Liabilities													**1,512.65**			**1,512.65**								

Annexure VI

Interest Rate Risk

(Rs. In Lakhs)

		31/03/2026			31/03/2025		
Scheme Name	**Interest Rate Risk Tenure**	**Market Value**	**1% down***	**1% up****	**Market Value**	**1% down***	**1% up****
Bank of India Liquid Fund	Less Than 1 year	1,58,956.83	1,57,367.26	1,60,546.40	1,53,580.36	1,52,044.56	1,55,116.16
Bank of India Ultra Short Duration Fund	Less Than 1 year	13,125.94	12,994.68	13,257.20	15,152.75	15,001.22	15,304.28
Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)	Less Than 1 year	4.79	4.74	4.84	42.83	42.40	43.26
Bank of India Short Term Income Fund	Less Than 1 year	5,799.36	5,741.37	5,857.35	5,318.70	5,265.51	5,371.89
Bank of India Short Term Income Fund	1 Year to 3 Years	7,184.57	7,112.72	7,256.41	1,109.83	1,098.73	1,120.93
Bank of India Short Term Income Fund	3 Years to 5 Years	6,529.37	6,464.07	6,594.66	1,878.95	1,860.16	1,897.74
Bank of India Short Term Income Fund	More than 5 Years	5,579.34	5,523.54	5,635.13	2,507.37	2,482.30	2,532.44
Bank of India Conservative Hybrid Fund	Less Than 1 year	233.68	231.34	236.01	1,082.45	1,071.62	1,093.27
Bank of India Conservative Hybrid Fund	1 Year to 3 Years	453.24	448.71	457.78	403.55	399.51	407.59
Bank of India Conservative Hybrid Fund	3 Years to 5 Years	2,409.21	2,385.12	2,433.30	2,334.69	2,311.35	2,358.04
Bank of India Conservative Hybrid Fund	More than 5 Years	657.64	651.06	664.21	884.42	875.57	893.26
Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)	Less Than 1 year	2,547.83	2,522.36	2,573.31	703.51	696.47	710.54
Bank of India Manufacturing and Infrastructure Fund	Less Than 1 year	81.43	80.61	82.24	14.28	14.13	14.42
Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)	Less Than 1 year	691.43	684.52	698.35	529.44	524.15	534.73
	1 Year to 3 Years	549.67	544.17	555.17	-	-	-
	3 Years to 5 Years	1,652.58	1,636.05	1,669.11	1,979.44	1,959.65	1,999.24
	More than 5 Years	144.45	143.00	145.89	381.38	377.57	385.20
Bank of India Credit Risk Fund	Less Than 1 year	4,488.71	4,443.83	4,533.60	4,482.47	4,437.64	4,527.29
Bank of India Credit Risk Fund	1 Year to 3 Years	2,498.73	2,473.75	2,523.72	4,016.19	3,976.03	4,056.35
Bank of India Mid & Small Cap Equity & Debt Fund	Less Than 1 year	7,863.48	7,784.84	7,942.11	9,374.81	9,281.07	9,468.56
Bank of India Mid & Small Cap Equity & Debt Fund	1 Year to 3 Years	990.10	980.20	1,000.00	201.91	199.89	203.93
Bank of India Mid & Small Cap Equity & Debt Fund	3 Years to 5 Years	12,589.44	12,463.55	12,715.33	9,746.81	9,649.34	9,844.27
Bank of India Mid & Small Cap Equity & Debt Fund	More than 5 Years	2,991.43	2,961.52	3,021.34	3,228.92	3,196.63	3,261.21
Bank of India Midcap Tax Fund - Series 1	Less Than 1 year	4.79	4.74	4.84	-	-	-
Bank of India Arbitrage Fund	Less Than 1 year	285.05	282.20	287.90	346.92	343.45	350.39
Bank of India Midcap Tax Fund - Series 2	Less Than 1 year	4.79	4.74	4.84	-	-	-
Bank of India Small Cap Fund	Less Than 1 year	4,036.30	3,995.94	4,076.66	285.55	282.70	288.41
Bank of India Overnight Fund	Less Than 1 year	299.65	296.66	302.65	399.38	395.39	403.38
Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)	Less Than 1 year	3,468.84	3,434.15	3,503.53	287.46	284.58	290.33
Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)	Less Than 1 year	4.79	4.74	4.84	4.76	4.71	4.81
Bank of India Multi Cap Fund	Less Than 1 year	119.75	118.55	120.94	9.52	9.42	9.61
Bank of India Multi Asset Allocation Fund	Less Than 1 year	257.62	255.05	260.20	47.59	47.12	48.07
Bank of India Multi Asset Allocation Fund	1 Year to 3 Years	6,803.67	6,735.64	6,871.71	4,332.26	4,288.94	4,375.58
Bank of India Multi Asset Allocation Fund	3 Years to 5 Years	3,793.31	3,755.37	3,831.24	5,876.28	5,817.51	5,935.04
Bank of India Multi Asset Allocation Fund	More than 5 Years	4,390.59	4,346.68	4,434.49	4,090.18	4,049.27	4,131.08
Bank of India Business Cycle Fund	Less Than 1 year	520.35	515.14	525.55	9.52	9.42	9.61
Bank of India Consumption Fund	Less Than 1 year	23.95	23.71	24.19	12.37	12.25	12.50
Bank of India Money Market Fund	Less Than 1 year	44,627.05	44,180.78	45,073.32	17,365.15	17,191.50	17,538.81
Bank of India Mid Cap Fund	Less Than 1 year	735.89	728.53	743.25	-	-	-

* - Decrease in net assets attributable to holders of redeemable units

** - Increase in net assets attributable to holders of redeemable units

Annexure VII

Credit Risk Annexure

(Rs. In Lakhs unless otherwise mentioned)

	Bank of India Liquid Fund			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	**Amount**	**% of net assets**	**Amount**	**% of net assets**
A1+	1,26,691.31	78.62	1,18,396.99	77.69
SOV	32,265.52	20.02	35,183.37	23.09

	Bank of India Ultra Short Duration Fund			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	**Amount**	**% of net assets**	**Amount**	**% of net assets**
A1+	7,167.46	61.47	10,002.87	64.70
AA	1,100.81	9.44	-	-
AA+	-	-	1,009.22	6.53
AAA	2,647.74	22.71	1,996.56	12.91
SOV	2,209.94	18.95	2,144.10	13.87

	Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	**Amount**	**% of net assets**	**Amount**	**% of net assets**
SOV	4.79	0.01	42.83	0.12

	Bank of India Short Term Income Fund			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	**Amount**	**% of net assets**	**Amount**	**% of net assets**
A1+	4,817.66	17.34	5,095.17	44.65
AA	802.86	2.89	-	-
AA+	3,701.48	13.32	-	-
AAA	9,501.03	34.20	2,677.31	23.46
SOV	6,269.61	22.57	3,042.37	26.66

	Bank of India Conservative Hybrid Fund			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	**Amount**	**% of net assets**	**Amount**	**% of net assets**
A1+	-	-	953.03	14.33
AA	200.15	3.11	-	-
AA+	252.57	3.92	-	-
AAA	2,101.62	32.65	2,227.04	33.50
SOV	1,199.42	18.63	1,525.04	22.94

	Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	**Amount**	**% of net assets**	**Amount**	**% of net assets**
A1+	2,380.19	1.89	693.99	0.53
SOV	167.64	0.13	9.52	0.01

	Bank of India Manufacturing & Infrastructure Fund			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	**Amount**	**% of net assets**	**Amount**	**% of net assets**
SOV	81.43	0.13	14.28	0.03

Annexure VII

Credit Risk Annexure

(Rs. In Lakhs unless otherwise mentioned)

	Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	Amount	% of net assets	Amount	% of net assets
A1+	-	-	481.85	3.65
AA	200.15	1.43	-	-
AA+	549.67	3.93	-	-
AAA	1,398.45	10.00	1,723.84	13.06
SOV	889.86	6.36	684.58	5.18

	Bank of India Credit Risk Fund			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	Amount	% of net assets	Amount	% of net assets
A1+	987.05	9.85	983.61	8.94
AA	6,000.40	59.85	6,515.82	59.20
AA+	-	-	999.23	9.08

	Bank of India Mid & Small Cap Equity & Debt Fund			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	Amount	% of net assets	Amount	% of net assets
A1+	6,527.11	5.09	5,734.86	5.37
AA+	495.16	0.39	499.61	0.47
AAA	13,452.37	10.49	12,319.81	11.54
SOV	3,959.81	3.09	3,998.16	3.74

	Bank of India Arbitrage Fund			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	Amount	% of net assets	Amount	% of net assets
SOV	285.05	6.36	346.92	7.94

	Bank of India Small Cap Fund			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	Amount	% of net assets	Amount	% of net assets
A1+	3,389.67	1.91	-	-
SOV	646.63	0.37	285.55	0.18

	Bank of India Overnight Fund			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	Amount	% of net assets	Amount	% of net assets
SOV	299.65	8.17	399.38	9.67

	Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	Amount	% of net assets	Amount	% of net assets
A1+	1,931.75	0.95	-	-
SOV	1,537.09	0.76	287.46	0.15

	Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	Amount	% of net assets	Amount	% of net assets
SOV	4.79	0.03	4.76	0.03

Annexure VII

Credit Risk Annexure

(Rs. In Lakhs unless otherwise mentioned)

	Bank of India Multi Cap Fund			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	**Amount**	**% of net assets**	**Amount**	**% of net assets**
A1+	-	-	-	-
SOV	119.75	0.13	9.52	0.01

	Bank of India Midcap Tax Fund - Series 1			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	**Amount**	**% of net assets**	**Amount**	**% of net assets**
SOV	4.79	0.09	-	-

	Bank of India Midcap Tax Fund - Series 2			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	**Amount**	**% of net assets**	**Amount**	**% of net assets**
SOV	4.79	0.17	-	-

	Bank of India Multi Asset Allocation Fund			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	**Amount**	**% of net assets**	**Amount**	**% of net assets**
AA	200.15	0.59	-	-
AA+	2,492.56	7.39	-	-
AAA	10,470.21	31.06	11,743.37	35.23
SOV	2,082.27	6.18	2,602.93	7.81

	Bank of India Business Cycle Fund			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	**Amount**	**% of net assets**	**Amount**	**% of net assets**
SOV	520.35	1.27	9.52	0.02

	Bank of India Consumption Fund			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	**Amount**	**% of net assets**	**Amount**	**% of net assets**
SOV	23.95	0.07	12.37	0.03

