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Monthly Fund Factsheet and Market Review

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Mohit Bhatia
Chief Executive Officer

FROM THE CEO'S DESK

Dear Readers,

Greetings from Team Bank of India Investment Managers!

In August 2024, the benchmark BSE Sensex soared by 624 points, or 0.76%, while the Nifty 50 rose by 284 points, or 1.14%. The BSE Small-Cap index also saw a positive movement of 1.33% for the month, while the BSE Mid-Cap index posted a monthly positive performance of 0.29%. In the Indian debt markets, the 10-year GSEC bond yield closed at 6.86% for August 2024, down nearly 0.06 bps compared to the July 2024 end closing yield of 6.92% on the benchmark.

The Indian Mutual Fund industry has grown sixfold in a decade with increasing participation from Tier II & III cities. Industry body AMFI's (Association of Mutual Funds in India) investor awareness campaigns and the diligent work done by our Mutual Fund Distributor (MFD) fraternity have helped build enhanced confidence amongst investors and achieve higher penetration for the mutual fund industry. Ease of investment through digital enablement and availability of simple periodic constructs like SIP (Systematic Investment Plan) have been instrumental in attracting new investors to the MF industry.

We are pleased to share that our AUM and investor folio count has increased significantly over the past year. Our AUM on August 31, 2024, was ₹ 10,939.23 Cr, and folio count was at 593,554 vis a vis last year (Aug 2023) numbers of ₹ 4,885.84 crores AUM and 334,534 folios. To highlight the successful launch of our NFO in the previous month, Bank of India Business Cycle Fund is a thematic equity-oriented scheme that invests across growth themes/sectors based on the Business Cycle Concept. We thank our partners and investors for their enthusiastic response that made the fund achieve NFO collection figures of ₹ 562.31 Cr AUM from 27,027 investors.

As markets scale new peaks in India, rich valuations, price volatility and timing aspects continue to be alarming for many new-to-market investors. *Starting early, investing regularly (in line with a well-thought-out Asset Allocation Plan) and giving your investments enough time to thrive are 3 crucial aspects that investors may find potential when pursuing their journey of long-term wealth creation.*

We are grateful to our investors and distribution partners for their unwavering support. We welcome your feedback in writing via email (feedback@boimf.in) or by contacting us at our head office or branch offices.

Sincerely

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

Above Assets Under Management as on August 31, 2024 (in Crores) includes Equity: 707,710.45 | Debt: 35,095.25 | Hybrid: 157,130.22 | Liquid: 182,859.06 | ELSS: 11,127.53 | 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%

*Investors should consult their Financial Consultant / Mutual Fund Distributor for the suitability of the product

Source of MF Industry Data: AMFI, IBEF.org, Internal Research

MARKET UPDATE

Alok Singh
Chief Investment Officer



The equity markets globally witnessed sparked volatility at the start of August 2024. Many factors contributed to the downward pressure at the beginning of the month, including the unwinding of the yen carry trade, a weaker-than-expected jobs report, and the Federal Reserve's July decision to maintain its benchmark interest rate near a 20-year high. However, a large part of the correction was a technical unwind of the carry trade with a change in interest policy in Japan. The dip was short-lived, as most global markets regained losses by mid-August and resumed a general rise. There have not been any aftershocks following the volatility and volume burst of early August, and the return to normalcy has been orderly and quick.

So far, India has remained poorly correlated with the global markets. However, in August 2024, the Indian equity market was aligned with the international markets. India continues to maintain its outperformance over major emerging markets and many developed markets. This outperformance of Indian equity markets is mainly because of the strength of the Indian economy. The Indian macro fundamentals of the economy remain strong, and optimal domestic demand should keep the GDP growth rate around 7% for the next few years. This growth rate is much higher than most of the major global economies. At the same time, inflation remains under control. We expect the current economic cycle to run longer as it gets supported by productivity-enhancing growth that should also keep macro stability risks at abeyance.

The market-up move over the last 3 years has resulted in excess exuberance in some market sections. Although the broader market remains fairly placed, mid-cap appears to be misplaced, as shown in the table below-

	5 Year Median PE	Current PE	Forward PE		
			Presuming 10% Earning Growth	Presuming 15% Earning Growth	Presuming 20% Earning Growth
Nifty 50 Index	23.15	23.00	20.91	20.00	19.17
Nifty Mid-cap 150 Index	27.50	43.50	39.55	37.83	36.25
Nifty Small-cap 250 Index	29.21	30.80	28.00	26.78	25.67

Data source: Bloomberg as on August 2024

The valuation of large-cap and small-cap do not appear to be as stretched as in the case of Mid-cap. However, the current mid-cap index is relatively new and incorporated after the SEBI classification of market cap in 2016-17. The high concentration of mutual funds AUM in these 150 stocks resulted in this higher valuation despite decent earning growth in the mid-cap stocks. Even at an expected earnings growth rate of 20% for the next year, the forward PE ratio is 36.25. So, the index seems overvalued, given its 5-year median PE ratio is around 27.50. However, one needs to wait for the September quarter results to conclude as the Q1 FY 2024-25 results were impacted due to elections and heat waves.

Globally, high interest rates seem to start affecting economic growth, and recessionary fears have begun emerging. The recent flip-flop in the US economic data has been confusing. Therefore, the market's possible rate cuts in policy rates starting from the US Federal Reserve meeting in September 2024 may support the global economy and markets.

Any rate cut by the US Federal Reserve might motivate RBI to consider lower policy rates in India. The lower interest rate should also support the private sector, which is important for sustaining the Indian growth rate and corporate earnings in the medium term.

The recent market volatility may be influenced by both fundamental and technical reasons, but that does not mean that the market trajectory or the economic fundamentals have changed for someone to be worried about. Recently, the equity market was able to climb the wall of worry and has divided the market opinion. We continue to believe we are not witnessing the classic access typically seen ahead of directional change in the market. We strongly believe that valuation, on its own, is never a reason for stocks to correct, but elevated valuations become a catalyst when other fundamental and sentimental events unfold. That said, a bull market correction can happen any time.

The risk to the current market can arise if global growth slows down. It will have a spillover impact on domestic earnings. Secondly, the fiscal prudence practiced so far is influenced by the redistribution practices followed by a few states. Lastly, any change in the retail flow toward equities will affect the Indian equity market, especially in the absence of the FPI.

Data Source: Bloomberg/ Internal Research

Disclaimer: The views expressed herein constitute only the opinions and do not constitute any guidelines or recommendation on any course of action to be followed by the reader. This information is meant for general reading purposes only and is not meant to serve as a professional guide for the readers.

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Large & Mid Cap Equity Fund

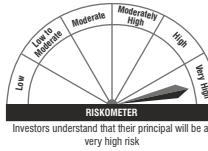
(An open ended equity scheme investing in both large cap and mid cap stocks)

All data as on August 31, 2024 (Unless indicated otherwise)

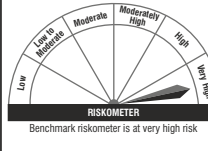
This product is suitable for investors who are seeking*:

- Long-term capital growth.
- Investment in equity and equity-related securities including equity derivatives of companies across market capitalisations.

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

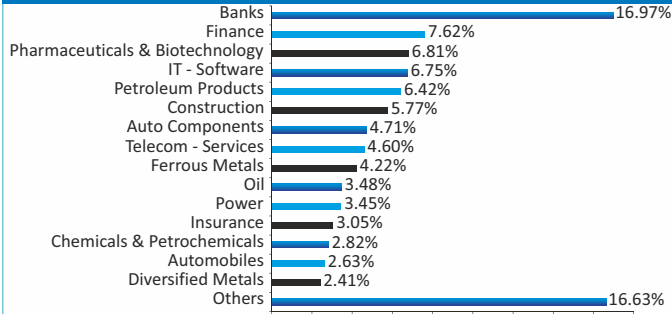


Benchmark Risk-o-meter as on August 31, 2024^



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

The fund is suited to investors with some prior experience in equity investing or even for first time equity investors who are aware of the risk associated with investing in equities, particularly with regard to mid and small capitalization companies.

BENCHMARK^

BSE 250 LargeMidCap Total Return Index (TRI)

DATE OF ALLOTMENT

October 21, 2008

FUND MANAGER

Mr. Nitin Gosar (w.e.f. September 27, 2022) - More than 16 years of Experience in Equity Research and Fund Management.

AVERAGE AUM

₹ 366.52 Crs.

LATEST AUM

₹ 379.19 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

PORTFOLIO TURNOVER RATIO (As on August 31, 2024)

1.25 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS (As on August 30, 2024)

Standard Deviation (Annualized): 13.34% (Bank of India Large & Mid Cap Equity Fund)
12.82% (BSE 250 LargeMidCap (TRI))

Beta: 1.00

Sharpe Ratio*: 0.99

Tracking Error (Annualized): 3.85%

Above ratios are calculated using 3 years history of monthly return.

*Risk-free rate assumed to be 6.80% (MIBOR as on August 30, 2024)

NAV (As on August 30, 2024)

Plan	Regular Plan	Eco Plan	NAV (₹)
Growth	93.96	Growth	102.65
Bonus	93.95	Bonus	102.65
IDCW	28.04	IDCW	28.74
Quarterly IDCW	34.22	Quarterly IDCW	28.96

Direct Plan

Growth	106.77
Bonus	55.15
IDCW	29.23
Quarterly IDCW	29.67

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

- For redemption/switch out upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL"
- Any redemption/switch out - in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/switched out within 1 year from the date of allotment of units.
- If the units are redeemed/switched out after 1 year from the date of allotment of units: "NIL"

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS			
BANKS		OIL	
✓ HDFC Bank Limited	6.10	✓ Oil India Limited	3.48
✓ State Bank of India	3.69	POWER	3.45
✓ Indian Bank	2.90	NTPC Limited	2.45
Bank of Baroda	1.85	Torrent Power Limited	1.00
Kotak Mahindra Bank Limited	1.75	INSURANCE	3.05
ICICI Bank Limited	0.68	ICICI Lombard General	1.76
FINANCE	7.62	Insurance Company Limited	1.29
✓ REC Limited	3.00	General Insurance Corporation of India	1.29
Shriram Finance Limited	1.69	CHEMICALS & PETROCHEMICALS	2.82
Housing & Urban Development Corporation Limited	1.51	Deepak Nitrite Limited	2.41
Bajaj Finance Limited	1.42	Linde India Limited	0.41
PHARMACEUTICALS & BIOTECHNOLOGY	6.81	AUTOMOBILES	2.63
Ajanta Pharma Limited	2.02	✓ Hero MotoCorp Limited	2.63
Eris Lifesciences Limited	1.78	DIVERSIFIED METALS	2.41
Mankind Pharma Limited	1.22	Vedanta Limited	2.41
GlaxoSmithKline	1.03	OTHERS	16.63
Pharmaceuticals Limited	0.76	Bayer Cropscience Limited	1.72
JB Chemicals & Pharmaceuticals Limited	0.76	Manorama Industries Limited	1.53
IT - SOFTWARE	6.75	Senco Gold Limited	1.48
✓ Tata Consultancy Services Limited	4.15	Marico Limited	1.48
Infosys Limited	1.54	FSN E-Commerce Ventures Limited	1.43
Rategain Travel Technologies Limited	0.76	PB Fintech Limited	1.29
HCL Technologies Limited	0.30	Ashok Leyland Limited	1.22
PETROLEUM PRODUCTS	6.42	Siemens Limited	1.10
✓ Reliance Industries Limited	5.45	Swan Energy Limited	1.08
Bharat Petroleum Corporation Limited	0.97	Zaggle Prepaid Ocean Services Limited	1.06
CONSTRUCTION	5.77	Vijaya Diagnostic Centre Limited	1.05
✓ Larsen & Toubro Limited	3.64	JK Cement Limited	0.96
ITD Cementation India Limited	1.56	Titagarh Rail Systems Limited	0.67
Sterling And Wilson Renewable Energy Limited	0.57	Metro Brands Limited	0.56
AUTO COMPONENTS	4.71	Total	98.34
Endurance Technologies Limited	1.99	GOVERNMENT BOND AND TREASURY BILL	
UNO Minda Limited	1.94	Treasury Bill	
Lumax Industries Limited	0.78	364 Days Tbill (MD 30/01/2025) (SOV)	0.04
TELECOM - SERVICES	4.60	Total	0.04
✓ Indus Towers Limited	4.60	CASH & CASH EQUIVALENT	
Jindal Stainless Limited	2.07	Net Receivables/Payables	0.76
JSW Steel Limited	1.31	TREPS / Reverse Repo Investments	0.86
Steel Authority of India Limited	0.84	Total	1.62
		GRAND TOTAL	100.00

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 30, 2024)

Mcap Category	Market Value as % of Net Asset
Large Cap	47.40%
Mid Cap	36.22%
Small Cap	14.82%
GB/TB/Repo/Others	1.56%
Grand Total	100.00%

Invest Now

Equity Fund

Hybrid Fund

Debt Fund

Bank of India ELSS Tax Saver[^]

(Formerly Bank of India Tax Advantage Fund)
(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

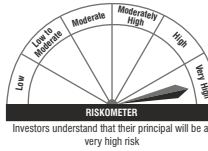
All data as on August 31, 2024 (Unless indicated otherwise)



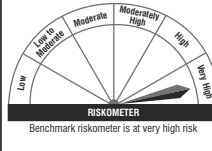
This product is suitable for investors who are seeking*:

- Long-term capital growth.
- Investment in equity and equity-related securities of companies across market capitalisations.

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

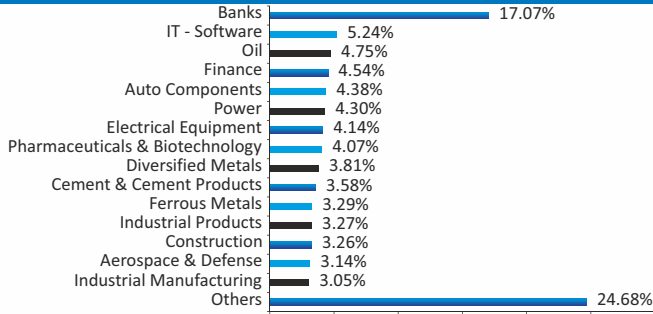


Benchmark Risk-o-meter as on August 31, 2024[^]



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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.

WHO SHOULD INVEST

The fund is suitable for investors with a long-term investment horizon. In terms of fund management, the 3 year lock-in period gives the fund manager the comfort of planning his investments with a long-term horizon.

BENCHMARK[^]

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

February 25, 2009

FUND MANAGER

Mr. Alok Singh (w.e.f April 27, 2022) - Around 20 years of experience, including 16 years in Mutual Fund Industry.

AVERAGE AUM

₹ 1,449.50 Crs.

LATEST AUM

₹ 1,487.26 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

Regular/ Direct Plan ₹ 500 and in multiples of ₹ 1

ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 500 and in multiples of ₹ 1

PORTFOLIO TURNOVER RATIO (As on August 31, 2024)

0.79 Times[^] ("Basis last rolling 12 months)

OTHER PARAMETERS (As on August 30, 2024)

Standard Deviation (Annualized): 14.23% (Bank of India ELSS Tax Saver)
12.99% (BSE 500 TRI)

Beta: 1.01

Sharpe Ratio*: 1.00

Tracking Error (Annualized): 5.40%

Above ratios are calculated using 3 years history of monthly return.

*Risk-free rate assumed to be 6.80% (MIBOR as on August 30, 2024)

NAV (As on August 30, 2024)		NAV (₹)	
Regular Plan	Eco Plan	Growth	IDCW
176.19	190.15	33.94	31.56
Direct Plan			
Growth	203.09		
IDCW	81.11		

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	NIL

#Investors opting for special tax rates u/s 115BAC of the Income Tax Act, 1961 ("the Act") would not be eligible for deduction u/s 80C of the Act. Tax Benefit is applicable under old regime.

[^]Name of the fund has been changed from Bank of India Tax Advantage Fund to Bank of India ELSS Tax Saver w.e.f. December 26, 2023.

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		CONSTRUCTION 3.26	
BANKS 17.07		Larsen & Toubro Limited	2.06
✓ State Bank of India	4.12	IRCON International Limited	1.20
✓ HDFC Bank Limited	3.19	AEROSPACE & DEFENSE 3.14	
✓ Canara Bank	2.62	✓ Hindustan Aeronautics Limited	3.14
Bank of Baroda	1.97	INDUSTRIAL MANUFACTURING 3.05	
Indian Bank	1.95	Titagarh Rail Systems Limited	1.58
ICICI Bank Limited	1.42	Jupiter Wagons Limited	1.47
Union Bank of India	0.98	OTHERS 24.68	
IndusInd Bank Limited	0.82	✓ Reliance Industries Limited	2.31
IT - SOFTWARE 5.24		✓ Prudent Corporate Advisory Services Limited	2.13
HCL Technologies Limited	1.90	Coromandel International Limited	1.86
KPIT Technologies Limited	1.16	Swan Energy Limited	1.85
Coforge Limited	1.11	Deepak Nitrite Limited	1.64
Tata Consultancy Services Limited	1.07	Hero MotoCorp Limited	1.56
OIL 4.75		Balrampur Chini Mills Limited	1.51
✓ Oil India Limited	4.75	Triveni Engineering & Industries Limited	1.49
FINANCE 4.54		CMS Info System Limited	1.33
REC Limited	1.98	Dixon Technologies (India) Limited	1.28
Power Finance Corporation Limited	1.33	Varun Beverages Limited	1.09
Jio Financial Services Limited	1.23	DLF Limited	1.08
AUTO COMPONENTS 4.38		K.P.R. Mill Limited	1.08
✓ UNO Minda Limited	2.38	General Insurance Corporation of India	0.99
Bharat Forge Limited	2.00	Central Depository Services (India) Limited	0.84
POWER 4.30		Poly Medicare Limited	0.78
✓ NTPC Limited	2.67	Mahindra Lifespace Developers Limited	0.76
Tata Power Company Limited	1.63	The Indian Hotels Company Limited	0.71
ELECTRICAL EQUIPMENT 4.14		Metro Brands Limited	0.39
Siemens Limited	1.90	Total 96.57	
ABB India Limited	1.33	GOVERNMENT BOND AND TREASURY BILL	
Bharat Heavy Electricals Limited	0.91	Treasury Bill	
PHARMACEUTICALS & BIOTECHNOLOGY 4.07		364 Days Tbill (MD 30/01/2025) (SOV)	0.04
Lupin Limited	1.52	Total 0.04	
Amni Organics Limited	1.45	CASH & CASH EQUIVALENT	
Sun Pharmaceutical Industries Limited	1.10	Net Receivables/Payables	0.99
DIVERSIFIED METALS 3.81		TREPS / Reverse Repo Investments	2.40
✓ Vedanta Limited	3.81	Total 3.39	
CEMENT & CEMENT PRODUCTS 3.58		GRAND TOTAL 100.00	
Ambuja Cements Limited	1.87	✓ Indicates Top 10 Equity Holdings.	
UltraTech Cement Limited	1.71		
FERROUS METALS 3.29			
Tata Steel Limited	1.75		
Steel Authority of India Limited	1.54		
INDUSTRIAL PRODUCTS 3.27			
HEG Limited	1.56		
Inox India Limited	1.01		
Graphite India Limited	0.70		

MCAP Categorization (As on August 30, 2024)

Mcap Category	Percentage
Large Cap	52.57%
Mid Cap	23.28%
Small Cap	20.75%
GB/TB/Repo/Others	3.40%
Grand Total	100.00%

Invest Now

Bank of India Manufacturing & Infrastructure Fund

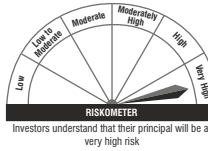
(An open ended equity scheme investing in manufacturing and infrastructure sectors)

All data as on August 31, 2024 (Unless indicated otherwise)

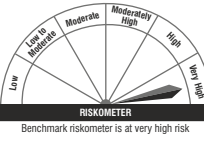
This product is suitable for investors who are seeking*:

- Long-term capital growth.
- Investment in equity and equity-related securities of companies engaged in manufacturing & infrastructure and related sector.

