

Facts in Figures

**February
2025**

Monthly Fund Factsheet

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Mohit Bhatia
Chief Executive Officer

FROM THE CEO'S DESK

Dear Readers,

"Political life loves some volatility." - Nassim Nicholas Taleb

This quote probably captures the essence of the market volatility we witnessed in February. There were global geopolitical tensions, worries about inflation, and international trade issues occupying investor focus across major economies in February 2025. Given the unpredictability and uncertainty around the actions of the new US government, the macro prognosis of 2025 may likely be influenced by the dollar's future impact on global currencies and yields. The actual impact of tariff revisions (by US and counter responses by other countries) on global supply chains is also likely to impact business models of transnational corporates. On relative basis India scores well on current account deficit, external public debt, forex reserves and economic growth - providing reasonable buffers against the prevailing global uncertainty. After a slow second quarter of FY 2024-25, our economy bounced back in Q3 of Oct-Dec with GDP growing by 6.2%.

Indian markets have been feeling the impact of the FPI selling in the recent times. For the month of February 2025, the benchmark BSE Sensex declined by 4302 points, or -5.45%, while the Nifty 50 declined by 1384 points, or -5.77%. The BSE Small Cap index also saw a negative movement of -12.53% for the month, and the BSE Mid Cap index posted a negative performance of -10.31%. In the Indian debt markets, the 10-year GSEC bond yield closed at 6.72% for December 2024, down almost 3 bps or 0.03% compared to December end closing yield at 6.70% on the benchmark.

The Indian Mutual Fund industry aggregate numbers stood at ₹ 64.53 Lac Cr closing AUM, 23.23 crore folios, and positive Net Sales of ₹ 40,063.36 Cr for the month ended 28th Feb 2025 versus aggregate AUM of ₹ 67.25 lakh crore closing AUM 22.92 crore and positive Net Sales of ₹ 1,87,551 crore folios as of 31st January 2025 Industry Aggregate SIP contribution was ₹ 25,999 Cr for the month of Feb 2025 versus ₹ 26,400 Cr in Jan 2025.

Here is a brief coverage on our fund house. One of our schemes has completed 16 years namely Bank of India Tax Saver and amongst the newer additions - Bank of India Multi Asset Allocation Fund completed its first year, in the month of February 2025. Our AUM and folio count as of 28 February 2025 is at ₹ 10,838.82 Cr and 735,563 respectively.

We are honoured to have the unwavering support of our investors and distribution partners. We welcome your feedback and suggestions for improving our services. You may contact us via email (feedback@boimf.in) or reach out to us at our Head Office/Branches.

Sincerely

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

The above Assets Under Management as of 28 February 2025 include Equity: ₹ 567,998.93 | Debt: ₹ 56,212.83 | Hybrid: ₹ 152,862.36 | Liquid: ₹ 180,557.74 | ELSS: ₹ 126,250.56

Geographical Spread: Top 5 Cities: 53.09% | Next 10 Cities: 13.11% | Next 20 Cities: 7.14% | Next 75 Cities: 7.80% | Others: 18.86%

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

Source of MF Industry Data: AMFI, Internal Research

MARKET UPDATE

Alok Singh
Chief Investment Officer



The Indian equity market continued to underperform its peers; all categories, namely large-caps, mid-caps, and small-caps closed in red. In the last six months, Nifty Next50 Index has not performed well, followed by NSE MIDCAP 150 Index and NSE SMALLCAP 250 Index. In the same period, the Nifty 50 Index has been the better-performing index, with a negative 11.91% return.

Index	1 Month	3 Months	6 Months
Nifty 50 Index	-5.77%	-8.07%	-11.91%
Nifty Next 50 Index	-9.44%	-19.09%	-23.79%
NSE Midcap 150 Index	-12.58%	-21.75%	-23.57%
NSE Small Cap 250 Index	-10.51%	-15.01%	-18.86%

Most of this correction in the Indian market was due to global US tariff-related disruption, and slow economic growth in the first half of the financial year resulted in lower earnings growth as India is categorized as a growth market and hence commands a growth multiple. Now, in a growth situation, tapering the markets tried to unwind the growth multiple. Mid and Small caps command a higher growth multiple, and hence, the volatility was highest in mid and small caps.

Though the market was very pessimistic about the growth, we witnessed earnings cut across the sectors and time frames. However, FY25 Q3 earnings for Nifty 500 companies witnessed some uptick in earnings with YoY growth of 8.4%; as compared to the previous two quarters with earnings growth of 4% in Q1 of FY25 and -1.3% in Q2 of FY25. Nifty 500 universes, large caps, mid-caps, and small caps Net Adjusted Earnings grew by 12.2%, 24.1%, and 6.5% in Q3 FY25 and 2%, 12%, and 5.4%, respectively, in 9M FY25.

Earnings Synopsis: MCap Wise

	No of Cos	3QFY25 Revenue		3QFY25 EBIDTA		3QFY25 PAT	
		YoY%	QoQ%	YoY%	QoQ%	YoY%	QoQ%
Large Cap	100	5.90%	4.10%	13.70%	11.10%	12.90%	12.20%
Mid Cap	150	8.70%	3.10%	18.60%	10.10%	33.60%	24.10%
Small Cap	250	8.20%	2.50%	8.30%	0.50%	9.40%	6.50%

Sectors marked with healthy earnings growth were eCommerce/retailing, hotels, PSU banks, financial services, aerospace & defence, pharmaceuticals, and healthcare. The sectors with mixed bags were consumer durables, capital goods, engineering & construction, cement, automobiles & auto ancillary, jewellery, non-ferrous metals, textiles, private banks, NBFC, and insurance. The sectors with muted earnings were power, IT, chemicals, bearings, cables & wires, paints, footwear, building materials, plastics, FMCG, oil & gas, steel, mining & minerals, infrastructure, and tyres.

The recent correction resulted in multiple deratings, and now large caps may be placed better in terms of valuation when compared to mid and small caps stocks. However, the large-cap valuations are influenced by the low PE of PSU companies and private sector banks adjusting to it; large-cap multiples are much higher. The Nifty 50 Index average PE moves from 26.30 to 32.39 if the PSU, metal, and private banks are removed. The average PE of PSU, metal, and private banks that are part of Nifty 50 is now 13.37. If one drops the two defence companies, the average PE of PSU, metal, and private banks may further drop to 10.20.

Index Name	Average 12mth trailing PE of all index companies	Average 12mth trailing PE after removing PSU, Metals & Pvt Bank
Nifty 50 Index	26.30	37.30
Nifty 100 Index	30.27	32.39
NSE Midcap 150 Index	35.78	-
NSE Small cap 250 Index	28.20	-

This data suggests that the relative valuation of large caps remains in line with mid and small caps, and one should continue to remain bottom-up. We think the soft growth patch is behind us, and if global cues do not surprise us negatively, India should resume its outperformance to equity market in the coming months. The markets should also be supported by a renewed focus of RBI to increase the banking liquidity and tolerance for INR weakness, along with the inflation trajectory gliding toward the 4% target. This can possibly result in 25-50 bps rate cuts in FY2026, which should adjust the yield curve downward and increase the attractiveness of equity as an asset class.

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.

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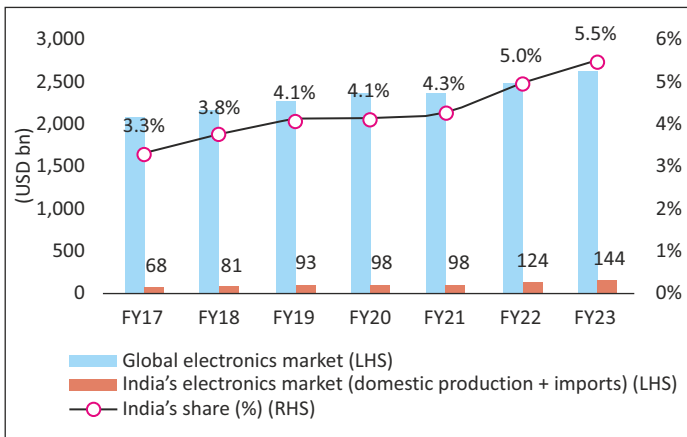
Market Chronicles: Decoding Trends

India's Electronics Manufacturing Revolution: Unleashing the Path to Global Dominance

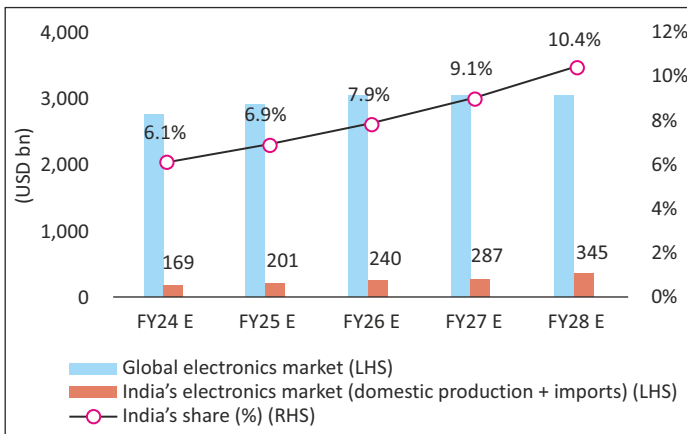
India's electronics manufacturing sector is currently amid a transformative shift-one driven by bold government policies, strategic investments, and a growing desire for self-reliance (Atmanirbhar Bharat). As the world's second-largest mobile manufacturer, India's rise as a global manufacturing powerhouse is undeniable. The country's ambitious target of achieving USD 500 billion in domestic electronics manufacturing by 2030 is not just a number; it is a roadmap towards an economic revolution.

The path to this goal is underpinned by strong fundamentals- a CAGR of 28% in the sector between 2024 and 2030, driven by growing domestic demand, rapidly advancing technological capabilities, and a commitment to being a major player in the global electronics ecosystem.

India's share in global electronics market is ~7%



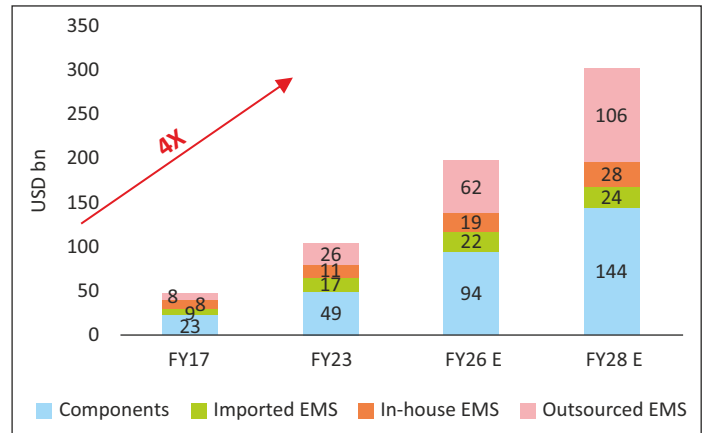
...and this share is likely to cross 10% by FY28E



India's Electronics Manufacturing Evolution: A Journey of Milestones

From humble beginnings, India's electronics manufacturing sector has evolved dramatically. India has taken strides to position itself as a leader in the Silicon Age, and a significant driver of this transformation is the government's Production Linked Incentive (PLI) schemes, focusing on mobile manufacturing, semiconductors, and other critical electronic components.

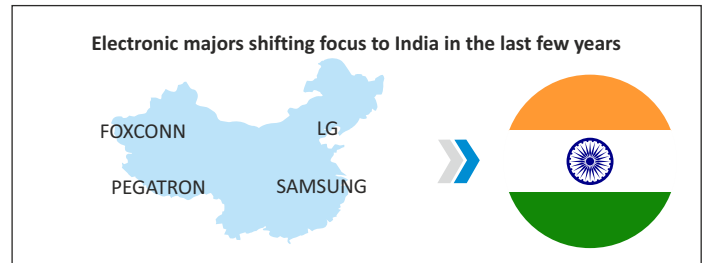
Indian EMS Sector: Poised to Cross USD 100 Billion by FY28E



Making India a global hub for electronics manufacturing, USD17bn in fiscal support is one of its kind programmes

Incentive Outlay ~\$10 Bn	Incentive Outlay ~\$7 Bn	Incentive Outlay ~\$13 Bn
Support for Semiconductor and Display Ecosystem	Support for Electronics Manufacturing	Support for Allied Sectors
<ol style="list-style-type: none"> Semiconductor Fabs and Display Fabs Compound Semiconductor and ATMP Design Linked Incentive (DLI) Modernization of Semiconductor Laboratory (SCL) 	<ol style="list-style-type: none"> Production Linked Incentives for Mobile Phones, Components, IT Hardware Capex Linked Incentives for Components, sub-assemblies Development of Electronics Manufacturing Clusters 	<ol style="list-style-type: none"> Production Linked Incentives for 1. Advanced Chemistry Cell Automobile & Auto Components Telecom & Networking Solar PV Modules White Goods

When the Mobile PLI Scheme launched in 2020, it acted as a catalyst for India's leap into mobile manufacturing. India went from a major importer of mobile phones to the second-largest mobile phone manufacturer globally. In FY2023, mobile phone exports crossed INR 75,000 crore, a massive leap from just INR 20,000 crore in 2019, illustrating the power of policy-driven growth. India's mobile exports are poised for exponential growth, with the PLIs attracting giants like Samsung and Apple to set up large-scale manufacturing operations, creating employment opportunities and making India an integral part of the global electronics supply chain.

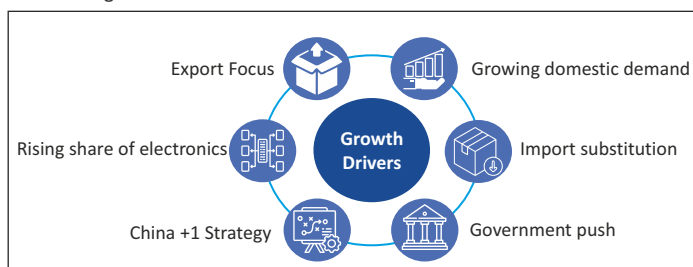


Market Chronicles: Decoding Trends

The semiconductor sector is another key focus of the government's efforts. With global supply chains shaken by recent geopolitical events, the semiconductor industry is seen as essential for India's technological independence. The government launched the Semiconductor PLI Scheme in 2021, offering incentives worth INR 76,000 crore to attract global giants to set up semiconductor plants in India. India's aspiration to produce semiconductor chips by 2025 could radically reshape the global chip market and significantly reduce India's reliance on imports.

The Current Growth Drivers: A Nexus of Innovation and Infrastructure

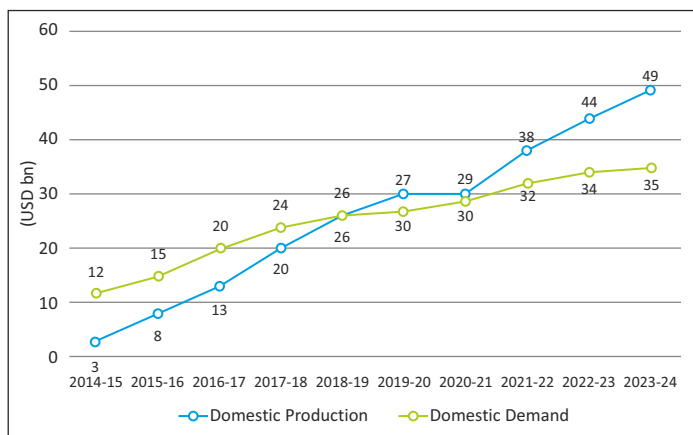
India's rise as a global electronics manufacturing hub is not just about incentives—it's about a convergence of multiple factors propelling the sector forward. At the core of this growth are:



- Government Support:** The government's initiative of PLI schemes is designed to boost manufacturing and foster a culture of innovation and R&D in the country. This has already attracted over INR 1.2 lakh crore in investments.
- Domestic Demand:** With India's burgeoning middle class, the domestic market for electronics is growing at a fast pace.
- Private Sector Collaboration:** As public policy aligns with private sector investment, collaborations between global giants and Indian firms are creating new opportunities. Companies like Samsung, Apple, and Foxconn are working closely with the Indian government to set up state-of-the-art production units in India.
- Infrastructure Development:** The government has invested heavily in infrastructure to support manufacturing. The dedicated electronics manufacturing clusters to improved supply chains.

The Mobile PLI Success: A Proven Blueprint

The success of the Mobile PLI Scheme provides a blueprint for future growth. With exports reaching an all-time high of INR 75,000 crore in FY2023, mobile manufacturing in India has already attracted global investment. As the PLI scheme expands to non-mobile electronics, India is likely to see a similar boost in sectors such as consumer electronics (TVs, laptops) and LED lighting. Since the PLI scheme introduction, India's mobile production exceeded demand, with \$14bn in exports in FY24 and expected multifold growth.



Disclaimer: Above note is prepared with inputs from our Investment Research team and is meant only for private circulation. The note is meant for only general reading purposes and should NOT be construed as any kind of investment advice. Investors/readers are advised to consult their financial advisors for their specific portfolio requirements. Mutual Fund investments are subject to market risks, read all scheme related documents carefully.

India's mobile manufacturing capacity has grown 18x since 2014, and as more global brands set up shop, India's position as a mobile manufacturing hub will only strengthen. This has created an opportunity to not only meet domestic demand but also to capture global markets, driving the export of mobile phones and related components.