	Bank of India Money Market Fund			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	**Amount**	**% of net assets**	**Amount**	**% of net assets**
A1+	38,591.82	90.37	15,458.21	97.47
SOV	6,035.23	14.13	1,906.95	12.02

	Bank of India Mid Cap Fund			
	As at March 31, 2026		As at March 31, 2025	
Credit Ratings	**Amount**	**% of net assets**	**Amount**	**% of net assets**
SOV	735.89	1.15	-	-

Annexure VIII

Liquidity Risk

As At March 31, 2026

Particulars	Bank of India Liquid Fund			Bank of India Overnight Fund			Bank of India Ultra Short Duration Fund			Bank of India Short Term Income Fund			Bank of India Conservative Hybrid Fund			Bank of India Credit Risk Fund			Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)			Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		
	As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026		
	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total
Assets																								
Financial Assets																								
Cash and cash equivalents	8,941.61		8,941.61	3,253.07		3,253.07	-		-	2,199.66		2,199.66	-		-	-		-	-		-	-		-
Balances with Bank/(s)	168.55		168.55	48.56		48.56	118.81		118.81	65.70		65.70	1,263.96		1,263.96	2,392.25		2,392.25	2,827.36		2,827.36	4,606.00		4,606.00
Receivables	0.01		0.01	-		-	0.02		0.02	0.04		0.04	-		-	-		-	75.56		75.56	1.22		1.22
Investments	1,59,508.44	-	1,59,508.44	299.65	-	299.65	8,225.20	4,949.51	13,174.71	3,823.79	21,346.33	25,170.12	1,474.93	3,553.62	5,028.55	4,035.37	3,000.49	7,035.86	39,387.28	4.79	39,392.07	1,19,445.97	2,051.72	1,21,497.69
Other Financial assets	43.18		43.18	87.13		87.13	292.84		292.84	969.20		969.20	161.80		161.80	1,006.48		1,006.48	28.91		28.91	333.85		333.85
Total Assets (A)	1,68,661.79	-	1,68,661.79	3,688.41	-	3,688.41	8,636.87	4,949.51	13,586.38	7,058.39	21,346.33	28,404.72	2,900.69	3,553.62	6,454.31	7,434.10	3,000.49	10,434.59	42,319.11	4.79	42,323.90	1,24,387.04	2,051.72	1,26,438.76
Financial Liabilities																								
Payables	7,505.88		7,505.88	19.81		19.81	69.88		69.88	607.59		607.59	6.60		6.60	395.04		395.04	38.43		38.43	243.03		243.03
Borrowings	-		-	-		-	1,844.17		1,844.17	-		-	-		-	-		-	-		-	-		-
Other Financial Liabilities	8.93		8.93	0.95		0.95	7.49		7.49	13.72		13.72	9.54		9.54	9.46		9.46	80.71		80.71	168.19		168.19
			-			-			-			-			-			-			-			-
Non-Financial Liabilities			-			-			-			-			-			-			-			-
Other Non-Financial Liabilities	7.39		7.39	0.45		0.45	0.58		0.58	0.62		0.62	0.18		0.18	0.15		0.15	0.70		0.70	3.30		3.30
Total Liabilities (B)	7,522.20	-	7,522.20	21.21	-	21.21	1,922.12	-	1,922.12	621.93	-	621.93	16.32	-	16.32	404.65	-	404.65	119.84	-	119.84	414.52	-	414.52

As At March 31, 2025

Particulars	Bank of India Liquid Fund			Bank of India Overnight Fund			Bank of India Ultra Short Duration Fund			Bank of India Short Term Income Fund			Bank of India Conservative Hybrid Fund			Bank of India Credit Risk Fund			Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)			Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		
	As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025		
	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total
Assets																								
Financial Assets																								
Cash and cash equivalents	-		-	3,721.00		3,721.00	190.96		190.96	353.45		353.45	484.95		484.95	1,156.79		1,156.79	-		-	5,625.00		5,625.00
Balances with Bank/(s)	104.69		104.69	38.89		38.89	102.33		102.33	88.18		88.18	34.16		34.16	154.95		154.95	594.33		594.33	1,711.31		1,711.31
Receivables	0.01		0.01	0.00		0.00	0.01		0.01	0.00		0.00	0.00		0.00	0.00		0.00	0.01		0.01	3.80		3.80
Investments	1,53,580.36	382.76	1,53,963.12	399.38	-	399.38	8,025.03	7,173.75	15,198.78	1,976.47	8,863.08	10,839.55	1,340.14	4,691.25	6,031.39	4,482.47	4,061.87	8,544.34	35,718.23	42.83	35,761.07	1,25,091.58	9.52	1,25,101.09
Other Financial assets	165.67		165.67	5.67		5.67	164.47		164.47	192.05		192.05	126.60		126.60	1,198.31		1,198.31	33.93		33.93	67.18		67.18
Total Assets (A)	1,53,850.73	382.76	1,54,233.49	4,164.95	-	4,164.95	8,482.80	7,173.75	15,656.55	2,610.16	8,863.08	11,473.24	1,985.84	4,691.25	6,677.10	6,992.51	4,061.87	11,054.39	36,346.50	42.83	36,389.33	1,32,498.86	9.52	1,32,508.38
Financial Liabilities																								
Payables	118.64		118.64	32.34		32.34	160.31		160.31	48.49		48.49	4.17		4.17	9.86		9.86	18.59		18.59	186.32		186.32
Borrowings	1,664.52		1,664.52	-		-	-		-	-		-	-		-	-		-	-		-	-		-
Other Financial Liabilities	51.77		51.77	2.83		2.83	34.15		34.15	12.83		12.83	24.19		24.19	38.82		38.82	130.67		130.67	354.10		354.10
Non-Financial Liabilities																								
Other Non-Financial Liabilities	6.98		6.98	1.20		1.20	1.20		1.20	0.46		0.46	0.12		0.12	-		-	0.88		0.88	2.26		2.26
Total Liabilities (B)	1,841.90	-	1,841.90	36.36	-	36.36	195.66	-	195.66	61.78	-	61.78	28.48	-	28.48	48.69	-	48.69	150.14	-	150.14	542.67	-	542.67

Annexure VIII

Liquidity Risk

As At March 31, 2026

Particulars	Bank of India Manufacturing and Infrastructure Fund			Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)			Bank of India Mid & Small Cap Equity & Debt Fund			Bank of India Arbitrage Fund			Bank of India Small Cap Fund			Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Mutti Cap Fund)			Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)			Bank of India Multi Cap Fund		
	As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026		
	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total
Assets																								
Financial Assets																								
Cash and cash equivalents	-		-	-		-	-		-	14.00		14.00	-		-	-		-	-		-	-		-
Balances with Bank/(s)	5,687.03		5,687.03	1,600.36		1,600.36	3,790.85		3,790.85	248.42		248.42	5,017.28		5,017.28	10,109.73		10,109.73	211.80		211.80	3,724.07		3,724.07
Receivables	126.12		126.12	-		-	10.40		10.40	-		-	-		-	-		-	477.49		477.49	264.25		264.25
Investments	58,972.74	81.43	59,054.17	9,804.41	2,399.39	12,203.80	1,01,829.49	22,027.25	1,23,856.74	3,875.07	101.99	3,977.06	1,70,020.00	2,057.73	1,72,077.73	1,93,306.65	990.15	1,94,296.80	18,424.84	4.79	18,429.63	89,850.29	119.75	89,970.04
Other Financial assets	141.62		141.62	334.20		334.20	905.38		905.38	230.01		230.01	606.66		606.66	131.05		131.05	18.17		18.17	192.42		192.42
Total Assets (A)	64,927.51	81.43	65,008.94	11,738.97	2,399.39	14,138.36	1,06,536.12	22,027.25	1,28,563.37	4,367.50	101.99	4,469.49	1,75,643.94	2,057.73	1,77,701.67	2,03,547.43	990.15	2,04,537.58	19,132.30	4.79	19,137.09	94,031.03	119.75	94,150.78
Financial Liabilities																								
Payables	224.93		224.93	146.84		146.84	216.87		216.87	71.90		71.90	485.44		485.44	940.72		940.72	252.47		252.47	289.63		289.63
Borrowings	-		-	-		-	-		-	-		-	-		-	-		-	-		-	-		-
Other Financial Liabilities	50.36		50.36	33.26		33.26	117.55		117.55	5.64		5.64	128.12		128.12	152.90		152.90	44.40		44.40	74.52		74.52
			-			-			-			-			-			-			-			-
Non-Financial Liabilities			-			-			-			-			-			-			-			-
Other Non-Financial Liabilities	2.64		2.64	1.27		1.27	4.84		4.84	0.22		0.22	4.17		4.17	3.03		3.03	0.40		0.40	0.33		0.33
Total Liabilities (B)	277.93	-	277.93	181.37	-	181.37	339.26	-	339.26	77.76	-	77.76	617.73	-	617.73	1,096.65	-	1,096.65	297.27	-	297.27	364.48	-	364.48

As At March 31, 2025

Particulars	Bank of India Manufacturing and Infrastructure Fund			Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)			Bank of India Mid & Small Cap Equity & Debt Fund			Bank of India Arbitrage Fund			Bank of India Small Cap Fund			Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)			Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)			Bank of India Multi Cap Fund		
	As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025		
	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total
Assets																								
Financial Assets																								
Cash and cash equivalents	361.19		361.19	641.88		641.88	3,999.29		3,999.29	70.99		70.99	2,173.61		2,173.61	-		-	187.97		187.97	2,599.54		2,599.54
Balances with Bank/(s)	1,340.95		1,340.95	51.70		51.70	879.93		879.93	48.56		48.56	2,109.68		2,109.68	1,869.63		1,869.63	262.67		262.67	2,134.98		2,134.98
Receivables	-		-	0.00		0.00	-		-	31.57		31.57	0.30		0.30	6.09		6.09	0.10		0.10	1.50		1.50
Investments	49,861.94	14.28	49,876.21	9,229.11	2,890.26	12,119.37	84,818.87	16,827.36	1,01,646.23	4,123.28	95.41	4,218.69	1,53,328.86	285.55	1,53,614.41	1,94,569.43	287.46	1,94,856.88	18,055.86	4.76	18,060.62	73,309.82	9.52	73,319.33
Other Financial assets	19.04		19.04	408.70		408.70	700.58		700.58	11.45		11.45	178.00		178.00	252.75		252.75	17.65		17.65	40.62		40.62
Total Assets (A)	51,583.12	14.28	51,597.40	10,331.39	2,890.26	13,221.65	90,398.66	16,827.36	1,07,226.03	4,285.85	95.41	4,381.26	1,57,790.46	285.55	1,58,076.01	1,96,697.90	287.46	1,96,985.35	18,524.24	4.76	18,529.00	78,086.46	9.52	78,095.98
Financial Liabilities																								
Payables	53.88		53.88	25.59		25.59	160.29		160.29	24.03		24.03	242.13		242.13	304.84		304.84	33.38		33.38	92.03		92.03
Borrowings	-		-	-		-	-		-	-		-	-		-	-		-	-		-	-		-
Other Financial Liabilities	148.87		148.87	56.85		56.85	303.07		303.07	11.85		11.85	410.52		410.52	474.47		474.47	80.84		80.84	198.88		198.88
Non-Financial Liabilities																								
Other Non-Financial Liabilities	1.16		1.16	0.04		0.04	0.59		0.59	0.13		0.13	5.18		5.18	1.74		1.74	2.07		2.07	0.87		0.87
Total Liabilities (B)	203.91	-	203.91	82.48	-	82.48	463.94	-	463.94	36.01	-	36.01	657.84	-	657.84	781.04	-	781.04	116.29	-	116.29	291.78	-	291.78