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

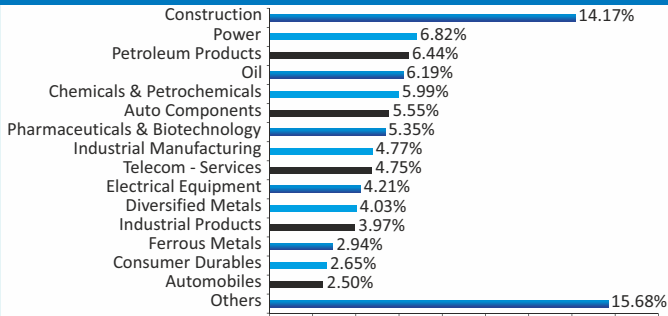


Benchmark Risk-o-meter as on August 31, 2024[^]



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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 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.

WHO SHOULD INVEST

The Scheme would be more suitable for investors who are desirous of increasing their exposure to manufacturing & infrastructure sector in their personal equity portfolio. Thus, this Scheme could act as a "top up" over existing investments of such investors in diversified equity funds.

BENCHMARK[^]

BSE India Manufacturing Index Total Return Index (TRI): 50% and BSE India Infrastructure Index Total Return Index (TRI): 50%

DATE OF ALLOTMENT

March 05, 2010

FUND MANAGER

Mr. Nitin Gosar (w.e.f. September 27, 2022) - More than 16 years of Experience in Equity Research and Fund Management.

AVERAGE AUM

₹ 475.13 Crs.

LATEST AUM

₹ 502.75 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

PORTFOLIO TURNOVER RATIO (As on August 31, 2024)

0.78 Times* ("Basis last rolling 12 months)

OTHER PARAMETERS (As on August 30, 2024)

Standard Deviation (Annualized): 14.00% (Bank of India Manufacturing & Infrastructure Fund)
16.60% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.69

Sharpe Ratio*: 1.70

Tracking Error (Annualized): 9.57%

Above ratios are calculated using 3 years history of monthly return.

*Risk-free rate assumed to be 6.80% (MIBOR as on August 30, 2024)

NAV (As on August 30, 2024) NAV (₹)

Regular Plan	Direct Plan	Growth	69.29
Growth	60.02	Growth	69.29
IDCW	38.25	IDCW	65.38
Quarterly IDCW	38.96	Quarterly IDCW	68.11

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

- For redemption/switch out upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL"
- Any redemption/switch out - in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/switched out within 1 year from the date of allotment of units.
- If the units are redeemed/switched out after 1 year from the date of allotment of units: "Nil"

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS			
CONSTRUCTION	14.17	Siemens Limited	1.33
✓ Larsen & Toubro Limited	5.05	TD Power Systems Limited	1.24
Sterling And Wilson Renewable Energy Limited	2.09	✓ DIVERSIFIED METALS	4.03
ITD Cementation India Limited	1.87	✓ Vedanta Limited	4.03
Ceigall India Ltd	1.29	INDUSTRIAL PRODUCTS	3.97
KNR Constructions Limited	1.12	Ratnamani Metals & Tubes Limited	1.18
PSP Projects Limited	1.06	HEG Limited	0.86
Kalpataru Projects International Limited	1.00	Inox India Limited	0.85
IRCON International Limited	0.69	Bansal Wire Industries Limited	0.70
POWER	6.82	AIA Engineering Limited	0.38
✓ NTPC Limited	5.41	FERROUS METALS	2.94
Torrent Power Limited	0.81	Jindal Stainless Limited	1.40
Tata Power Company Limited	0.60	Steel Authority of India Limited	0.83
PETROLEUM PRODUCTS	6.44	JSW Steel Limited	0.71
✓ Reliance Industries Limited	5.17	CONSUMER DURABLES	2.65
Bharat Petroleum Corporation Limited	1.27	Senco Gold Limited	1.56
OIL	6.19	Dixon Technologies (India) Limited	1.09
✓ Oil & Natural Gas Corporation Limited	3.29	AUTOMOBILES	2.50
✓ Oil India Limited	2.90	✓ Hero MotoCorp Limited	2.50
CHEMICALS & PETROCHEMICALS	5.99	OTHERS	15.68
✓ PCBL Limited	2.78	Manorama Industries Limited	2.11
✓ Deepak Nitrite Limited	2.19	Swan Energy Limited	1.63
Vinati Organics Limited	0.53	Bayer Cropscience Limited	1.53
Linde India Limited	0.49	Ashok Leyland Limited	1.23
AUTO COMPONENTS	5.55	Bharat Electronics Limited	1.16
Gabriel India Limited	1.49	Century Textiles & Industries Limited	1.11
Endurance Technologies Limited	1.30	UltraTech Cement Limited	1.09
UNO Minda Limited	1.30	Tejas Networks Limited	0.94
Lumax Industries Limited	1.10	Emami Limited	0.92
Tube Investments of India Limited	0.36	JK Cement Limited	0.78
PHARMACEUTICALS & BIOTECHNOLOGY	5.35	Radico Khaitan Limited	0.68
Eris Lifesciences Limited	1.75	Aegis Logistics Limited	0.65
Ajanta Pharma Limited	1.11	Brigade Enterprises Limited	0.64
Ami Organics Limited	0.97	Bharat Dynamics Limited	0.61
Mankind Pharma Limited	0.90	Sobha Limited	0.56
JB Chemicals & Pharmaceuticals Limited	0.62	Sobha Limited	0.04
INDUSTRIAL MANUFACTURING	4.77	Total	96.01
Titagarh Rail Systems Limited	1.32	GOVERNMENT BOND AND TREASURY BILL	
Tega Industries Limited	1.17	Treasury Bill	
Jupiter Wagons Limited	1.09	364 Days Tbill (MD 30/01/2025) (SOV)	0.02
Shanthy Gears Limited	0.87	Total	0.02
Kaynes Technology India Limited	0.32	CASH & CASH EQUIVALENT	
TELECOM - SERVICES	4.75	Net Receivables/Payables	0.28
✓ Indus Towers Limited	3.88	TREPS / Reverse Repo Investments	3.69
Bharti Airtel Limited	0.87	Total	3.97
ELECTRICAL EQUIPMENT	4.21	GRAND TOTAL	100.00
Triveni Turbine Limited	1.64	✓ Indicates Top 10 Equity Holdings.	

MCAP Categorization (As on August 30, 2024)

Mcap Category	Percentage
Small Cap	42.00%
Large Cap	33.45%
Mid Cap	20.68%
GB/TB/Repo/Others	3.87%
Grand Total	100.00%

Invest Now

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Small Cap Fund

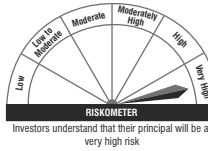
(An open ended equity scheme predominantly investing in small cap stocks)

All data as on August 31, 2024 (Unless indicated otherwise)

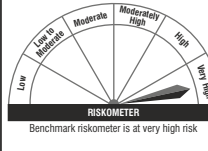
This product is suitable for investors who are seeking*:

- Long term capital appreciation.
- Investment predominantly in equity & equity related instruments of Small Cap companies.

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

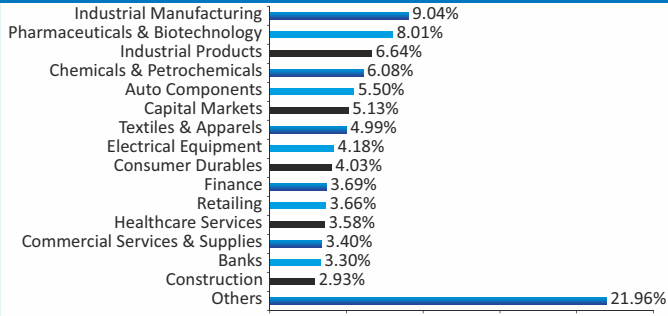


Benchmark Risk-o-meter as on August 31, 2024^



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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.

WHO SHOULD INVEST

The fund is suitable for investors who have a medium to long term investment horizon, and prior experience in equity investing. The scheme is Ideal for small cap investors who can patiently invest and those willing to absorb short-term volatility and the risks associated with investing in equities, especially small cap companies.

BENCHMARK^

NIFTY Smallcap 250 Total Return Index (TRI) (Tier 1)

DATE OF ALLOTMENT

December 19, 2018

FUND MANAGER

Mr. Dhruv Bhatia (w.e.f April 27, 2022) - Over 11 years of experience in Equity Research, Fund Management and Portfolio Construction.

AVERAGE AUM

₹ 1,359.82 Crs.

LATEST AUM

₹ 1,422.30 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

PORTFOLIO TURNOVER RATIO (As on August 31, 2024)

0.59 Times¹ (Basis last rolling 12 months)

OTHER PARAMETERS (As on August 30, 2024)

Standard Deviation (Annualized): 15.13% (Bank of India Small Cap Fund)
17.98% (NIFTY Smallcap 250 TRI)

Beta: 0.78

Sharpe Ratio*: 1.34

Tracking Error (Annualized): 6.85%

Above ratios are calculated using 3 years history of monthly return.

*Risk-free rate assumed to be 6.80% (MIBOR as on August 30, 2024)

NAV (As on August 30, 2024)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	54.33
IDCW	IDCW	40.69

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

- For redemption/switch out Upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL"
- Any redemption/switch out in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/switched out within 1 year from the date of allotment of units.
- If the units are redeemed/switched out after 1 year from the date of allotment of units: "Nil"

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS			
INDUSTRIAL MANUFACTURING	9.04	PNB Housing Finance Limited	0.79
✓ Jyoti CNC Automation Ltd	2.30	RETAILING	3.66
✓ Kaynes Technology India Limited	2.09	Avenue Supermarts Limited	2.03
Titagarh Rail Systems Limited	1.63	Cartrade Tech Limited	1.63
Praj Industries Limited	1.30	HEALTHCARE SERVICES	3.58
Jupiter Wagons Limited	0.94	✓ Vijaya Diagnostic Centre Limited	2.65
Shanthy Gears Limited	0.78	Krishna Institute Of Medical Sciences Limited	0.93
PHARMACEUTICALS & BIOTECHNOLOGY	8.01	COMMERCIAL SERVICES & SUPPLIES	3.40
✓ Granules India Limited	2.37	TeamLease Services Limited	1.76
✓ Eris Lifesciences Limited	2.32	CMS Info System Limited	1.64
✓ Ami Organics Limited	2.30	BANKS	3.30
Suven Pharmaceuticals Limited	1.02	Indian Bank	1.38
INDUSTRIAL PRODUCTS	6.64	Canara Bank	0.96
KSB Limited	1.73	Utkarsh Small Finance Bank Ltd	0.96
KEI Industries Limited	1.56	CONSTRUCTION	2.93
SKF India Limited	0.96	KNR Constructions Limited	1.57
HEG Limited	0.93	IRCON International Limited	1.36
Apollo Pipes Limited	0.77	OTHERS	21.96
Ratnamani Metals & Tubes Limited	0.69	✓ Castrol India Limited	2.51
CHEMICALS & PETROCHEMICALS	6.08	Radico Khaitan Limited	1.96
✓ PCBL Limited	2.65	Century Textiles & Industries Limited	1.85
Galaxy Surfactants Limited	1.22	Poly Medicare Limited	1.59
Vinati Organics Limited	1.15	Mrs. Bectors Food Specialities Limited	1.53
Linde India Limited	1.06	Latent View Analytics Limited	1.50
AUTO COMPONENTS	5.50	Jyothy Labs Limited	1.39
✓ Amara Raja Energy & Mobility Ltd	2.10	Hero MotoCorp Limited	1.27
Jamma Auto Industries Limited	1.50	Rategain Travel Technologies Limited	1.17
Craftsman Automation Limited	1.28	EID Parry India Limited	1.17
Tube Investments of India Limited	0.62	Sanstar Ltd	1.11
CAPITAL MARKETS	5.13	Tejas Networks Limited	1.09
Nuvama Wealth Management Limited	1.75	Zaggle Prepaid Ocean Services Limited	1.03
Central Depository Services (India) Limited	1.70	Balrampur Chini Mills Limited	0.97
Prudent Corporate Advisory Services Limited	1.68	Aegis Logistics Limited	0.85
TEXTILES & APPARELS	4.99	Mahindra Lifespace Developers Limited	0.63
✓ Arvind Limited	2.09	AXISCADES Technologies Limited	0.34
Ganesh Ecosphere Limited	1.54	Total	96.12
Welspun Living Limited	1.36	GOVERNMENT BOND AND TREASURY BILL	
ELECTRICAL EQUIPMENT	4.18	Treasury Bill	
TD Power Systems Limited	1.79	364 Days Tbill (MD 30/01/2025) (SOV)	0.01
Hitachi Energy India Limited	1.22	Total	0.01
Schneider Electric Infrastructure Limited	1.17	CASH & CASH EQUIVALENT	
CONSUMER DURABLES	4.03	Net Receivables/Payables	0.07
Senco Gold Limited	1.61	TREPS / Reverse Repo Investments	3.80
Metro Brands Limited	0.94	Total	3.87
PG Electroplast Limited	0.88	GRAND TOTAL	100.00
ETHOS LTD.	0.60		
FINANCE	3.69		
Cholamandalam Financial Holdings Limited	1.91		
Housing & Urban Development Corporation Limited	0.99		

MCAP Categorization (As on August 30, 2024)

Mcap Category	Percentage
Small Cap	84.16%
Mid Cap	7.79%
Large Cap	4.26%
GB/TB/Repo/Others	3.79%
Grand Total	100.00%

Invest Now

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Flexi Cap Fund

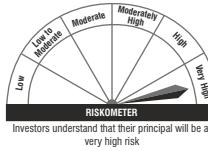
(An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

All data as on August 31, 2024 (Unless indicated otherwise)

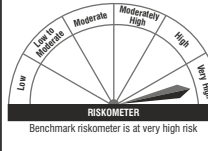
This product is suitable for investors who are seeking*:

- Capital appreciation over medium to long term.
- Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.

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

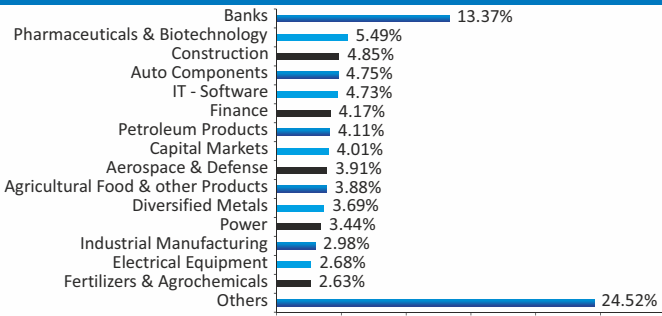


Benchmark Risk-o-meter as on August 31, 2024^



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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.

WHO SHOULD INVEST

This fund would be better suited for investors who are looking to balance risk and volatility in a single portfolio and those who have a moderate risk appetite for equities. Investors looking for a fund with a dynamic investment strategy and having long-term financial goals should also consider this fund.

BENCHMARK^

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

June 29, 2020

FUND MANAGER

Mr. Alok Singh (w.e.f June 29, 2020) - Around 28 years of experience, including 16 years in mutual fund industry.

AVERAGE AUM

₹ 1,730.10 Crs.

LATEST AUM

₹ 1,834.57 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

PORTFOLIO TURNOVER RATIO (As on August 31, 2024)

0.76 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS (As on August 30, 2024)

Standard Deviation (Annualized): 14.76% (Bank of India Flexi Cap Fund)
12.99% (BSE 500 TRI)

Beta: 1.05

Sharpe Ratio*: 1.28

Tracking Error (Annualized): 5.72%

Above ratios are calculated using 3 years history of monthly return.

*Risk-free rate assumed to be 6.80% (MIBOR as on August 30, 2024)

NAV (As on August 30, 2024)

Plan	Direct Plan	NAV (₹)
Regular Plan	Direct Plan	
Growth	Growth	39.56
IDCW	IDCW	33.81

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

- For redemption/switch out of initial units allotted within 3 months from the date of allotment :1% Exit Load
- Any redemption/switch out from the date of allotment of units after 3 months: NIL

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		ELECTRICAL EQUIPMENT	
BANKS	13.37	Siemens Limited	1.69
✓ HDFC Bank Limited	5.09	ABB India Limited	0.99
✓ State Bank of India	3.40	FERTILIZERS & AGROCHEMICALS	2.63
Kotak Mahindra Bank Limited	1.49	Coromandel International Limited	0.97
Indian Bank	1.39	Sumitomo Chemical India Limited	0.94
Bank of Baroda	1.05	Bayer Cropscience Limited	0.72
ICICI Bank Limited	0.95	OTHERS	24.52
PHARMACEUTICALS & BIOTECHNOLOGY	5.49	✓ Oil India Limited	2.61
Lupin Limited	1.29	✓ Netweb Technologies India Limited	2.07
Ajanta Pharma Limited	1.15	Swan Energy Limited	1.99
Ami Organics Limited	1.08	Indus Towers Limited	1.96
Sun Pharmaceutical Industries Limited	1.01	Ambuja Cements Limited	1.44
GlaxoSmithKline Pharmaceuticals Limited	0.96	Tata Steel Limited	1.25
CONSTRUCTION	4.85	UltraTech Cement Limited	1.17
Rail Vikas Nigam Limited	1.99	Brigade Enterprises Limited	1.12
IRCON International Limited	1.53	Cartrade Tech Limited	1.12
Larsen & Toubro Limited	1.33	SBI Life Insurance Company Limited	1.01
AUTO COMPONENTS	4.75	Steel Authority of India Limited	1.00
✓ UNO Minda Limited	2.12	HEG Limited	0.96
Bharat Forge Limited	2.03	Zaggle Prepaid Ocean Services Limited	0.92
Jamna Auto Industries Limited	0.60	Welspun Living Limited	0.88
IT - SOFTWARE	4.73	Sobha Limited	0.83
HCL Technologies Limited	1.74	Radico Khaitan Limited	0.79
KPIIT Technologies Limited	1.14	Eicher Motors Limited	0.68
Tata Consultancy Services Limited	0.99	General Insurance Corporation of India	0.56
Coforge Limited	0.86	Ingersoll Rand (India) Limited	0.55
FINANCE	4.17	Mahindra & Mahindra Limited	0.54
REC Limited	1.88	PCBL Limited	0.53
Power Finance Corporation Limited	1.24	Graphite India Limited	0.48
Jio Financial Services Limited	1.05	Sobha Limited	0.06
PETROLEUM PRODUCTS	4.11	Total	93.21
Reliance Industries Limited	2.06	MUTUAL FUNDS/EXCHANGE TRADED FUNDS	
Castrol India Limited	2.05	Nippon India ETF Nifty PSU Bank BeES	0.12
CAPITAL MARKETS	4.01	Total	0.12
Nuvama Wealth Management Limited	1.83	GOVERNMENT BOND AND TREASURY BILL	
Prudent Corporate Advisory Services Limited	1.67	Treasury Bill	
Central Depository Services (India) Limited	0.51	364 Days Tbill (MD 30/01/2025) (SOV)	0.01
AEROSPACE & DEFENSE	3.91	Total	0.01
✓ Hindustan Aeronautics Limited	2.60	CASH & CASH EQUIVALENT	
Bharat Electronics Limited	1.31	Net Receivables/Payables	2.04
AGRICULTURAL FOOD & OTHER PRODUCTS	3.88	TREPS / Reverse Repo Investments	4.62
Balrampur Chini Mills Limited	1.53	Total	6.66
Triveni Engineering & Industries Limited	1.26	GRAND TOTAL	100.00
Sanstar Ltd	1.09		
DIVERSIFIED METALS	3.69		
✓ Vedanta Limited	3.69		
POWER	3.44		
✓ NTPC Limited	2.14		
Torrent Power Limited	1.30		
INDUSTRIAL MANUFACTURING	2.98		
Titagarh Rail Systems Limited	1.63		
Jupiter Wagons Limited	1.35		

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 30, 2024)

Mcap Category	Percentage
Large Cap	41.92%
Small Cap	30.15%
Mid Cap	21.37%
GB/TB/Repo/Others	6.44%
ETF	0.12%
Grand Total	100.00%

Invest Now

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Bluechip Fund

(An open ended equity scheme predominantly investing in Large Cap Stocks)

All data as on August 31, 2024 (Unless indicated otherwise)

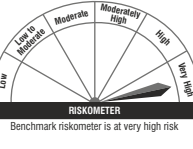
This product is suitable for investors who are seeking*:

- Long term capital appreciation.
- Investment predominantly in equity and equity-related instruments of large cap companies.