The Semiconductor Opportunity: India's Emerging Advantage

While mobile manufacturing has grabbed headlines, the semiconductor industry is poised to be the real game-changer for India. Semiconductors are the backbone of modern electronics, and India's quest to become self-reliant in chip production will shape the country's future as a global leader in technology. An investment commitment of INR 1.5 lakh crore has been secured in semiconductor industry

Companies	Value Chain	Investment (INR bn)	Capacity	Plant Location
Tata Electronics	Foundry	910	50,000 WSPM	Dholera, Gujarat
Tata Semiconductor Assembly and Testing	OSAT	270	48mn per day	Jagiroad, Assam
Micron	ATMP	225		Sanand, Gujarat
CG Power	OSAT	76	15mn per day	Sanand, Gujarat
Kaynes	OSAT	33	6.3mn per day	Kongara Kalan, Telangana

Through its USD 10bn Semiconductor incentive Scheme, India is set to attract substantial investment, potentially creating a complete ecosystem for semiconductor production. India aims to have five semiconductor manufacturing plants by 2030, contributing significantly to the \$500 billion electronics manufacturing target. These efforts align with India's long-term vision of becoming a major player globally in the tech supply chain while ensuring that critical components like chips are made domestically, reducing dependency on imports.

The Road Ahead: Enormous Potential and Wealth Creation

India's electronics manufacturing sector has the potential for significant growth. With government policies, infrastructure improvements, and private sector investments aligning, India is positioned to capture a larger share of the global market.

The outlook for the electronics sector is promising, with expectations of a 28% CAGR between 2023 and 2030. This growth will help India achieve its target of USD 500 billion in electronics manufacturing and create millions of high-skilled jobs, providing an immense opportunity for wealth creation. By 2030, India could become a global leader in electronics, with key players in semiconductors, mobile manufacturing, and consumer electronics driving the economy forward.

India is set to emerge as a dominant global electronics manufacturing hub—creating immense wealth, advancing technological innovation, and significantly enhancing its position on the global economic stage.

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)

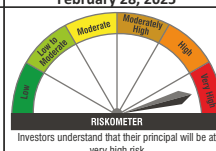
Invest Now

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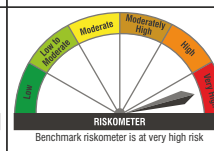
This product is suitable for investors who are seeking*:

- 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 February 28, 2025

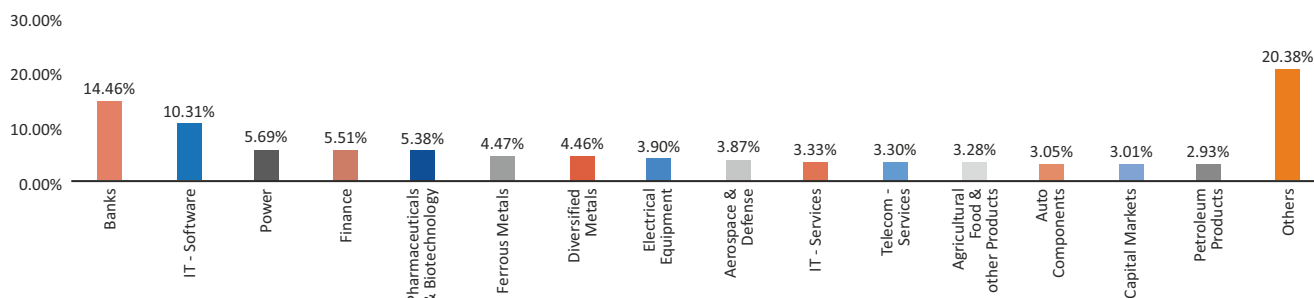


Benchmark Risk-o-meter as on February 28, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				OTHERS			
BANKS				20.38			
✓ HDFC Bank Limited	5.09	✓ Vedanta Limited	4.46	Swan Energy Limited	2.08	MONEY MARKET INSTRUMENTS	
✓ State Bank of India	4.88	ELECTRICAL EQUIPMENT	3.90	Cartrade Tech Limited	1.73	Certificate of Deposit	
✓ ICICI Bank Limited	2.48	Siemens Limited	1.76	Sky Gold Limited	1.67	ICICI Bank Limited (ICRA A1+) 0.11	
Indian Bank	1.01	ABB India Limited	1.41	General Insurance Corporation of India	1.65	Total 0.11	
Bank of Baroda	1.00	Quality Power Electrical Eqp Ltd	0.73	Radico Khaitan Limited	1.59	GOVERNMENT BOND AND TREASURY BILL	
IT - SOFTWARE	10.31	AEROSPACE & DEFENSE	3.87	Coromandel International Limited	1.54	Treasury Bill	
✓ Coforge Limited	3.98	Hindustan Aeronautics Limited	2.70	HEG Limited	1.42	364 Days Tbill (MD 15/01/2026) (SOV) 0.16	
Infosys Limited	2.02	IT - SERVICES	3.33	Sumitomo Chemical India Limited	1.07	Total 0.16	
Tech Mahindra Limited	1.67	Zaggle Prepaid Ocean Services Limited	1.78	Brigade Enterprises Limited	1.01	CASH & CASH EQUIVALENT	
Tata Consultancy Services Limited	1.58	Netweb Technologies India Limited	1.55	Oberoi Realty Limited	1.00	Net Receivables/Payables (0.04)	
KPIIT Technologies Limited	1.06	TELECOM - SERVICES	3.30	Hi-Tech Pipes Limited	0.97	TREP/ Reverse Repo Investments 2.44	
POWER	5.69	✓ Bharti Airtel Limited	2.28	Maruti Suzuki India Limited	0.97	Total 2.40	
✓ NTPC Green Energy Limited	2.54	Indus Towers Limited	1.02	Aditya Vision Ltd	0.88	GRAND TOTAL 100.00	
NTPC Limited	1.93	AGRICULTURAL FOOD & OTHER PRODUCTS	3.28	Senco Gold Limited	0.87	✓ Indicates Top 10 Equity Holdings.	
Torrent Power Limited	1.22	Balrampur Chini Mills Limited	1.44	Jupiter Wagons Limited	0.66		
FINANCE	5.51	Triveni Engineering & Industries Limited	1.00	Titagarh Rail Systems Limited	0.65		
✓ REC Limited	2.12	Sanstar Ltd	0.84	Sterling And Wilson Renewable Energy Limited	0.62		
CreditAccess Grameen Limited	2.00	AUTO COMPONENTS	3.05	Total	97.33		
Power Finance Corporation Limited	0.81	Bharat Forge Limited	1.66				
Rane Holdings Limited	0.58	UNO Minda Limited	1.39				
PHARMACEUTICALS & BIOTECHNOLOGY	5.38	CAPITAL MARKETS	3.01				
Ami Organics Limited	2.00	Nuvama Wealth Management Limited	1.84				
Dr. Reddy's Laboratories Limited	1.94	Prudent Corporate Advisory Services Limited	1.17				
Sun Pharmaceutical Industries Limited	1.03	PETROLEUM PRODUCTS	2.93				
Advanced Enzyme Technologies Limited	0.41	Castrol India Limited	1.69				
FERROUS METALS	4.47	Reliance Industries Limited	1.24				
✓ Lloyds Metals And Energy Limited	3.31						
Tata Steel Limited	1.16						

MCAP Categorization (As on February 28, 2025)

Mcap Category	Percentage
Large Cap	47.26%
Small Cap	32.25%
Mid Cap	17.82%
GB/TB/Repo/Others	2.56%
Debt	0.11%
Grand Total	100.00%

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^A

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

June 29, 2020

FUND MANAGER

Mr. Alok Singh (w.e.f June 29, 2020): Around 20 years of experience, including 16 years in mutual fund industry.

AVERAGE AUM

₹ 1,912.55 Crs.

LATEST AUM

₹ 1,786.77 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 February 28, 2025)

0.77 Times^(f) (Basis last rolling 12 months)

OTHER PARAMETERS (As on February 28, 2025)

Standard Deviation (Annualized): 17.44% (Bank of India Flexi Cap Fund)
14.48% (BSE 500 TRI)

Beta: 1.11

Sharpe Ratio*: 0.48

Tracking Error (Annualized): 7.05%

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

*Risk-free rate assumed to be 6.40% (MIBOR as on February 28, 2025)

NAV (As on February 28, 2025)

Plan	NAV (₹)
Regular Plan	28.57
Direct Plan	30.76
Growth	25.96
IDCW	26.29

EXPENSE RATIO

Regular Plan: 1.93% Direct Plan: 0.45%

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Small Cap Fund

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

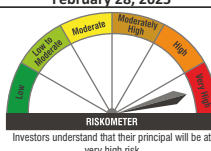
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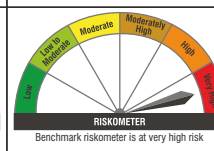
This product is suitable for investors who are seeking*:

- 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 February 28, 2025

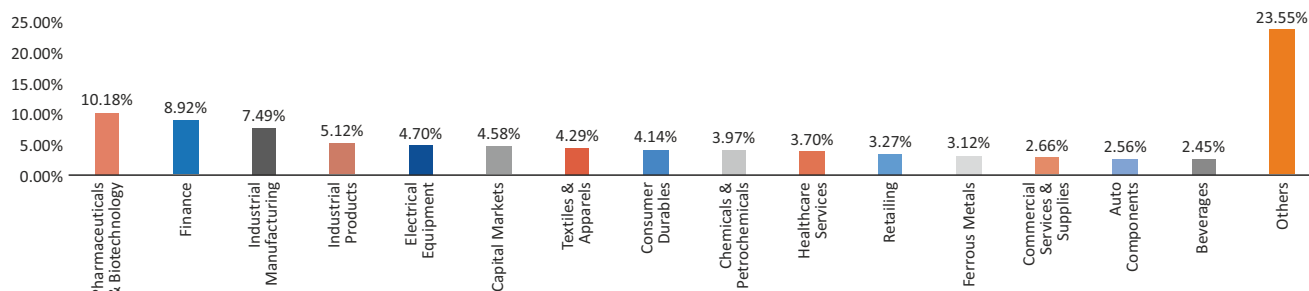


Benchmark Risk-o-meter as on February 28, 2025^A



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EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		Schneider Electric Infrastructure Limited	1.03	BEVERAGES	2.45	Godavari Biorefineries Limited	0.75
PHARMACEUTICALS & BIOTECHNOLOGY	10.18	CAPITAL MARKETS	4.58	✓ Radico Khaitan Limited	2.45	Tejas Networks Limited	0.74
✓ Ami Organics Limited	2.96	Nuvama Wealth Management Limited	1.98	OTHERS	23.55	Sterling And Wilson Renewable Energy Limited	0.60
✓ Eris Lifesciences Limited	2.30	Central Depository Services (India) Limited	1.43	✓ NTPC Green Energy Limited	2.33	Total	94.70
Suven Pharmaceuticals Limited	1.77	Prudent Corporate Advisory Services Limited	1.17	Castrol India Limited	2.07	GOVERNMENT BOND AND TREASURY BILL	
Wockhardt Limited	1.66	TEXTILES & APPARELS	4.29	Zaggle Prepaid Ocean Services Limited	1.75	Treasury Bill	
Gufic Biosciences Limited	0.82	Arvind Limited	2.28	Tips Music Limited	1.55	364 Days Tbill (MD 15/01/2026) (SOV)	0.20
Advanced Enzyme Technologies Limited	0.67	Ganesha Ecosphere Limited	1.24	Aditya Birla Real Estate Limited	1.54	Total	0.20
FINANCE	8.92	Welspun Living Limited	0.77	Poly Medicare Limited	1.41	CASH & CASH EQUIVALENT	
✓ Housing & Urban Development Corporation Limited	2.38	CONSUMER DURABLES	4.14	Mrs. Bectors Food Specialities Limited	1.28	Net Receivables/Payables	(0.02)
✓ CreditAccess Grameen Limited	2.33	PG Electroplast Limited	2.52	Latent View Analytics Limited	1.22	TREPS / Reverse Repo Investments	5.12
Cholamandalam Financial Holdings Limited	2.01	Senco Gold Limited	0.93	Balrampur Chini Mills Limited	1.15	Total	5.10
PNB Housing Finance Limited	1.70	ETHOS LTD.	0.69	Unicommerce Esolutions Limited	1.08	GRAND TOTAL	100.00
Rane Holdings Limited	0.50	CHEMICALS & PETROCHEMICALS	3.97	General Insurance Corporation of India	1.06		
INDUSTRIAL MANUFACTURING	7.49	PCBL Chemical Limited	1.98	EID Parry India Limited	0.96	✓ Indicates Top 10 Equity Holdings.	
Kaynes Technology India Limited	2.24	Galaxy Surfactants Limited	1.08	Kernex Microsystems (India) Limited	0.96		
Jyoti CNC Automation Ltd	1.77	Vinati Organics Limited	0.91	Manorama Industries Limited	0.93		
Praj Industries Limited	1.11	HEALTHCARE SERVICES	3.70	Sanstar Ltd	0.90		
Shanthi Gears Limited	0.87	✓ Vijaya Diagnostic Centre Limited	2.72				
Titagarh Rail Systems Limited	0.82	Krishna Institute Of Medical Sciences Limited	0.98				
Jupiter Wagons Limited	0.68	RETAILING	3.27				
INDUSTRIAL PRODUCTS	5.12	✓ Cartrade Tech Limited	2.66				
HEG Limited	1.38	Go Fashion (India) Limited	0.61				
Hi-Tech Pipes Limited	1.04	FERROUS METALS	3.12				
Tinna Rubber and Infrastructure Limited	0.86	✓ Lloyds Metals And Energy Limited	3.12				
KRN Heat Exchanger And Refrigeration Limited	0.79	COMMERCIAL SERVICES & SUPPLIES	2.66				
KSB Limited	0.58	CMS Info System Limited	1.54				
Ratnamani Metals & Tubes Limited	0.47	TeamLease Services Limited	1.12				
ELECTRICAL EQUIPMENT	4.70	AUTO COMPONENTS	2.56				
TD Power Systems Limited	1.33	Amara Raja Energy & Mobility Ltd	1.13				
Hitachi Energy India Limited	1.17	Carraro India Limited	1.04				
Quality Power Electrical Eq Ltd	1.17	Tube Investments of India Limited	0.39				

Mcap Categorization (As on February 28, 2025)

Mcap Category	Percentage
Small Cap	80.74%
Mid Cap	11.63%
GB/TB/Repo/Others	5.30%
Large Cap	2.33%
Grand Total	100.00%

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^A

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

DATE OF ALLOTMENT

December 19, 2018

FUND MANAGER

Mr. Alok Singh (w.e.f. October 1, 2024): Around 20 years of experience, including 16 years in Mutual Fund Industry.

AVERAGE AUM

₹ 1,495.05 Crs.

LATEST AUM

₹ 1,389.85 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 February 28, 2025)

0.50 Times[†] (Basis last rolling 12 months)

OTHER PARAMETERS (As on February 28, 2025)

Standard Deviation (Annualized): 18.11% (Bank of India Small Cap Fund)
20.11% (NIFTY Smallcap 250 TRI)

Beta: 0.85

Sharpe Ratio*: 0.48

Tracking Error (Annualized): 6.59%

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

*Risk-free rate assumed to be 6.40% (MIBOR as on February 28, 2025)

NAV (As on February 28, 2025)

Plan	NAV (₹)
Regular Plan	
Growth	38.03
IDCW	27.72
Direct Plan	
Growth	42.18
IDCW	31.59

EXPENSE RATIO

Regular Plan: 1.98% Direct Plan: 0.48%

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"

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 February 28, 2025 (Unless indicated otherwise)

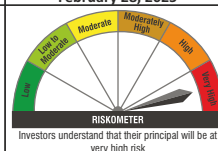
80C Benefit[#]

Invest Now

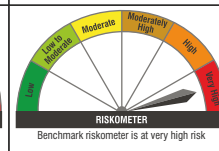
This product is suitable for investors who are seeking*:

- 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 February 28, 2025

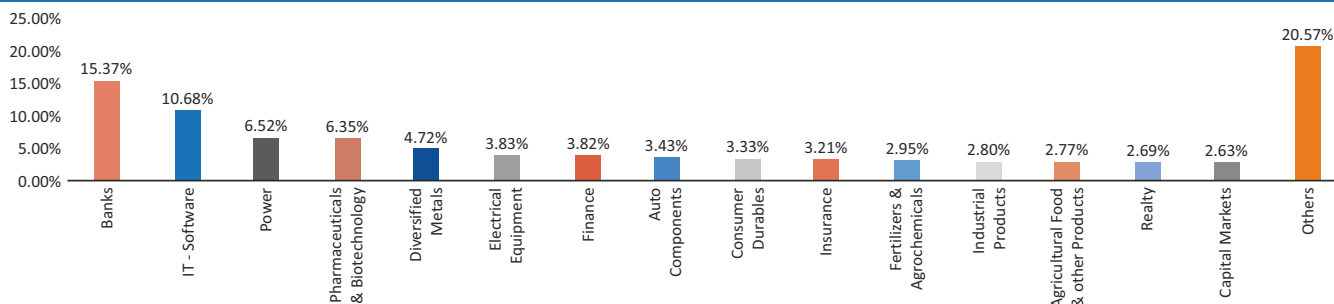


Benchmark Risk-o-meter as on February 28, 2025[^]



