

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



Why invest in Bank of India Ultra Short Duration Fund?



Provides liquidity



Provides regular income over short to medium term



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

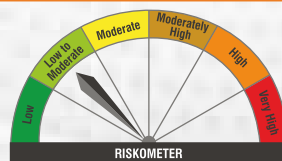
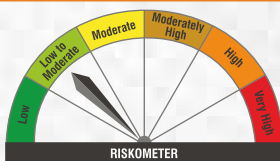
PRODUCT LABEL

Risk-o-meter is based on the scheme portfolio as on December 31, 2024

Benchmark[#] Risk-o-meter as on December 31, 2024

Bank of India Ultra Short Duration Fund

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



This product is suitable for investors who are seeking*

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

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

Benchmark riskometer is at low to moderate risk

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

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



1800-266-2676 & 1800-103-2263



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To invest scan the QR code:





Fund Performance

(As on December 31, 2024)

Fund Manager - Mithraem Bharucha

Current Value of Standard Investment of ₹ 10000

Period [@]	Scheme Returns (%) [^]		Benchmark Returns [#] (%)	Additional Benchmark Returns ^{##} (%)	Scheme Returns (₹)		Benchmark Returns [#] (₹)	Additional Benchmark Returns ^{##} (₹)
	Regular Plan [*]	Direct Plan [#]			Regular Plan [*]	Direct Plan [#]		
1 year	6.67%	7.19%	7.66%	7.49%	10,667	10,719	10,766	10,749
3 years	5.74%	6.14%	6.66%	6.16%	11,826	11,958	12,137	11,967
5 years	5.06%	5.39%	5.91%	5.57%	12,803	13,004	13,329	13,115
Since inception	7.01%	7.32%	7.43%	6.38%	30,536	23,364	32,555	27,685

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

##CRISIL 1 Year T-bill Index

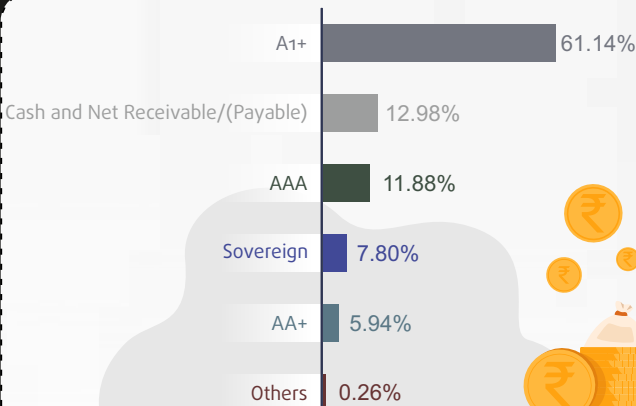
[^] Past performance may or may not be sustained in the future. Date of Allotment - ***Regular Plan:** July 16, 2008 #**Direct Plan:** January 1, 2013.

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

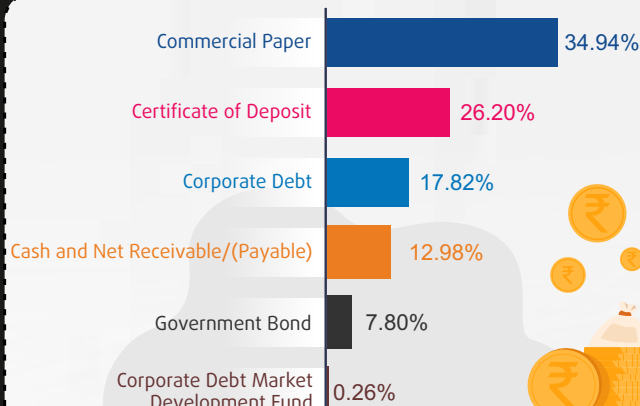
- Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 3 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual.
- Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
- Different plans shall have a different expense structure.

For performance of other schemes managed by Mr. Mithraem Bharucha, [click here](#)

CREDIT PROFILE



COMPOSITION BY ASSETS



POTENTIAL RISK CLASS MATRIX

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

OTHER PARAMETERS

Average / Residual Maturity	: 0.46 Years
Macaulay Duration	: 0.46 Years
Modified Duration	: 0.45 Years
Annualised Yield	: 7.47%

The above details are as on December 31, 2024