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

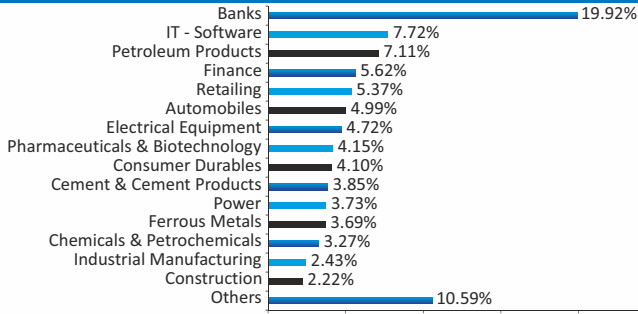


Benchmark Risk-o-meter as on August 31, 2024^



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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.

WHO SHOULD INVEST

The fund is suited to investors with conservative risk profile or first time investors.

BENCHMARK^

NIFTY 100 TRI (Tier 1)

DATE OF ALLOTMENT

June 29, 2021

FUND MANAGER

Mr. Dhruv Bhatia - Over 11 years of experience in Equity Research, Fund Management and Portfolio Construction.

AVERAGE AUM

₹ 187.11 Crs.

LATEST AUM

₹ 191.89 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

PORTFOLIO TURNOVER RATIO (As on August 31, 2024)

0.55 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS (As on August 30, 2024)

Standard Deviation (Annualized): 13.38% (Bank of India Bluechip Fund)
12.64% (NIFTY 100 TRI)

Beta: 1.01

Sharpe Ratio*: 0.62

Tracking Error (Annualized): 4.12%

Above ratios are calculated using 3 years history of monthly return.

*Risk-free rate assumed to be 6.80% (MIBOR as on August 30, 2024)

NAV (As on August 30, 2024)

Regular Plan		Direct Plan		NAV (₹)
Growth	IDCW	Growth	IDCW	
16.75	16.75	16.75	16.75	17.41
16.75	16.75	16.75	16.75	17.38

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

- Exit Load
- For redemption/switch out of initial units allotted within 3 months from the date of allotment :1% Exit Load
 - Any redemption/switch out from the date of allotment of units after 3 months: NIL

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		CEMENT & CEMENT PRODUCTS 3.85	
BANKS 19.92		Ambuja Cements Limited	1.54
✓ HDFC Bank Limited	7.46	Grasim Industries Limited	1.43
✓ State Bank of India	5.20	UltraTech Cement Limited	0.88
✓ ICICI Bank Limited	3.20	POWER 3.73	
Kotak Mahindra Bank Limited	2.23	✓ NTPC Limited	3.73
Axis Bank Limited	1.83	FERROUS METALS 3.69	
IT - SOFTWARE 7.72		Tata Steel Limited	2.15
✓ Infosys Limited	2.76	JSW Steel Limited	1.54
Tata Consultancy Services Limited	2.33	CHEMICALS & PETROCHEMICALS 3.27	
HCL Technologies Limited	1.64	Deepak Nitrite Limited	2.09
Coforge Limited	0.99	Vinati Organics Limited	1.18
PETROLEUM PRODUCTS 7.11		INDUSTRIAL MANUFACTURING 2.43	
✓ Reliance Industries Limited	5.04	Titagarh Rail Systems Limited	1.35
Castrol India Limited	2.07	Kaynes Technology India Limited	1.08
FINANCE 5.62		CONSTRUCTION 2.22	
✓ Bajaj Finance Limited	2.33	Larsen & Toubro Limited	2.22
REC Limited	2.03	OTHERS 10.59	
Jio Financial Services Limited	1.26	Vedanta Limited	2.14
RETAILING 5.37		SBI Life Insurance Company Limited	2.08
✓ Avenue Supermarts Limited	2.95	Oil & Natural Gas Corporation Limited	1.57
Cartrade Tech Limited	1.24	Hindustan Aeronautics Limited	1.49
Trent Limited	1.18	ITC Limited	1.44
AUTOMOBILES 4.99		Nestle India Limited	1.11
✓ Maruti Suzuki India Limited	2.75	Endurance Technologies Limited	0.76
Hero MotoCorp Limited	1.39	Total 93.48	
Eicher Motors Limited	0.85	GOVERNMENT BOND AND TREASURY BILL	
ELECTRICAL EQUIPMENT 4.72		Treasury Bill	
Siemens Limited	1.98	364 Days Tbill (MD 30/01/2025) (SOV)	0.18
Bharat Heavy Electricals Limited	1.39	Total 0.18	
TD Power Systems Limited	1.35	CASH & CASH EQUIVALENT	
PHARMACEUTICALS & BIOTECHNOLOGY 4.15		Net Receivables/Payables	5.24
Mankind Pharma Limited	1.56	TREPS / Reverse Repo Investments	1.10
Torrent Pharmaceuticals Limited	1.45	Total 6.34	
Sun Pharmaceutical Industries Limited	1.14	GRAND TOTAL 100.00	
CONSUMER DURABLES 4.10		✓ Indicates Top 10 Equity Holdings.	
✓ Havells India Limited	2.47		
Titan Company Limited	1.63		

MCAP Categorization (As on August 30, 2024)

Mcap Category	Percentage
Large Cap	81.46%
Small Cap	8.27%
GB/TB/Repo/Others	6.43%
Mid Cap	3.84%
Grand Total	100.00%

Invest Now

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Multi Cap Fund

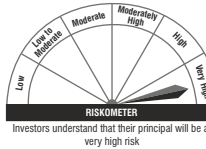
(An open ended equity scheme investing across large cap, mid cap, small cap stocks)

All data as on August 31, 2024 (Unless indicated otherwise)

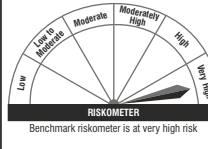
This product is suitable for investors who are seeking*:

- Long term capital appreciation.
- Investments in equity and equity related instruments across large cap, mid cap, small cap stocks.

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

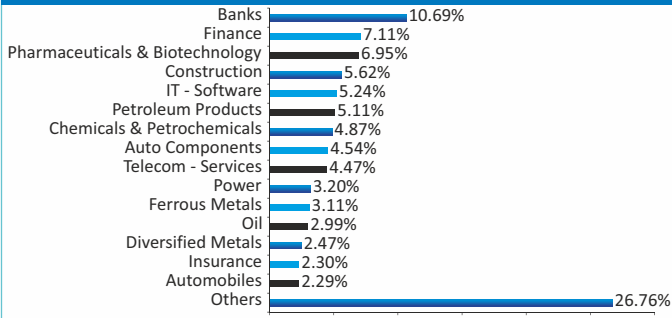


Benchmark Risk-o-meter as on August 31, 2024^



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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.

WHO SHOULD INVEST

Suitable for investors looking to invest in opportunities across the market cap (large, mid and small) & to optimise returns while minimising volatility.

BENCHMARK^

NIFTY 500 Multicap 50:25:25 Total Return Index (TRI)

DATE OF ALLOTMENT

March 3, 2023

FUND MANAGER

Mr. Nitin Gosar - More than 16 years of Experience in Equity Research and Fund Management.

AVERAGE AUM

₹ 664.73 Crs.

LATEST AUM

₹ 696.61 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

PORTFOLIO TURNOVER RATIO (As on August 31, 2024)

1.19 Times¹ (Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on August 30, 2024)

Regular Plan		Direct Plan		NAV (₹)
Growth	18.58	Growth	18.86	
IDCW	18.58	IDCW	18.85	

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

- For redemption/switch out upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL"
- Any redemption/switch out - in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/switched out within 1 year from the date of allotment of units.
- If the units are redeemed/switched out after 1 year from the date of allotment of units: "Nil"

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS			
BANKS	10.69	JSW Steel Limited	1.03
✓ HDFC Bank Limited	2.89	Steel Authority of India Limited	0.64
✓ State Bank of India	2.68	OIL	2.99
Indian Bank	2.14	✓ Oil India Limited	2.99
Kotak Mahindra Bank Limited	1.58	DIVERSIFIED METALS	2.47
Bank of Baroda	1.40	✓ Vedanta Limited	2.47
FINANCE	7.11	INSURANCE	2.30
✓ REC Limited	2.59	ICICI Lombard General	1.42
Shriram Finance Limited	1.85	Insurance Company Limited	
Housing & Urban Development Corporation Limited	1.45	General Insurance Corporation of India	0.88
Bajaj Finance Limited	1.22	AUTOMOBILES	2.29
PHARMACEUTICALS & BIOTECHNOLOGY	6.95	✓ Hero MotoCorp Limited	2.29
Eris Lifesciences Limited	1.99	OTHERS	26.76
Ajanta Pharma Limited	1.34	TIPS Industries Limited	2.07
Mankind Pharma Limited	1.05	Emami Limited	1.81
Ami Organics Limited	1.03	Vijaya Diagnostic Centre Limited	1.73
GlaxoSmithKline	0.86	Zaggle Prepaid Ocean Services Limited	1.73
Pharmaceuticals Limited		Manorama Industries Limited	1.70
JB Chemicals & Pharmaceuticals Limited	0.68	Senco Gold Limited	1.59
CONSTRUCTION	5.62	Swan Energy Limited	1.55
Larsen & Toubro Limited	2.16	Bayer Cropscience Limited	1.49
Sterling And Wilson	1.75	Century Textiles & Industries Limited	1.42
Renewable Energy Limited		FSN E-Commerce Ventures Limited	1.39
ITD Cementation India Limited	1.71	Limited	
IT - SOFTWARE	5.24	Ratnamani Metals & Tubes Limited	1.22
✓ Tata Consultancy Services Limited	3.26	Ashok Leyland Limited	1.20
Infosys Limited	1.03	Titagarh Rail Systems Limited	1.04
Rategain Travel Technologies Limited	0.65	Triveni Turbine Limited	0.97
HCL Technologies Limited	0.30	PB Fintech Limited	0.95
PETROLEUM PRODUCTS	5.11	Radico Khaitan Limited	0.93
✓ Reliance Industries Limited	3.91	Marico Limited	0.86
Bharat Petroleum Corporation Limited	1.20	HEG Limited	0.81
CHEMICALS & PETROCHEMICALS	4.87	Sobha Limited	0.74
PCBL Limited	2.13	JK Cement Limited	0.66
Deepak Nitrite Limited	1.85	Siemens Limited	0.46
Vinati Organics Limited	0.63	Tejas Networks Limited	0.39
Linde India Limited	0.26	Sobha Limited	0.05
AUTO COMPONENTS	4.54	Total	97.72
UNO Minda Limited	1.48	GOVERNMENT BOND AND TREASURY BILL	
Endurance Technologies Limited	1.18	Treasury Bill	
Gabriel India Limited	1.02	364 Days Tbill (MD 30/01/2025) (SOV)	0.01
Lumax Industries Limited	0.86	Total	0.01
TELECOM - SERVICES	4.47	CASH & CASH EQUIVALENT	
✓ Indus Towers Limited	4.47	Net Receivables/Payables	0.93
POWER	3.20	TREPS / Reverse Repo Investments	1.34
✓ NTPC Limited	2.27	Total	2.27
Torrent Power Limited	0.93	GRAND TOTAL	100.00
FERROUS METALS	3.11		
Jindal Stainless Limited	1.44		

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 30, 2024)

Mcap Category	Percentage
Large Cap	35.65%
Mid Cap	28.39%
Small Cap	33.73%
GB/TB/Repo/Others	2.23%
Grand Total	100.00%

Invest Now

Bank of India Conservative Hybrid Fund

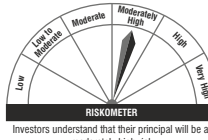
(An open ended hybrid scheme investing predominantly in debt instruments)

All data as on August 31, 2024 (Unless indicated otherwise)

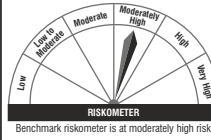
This product is suitable for investors who are seeking*:

- Long term capital appreciation and regular income.
- Investment in equity and equity related securities (10% - 25%) as well as fixed income securities (Debt / Money Market Instruments/ Govt. Securities).

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

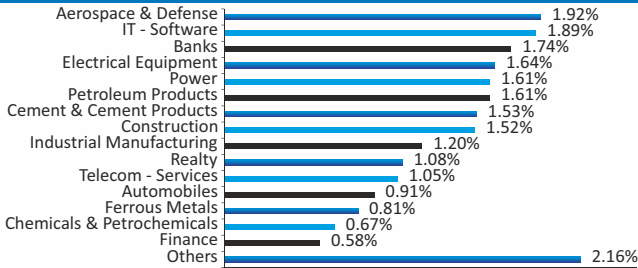


Benchmark Risk-o-meter as on August 31, 2024[^]



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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.

BENCHMARK[^]

CRISIL Hybrid 85 + 15 - Conservative Index

DATE OF ALLOTMENT

March 18, 2009

FUND MANAGER

Mr. Alok Singh: Around 20 years of experience, including 16 years in mutual fund industry.

AVERAGE AUM

₹ 69.22 Crs.

LATEST AUM

₹ 65.80 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

Regular/ Direct Plan ₹ 10,000 and in multiples of ₹ 1

ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

OTHER PARAMETERS (As on August 31, 2024)

Average / Residual Maturity: 4.07 Years

Macaulay Duration: 3.26 Years

Modified Duration: 3.11 Years

Annualised Yield: 7.13%

NAV (As on August 30, 2024)

Regular Plan		Eco Plan		NAV (₹)
Growth	33.3918	Growth	34.4495	
Monthly IDCW	17.1915	Monthly IDCW	26.0913	
Quarterly IDCW	17.8183	Quarterly IDCW	-	
Annual IDCW	16.2093	Annual IDCW	-	
Direct Plan				
Growth	35.4399			
Monthly IDCW	15.7910			
Quarterly IDCW	17.4172			
Annual IDCW	16.1528			

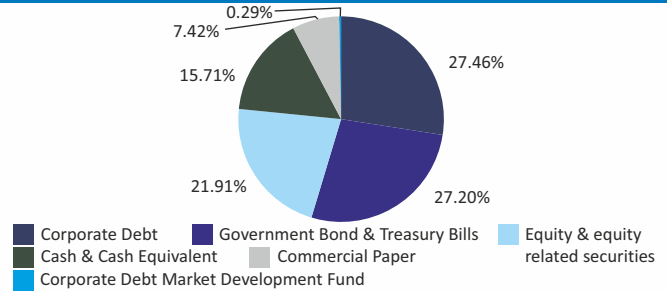
LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

- For redemption/switch out -of up to 10% of the initial units allotted -within 1 year from the date of allotment: "NIL".
- Any redemption/switch out-in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are switched out within 1 year from the date of allotment of units.
- If the units are redeemed/switched out after 1 year from the date of allotment of units: "NIL".

COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS			
AEROSPACE & DEFENSE			
✓ Hindustan Aeronautics Limited	1.60		
Bharat Electronics Limited	0.32		
IT - SOFTWARE			
✓ HCL Technologies Limited	1.04		
Coorge Limited	0.85		
BANKS			
✓ State Bank of India	1.24		
HDFC Bank Limited	0.50		
ELECTRICAL EQUIPMENT			
✓ TD Power Systems Limited	0.91		
Siemens Limited	0.73		
PETROLEUM PRODUCTS			
✓ Reliance Industries Limited	1.61		
POWER			
✓ NTPC Limited	1.61		
Power Grid Corporation of India Limited	1.27		
	0.34		
CEMENT & CEMENT PRODUCTS			
Ambuja Cements Limited	0.84		
UltraTech Cement Limited	0.69		
CONSTRUCTION			
✓ Larsen & Toubro Limited	1.24		
IRCON International Limited	0.28		
INDUSTRIAL MANUFACTURING			
Jupiter Wagons Limited	0.66		
Titagarh Rail Systems Limited	0.54		
REALTY			
✓ DLF Limited	1.08		
TELECOM - SERVICES			
✓ Indus Towers Limited	1.05		
AUTOMOBILES			
✓ Hero MotoCorp Limited	0.91		
FERROUS METALS			
Tata Steel Limited	0.81		
CHEMICALS & PETROCHEMICALS			
PCBL Limited	0.67		
FINANCE			
REC Limited	0.58		
OTHERS			
Nestle India Limited	0.57		
S.J.S. Enterprises Limited	0.53		
ITC Limited	0.46		
Triveni Engineering & Industries Limited	0.44		
Senco Gold Limited	0.16		
Total	21.92		
CORPORATE DEBT			
Non-Convertible Debentures			
Indian Railway Finance Corporation Limited (CRISIL AAA)	7.69		
National Bank For Agriculture and Rural Development (CRISIL AAA)	7.65		
Power Finance Corporation Limited (CRISIL AAA)	3.06		
Bajaj Finance Limited (CRISIL AAA)	3.05		
Small Industries Dev Bank of India (CRISIL AAA)	3.05		
Reliance Jio Infocomm Limited (CRISIL AAA)	2.96		
Total	27.46		
MONEY MARKET INSTRUMENTS			
Commercial Paper			
Kotak Mahindra Prime Limited (CRISIL A1+)	4.50		
Aditya Birla Finance Limited (ICRA A1+)	2.92		
Total	7.42		
CDMDF			
Corporate Debt Market Development Fund			
Corporate Debt Market Development Fund (Others)	0.29		
Total	0.29		
GOVERNMENT BOND AND TREASURY BILL			
Government Bond			
7.26% GOI (MD 06/02/2033) (SOV)	17.10		
7.18% GOI (MD 14/08/2033) (SOV)	4.12		
7.1% GOI (MD 08/04/2034) (SOV)	1.54		
Total	22.76		
Treasury Bill			
364 Days Tbill (MD 30/01/2025) (SOV)	4.44		
Total	4.44		
CASH & CASH EQUIVALENT			
Net Receivables/(Payables)	1.79		
TREPS / Reverse Repo Investments	13.92		
Total	15.71		
GRAND TOTAL	100.00		

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 30, 2024)

Mcap Category	Percentage
GB/TB/Repo/Others	43.23%
Debt	34.68%
Large Cap	15.74%
Small Cap	4.18%
Mid Cap	1.88%
Units of CDMDF	0.29%
Grand Total	100.00%

Invest Now

Bank of India Multi Asset Allocation Fund

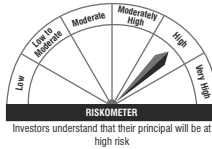
(An open ended scheme investing in Equity, Debt and Gold ETF)

All data as on August 31, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

- Wealth creation over medium to long term
- Investment in equity and equity related securities, debt and money market instruments and Gold ETF

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

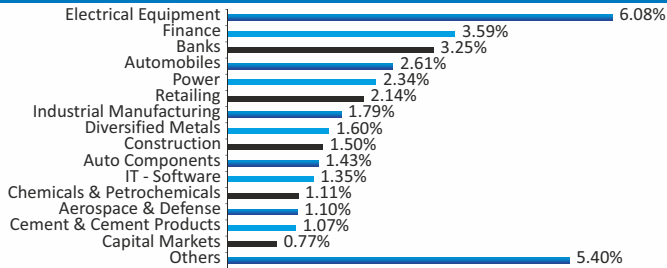


Benchmark Risk-o-meter as on August 31, 2024^A



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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.