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		FINANCE		OTHERS		MONEY MARKET INSTRUMENTS	
BANKS	15.37	REC Limited	1.89	(India) Limited	0.81	Certificate of Deposit	
✓ HDFC Bank Limited	5.20	PNB Housing Finance Limited	1.02	OTHERS	20.57	Axis Bank Limited (CRISIL A1+)	0.58
✓ State Bank of India	4.89	Power Finance Corporation Limited	0.91	✓ Hindustan Aeronautics Limited	2.25	ICICI Bank Limited (ICRA A1+)	0.17
✓ ICICI Bank Limited	2.90	AUTO COMPONENTS	3.43	✓ Swan Energy Limited	2.24	Total	0.75
Indian Bank	1.24	UNO Minda Limited	1.89	Bharti Airtel Limited	2.01	GOVERNMENT BOND AND TREASURY BILL	
Bank of Baroda	1.14	Bharat Forge Limited	1.54	Tata Steel Limited	1.98	Treasury Bill	
IT - SOFTWARE	10.68	CONSUMER DURABLES	3.33	Zaggle Prepaid Ocean Services Limited	1.64	364 Days Tbill (MD 15/01/2026) (SOV)	0.01
✓ Coforge Limited	4.09	✓ Dixon Technologies (India) Limited	2.83	Deepak Nitrite Limited	1.43	Total	0.01
Tata Consultancy Services Limited	1.97	Blue Star Limited	0.50	CMS Info System Limited	1.39	CASH & CASH EQUIVALENT	
Infosys Limited	1.93	INSURANCE	3.21	Reliance Industries Limited	1.38	Net Receivables/Payables	(0.19)
Tech Mahindra Limited	1.59	General Insurance Corporation of India	2.13	K.P.R. Mill Limited	1.29	TREPS / Reverse Repo Investments	3.76
KPIIT Technologies Limited	1.10	SBI Life Insurance Company Limited	1.08	Poly Medicure Limited	1.02	Total	3.57
POWER	6.52	FERTILIZERS & AGROCHEMICALS	2.95	Varun Beverages Limited	1.00	GRAND TOTAL	100.00
✓ NTPC Limited	2.52	Coromandel International Limited	2.21	Maruti Suzuki India Limited	0.76		
NTPC Green Energy Limited	2.20	PI Industries Limited	0.74	Jupiter Wagons Limited	0.75	✓ Indicates Top 10 Equity Holdings.	
Tata Power Company Limited	1.80	INDUSTRIAL PRODUCTS	2.80	Sterling And Wilson Renewable Energy Limited	0.72		
PHARMACEUTICALS & BIOTECHNOLOGY	6.35	HEG Limited	1.76	Titagarh Rail Systems Limited	0.71		
✓ Ami Organics Limited	2.96	Inox India Limited	1.04	Total	95.67		
Dr. Reddy's Laboratories Limited	1.79	AGRICULTURAL FOOD & OTHER PRODUCTS	2.77				
Sun Pharmaceutical Industries Limited	1.02	Balrampur Chini Mills Limited	1.45				
Advanced Enzyme Technologies Limited	0.58	Triveni Engineering & Industries Limited	1.32				
DIVERSIFIED METALS	4.72	REALTY	2.69				
✓ Vedanta Limited	4.72	Oberoi Realty Limited	1.38				
ELECTRICAL EQUIPMENT	3.83	DLF Limited	1.31				
Siemens Limited	1.96	CAPITAL MARKETS	2.63				
ABB India Limited	1.46	Prudent Corporate Advisory Services Limited	1.82				
Bharat Heavy Electricals Limited	0.41						

MCAP Categorization (As on February 28, 2025)

Mcap Category	Percentage
Large Cap	51.66%
Small Cap	22.52%
Mid Cap	21.49%
GB/TB/Repo/Others	3.58%
Debt	0.75%
Grand Total	100.00%

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

₹ 1,269.71 Crs.

LATEST AUM

₹ 1,182.15 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 February 28, 2025)

0.74 Times* (Basis last rolling 12 months)

OTHER PARAMETERS (As on February 28, 2025)

Standard Deviation (Annualized): 16.67% (Bank of India ELSS Tax Saver)
14.48% (BSE 500 TRI)

Beta: 1.07

Sharpe Ratio*: 0.38

Tracking Error (Annualized): 6.23%

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

*Risk-free rate assumed to be 6.40% (MIBOR as on February 28, 2025)

NAV (As on February 28, 2025)

NAV (As on February 28, 2025)	NAV (₹)
Regular Plan	
Growth	134.98
IDCW	26.00
Eco Plan	
Growth	145.86
IDCW	24.21

Direct Plan

Growth	156.47
IDCW	62.49

EXPENSE RATIO

Regular Plan: 2.00% Direct Plan: 0.84% Eco Plan: 1.75%

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.

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)

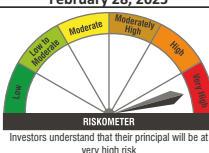
Invest Now

All data as on February 28, 2025 (Unless indicated otherwise)

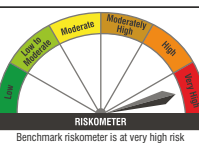
This product is suitable for investors who are seeking*:

- 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 February 28, 2025

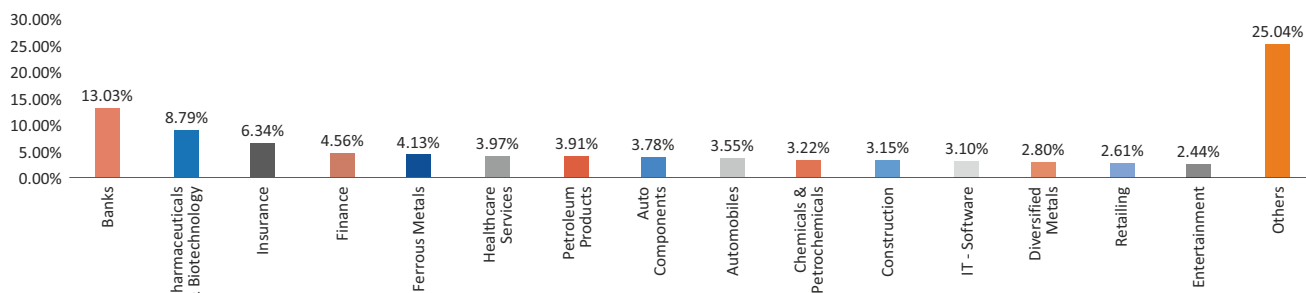


Benchmark Risk-o-meter as on February 28, 2025^A



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		HEALTHCARE SERVICES	3.97	ENTERTAINMENT	2.44	Tejas Networks Limited	0.59
BANKS	13.03	Apollo Hospitals Enterprise Limited	2.04	✓ Tips Music Limited	2.44	Sobha Limited	0.53
✓ HDFC Bank Limited	6.09	Vijaya Diagnostic Centre Limited	1.93	OTHERS	25.04	Ratnamani Metals & Tubes Limited	0.48
✓ Kotak Mahindra Bank Limited	2.99	PETROLEUM PRODUCTS	3.91	✓ Manorama Industries Limited	2.43	Siemens Limited	0.31
State Bank of India	2.02	✓ Reliance Industries Limited	3.91	Indus Towers Limited	2.34	Total	94.42
Indian Bank	1.93	AUTO COMPONENTS	3.78	Oil India Limited	1.83		
PHARMACEUTICALS & BIOTECHNOLOGY	8.79	Gabriel India Limited	1.40	NTPC Limited	1.70	GOVERNMENT BOND AND TREASURY BILL	
Eris Lifesciences Limited	2.27	Endurance Technologies Limited	0.96	Zaggle Prepaid Ocean Services Limited	1.50	Treasury Bill	
Ami Organics Limited	1.88	Samvardhana Motherson International Limited	0.81	Oberoi Realty Limited	1.45	364 Days Tbill (MD 15/01/2026) (SOV)	0.01
Sun Pharmaceutical Industries Limited	1.18	UNO Minda Limited	0.61	Swan Energy Limited	1.30	Total	0.01
Dr. Reddy's Laboratories Limited	1.09	AUTOMOBILES	3.55	Senco Gold Limited	1.29		
Ajanta Pharma Limited	1.07	✓ Hero MotoCorp Limited	3.05	Emami Limited	1.18	CASH & CASH EQUIVALENT	
Senores Pharmaceuticals Limited	1.02	Maruti Suzuki India Limited	0.50	Bayer Cropscience Limited	1.12	Net Receivables/Payables	0.00
IPCA Laboratories Limited	0.28	CHEMICALS & PETROCHEMICALS	3.22	UltraTech Cement Limited	1.10	TREPS / Reverse Repo Investments	5.57
INSURANCE	6.34	Deepak Nitrite Limited	1.18	Ashok Leyland Limited	1.00	Total	5.57
✓ ICICI Lombard General Insurance Company Limited	3.00	PCBL Chemical Limited	1.18	PB Fintech Limited	1.00		
General Insurance Corporation of India	1.79	Vinati Organics Limited	0.59	JK Cement Limited	0.91	GRAND TOTAL	100.00
SBI Life Insurance Company Limited	1.55	Galaxy Surfactants Limited	0.27	Aditya Birla Real Estate Limited	0.86	✓ Indicates Top 10 Equity Holdings.	
FINANCE	4.56	CONSTRUCTION	3.15	Angel One Limited	0.76		
Shriram Finance Limited	1.98	✓ Larsen & Toubro Limited	2.43	HEG Limited	0.73		
REC Limited	1.49	Sterling And Wilson Renewable Energy Limited	0.72	Triveni Turbine Limited	0.63		
Housing & Urban Development Corporation Limited	1.09	IT - SOFTWARE	3.10				
FERROUS METALS	4.13	Tata Consultancy Services Limited	2.00				
Lloyds Metals And Energy Limited	1.87	Coforge Limited	1.10				
JSW Steel Limited	1.19	DIVERSIFIED METALS	2.80				
Jindal Stainless Limited	1.07	✓ Vedanta Limited	2.80				
		RETAILING	2.61				
		FSN E-Commerce Ventures Limited	1.80				
		Aditya Vision Ltd	0.81				

MCAP Categorization (As on February 28, 2025)

Mcap Category	Percentage
Large Cap	40.53%
Mid Cap	25.98%
Small Cap	27.91%
GB/TB/Repo/Others	5.58%
Grand Total	100.00%

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. otherwise, or the Investment Objective 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^A

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

₹ 732.65 Crs.

LATEST AUM

₹ 695.25 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

PORTFOLIO TURNOVER RATIO (As on February 28, 2025)

0.84 Times^B (*Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on February 28, 2025)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	15.19
IDCW	IDCW	15.18

EXPENSE RATIO

Regular Plan: 2.21% Direct Plan: 1.03%

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"

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Business Cycle Fund

(An open ended equity scheme investing in sector based on its business cycle)

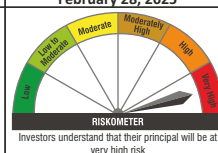
Invest Now

All data as on February 28, 2025 (Unless indicated otherwise)

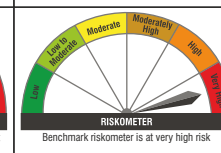
This product is suitable for investors who are seeking*:

- Long term capital appreciation.
- Investment in equity and equity related instruments with a focus on navigating business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.

Risk-o-meter is based on the scheme portfolio as on February 28, 2025

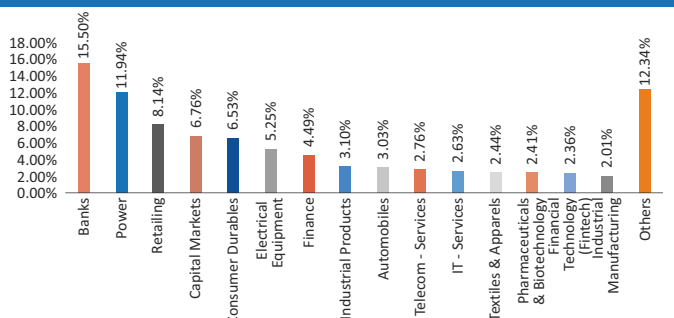


Benchmark Risk-o-meter as on February 28, 2025[^]

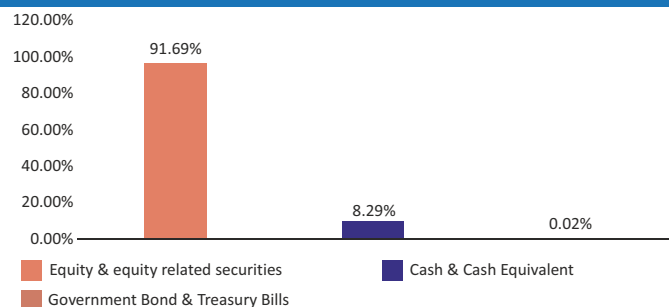


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				FINANCIAL TECHNOLOGY (FINTECH) 2.36			
BANKS 15.50				INDUSTRIAL MANUFACTURING 2.01			
✓ HDFC Bank Limited	6.97	Sky Gold Limited	2.24	✓ PB Fintech Limited	2.36	GOVERNMENT BOND AND TREASURY BILL	
✓ State Bank of India	5.52	Safari Industries (India) Limited	0.82	Kaynes Technology India Limited	1.05	Treasury Bill	
✓ ICICI Bank Limited	3.01	ETHOS LTD.	0.81	Praj Industries Limited	0.96	364 Days Tbill (MD 15/01/2026) (SOV) 0.02	
POWER 11.94				OTHERS 12.34			
✓ NTPC Limited	3.72	ELECTRICAL EQUIPMENT 5.25		OTHERS 12.34		CASH & CASH EQUIVALENT	
✓ NTPC Green Energy Limited	3.05	Siemens Limited	2.25	Tips Music Limited	1.61	Net Receivables/(Payables) (0.17)	
✓ Power Grid Corporation of India Limited	2.51	Schneider Electric Infrastructure Limited	1.19	Oberoi Realty Limited	1.41	TREPS / Reverse Repo 8.46	
Tata Power Company Limited	1.54	TD Power Systems Limited	0.98	Apollo Hospitals Enterprise Limited	1.28	Total 8.29	
Torrent Power Limited	1.12	Triveni Turbine Limited	0.83	The Indian Hotels Company Limited	1.17	GRAND TOTAL 100.00	
RETAILING 8.14				FINANCE 4.49			
Zomato Limited	2.02	REC Limited	3.20	Unicommerce Esolutions Limited	1.12	✓ Indicates Top 10 Equity Holdings.	
Cartrade Tech Limited	1.59	PNB Housing Finance Limited	1.29	Aditya Birla Real Estate Limited	1.07		
V-Mart Retail Limited	1.27	INDUSTRIAL PRODUCTS 3.10	1.10	Mrs. Bectors Food Specialities Limited	1.03		
Aditya Vision Ltd	1.01	Polycab India Limited	1.10	S.J.S. Enterprises Limited	0.90		
Arvind Fashions Limited	0.76	Hi-Tech Pipes Limited	1.06	Tejas Networks Limited	0.77		
Go Fashion (India) Limited	0.69	Tinna Rubber and Infrastructure Limited	0.94	Sterling And Wilson Renewable Energy Limited	0.76		
V2 Retail Limited	0.57	AUTOMOBILES 3.03		Galaxy Surfactants Limited	0.68		
Bazaar Style Retail Ltd	0.23	Mahindra & Mahindra Limited	2.18	Amara Raja Energy & Mobility Ltd	0.54		
CAPITAL MARKETS 6.76				Landmark Cars Limited	0.85		
BSE Limited	2.06	TELECOM - SERVICES 2.76		Total 91.69			
HDFC Asset Management Company Limited	1.54	✓ Bharti Airtel Limited	2.76				
Nuvama Wealth Management Limited	1.26	Zaggle Prepaid Ocean Services Limited	1.80				
Prudent Corporate Advisory Services Limited	1.02	Netweb Technologies India Limited	0.83				
Nippon Life India Asset Management Limited	0.88	TEXTILES & APPARELS 2.44					
CONSUMER DURABLES 6.53				K.P.R. Mill Limited	1.27		
✓ Dixon Technologies (India) Limited	2.66	Ganesha Ecosphere Limited	1.17				
				PHARMACEUTICALS & BIOTECHNOLOGY 2.41			
				Dr. Reddy's Laboratories Limited	1.42		
				Gufic Biosciences Limited	0.99		

MCAP Categorization (As on February 28, 2025)

Mcap Category	Percentage
Large Cap	41.25%
Mid Cap	15.53%
Small Cap	34.91%
GB/TB/Repo/Others	8.31%
Grand Total	100.00%

INVESTMENT OBJECTIVE

The Investment objective of the Scheme is to generate long-term capital appreciation by investing predominantly in equity and equity related securities through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. However, there is no assurance that the investment objective of the Scheme will be achieved.

BENCHMARK[^]

NIFTY 500 Total Return Index (TRI)

DATE OF ALLOTMENT

August 30, 2024

FUND MANAGER

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

AVERAGE AUM

₹ 506.72 Crs.

LATEST AUM

₹ 472.19 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 February 28, 2025)

1.55 Times[^] (*Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on February 28, 2025)

Plan	NAV (₹)
Regular Plan	7.79
Direct Plan	7.83
Growth	7.79
IDCW	7.83

EXPENSE RATIO

Regular Plan: 2.29% Direct Plan: 1.13%

LOAD STRUCTURE (FOR ALL PLANS)

- Entry Load NIL
- Exit Load NIL
- NIL - There will be no exit load within 3 months from the date of allotment for redemption/switch out upto 10% of the units allotted.
 - 1% - 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 3 months from the date of allotment of units.
 - NIL - There will be no exit load on any redemption/switch out after 3 months from the date of allotment of units.