Annexure VIII

Liquidity Risk

As At March 31, 2026

(Rs. In Lakhs)

Particulars	Bank of India Midcap Tax Fund - Series 1			Bank of India Midcap Tax Fund - Series 2			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		
	As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026		
	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total
Assets																								
Financial Assets																								
Cash and cash equivalents	-		-	-		-	-		-	-		-	-		-	-		-	-		-	510.42		510.42
Balances with Bank/(s)	141.03		141.03	47.36		47.36	1,176.16		1,176.16	1,466.49		1,466.49	898.96		898.96	83.32		83.32	2,787.93		2,787.93	2,163.13		2,163.13
Receivables	0.15		0.15	13.95		13.95	81.67		81.67	10.50		10.50	5.10		5.10	-		-	0.28		0.28	-		-
Investments	5,321.66	4.79	5,326.45	2,719.34	4.79	2,724.13	16,730.90	15,045.04	31,775.94	39,657.84	23.95	39,681.79	33,692.58	23.95	33,716.53	4,014.17	40,708.13	44,722.30	60,214.35	239.49	60,453.84	22,266.68	-	22,266.68
Other Financial assets	10.71		10.71	10.99		10.99	726.29		726.29	47.84		47.84	21.44		21.44	30.00		30.00	839.71		839.71	157.26		157.26
Total Assets (A)	5,473.55	4.79	5,478.34	2,791.64	4.79	2,796.43	18,715.02	15,045.04	33,760.06	41,182.67	23.95	41,206.62	34,618.08	23.95	34,642.03	4,127.49	40,708.13	44,835.62	63,842.27	239.49	64,081.76	25,097.49	-	25,097.49
Financial Liabilities																								
Payables	0.57		0.57	0.66		0.66	16.97		16.97	90.24		90.24	93.79		93.79	46.01		46.01	103.44		103.44	19.94		19.94
Borrowings	-		-	-		-	-		-	-		-	-		-	2,074.01		2,074.01	-		-	-		-
Other Financial Liabilities	6.21		6.21	3.86		3.86	26.44		26.44	43.10		43.10	42.41		42.41	4.80		4.80	69.94		69.94	32.55		32.55
			-			-			-			-			-			-			-			-
Non-Financial Liabilities			-			-			-			-			-			-			-			-
Other Non-Financial Liabilities	1.07		1.07	0.05		0.05	0.72		0.72	0.64		0.64	0.70		0.70	1.21		1.21	1.11		1.11	0.66		0.66
Total Liabilities (B)	7.85	-	7.85	4.57	-	4.57	44.13	-	44.13	133.98	-	133.98	136.90	-	136.90	2,126.03	-	2,126.03	174.49	-	174.49	53.15	-	53.15

As At March 31, 2025

Particulars	Bank of India Midcap Tax Fund - Series 1			Bank of India Midcap Tax Fund - Series 2			Bank of India Multi Asset Allocation Fund			Bank of India Business Cycle Fund			Bank of India Consumption Fund			Bank of India Money Market Fund		
	As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025		
	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total	Less than 6 months	More than 6 months	Total
Assets																		
Financial Assets																		
Cash and cash equivalents	-		-	-		-	314.94		314.94	834.84		834.84	0.70		0.70	-		-
Balances with Bank/(s)	77.94		77.94	20.77		20.77	405.79		405.79	621.01		621.01	67.43		67.43	17.61		17.61
Receivables	11.50		11.50	14.99		14.99	-		-	7.95		7.95	891.61		891.61	-		-
Investments	5,604.79	-	5,604.79	2,962.13	-	2,962.13	17,777.24	14,346.31	32,123.54	50,066.71	9.52	50,076.23	37,958.04	12.37	37,970.42	693.60	16,671.56	17,365.15
Other Financial assets	3.02		3.02	1.54		1.54	579.11		579.11	244.83		244.83	12.70		12.70	5.65		5.65
Total Assets (A)	5,697.26	-	5,697.26	2,999.43	-	2,999.43	19,077.08	14,346.31	33,423.38	51,775.35	9.52	51,784.87	38,930.49	12.37	38,942.86	716.86	16,671.56	17,388.41
Financial Liabilities																		
Payables	7.81		7.81	-		-	7.94		7.94	186.71		186.71	23.16		23.16	3.00		3.00
Borrowings	-		-	-		-	-		-	-		-	-		-	1,512.65		1,512.65
Other Financial Liabilities	10.43		10.43	9.07		9.07	83.41		83.41	100.85		100.85	77.16		77.16	12.53		12.53
Non-Financial Liabilities																		
Other Non-Financial Liabilities	0.00		0.00	0.00		0.00	0.44		0.44	0.09		0.09	0.48		0.48	0.22		0.22
Total Liabilities (B)	18.24	-	18.24	9.07	-	9.07	91.79	-	91.79	287.66	-	287.66	100.81	-	100.81	1,528.40	-	1,528.40

Annexure IX

Maturity Analysis- details of assets and liabilities according to their maturity profile.

FY 2025-2026

Particulars	Bank of India Liquid Fund			Bank of India Overnight Fund			Bank of India Ultra Short Duration Fund			Bank of India Short Term Income Fund			Bank of India Conservative Hybrid Fund			Bank of India Credit Risk Fund			Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)			Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)		
	As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026		
	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total
Assets																								
Financial Assets																								
Cash and cash equivalents	8,941.61		8,941.61	3,253.07		3,253.07	-		-	2,199.66		2,199.66	-		-	-		-	-		-	-		-
Balances with Bank/(s)	168.55		168.55	48.56		48.56	118.81		118.81	65.70		65.70	1,263.96		1,263.96	2,392.25		2,392.25	2,827.36		2,827.36	4,606.00		4,606.00
Receivables	0.01		0.01	-		-	0.02		0.02	0.04		0.04	-		-	-		-	75.56		75.56	1.22		1.22
Investments	1,59,508.44	-	1,59,508.44	299.65	-	299.65	13,174.71	-	13,174.71	5,876.85	19,293.27	25,170.12	1,508.46	3,520.09	5,028.55	4,537.13	2,498.73	7,035.86	39,392.07	-	39,392.07	1,21,497.69	-	1,21,497.69
Other Financial assets	43.18		43.18	87.13		87.13	292.84		292.84	969.20		969.20	161.80		161.80	1,006.48		1,006.48	28.91		28.91	333.85		333.85
Total Assets (A)	1,68,661.79	-	1,68,661.79	3,688.41	-	3,688.41	13,586.38	-	13,586.38	9,111.45	19,293.27	28,404.72	2,934.22	3,520.09	6,454.31	7,935.86	2,498.73	10,434.59	42,323.90	-	42,323.90	1,26,438.76	-	1,26,438.76
Financial Liabilities																								
Payables	7,505.88		7,505.88	19.81		19.81	69.88		69.88	607.59		607.59	6.60		6.60	395.04		395.04	38.43		38.43	243.03		243.03
Borrowings	-		-	-		-	1,844.17		1,844.17	-		-	-		-	-		-	-		-	-		-
Other Financial Liabilities	8.93		8.93	0.95		0.95	7.49		7.49	13.72		13.72	9.54		9.54	9.46		9.46	80.71		80.71	168.19		168.19
			-			-			-			-			-			-			-			-
Non-Financial Liabilities			-			-			-			-			-			-			-			-
Other Non-Financial Liabilities	7.39		7.39	0.45		0.45	0.58		0.58	0.62		0.62	0.18		0.18	0.15		0.15	0.70		0.70	3.30		3.30
Total Liabilities (B)	7,522.20	-	7,522.20	21.21	-	21.21	1,922.12	-	1,922.12	621.93	-	621.93	16.32	-	16.32	404.65	-	404.65	119.84	-	119.84	414.52	-	414.52

FY 2024-2025

Particulars	Bank of India Liquid Fund			Bank of India Overnight Fund			Bank of India Ultra Short Duration Fund			Bank of India Short Term Income Fund			Bank of India Conservative Hybrid Fund			Bank of India Credit Risk Fund			& Mid Cap Fund (Erstwhile known as Bank of India Large &			ELSS Tax Saver (Erstwhile known as Bank of India Tax Ad		
	As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025		
	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total
Assets																								
Financial Assets																								
Cash and cash equivalents	-		-	3,721.00		3,721.00	190.96		190.96	353.45		353.45	484.95		484.95	1,156.79		1,156.79	-		-	5,625.00		5,625.00
Balances with Bank/(s)	104.69		104.69	38.89		38.89	102.33		102.33	88.18		88.18	34.16		34.16	154.95		154.95	594.33		594.33	1,711.31		1,711.31
Receivables	0.01		0.01	-		-	0.01		0.01	-		-	-		-	-		-	0.01		0.01	3.80		3.80
Investments	1,53,580.36	382.76	1,53,963.12	399.38	-	399.38	15,152.75	46.03	15,198.78	5,318.70	5,520.86	10,839.56	2,388.36	3,643.04	6,031.40	4,482.47	4,061.87	8,544.34	35,761.06	-	35,761.06	1,25,101.10	-	1,25,101.10
Other Financial assets	165.66		165.66	5.67		5.67	164.47		164.47	192.05		192.05	126.60		126.60	1,198.31		1,198.31	33.93		33.93	67.18		67.18
Total Assets (A)	1,53,850.72	382.76	1,54,233.48	4,164.94	-	4,164.94	15,610.52	46.03	15,656.55	5,952.38	5,520.86	11,473.24	3,034.07	3,643.04	6,677.11	6,992.52	4,061.87	11,054.39	36,389.33	-	36,389.33	1,32,508.39	-	1,32,508.39
Financial Liabilities																								
Payables	118.65		118.65	32.27		32.27	160.32		160.32	48.50		48.50	4.16		4.16	9.86		9.86	18.55		18.55	186.33		186.33
Borrowings	1,664.52		1,664.52	-		-	-		-	-		-	-		-	-		-	-		-	-		-
Other Financial Liabilities	51.77		51.77	2.83		2.83	34.15		34.15	12.83		12.83	24.19		24.19	38.84		38.84	130.67		130.67	354.10		354.10
			-			-			-			-			-			-			-			-
Non-Financial Liabilities			-			-			-			-			-			-			-			-
Other Non-Financial Liabilities	6.97		6.97	1.20		1.20	1.09		1.09	0.46		0.46	0.11		0.11	-		-	0.86		0.86	2.26		2.26
Total Liabilities (B)	1,841.91	-	1,841.91	36.30	-	36.30	195.56	-	195.56	61.79	-	61.79	28.46	-	28.46	48.70	-	48.70	150.08	-	150.08	542.69	-	542.69

Annexure IX

Maturity Analysis- details of assets and liabilities according to their maturity profile.