BENCHMARK^A

37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold

DATE OF ALLOTMENT

February 28, 2024

FUND MANAGER

Mr. Mithraem Bharucha: 15 years of experience in Fixed Income market domain, Investment strategy development

Mr. Nilesh Jethani: With over 9 years of experience in equity research across BFSI, IT, and capital goods sectors.

AVERAGE AUM

₹ 347.63 Crs.

LATEST AUM

₹ 351.41 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

OTHER PARAMETERS (As on August 31, 2024)

Average / Residual Maturity: 4.36 Years

Macaulay Duration: 3.61 Years

Modified Duration: 3.37 Years

Annualised Yield: 7.49%

NAV (As on August 30, 2024)

Plan	NAV (₹)
Regular Plan	11.0972
Direct Plan	11.0972
Growth	11.0476
IDCW	11.0486
Monthly IDCW	11.0998

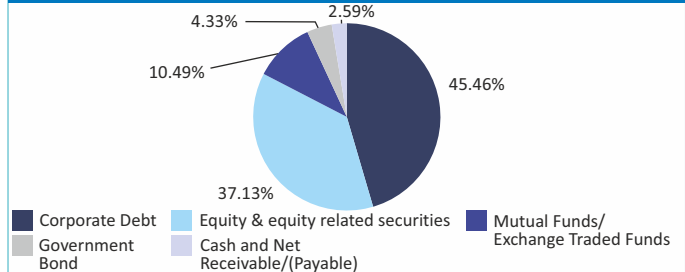
LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

- For redemption/switch out upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL"
- Any redemption/switch out - in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/switched out within 1 year from the date of allotment of units.
- If the units are redeemed/switched out after 1 year from the date of allotment of units : "Nil"

COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	6.08	OTHERS	5.40
ELECTRICAL EQUIPMENT		Jindal Stainless Limited	0.77
✓ Siemens Limited	1.67	Century Textiles & Industries Limited	0.75
✓ ABB India Limited	1.31	Oil & Natural Gas Corporation Limited	0.71
✓ Bharat Heavy Electricals Limited	1.26	Indus Towers Limited	0.69
Triveni Turbine Limited	0.90	Blue Star Limited	0.54
Hitachi Energy India Limited	0.70	Ami Organics Limited	0.47
Schneider Electric Infrastructure Limited	0.24	TeamLease Services Limited	0.45
FINANCE	3.59	Welspun Living Limited	0.44
✓ REC Limited	2.08	Reliance Industries Limited	0.43
Housing & Urban Development Corporation Limited	0.84	TIPS Industries Limited	0.15
Cholamandalam Investment and Finance Company Ltd	0.41	Total	37.13
PNB Housing Finance Limited	0.26	CORPORATE DEBT	
BANKS	3.25	Non-Convertible Debentures	
✓ State Bank of India	2.54	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.21
Bank of Baroda	0.71	Power Finance Corporation Limited (CRISIL AAA)	7.17
AUTOMOBILES	2.61	LIC Housing Finance Limited (CRISIL AAA)	7.13
✓ Mahindra & Mahindra Limited	1.64	REC Limited (ICRA AAA)	7.13
Eicher Motors Limited	0.97	Bajaj Finance Limited (CRISIL AAA)	5.13
POWER	2.34	National Bank For Agriculture and Rural Development (CRISIL AAA)	4.58
✓ NTPC Limited	1.25	Tata Capital Housing Finance Limited (CRISIL AAA)	4.26
Tata Power Company Limited	1.09	Small Industries Dev Bank of India (CRISIL AAA)	2.85
RETAILING	2.14	Total	45.46
✓ Trent Limited	1.63	MUTUAL FUNDS/EXCHANGE TRADED FUNDS	
Cartrade Tech Limited	0.51	Exchange Traded Funds	
INDUSTRIAL MANUFACTURING	1.79	ICICI Prudential Mutual Fund	8.12
Titagarh Rail Systems Limited	1.05	Nippon India Mutual Fund	1.56
Jupiter Wagons Limited	0.74	DSP Mutual Fund	0.81
DIVERSIFIED METALS	1.60	Total	10.49
✓ Vedanta Limited	1.60	GOVERNMENT BOND AND TREASURY BILL	
CONSTRUCTION	1.50	Government Bond	
Rail Vikas Nigam Limited	0.60	7.1% GOI (MD 18/04/2029) (SOV)	2.88
Larsen & Toubro Limited	0.57	7.18% GOI (MD 14/08/2033) (SOV)	1.45
IRCON International Limited	0.33	Total	4.33
AUTO COMPONENTS	1.43	CASH & CASH EQUIVALENT	
UNO Minda Limited	0.80	Net Receivables/(Payables)	1.42
Bharat Forge Limited	0.63	TREPS / Reverse Repo Investments	1.17
IT - SOFTWARE	1.35	Total	2.59
Rategain Travel Technologies Limited	0.73	GRAND TOTAL	100.00
Mastek Limited	0.62		
CHEMICALS & PETROCHEMICALS	1.11		
✓ PCB Limited	1.11		
AEROSPACE & DEFENSE	1.10		
Hindustan Aeronautics Limited	1.10		
CEMENT & CEMENT PRODUCTS	1.07		
Grasim Industries Limited	1.07		
CAPITAL MARKETS	0.77		
Prudent Corporate Advisory Services Limited	0.65		
Multi Commodity Exchange of India Limited	0.12		

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 30, 2024)

Mcap Category	Percentage
Debt	45.45%
GB/TB/Repo/Others	6.93%
Large Cap	22.04%
Mid Cap	5.57%
Small Cap	9.52%
Gold ETF	10.49%
Grand Total	100.00%

Invest Now

Bank of India Balanced Advantage Fund

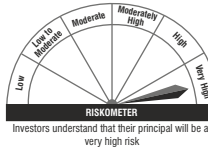
(An Open Ended Dynamic Asset Allocation Fund)

All data as on August 31, 2024 (Unless indicated otherwise)

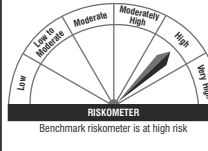
This product is suitable for investors who are seeking*:

- Long term capital appreciation.
- Dynamic asset allocation between equity and fixed income based on equity market valuations.

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

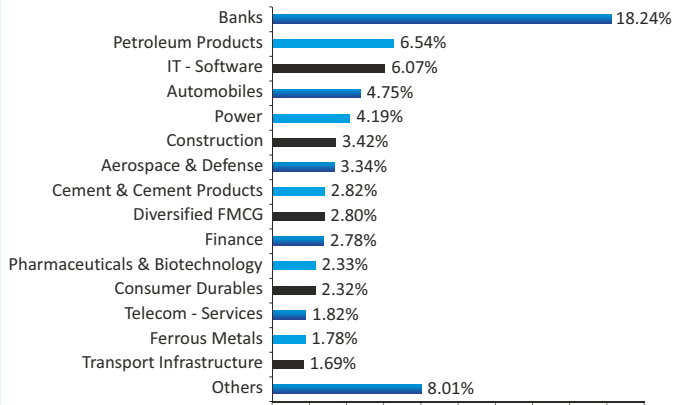


Benchmark Risk-o-meter as on August 31, 2024^



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

Bank of India Balanced Advantage 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.

BENCHMARK^

Nifty 50 Hybrid Composite Debt 50: 50 Index Total Return Index (TRI)

DATE OF ALLOTMENT

March 14, 2014

FUND MANAGER

Mr. Alok Singh - Around 20 years of experience, including 16 years in mutual fund industry.

AVERAGE AUM

₹ 137.59 Crs.

LATEST AUM

₹ 139.94 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

OTHER PARAMETERS (As on August 31, 2024)

Average / Residual Maturity: 2.22 Years

Macaulay Duration: 1.83 Years

Modified Duration: 1.73 Years

Annualised Yield: 7.15%

NAV (As on August 30, 2024)

Plan	NAV (₹)
Regular Plan	25.3141
Direct Plan	27.0679
Growth	17.6612
IDCW	16.3501

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

- For redemption/switch out of initial units allotted within 3 months from the date of allotment :1% Exit Load
- Any redemption/switch out from the date of allotment of units after 3 months: NIL

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		TRANSPORT INFRASTRUCTURE 1.69	
BANKS 18.24		Adani Ports and Special Economic Zone Limited 1.69	
✓ HDFC Bank Limited	6.55	OTHERS 8.01	
✓ State Bank of India	3.85	Coal India Limited	1.48
✓ ICICI Bank Limited	2.99	DLF Limited	1.18
✓ Kotak Mahindra Bank Limited	2.42	Hindalco Industries Limited	0.89
Axis Bank Limited	1.30	Oil & Natural Gas Corporation Limited	0.83
Bank of Baroda	0.62	Adani Enterprises Limited	0.76
IndusInd Bank Limited	0.51	GAIL (India) Limited	0.59
PETROLEUM PRODUCTS 6.54		SBI Life Insurance Company Limited	0.53
✓ Reliance Industries Limited	6.22	Nestle India Limited	0.43
Bharat Petroleum Corporation Limited	0.32	Apollo Hospitals Enterprise Limited	0.40
IT - SOFTWARE 6.07		HDFC Life Insurance Company Limited	0.33
Infosys Limited	1.87	Britannia Industries Limited	0.32
Tata Consultancy Services Limited	1.72	Tata Consumer Products Limited	0.27
HCL Technologies Limited	1.37	Total	72.90
Tech Mahindra Limited	0.48	CORPORATE DEBT	
Wipro Limited	0.37	Non-Convertible Debentures	
LTIMindtree Limited	0.26	National Bank For Agriculture and Rural Development (CRISIL AAA)	
AUTOMOBILES 4.75		Tata Capital Housing Finance Limited (CRISIL AAA)	
Hero MotoCorp Limited	1.01	Reliance Jio Infocomm Limited (CRISIL AAA)	
Eicher Motors Limited	0.89	Power Grid Corporation of India Limited (CRISIL AAA)	
Mahindra & Mahindra Limited	0.80	Total	
Tata Motors Limited	0.79	7.13	
Bajaj Auto Limited	0.64	MONEY MARKET INSTRUMENTS	
Maruti Suzuki India Limited	0.62	Commercial Paper	
POWER 4.19		Bajaj Finance Limited (ICRA A1+)	
✓ NTPC Limited	2.23	Total	
✓ Tata Power Company Limited	1.05	4.99	
Power Grid Corporation of India Limited	0.91	MUTUAL FUND INVESTMENT	
CONSTRUCTION 3.42		Bank of India Arbitrage Fund - Direct Plan - Growth	
✓ Larsen & Toubro Limited	3.42	Total	
AEROSPACE & DEFENSE 3.34		2.08	
✓ Hindustan Aeronautics Limited	3.34	INVIT	
CEMENT & CEMENT PRODUCTS 2.82		IRB InvIT Fund	
✓ UltraTech Cement Limited	2.34	India Grid Trust InvIT Fund	
Grasim Industries Limited	0.47	Total	
Grasim Industries Limited	0.01	3.74	
DIVERSIFIED FMCG 2.80		GOVERNMENT BOND AND TREASURY BILL	
✓ ITC Limited	1.97	Government Bond	
Hindustan Unilever Limited	0.83	7.18% GOI (MD 14/08/2033) (SOV)	
FINANCE 2.78		Total	
Bajaj Finance Limited	1.03	2.68	
Jio Financial Services Limited	1.01	CASH & CASH EQUIVALENT	
Bajaj Finserv Limited	0.49	Net Receivables/(Payables) after adjusting for futures	
Shriram Finance Limited	0.25	TREPS / Reverse Repo	
PHARMACEUTICALS & BIOTECHNOLOGY 2.33		Investments	
Sun Pharmaceutical Industries Limited	1.17	Total	
Dr. Reddy's Laboratories Limited	0.42	6.48	
Cipla Limited	0.41	GRAND TOTAL 100.00	
Divi's Laboratories Limited	0.33	✓ Indicates Top 10 Equity Holdings.	
CONSUMER DURABLES 2.32			
Asian Paints Limited	1.17		
Titan Company Limited	1.15		
TELECOM - SERVICES 1.82			
Bharti Airtel Limited	1.82		
FERROUS METALS 1.78			
Tata Steel Limited	1.11		
JSW Steel Limited	0.67		

MCAP Categorization (As on August 30, 2024)

Mcap Category	Percentage
Large Cap	72.90%
Debt	12.12%
GB/TB/Repo/Others	9.16%
InvIT	3.74%
Mutual Fund Units	2.08%
Grand Total	100.00%

Invest Now

Bank of India Mid & Small Cap Equity & Debt Fund

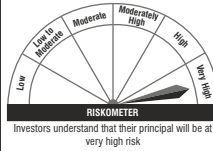
(An open ended hybrid scheme investing predominantly in equity and equity related instruments)

All data as on August 31, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

- 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.

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

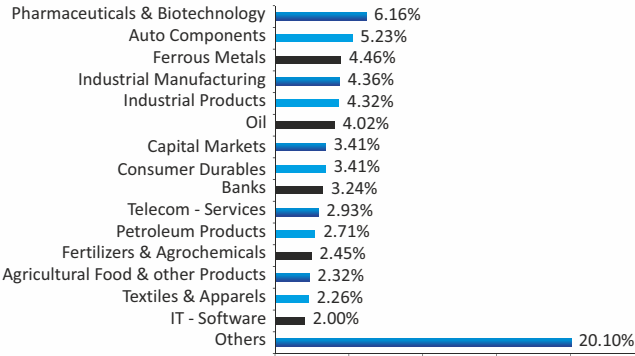


Benchmark Risk-o-meter as on August 31, 2024*



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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.

BENCHMARK^

NIFTY MidSmallcap 400 Total Return Index (TRI): 70%; CRISIL Short Term Bond Index: 30%

DATE OF ALLOTMENT

July 20, 2016

FUND MANAGER

Mr. Alok Singh: (w.e.f. February 16, 2017) Around 20 years of experience, including 16 years in mutual fund industry.

AVERAGE AUM

₹ 935.55 Crs.

LATEST AUM

₹ 978.12 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

PORTFOLIO TURNOVER RATIO (As on August 31, 2024)

1.09 Times* ("Basis last rolling 12 months)

EQUITY PARAMETER (As on August 30, 2024)

Standard Deviation (Annualized): 13.36% (Bank of India Mid & Small Cap Equity & Debt Fund)
11.21% (Nifty Midsmall cap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.11

Sharpe Ratio*: 1.10

Tracking Error (Annualized): 5.07%

Above ratios are calculated using 3 years history of monthly return.

*Risk-free rate assumed to be 6.80% (MIBOR as on August 30, 2024)

DEBT PARAMETER (As on August 31, 2024)

Average / Residual Maturity: 2.53 Years

Macaulay Duration: 1.86 Years

Modified Duration: 1.77 Years

Annualised Yield: 7.26%

NAV (As on August 30, 2024)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	42.95
IDCW	IDCW	35.06

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

- For redemption/switch out of initial units allotted within 3 months from the date of allotment :1% Exit Load
- Any redemption/switch out from the date of allotment of units after 3 months: NIL

