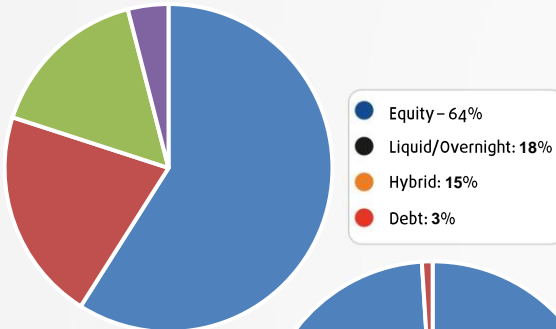


Key Figures as on August 31, 2024

10939.23 Crores*
of assets under
management

Tailored and Diversified Solutions

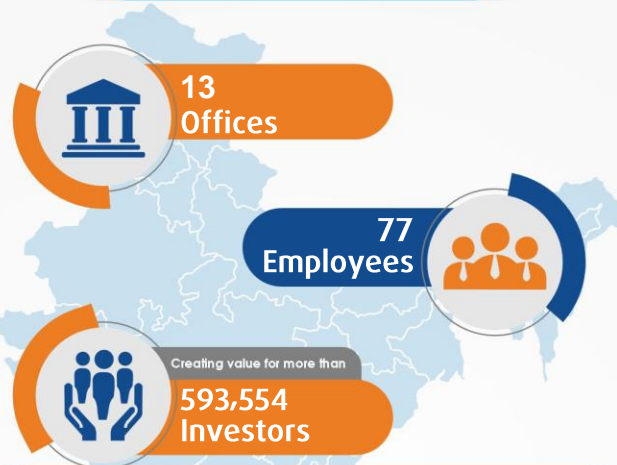
Product Range of **18** Open Ended Funds



Open Ended Fund - 99%
Close Ended Fund - 1%



NATIONAL REACH



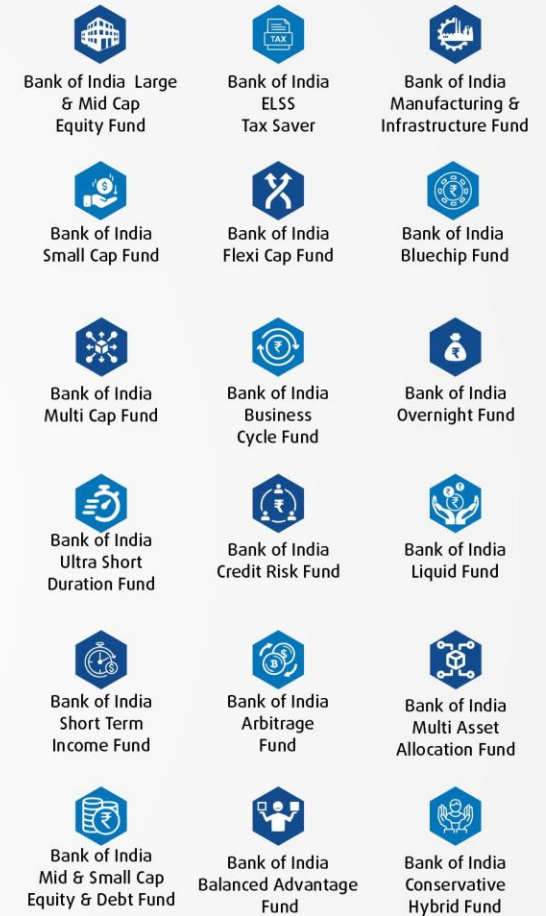
BOI MF BRANCHES

| | | |
|------------|-----------|----------|
| Ahmedabad | Bangalore | Pune |
| Chandigarh | Chennai | Jaipur |
| Kolkata | Lucknow | Mumbai |
| New Delhi | Patna | Vadodara |
| Hyderabad | | |

SATELLITE LOCATIONS

| | | |
|--------------|------------|-----------|
| Bhopal | Howrah | Ratnagiri |
| Bhubaneshwar | Jamshedpur | Sambalpur |
| Bhuj | Kolhapur | Solapur |
| Dhanbad | Nagpur | Wardha |
| Durgapur | Nashik | Gurgaon |
| Ghaziabad | Raipur | |
| Goa | Ranchi | |