FY 2025-2026

	Bank of India Manufacturing and Infrastructure Fund			Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund)			Bank of India Mid & Small Cap Equity & Debt Fund			Bank of India Arbitrage Fund			Bank of India Small Cap Fund			Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)			Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)			Bank of India Multi Cap Fund		
	As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026		
Particulars	**Within 12 months**	**After 12 months**	**Total**	**Within 12 months**	**After 12 months**	**Total**	**Within 12 months**	**After 12 months**	**Total**	**Within 12 months**	**After 12 months**	**Total**	**Within 12 months**	**After 12 months**	**Total**	**Within 12 months**	**After 12 months**	**Total**	**Within 12 months**	**After 12 months**	**Total**	**Within 12 months**	**After 12 months**	**Total**
Assets																								
Financial Assets																								
Cash and cash equivalents	-		-	-		-	-		-	14.00		14.00	-		-	-		-	-		-	-		-
Balances with Bank/(s)	5,687.03		5,687.03	1,600.36		1,600.36	3,790.85		3,790.85	248.42		248.42	5,017.28		5,017.28	10,109.73		10,109.73	211.80		211.80	3,724.07		3,724.07
Receivables	126.12		126.12	-		-	10.40		10.40	-		-	-		-	-		-	477.49		477.49	264.25		264.25
Investments	59,054.17	-	59,054.17	9,857.10	2,346.70	12,203.80	1,07,285.77	16,570.97	1,23,856.74	3,977.06	-	3,977.06	1,72,077.73	-	1,72,077.73	1,94,296.80	-	1,94,296.80	18,429.63	-	18,429.63	89,970.04	-	89,970.04
Other Financial assets	141.62		141.62	334.20		334.20	905.38		905.38	230.01		230.01	606.66		606.66	131.05		131.05	18.17		18.17	192.42		192.42
Total Assets (A)	65,008.94	-	65,008.94	11,791.66	2,346.70	14,138.36	1,11,992.40	16,570.97	1,28,563.37	4,469.49	-	4,469.49	1,77,701.67	-	1,77,701.67	2,04,537.58	-	2,04,537.58	19,137.09	-	19,137.09	94,150.78	-	94,150.78
Financial Liabilities																								
Payables	224.93		224.93	146.84		146.84	216.87		216.87	71.90		71.90	485.44		485.44	940.72		940.72	252.47		252.47	289.63		289.63
Borrowings	-		-	-		-	-		-	-		-	-		-	-		-	-		-	-		-
Other Financial Liabilities	50.36		50.36	33.26		33.26	117.55		117.55	5.64		5.64	128.12		128.12	152.90		152.90	44.40		44.40	74.52		74.52
			-			-			-			-			-			-			-			-
Non-Financial Liabilities			-			-			-			-			-			-			-			-
Other Non-Financial Liabilities	2.64		2.64	1.27		1.27	4.84		4.84	0.22		0.22	4.17		4.17	3.03		3.03	0.40		0.40	0.33		0.33
Total Liabilities (B)	277.93	-	277.93	181.37	-	181.37	339.26	-	339.26	77.76	-	77.76	617.73	-	617.73	1,096.65	-	1,096.65	297.27	-	297.27	364.48	-	364.48

FY 2024-2025

	Bank of India Manufacturing and Infrastructure Fund			I Advantage Fund (Erstwhile known as Bank of India Equity			Bank of India Mid & Small Cap Equity & Debt Fund			Bank of India Arbitrage Fund			Bank of India Small Cap Fund			dia Flexi Cap Fund (Erstwhile known as Bank of India Multi			dia Large Cap Fund (Erstwhile known as Bank of India Blue			Bank of India Multi Cap Fund		
	As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025		
Particulars	**Within 12 months**	**After 12 months**	**Total**	**Within 12 months**	**After 12 months**	**Total**	**Within 12 months**	**After 12 months**	**Total**	**Within 12 months**	**After 12 months**	**Total**	**Within 12 months**	**After 12 months**	**Total**	**Within 12 months**	**After 12 months**	**Total**	**Within 12 months**	**After 12 months**	**Total**	**Within 12 months**	**After 12 months**	**Total**
Assets																								
Financial Assets																								
Cash and cash equivalents	361.19		361.19	641.88		641.88	3,999.29		3,999.29	70.99		70.99	2,173.61		2,173.61	-		-	187.97		187.97	2,599.54		2,599.54
Balances with Bank/(s)	1,340.95		1,340.95	51.70		51.70	879.93		879.93	48.56		48.56	2,109.68		2,109.68	1,869.63		1,869.63	262.67		262.67	2,134.98		2,134.98
Receivables	-		-	-		-	-		-	31.57		31.57	0.30		0.30	6.09		6.09	0.10		0.10	1.50		1.50
Investments	49,876.22	-	49,876.22	9,758.55	2,360.83	12,119.38	88,468.59	13,177.63	1,01,646.22	4,218.69	-	4,218.69	1,53,614.41	-	1,53,614.41	1,94,856.89	-	1,94,856.89	18,060.62	-	18,060.62	73,319.34	-	73,319.34
Other Financial assets	19.04		19.04	408.70		408.70	700.59		700.59	11.45		11.45	178.00		178.00	252.75		252.75	17.65		17.65	40.63		40.63
Total Assets (A)	51,597.40	-	51,597.40	10,860.83	2,360.83	13,221.66	94,048.40	13,177.63	1,07,226.03	4,381.26	-	4,381.26	1,58,076.00	-	1,58,076.00	1,96,985.36	-	1,96,985.36	18,529.01	-	18,529.01	78,095.99	-	78,095.99
Financial Liabilities																								
Payables	53.88		53.88	25.58		25.58	160.29		160.29	24.03		24.03	242.13		242.13	304.83		304.83	33.38		33.38	92.03		92.03
Borrowings	-		-	-		-	-		-	-		-	-		-	-		-	-		-	-		-
Other Financial Liabilities	148.88		148.88	56.85		56.85	303.06		303.06	11.85		11.85	410.51		410.51	474.47		474.47	80.84		80.84	198.88		198.88
			-			-			-			-			-			-			-			-
Non-Financial Liabilities			-			-			-			-			-			-			-			-
Other Non-Financial Liabilities	1.16		1.16	0.03		0.03	0.58		0.58	0.13		0.13	5.18		5.18	1.74		1.74	2.07		2.07	0.87		0.87
Total Liabilities (B)	203.92	-	203.92	82.46	-	82.46	463.93	-	463.93	36.01	-	36.01	657.82	-	657.82	781.04	-	781.04	116.29	-	116.29	291.78	-	291.78

Annexure IX

Maturity Analysis- details of assets and liabilities according to their maturity profile.

FY 2025-2026

(Rs. In Lakhs)

Particulars	Bank of India Midcap Tax Fund - Series 1			Bank of India Midcap Tax Fund - Series 2			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		
	As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026			As At March 31, 2026		
	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total
Assets																								
Financial Assets																								
Cash and cash equivalents	-		-	-		-	-		-	-		-	-		-	-		-	-		-	510.42		510.42
Balances with Bank/(s)	141.03		141.03	47.36		47.36	1,176.16		1,176.16	1,466.49		1,466.49	898.96		898.96	83.32		83.32	2,787.93		2,787.93	2,163.13		2,163.13
Receivables	0.15		0.15	13.95		13.95	81.67		81.67	10.50		10.50	5.10		5.10	-		-	0.28		0.28	-		-
Investments	5,326.45	-	5,326.45	2,724.13	-	2,724.13	16,788.37	14,987.57	31,775.94	39,681.79	-	39,681.79	33,716.53	-	33,716.53	44,722.30	-	44,722.30	60,453.84	-	60,453.84	22,266.68	-	22,266.68
Other Financial assets	10.71		10.71	10.99		10.99	726.29		726.29	47.84		47.84	21.44		21.44	30.00		30.00	839.71		839.71	157.26		157.26
Total Assets (A)	5,478.34	-	5,478.34	2,796.43	-	2,796.43	18,772.49	14,987.57	33,760.06	41,206.62	-	41,206.62	34,642.03	-	34,642.03	44,835.62	-	44,835.62	64,081.76	-	64,081.76	25,097.49	-	25,097.49
Financial Liabilities																								
Payables	0.57		0.57	0.66		0.66	16.97		16.97	90.24		90.24	93.79		93.79	46.01		46.01	103.44		103.44	19.94		19.94
Borrowings	-		-	-		-	-		-	-		-	-		-	2,074.01		2,074.01	-		-	-		-
Other Financial Liabilities	6.21		6.21	3.86		3.86	26.44		26.44	43.10		43.10	42.41		42.41	4.80		4.80	69.94		69.94	32.55		32.55
			-			-			-			-			-			-			-			-
Non-Financial Liabilities			-			-			-			-			-			-			-			-
Other Non-Financial Liabilities	1.07		1.07	0.05		0.05	0.72		0.72	0.64		0.64	0.70		0.70	1.21		1.21	1.11		1.11	0.66		0.66
Total Liabilities (B)	7.85	-	7.85	4.57	-	4.57	44.13	-	44.13	133.98	-	133.98	136.90	-	136.90	2,126.03	-	2,126.03	174.49	-	174.49	53.15	-	53.15