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS			
PHARMACEUTICALS & BIOTECHNOLOGY			
✓ Ajanta Pharma Limited	1.74	Torrent Power Limited	1.14
✓ Eris Lifesciences Limited	1.72	IRCON International Limited	1.04
GlaxoSmithKline Pharmaceuticals Limited	1.47	Cartrade Tech Limited	1.00
Abbott India Limited	1.23	Bharat Dynamics Limited	0.93
AUTO COMPONENTS			
✓ UNO Minda Limited	5.23	Zaggle Prepaid Ocean Services Limited	0.88
Bharat Forge Limited	1.56	Radico Khaitan Limited	0.79
Jamna Auto Industries Limited	0.77	The Indian Hotels Company Limited	0.60
FERROUS METALS			
✓ Jindal Stainless Limited	4.46	Poly Medicare Limited	0.53
Steel Authority of India Limited	3.12	Total	73.38
INDUSTRIAL MANUFACTURING			
✓ Jupiter Wagons Limited	1.68	CORPORATE DEBT	
Titagarh Rail Systems Limited	1.38	Non-Convertible Debentures	
Jyoti CNC Automation Ltd	1.30	Indian Railway Finance Corporation Limited (CRISIL AAA)	2.07
INDUSTRIAL PRODUCTS			
HEG Limited	1.43	National Bank For Agriculture and Rural Development (CRISIL AAA)	1.75
Graphite India Limited	0.74	Power Finance Corporation Limited (CRISIL AAA)	0.72
Astral Limited	0.73	Tata Capital Housing Finance Limited (CRISIL AAA)	0.51
APL Apollo Tubes Limited	0.60	Small Industries Dev Bank of India (CRISIL AAA)	0.21
AIA Engineering Limited	0.53	Power Grid Corporation of India Limited (CRISIL AAA)	0.20
Kamdhenu Limited	0.29	Total	5.46
OIL			
✓ Oil India Limited	4.02	MONEY MARKET INSTRUMENTS	
CAPITAL MARKETS			
Nippon Life India Asset Management Limited	1.64	Certificate of Deposit	
Prudent Corporate Advisory Services Limited	0.67	HDFC Bank Limited (CRISIL A1+)	2.51
Central Depository Services (India) Limited	0.66	Axis Bank Limited (CRISIL A1+)	1.10
Angel One Limited	0.32	Canara Bank (CRISIL A1+)	1.08
BSE Limited	0.12	Small Industries Dev Bank of India (CRISIL A1+)	0.99
CONSUMER DURABLES			
✓ Dixon Technologies (India) Limited	1.28	Kotak Mahindra Bank Limited (CRISIL A1+)	0.97
ETHOS LTD	1.09	National Bank For Agriculture and Rural Development (CRISIL A1+)	0.74
Senco Gold Limited	0.57	ICICI Bank Limited (ICRA A1+)	0.58
Cera Sanitaryware Limited	0.47	Bank of Baroda (FITCH A1+)	0.51
BANKS			
✓ Indian Bank	2.00	Union Bank of India (ICRA A1+)	0.10
Bank of Maharashtra	1.24	Total	8.58
TELECOM - SERVICES			
✓ Indus Towers Limited	2.93	Commercial Paper	
PETROLEUM PRODUCTS			
✓ Castrol India Limited	2.71	Kotak Mahindra Prime Limited (CRISIL A1+)	1.11
FERTILIZERS & AGROCHEMICALS			
✓ Coromandel International Limited	1.55	Reliance Retail Ventures Limited (CRISIL A1+)	0.71
Bayer Cropscience Limited	0.90	Bajaj Finance Limited (ICRA A1+)	0.51
AGRICULTURAL FOOD & OTHER PRODUCTS			
Triveni Engineering & Industries Limited	1.22	Aditya Birla Finance Limited	0.31
Balrampur Chini Mills Limited	1.10	Aditya Birla Finance Limited (ICRA A1+)	0.29
TEXTILES & APPARELS			
Arvind Limited	1.26	Total	2.93
Ganesha Ecosphere Limited	1.00	RFV -N-AMRT	
IT - SOFTWARE			
Cofigure Limited	0.86	Non-Convertible Debentures	
KPIT Technologies Limited	0.84	Power Grid Corporation of India Limited (CRISIL AAA)	1.39
Rategain Travel Technologies Limited	0.30	Total	1.39
OTHERS			
✓ Swan Energy Limited	20.10	GOVERNMENT BOND AND TREASURY BILL	
JK Cement Limited	1.80	Government Bond	
Housing & Urban Development Corporation Limited	1.75	7.18% GOI (MD 14/08/2033) (SOV)	1.42
CRISIL Limited	0.41	7.26% GOI (MD 06/02/2033) (SOV)	1.36
Deepak Nitrite Limited	1.49	7.1% GOI (MD 08/04/2034) (SOV)	0.42
Schneider Electric Infrastructure Limited	1.03	Total	3.20
TD Power Systems Limited	0.44	Treasury Bill	
PB Fintech Limited	1.45	364 Days Tbill (MD 30/01/2025) (SOV)	1.28
Tejas Networks Limited	1.37	Total	1.28
Century Textiles & Industries Limited	1.22	CASH & CASH EQUIVALENT	
CMS Info System Limited	1.14	Net Receivables/(Payables)	1.78
		TREPS / Reverse Repo Investments	2.00
		Total	3.78
		GRAND TOTAL	
			100.00

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 30, 2024)

Mcap Category	Percentage
Mid Cap	40.62%
Small Cap	32.85%
Debt	18.36%
GB/TB/Repo/Others	8.17%
Grand Total	100.00%

Invest Now

Bank of India Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

All data as on August 31, 2024 (Unless indicated otherwise)

INVESTMENT OBJECTIVE

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

BENCHMARK[^]

NIFTY 50 Arbitrage Index

DATE OF ALLOTMENT

June 18, 2018

FUND MANAGER

Mr. Alok Singh (w.e.f December 1, 2021) - Around 20 years of experience, including 16 years in mutual fund industry.

AVERAGE AUM[#]

₹ 38.49 Crs.

LATEST AUM[#]

₹ 35.68 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

OTHER PARAMETERS (As on August 31, 2024)

Average / Residual Maturity: 0.24 Years
Macaulay Duration: 0.24 Years
Modified Duration: 0.24 Years
Annualised Yield: 6.99%

NAV (As on August 30, 2024)

Regular Plan		Direct Plan	
Growth	13.0879	Growth	13.5940
Monthly IDCW	11.8608	Monthly IDCW	12.2592
Quarterly IDCW	12.5209	Quarterly IDCW	12.9224
Annual IDCW	12.0933	Annual IDCW	12.2969

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

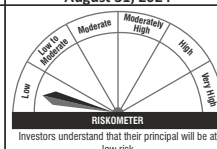
- For Redemption/switch out - of up to 10% of the initial units allotted - within 30 days from the date of allotment - "NIL"
- Any Redemption/Switch out - in excess of the above mentioned limit would be subject to an exit load of 0.50%, if the units are switched out within 30 days from the date of allotment of units
- If the units are redeemed/switched out after 30 days from the date of allotment of units - "NIL"

[#]Aggregate value of investments by other schemes of Bank of India Mutual Fund as on 31 August 2024 is ₹ 290.65 lacs.

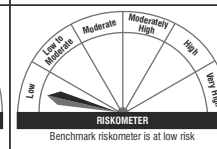
This product is suitable for investors who are seeking*:

- 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.

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



Benchmark Risk-o-meter as on August 31, 2024[^]



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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS			
BANKS	18.24	Gujarat Narmada Valley Fertilizers and Chemicals Limited	-0.75
✓ HDFC Bank Limited	7.32	ACC Limited	-0.79
✓ Bank of Baroda	4.10	Indian Energy Exchange Limited	-0.86
Canara Bank	2.32	Ashok Leyland Limited	-1.07
State Bank of India	1.37	Cipla Limited	-1.21
ICICI Bank Limited	1.21	ICICI Bank Limited	-1.21
Kotak Mahindra Bank Limited	1.20	Kotak Mahindra Bank Limited	-1.21
City Union Bank Limited	0.72	L&T Finance Limited	-1.28
PETROLEUM PRODUCTS	9.40	Infosys Limited	-1.32
✓ Indian Oil Corporation Limited	4.35	Shriram Finance Limited	-1.35
✓ Reliance Industries Limited	3.39	Steel Authority of India Limited	-1.35
Hindustan Petroleum Corporation Limited	1.66	State Bank of India	-1.38
FERROUS METALS	5.57	TVS Motor Company Limited	-1.39
✓ Tata Steel Limited	2.35	Multi Commodity Exchange of India Limited	-1.46
Jindal Steel & Power Limited	1.87	Vodafone Idea Limited	-1.59
Steel Authority of India Limited	1.35	ABB India Limited	-1.68
CONSTRUCTION	4.36	Hindustan Petroleum Corporation Limited	-1.68
✓ Larsen & Toubro Limited	4.36	DLF Limited	-1.77
AUTOMOBILES	4.13	Jindal Steel & Power Limited	-1.88
✓ Hero MotoCorp Limited	2.75	Hindalco Industries Limited	-1.94
TVS Motor Company Limited	1.38	Hindustan Aeronautics Limited	-1.98
METALS & MINERALS TRADING	3.81	Canara Bank	-2.33
✓ Adani Enterprises Limited	3.81	Tata Steel Limited	-2.37
FINANCE	2.62	Trent Limited	-2.42
Shriram Finance Limited	1.35	ITC Limited	-2.49
L&T Finance Limited	1.27	Hero MotoCorp Limited	-2.77
DIVERSIFIED FMCG	2.48	Reliance Industries Limited	-3.41
✓ ITC Limited	2.48	Adani Enterprises Limited	-3.84
RETAILING	2.41	Bank of Baroda	-4.13
✓ Trent Limited	2.41	Indian Oil Corporation Limited	-4.38
CAPITAL MARKETS	2.31	Larsen & Toubro Limited	-4.39
Multi Commodity Exchange of India Limited	1.45	HDFC Bank Limited	-7.35
Indian Energy Exchange Limited	0.86	Equity Futures Total	-72.34
AEROSPACE & DEFENSE	1.97	MUTUAL FUND INVESTMENT	
Hindustan Aeronautics Limited	1.97	Bank of India Liquid Fund - Direct Plan - Growth	19.18
NON - FERROUS METALS	1.93	Total	19.18
Hindalco Industries Limited	1.93	GOVERNMENT BOND AND TREASURY BILL	
REALTY	1.76	Treasury Bill	
DLF Limited	1.76	182 Days Tbill (MD 17/01/2025) (SOV)	1.78
IT - SOFTWARE	1.76	364 Days Tbill (MD 10/07/2025) (SOV)	1.46
Infosys Limited	1.31	364 Days Tbill (MD 24/10/2024) (SOV)	1.39
Tata Consultancy Services Limited	0.45	364 Days Tbill (MD 24/04/2025) (SOV)	1.34
ELECTRICAL EQUIPMENT	1.67	364 Days Tbill (MD 27/03/2025) (SOV)	1.22
ABB India Limited	1.67	364 Days Tbill (MD 03/10/2024) (SOV)	0.42
OTHERS	7.51	364 Days Tbill (MD 19/12/2024) (SOV)	0.29
Vodafone Idea Limited	1.58	364 Days Tbill (MD 12/06/2025) (SOV)	0.12
Cipla Limited	1.21	364 Days Tbill (MD 05/06/2025) (SOV)	0.11
Ashok Leyland Limited	1.08	364 Days Tbill (MD 02/05/2025) (SOV)	0.09
ACC Limited	0.78	Total	8.22
Gujarat Narmada Valley Fertilizers and Chemicals Limited	0.75	CASH & CASH EQUIVALENT	
Power Grid Corporation of India Limited	0.68	Net Receivables/(Payables) after adjusting for futures	72.66
Adani Ports and Special Economic Zone Limited	0.66	TREPS / Reverse Repo Investments	0.35
InterGlobe Aviation Limited	0.41	Total	73.01
The Indian Hotels Company Limited	0.36	GRAND TOTAL	100.00
Total	71.93		
FUTURES AND OPTIONS			
Equity Futures			
The Indian Hotels Company Limited	-0.37		
InterGlobe Aviation Limited	-0.41		
Tata Consultancy Services Limited	-0.45		
Adani Ports and Special Economic Zone Limited	-0.67		
Power Grid Corporation of India Limited	-0.69		
City Union Bank Limited	-0.72		

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on August 30, 2024)

Mcap Category	Percentage
Arbitrage Positions	72.31%
Mutual Fund Units	19.16%
GB/TB/Repo/Others	8.53%
Grand Total	100.00%

Invest Now

Bank of India Liquid Fund

(An Open Ended Liquid Scheme.
A Relatively Low Interest Rate Risk and
Moderate Credit Risk.)

ICRA
A1+mfs

IND -
A1+mfs

All data as on August 31, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

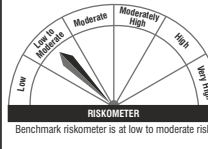
- Income over short term.
- Investment in Debt and Money Market Instruments.

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



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

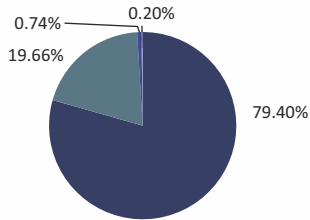
Benchmark Risk-o-meter as on August 31, 2024[^]



Benchmark riskometer is at low to moderate risk

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

CREDIT PROFILE



Legend: A1+, Sovereign, Cash and Net Receivable/(Payable), Others

INVESTMENT OBJECTIVE

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.

BENCHMARK[^]

Tier 1: CRISIL Liquid Debt A-I Index

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

Mr. Mithraem Bharucha (w.e.f. August 17, 2021) - 15 years of experience in Fixed Income market domain, Investment strategy development

AVERAGE AUM[#]

₹ 1,903.31 Crs.

LATEST AUM[#]

₹ 1,790.04 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

OTHER PARAMETERS (As on August 31, 2024)

Average / Residual Maturity: 0.14 Years

Macaulay Duration: 0.14 Years

Modified Duration: 0.14 Years

Annualised Yield: 7.11%

NAV (As on August 31, 2024)

		NAV (₹)
Regular Plan	Direct Plan	
Growth	Growth	2,837.6430 / 2,865.1259
Daily IDCW	Daily IDCW	1,002.1069 / 1,002.6483
Weekly IDCW	Weekly IDCW	1,002.2283 / 1,062.5280

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

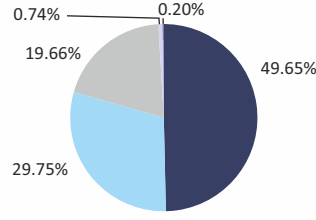
Exit Load

Investor Exit upon Subscription	Exit Load (as a % of redemption proceeds)
1 day	0.0070%
2 days	0.0065%
3 days	0.0060%
4 days	0.0055%
5 days	0.0050%
6 days	0.0045%
7 days or more	Nil

[#]Aggregate value of investments by other schemes of Bank of India Mutual Fund as on 31 August 2024 is ₹ 684.15 lacs.

Invest Now

COMPOSITION BY ASSETS



Legend: Commercial Paper, Certificate of Deposit, Government Bond, Cash and Net Receivable/(Payable), Corporate Debt Market Development Fund

PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Axis Bank Limited	CRISIL A1+	4.12
Bank of Baroda	FITCH A1+	3.59
Canara Bank	CRISIL A1+	2.79
State Bank of India	CARE A1+	2.76
Canara Bank	CRISIL A1+	2.75
Indian Bank	CRISIL A1+	2.75
National Bank For Agriculture and Rural Development	CRISIL A1+	2.75
Punjab National Bank	CARE A1+	2.75
Union Bank of India	ICRA A1+	2.72
Axis Bank Limited	CRISIL A1+	1.39
Bank of Baroda	FITCH A1+	1.38
Total		29.75
Commercial Paper		
Aditya Birla Housing Finance Limited	ICRA A1+	4.18
HDFC Securities Limited	CRISIL A1+	2.79
NTPC Limited	CRISIL A1+	2.78
Reliance Industries Limited	CRISIL A1+	2.78
Axis Securities Limited	CRISIL A1+	2.76
Godrej Industries Limited	CRISIL A1+	2.76
National Bank For Agriculture and Rural Development	CRISIL A1+	2.76
Bajaj Financial Securities Limited	CRISIL A1+	2.75
Larsen & Toubro Limited	CRISIL A1+	2.75
Poonawalla Fincorp Limited	CRISIL A1+	2.75
Reliance Retail Ventures Limited	CRISIL A1+	2.75
Aditya Birla Finance Limited	ICRA A1+	2.62
Reliance Retail Ventures Limited	CRISIL A1+	2.28
Bajaj Finance Limited	ICRA A1+	2.12
HDFC Securities Limited	CRISIL A1+	1.40
Aditya Birla Finance Limited	ICRA A1+	1.39
Export Import Bank of India	CRISIL A1+	1.39
Godrej Industries Limited	CRISIL A1+	1.39
PNB Housing Finance Limited	CARE A1+	1.39
Axis Finance Limited	CRISIL A1+	1.38
Godrej Housing Finance Limited	CRISIL A1+	1.37
Hindustan Petroleum Corporation Limited	CRISIL A1+	1.11
Total		49.65
CDMDF		
Corporate Debt Market Development Fund	OTHERS	0.20
Total		0.20
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
6.18% GOI (MD 04/11/2024)	SOV	1.39
Total		1.39
Treasury Bill		
91 Days Tbill (MD 18/10/2024)	SOV	4.15
91 Days Tbill (MD 07/11/2024)	SOV	2.98
91 Days Tbill (MD 15/11/2024)	SOV	2.76
182 Days Tbill (MD 26/09/2024)	SOV	1.47
91 Days Tbill (MD 03/10/2024)	SOV	1.39
182 Days Tbill (MD 24/10/2024)	SOV	1.38
364 Days Tbill (MD 14/11/2024)	SOV	1.38
91 Days Tbill (MD 21/11/2024)	SOV	1.38
91 Days Tbill (MD 31/10/2024)	SOV	1.38
Total		18.27
Cash & Cash Equivalent		
Net Receivables/Payables		0.06
TREPS / Reverse Repo Investments		0.68
Total		0.74
GRAND TOTAL		100.00

All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, India Rating.

As per SEBI Circular dated, June 07, 2021; the potential risk class (PRC) matrix based on interest rate risk and credit risk, is mentioned below:

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)			

Bank of India Ultra Short Duration Fund

ICRA-A1+mfs

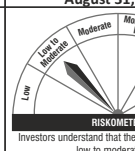
(An open ended ultra-short term debt scheme investing in instruments with Macaulay duration of the portfolio between 3 months and 6 months. A Relatively Low Interest Rate Risk and Moderate Credit Risk.)

All data as on August 31, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

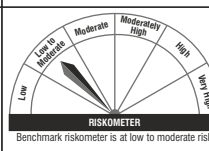
- Regular income over Short to Medium term.
- Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months.

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



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

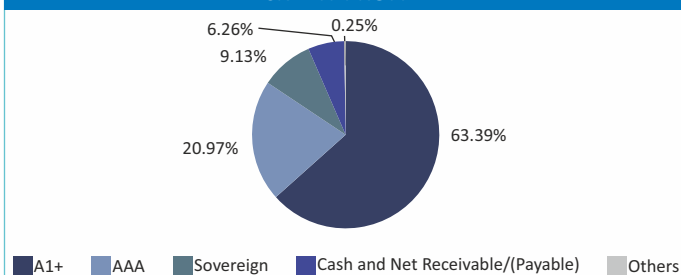
Benchmark Risk-o-meter as on August 31, 2024[^]



Benchmark riskometer is at low to moderate risk

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

CREDIT PROFILE



INVESTMENT OBJECTIVE

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.

BENCHMARK[^]

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

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

Mr. Mithraem Bharucha (w.e.f. August 17, 2021) - 15 years of experience in Fixed Income market domain, Investment strategy development

AVERAGE AUM

₹ 173.71 Crs.

LATEST AUM

₹ 164.25 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

OTHER PARAMETERS (As on August 31, 2024)

Average / Residual Maturity: 0.43 Years

Macaulay Duration: 0.42 Years

Modified Duration: 0.41 Years

Annualised Yield: 7.11%

NAV (As on August 30, 2024)

NAV (₹)

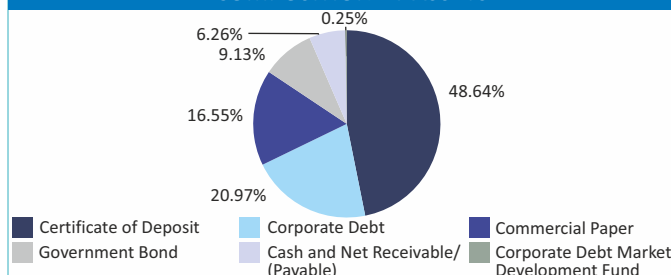
Plan	Regular Plan	Direct Plan
Growth	2,987.8629	3,078.5024
Bonus	-	3,063.4364
Daily IDCW	1,007.4498	1,011.9280
Weekly IDCW	1,008.0089	1,007.5224

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Power Grid Corporation of India Limited	CRISIL AAA	6.11
Larsen & Toubro Limited	CRISIL AAA	6.08
LIC Housing Finance Limited	CRISIL AAA	6.05
HDFC Bank Limited	CRISIL AAA	2.43
LIC Housing Finance Limited	CRISIL AAA	0.30
Total		20.97
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Kotak Mahindra Bank Limited	CRISIL A1+	8.69
Axis Bank Limited	CRISIL A1+	8.30
ICICI Bank Limited	ICRA A1+	8.03
Small Industries Dev Bank of India	CRISIL A1+	7.66
National Bank For Agriculture and Rural Development	CRISIL A1+	5.89
Canara Bank	CRISIL A1+	5.26
Bank of Baroda	FITCH A1+	3.01
Total		46.84
Commercial Paper		
Aditya Birla Finance Limited	ICRA A1+	9.94
Kotak Mahindra Prime Limited	CRISIL A1+	6.61
Total		16.55
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.25
Total		0.25
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 24/04/2025)	SOV	5.54
364 Days Tbill (MD 28/11/2024)	SOV	3.00
364 Days Tbill (MD 30/01/2025)	SOV	0.59
Total		9.13
Cash & Cash Equivalent		
Net Receivables/Payables		4.13
TREPS / Reverse Repo Investments		2.13
Total		6.26
GRAND TOTAL		100.00

As per SEBI Circular dated, June 07, 2021; the potential risk class (PRC) matrix based on interest rate risk and credit risk, is mentioned below:

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)			

Invest Now

Bank of India Short Term Income Fund

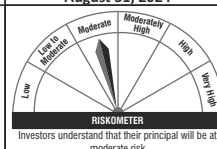
(An open ended short term debt scheme investing in instruments with Macaulay duration of the portfolio between 1 year and 3 years. A Moderate Interest Rate Risk and Moderate Credit Risk.)