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Manufacturing & Infrastructure Fund

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

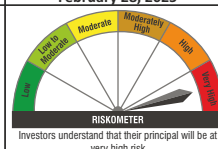
Invest Now

All data as on February 28, 2025 (Unless indicated otherwise)

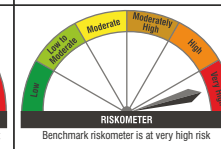
This product is suitable for investors who are seeking*:

- 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 February 28, 2025

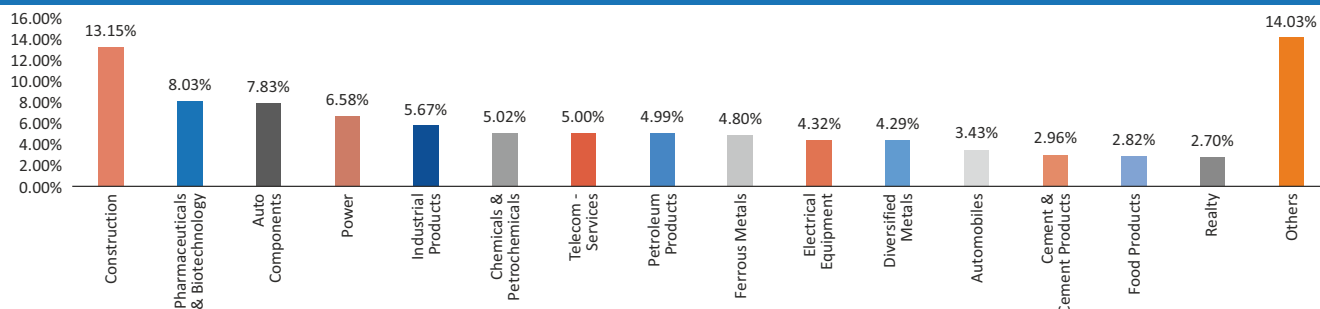


Benchmark Risk-o-meter as on February 28, 2025[^]



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				FOOD PRODUCTS			
✓ CONSTRUCTION	13.15	Bansal Wire Industries Limited	1.15	Manorama Industries Limited	2.82	Emami Limited	0.65
Larsen & Toubro Limited	6.64	HEG Limited	0.84	✓ Realty	2.70	Dixon Technologies (India) Limited	0.44
PSP Projects Limited	1.66	Inox India Limited	0.75	Oberoi Realty Limited	1.44	Total	95.62
STERLING AND WILSON RENEWABLE ENERGY LIMITED	1.35	Ratnamani Metals & Tubes Limited	0.58	Brigade Enterprises Limited	0.83	GOVERNMENT BOND AND TREASURY BILL	
Ceigall India Ltd	1.31	CHEMICALS & PETROCHEMICALS	5.02	Sobha Limited	0.43	Treasury Bill	
Kalpataru Projects International Limited	0.88	PCBL Chemical Limited	1.55	Oil India Limited	2.33	364 Days Tbill (MD 15/01/2026) (SOV)	0.03
KNR Constructions Limited	0.81	Deepak Nitrite Limited	1.51	Swan Energy Limited	1.58	Total	0.03
ITD Cementation India Limited	0.50	Vinati Organics Limited	0.94	Senco Gold Limited	1.46	CASH & CASH EQUIVALENT	
PHARMACEUTICALS & BIOTECHNOLOGY	8.03	Galaxy Surfactants Limited	0.58	Bayer Croscience Limited	1.25	Net Receivables/Payables	(0.28)
✓ Eris Lifesciences Limited	2.53	Linde India Limited	0.44	Bharat Dynamics Limited	1.13	TREPS / Reverse Repo Investments	4.63
Ami Organics Limited	2.34	TELECOM - SERVICES	5.00	Ashok Leyland Limited	1.11	Total	4.35
Dr. Reddy's Laboratories Limited	1.19	✓ Indus Towers Limited	2.62	Bharat Electronics Limited	1.04	GRAND TOTAL	100.00
Wockhardt Limited	1.15	✓ Bharti Airtel Limited	2.38	Aditya Birla Real Estate Limited	0.88	✓ Indicates Top 10 Equity Holdings.	
Ajanta Pharma Limited	0.82	PETROLEUM PRODUCTS	4.99	Tejas Networks Limited	0.69		
AUTO COMPONENTS	7.83	✓ Reliance Industries Limited	4.99	Shanthi Gears Limited	0.66		
Gabriel India Limited	1.95	FERROUS METALS	4.80				
Carraro India Limited	1.40	✓ Lloyds Metals And Energy Limited	2.63				
Samvardhana Motherson International Limited	1.21	Jindal Stainless Limited	1.12				
Endurance Technologies Limited	1.13	JSW Steel Limited	1.05				
Kross Limited	0.80	ELECTRICAL EQUIPMENT	4.32				
S.J.S. Enterprises Limited	0.68	TD Power Systems Limited	1.43				
UNO Minda Limited	0.66	Triveni Turbine Limited	1.14				
POWER	6.58	Siemens Limited	0.97				
✓ NTPC Limited	5.71	Quality Power Electrical Eqp Ltd	0.78				
NTPC Green Energy Limited	0.87	DIVERSIFIED METALS	4.29				
INDUSTRIAL PRODUCTS	5.67	✓ Vedanta Limited	4.29				
Quadrant Future Tek Limited	2.35	AUTOMOBILES	3.43				
		✓ Hero MotoCorp Limited	3.43				
		CEMENT & CEMENT PRODUCTS	2.96				
		UltraTech Cement Limited	2.01				
		JK Cement Limited	0.95				

MCAP Categorization (As on February 28, 2025)

Mcap Category	Percentage
Small Cap	41.51%
Large Cap	38.40%
Mid Cap	15.71%
GB/TB/Repo/Others	4.38%
Grand Total	100.00%

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

₹ 500.56 Crs.

LATEST AUM

₹ 462.95 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 February 28, 2025)

0.56 Times[^] (Basis last rolling 12 months)

OTHER PARAMETERS (As on February 28, 2025)

Standard Deviation (Annualized): 16.94% (Bank of India Manufacturing & Infrastructure Fund)
19.26% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.78

Sharpe Ratio*: 0.74

Tracking Error (Annualized): 9.07%

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

*Risk-free rate assumed to be 6.40% (MIBOR as on February 28, 2025)

NAV (As on February 28, 2025)

NAV (₹)	NAV (₹)
Regular Plan	Direct Plan
Growth 45.80	Growth 53.27
IDCW 29.19	IDCW 50.27
Quarterly IDCW 29.73	Quarterly IDCW 52.37

EXPENSE RATIO

Regular Plan: 2.27% Direct Plan: 0.74%

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"

Bank of India Consumption Fund

(An open ended equity scheme following consumption theme)

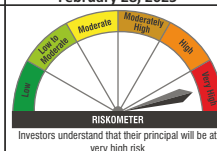
Invest Now

All data as on February 28, 2025 (Unless indicated otherwise)

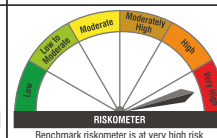
This product is suitable for investors who are seeking*:

- Long term capital appreciation.
- An equity scheme investing in equity & equity related securities of companies engaged in consumption and consumption related sector or allied sectors.

Risk-o-meter is based on the scheme portfolio as on February 28, 2025

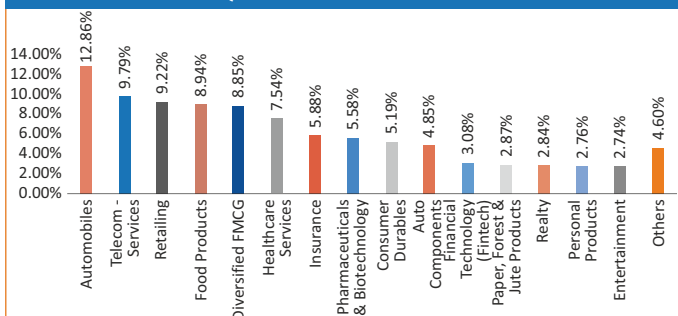


Benchmark Risk-o-meter as on February 28, 2025[^]

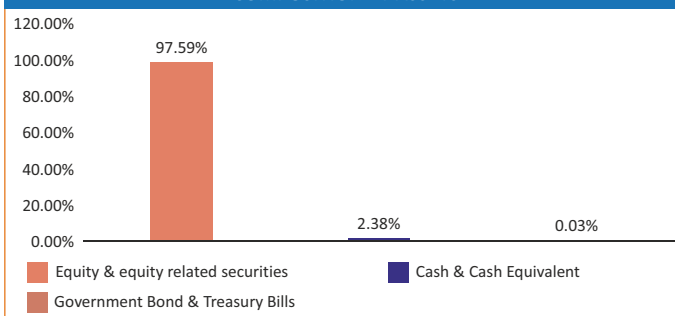


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		PHARMACEUTICALS & BIOTECHNOLOGY		OTHERS	
AUTOMOBILES	12.86	Eris Lifesciences Limited	2.99	Balrampur Chini Mills Limited	2.08
✓ Mahindra & Mahindra Limited	4.89	Ajanta Pharma Limited	1.43	Shriram Finance Limited	1.29
✓ Hero MotoCorp Limited	4.14	Sun Pharmaceutical Industries Limited	1.16	Bayer Cropsience Limited	1.23
✓ Maruti Suzuki India Limited	2.60	✓ CONSUMER DURABLES	5.19	Total	97.59
Landmark Cars Limited	1.23	Blue Star Limited	2.19	GOVERNMENT BOND AND TREASURY BILL	
TELECOM - SERVICES	9.79	Senco Gold Limited	2.18	Treasury Bill	
✓ Bharti Airtel Limited	9.79	Dixon Technologies (India) Limited	0.82	364 Days Tbill (MD 15/01/2026) (SOV)	0.03
RETAILING	9.22	AUTO COMPONENTS	4.85	Total	0.03
✓ FSN E-Commerce Ventures Limited	3.64	Gabriel India Limited	2.20	MCAP Categorization (As on February 28, 2025)	
Zomato Limited	2.33	S.J.S. Enterprises Limited	1.40	Mcap Category	Percentage
Aditya Vision Ltd	2.05	UNO Minda Limited	1.25	Large Cap	44.24%
Go Fashion (India) Limited	0.81	FINANCIAL TECHNOLOGY (FINTECH)	3.08	Mid Cap	26.04%
Trent Limited	0.39	✓ PB Fintech Limited	3.08	Small Cap	27.31%
FOOD PRODUCTS	8.94	PAPER, FOREST & JUTE PRODUCTS	2.87	GB/TB/Repo/Others	2.41%
✓ Britannia Industries Limited	6.17	Aditya Birla Real Estate Limited	2.87	Grand Total	100.00%
Manorama Industries Limited	2.77	REALTY	2.84	✓ Indicates Top 10 Equity Holdings.	
DIVERSIFIED FMCG	8.85	Oberoer Realty Limited	2.84		
✓ ITC Limited	8.85	PERSONAL PRODUCTS	2.76		
HEALTHCARE SERVICES	7.54	Emami Limited	2.76		
✓ Apollo Hospitals Enterprise Limited	3.87	ENTERTAINMENT	2.74		
✓ Max Healthcare Institute Limited	3.67	Tips Music Limited	2.74		
INSURANCE	5.88				
✓ ICICI Lombard General Insurance Company Limited	3.25				
SBI Life Insurance Company Limited	2.63				

INVESTMENT OBJECTIVE

The Investment objective of the Scheme is to provide long-term capital appreciation from an actively managed portfolio of equity and equity related securities of companies engaged in consumption and consumption related sector or allied sectors. However, there is no assurance that the investment objective of the Scheme will be achieved.

BENCHMARK[^]

Nifty India Consumption Total Return Index (TRI)

DATE OF ALLOTMENT

December 20, 2024

FUND MANAGER

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

AVERAGE AUM

₹ 399.89 Crs.

LATEST AUM

₹ 373.01 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 February 28, 2025)

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

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on February 28, 2025)

	NAV (₹)
Regular Plan	
Growth	8.95
IDCW	8.95
Direct Plan	
Growth	8.97
IDCW	8.97

EXPENSE RATIO

Regular Plan: 2.29% Direct Plan: 1.03%

LOAD STRUCTURE (FOR ALL PLANS)

- Entry Load** NIL
- If redeemed /switched-out within 3 months from the date of allotment: For 10% of investments:-Nil For remaining investments: 1%
 - If redeemed/switched-out after 3 months from the date of allotment: Nil

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)

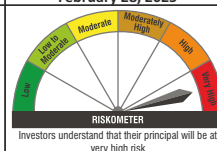
Invest Now

All data as on February 28, 2025 (Unless indicated otherwise)

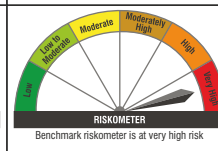
This product is suitable for investors who are seeking*:

- 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 February 28, 2025

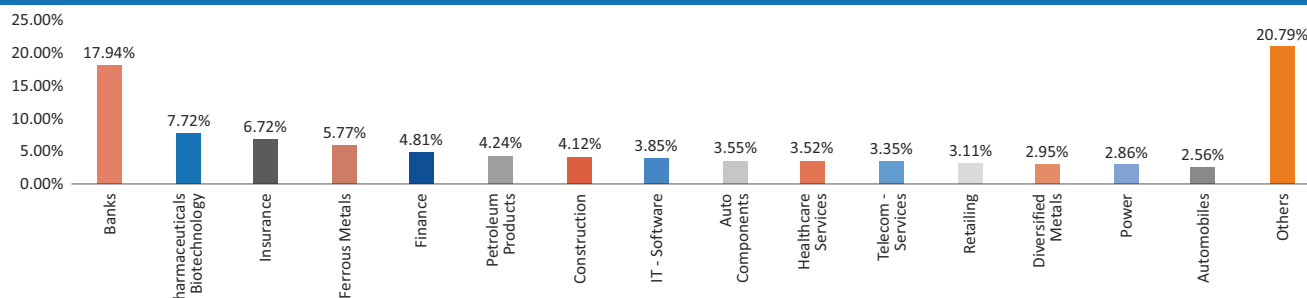


Benchmark Risk-o-meter as on February 28, 2025^A



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

EQUITY INDUSTRY ALLOCATION



Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				AUTOMOBILES 2.56			
BANKS 17.94		Housing & Urban Development Corporation Limited	1.28	Hero MotoCorp Limited	2.56	Angel One Limited	0.80
✓ HDFC Bank Limited	8.59	PETROLEUM PRODUCTS 4.24		OTHERS 20.79		Bharat Dynamics Limited	0.45
✓ Indian Bank	3.02	✓ Reliance Industries Limited	4.24	Manorama Industries Limited	2.18	Total	97.86
✓ Kotak Mahindra Bank Limited	2.95	CONSTRUCTION 4.12		Oil India Limited	2.05	GOVERNMENT BOND AND TREASURY BILL	
✓ State Bank of India	2.61	✓ Larsen & Toubro Limited	3.59	PB Fintech Limited	1.78	Treasury Bill	
ICICI Bank Limited	0.77	Sterling And Wilson Renewable Energy Limited	0.53	Deepak Nitrite Limited	1.77	364 Days Tbill (MD 15/01/2026) (SOV)	0.13
PHARMACEUTICALS & BIOTECHNOLOGY 7.72		IT - SOFTWARE 3.85		Oberoi Realty Limited	1.57	Total	0.13
Abbott India Limited	2.35	✓ Tata Consultancy Services Limited	2.66	Bayer Cropsience Limited	1.49	CASH & CASH EQUIVALENT	
Eris Lifesciences Limited	2.10	Coforge Limited	1.19	Ashok Leyland Limited	1.17	Net Receivables/Payables	(0.04)
Ajanta Pharma Limited	1.27	AUTO COMPONENTS 3.55		Senco Gold Limited	1.17	TREPS / Reverse Repo Investments	2.05
Dr. Reddy's Laboratories Limited	0.89	Endurance Technologies Limited	1.81	Tips Music Limited	1.15	Total	2.01
Ami Organics Limited	0.79	Samvardhana Motherson International Limited	1.05	Zaggle Prepaid Ocean Services Limited	1.12	GRAND TOTAL	100.00
IPCA Laboratories Limited	0.32	UNO Minda Limited	0.69	JK Cement Limited	1.05	✓ Indicates Top 10 Equity Holdings.	
INSURANCE 6.72		HEALTHCARE SERVICES 3.52		UltraTech Cement Limited	0.99		
✓ ICICI Lombard General Insurance Company Limited	3.53	Apollo Hospitals Enterprise Limited	2.03	Siemens Limited	0.86		
General Insurance Corporation of India	2.13	Vijaya Diagnostic Centre Limited	1.49				
SBI Life Insurance Company Limited	1.06	TELECOM - SERVICES 3.35					
		✓ Indus Towers Limited	3.35				
FERROUS METALS 5.77		RETAILING 3.11					
Lloyds Metals And Energy Limited	1.78	FSN E-Commerce Ventures Limited	2.32				
Jindal Stainless Limited	1.77	Aditya Vision Ltd	0.79				
JSW Steel Limited	1.69	DIVERSIFIED METALS 2.95					
Steel Authority of India Limited	0.53	✓ Vedanta Limited	2.95				
FINANCE 4.81		POWER 2.86					
Shriram Finance Limited	1.87	NTPC Limited	2.12				
REC Limited	1.66	NTPC Green Energy Limited	0.74				

MCAP Categorization (As on February 28, 2025)

Mcap Category	Market Value as % of Net Asset
Large Cap	47.20%
Mid Cap	35.86%
Small Cap	14.80%
GB/TB/Repo/Others	2.14%
Grand Total	100.00%

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^A

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

₹ 345.91 Crs.