FY 2024-2025

Particulars	Bank of India Midcap Tax Fund - Series 1			Bank of India Midcap Tax Fund - Series 2			Bank of India Multi Asset Allocation Fund			Bank of India Business Cycle Fund			Bank of India Consumption Fund			Bank of India Money Market Fund		
	As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025			As At March 31, 2025		
	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total	Within 12 months	After 12 months	Total
Assets																		
Financial Assets																		
Cash and cash equivalents	-		-	-		-	314.94		314.94	834.84		834.84	0.70		0.70	-		-
Balances with Bank/(s)	77.94		77.94	20.77		20.77	405.79		405.79	621.01		621.01	67.43		67.43	17.61		17.61
Receivables	11.50		11.50	14.99		14.99	-		-	7.95		7.95	891.61		891.61	-		-
Investments	5,604.79	-	5,604.79	2,962.13	-	2,962.13	17,824.83	14,298.71	32,123.54	50,076.23	-	50,076.23	37,970.41	-	37,970.41	17,365.16	-	17,365.16
Other Financial assets	3.02		3.02	1.54		1.54	579.10		579.10	244.83		244.83	12.70		12.70	5.65		5.65
Total Assets (A)	5,697.25	-	5,697.25	2,999.43	-	2,999.43	19,124.66	14,298.71	33,423.37	51,784.86	-	51,784.86	38,942.85	-	38,942.85	17,388.42	-	17,388.42
Financial Liabilities																		
Payables	7.81		7.81	-		-	7.94		7.94	186.72		186.72	23.16		23.16	3.00		3.00
Borrowings	-		-	-		-	-		-	-		-	-		-	1,512.65		1,512.65
Other Financial Liabilities	10.42		10.42	9.08		9.08	83.42		83.42	100.86		100.86	77.16		77.16	12.54		12.54
			-			-			-			-			-			-
Non-Financial Liabilities			-			-			-			-			-			-
Other Non-Financial Liabilities	-		-	-		-	0.44		0.44	0.09		0.09	0.48		0.48	0.22		0.22
Total Liabilities (B)	18.23	-	18.23	9.08	-	9.08	91.80	-	91.80	287.67	-	287.67	100.80	-	100.80	1,528.41	-	1,528.41

Annexure X

Disclosure under Regulation 25 (11) of SEBI (Mutual Fund) Regulations, 1996

Investments made by the schemes of Bank of India Mutual Fund in Companies or their subsidiaries that have invested more than 5% of the net assets of any scheme

(Rs. In Lakhs)

Company name	Schemes invested in by the Company	Investment made by schemes of BOI Mutual Fund in the Company/subsidiary	Aggregated for the period under Regulation 25 (11) At Cost	Outstanding as at March 31, 2026 At Market / Fair Value
Graphite India Limited	Bank of India Credit Risk Fund	Bank of India Flexi Cap Fund	171.16	-
		Bank of India Mid & Small Cap Equity & Debt Fund	70.35	-
				-
				-
Godrej Housing Finance Limited	Bank of India OVERNIGHT FUND	Bank of India Liquid Fund	4,924.25	-
		Bank of India Money Market Fund	1,862.20	1,862.25
		Bank of India Short Term Income Fund	465.55	465.56
Punjab National Bank	Bank of India Liquid Fund	Bank of India Liquid Fund	1,09,463.22	7,397.02
		Bank of India Multi Asset Allocation Fund	1,253.29	-
		Bank of India Ultra Short Duration Fund	10,760.80	-
		Bank of India Short Term Income Fund	5,087.29	-
		Bank of India Credit Risk Fund	99.44	-
		Bank of India Arbitrage Fund	98.02	72.40
		Bank of India Conservative Hybrid Fund	572.80	-
		Bank of India Mid & Small Cap Equity & Debt Fund	1,998.46	942.32
		Bank of India Flexi Cap Fund	2,414.78	471.16
		Bank of India ELSS Tax Saver	491.31	-
		Bank of India Money Market Fund	7,613.28	3,319.65
		Bank of India Small Cap Fund	486.67	-
Union Bank of India	Bank of India Liquid Fund	Bank of India Flexi Cap Fund	4,620.14	-
		Bank of India Liquid Fund	92,986.85	11,948.38
		Bank of India Mid & Small Cap Equity & Debt Fund	4,249.07	394.89
		Bank of India Ultra Short Duration Fund	6,689.07	-
		Bank of India ELSS Tax Saver	4,771.60	-
		Bank of India Money Market Fund	7,899.98	-
		Bank of India Short Term Income Fund	2,209.92	-
		Bank of India Small Cap Fund	4,566.73	-
IRCON International Limited	Bank of India Liquid Fund	Bank of India Flexi Cap Fund	1,635.71	-
		Bank of India ELSS Tax Saver	342.97	-
		Bank of India Multi Cap Fund	300.29	-
		Bank of India Mid & Small Cap Equity & Debt Fund	192.39	-
		Bank of India Manufacturing & Infrastructure Fund	485.82	-
Glenmark Pharmaceuticals Limited	Bank of India OVERNIGHT FUND	Bank of India Conservative Hybrid Fund	154.88	149.22
		Bank of India Mid & Small Cap Equity & Debt Fund	3,318.93	3,197.55
		Bank of India Midcap Tax Fund - Series 2	32.43	31.98
		Bank of India Multi Asset Allocation Fund	243.85	
		Bank of India Business Cycle Fund	1,327.57	1,279.02
		Bank of India Large Cap Fund	210.43	
National Aluminium Company Limited	Bank of India Liquid Fund	Bank of India ELSS Tax Saver	1,108.85	1,119.69
		Bank of India Mid Cap Fund	1,118.82	1,119.69

Note:
1. Excludes TREPs , Reverse-repo, Mutual Fund Units and Derivatives
2. The above said investments were made to optimize return and high liquidity. The investments have been made purely on fundamental consideration after carrying out proper due diligence & research.

Annexure XI

Aggregate value of purchases and sales of investments

The aggregate value of investments purchased and sold (including matured) during the year (excluding accretion of discount) and their percentage of respective average daily net assets are as follows:

(Rs. 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 (Erstwhile known as Bank of India Tax Advantage Fund)	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%
Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer 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 Midcap 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 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 Midcap Tax Fund - Series 2	1,736.88	54.26%	2,023.06	63.20%	3,882.18	39.35%	3,799.63	38.51%
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 (Erstwhile known as Bank of India Multi 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	205.96%	56,141.62	98.80%
Bank of India Consumption Fund	15,697.11	40.14%	20,874.06	53.38%	46,759.59	117.74%	6,765.28	17.04%
Bank of India Money Market Fund	1,32,100.97	565.97%	1,06,090.73	454.53%	36,920.72	184.34%	19,805.96	98.89%
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%	-	-	-	-

Annexure XII.1

Related Party Disclosures for the Year ended 31 March 2026

Intra-scheme Investments

Rs. In Lakhs

Scheme	Investee scheme/plan	For the year/period ended 31 March 2026			For the year/period ended 31 March 2025		
		Subscription	Redemption	Market value as at 31 March 2026	Subscription	Redemption	Market value as at 31 March 2025
Bank of India Arbitrage Fund	Bank of India Liquid Fund Direct Plan - Growth	-	160.20	603.09	459.98	40.17	721.44
Bank of India Balanced Advantage Fund	Bank of India Arbitrage Fund Direct Plan Growth	-	-	-	-	301.71	-
Bank of India Business Cycle Fund	Bank of India Liquid Fund Direct Plan - Growth	-	-	-	6,899.66	7,002.35	-
Bank of India Consumption Fund	Bank of India Liquid Fund Direct Plan - Growth	-	-	-	2,499.87	2,506.67	-

Annexure XII

Related Party Disclosures for the Year ended 31 March 2026

Rs. In Lakhs

	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund		Bank of India Large & Mid Cap Fund (Erstwhile known as Bank of India Large & Mid Cap Equity Fund)		Bank of India ELSS Tax Saver (Erstwhile known as Bank of India Tax Advantage Fund)	
Particulars	**01 April 2025 to 31 March 2026**	**01 April 2024 to 31 March 2025**	**01 April 2025 to 31 March 2026**	**01 April 2024 to 31 March 2025**	**01 April 2025 to 31 March 2026**	**01 April 2024 to 31 March 2025**	**01 April 2025 to 31 March 2026**	**01 April 2024 to 31 March 2025**	**01 April 2025 to 31 March 2026**	**01 April 2024 to 31 March 2025**	**01 April 2025 to 31 March 2026**	**01 April 2024 to 31 March 2025**	**01 April 2025 to 31 March 2026**	**01 April 2024 to 31 March 2025**	**01 April 2025 to 31 March 2026**	**01 April 2024 to 31 March 2025**
Transactions during the year:																
Management Fees	83.69	38.97	1.44	2.12	60.72	62.00	101.34	29.69	88.21	81.95	95.68	115.34	437.80	431.87	1,004.64	1,092.57
Trustee fee	7.92	9.83	0.33	0.59	0.85	0.95	1.09	0.47	0.31	0.41	0.49	0.71	1.95	2.05	6.32	8.19
Interscheme Buy	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interscheme Sell	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment by AMC	21,357.15	28,877.56	409.98	484.98	-	-	-	-	-	-	-	-	-	-	-	39.50
Redemption by AMC	27,043.35	29,322.56	410.35	485.43	-	-	-	-	-	-	-	-	-	-	-	-
Sale of investment to Bank of India (Sponsor)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Redemption in Bank of India Liquid Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank Charges Paid - Bank of India	0.00 **		0.00 **		0.00 **		0.00 **		0.01		0.00 **		0.00 **		0.00 **	
Outstanding balances:																
Management Fees Payable	2.30	7.85	0.08	0.29	4.45	3.97	10.99	3.44	7.75	6.53	8.05	8.92	42.83	34.52	85.06	84.62
Trustee Fees Payable	0.70	-	0.02	-	0.06	-	0.12	-	0.03	-	0.04	-	0.18	-	0.56	-
Recoverable from AMC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable to AMC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interscheme receivable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interscheme payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment by AMC in the Scheme	3,039.37	5,994.72	68.39	64.78	107.20	100.63	34.57	32.67	10.89	10.48	68.58	61.45	168.57	163.25	190.60	193.05