All data as on August 31, 2024 (Unless indicated otherwise)

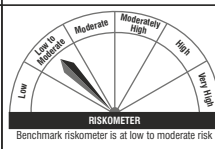
This product is suitable for investors who are seeking*:

- Regular income over short to medium term.
- Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 1 year - 3 years.

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

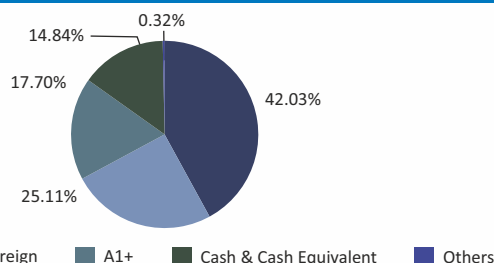


Benchmark Risk-o-meter as on August 31, 2024^



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

CREDIT PROFILE



INVESTMENT OBJECTIVE

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.

BENCHMARK^

Tier 1: CRISIL Short Duration Debt A-II Index

DATE OF ALLOTMENT

December 18, 2008

FUND MANAGER

Mr. Mithraem Bharucha (w.e.f. August 17, 2021) - 15 years of experience in Fixed Income market domain, Investment strategy development

AVERAGE AUM

₹ 75.40 Crs.

LATEST AUM

₹ 71.55 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

OTHER PARAMETERS (As on August 31, 2024)

Average / Residual Maturity: 3.57 Years

Macaulay Duration: 2.86 Years

Modified Duration: 2.72 Years

Annualised Yield: 6.99%

NAV (As on August 30, 2024)

Regular Plan		Direct Plan		NAV (₹)
Growth	24.6795	Growth	26.7073	
Monthly IDCW	12.6641	Monthly IDCW	12.9858	
Quarterly IDCW	12.4799	Quarterly IDCW	12.3128	

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	NIL

COMPOSITION BY HOLDING PERIOD

Duration	% of Assets
Upto 3 months	23.14%
3 months to 6 months	2.24%
6 months to 1 year	10.74%
> 1 year	63.88%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
National Bank For Agriculture and Rural Development	CRISIL AAA	9.85
Power Finance Corporation Limited	CRISIL AAA	8.45
Small Industries Dev Bank of India	CRISIL AAA	8.42
Bajaj Finance Limited	CRISIL AAA	7.00
Tata Capital Housing Finance Limited	CRISIL AAA	4.18
Power Grid Corporation of India Limited	CRISIL AAA	2.77
Reliance Jio Infocomm Limited	CRISIL AAA	1.36
Total		42.03
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Canara Bank	CRISIL A1+	6.71
Total		6.71
Commercial Paper		
Hindustan Petroleum Corporation Limited	CRISIL A1+	6.96
Aditya Birla Finance Limited	ICRA A1+	4.03
Total		10.99
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.32
Total		0.32
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
7.26% GOI (MD 06/02/2033)	SOV	22.87
Total		22.87
Treasury Bill		
364 Days Tbill (MD 30/01/2025)	SOV	2.24
Total		2.24
Cash & Cash Equivalent		
Net Receivables/Payables		3.45
TREPS / Reverse Repo Investments		11.39
Total		14.84
GRAND TOTAL		100.00

As per SEBI Circular dated, June 07, 2021; the potential risk class (PRC) matrix based on interest rate risk and credit risk, is mentioned below:

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

Invest Now

Bank of India Credit Risk Fund

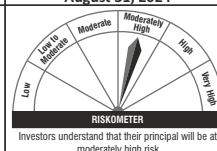
(An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds.) A Moderate Interest Rate Risk and Relatively High Credit Risk.)

All data as on August 31, 2024 (Unless indicated otherwise)

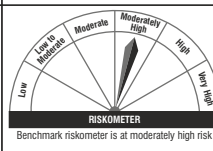
This product is suitable for investors who are seeking*:

- 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.

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

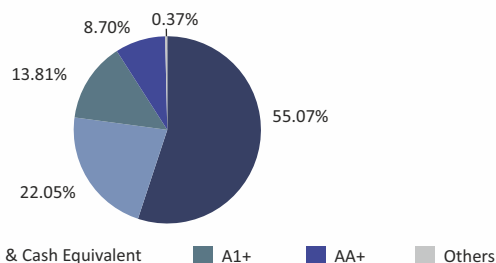


Benchmark Risk-o-meter as on August 31, 2024^



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

CREDIT PROFILE



INVESTMENT OBJECTIVE

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.

BENCHMARK^

Tier 1: CRISIL Credit Risk Debt B-II Index

DATE OF ALLOTMENT

February 27, 2015

FUND MANAGER

Mr. Alok Singh: (w.e.f. February 27, 2015) Around 20 years of experience, including 16 years in mutual fund industry

AVERAGE AUM

₹ 116.40 Crs.

LATEST AUM

₹ 115.00 Crs.

OTHER PARAMETERS (As on August 31, 2024)

Average / Residual Maturity: 0.54 Years
 Macaulay Duration: 0.48 Years
 Modified Duration: 0.45 Years
 Annualised Yield: 7.06%

NAV (As on August 30, 2024)

NAV (₹)

Regular Plan: 11.6078

Direct Plan: 11.8547

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	<ul style="list-style-type: none"> • 4% if redeemed within 12 months from the date of allotment • 3% if redeemed after 12 months but within 24 months from the date of allotment • 2% if redeemed after 24 months but within 36 months from the date of allotment • Nil if redeemed after 36 months from the date of allotment

PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Century Textiles & Industries Limited	CRISIL AA	10.34
Steel Authority of India Limited	CARE AA	10.01
JSW Steel Limited	CARE AA	8.73
GIC Housing Finance Limited	CRISIL AA+	8.70
Manappuram Finance Limited	CRISIL AA	8.69
360 One Prime Limited	CRISIL AA	8.67
Godrej Industries Limited	CRISIL AA	8.63
Total		63.77
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
National Bank For Agriculture and Rural Development	CRISIL A1+	6.31
ICICI Bank Limited	ICRA A1+	4.09
Small Industries Dev Bank of India	CRISIL A1+	1.68
Total		12.08
Commercial Paper		
Reliance Retail Ventures Limited	CRISIL A1+	1.73
Total		1.73
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.37
Total		0.37
PREFERENCE SHARES (PREFSHARE)		
Preference Shares		
Amanta Healthcare Limited		0.00
Total		0.00
Cash & Cash Equivalent		
Net Receivables/Payables		11.26
TREPS / Reverse Repo Investments		10.79
Total		22.05
GRAND TOTAL		100.00

#Note: All subscriptions /switch-in application(s) and other pre-registered investments in 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), through any mode including the stock exchange platform has been temporarily suspended with effect from July 01, 2019 till further notice. Any redemptions including switch-out, registered under the Scheme would continue (without any change) as per the terms of the SID and KIM of the Scheme. https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf_28-june-2019.pdf

As per SEBI Circular dated, June 07, 2021; the potential risk class (PRC) matrix based on interest rate risk and credit risk, is mentioned below:

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

Invest Now

Bank of India Overnight Fund

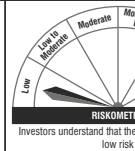
(An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and A Relatively Low Credit Risk.)

All data as on August 31, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

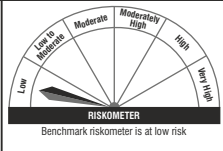
- Income over short term with low risk and high liquidity.
- Investments in overnight securities having residual maturity of 1 business day.

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



Investors understand that their principal will be at low risk

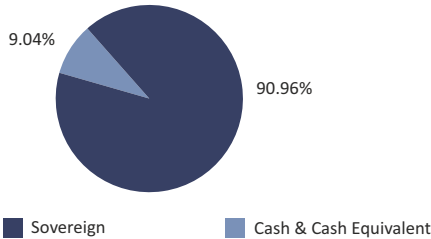
Benchmark Risk-o-meter as on August 31, 2024[^]



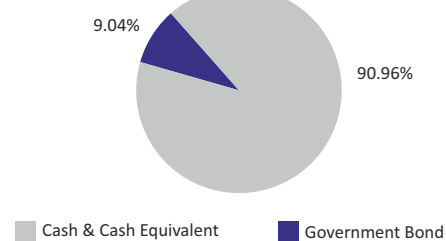
Benchmark riskometer is at low risk

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

CREDIT PROFILE



COMPOSITION BY ASSETS



INVESTMENT OBJECTIVE

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.

BENCHMARK[^]

Tier 1: CRISIL Liquid Overnight Index

DATE OF ALLOTMENT

January 28, 2020

FUND MANAGER

Mr. Mithraem Bharucha (w.e.f. August 17, 2021) - 15 years of experience in Fixed Income market domain, Investment strategy development

AVERAGE AUM

₹ 95.43 Crs.

LATEST AUM

₹ 38.55 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

OTHER PARAMETERS (As on August 31, 2024)

Average / Residual Maturity: 1 Day

Macaulay Duration: 1 Day

Modified Duration: 1 Day

Annualised Yield: 6.71%

NAV (As on August 31, 2024)

NAV (₹)

Regular Plan	Direct Plan
Growth 1,244.4910	Growth 1,247.6754
Daily IDCW 1,000.0000	Daily IDCW 1,000.0048
Weekly IDCW 1,000.9249	Weekly IDCW 1,000.9002
Monthly IDCW 1,000.8946	Monthly IDCW 1,000.8989

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	NIL

PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
182 Days Tbill (MD 26/09/2024)	SOV	9.04
Total		9.04
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.74
TREPS / Reverse Repo Investments		90.22
Total		90.96
GRAND TOTAL		100.00

As per SEBI Circular dated, June 07, 2021; the potential risk class (PRC) matrix based on interest rate risk and credit risk, is mentioned below :

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

Invest Now

IDCW History

EQUITY FUNDS⁵

Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Large & Mid Cap Equity Fund		
Regular Plan - Regular IDCW		
25-March-2021	0.90	12.88
29-July-2021	0.25	15.61
Regular Plan - Quarterly IDCW		
25-September-2018	0.09	13.00
25-March-2021	1.00	15.46
Eco Plan - Regular IDCW		
25-March-2021	1.00	13.16
29-July-2021	0.50	15.74
Eco Plan - Quarterly IDCW		
25-March-2019	0.04	10.36
25-March-2021	0.90	12.86
Eco Plan - Annual IDCW		
18-December-2014	5.00	18.59
Institutional Plan - Regular IDCW^a		
25-November-2009	1.00	-
29-April-2010	1.00	-
Institutional Plan - Quarterly IDCW^a		
29-March-2010	1.00	-
29-April-2010	1.00	-
Direct Plan - Regular IDCW		
30-June-2021	1.00	15.23
30-June-2021	1.00	15.23
Direct Plan - Quarterly IDCW		
25-March-2019	0.18	10.45
25-March-2021	1.00	12.98
Bank of India ELSS Tax Saver (Formerly Bank of India Tax Advantage Fund)		
Regular Plan		
30-June-2021	2.00	18.23
29-July-2021	0.90	18.19
Eco Plan		
30-June-2021	1.00	16.26
29-July-2021	0.25	16.78
Direct Plan		
30-June-2021	2.00	40.98
29-July-2021	0.90	42.04
Bank of India Manufacturing & Infrastructure Fund		
Regular Plan - Regular IDCW		
25-June-2019	0.44	10.05
29-July-2021	0.40	16.85
Regular Plan - Quarterly IDCW		
25-March-2019	0.88	10.33
25-June-2019	0.39	10.00
Direct Plan - Regular IDCW		
27-March-2017	0.50	13.57
Bank of India Mid & Small Cap Equity & Debt Fund		
Regular Plan - Regular IDCW		
26-March-2018	0.75	12.33
29-July-2021	0.80	18.62
Direct Plan - Regular IDCW		
30-June-2021	1.00	17.76
29-July-2021	0.25	18.76
Bank of India Small Cap Fund		
Regular Plan - Regular IDCW		
30-June-2021	1.25	17.37
29-July-2021	1.00	17.44
Direct Plan - Regular IDCW		
30-June-2021	1.25	18.06
29-July-2021	0.40	18.79
Bank of India Flexi Cap Fund		
Regular Plan - Regular IDCW		
7-December-2020	0.44601387	12.76
30-June-2021	1.00000000	15.85
Direct Plan - Regular IDCW		
30-June-2021	1.00000000	15.43
29-July-2021	0.25000000	15.96
HYBRID FUND⁵		
Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Arbitrage Fund		
Regular Monthly IDCW		
27-April-2020	0.05385541	10.0000 ^b
27-April-2020	0.05385543	10.0000 ^b
26-May-2020	0.04345086	10.0000 ^b
26-May-2020	0.04345088	10.0000 ^b
Regular Quarterly IDCW		
26-December-2019	0.05539822	10.5148 ^b
26-December-2019	0.05539822	10.5148 ^b
26-March-2020	0.12553389	10.4501 ^b
26-March-2020	0.12553389	10.4501 ^b
Regular Annual IDCW		
26-December-2019	0.05266000	10.0788 ^b
26-December-2019	0.05266000	10.0788 ^b
26-March-2020	0.10504000	10.0613 ^b
26-March-2020	0.10504000	10.0613 ^b
Direct Monthly IDCW		
27-April-2020	0.06160558	10.0855 ^b
27-April-2020	0.06160558	10.0855 ^b
26-May-2020	0.05007525	10.0859 ^b
26-May-2020	0.05007525	10.0859 ^b
Direct Quarterly IDCW		
26-December-2019	0.07443389	10.5612 ^b
26-December-2019	0.07443389	10.5612 ^b
26-March-2020	0.14323909	10.5101 ^b
26-March-2020	0.14323909	10.5101 ^b
Direct Annual IDCW		
26-December-2019	0.07038567	10.0544 ^b
26-December-2019	0.07038567	10.0544 ^b
26-March-2020	0.13992202	10.0000 ^b
26-March-2020	0.13992202	10.0000 ^b

HYBRID FUND⁵

Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Conservative Hybrid Fund		
Regular Monthly IDCW		
02-February-2021	0.23090000	11.2228 ^b
02-February-2021	0.23090000	11.2228 ^b
30-June-2021	0.30000000	11.3853 ^b
30-June-2021	0.30000000	11.3853 ^b
Regular Quarterly IDCW		
25-June-2018	0.0864385	11.1417 ^b
25-June-2018	0.08004287	11.1417 ^b
25-March-2019	0.03320971	11.1241 ^b
25-March-2019	0.03075255	11.1241 ^b
Regular Annual IDCW		
25-March-2019	0.07203243	10.3827 ^b
25-March-2019	0.06670224	10.3827 ^b
02-February-2021	0.26970000	10.3095 ^b
02-February-2021	0.26970000	10.3095 ^b
Regular Plan Regular IDCW		
25-June-2013	0.389636	12.0556 ^b
25-June-2013	0.373162	12.0556 ^b
25-March-2014	0.389636	10.9004 ^b
25-March-2014	0.373162	10.9004 ^b
Direct Monthly IDCW		
02-February-2021	0.22820000	10.1643 ^b
02-February-2021	0.22820000	10.1643 ^b
30-June-2021	0.03000000	10.3018 ^b
30-June-2021	0.03000000	10.3018 ^b
Direct Quarterly IDCW		
26-December-2018	0.21610173	10.6590 ^b
26-December-2018	0.20010672	10.6590 ^b
25-March-2019	0.21610173	10.5824 ^b
25-March-2019	0.20010672	10.5824 ^b
Direct Annual IDCW		
25-March-2019	0.28811758	10.2199 ^b
25-March-2019	0.26680896	10.2199 ^b
02-February-2021	0.41970000	10.1017 ^b
02-February-2021	0.41970000	10.1017 ^b
Eco Monthly IDCW		
02-February-2021	0.49370000	16.9514 ^b
02-February-2021	0.49370000	16.9514 ^b
30-June-2021	0.50000000	17.1667 ^b
30-June-2021	0.50000000	17.1667 ^b
Eco Quarterly IDCW		
26-December-2018	0.06838875	10.0000 ^b
26-December-2018	0.06324962	10.0000 ^b
25-March-2019	0.07206263	10.1033 ^b
25-March-2019	0.06670224	10.1033 ^b
Eco Plan Regular IDCW		
25-March-2013	0.440456	12.5487 ^b
25-March-2013	0.377515	12.5487 ^b
25-March-2014	0.779271	11.5826 ^b
25-March-2014	0.746324	11.5826 ^b
Bank of India Balanced Advantage Fund		
Regular Plan - Regular IDCW		
25-June-2018	0.02449771	10.7707 ^b
25-June-2018	0.02449722	10.7707 ^b
29-July-2021	0.40000000	11.2226 ^b
29-July-2021	0.40000000	11.2226 ^b
Direct Plan - Regular IDCW		
25-March-2019	0.44270637	10.2965 ^b
25-June-2019	0.04427025	10.0302 ^b
25-June-2019	0.0442703	10.0302 ^b
30-June-2021	1.00000000	10.0785 ^b
DEBT / INCOME FUNDS		
Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Short Term Income Fund⁵		
Institutional Monthly IDCW		
25-January-2011	0.043921	10.1704 ^b
25-January-2011	0.040935	10.1704 ^b
25-February-2011	0.052705	10.1881 ^b
25-February-2011	0.049122	10.1881 ^b
Institutional Quarterly IDCW		
29-December-2009	0.1751890	10.2708 ^b
29-December-2009	0.1630520	10.2708 ^b
Regular Monthly IDCW		
25-March-2019	0.05042235	10.3919 ^b
25-March-2019	0.04668914	10.3919 ^b
25-April-2019	0.03601595	10.3441 ^b
25-April-2019	0.03334718	10.3441 ^b
Regular Quarterly IDCW		
26-December-2018	0.10804795	10.1585 ^b
26-December-2018	0.10005336	10.1585 ^b
25-March-2019	0.10804788	10.1917 ^b
25-March-2019	0.10005336	10.1917 ^b
Direct Monthly IDCW		
25-March-2019	0.05042155	10.3930 ^b
25-March-2019	0.04669158	10.3930 ^b
25-April-2019	0.03602011	10.3498 ^b
25-April-2019	0.03335117	10.3498 ^b
Direct Quarterly IDCW		
26-December-2018	0.14401749	10.1444 ^b
26-December-2018	0.13340448	10.1444 ^b
25-March-2019	0.10804758	10.1908 ^b
25-March-2019	0.10005336	10.1908 ^b
Bank of India Overnight Fund⁵⁵		
Regular Monthly IDCW		
26-July-24	5.3575234	1000.5247 ^b
26-July-24	5.3575234	1000.5247 ^b
26-August-24	5.4806730	1000.1750 ^b
26-August-24	5.4806730	1000.1750 ^b
Direct Monthly IDCW		
26-July-24	5.3887574	1000.5280 ^b
26-July-24	5.3887574	1000.5280 ^b
26-August-24	5.5053794	1000.1759 ^b
26-August-24	5.5053794	1000.1759 ^b

⁵Face Value - ₹ 10/- ⁵⁵Face Value - ₹ 1000/- ^aPursuant to payment of dividend, NAV of the IDCW Option of the Plan/Scheme falls to the extent of such IDCW payment and applicable statutory levy (taxes, levies, cess etc.), if any. ^bSince there are no investors in Bank of India Large & Mid Cap Equity Fund - Institutional Plan - Regular IDCW and Institutional Plan - Quarterly IDCW the data of NAV as on record date is not provided ¹Individual/HUFs. ²Others. Past performance may or may not be sustained in the future. For complete IDCW History please visit www.boimf.in

Fund - Manager wise Scheme Performance

Bank of India Large & Mid Cap Equity Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 30, 2024)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	48.0151%	40.3133%	32.6373%	14,802	14,031	13,264
3 years	19.9669%	18.1646%	15.1654%	17,266	16,499	15,274
5 years	24.0874%	22.1357%	19.3716%	29,455	27,208	24,262
Since inception*	15.1602%	16.7036%	15.1972%	93,960	1,16,068	94,441

^ Past performance may or may not be sustained in the future. *Date of Allotment - October 21, 2008.