LATEST AUM

₹ 327.89 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 February 28, 2025)

0.90 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS (As on February 28, 2025)

Standard Deviation (Annualized): 15.19% (Bank of India Large & Mid Cap Equity Fund)
14.23% (BSE 250 LargeMidCap (TRI))

Beta: 1.02

Sharpe Ratio*: 0.38

Tracking Error (Annualized): 4.55%

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

*Risk-free rate assumed to be 6.40% (MIBOR as on February 28, 2025)

NAV (As on February 28, 2025)

		Eco Plan	NAV (₹)
Regular Plan			
Growth	74.04	Growth	81.18
Bonus	74.03	Bonus	81.18
IDCW	22.10	IDCW	22.73
Quarterly IDCW	26.96	Quarterly IDCW	22.90
Direct Plan			
Growth	84.62		
Bonus	43.70		
IDCW	23.16		
Quarterly IDCW	23.51		

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.10% Eco Plan: 1.58%

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"

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Bluechip Fund

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

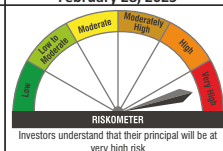
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All data as on February 28, 2025 (Unless indicated otherwise)

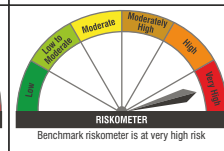
This product is suitable for investors who are seeking*:

- 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 February 28, 2025

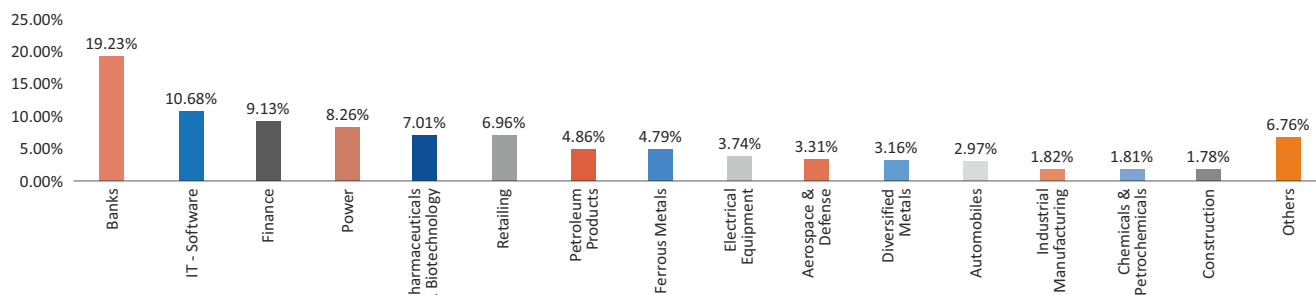


Benchmark Risk-o-meter as on February 28, 2025[^]



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				GOVERNMENT BOND AND TREASURY BILL			
BANKS	19.23	RETAILING	6.96	CHEMICALS & PETROCHEMICALS	1.81	GOVERNMENT BOND AND TREASURY BILL	
✓ HDFC Bank Limited	9.50	Cartrade Tech Limited	2.08	Deepak Nitrite Limited	1.10	Treasury Bill	
✓ State Bank of India	5.00	Baazar Style Retail Ltd	1.60	Pidilite Industries Limited	0.71	364 Days Tbill (MD 15/01/2026) (SOV)	0.03
✓ ICI Bank Limited	4.73	Zomato Limited	1.55	CONSTRUCTION	1.78	Total	0.03
IT - SOFTWARE				OTHERS			
✓ Coforge Limited	2.82	Avenue Supermarts Limited	1.21	Larsen & Toubro Limited	1.78	CASH & CASH EQUIVALENT	
Infosys Limited	2.59	Trent Limited	0.52	OTHERS	6.76	Net Receivables/Payables	(0.12)
Tata Consultancy Services Limited	2.44	✓ Reliance Industries Limited	3.91	Titan Company Limited	1.61	TREPS / Reverse Repo Investments	3.82
Tech Mahindra Limited	1.85	Castrol India Limited	0.95	ITC Limited	1.29	Total	3.70
HCL Technologies Limited	0.84	PETROLEUM PRODUCTS	4.86	Polycab India Limited	1.12	GRAND TOTAL 100.00	
LTIMindtree Limited	0.14	✓ Reliance Industries Limited	3.91	SBI Life Insurance Company Limited	1.11	✓ Indicates Top 10 Equity Holdings.	
FINANCE				AEROSPACE & DEFENSE			
✓ Shriram Finance Limited	3.81	Castrol India Limited	0.95	Limited	1.61		
REC Limited	2.56	FERROUS METALS	4.79	Zaggle Prepaid Ocean Services Limited	0.62		
Jio Financial Services Limited	1.42	JSW Steel Limited	2.59	Bharti Airtel Limited	0.51		
CreditAccess Grameen Limited	1.34	Tata Steel Limited	2.20	DLF Limited	0.45		
POWER				DIVERSIFIED METALS			
✓ NTPC Limited	3.40	ELECTRICAL EQUIPMENT	3.74	ITC Hotels Limited	0.05		
✓ NTPC Green Energy Limited	3.29	Siemens Limited	1.65	Total	96.27		
Power Grid Corporation of India Limited	1.57	TD Power Systems Limited	1.11				
PHARMACEUTICALS & BIOTECHNOLOGY				AUTOMOBILES			
Dr. Reddy's Laboratories Limited	2.98	Bharat Heavy Electricals Limited	0.98	Hyundai Motor India Ltd	2.10		
Mankind Pharma Limited	1.63	AEROSPACE & DEFENSE	3.31	Hero MotoCorp Limited	0.87		
Torrent Pharmaceuticals Limited	1.39	Hindustan Aeronautics Limited	2.29	✓ Vedanta Limited	3.16		
Sun Pharmaceutical Industries Limited	1.01	Bharat Electronics Limited	1.02	INDUSTRIAL MANUFACTURING	1.82		
				INDUSTRIAL MANUFACTURING			
				Kaynes Technology India Limited			
				Titagarh Rail Systems Limited			
				0.75			

MCAP Categorization (As on February 28, 2025)

Mcap Category	Percentage
Large Cap	80.17%
Small Cap	8.45%
Mid Cap	7.65%
GB/TB/Repo/Others	3.73%
Grand Total	100.00%

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. Alok Singh (w.e.f. October 1, 2024): Around 20 years of experience, including 16 years in Mutual Fund Industry.

Mr. Nilesh Jethani (w.e.f. October 1, 2024): With over 9 years of experience in equity research across BFSI, IT, and capital goods sectors.

AVERAGE AUM

₹ 177.82 Crs.

LATEST AUM

₹ 168.61 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 February 28, 2025)

0.58 Times[^] (*Basis last rolling 12 months)

OTHER PARAMETERS (As on February 28, 2025)

Standard Deviation (Annualized): 15.16% (Bank of India Bluechip Fund)
13.91% (NIFTY 100 TRI)

Beta: 1.04

Sharpe Ratio*: 0.20

Tracking Error (Annualized): 4.56%

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

*Risk-free rate assumed to be 6.40% (MIBOR as on February 28, 2025)

NAV (As on February 28, 2025)

Plan	NAV (₹)
Regular Plan	
Growth	14.13
IDCW	14.11
Direct Plan	
Growth	14.13
IDCW	14.11

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 0.90%

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

Bank of India Mid & Small Cap Equity & Debt Fund

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

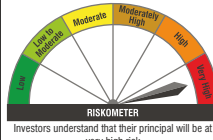
Invest Now

All data as on February 28, 2025 (Unless indicated otherwise)

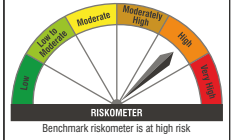
This product is suitable for investors who are seeking*:

- 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 February 28, 2025

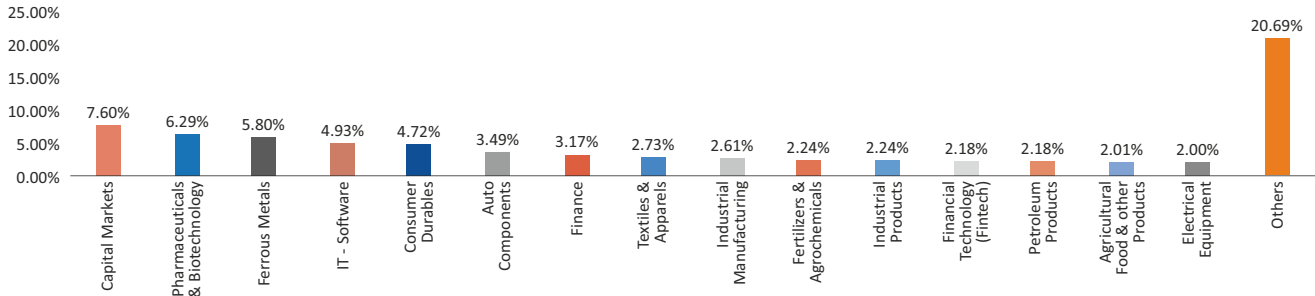


Benchmark Risk-o-meter as on February 28, 2025[^]



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		INDUSTRIAL PRODUCTS	2.24	National Bank For Agriculture and Rural Development (CRISIL AAA)	1.33	RFV_N-AMRT Non-Convertible Debentures	
✓ CAPITAL MARKETS	7.60	HEG Limited	1.49	Power Finance Corporation Limited (CRISIL AAA)	0.72	Power Grid Corporation of India Limited (CRISIL AAA)	1.39
BSE Limited	2.07	✓ FINANCIAL TECHNOLOGY (FINTECH)	2.18	National Bank For Agriculture and Rural Development (CRISIL AAA)	0.67	GOVERNMENT BOND AND TREASURY BILL	
Nippon Life India Asset Management Limited	1.66	PB Fintech Limited	2.18	Tata Capital Housing Finance Limited (CRISIL AAA)	0.62	Government Bond	
HDFC Asset Management Company Limited	1.27	✓ PETROLEUM PRODUCTS	2.18	Godrej Industries Limited (CRISIL AA+)	0.51	7.1% GOI (MD 18/04/2029) (SOV)	1.83
Angel One Limited	1.11	Castrol India Limited	2.18	Small Industries Dev Bank of India (CRISIL AAA)	0.21	7.18% GOI (MD 14/08/2033) (SOV)	1.44
Prudent Corporate Advisory Services Limited	0.92	✓ AGRICULTURAL FOOD & OTHER PRODUCTS	2.01	Total	11.57	6.79% GOI (MD 07/10/2034) (SOV)	0.28
Central Depository Services (India) Limited	0.57	Balrampur Chini Mills Limited	1.06	MONEY MARKET INSTRUMENTS		7.26% GOI (MD 06/02/2033) (SOV)	0.17
PHARMACEUTICALS & BIOTECHNOLOGY	6.29	Triveni Engineering & Industries Limited	0.95	Certificate of Deposit		Total	3.72
Eris Lifesciences Limited	1.68	ELECTRICAL EQUIPMENT	2.00	Axis Bank Limited (CRISIL A1+)	1.01	Treasury Bill	
Abbott India Limited	1.25	TD Power Systems Limited	1.08	Indian Bank (CRISIL A1+)	0.96	364 Days Tbill (MD 15/01/2026) (SOV)	0.29
Ajanta Pharma Limited	1.17	Schneider Electric Infrastructure Limited	0.92	Small Industries Dev Bank of India (CRISIL A1+)	0.72	364 Days Tbill (MD 02/05/2025) (SOV)	0.06
Senores Pharmaceuticals Limited	1.15	OTHERS	20.69	Total	3.98	Total	0.35
IPCA Laboratories Limited	1.04	✓ Swan Energy Limited	1.99	COMMERCIAL PAPER		CASH & CASH EQUIVALENT	
FERROUS METALS	5.80	✓ Zaggie Prepaid Ocean Services Limited	1.76	Reliance Jio Infocomm Limited (CRISIL A1+)	1.54	Net Receivables/(Payables)	0.27
✓ Jindal Stainless Limited	3.25	Radico Khaitan Limited	1.62	ICICI Bank Limited (ICRA A1+)	0.90	TREPS / Reverse Repo Investments	0.91
Lloyds Metals And Energy Limited	1.47	Cartrade Tech Limited	1.53	ICICI Securities Limited (CRISIL A1+)	0.49	Total	1.18
Steel Authority of India Limited	1.08	JK Cement Limited	1.44	Bharti Telecom Limited (CRISIL A1+)	0.49	GRAND TOTAL	100.00
IT - SOFTWARE	4.93	Hindustan Copper Limited	1.33	Total	2.93		
Coforge Limited	3.99	Indian Bank	1.31				
KPIIT Technologies Limited	0.94	Deepak Nitrite Limited	1.27				
CONSUMER DURABLES	4.72	CMS Info System Limited	1.23				
✓ Dixon Technologies (India) Limited	3.00	Torrent Power Limited	1.17				
ETHOS LTD.	0.84	Aditya Birla Real Estate Limited	1.12				
Senco Gold Limited	0.61	The Indian Hotels Company Limited	1.10				
Cera Sanitaryware Limited	0.27	Max Healthcare Institute Limited	0.90				
AUTO COMPONENTS	3.49	Poly Medicure Limited	0.67				
✓ Bharat Forge Limited	1.79	Tejas Networks Limited	0.67				
UNO Minda Limited	1.70	Bank of Maharashtra	0.57				
FINANCE	3.17	Sterling And Wilson Renewable Energy Limited	0.56				
✓ Housing & Urban Development Corporation Limited	2.54	✓ Bharat Dynamics Limited	0.45				
CRISIL Limited	0.63	Total	74.88				
TEXTILES & APPARELS	2.73	CORPORATE DEBT					
Arvind Limited	1.57	Non-Convertible Debentures					
Ganesh Ecosphere Limited	1.16	Indian Railway Finance Corporation Limited (CRISIL AAA)	2.07				
INDUSTRIAL MANUFACTURING	2.61	National Bank For Agriculture and Rural Development (ICRA AAA)	2.06				
✓ Jyoti CNC Automation Ltd	1.29	Small Industries Dev Bank of India (CRISIL AAA)	1.85				
Jupiter Wagons Limited	0.71	Power Finance Corporation Limited (CRISIL AAA)	1.53				
Titagarh Rail Systems Limited	0.61						
FERTILIZERS & AGROCHEMICALS	2.24						
✓ Coromandel International Limited	1.47						
PI Industries Limited	0.77						

MCAP Categorization (As on February 28, 2025)

Mcap Category	Percentage
Mid Cap	42.23%
Small Cap	32.65%
Debt	19.87%
GB/TB/Repo/Others	5.25%
Grand Total	100.00%

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

₹ 1,025.09 Crs.

LATEST AUM

₹ 974.20 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 February 28, 2025)

1.04 Times[^] (*Basis last rolling 12 months)

EQUITY PARAMETER (As on February 28, 2025)

Standard Deviation (Annualized): 15.04% (Bank of India Mid & Small Cap Equity & Debt Fund)
12.61% (Nifty Midsmall cap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.13

Sharpe Ratio*: 0.49

Tracking Error (Annualized): 4.91%

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

*Risk-free rate assumed to be 6.40% (MIBOR as on February 28, 2025)

DEBT PARAMETER (As on February 28, 2025)

Average / Residual Maturity: 2.84 Years

Macaulay Duration: 2.20 Years

Modified Duration: 2.08 Years

Annualised Yield: 7.36%

NAV (As on February 28, 2025)

Regular Plan	Direct Plan	NAV (₹)
Growth	32.32	35.05
IDCW	27.39	28.60

EXPENSE RATIO

Regular Plan: 2.08% Direct Plan: 0.77%

LOAD STRUCTURE (FOR ALL PLANS)

- Entry Load: NIL
- Exit Load: NIL
- 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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Multi Asset Allocation Fund

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

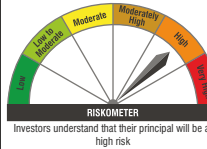
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All data as on February 28, 2025 (Unless indicated otherwise)

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 February 28, 2025

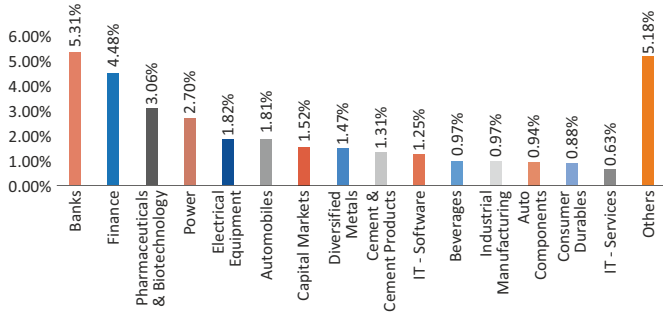


Benchmark Risk-o-meter as on February 28, 2025[^]