Note:
** - Amount is less than Rs. 500

Annexure XII

Related Party Disclosures for the Year ended 31 March 2026

Rs. In Lakhs

	Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund (Erstwhile known as Bank of India Equity Debt Rebalancer Fund) (Formerly Bank of India Equity Debt Rebalancer Fund)		Bank of India Mid & Small Cap Equity & Debt Fund		Bank of India Arbitrage Fund		Bank of India Small Cap Fund		Bank of India Flexi Cap Fund (Erstwhile known as Bank of India Multi Cap Fund)		Bank of India Large Cap Fund (Erstwhile known as Bank of India Bluechip Fund)		Bank of India Multi Cap Fund	
Particulars	**01 April 2025 to 31 March 2026**	**01 April 2024 to 31 March 2025**	**01 April 2025 to 31 March 2026**	**01 April 2024 to 31 March 2025**	**01 April 2025 to 31 March 2026**	**01 April 2024 to 31 March 2025**	**01 April 2025 to 31 March 2026**	**01 April 2024 to 31 March 2025**	**01 April 2025 to 31 March 2026**	**01 April 2024 to 31 March 2025**	**01 April 2025 to 31 March 2026**	**01 April 2024 to 31 March 2025**	**01 April 2025 to 31 March 2026**	**01 April 2024 to 31 March 2025**	**01 April 2025 to 31 March 2026**	**01 April 2024 to 31 March 2025**
Transactions during the year:																
Management Fees	382.28	333.59	177.22	175.74	902.30	885.30	17.78	8.74	888.17	497.39	863.63	687.69	166.41	183.38	834.16	763.45
Trustee fee	2.88	2.60	0.65	0.78	5.84	5.35	0.21	0.21	8.65	7.89	9.93	9.23	0.93	1.03	4.28	3.78
Interscheme Buy	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interscheme Sell	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment by AMC	0.50	20.50	-	-	-	-	-	-	29.50	76.50	-	170.99	-	-	10.00	52.00
Redemption by AMC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sale of investment to Bank of India (Sponsor)	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Redemption in Bank of India Liquid Fund	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Bank Charges Paid - Bank of India	0.00 **		0.01		0.00 **		0.02		0.00 **		0.00 **		0.00 **		0.00 **	
Outstanding balances:																
Management Fees Payable	32.84	29.28	16.54	14.79	74.14	71.58	1.48	1.98	69.34	49.83	74.96	61.94	15.84	13.62	65.87	66.50
Trustee Fees Payable	0.28	-	0.06	-	0.56	-	0.02	-	0.77	-	0.90	-	0.08	-	0.41	-
Recoverable from AMC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Payable to AMC	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interscheme receivable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interscheme payable	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Investment by AMC in the Scheme	79.68	71.26	56.09	53.07	195.75	189.00	75.32	70.87	231.84	209.39	270.87	266.51	78.35	77.05	113.76	100.06

Note:
** - Amount is less than Rs. 500

Annexure XII

Related Party Disclosures for the Year ended 31 March 2026

Rs. In Lakhs

	Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2		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	
Particulars	01 April 2025 to 31 March 2026	01 April 2024 to 31 March 2025	01 April 2025 to 31 March 2026	01 April 2024 to 31 March 2025	01 April 2025 to 31 March 2026	01 April 2024 to 31 March 2025	01 April 2025 to 31 March 2026	01 April 2024 to 31 March 2025	01 April 2025 to 31 March 2026	01 April 2024 to 31 March 2025	01 April 2025 to 31 March 2026	01 April 2024 to 31 March 2025	01 April 2025 to 31 March 2026	01 April 2025 to 31 March 2026	01 April 2025 to 31 March 2026	01 April 2025 to 31 March 2026
Transactions during the year:																
Management Fees	63.39	66.75	36.82	34.96	283.51	326.59	565.53	350.71	471.45	109.13	3.46	0.60	460.71	0.00	52.65	0.00
Trustee fee	0.28	0.40	0.15	0.21	1.58	1.99	2.41	1.61	1.79	0.33	1.12	0.09	2.05	0.00	0.23	0.00
Interscheme Buy	-	-	-	-	-	-	-	-	-	-	-	-		-		-
Interscheme Sell	-	-	-	-	-	-	-	-	-	-	-	-		-		-
Investment by AMC	-	-	-	-	-	-	-	93.00	-	57.00	8,999.55	14.50	91.00	-	36.00	-
Redemption by AMC	-	-	-	-	-	-	-	-	-	-	6,081.45	-	-	-	-	-
Sale of investment to Bank of India (Sponsor)	-	-	-	-	-	-	-	-	-	-	-	-		-		-
Redemption in Bank of India Liquid Fund	-	-	-	-	-	-	-	-	-	-	-	-		-		-
Bank Charges Paid - Bank of India	0.00 **		0.00 **		0.00 **		0.00 **		0.00 **		0.00 **		0.00 **		0.01	
Outstanding balances:																
Management Fees Payable	5.07	4.68	3.08	2.47	23.37	20.45	38.84	49.75	36.23	33.65	0.52	0.30	62.70	0.00	26.13	0.00
Trustee Fees Payable	0.02	-	0.01	-	0.15	-	0.18	-	0.15	-	0.18	-	0.28	-	0.11	-
Recoverable from AMC	-	-	-	-	-	-										
Payable to AMC	-	-	-	-	-	-										
Interscheme receivable	-	-	-	-	-	-										
Interscheme payable	-	-	-	-	-	-										
Investment by AMC in the Scheme	-	-	-	-	44.99	40.67	77.42	80.36	55.62	54.65	3,016.11	14.70	81.47	-	31.71	-

Note:
** - Amount is less than Rs. 500

Annexure XIII

NAV per unit

	Bank of India Liquid Fund		Bank of India Overnight Fund		Bank of India Ultra Short Duration Fund		Bank of India Short Term Income Fund		Bank of India Conservative Hybrid Fund		Bank of India Credit Risk Fund		Bank of India Large & Mid Cap Fund		Bank of India ELSS Tax Saver		Bank of India Manufacturing and Infrastructure Fund		Bank of India Balanced Advantage Fund		Bank of India Mid & Small Cap Equity & Debt Fund	
	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25
NAV																						
Eco plan - Growth Option	-	-	-	-	-	-	-	-	35.3335	34.1860	-	-	90.64	88.32	158.29	161.87	-	-	-	-	-	-
Eco plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-	90.64	88.32	-	-	-	-	-	-	-	-
Eco plan - Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	25.38	24.73	26.27	26.87	-	-	-	-	-	-
Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	26.7634	25.8918	-	-	-	-	-	-	-	-	-	-	-	-
Eco plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	25.57	24.91	-	-	-	-	-	-	-	-
Regular Plan	-	-	-	-	-	-	-	-	-	-	13.3488	12.0087	-	-	-	-	-	-	-	-	-	-
Regular plan - Growth Option	3,141.5143	2,957.4737	1,363.8855	1,292.0706	3,293.3218	3,107.3747	27.5816	26.2096	34.0566	33.0580	-	-	82.03	80.50	146.08	149.76	55.14	50.40	24.5626	23.5234	35.58	34.82
Regular plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-	82.02	80.49	-	-	-	-	-	-	-	-
Regular plan - Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	24.48	24.03	28.14	28.85	35.14	32.12	17.1370	16.4119	29.48	29.51
Regular plan - Daily Dividend Option	1,005.0000	1,002.1069	1,000.0000	1,000.0036	1,005.1708	1,007.9573	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Regular plan - Weekly Dividend Option	1,005.2059	1,003.4148	-	1,001.3584	1,008.2256	1,009.8430	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Regular plan - Monthly Dividend Option	-	-	1,000.8432	1,000.9554	-	-	14.1536	13.4493	17.5338	17.0196	-	-	-	-	-	-	-	-	-	-	-	-
Regular plan - Quarterly Dividend Option	-	-	-	-	-	-	13.9478	13.2537	18.1731	17.6402	-	-	29.87	29.32	-	-	35.79	32.71	-	-	-	-
Regular plan - Annual Dividend Option	-	-	-	-	-	-	-	-	16.5324	16.0475	-	-	-	-	-	-	-	-	-	-	-	-
Direct Plan	-	-	-	-	-	-	-	-	-	-	13.7168	12.2905	-	-	-	-	-	-	-	-	-	-
Direct Plan - Growth Option	3,173.6094	2,986.6787	1,367.8960	1,295.5371	3,420.7890	3,211.2187	30.1082	28.4541	36.6657	35.2823	-	-	95.10	92.10	171.57	173.78	65.25	58.70	26.7564	25.3144	39.15	37.80
Direct Plan - Bonus Option	-	-	-	-	3,404.3500	3,195.8711	-	-	-	-	-	-	49.11	47.56	-	-	-	-	-	-	-	-
Direct Plan - Regular Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	26.01	25.20	68.52	69.40	61.56	55.39	16.1465	15.2842	31.23	30.85
Direct Plan - Daily Dividend Option	1,005.0000	1,002.6483	1,000.0000	1,000.0083	1,005.1847	1,012.4794	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct Plan - Weekly Dividend Option	1,005.2067	1,063.7882	-	-	1,008.3463	1,009.3960	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct Plan - Monthly Dividend Option	-	-	1,000.8471	1,000.9629	-	-	14.6385	13.8348	16.3330	15.7192	-	-	-	-	-	-	-	-	-	-	-	-
Direct Plan - Quarterly Dividend Option	-	-	-	-	-	-	13.8803	13.1178	18.0151	17.3381	-	-	26.41	25.59	-	-	64.14	57.70	-	-	-	-
Direct Plan - Annual Dividend Option	-	-	-	-	-	-	-	-	16.7077	16.0796	-	-	-	-	-	-	-	-	-	-	-	-
Unclaimed Dividend Above 3 Years Option	-	-	1,000.0000	1,000.0000	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unclaimed Dividend 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	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure XIII