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.

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme w.e.f. from September 27, 2022. In addition to this scheme, he manages 2 open ended schemes of Bank of India Mutual Fund.
2. 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.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India ELSS Tax Saver - Regular Plan - Growth Option - PERFORMANCE (As on August 30, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	53.8374%	41.1379%	32.6373%	15,384	14,114	13,264
3 years	21.0465%	18.9116%	15.1654%	17,736	16,814	15,274
5 years	29.2645%	22.8582%	19.3716%	36,142	28,023	24,262
Since inception*	20.2999%	18.6784%	16.7122%	1,76,190	1,42,722	1,10,119

^ Past performance may or may not be sustained in the future. *Date of Allotment - February 25, 2009.

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.

1. Mr. Alok Singh has been managing since April 27, 2022. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund.
2. 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.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Manufacturing & Infrastructure Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 30, 2024)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns# (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns# (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	60.8253%	76.8425%	32.6373%	16,083	17,684	13,264
3 years	30.5746%	34.7236%	15.1654%	22,263	24,453	15,274
5 years	33.8078%	31.7780%	19.3716%	42,963	39,799	24,262
Since inception*	13.1542%	10.0678%	13.0556%	60,020	40,191	59,266

^ Past performance may or may not be sustained in the future. *Date of Allotment - March 5, 2010.

Above returns are in Compounded Annual Growth Rate (CAGR).

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme w.e.f. from September 27, 2022. In addition to this scheme, he manages 2 open ended schemes of Bank of India Mutual Fund.
2. 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.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Notes

1. The details & returns for close ended schemes have not been disclosed as these are not comparable with other schemes.
2. Returns of only those schemes that have completed six months been given.

Fund - Manager wise Scheme Performance

Bank of India Small Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 30, 2024)

Fund Manager - Dhruv Bhatia				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	50.0304%	53.2641%	32.6373%	15,003	15,326	13,264
3 years	27.1357%	28.1198%	15.1654%	20,550	21,030	15,274
5 years	38.8702%	33.4602%	19.3716%	51,740	42,408	24,262
Since inception*	32.2992%	25.2685%	17.1531%	49,360	36,149	24,671

^ Past performance may or may not be sustained in the future. *Date of Allotment - December 19, 2018.

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.

1. Mr. Dhruv Bhatia has been managing since April 27, 2022. In addition to this scheme, he manages 2 close ended schemes and 1 open ended scheme of Bank of India Mutual Fund.
2. 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.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Flexi Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 30, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	65.1204%	41.1379%	32.6373%	16,512	14,114	13,264
3 years	25.6761%	18.9116%	15.1654%	19,850	16,814	15,274
5 years	NA	NA	NA	NA	NA	NA
Since inception*	36.8174%	29.4565%	25.4377%	37,020	29,387	25,761

^ Past performance may or may not be sustained in the future. *Date of Allotment - June 29, 2020.

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.

1. Mr. Alok Singh has been managing the Scheme since June 29, 2020. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund.
2. 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.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Bluechip Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 30, 2024)

Fund Manager - Dhruv Bhatia				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	43.6535%	38.2948%	28.6323%	14,365	13,829	12,863
3 years	15.1514%	16.1021%	14.1529%	15,645	16,059	15,219
5 years	NA	NA	NA	NA	NA	NA
Since inception*	17.6382%	18.2752%	16.6827%	16,750	17,040	16,322

^ Past performance may or may not be sustained in the future. *Date of Allotment - June 29, 2021.

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.

1. Mr. Dhruv Bhatia has been managing this scheme w.e.f. January 20, 2022. In addition to this scheme, he manages 2 close ended and 1 open ended scheme of Bank of India Mutual Fund.
2. 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.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Notes

1. The details & returns for close ended schemes have not been disclosed as these are not comparable with other schemes.
2. Returns of only those schemes that have completed six months been given.

Fund - Manager wise Scheme Performance

Bank of India Multi Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 30, 2024)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	51.30%	44.95%	41.14%	15,130	14,495	14,114
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	51.19%	44.87%	38.38%	18,580	17,428	16,272

^ Past performance may or may not be sustained in the future. *Date of Allotment - March 03, 2023.

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.

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme since inception. In addition to this scheme, he manages 2 open ended schemes of Bank of India Mutual Fund.
2. 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.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Conservative Hybrid Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 30, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	13.1983%	12.8432%	8.8235%	11,320	11,284	10,882
3 years	13.6060%	7.6868%	5.0464%	14,662	12,488	11,592
5 years	12.7079%	9.2085%	5.2819%	18,199	15,541	12,939
Since inception*	8.1080%	9.3839%	5.9072%	33,392	40,035	24,294

^ Past performance may or may not be sustained in the future. *Date of Allotment - March 18, 2009.

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.

1. Mr. Alok Singh has been managing the Scheme since May 21, 2012. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund.
2. 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.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Balanced Advantage Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 30, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	26.4194%	20.0279%	32.6373%	12,642	12,003	13,264
3 years	15.5584%	10.5887%	15.1654%	15,431	13,525	15,274
5 years	13.0766%	13.5686%	19.3716%	18,499	18,906	24,262
Since inception*	9.2725%	12.0653%	15.2438%	25,314	32,973	44,196

^ Past performance may or may not be sustained in the future. *Date of Allotment - March 14, 2014. 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.

1. Mr. Alok Singh has been appointed fund Manager for this scheme w.e.f December 1, 2021. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund.
2. 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.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Notes

1. The details & returns for close ended schemes have not been disclosed as these are not comparable with other schemes.
2. Returns of only those schemes that have completed six months been given.

Fund - Manager wise Scheme Performance

Bank of India Mid & Small Cap Equity & Debt Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 30, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [Ⓔ]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	47.4833%	37.0171%	32.6373%	14,748	13,702	13,264
3 years	21.5141%	21.2803%	15.1654%	17,942	17,839	15,274
5 years	29.1153%	24.5943%	19.3716%	35,933	30,062	24,262
Since inception*	18.5603%	17.0258%	15.6437%	39,850	35,850	32,553

^ Past performance may or may not be sustained in the future. *Date of Allotment - July 20, 2016.

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.

1. Mr. Alok Singh has been managing the Scheme since February 16, 2017. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund.
2. 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.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Arbitrage Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 30, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [Ⓔ]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.8252%	7.6604%	7.4982%	10,683	10,766	10,750
3 years	4.8064%	6.0079%	5.6739%	11,512	11,913	11,801
5 years	4.0963%	5.0265%	5.5414%	12,226	12,782	13,099
Since inception*	4.4299%	5.2867%	6.0096%	13,088	13,769	14,366

^ Past performance may or may not be sustained in the future. *Date of Allotment - June 18, 2018.

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.

1. Mr. Alok Singh has been appointed fund Manager for this scheme w.e.f December 1, 2021. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund.
2. 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.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Multi Asset Allocation Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 30, 2024)

Co Fund Manager - Mithraem Bharucha & Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [Ⓔ]	Scheme Returns (%) ^	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
6 Months	10.4760%	10.4800%	13.9198%	11,048	11,048	11,392
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	10.4760%	10.4800%	13.9198%	11,048	11,048	11,392

^ Past performance may or may not be sustained in the future. *Date of Allotment - February 28, 2024.

Above returns are in Simple Annualized Return.

@ 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.

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. February 28, 2024. In addition to this scheme, he manages 3 open ended schemes and co-manages open ended scheme of Bank of India Mutual. Mr. Nilesh Jethani co-manages the fund (equity portion) w.e.f. April 23, 2024.
2. Period for which scheme's performance has been provided is computed basis on last day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Notes

1. The details & returns for close ended schemes have not been disclosed as these are not comparable with other schemes.
2. Returns of only those schemes that have completed six months been given.

Fund - Manager wise Scheme Performance

Bank of India Liquid Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 31, 2024)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.7435%	6.7955%	6.2923%	10,013	10,013	10,012
15 Days	6.8257%	6.8841%	6.5088%	10,027	10,027	10,026
30 Days	6.8637%	6.8583%	7.2322%	10,057	10,056	10,059
1 year	7.4121%	7.3449%	7.5169%	10,741	10,734	10,752
3 years	6.0274%	6.0567%	5.6746%	11,921	11,931	11,803
5 years	5.2110%	5.3082%	5.5419%	12,895	12,955	13,099
Since inception*	6.6755%	6.8063%	6.3634%	28,376	28,943	27,066

^ Past performance may or may not be sustained in the future. *Date of Allotment - July 16, 2008.

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.

1. 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.
2. Period for which scheme's performance has been provided is computed basis on last day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Ultra Short Duration Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 30, 2024)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.3729%	7.5706%	7.4983%	10,637	10,757	10,750
3 years	5.3355%	6.2387%	5.6739%	11,688	11,991	11,801
5 years	5.0323%	5.8754%	5.5414%	12,786	13,308	13,099
Since inception*	7.0182%	7.4298%	6.3634%	29,879	31,788	27,061

^ Past performance may or may not be sustained in the future. *Date of Allotment - July 16, 2008.

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.

1. 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.
2. 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.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Short Term Income Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 30, 2024)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	6.8196%	7.6548%	8.8235%	10,682	10,765	10,882
3 years	12.3528%	5.6292%	5.0464%	14,182	11,786	11,592
5 years	8.0945%	6.3620%	5.2819%	14,764	13,617	12,939
Since inception*	5.9180%	7.4997%	5.3534%	24,680	31,151	22,691

^ Past performance may or may not be sustained in the future. *Date of Allotment - December 18, 2008.

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.

1. 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.
2. 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.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Notes

1. The details & returns for close ended schemes have not been disclosed as these are not comparable with other schemes.
2. Returns of only those schemes that have completed six months been given.

Fund - Manager wise Scheme Performance

Bank of India Credit Risk Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 31, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [Ⓔ]	Scheme Returns (%) [^]	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	6.1615%	7.7923%	8.8235%	10,616	10,779	10,882
3 years	39.1828%	6.6741%	5.0464%	26,962	12,139	11,592
5 years	10.2304%	7.8335%	5.2819%	16,283	14,586	12,939
Since inception*	1.5792%	8.1983%	6.4541%	11,608	21,165	18,132

[^] Past performance may or may not be sustained in the future. *Date of Allotment - February 27, 2015.

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.

1. Mr. Alok Singh has been managing the Scheme since February 27, 2015. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund.
2. 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.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Overnight Fund - Regular Plan - Growth Option - PERFORMANCE (As on August 31, 2024)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [Ⓔ]	Scheme Returns (%) [^]	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.4970%	6.4794%	6.2923%	10,012	10,012	10,012
15 Days	6.4885%	6.4177%	6.5088%	10,026	10,026	10,026
30 Days	6.4666%	6.3777%	7.2322%	10,053	10,053	10,059
1 year	6.8644%	6.8486%	7.5169%	10,686	10,685	10,752
3 years	5.7119%	5.7155%	5.6746%	11,815	11,816	11,803
5 years	NA	NA	NA	NA	NA	NA
Since inception*	4.8728%	4.8581%	5.4578%	12,445	12,437	12,767

[^] Past performance may or may not be sustained in the future. *Date of Allotment - January 28, 2020.

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.

1. 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.
2. Period for which scheme's performance has been provided is computed basis on last day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Notes

1. The details & returns for close ended schemes have not been disclosed as these are not comparable with other schemes.
2. Returns of only those schemes that have completed six months been given.

Knowledge Hub

What are multi-cap funds?

When the allocation of funds is targeted across various market capitalizations like small-cap, mid-cap and large-cap, these are known as multi-cap funds. The objective of multi-cap funds is to leverage the growth potential of small companies while benefiting from the stability of the larger ones. These funds also aim to balance risk and return for such funds. Moreover, the fund

managers of a multi-cap fund have the flexibility to allocate funds based on market conditions and volatility. This approach helps in optimizing the performance of funds under distinct market scenarios.

Fund Managers



Mr. Alok Singh: Alok is a Post Graduate in Business Administration from ICFAI Business School and a CFA with close to 20 years of work experience. He has an impressive track record in fund management both for resident as well as for overseas investors. As part of his previous employment with BNP Paribas Mutual Fund, Alok has won numerous awards for stellar fund performance during his career span. He heads the overall Equity & Fixed Income Investment Operations as Chief Investment Officer.

Funds Managed:

Bank of India Conservative Hybrid Fund
Bank of India Credit Risk Fund
Bank of India Mid & Small Cap Equity & Debt Fund
Bank of India Flexi Cap Fund
Bank of India Balanced Advantage Fund
Bank of India Arbitrage Fund
Bank of India ELSS Tax Saver
Bank of India Business Cycle Fund



Mr. Nitin Gosar: Nitin joins us with over 16 years of professional expertise in Equity Research and Fund management. His most recent career stint was with Invesco Asset Management (India) Private Ltd. as a Fund Manager. He has also been associated with IFCI Financial Services, B&K Securities, SKP Securities Ltd. and NDA Securities Ltd. in his career span. He graduated as Bachelors of Management studies from Ramniranjan Jhunjhunwala College and further pursued his MS Finance from The Institute of Chartered Financial Analysts of India (ICFAI).

Funds Managed:

Bank of India Large & Mid Cap Equity Fund
Bank of India Manufacturing & Infrastructure Fund
Bank of India Multi Cap Fund



Mr. Mithraem Bharucha: Mithraem joined Bank of India Investment Managers in August 2021 and has more than 15 years of experience in the fixed income markets- trading and portfolio management. Prior to Bank of India Investment Managers, he was associated with organizations such as YES Mutual Fund and BNP Paribas Mutual fund. His qualifications include Bachelor's degree in Management Studies from Mumbai University and Master's in Business Administration with specialization in Finance.

Funds Managed:

Bank of India Overnight Fund
Bank of India Liquid Fund
Bank of India Ultra Short Duration Fund
Bank of India Short Term Income Fund

Funds Co-managed:

Bank of India Multi Asset Allocation Fund (Debt Portion) (w.e.f April 23, 2024)



Mr. Dhruv Bhatia: Dhruv has over 11 years of experience in equity research and portfolio management and currently serves as an Equity Fund Manager at Bank of India Investment Managers. In his last assignment, Dhruv was working with Sixteenth Street Capital Pte. as an Investment Consultant. His prior work experience are with firms such as AUM Fund Advisors LLP and Sahara Mutual Fund as an equity research analyst. Dhruv holds a Bachelor's degree in Management Studies from University of Mumbai and MBA from SIES College of Management Studies, Mumbai.

Funds Managed:

Bank of India Bluechip Fund
Bank of India Midcap Tax Fund - Series 1
Bank of India Midcap Tax Fund - Series 2
Bank of India Small Cap Fund



Mr. Nilesh Jethani: Nilesh Jethani joined Bank of India Investment Managers in November 2021 and has more than 9 years of experience in equity research across the BFSI, IT, and capital goods sectors. In his last assignment, Nilesh was working with Envision Capital Services Pvt. Ltd. as an Investment Analyst. He was also associated with HDFC Securities, HDFC Bank, and ASK Investment Managers as an equity research analyst. He graduated with a Bachelor of Financial Markets from HR College (2012) and further pursued his Postgraduate Program in Global Financial Markets from BSE Institute Ltd. (2015).

Funds Co-managed:

Bank of India Multi Asset Allocation Fund (Equity Portion) (w.e.f April 23, 2024)

SIP Returns of selected Schemes

All data as on August 31, 2024 (Unless indicated otherwise)

SIP Performance for Bank of India Large & Mid Cap Equity Fund - Regular Plan - Growth Option (assuming SIP of ₹ 10,000 per month)

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	19,00,000
Market Value of amount Invested	1,49,346	5,55,711	11,70,987	70,51,933
Scheme Returns (CAGR)	48.42%	30.36%	27.13%	15.03%
Benchmark returns# (CAGR)	41.53%	26.13%	24.88%	16.31%
Additional Benchmark### (CAGR)	34.34%	21.70%	21.52%	14.83%

Date of First Installment: November 03, 2008 & Scheme Inception Date: October 21, 2008. Past Performance may or may not be sustained in future.

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

SIP Performance for Bank of India ELSS Tax Saver - Regular Plan - Growth Option (assuming SIP of ₹ 10,000 per month)

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	18,60,000
Market Value of amount Invested	1,49,086	5,74,745	12,66,348	91,94,869
Scheme Returns (CAGR)	47.97%	32.91%	30.43%	18.52%
Benchmark returns# (CAGR)	42.47%	27.11%	25.76%	16.27%
Additional Benchmark### (CAGR)	34.34%	21.70%	21.52%	14.70%

Date of First Installment: March 02, 2009 & Scheme Inception Date: February 25, 2009. Past Performance may or may not be sustained in future.

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

SIP Performance for Bank of India Manufacturing & Infrastructure Fund - Regular Plan - Growth Option (assuming SIP of ₹ 10,000 per month)

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	17,30,000
Market Value of amount Invested	1,56,903	6,45,705	15,03,228	78,56,633
Scheme Returns (CAGR)	61.75%	41.93%	37.78%	19.03%
Benchmark returns# (CAGR)	68.41%	46.86%	39.46%	16.91%
Additional Benchmark### (CAGR)	34.34%	21.70%	21.52%	14.90%

Date of First Installment: April 01, 2010 & Scheme Inception Date: March 5, 2010. Past Performance may or may not be sustained in future.

