

Pursuant to para 6.16.1.k. of SEBI Master Circular dated March 20, 2026, please find below the Product Labelling ('Risk-o-meter') for all schemes of Bank of India Mutual Fund:

Scheme Name	Risk-o-meter level at start of the financial year (31st March, 2025)	Risk-o-meter level at end of the financial year (31st March, 2026)	Number of changes in Risk-o-meter during the financial year 2025-26
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
Bank of India Large & Mid Cap Fund	Very High	Very High	0
Bank of India Short Term Income Fund	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	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 February 2026. Hence, the risk-o-meter based on portfolio as on April 2025 is nil.

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

Mutual Fund investments are subject to market risks, read all scheme related documents carefully.