NAV per unit

	Bank of India Arbitrage Fund		Bank of India Small Cap Fund		Bank of India Flexi Cap Fund		Bank of India Large Cap Fund		Bank of India Multi Cap Fund		Bank of India Midcap Tax Fund - Series 1		Bank of India Midcap Tax Fund - Series 2		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
	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-25	31-Mar-26	31-Mar-26
NAV																								
Eco plan - Growth Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Eco plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Eco plan - Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Eco plan - Monthly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Eco plan - Quarterly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Regular Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Regular plan - Growth Option	14.3797	13.5999	40.39	41.73	31.79	31.73	14.73	14.72	16.68	16.18	24.22	23.57	28.41	28.38	11.7434	10.7333	8.01	8.41	9.59	9.54	10.7653	10.1280	8.88	8.80
Regular plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Regular plan - Dividend Option	-	-	29.45	30.43	28.89	28.83	14.73	14.72	16.67	16.18	24.22	23.57	28.42	28.39	11.7445	10.7342	8.01	8.41	9.59	9.54	-	-	8.88	8.80
Regular plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.0517	10.1281	-	-
Regular plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.0782	10.1282	-	-
Regular plan - Monthly Dividend Option	13.0319	12.3248	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.0587	10.1280	-	-
Regular plan - Quarterly Dividend Option	13.7576	13.0110	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Regular plan - Annual Dividend Option	13.2875	12.5664	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct Plan	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct Plan - Growth Option	15.0630	14.1745	45.50	46.35	34.77	34.21	15.67	15.41	17.26	16.54	25.11	24.36	29.56	29.46	11.9971	10.8455	8.16	8.47	9.74	9.57	10.8289	10.1370	8.94	8.81
Direct Plan - Bonus Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct Plan - Regular Dividend Option	-	-	34.07	34.71	29.72	29.24	15.64	15.39	17.23	16.52	25.11	24.36	29.56	29.46	11.9936	10.8466	8.16	8.47	9.74	9.57	-	-	8.95	8.81
Direct Plan - Daily Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.0519	10.0853	-	-
Direct Plan - Weekly Dividend Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct Plan - Monthly Dividend Option	13.5734	12.7803	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	10.0589	10.1357	-	-
Direct Plan - Quarterly Dividend Option	14.3104	13.4728	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Direct Plan - Annual Dividend Option	13.6154	12.8197	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unclaimed Dividend Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unclaimed Dividend Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unclaimed Redemption Above 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Unclaimed Redemption Upto 3 Years Option	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

Annexure XIII B
Income and expenditure

The total income (including net of loss on sale of investments and derivatives, net loss on interscheme transfer or sale of investment, net loss on changes in fair value of investments,interest on borrowing and brokerage and transaction cost) and expenditure during the year / period as a percentage of the Scheme's average daily net assets are as under:

Scheme	Income Year ended March 31, 2026		Income Year ended March 31, 2025	
	Amount (Rs. In Lakhs)	Percentage	Amount (Rs. In Lakhs)	Percentage
Bank of India Liquid Fund	10,769.22	6.17%	12,111.29	7.23%
Bank of India Ultra Short Duration Fund	1,248.93	6.67%	1,224.55	7.52%
Bank of India Large & Mid Cap Fund	1,433.85	3.40%	1,390.06	3.96%
Bank of India Short Term Income Fund	1,247.91	5.45%	825.56	9.85%
Bank of India Conservative Hybrid Fund	360.86	5.40%	366.77	5.39%
Bank of India ELSS Tax Saver	(56.51)	(0.04%)	1,803.30	1.30%
Bank of India Manufacturing and Infrastructure Fund	6,121.07	9.85%	222.47	0.49%
Bank of India Balanced Advantage Fund	940.34	6.63%	319.18	2.41%
Bank of India Credit Risk Fund	1,300.33	12.15%	789.93	6.61%
Bank of India Mid & Small Cap Equity & Debt Fund	4,022.97	3.18%	3,940.94	4.19%
Bank of India Arbitrage Fund	292.54	6.53%	283.84	7.58%
Bank of India Small Cap Fund	(4,006.68)	(2.14%)	6,213.55	4.47%
Bank of India Overnight Fund	391.36	5.48%	647.94	6.57%
Bank of India Flexi Cap Fund	4,708.62	2.18%	(4,349.04)	(2.62%)
Bank of India Large Cap Fund	527.23	2.60%	(387.11)	(2.19%)
Bank of India Multi Cap Fund	3,594.23	3.89%	3,403.70	5.11%
Bank of India Multi Asset Allocation Fund	3,798.46	11.04%	2,578.88	7.61%
Bank of India Midcap Tax Fund - Series 1	281.58	4.56%	71.70	1.09%
Bank of India Midcap Tax Fund - Series 2	69.18	2.16%	65.11	1.87%
Bank of India Business Cycle Fund	(197.38)	(0.37%)	(8,535.65)	(25.62%)
Bank of India Consumption Fund	1,339.71	3.43%	(1,649.88)	(15.01%)
Bank of India Money Market Fund	1,439.85	6.17%	264.06	8.75%
Bank of India Mid Cap Fund	(6,877.48)	(16.81%)	NA	NA
Bank of India Banking & Financial Services Fund	(3,326.37)	(72.60%)	NA	NA

Scheme Name	Expenditure Year ended March 31, 2026		Expenditure Year ended March 31, 2025	
	Amount (Rs. In Lakhs)	Percentage	Amount (Rs. In Lakhs)	Percentage
Bank of India Liquid Fund	190.67	0.11%	219.19	0.13%
Bank of India Ultra Short Duration Fund	123.78	0.66%	142.92	0.88%
Bank of India Large & Mid Cap Fund	972.35	2.31%	820.62	2.34%
Bank of India Short Term Income Fund	178.16	0.78%	70.12	0.84%
Bank of India Conservative Hybrid Fund	141.65	2.12%	143.22	2.10%
Bank of India ELSS Tax Saver	2,228.14	1.62%	2,297.15	1.66%
Bank of India Manufacturing and Infrastructure Fund	1,265.60	2.04%	959.20	2.09%
Bank of India Balanced Advantage Fund	336.78	2.38%	314.78	2.38%
Bank of India Credit Risk Fund	146.10	1.37%	170.27	1.42%
Bank of India Mid & Small Cap Equity & Debt Fund	2,457.97	1.94%	1,944.48	2.07%
Bank of India Arbitrage Fund	37.54	0.84%	30.02	0.80%
Bank of India Small Cap Fund	2,700.88	1.44%	1,988.07	1.43%
Bank of India Overnight Fund	7.27	0.10%	10.15	0.10%
Bank of India Flexi Cap Fund	3,531.67	1.64%	2,740.31	1.65%
Bank of India Large Cap Fund	455.94	2.25%	407.10	2.30%
Bank of India Multi Cap Fund	2,049.40	2.22%	1,567.28	2.35%
Bank of India Multi Asset Allocation Fund	685.62	1.99%	683.96	2.02%
Bank of India Midcap Tax Fund - Series 1	82.23	1.33%	88.13	1.33%
Bank of India Midcap Tax Fund - Series 2	45.08	1.41%	48.05	1.38%
Bank of India Business Cycle Fund	1,211.72	2.30%	739.62	2.22%
Bank of India Consumption Fund	940.88	2.41%	245.68	2.24%
Bank of India Money Market Fund	48.34	0.21%	18.29	0.61%
Bank of India Mid Cap Fund	911.40	2.23%	NA	NA
Bank of India Banking & Financial Services Fund	104.11	2.27%	NA	NA

Annexure XIV

Derivatives disclosures:

Hedging Positions through Futures as on March 31, 2026

Scheme	Underlying	Long / Short	Futures Price when purchased	Current price of the contract	Margin maintained in Rs. Lakhs
Bank of India Arbitrage Fund	Bajaj Finserv Limited	Short	1,722.45	1,637.10	13.44
Bank of India Arbitrage Fund	Indus Towers Limited	Short	426.01	419.30	48.29
Bank of India Arbitrage Fund	Bank of Baroda	Short	263.83	248.85	17.63
Bank of India Arbitrage Fund	Britannia Industries Limited	Short	5,607.86	5,450.00	17.07
Bank of India Arbitrage Fund	Bharti Airtel Limited	Short	1,845.16	1,790.50	23.19
Bank of India Arbitrage Fund	Exide Industries Limited	Short	302.28	289.35	2.01
Bank of India Arbitrage Fund	Cholamandalam Investment and Finance Company Ltd	Short	1,439.66	1,358.30	9.06
Bank of India Arbitrage Fund	Godrej Properties Limited	Short	1,505.28	1,473.40	19.62
Bank of India Arbitrage Fund	Grasim Industries Limited	Short	2,633.13	2,562.60	35.91
Bank of India Arbitrage Fund	Ambuja Cements Limited	Short	413.89	402.50	3.89
Bank of India Arbitrage Fund	Hindustan Aeronautics Limited	Short	3,631.30	3,500.50	23.22
Bank of India Arbitrage Fund	HDFC Bank Limited	Short	763.21	735.90	37.47
Bank of India Arbitrage Fund	Hindustan Petroleum Corporation Limited	Short	346.68	336.55	15.51
Bank of India Arbitrage Fund	Sammaan Capital Limited	Short	147.99	150.15	84.79
Bank of India Arbitrage Fund	ITC Limited	Short	294.74	289.15	20.84
Bank of India Arbitrage Fund	JSW Steel Limited	Short	1,148.26	1,125.20	32.68
Bank of India Arbitrage Fund	Kotak Mahindra Bank Limited	Short	365.27	354.55	16.78
Bank of India Arbitrage Fund	Lodha Developers Limited	Short	715.07	678.65	16.74
Bank of India Arbitrage Fund	Mahindra & Mahindra Limited	Short	3,073.10	2,968.70	27.65
Bank of India Arbitrage Fund	Multi Commodity Exchange of India Limited	Short	2,455.00	2,394.10	15.56
Bank of India Arbitrage Fund	Adani Ports and Special Economic Zone Limited	Short	1,352.10	1,315.20	1.34
Bank of India Arbitrage Fund	PNB Housing Finance Limited	Short	796.93	756.30	19.73
Bank of India Arbitrage Fund	Punjab National Bank	Short	105.01	100.98	15.04
Bank of India Arbitrage Fund	Jio Financial Services Limited	Short	234.12	224.65	33.21
Bank of India Arbitrage Fund	RBL Bank Limited	Short	300.38	291.30	31.57
Bank of India Arbitrage Fund	Patanjali Foods Limited	Short	479.07	457.80	46.80
Bank of India Arbitrage Fund	UPL Limited	Short	619.16	569.50	31.64
Bank of India Arbitrage Fund	Delhivery Limited	Short	423.16	417.85	18.65
Bank of India Arbitrage Fund	Tata Consumer Products Limited	Short	1,039.94	1,020.00	15.28
Bank of India Arbitrage Fund	Axis Bank Limited	Short	1,213.61	1,167.50	23.91

Total exposure due to futures (hedging positions) as a %age of net assets : (69.19)%

For the period April 01, 2025 to March 31, 2026 following details specified for hedging transactions through futures which have been squared off/expired:

Scheme	Total Number of Contracts where futures were bought	Total Number of Contracts where futures were sold	Gross Notional Value of contracts where futures were bought (Rs. In Lakhs)	Gross Notional Value of contracts where futures were sold (Rs. In Lakhs)	Net Profit/Loss value on all contracts combined (Rs. In Lakhs)
Bank of India Arbitrage Fund	6354	5815	42,553.76	39,491.69	103.32
Bank of India Flexi Cap Fund	2886	2886	23,777.79	24,346.87	569.09
Bank of India Business Cycle Fund	624	624	5,164.04	5,286.98	122.94
Bank of India Mid Cap Fund	600	600	5,636.69	5,707.75	71.06
Bank of India Large Cap Fund	131	131	985.52	994.51	8.99