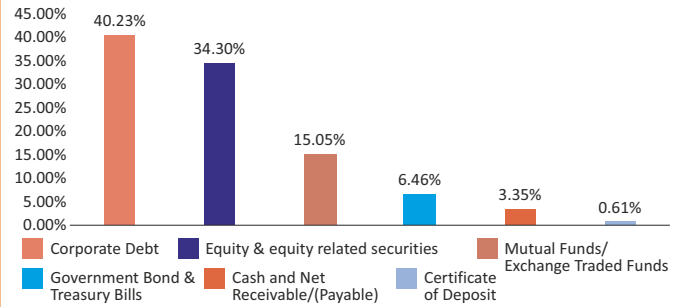


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EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets		
EQUITY HOLDINGS				IT - SOFTWARE 1.25					
BANKS 5.31				Coforge Limited 0.57					
✓ State Bank of India	2.35	Mastek Limited 0.41				CORPORATE DEBT			
✓ ICICI Bank Limited	1.12	Unicommerce Esolutions Limited 0.27				Non-Convertible Debentures			
Bank of Baroda	1.01	BEVERAGES 0.97				Indian Railway Finance Corporation Limited (CRISIL AAA) 7.82			
Kotak Mahindra Bank Limited	0.83	Varun Beverages Limited 0.97				Power Finance Corporation Limited (CRISIL AAA) 7.80			
FINANCE 4.48				INDUSTRIAL MANUFACTURING 0.97				GOVERNMENT BOND AND TREASURY BILL	
✓ REC Limited	1.34	Titagarh Rail Systems Limited 0.56				Government Bond			
✓ Shiram Finance Limited	1.20	Jupiter Wagons Limited 0.41				7.1% GOI (MD 18/04/2029) (SOV) 3.16			
Housing & Urban Development Corporation Limited	0.65	AUTO COMPONENTS 0.94				7.18% GOI (MD 14/08/2033) (SOV) 1.59			
CreditAccess Grameen Limited	0.59	FIEM Industries Limited 0.45				6.79% GOI (MD 07/10/2034) (SOV) 1.56			
PNB Housing Finance Limited	0.50	Carraro India Limited 0.28				Total 6.31			
Rane Holdings Limited	0.20	Bharat Forge Limited 0.21				Treasury Bill			
PHARMACEUTICALS & BIOTECHNOLOGY 3.06				CONSUMER DURABLES 0.88				364 Days Tbill (MD 15/01/2026) (SOV) 0.15	
✓ Dr. Reddy's Laboratories Limited	1.27	PG Electroplast Limited 0.51				Total 0.15			
Ami Organics Limited	0.96	Senco Gold Limited 0.37				CASH & CASH EQUIVALENT			
Wockhardt Limited	0.83	IT - SERVICES 0.63				Net Receivables/(Payables) 1.70			
POWER 2.70				Zaggle Prepaid Ocean Services Limited 0.63				TREPS / Reverse Repo 1.65	
✓ NTPC Green Energy Limited	1.67	OTHERS 5.18				Investments			
Tata Power Company Limited	1.03	KRN Heat Exchanger And Refrigeration Limited 0.54				Total 3.35			
ELECTRICAL EQUIPMENT 1.82				Manorama Industries Limited 0.53				GRAND TOTAL 100.00	
✓ Siemens Limited	1.36	Aditya Birla Real Estate Limited 0.52				✓ Indicates Top 10 Equity Holdings.			
ABB India Limited	0.46	Cartrade Tech Limited 0.52							
AUTOMOBILES 1.81				DLF Limited 0.49					
✓ Mahindra & Mahindra Limited	1.81	Hindustan Aeronautics Limited 0.48							
CAPITAL MARKETS 1.52				PB Fintech Limited 0.45					
BSE Limited	1.02	Tips Music Limited 0.44							
Multi Commodity Exchange of India Limited	0.50	Reliance Industries Limited 0.37							
DIVERSIFIED METALS 1.47				Arvind Limited 0.32					
✓ Vedanta Limited	1.47	Balrampur Chini Mills Limited 0.24							
CEMENT & CEMENT PRODUCTS 1.31				Sterling And Wilson Renewable Energy Limited 0.20					
✓ UltraTech Cement Limited	1.31	Trent Limited 0.08							
Total 34.30				Total 40.23					
				MONEY MARKET INSTRUMENTS					
				Certificate of Deposit					
				ICICI Bank Limited (ICRA A1+) 0.61					
				Total 0.61					
				MUTUAL FUNDS/EXCHANGE TRADED FUNDS					
				Exchange Traded Funds					
				ICICI Prudential Mutual Fund 9.40					
				Total 15.05					

MCAP Categorization (As on February 28, 2025)

Mcap Category	Percentage
Debt	40.84%
GB/TB/Repo/Others	9.81%
Large Cap	20.62%
Mid Cap	2.90%
Small Cap	10.78%
Gold ETF	15.05%
Grand Total	100.00%

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[^]

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

₹ 333.97 Crs.

LATEST AUM

₹ 321.88 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 February 28, 2025)

Average / Residual Maturity: 4.39 Years
Macaulay Duration: 3.57 Years
Modified Duration: 3.35 Years
Annualised Yield: 7.42%

NAV (As on February 28, 2025)

	NAV (₹)
Regular Plan	
Growth	10.1880
IDCW	10.1889
Direct Plan	
Growth	10.2847
Monthly IDCW	10.2859

EXPENSE RATIO

Regular Plan: 1.93% Direct Plan: 0.81%

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"

Bank of India Balanced Advantage Fund

(An Open Ended Dynamic Asset Allocation Fund)

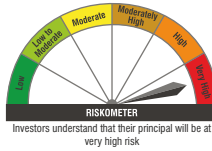
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All data as on February 28, 2025 (Unless indicated otherwise)

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 February 28, 2025

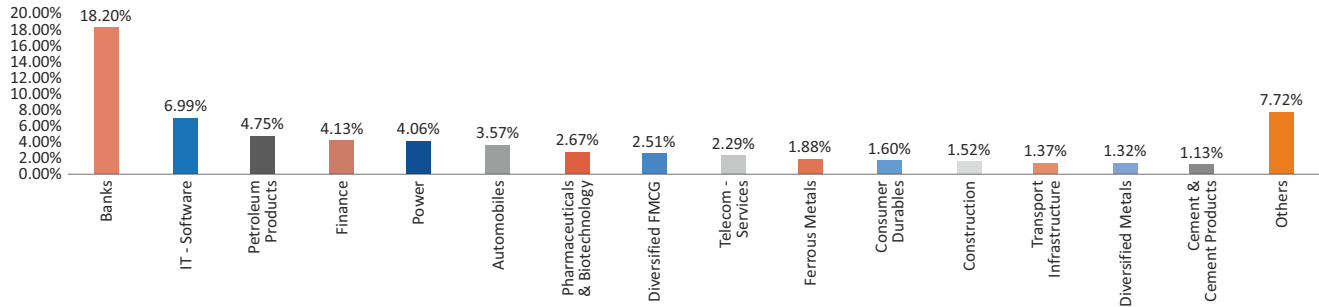


Benchmark Risk-o-meter as on February 28, 2025[^]



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

EQUITY INDUSTRY ALLOCATION



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				CORPORATE DEBT			
BANKS				Non-Convertible Debentures			
✓ HDFC Bank Limited	6.78	✓ ITC Limited	1.76	National Bank For Agriculture and Rural Development (CRISIL AAA)	4.02	GOVERNMENT BOND AND TREASURY BILL	
✓ ICICI Bank Limited	4.47	Hindustan Unilever Limited	0.75	National Bank For Agriculture and Rural Development (CRISIL AAA)	4.02	Government Bond	
✓ State Bank of India	3.65	✓ TELECOM - SERVICES	2.29	National Bank For Agriculture and Rural Development (CRISIL AAA)	3.99	7.18% GOI (MD 14/08/2033) (SOV)	3.01
Axis Bank Limited	1.27	✓ FERROUS METALS	1.88	Small Industries Dev Bank of India (CRISIL AAA)	12.03	7.1% GOI (MD 18/04/2029) (SOV)	2.03
Kotak Mahindra Bank Limited	1.16	Tata Steel Limited	1.12	Total		Treasury Bill	
Bank of Baroda	0.55	JSW Steel Limited	0.76			364 Days Tbill (MD 15/01/2026) (SOV)	0.38
IndusInd Bank Limited	0.32	CONSUMER DURABLES	1.60	Total		Total	0.38
✓ IT - SOFTWARE	6.99	Titan Company Limited	1.11	MONEY MARKET INSTRUMENTS			
Infosys Limited	2.66	Asian Paints Limited	0.49	Certificate of Deposit			
✓ Tata Consultancy Services Limited	1.80	CONSTRUCTION	1.52	AU Small Finance Bank Limited (FITC A1+)	3.82	CASH & CASH EQUIVALENT	
Tech Mahindra Limited	1.21	Larsen & Toubro Limited	1.52	Total	3.82	Net Receivables/(Payables)	3.43
HCL Technologies Limited	0.89	TRANSPORT INFRASTRUCTURE	1.37			TREPS / Reverse Repo	3.31
Wipro Limited	0.43	Adani Ports and Special Economic Zone Limited	1.37	MUTUAL FUND INVESTMENT		Total	6.74
✓ PETROLEUM PRODUCTS	4.75	✓ DIVERSIFIED METALS	1.32	Bank of India Arbitrage Fund - Direct Plan - Growth	2.41	GRAND TOTAL	100.00
Reliance Industries Limited	4.51	Vedanta Limited	1.32	Total	2.41	✓ Indicates Top 10 Equity Holdings.	
Bharat Petroleum Corporation Limited	0.24	CEMENT & CEMENT PRODUCTS	1.13	INVIT			
✓ FINANCE	4.13	UltraTech Cement Limited	0.66	IRB InvIT Fund	2.18		
Shriram Finance Limited	1.58	Grasim Industries Limited	0.47	IndiGrid Infrastructure Trust	1.69		
Bajaj Finance Limited	1.38	OTHERS	7.72	Total	3.87		
REC Limited	1.17	DLF Limited	1.04				
✓ POWER	4.06	Hindalco Industries Limited	0.90				
NTPC Limited	1.87	Siemens Limited	0.74				
Tata Power Company Limited	1.13	Bharat Electronics Limited	0.66				
Power Grid Corporation of India Limited	1.06	Trent Limited	0.66				
✓ AUTOMOBILES	3.57	Adani Enterprises Limited	0.59				
Mahindra & Mahindra Limited	0.84	SBI Life Insurance Company Limited	0.57				
Hero MotoCorp Limited	0.71	Limited					
Maruti Suzuki India Limited	0.68	Coal India Limited	0.46				
Bajaj Auto Limited	0.52	Oil & Natural Gas Corporation Limited	0.44				
Tata Motors Limited	0.50	Nestle India Limited	0.43				
Eicher Motors Limited	0.32	Apollo Hospitals Enterprise Limited	0.40				
✓ PHARMACEUTICALS & BIOTECHNOLOGY	2.67	HDFC Life Insurance Company Limited	0.30				
Dr. Reddy's Laboratories Limited	0.94	Limited					
Mr. Alok Singh: Around 20 years of experience, including 16 years in mutual fund industry.		Britannia Industries Limited	0.29				
		Tata Consumer Products Limited	0.24				
		Total	65.71				

MCAPI Categorization (As on February 28, 2025)

Mcap Category	Percentage
Large Cap	64.99%
Debt	15.85%
GB/TB/Repo/Others	12.16%
InvIT	3.87%
Mutual Fund Units	2.41%
Mid Cap	0.72%
Grand Total	100.00%

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

₹ 129.21 Crs.

LATEST AUM

₹ 125.13 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 February 28, 2025)

Average / Residual Maturity: 3.37 Years
Macaulay Duration: 2.83 Years
Modified Duration: 2.68 Years
Annualised Yield: 7.22%

NAV (As on February 28, 2025)

Regular Plan	Direct Plan
Growth 22.4317	Growth 24.1169
IDCW 15.6502	IDCW 14.5619

EXPENSE RATIO

Regular Plan: 2.27% Direct Plan: 1.17%

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Conservative Hybrid Fund

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

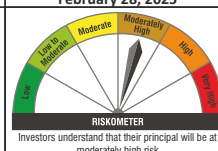
Invest Now

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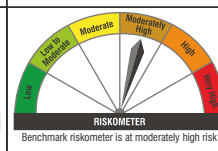
This product is suitable for investors who are seeking*:

- 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 February 28, 2025

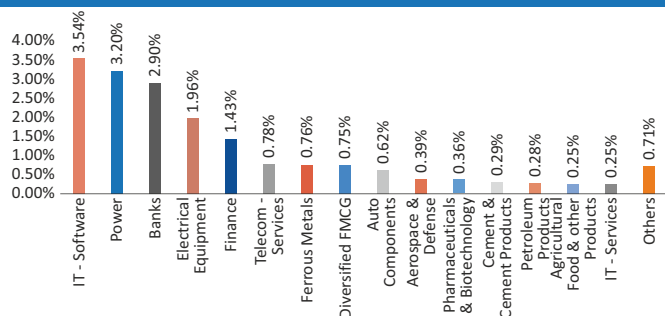


Benchmark Risk-o-meter as on February 28, 2025[^]

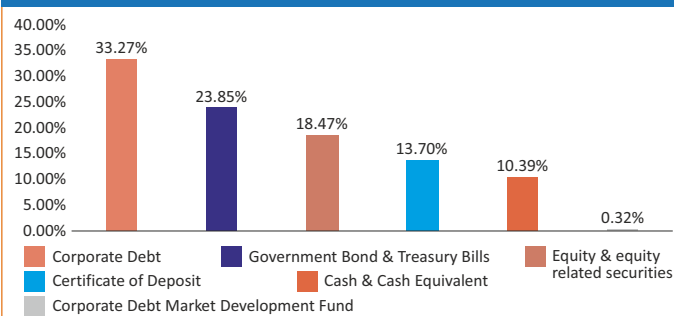


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EQUITY INDUSTRY ALLOCATION



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				MONEY MARKET INSTRUMENTS			
IT - SOFTWARE				Certificate of Deposit			
✓ Coforge Limited	1.81	Ambuja Cements Limited	0.29	AU Small Finance Bank Limited (FITCH A1+)	7.54	364 Days Tbill (MD 15/01/2026) (SOV)	1.49
✓ Infosys Limited	1.07	PETROLEUM PRODUCTS	0.28	ICICI Bank Limited (ICRA A1+)	6.16	TREPS / Reverse Repo Investments	8.20
Tata Consultancy Services Limited	0.66	Reliance Industries Limited	0.28	Total	13.70	Total	2.03
POWER				OTHER PRODUCTS			
✓ NTPC Green Energy Limited	1.31	Triveni Engineering & Industries Limited	0.25	CDMDF			
✓ NTPC Limited	0.98	IT - SERVICES	0.25	Corporate Debt Market Development Fund			
✓ Power Grid Corporation of India Limited	0.91	Zaggle Prepaid Ocean Services Limited	0.25	Corporate Debt Market Development Fund (Others)			
BANKS				OTHERS			
✓ State Bank of India	1.30	Maruti Suzuki India Limited	0.23	Total			
✓ ICICI Bank Limited	1.00	Senco Gold Limited	0.15	0.32			
HDFC Bank Limited	0.60	Quadrant Future Tek Limited	0.12	GOVERNMENT BOND AND TREASURY BILL			
ELECTRICAL EQUIPMENT				Government Bond			
✓ Siemens Limited	0.77	Jupiter Wagons Limited	0.11	7.1% GOI (MD 18/04/2029) (SOV)	8.02		
TD Power Systems Limited	0.68	Laxmi Dental Limited	0.07	6.79% GOI (MD 07/10/2034) (SOV)	7.27		
ABB India Limited	0.51	ITC Hotels Limited	0.03	7.18% GOI (MD 14/08/2033) (SOV)	4.30		
FINANCE				Total			
CreditAccess Grameen Limited	0.53	18.47		7.26% GOI (MD 06/02/2033) (SOV)	2.23		
PNB Housing Finance Limited	0.49	CORPORATE DEBT		Total	21.82		
REC Limited	0.41	Non-Convertible Debentures					
TELECOM - SERVICES				MCAP Categorization (As on February 28, 2025)			
Bharti Airtel Limited	0.52	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.94	Mcap Category	Percentage		
Indus Towers Limited	0.26	National Bank For Agriculture and Rural Development (CRISIL AAA)	7.93	Debt	46.97%		
FERROUS METALS				Tata Capital Housing Finance Limited (CRISIL AAA)	4.74	GB/TB/Repo/Others	34.24%
✓ Tata Steel Limited	0.76	Bajaj Finance Limited (CRISIL AAA)	3.17	Large Cap	13.00%		
DIVERSIFIED FMCG				Power Finance Corporation Limited (CRISIL AAA)	3.17	Small Cap	3.63%
✓ ITC Limited	0.75	Small Industries Dev Bank of India (CRISIL AAA)	3.17	Mid Cap	1.84%		
AUTO COMPONENTS				Small Industries Dev Bank of India (CRISIL AAA)	3.15	Units of CDMDF	0.32%
S.J.S. Enterprises Limited	0.62	Total	33.27	Grand Total	100.00%		
AEROSPACE & DEFENSE							
Bharat Electronics Limited	0.39						
PHARMACEUTICALS & BIOTECHNOLOGY							
Wockhardt Limited	0.36						

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

₹ 64.49 Crs.

LATEST AUM

₹ 63.39 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 February 28, 2025)

Average / Residual Maturity: 3.74 Years

Macaulay Duration: 3.08 Years

Modified Duration: 2.93 Years

Annualised Yield: 7.21%

NAV (As on February 28, 2025)

Regular Plan	NAV (₹)	Eco Plan	NAV (₹)
Growth	32.2082	Growth	33.2957
Monthly IDCW	16.5821	Monthly IDCW	25.2175
Quarterly IDCW	17.1867	Quarterly IDCW	-
Annual IDCW	15.6349	Annual IDCW	-

Direct Plan

Growth	34.3474
Monthly IDCW	15.3029
Quarterly IDCW	16.8789
Annual IDCW	15.6537

EXPENSE RATIO

Regular Plan: 2.05% Direct Plan: 1.10% Eco Plan: 1.69%

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".

Bank of India Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

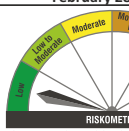
Invest Now

All data as on February 28, 2025 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

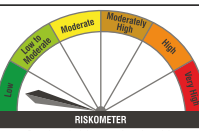
- Income over short to medium term.
- Income through arbitrage opportunities between cash and derivative segments of the equity market and arbitrage opportunities within the derivative segment.