Scheme Benchmark: Since inception to Jan 18, 2016: Nifty Infrastructure Index TRI; Jan 19, 2016 to current: BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%

Additional Benchmark: Nifty 50 TRI

SIP Performance for Bank of India Mid & Small Cap Equity & Debt Fund - Regular Plan - Growth Option (assuming SIP of ₹ 10,000 per month)

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	9,80,000
Market Value of amount Invested	1,49,128	5,67,042	12,70,279	25,10,597
Scheme Returns (CAGR)	48.04%	31.88%	30.56%	22.31%
Benchmark returns# (CAGR)	37.90%	28.54%	26.92%	20.09%
Additional Benchmark### (CAGR)	34.34%	21.70%	21.52%	17.67%

Date of First Installment: July 20, 2016 & Scheme Inception Date: July 20, 2016. Past Performance may or may not be sustained in future.

Scheme Benchmark: Nifty Midsmall cap 400 (70%) TRI & CRISIL Short Term Bond fund Index (30%)

Additional Benchmark: Nifty 50 TRI

SIP Performance for Bank of India Small Cap Fund - Regular Plan - Growth Option (assuming SIP of ₹ 10,000 per month)

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	6,80,000
Market Value of amount Invested	1,52,614	6,02,616	15,26,669	19,13,005
Scheme Returns (CAGR)	54.15%	36.53%	38.45%	37.02%
Benchmark returns# (CAGR)	53.20%	39.24%	37.92%	34.87%
Additional Benchmark### (CAGR)	34.34%	21.70%	21.52%	20.40%

Date of First Installment: January 01, 2019 & Scheme Inception Date: December 19, 2018. Past Performance may or may not be sustained in future.

Scheme Benchmark: Nifty Smallcap 250 TRI

Additional Benchmark: Nifty 50 TRI

SIP Performance for Bank of India Flexi Cap Fund - Regular Plan - Growth Option (assuming SIP of ₹ 10,000 per month)

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	-	5,10,000
Market Value of amount Invested	1,55,244	6,11,064	-	10,36,808
Scheme Returns (CAGR)	58.80%	37.61%	NA	34.69%
Benchmark returns# (CAGR)	42.47%	27.11%	NA	26.07%
Additional Benchmark### (CAGR)	34.34%	21.70%	NA	21.52%

Date of First Installment: June 29, 2020 & Scheme Inception Date: June 29, 2020. Past Performance may or may not be sustained in future.

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

For SIP calculations above, the data assumes the investment of ₹ 10,000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

Note: For Fund Manager details please refer respective Scheme pages.

Month End Total Expense Ratio All data as on August 31, 2024 (Unless indicated otherwise)

Name of Scheme	Regular						Direct						Unclaimed						Eco					
	Base TER (%) ¹	Additional expense as 52(6A)(b) (%) ¹	Additional expense as 52(6A)(c) (%) ¹	Gross (%) ¹	Total TER (%)	GST (%) ¹	Base TER (%) ¹	Additional expense as 52(6A)(b) (%) ¹	Additional expense as 52(6A)(c) (%) ¹	Gross (%) ¹	Total TER (%)	GST (%) ¹	Base TER (%) ¹	Additional expense as 52(6A)(b) (%) ¹	Additional expense as 52(6A)(c) (%) ¹	Gross (%) ¹	Total TER (%)	GST (%) ¹	Base TER (%) ¹	Additional expense as 52(6A)(b) (%) ¹	Additional expense as 52(6A)(c) (%) ¹	Gross (%) ¹	Total TER (%)	
	Bank of India Arbitrage Fund	0.92%	0.00%	0.00%	0.92%	0.94%	0.02%	0.21%	0.00%	0.21%	0.00%	0.23%	0.02%											
Bank of India Balanced Advantage Fund	2.22%	0.00%	0.05%	2.27%	2.47%	0.20%	1.17%	0.05%	1.22%	1.41%														
Bank of India Bluechip Fund	2.25%	0.00%	0.05%	2.30%	2.48%	0.18%	1.04%	0.05%	1.09%	1.26%														
Bank of India Business Cycle Fund	2.22%	0.00%	0.05%	2.27%	2.44%	0.17%	1.06%	0.05%	1.11%	1.28%														
Bank of India Conservative Hybrid Fund	2.00%	0.00%	0.05%	2.05%	2.23%	0.18%	1.05%	0.05%	1.10%	1.28%									1.64%	0.00%	0.05%	1.69%	0.16%	1.85%
Bank of India Credit Risk Fund	1.33%	0.00%	0.05%	1.38%	1.53%	0.15%	0.98%	0.05%	1.03%	1.18%														
Bank of India ELSS Tax Saver	1.96%	0.00%	0.00%	1.96%	2.08%	0.12%	0.84%	0.00%	0.84%	0.96%									1.71%	0.00%	0.00%	1.71%	0.12%	1.83%
Bank of India Flexi Cap Fund	1.92%	0.00%	0.05%	1.97%	2.03%	0.06%	0.44%	0.05%	0.49%	0.55%														
Bank of India Large & Mid Cap Equity Fund	2.25%	0.00%	0.05%	2.30%	2.50%	0.20%	1.12%	0.05%	1.17%	1.36%									1.53%	0.00%	0.05%	1.58%	0.20%	1.78%
Bank of India Liquid Fund	0.13%	0.00%	0.00%	0.13%	0.13%	0.00%	0.10%	0.00%	0.10%	0.10%														
Bank of India Manufacturing & Infrastructure Fund	2.25%	0.00%	0.05%	2.30%	2.42%	0.12%	0.77%	0.05%	0.82%	0.94%														
Bank of India Mid & Small Cap Equity & Debt Fund	2.07%	0.00%	0.05%	2.12%	2.27%	0.15%	0.91%	0.05%	0.96%	1.11%														
Bank of India Multi Asset Allocation Fund	1.88%	0.00%	0.05%	1.93%	2.10%	0.17%	1.02%	0.05%	1.07%	1.24%														
Bank of India Multi Cap Fund	2.18%	0.00%	0.05%	2.23%	2.41%	0.18%	1.08%	0.05%	1.13%	1.30%														
Bank of India Overnight Fund	0.10%	0.00%	0.00%	0.10%	0.10%	0.00%	0.08%	0.00%	0.08%	0.08%									0.08%	0.00%	0.00%	0.08%	0.00%	0.08%
Bank of India Short Term Income Fund	1.00%	0.00%	0.00%	1.00%	1.05%	0.05%	0.45%	0.00%	0.45%	0.50%														
Bank of India Small Cap Fund	1.97%	0.00%	0.05%	2.02%	2.07%	0.05%	0.44%	0.05%	0.49%	0.54%														
Bank of India Ultra Short Duration Fund	0.85%	0.00%	0.00%	0.85%	0.90%	0.05%	0.34%	0.00%	0.34%	0.39%														

TER Disclaimers:

1. Base TER excludes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax (GST) on investment and advisory fees as per applicable rate.
2. Additional Expenses not exceeding 0.30% in terms of Regulation 52(6A)(b) of SEBI (Mutual Funds) Regulations, 1996.
3. Additional Expenses not exceeding 0.05% in terms of Regulation 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996.
4. Present GST rate is 18%.
5. Percentages mentioned above are annualized.
6. Base TER of direct plan shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plans.

How to read Factsheet

Application Amount for Fresh Subscription: This is the minimum investment amount for a new investor in a mutual fund scheme.

AUM: AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

Average Maturity: Weighted Average Maturity of the securities in scheme.

Beta: Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

Benchmark: A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

Entry Load: A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

Exit Load: Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is ₹ 100 and the exit load is 1%, the redemption price would be ₹ 99 per unit.

Fund Manager: An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Holdings: The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

IDCW: Income Distribution cum Capital Withdrawal

Macaulay Duration: The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.

Minimum Additional Amount: This is the minimum investment amount for an existing investor in a mutual fund scheme.

Modified Duration: Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

NAV: The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Nature of Scheme: The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile: Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

Sharpe Ratio: The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

SIP: SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15th of the month in an equity fund for a period of three years.

Standard Deviation: Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

Yield to Maturity: The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

Disclaimer/Statutory Details

The data in the Factsheet is updated up to August 31, 2024 unless indicated otherwise. Statements relating to outlook and forecast are the opinions of the Author. The views expressed by the author are personal and are not necessarily that of Bank of India Investment Managers Private Limited. This report is for information purpose only and is not intended to be any investment advice. Please make independent research/ obtain professional help before taking any decision of investment/ sale. AMC makes no representation as to the quality, liquidity or market perception of any securities/ issuer/ borrower, if described in the report above, nor does it provide any guarantee whatsoever. Information and material used in this report are believed to be from reliable sources. However, AMC does not warrant the accuracy, reasonableness and/or completeness of any information. AMC does not undertake to update any information or material in this report. Decisions taken by you based on the information provided in this report are to your own account and risk. AMC and any of its officers, directors and employees shall not be liable for any loss or damage of any nature, as also any loss or profit in any way arising from the use of this material in any manner. AMC or its directors, officers and employees, including author of this report/ persons involved in the preparation or issuance of this report may, from time to time, have long or short positions in, and buy or sell the securities, if any, mentioned herein or have other potential conflict of interest with respect to any recommendation and related information and opinions given in the report/ report. This report, or any part of it, should not be duplicated, or contents altered/ modified, in whole or in part in any form and or re-distributed without AMC's prior written consent. © Bank of India Investment Managers Private Limited 2024.

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





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. • **Bangalore** - 14/7 Rajesh Chambers, Brunton road, Ashok Nagar, MG road, Craig park layout, Bangalore - 560025. • **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, Penderghat Road, Secunderabad - 500 003. • **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, S.Ki-Hi Chambers, 11/105 park road, lucknow-226001. • **Mumbai** - B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Panel, Mumbai - 400 013. • **New Delhi** - B-104, Statesman House, Park Road, Connaught Place, New Delhi - 110 001. • **Patna** - Office No. 406, 4th Floor, Ashiana Hariniwas Complex, Dark Bungalow Road, Bandar Bagicha, Frazer Road Area, Patna - 800001. • **Pune** - Cornerstone Projects, CTS No 33/28, Office no 47-501 T.P. Scheme No 1, Erandawane Pune City, 6th Floor, Lane no 4, Prabhat Road, Deccan Gymkhana Pune - 411 004. • **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**: Office No. 401, 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. • **Ahmednagar**: 1st Floor, Above Shubham Mobile and Home Appliances, Tilak Road, Maliwada, 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**: Sri Ram 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 Show Room, Grid Char Rasta, Anand - 380 001. • **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, Nagarpalka, Infront of Trestrey Office, Azamgarh, UP - 276001. • **Bangalore**: Old No 35, New No:59, Kamala Nivas, 1st Floor, Puttanna Road, Basavangudi, Bangalore - 560004. • **Bareilly**: 54, Civil Lines, Ayub Khan Chauraha Above Mittali Women, 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 Complex, Kali Asthan Chowk, Mathihani Road, Begusarai, Bihar - 851 101. • **Belgaum**: Premises No 101, CTS No 1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum - 590011. • **Bellary**: Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary - 583103. • **Bhagalpur**: 2nd Floor, Chandralok Complex, Near Ghantaghar, Bhagalpur - 812 001. • **Bhatinda**: MCB-2-3-01043, Goniara Road, Opposite Nippon India Ft 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, Chhattingarh, Bilaspur-495001. • **Bokaro**: City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City - 273001. • **Borivali**: Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai - 400 092. • **Burdwan**: Saluja Complex; 846, Laxmipur, G T Road, Burdwan, PS: BURDWAN & DIST: BURDWAN, PIN: 713101. • **Calicut**: Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh**: First Floor, Sco 2469-70, Sec. 22-C, Chandigarh - 160 022. • **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. • **Cuttack**: Shop No. 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building), Adjacent to Reliance Trends, Dargha Bazar, Cuttack, Odisha - 753001. • **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, Khatlabari, 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. • **Elooru**: Dno-23A-7-72/73K K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta Eluru - 534002. • **Erwide**: 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. Central Jail, Near Hanuman Mandir, Ferozpur, Punjab - 152002. • **Gandhinagar**: 138 - Suresh solitaire, Nr. Podar International School, Kudasan, Ganghinganar-382421. • **Gaya**: Property No. 711045129, Ground Floor hotel Skylark, Swaraipuri Road, Gaya - 823001. • **Ghatkopar**: 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • **Ghaziabad**: FF - 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh Pin code - 201003. • **Ghaziपुर**: House No. 148/19, Mahua Bagh, Raini Katra, Ghazipur, Uttar Pradesh - 233001. • **Gonda**: H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyaapeeth, Civil Lines, Gonda, Uttar Pradesh - 271001. • **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. • **Gulbarga**: H No 2-231 Krishna Complex, 2nd Floor Opp. Municipal Corporation Office, Jagat Station Main Road, Kalaburagi Gulbarga, Karnataka - 585105. • **Guwahati**: Ganapati Enclave, 4th Floor, Opposite Bora Service, Ullubari, Guwahati - 781 007. • **Gwalior**: City Centre, Near Axis Bank, Gwalior - 474 011. • **Haldwani**: Shop No 5, Kmvn Shopping 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, Desal 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, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. • **Hyderabad (Srikakulam)**: D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam, Andhra Pradesh - 532001. • **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-1197 Civil Lines, Jalandhar - 144001. • **Jammu**: 10/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180 004. • **Jamshedpur**: Madhukuni, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur**: Shop No. 6, Gang Tower, G Floor, Opposite Arota Motor Service Centre, Near Bombay Motor Circle, Jodhpur - 342 003. • **Jalgaon**: 3rd Floor, 269 Jeeva Plaza, Baliram Peth, Near Kishore Chambers, Jalgaon - 425001. • **Jhansi**: 1st Floor, Pujia Tower, Near 48 Chambers, Elite Crossing, Jhansi, Uttar Pradesh - 284001. • **Kalyan**: Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivli Mahanagar Corporation) Kalyan - 421301. • **Kalyani**: Ground Floor, H No B-7/275, Kalyani, Kalyani Ho, Nadia, West Bengal - 741235. • **Kanpur**: 15/46, B, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208 001. • **Karnal**: 3 Randhir Colony, Near Doctor J. C. Bathla Hospital, Karnal, Haryana - 132001. • **Kharagpur**: Holding No 254/220, SBI Building, Malancha Road, Ward No.16, Po: Kharagpur, Dist: Paschim Medinipur 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. • **Lucknow**: 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House - 226 001. • **Ludhiana**: SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai**: No. G-16/17, Ar Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **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**: Office No. 99/11, 3rd Floor, Opposite GSS Boy School, Bazar Mandi - 175001. • **Margao**: Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGDA Market Complex, Margao - 403 601. • **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**: 6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange), Next Union Bank, Fort Mumbai - 400 001. • **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. • **Nagpur**: Block No. B/1 & 2, Shree Apartment, Plot No. 2, Khare Town, Mata Mandir Road, Dharampeth, 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, Shanarapur 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. • **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 Model 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**: Office No 207-210, 2nd Floor, Kamla Arcade, Jangli Maharaj Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. • **Raipur**: Office No S-13, Second Floor, Reheja Tower, Fafadhi Chowk, Jail Road, Raipur - 492 001. • **Rajahmundry**: D.No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadrevu Vanee Veedhi, T - Nagar, Rajahmundry, AP - 533 101. • **Rajkot**: 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360 001. • **Ranchi**: Shiv 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. • **Roorkee**: Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee - 247667. • **Rourkela**: 2nd Floor, Main Road, Uditi Nagar, Rourkela, Sundargarh - 769 012. • **Saharanpur**: 1st Floor, Krishna Complex, Opp. Hathji Gate, Court Road, Saharanpur, Uttar Pradesh - 247001. • **Salem**: Room No.6, Ns Complex, Omalur Main Road, Salem - 636009. • **Sambalpur**: First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768 001. • **Shillong**: Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793 001. • **Shilguri**: Nanak Complex, Sevoke Road, Shilguri - 734 001. • **Shimla**: 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. • **Shimoga**: Jayarama Nilaya, 2nd Corss Mission Compound, Shimoga - 577201. • **Sitapur**: 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur - 261001. • **Solan**: Disha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, Solan - 173212. • **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. • **Thane**: Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Ramkoti Cross Road, Naupada, Thane West, Mumbai - 400 602. • **Tirunelveli**: 55/18 Jeney Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. • **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 Kuthur - Trichy - 620017. • **Trivandrum**: 3rd Floor, No- 3B TC-82/3417, Capitol Center, Opp. Secretariat, MG Road, Trivandrum - 695 001. • **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 Vishvavidyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • **Varanasi**: D.64 /52, G - 4 Arhant Complex, Second Floor, Madhopur, Shivpurva Siga, Near Petrol Pump, Varanasi - 221 010. • **Vashi**: Vishayale 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 Sala, Vellore - 632023. • **Vijayawada**: H no. 20-25, 1st Floor, Sundaramma Street, Gandhinagar, Krishna, Vijayawada - 520 010. • **Vile Parle**: Shop No.1, Ground Floor, Dipti Jyoti Co-operative Housing Society, Near MTNL Office P M Road, Vile Parle East, Pincode - 400057. • **Visakhapatnam**: D. NO. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam - 530016. • **Yamuna Nagar**: B-V 185/A, 2nd Floor, Jagadri Road, Near Dav Girls College (Uco Bank Building), Pyara Chowk, Yamuna Nagar - 135001.

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

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Features



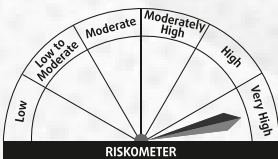
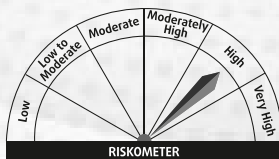
**Dynamic
Asset
Allocation**



**Investment across
top 100 stocks
by market
capitalisation**



**Deals with
market
volatility**

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on August 31, 2024	Benchmark* Risk-o-meter as on August 31, 2024	Bank of India Balanced Advantage Fund (An Open Ended Dynamic Asset Allocation Fund)
			<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • Long term capital appreciation. • Dynamic asset allocation between equity and fixed income based on equity market valuations.
	<p>Investors understand that their principal will be at very high risk</p>	<p>Benchmark riskometer is at high risk</p>	<p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>

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Facilitates diversified asset classes



Blend of top down & bottom up approach



Potential for capital appreciation



Sustainable business model

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on August 31, 2024	Benchmark* Risk-o-meter as on August 31, 2024	Bank of India Multi Asset Allocation Fund (An open ended scheme investing in Equity, Debt and Gold ETF)
			<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • Wealth creation over medium to long term • Investment in equity and equity related securities, debt and money market instruments and Gold ETF
	Investors understand that their principal will be at high risk	Benchmark riskometer is at high risk	*Investor should consult their financial advisor if they are not clear about the suitability of the product.

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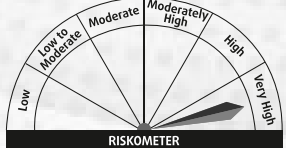
Offer Flexibility



Better Investment Possibilities



Investment opportunity across various market capitalisation

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on August 31, 2024	Benchmark* Risk-o-meter as on August 31, 2024	Bank of India Flexi Cap Fund (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)
			<p>This product is suitable for investors who are seeking*:</p> <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.
	<p>➤ Investors understand that their principal will be at very high risk</p>	<p>➤ Benchmark riskometer is at very high risk</p>	<p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>

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