Other than Hedging Positions through Futures as on March 31, 2026

Scheme	Underlying	Long / Short	Futures Price when purchased	Current price of the contract	Margin maintained in Rs. Lakhs
Bank of India Balanced Advantage Fund	NIFTY	Long	22,813.97	22,426.20	134.80

Total exposure due to futures (non hedging positions) as a %age of net assets : 8.34%

For the period April 01, 2025 to March 31, 2026 following details specified for other than hedging transactions through futures which have been squared off/expired:

Scheme	Total Number of Contracts where futures were bought	Total Number of Contracts where futures were sold	Gross Notional Value of contracts where futures were bought (Rs. In Lakhs)	Gross Notional Value of contracts where futures were sold (Rs. In Lakhs)	Net Profit/Loss value on all contracts combined (Rs. In Lakhs)
Bank of India Balanced Advantage Fund	487	487	7,623.72	8,013.21	389.49
Bank of India Flexi Cap Fund	4	4	24.12	23.60	(0.52)

Hedging Positions through Put Options as on March 31, 2026

Scheme	Underlying	Number of Contracts	Option Price when purchased	Current Option Price	Margin maintained in Rs. Lakhs
NIL					

Total %age of existing assets hedged through put options : Nil

For the period April 01, 2025 to March 31, 2026, hedging transactions through options which have been squared off/expired : Nil

Other than Hedging Positions through Options as on March 31, 2026 :

Scheme	Underlying	Call / put	Number of contracts	Option Price when purchased	Current Price	Total exposure through options as a % of net assets
NIL						

For the period April 01, 2025 to March 31, 2026, other then hedging transactions through options which have been squared off/expired :

Scheme	Total Number of contracts entered into	Gross Notional Value of contracts (Rs. In Lakhs)	Net Profit/Loss on all contracts (premium paid treated as loss) (Rs. In Lakhs)
Bank of India Mid Cap Fund	1,318	9,828.78	-30.81
Bank of India Banking & Financial Services Fund	1,316	9,812.88	-201.38

Hedging Positions through swaps as on March 31, 2026 : Nil

There is no exposure to Credit Default Swaps during the Financial Year.

FY 2024 - 2025

Hedging Positions through Futures as on 31 March 2025

Scheme	Underlying	Long / Short	Futures Price when purchased	Current price of the contract	Margin maintained in Rs. Lakhs
Bank of India Arbitrage Fund	Aarti Industries Limited	Short	396.70	392.80	3.70
Bank of India Arbitrage Fund	Adani Enterprises Limited	Short	2,391.81	2,324.45	31.99
Bank of India Arbitrage Fund	ABB India Limited	Short	5,595.49	5,559.95	8.11
Bank of India Arbitrage Fund	Aurobindo Pharma Limited	Short	1,220.05	1,166.65	13.30
Bank of India Arbitrage Fund	Indus Towers Limited	Short	344.29	335.85	27.09
Bank of India Arbitrage Fund	Bank of Baroda	Short	225.37	229.70	21.70
Bank of India Arbitrage Fund	Bharti Airtel Limited	Short	1,733.28	1,742.95	23.29
Bank of India Arbitrage Fund	Canara Bank	Short	89.29	89.48	28.18
Bank of India Arbitrage Fund	Crompton Greaves Consumer Electricals Limited	Short	359.30	355.75	22.58
Bank of India Arbitrage Fund	Godrej Consumer Products Limited	Short	1,124.70	1,162.00	1.04
Bank of India Arbitrage Fund	Godrej Properties Limited	Short	2,136.26	2,135.65	19.98
Bank of India Arbitrage Fund	Ambuja Cements Limited	Short	477.14	540.35	4.29
Bank of India Arbitrage Fund	Hindustan Aeronautics Limited	Short	3,917.13	4,200.50	21.57
Bank of India Arbitrage Fund	HFCL Limited	Short	85.54	79.50	20.88
Bank of India Arbitrage Fund	Hindalco Industries Limited	Short	707.51	685.70	19.13
Bank of India Arbitrage Fund	Info Edge (India) Limited	Short	7,090.63	7,194.70	14.01
Bank of India Arbitrage Fund	The Indian Hotels Company Limited	Short	836.93	791.70	18.17
Bank of India Arbitrage Fund	ICICI Lombard General Insurance Company Limited	Short	1,768.30	1,796.85	7.96
Bank of India Arbitrage Fund	Infosys Limited	Short	1,606.70	1,578.10	2.27
Bank of India Arbitrage Fund	ITC Limited	Short	411.73	411.45	18.61
Bank of India Arbitrage Fund	JSW Energy Limited	Short	565.78	540.90	15.98
Bank of India Arbitrage Fund	Jubilant Foodworks Limited	Short	653.70	666.65	17.41
Bank of India Arbitrage Fund	JSW Steel Limited	Short	1,068.45	1,065.95	17.78
Bank of India Arbitrage Fund	Kotak Mahindra Bank Limited	Short	2,092.26	2,177.45	33.37
Bank of India Arbitrage Fund	Trent Limited	Short	5,260.11	5,338.70	10.14
Bank of India Arbitrage Fund	Max Healthcare Institute Limited	Short	1,119.00	1,103.15	33.99
Bank of India Arbitrage Fund	Mahindra & Mahindra Limited	Short	2,778.87	2,678.30	29.60
Bank of India Arbitrage Fund	Adani Ports and Special Economic Zone Limited	Short	1,190.81	1,187.70	12.91
Bank of India Arbitrage Fund	Oil India Limited	Short	388.80	388.10	2.26
Bank of India Arbitrage Fund	Aditya Birla Fashion and Retail Limited	Short	256.91	256.35	10.29
Bank of India Arbitrage Fund	Power Grid Corporation of India Limited	Short	293.95	291.70	4.89
Bank of India Arbitrage Fund	Punjab National Bank	Short	91.90	96.42	10.48
Bank of India Arbitrage Fund	Jio Financial Services Limited	Short	231.60	228.65	6.44
Bank of India Arbitrage Fund	Reliance Industries Limited	Short	1,273.78	1,281.55	36.29
Bank of India Arbitrage Fund	Shriram Finance Limited	Short	695.09	659.75	11.25
Bank of India Arbitrage Fund	Sun Pharmaceutical Industries Limited	Short	1,772.65	1,739.30	30.12
Bank of India Arbitrage Fund	Tata Motors Limited	Short	719.88	678.00	4.41
Bank of India Arbitrage Fund	Tata Steel Limited	Short	160.22	155.09	8.00
Bank of India Arbitrage Fund	Tata Power Company Limited	Short	386.65	376.95	8.65
Bank of India Arbitrage Fund	UltraTech Cement Limited	Short	11,150.30	11,572.80	9.25
Bank of India Arbitrage Fund	Axis Bank Limited	Short	1,059.48	1,105.35	21.94

Total exposure due to futures (hedging positions) as a %age of net assets : -72.36%

For the year ended March 31, 2025 following details specified for hedging transactions through futures which have been squared off/expired:

Scheme	Total Number of Contracts where futures were bought	Total Number of Contracts where futures were sold	Gross Notional Value of contracts where futures were bought (Rs. In Lakhs)	Gross Notional Value of contracts where futures were sold (Rs. In Lakhs)	Net Profit/Loss value on all contracts combined (Rs. In Lakhs)
Bank of India Arbitrage Fund	5140	4778	36,190.37	34,274.18	(103.77)

Other than Hedging Positions through Futures as on March 31, 2025

Scheme	Underlying	Long / Short	Futures Price when purchased	Current price of the contract	Margin maintained in Rs. Lakhs
NIL					

Total exposure due to futures (non hedging positions) as a %age of net assets : NIL

For the period ended March 31, 2025 following details specified for other than hedging transactions through futures which have been squared off/expired:

Scheme	Total Number of Contracts where futures were bought	Total Number of Contracts where futures were sold	Gross Notional Value of contracts where futures were bought (Rs. In Lakhs)	Gross Notional Value of contracts where futures were sold (Rs. In Lakhs)	Net Profit/Loss value on all contracts combined (Rs. In Lakhs)
Bank of India Balanced Advantage Fund (Erstwhil	464	464	2,773.72	2,813.00	39.29
Bank of India Business Cycle Fund	6932	6932	41,844.66	43,579.80	1,735.14

Hedging Positions through Put Options as on March 31, 2025: Nil

Scheme	Underlying	Number of Contracts	Option Price when purchased	Current Option Price	Margin maintained in Rs. Lakhs

Total %age of existing assets hedged through put options : Nil

For the period April 01, 2024 to March 31, 2025, hedging transactions through options which have been squared off/expired : Nil

Other than Hedging Positions through Options as on March 31, 2025 : Nil

For the period April 01, 2025 to March 31, 2026, non hedging transactions through options which have been squared off/expired :

Scheme	Total Number of contracts entered into	Gross Notional Value of contracts (Rs. In Lakhs)		Net Profit/Loss on all contracts (premium paid treated as loss) (Rs. In Lakhs)	
NIL					

Hedging Positions through swaps as on March 31, 2025 : Nil

There is no exposure to Credit Default Swaps during the Financial Year

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 Centre, SCO-333-334, 1st 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, Penderghast 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. PL 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.

AMC Website: www.boimf.in is also an Investor Service Centre (for online transactions)

Book Post

Bank of India Investment Managers Pvt. Ltd.

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FOR MORE INFORMATION VISIT US AT

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Bank of India Mutual Fund

Sponsor	Trustee	Investment Manager
Bank of India Star House, C5, "G" Block, Bandra Kurla Complex, Bandra (East), Mumbai 400051	**Bank of India Trustee Services Private Limited** B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013 CIN - U67190MH2007FTC173080	**Bank of India Investment Managers Private Limited** B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013 CIN - U65900MH2007FTC173079
Custodian **Deutsche Bank AG** 4th Floor, Nirlon Knowledge Park, Block 1, Western Express Highway, Goregaon (E), Mumbai 400 063.	**Registrar & Transfer Agent** **KFin Technologies Limited** Selenium Tower B, Plot Nos. 31 & 32, Financial District Nanakramguda, Serilingampally Mandal, Hyderabad - 500032.	**Auditors for the Fund** **Chokshi & Chokshi LLP** Ground Floor, B, 15 / 17, Raghavji Rd, off Kemps Corner, near Cumballa Hill, Gowalia Tank, Tardeo, Mumbai, Maharashtra 400026