Risk-o-meter is based on the scheme portfolio as on February 28, 2025



Investors understand that their principal will be at low risk

Benchmark Risk-o-meter as on February 28, 2025[^]



Benchmark riskometer is at low risk

*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	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS				CONSUMER DURABLES			
BANKS	14.68	Crompton Greaves Consumer	2.33	ICICI Lombard General Insurance	-0.95	Sun Pharmaceutical Industries Limited	-4.02
✓ Kotak Mahindra Bank Limited	3.75	Electricals Limited	2.33	Company Limited		Reliance Industries Limited	-4.33
✓ Canara Bank	2.57	DIVERSIFIED FMCG	2.27	Punjab National Bank	-0.95	Equity Futures Total	-70.50
✓ Axis Bank Limited	2.56	ITC Limited	2.27	Bajaj Finance Limited	-0.96	MUTUAL FUND INVESTMENT	
Bank of Baroda	1.94	FINANCE	2.18	Aditya Birla Fashion and Retail Limited	-0.99	Bank of India Liquid Fund - Direct Plan - Growth	14.95
ICICI Bank Limited	1.70	Manappuram Finance Limited	1.22	UltraTech Cement Limited	-1.03	Total	14.95
IndusInd Bank Limited	1.22	Bajaj Finance Limited	0.96	Adani Ports and Special Economic Zone Limited	-1.06	GOVERNMENT BOND AND TREASURY BILL	
Punjab National Bank	0.94	OTHERS	11.09	JSW Energy Limited	-1.10	Treasury Bill	
PHARMACEUTICALS & BIOTECHNOLOGY	5.17	Adani Enterprises Limited	2.11	Aurobindo Pharma Limited	-1.18	364 Days Tbill (MD 24/04/2025) (SOV)	1.78
✓ Sun Pharmaceutical Industries Limited	4.00	Godrej Properties Limited	1.66	Manappuram Finance Limited	-1.22	364 Days Tbill (MD 15/01/2026) (SOV)	1.38
Aurobindo Pharma Limited	1.17	Hindustan Aeronautics Limited	1.45	IndusInd Bank Limited	-1.23	364 Days Tbill (MD 10/07/2025) (SOV)	1.21
TELECOM - SERVICES	5.15	Max Healthcare Institute Limited	1.38	TVS Motor Company Limited	-1.23	364 Days Tbill (MD 27/03/2025) (SOV)	1.00
✓ Bharti Airtel Limited	2.68	Adani Ports and Special Economic Zone Limited	1.06	Ambuja Cements Limited	-1.32	364 Days Tbill (MD 02/05/2025) (SOV)	0.96
✓ Indus Towers Limited	2.47	ICICI Lombard General Insurance	0.95	Max Healthcare Institute Limited	-1.39	364 Days Tbill (MD 08/01/2026) (SOV)	0.75
PETROLEUM PRODUCTS	4.31	Company Limited		Info Edge (India) Limited	-1.42	364 Days Tbill (MD 07/08/2025) (SOV)	0.33
✓ Reliance Industries Limited	4.31	Siemens Limited	0.62	Hindustan Aeronautics Limited	-1.46	364 Days Tbill (MD 12/06/2025) (SOV)	0.10
AUTOMOBILES	3.71	HDFC Asset Management	0.49	Godrej Properties Limited	-1.67	364 Days Tbill (MD 05/06/2025) (SOV)	0.09
Mahindra & Mahindra Limited	2.03	Company Limited		ICICI Bank Limited	-1.71	Total	8.26
TVS Motor Company Limited	1.22	NMDC Limited	0.38	Bank of Baroda	-1.95	CASH & CASH EQUIVALENT	
Tata Motors Limited	0.46	Aarti Industries Limited	0.34	JSW Steel Limited	-2.03	Net Receivables/(Payables) after adjusting for futures	73.35
RETAILING	3.27	ABB India Limited	0.28	Mahindra & Mahindra Limited	-2.04	TREPS / Reverse Repo Investments	3.79
Info Edge (India) Limited	1.41	Varun Beverages Limited	0.26	Adani Enterprises Limited	-2.12	Total	77.14
Aditya Birla Fashion and Retail Limited	0.99	Godrej Consumer Products Limited	0.11	ITC Limited	-2.28	GRAND TOTAL	100.00
Trent Limited	0.87	Total	70.15	Crompton Greaves Consumer Electricals Limited	-2.35	✓ Indicates Top 10 Equity Holdings.	
NON - FERROUS METALS	2.99	FUTURES AND OPTIONS		The Indian Hotels Company Limited	-2.41		
✓ Hindalco Industries Limited	2.99	Equity Futures		Indus Towers Limited	-2.48		
IT - SOFTWARE	2.98	Godrej Consumer Products Limited	-0.11	Axis Bank Limited	-2.58		
✓ Infosys Limited	2.57	Varun Beverages Limited	-0.26	Canara Bank	-2.59		
Tata Consultancy Services Limited	0.41	ABB India Limited	-0.28	Infosys Limited	-2.59		
FERROUS METALS	2.86	Aarti Industries Limited	-0.34	Bharti Airtel Limited	-2.69		
JSW Steel Limited	2.01	NMDC Limited	-0.38	Hindalco Industries Limited	-2.99		
Tata Steel Limited	0.85	Tata Consultancy Services Limited	-0.41	Kotak Mahindra Bank Limited	-3.78		
POWER	2.42	Tata Motors Limited	-0.46				
JSW Energy Limited	1.09	HDFC Asset Management Company Limited	-0.49				
Tata Power Company Limited	0.82	Power Grid Corporation of India Limited	-0.51				
Power Grid Corporation of India Limited	0.51	Siemens Limited	-0.62				
LEISURE SERVICES	2.41	Tata Power Company Limited	-0.82				
✓ The Indian Hotels Company Limited	2.41	Tata Steel Limited	-0.85				
CEMENT & CEMENT PRODUCTS	2.33	Trent Limited	-0.87				
Ambuja Cements Limited	1.31						
UltraTech Cement Limited	1.02						

MCAP Categorization (As on February 28, 2025)

Mcap Category	Percentage
Arbitrage Positions	70.50%
Mutual Fund Units	14.95%
GB/TB/Repo/Others	14.55%
Grand Total	100.00%

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. Firdaus Ragina (w.e.f. October 1, 2024): Around 20 years of experience in Equity Market.

AVERAGE AUM#

₹ 43.38 Crs.

LATEST AUM#

₹ 44.60 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 February 28, 2025)

Average / Residual Maturity: 0.20 Years

Macaulay Duration: 0.20 Years

Modified Duration: 0.20 Years

Annualised Yield: 6.88%

NAV (As on February 28, 2025)

		NAV (₹)
Regular Plan	Direct Plan	
Growth	Growth	14.0804
Monthly IDCW	Monthly IDCW	12.6961
Quarterly IDCW	Quarterly IDCW	13.3841
Annual IDCW	Annual IDCW	12.7353

EXPENSE RATIO

Regular Plan: 0.86% Direct Plan: 0.53%

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 28 February 2025 is ₹ 301.05 lacs.

Equity Fund

Hybrid Fund

Debt Fund

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

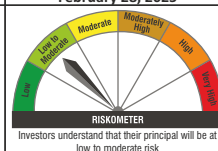
Invest Now

All data as on February 28, 2025 (Unless indicated otherwise)

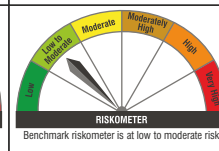
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on February 28, 2025

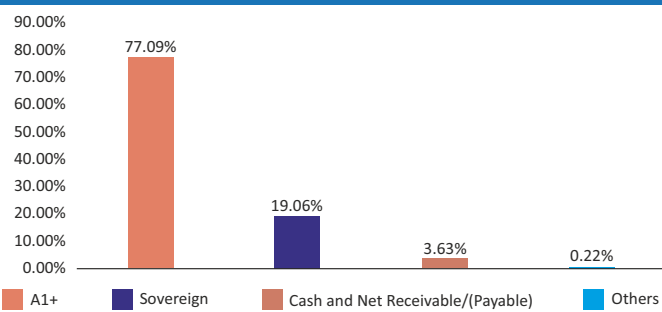


Benchmark Risk-o-meter as on February 28, 2025[^]

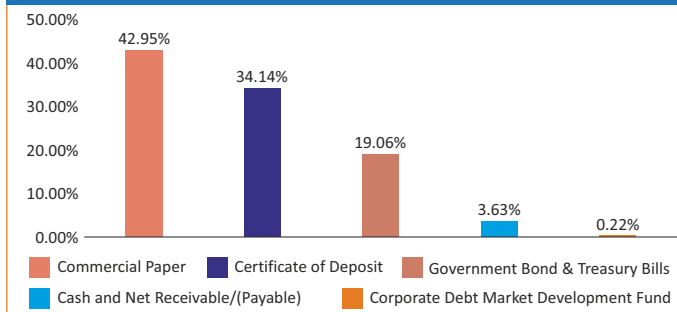


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Canara Bank	CRISIL A1+	7.07
Union Bank of India	FITCH A1+	5.73
Axis Bank Limited	CRISIL A1+	4.58
HDFC Bank Limited	CARE A1+	2.87
Axis Bank Limited	CRISIL A1+	2.84
Bank of Baroda	FITCH A1+	2.84
Bank of Baroda	FITCH A1+	2.82
Kotak Mahindra Bank Limited	CRISIL A1+	2.55
Bank of Baroda	CRISIL A1+	1.42
National Bank For Agriculture and Rural Development	FITCH A1+	1.42
Total		34.14
Commercial Paper		
LIC Housing Finance Limited	CRISIL A1+	4.29
HDFC Securities Limited	CRISIL A1+	4.24
ICICI Securities Limited	CRISIL A1+	2.87
Kotak Securities Limited	CRISIL A1+	2.86
Reliance Industries Limited	CARE A1+	2.86
Reliance Jio Infocomm Limited	CRISIL A1+	2.86
Aditya Birla Finance Limited	CRISIL A1+	2.84
National Bank For Agriculture and Rural Development	CRISIL A1+	2.84
Bajaj Finance Limited	CRISIL A1+	2.83
Export Import Bank of India	CRISIL A1+	2.82
Reliance Retail Ventures Limited	CRISIL A1+	2.82
Motilal Oswal Financial Services Limited	CRISIL A1+	1.72
ICICI Securities Limited	CRISIL A1+	1.43
Small Industries Dev Bank of India	CARE A1+	1.43
Export Import Bank of India	CRISIL A1+	1.42
Aditya Birla Finance Limited	ICRA A1+	1.41
PNB Housing Finance Limited	CRISIL A1+	1.41
Total		42.95
CDMDF		
Corporate Debt Market Development Fund	OTHERS	0.22
Total		0.22

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
182 Days Tbill (MD 10/04/2025)	SOV	7.42
91 Days Tbill (MD 10/04/2025)	SOV	2.85
91 Days Tbill (MD 08/05/2025)	SOV	2.84
91 Days Tbill (MD 30/05/2025)	SOV	2.83
364 Days Tbill (MD 24/04/2025)	SOV	1.42
91 Days Tbill (MD 01/05/2025)	SOV	1.42
91 Days Tbill (MD 24/04/2025)	SOV	0.28
Total		19.06
CASH & CASH EQUIVALENT		
Net Receivables/Payables		2.84
TREPS / Reverse Repo Investments		0.79
Total		3.63
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)			

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#

₹ 1,842.48 Crs.

LATEST AUM#

₹ 1,740.74 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 February 28, 2025)

Average / Residual Maturity: 0.14 Years

Macaulay Duration: 0.14 Years

Modified Duration: 0.14 Years

Annualised Yield: 6.98%

NAV (As on February 28, 2025)

Regular Plan	NAV (₹)	Direct Plan	NAV (₹)
Growth	2,937.9941	Growth	2,966.9225
Daily IDCW	1,002.1069	Daily IDCW	1,002.6483
Weekly IDCW	1,001.9852	Weekly IDCW	1,062.2692

EXPENSE RATIO

Regular Plan: 0.13% Direct Plan: 0.10%

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 28 February 2025 is ₹ 666.92 lacs.

Bank of India Money Market Fund

(An open ended debt scheme investing in money market instruments. A Relatively Low interest rate risk and Moderate Credit Risk)

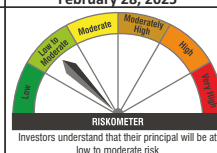
Invest Now

All data as on February 28, 2025 (Unless indicated otherwise)

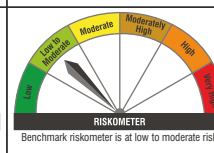
This product is suitable for investors who are seeking*:

- Regular income over short to medium term
- Investment in Money Market instruments with maturity upto one year

Risk-o-meter is based on the scheme portfolio as on February 28, 2025

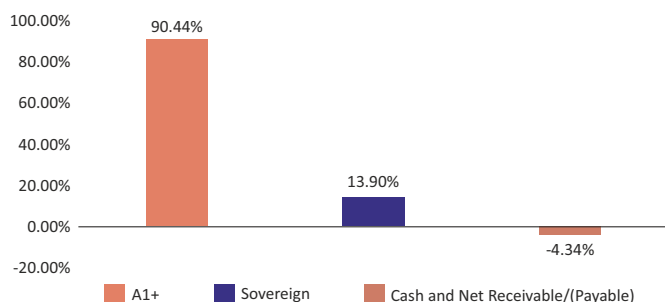


Benchmark Risk-o-meter as on February 28, 2025^A

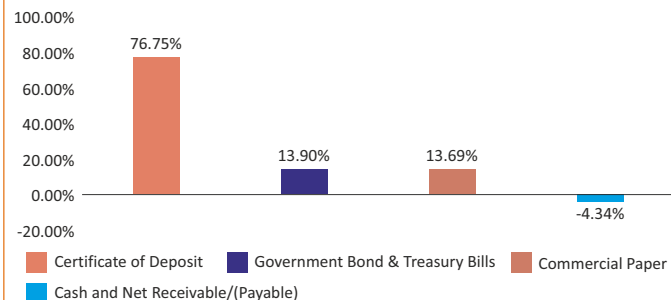


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings

Industry/
Rating/ % to Net Assets

MONEY MARKET INSTRUMENTS

Certificate of Deposit

Small Industries Dev Bank of India	CRISIL A1+	16.46
Kotak Mahindra Bank Limited	CRISIL A1+	13.75
National Bank For Agriculture and Rural Development	CRISIL A1+	13.72
Punjab National Bank	CRISIL A1+	10.76
ICICI Bank Limited	ICRA A1+	8.61
Indian Bank	CRISIL A1+	5.51
Bank of Baroda	FITCH A1+	2.89
HDFC Bank Limited	CARE A1+	2.74
Axis Bank Limited	CRISIL A1+	2.31
Total		76.75

Commercial Paper

Aditya Birla Finance Limited	ICRA A1+	13.69
Total		13.69

GOVERNMENT BOND AND TREASURY BILL

Treasury Bill

364 Days Tbill (MD 15/01/2026)	SOV	13.90
Total		13.90

CASH & CASH EQUIVALENT

Net Receivables/Payables	(6.98)
TREPS / Reverse Repo Investments	2.64
Total	(4.34)

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)			

INVESTMENT OBJECTIVE

The investment objective is to generate returns with reasonable liquidity to the unitholders by investing in money market instruments. There is no assurance that the investment objective of the Scheme will be achieved.

BENCHMARK^A

Tier 1: CRISIL Money Market A-1 Index

DATE OF ALLOTMENT

February 04, 2025

FUND MANAGER

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

AVERAGE AUM

₹ 232.87 Crs.

LATEST AUM

₹ 170.14 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 February 28, 2025)

Average / Residual Maturity: 0.81 Years

Macaulay Duration: 0.87 Years

Modified Duration: 0.87 Years

Annualised Yield: 6.97%

NAV (As on February 28, 2025)

	Regular Plan	Direct Plan	NAV (₹)
Growth	10.0434	Growth	10.0480
Daily IDCW	10.0434	Daily IDCW	-
Weekly IDCW	10.0435	Weekly IDCW	-
Monthly IDCW	10.0434	Monthly IDCW	10.0467

EXPENSE RATIO

Regular Plan: 0.62% Direct Plan: 0.12%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

Equity Fund

Hybrid Fund

Debt Fund

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.)

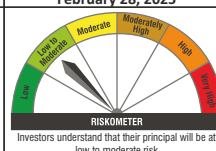
Invest Now

All data as on February 28, 2025 (Unless indicated otherwise)

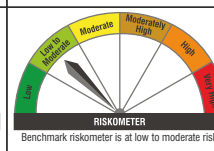
This product is suitable for investors who are seeking*:

- 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 February 28, 2025

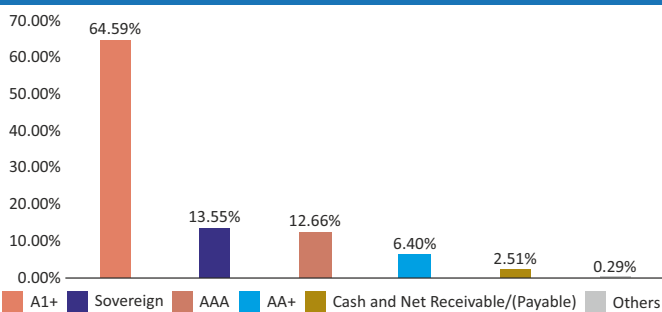


Benchmark Risk-o-meter as on February 28, 2025^A

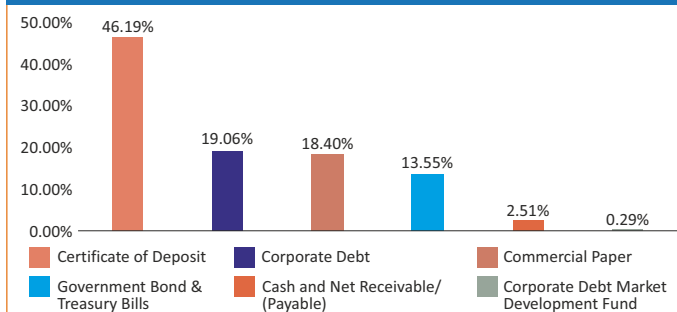


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Godrej Industries Limited	CRISIL AA+	6.40
National Bank For Agriculture and Rural Development	CRISIL AAA	6.33
Power Finance Corporation Limited	CRISIL AAA	6.33
Total		19.06
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Bank of Baroda	FITCH A1+	9.97
HDFC Bank Limited	CARE A1+	7.42
Small Industries Dev Bank of India	CRISIL A1+	7.41
Axis Bank Limited	CRISIL A1+	6.26
AU Small Finance Bank Limited	FITCH A1+	6.07
Indian Bank	CRISIL A1+	5.93
Kotak Mahindra Bank Limited	CRISIL A1+	3.13
Total		46.19
Commercial Paper		
ICICI Securities Limited	CRISIL A1+	9.95
Bharti Telecom Limited	CRISIL A1+	8.45
Total		18.40
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.29
Total		0.29

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
182 Days Tbill (MD 07/08/2025)	SOV	6.18
364 Days Tbill (MD 24/04/2025)	SOV	5.98
364 Days Tbill (MD 15/01/2026)	SOV	1.20
364 Days Tbill (MD 24/07/2025)	SOV	0.19
Total		13.55
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.90
TREPS / Reverse Repo Investments		1.61
Total		2.51
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-1	
	Moderate (Class II)			
	Relatively High (Class III)			

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^A

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

₹ 161.98 Crs.