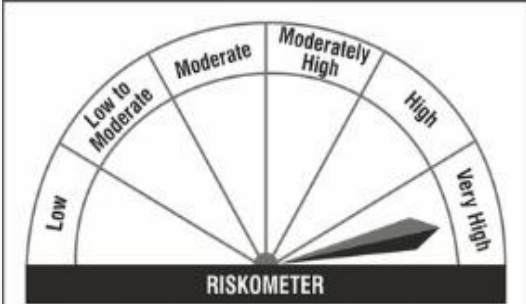
OUR PRODUCT RANGE



Above Assets Under Management as on August 31, 2024 (in Lakhs) includes Equity: 558,975.52 | Debt: 35,095.25 | Hybrid: 157,130.22 | Liquid: 182,859.06 | ELSS: 159,862.47 | Geographical Spread (%): Top 5 Cities: 52.89% | Next 10 Cities: 13.30% | Next 20 Cities: 7.38% | Next 75 Cities: 8.14% | Others: 18.28%

*AUM as on August 31, 2024. This document is for information purposes only and does not in anyway constitute an offer, solicitation or specific recommendation with respect to the purchase or sale of securities issued by any fund which is promoted or managed by Bank of India Investment Managers Private Limited

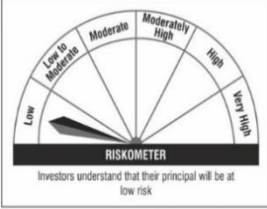
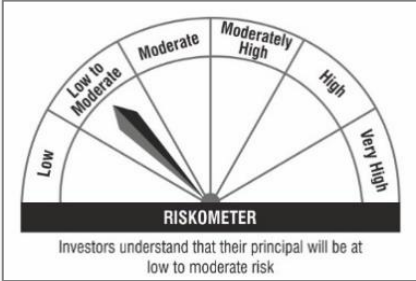
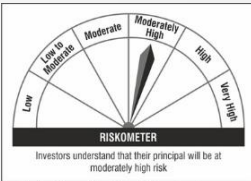
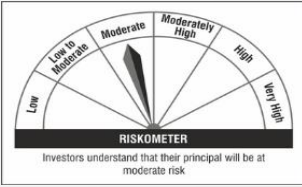
Product Label

| Equity Scheme | Type | This product is suitable for investors who are seeking*: | Risk-o-meter is based on the scheme portfolio as on August 31, 2024 |
|--------------------------------------------------------------|------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Bank of India Large & Mid Cap Equity Fund | An open-ended equity scheme investing in both large cap and mid cap stocks | <ul style="list-style-type: none"> • Long term capital growth • Investment in equity and equity related securities including equity derivatives of companies across market capitalizations. |  <p>RISKOMETER</p> <p>Investors understand that their principal will be at very high risk</p> |
| Bank of India ELSS Tax Saver | An open-ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit. | <ul style="list-style-type: none"> • Long term capital growth • Investment in equity and equity-related securities of companies across market capitalizations. | |
| Bank of India Manufacturing & Infrastructure Fund | An open-ended equity scheme investing in manufacturing and infrastructure sectors | <ul style="list-style-type: none"> • Long term capital growth • Investment in equity and equity-related securities of companies engaged in manufacturing & infrastructure and related sectors. | |
| Bank of India Small Cap Fund | An open-ended equity scheme predominantly investing in small cap stocks | <ul style="list-style-type: none"> • Long term capital appreciation • Investment predominantly in equity & equity related instruments of Small Cap companies. | |
| Bank of India Flexi Cap Fund | An open-ended dynamic equity scheme investing across large cap, mid cap, small cap stocks | <ul style="list-style-type: none"> • Capital appreciation over medium to long term • Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization. | |
| Bank of India Bluechip Fund | An open-ended equity scheme predominantly investing in Large Cap Stocks | <ul style="list-style-type: none"> • Long term capital appreciation • Investment predominantly in equity and equity-related instruments of large cap companies. | |
| Bank of India Multi Cap Fund | An open-ended equity scheme investing across large cap, mid cap, small cap stocks | <ul style="list-style-type: none"> • Long term capital appreciation • Investments in equity and equity related instruments across large cap, mid cap, small cap stocks. | |
| Bank of India Business Cycle Fund | An open-ended equity scheme investing in sector based on its business cycle | <ul style="list-style-type: none"> • Long term capital appreciation • Investment in equity and equity related instruments with a focus on navigating business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. | |

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

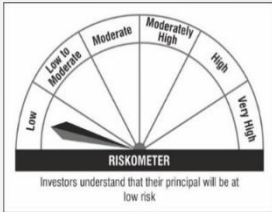
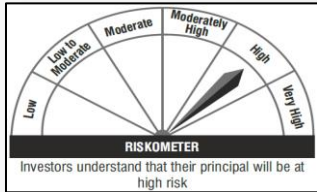

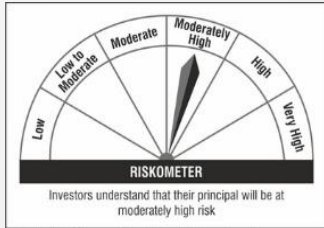
MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Product Label

| Debt Scheme | Type | This product is suitable for investors who are seeking*: | Risk-o-meter is based on the scheme portfolio as on August 31, 2024 |
|------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Bank of India Overnight Fund | An open-ended debt scheme investing in overnight securities. A Relatively Low -Interest-Rate Risk and Relatively Low Credit Risk. | <ul style="list-style-type: none"> Income over short term with low risk and high liquidity Investments in overnight securities having residual maturity of 1 business day. |  <p>Investors understand that their principal will be at low risk</p> |
| 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. | <ul style="list-style-type: none"> 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. |  <p>Investors understand that their principal will be at low to moderate risk</p> |
| Bank of India Liquid Fund | An open-ended liquid scheme. A Relatively Low-Interest-Rate Risk and Moderate Credit Risk. | <ul style="list-style-type: none"> Income over short term. Investment in Debt & Money Market Instruments. | |
| 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. | <ul style="list-style-type: none"> Long term capital appreciation. Investment primarily in corporate debt securities with medium to long term maturities across the credit spectrum within the universe of investment grade rating. |  <p>Investors understand that their principal will be at moderately high risk</p> |
| 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. | <ul style="list-style-type: none"> Regular income over short to medium term. Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 1 year - 3 years. |  <p>Investors understand that their principal will be at moderate risk</p> |

*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.

Product Label

| Hybrid Scheme | Type | This product is suitable for investors who are seeking*: | Risk-o-meter is based on the scheme portfolio as on August 31, 2024 |
|--------------------------------------------------|----------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Bank of India Arbitrage Fund | An open-ended scheme investing in arbitrage opportunities. | <ul style="list-style-type: none"> Income over short to medium term Income through arbitrage opportunities between cash and derivative segments of the equity market and arbitrage opportunities within the derivative segment. |  <p>Investors understand that their principal will be at low risk</p> |
| Bank of India Multi Asset Allocation Fund | An open-ended scheme investing in Equity, Debt and Gold ETF | <ul style="list-style-type: none"> Wealth creation over medium to Long term Investments in equity and equity-related securities, debt & money market instruments and Gold ETF |  <p>Investors understand that their principal will be at high risk</p> |
| Bank of India Mid & Small Cap Equity & Debt Fund | An open-ended hybrid scheme investing predominantly in equity and equity related instruments | <ul style="list-style-type: none"> Long term capital appreciation and income distribution Equity fund investing in Mid & Small Cap equity and equity related securities (not part of the top 100 stocks by market capitalization) as well as fixed income securities. |  <p>Investors understand that their principal will be at very high risk</p> |
| Bank of India Balanced Advantage Fund | An open-ended dynamic asset allocation Fund | <ul style="list-style-type: none"> Long term capital appreciation Dynamic asset allocation between equity and fixed income based on equity market valuations. | |
| Bank of India Conservative Hybrid Fund | An open ended hybrid scheme investing predominantly in debt instruments | <ul style="list-style-type: none"> Long term capital appreciation and regular income Investment in equity & equity related securities (10% - 25%) as well as fixed income securities (Debt / Money Market Instruments/ Govt. Securities). |  <p>Investors understand that their principal will be at moderately high risk</p> |

*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.

Potential Risk Class Matrix

| Scheme | Potential risk class matrix | | | |
|-----------------------------------------|-----------------------------|--------------------------|--------------------|---------------------------|
| Bank of India Overnight Fund | Interest Rate Risk | Credit Risk | | |
| | | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| | Relatively Low (Class I) | A-I | | |
| | Moderate (Class II) | | | |
| Relatively High (Class III) | | | | |
| Bank of India Liquid Fund | Interest Rate Risk | Credit Risk | | |
| | | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| | Relatively Low (Class I) | | B-I | |
| | Moderate (Class II) | | | |
| Relatively High (Class III) | | | | |
| Bank of India Ultra Short Duration Fund | Interest Rate Risk | Credit Risk | | |
| | | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| | Relatively Low (Class I) | | B-I | |
| | Moderate (Class II) | | | |
| Relatively High (Class III) | | | | |
| Bank of India Short Term Income Fund | Interest Rate Risk | Credit Risk | | |
| | | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| | Relatively Low (Class I) | | | |
| | Moderate (Class II) | | B-II | |
| Relatively High (Class III) | | | | |
| Bank of India Credit Risk Fund | Interest Rate Risk | Credit Risk | | |
| | | Relatively Low (Class A) | Moderate (Class B) | Relatively High (Class C) |
| | Relatively Low (Class I) | | | |
| | Moderate (Class II) | | | C-II |
| Relatively High (Class III) | | | | |