LATEST AUM

₹ 157.40 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 February 28, 2025)

Average / Residual Maturity: 0.48 Years

Macaulay Duration: 0.48 Years

Modified Duration: 0.47 Years

Annualised Yield: 7.46%

NAV (As on February 28, 2025)

	Regular Plan	Direct Plan	NAV (₹)
Growth	3,085.2244		3,186.9429
Bonus	-		3,171.6819
Daily IDCW	1,007.4498		1,011.9280
Weekly IDCW	1,008.0311		1,007.5542

EXPENSE RATIO

Regular Plan: 0.85% Direct Plan: 0.34%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

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.)

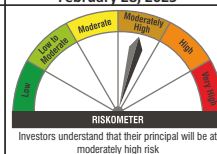
Invest Now

All data as on February 28, 2025 (Unless indicated otherwise)

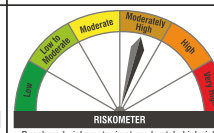
This product is suitable for investors who are seeking*:

- 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 February 28, 2025

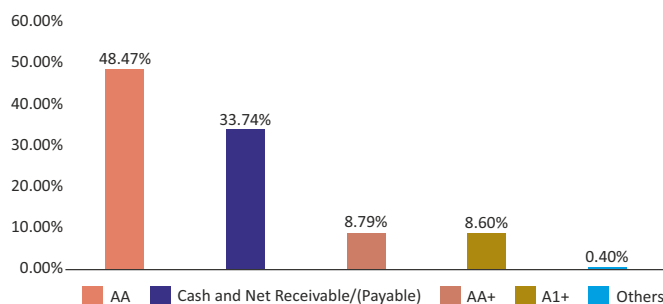


Benchmark Risk-o-meter as on February 28, 2025^A



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

CREDIT PROFILE



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets	Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT					
Non-Convertible Debentures					
Rashtriya Chemicals and Fertilizers Limited	ICRA AA	8.84			
JSW Steel Limited	CARE AA	8.83			
Nirma Limited	CRISIL AA	8.82			
360 One Prime Limited	CRISIL AA	8.80			
Godrej Industries Limited	CRISIL AA+	8.79			
Manappuram Finance Limited	CRISIL AA	8.79			
Nuvoco Vistas Corporation Limited	CRISIL AA	4.39			
Total		57.26			
MONEY MARKET INSTRUMENTS					
Certificate of Deposit					
ICICI Bank Limited	ICRA A1+	8.60			
Total		8.60			
CDMDF					
Corporate Debt Market Development Fund					
Corporate Debt Market Development Fund	OTHERS	0.40			
Total		0.40			
PREFERENCE SHARES (PREFSHARE)					
Preference Shares					
Amanta Healthcare Limited		0.00			
Total		0.00			
CASH & CASH EQUIVALENT					
Net Receivables/Payables		9.46			
TREPS / Reverse Repo Investments		24.28			
Total		33.74			
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-cr-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)			

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^A

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

₹ 113.49 Crs.

LATEST AUM

₹ 113.54 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 February 28, 2025)

Average / Residual Maturity: 0.57 Years

Macaulay Duration: 0.60 Years

Modified Duration: 0.47 Years

Annualised Yield: 7.00%

NAV (As on February 28, 2025)

NAV (₹)

Regular Plan: 11.8976

Direct Plan: 12.1726

EXPENSE RATIO

Regular Plan: 1.38%

Direct Plan: 0.98%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

- 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

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.)

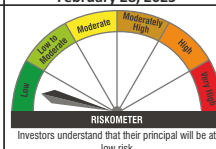
Invest Now

All data as on February 28, 2025 (Unless indicated otherwise)

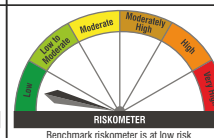
This product is suitable for investors who are seeking*:

- 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 February 28, 2025

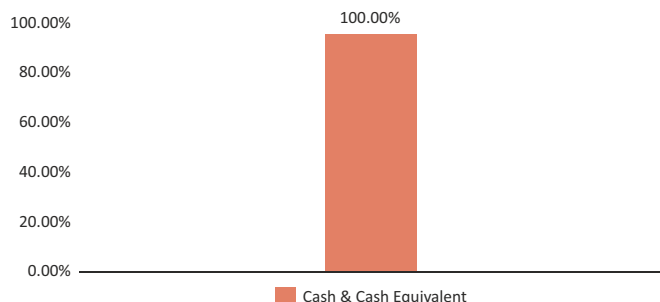


Benchmark Risk-o-meter as on February 28, 2025[^]

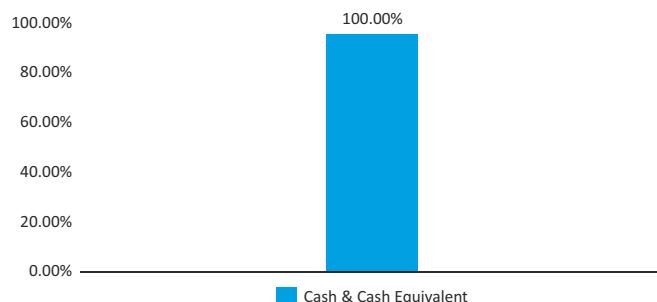


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(6.58)
TREPS / Reverse Repo Investments		106.58
Total		100.00
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)			

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

₹ 97.21 Crs.

LATEST AUM

₹ 64.83 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 February 28, 2025)

Average / Residual Maturity: 1 Day

Macaulay Duration: 1 Day

Modified Duration: 1 Day

Annualised Yield: 6.35%

NAV (As on February 28, 2025)

	Regular Plan	Direct Plan	NAV (₹)
Growth	1,285.0825	Growth	1,288.5051
Daily IDCW	1,000.0000	Daily IDCW	1,000.0047
Weekly IDCW	1,000.7514	Weekly IDCW	1,000.6943
Monthly IDCW	1,000.1826	Monthly IDCW	1,000.1842

EXPENSE RATIO

Regular Plan: 0.10% Direct Plan: 0.08% Unclaimed Dividend Plan: 0.08%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	NIL

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.)

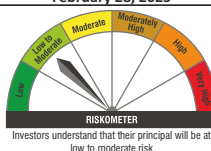
Invest Now

All data as on February 28, 2025 (Unless indicated otherwise)

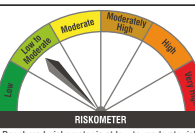
This product is suitable for investors who are seeking*:

- 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 February 28, 2025

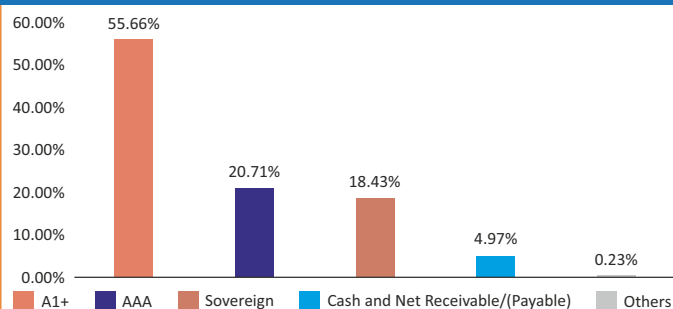


Benchmark Risk-o-meter as on February 28, 2025^A



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

CREDIT PROFILE



COMPOSITION BY HOLDING PERIOD

Duration	% of Assets
Upto 3 months	20.21%
3 months to 6 months	16.25%
6 months to 1 year	25.17%
> 1 year	38.37%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Power Finance Corporation Limited	CRISIL AAA	5.52
Small Industries Dev Bank of India	CRISIL AAA	5.52
Bajaj Finance Limited	CRISIL AAA	4.61
National Bank For Agriculture and Rural Development	CRISIL AAA	3.23
National Bank For Agriculture and Rural Development	CRISIL AAA	1.83
Total		20.71
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
ICICI Bank Limited	ICRA A1+	8.95
Axis Bank Limited	CRISIL A1+	7.22
HDFC Bank Limited	CARE A1+	6.42
Bank of Baroda	FITCH A1+	5.39
Punjab National Bank	CRISIL A1+	4.73
Indian Bank	CRISIL A1+	4.29
Indian Bank	CRISIL A1+	4.28
Total		41.28
Commercial Paper		
Reliance Jio Infocomm Limited	CRISIL A1+	9.15
Bharti Telecom Limited	CRISIL A1+	5.23
Total		14.38
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.23
Total		0.23
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
6.79% GOI (MD 07/10/2034)	SOV	11.66
7.1% GOI (MD 18/04/2029)	SOV	4.66
7.26% GOI (MD 06/02/2033)	SOV	1.89
Total		18.21

Portfolio Holdings	Industry/Rating	% to Net Assets
Treasury Bill		
364 Days Tbill (MD 15/01/2026)	SOV	0.22
Total		0.22
CASH & CASH EQUIVALENT		
Net Receivables/Payables		1.26
TREPS / Reverse Repo Investments		3.71
Total		4.97
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)			

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^A

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

₹ 103.29 Crs.

LATEST AUM

₹ 109.07 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 February 28, 2025)

Average / Residual Maturity: 2.37 Years

Macaulay Duration: 1.96 Years

Modified Duration: 1.88 Years

Annualised Yield: 7.25%

NAV (As on February 28, 2025)

	Regular Plan	Direct Plan	NAV (₹)
Growth	25.9490	Growth	28.1580
Monthly IDCW	13.3156	Monthly IDCW	13.6909
Quarterly IDCW	13.1219	Quarterly IDCW	12.9814

EXPENSE RATIO

Regular Plan: 1.00% Direct Plan: 0.45%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

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		
27-January-25	5.8977853	1000.1774 ^b
27-January-25	5.8977853	1000.1774 ^b
27-February-25	5.3736529	1000.1826 ^b
27-February-25	5.3736529	1000.1826 ^b
Direct Monthly IDCW		
27-January-25	5.8467732	1000.1793 ^b
27-January-25	5.8467732	1000.1793 ^b
27-February-25	5.4260943	1000.1842 ^b
27-February-25	5.4260943	1000.1842 ^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 Flexi Cap Fund - Growth Option - PERFORMANCE (As on February 28, 2025)

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) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	-4.00%	-2.57%	-0.41%	1.89%	9,600	9,743	9,959	10,189
3 years	14.79%	16.53%	12.64%	10.92%	15,132	15,831	14,295	13,652
5 years	NA	NA	NA	NA	NA	NA	NA	NA
Since inception	25.18%	27.18%	21.29%	19.14%	28,570	30,760	24,645	22,675

^ 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, he manages 7 other open ended schemes and co-manages 1 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.

Bank of India Small Cap Fund - Growth Option - PERFORMANCE (As on February 28, 2025)

Fund Manager - Alok Singh					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) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	-0.31%	1.20%	-6.94%	1.89%	9,969	10,120	9,306	10,189
3 years	15.13%	16.93%	16.77%	10.92%	15,267	15,995	15,929	13,652
5 years	26.49%	28.55%	24.46%	15.94%	32,421	35,150	29,902	20,966
Since inception	24.03%	26.12%	17.79%	13.32%	38,030	42,180	27,611	21,715

^ 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. Alok Singh has been managing this scheme from October 1, 2024. In addition to this, he manages 7 other open-ended schemes and co-manages 1 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.

Bank of India ELSS Tax Saver - Growth Option - PERFORMANCE (As on February 28, 2025)

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) (₹)
	Regular Plan*	Direct Plan#			Regular Plan*	Direct Plan#		
1 year	-8.39%	-7.36%	-0.41%	1.89%	9,161	9,264	9,959	10,189
3 years	12.80%	14.06%	12.64%	10.92%	14,358	14,845	14,295	13,652
5 years	18.78%	20.07%	17.90%	15.94%	23,664	24,979	22,806	20,966
Since inception	17.64%	16.91%	16.76%	15.23%	134,980	66,925	119,693	96,925

^ Past performance may or may not be sustained in the future. Date of Allotment - *Regular Plan: February 25, 2009 #Direct Plan: January 1, 2013.

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

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Alok Singh has been managing this scheme from April 27, 2022. In addition to this, he manages 7 other open-ended schemes and co-manages 1 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.

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 Business Cycle Fund - Growth Option - PERFORMANCE (As on February 28, 2025)

Fund Manager - Alok Singh					Current Value of Standard Investment of ₹ 10000			
Period [®]	Scheme Returns (%) ^		Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)		Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
6 Months	-22.10%	-21.70%	-15.96%	-11.98%	8,823	8,846	9,165	9,380
1 year	NA	NA	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA	NA	NA
Since inception	-22.10%	-21.70%	-15.96%	-11.98%	8,823	8,846	9,165	9,380

^ Past performance may or may not be sustained in the future. *Date of Allotment - August 30, 2024.

Above returns are on 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. Alok Singh has been managing this scheme from August 30, 2024. In addition to this, he manages 7 other open-ended schemes and co-manages 1 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.

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on February 28, 2025)

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) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	-1.19%	0.03%	0.95%	1.89%	9,881	10,003	10,095	10,189
3 years	13.72%	14.96%	15.12%	10.92%	14,711	15,199	15,263	13,652
5 years	20.35%	21.54%	19.05%	15.94%	25,270	26,553	23,936	20,966
Since inception	14.58%	15.66%	13.99%	12.99%	32,320	35,050	30,902	28,652

^ 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 this scheme from February 16, 2017. In addition to this, he manages 7 other open-ended schemes and co-manages 1 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.

Bank of India Balanced Advantage Fund - Growth Option - PERFORMANCE (As on February 28, 2025)

Fund Manager - Alok Singh					Current Value of Standard Investment of ₹ 10000			
Period [®]	Scheme Returns (%) ^		Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)		Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	-3.53%	-2.50%	4.96%	1.89%	9,647	9,750	10,496	10,189
3 years	11.60%	12.69%	8.86%	10.92%	13,904	14,313	12,903	13,652
5 years	9.07%	9.96%	11.80%	15.94%	15,443	16,083	17,478	20,966
Since inception	7.64%	8.35%	11.02%	13.18%	22,432	24,117	31,493	38,900

^ 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 managing this scheme from December 1, 2021. In addition to this, he manages 7 other open-ended schemes and co-manages 1 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.

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 Conservative Hybrid Fund - Growth Option - PERFORMANCE (As on February 28, 2025)

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) (₹)
	Regular Plan*	Direct Plan#			Regular Plan*	Direct Plan#		
1 year	0.63%	1.59%	6.86%	9.06%	10,063	10,159	10,686	10,906
3 years	12.23%	12.96%	7.42%	6.76%	14,140	14,419	12,398	12,172
5 years	10.76%	11.44%	8.29%	5.41%	16,681	17,199	14,896	13,015
Since inception	7.60%	8.30%	9.11%	5.98%	32,208	26,382	40,209	25,280

^ Past performance may or may not be sustained in the future. Date of Allotment - *Regular Plan: March 18, 2009 #Direct Plan: January 1, 2013.

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

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Alok Singh has been managing this scheme from May 21, 2012. In addition to this, he manages 7 other open-ended schemes and co-manages 1 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.

Bank of India Credit Risk Fund - Growth Option - PERFORMANCE (As on February 28, 2025)

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) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	4.94%	5.30%	8.07%	9.06%	10,494	10,530	10,807	10,906
3 years	37.14%	37.55%	7.17%	6.76%	25,815	26,047	12,310	12,172
5 years	9.56%	9.88%	7.43%	5.41%	15,794	16,026	14,314	13,015
Since inception	1.75%	1.98%	8.18%	6.55%	11,898	12,173	21,978	18,868

^ 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 this scheme from February 27, 2015. In addition to this, he manages 7 other open-ended schemes and co-manages 1 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.

Bank of India Bluechip Fund - Growth Option - PERFORMANCE (As on February 28, 2025)

Fund Manager - Alok Singh and Nilesh Jethani					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) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	-8.34%	-7.22%	0.91%	2.19%	9,166	9,278	10,091	10,219
3 years	9.46%	10.71%	10.94%	10.56%	13,933	14,529	14,640	14,458
5 years	NA	NA	NA	NA	NA	NA	NA	NA
Since inception	8.53%	9.87%	10.92%	10.75%	13,510	14,130	14,633	14,551

^ 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. Alok Singh and Mr. Nilesh Jethani have been managing this scheme from October 1, 2024. In addition to this, Mr. Alok Singh manages 8 other open-ended schemes of Bank of India Mutual Fund and Mr. Nilesh Jethani manages 2 close-ended schemes and co-manages 1 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.

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 - Growth Option - PERFORMANCE (As on February 28, 2025)

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) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	-1.39%	-0.26%	-1.03%	-0.41%	9,861	9,974	9,897	9,959
3 years	NA	NA	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA	NA	NA
Since inception	22.02%	23.28%	19.88%	16.84%	14,880	15,190	14,363	13,646

^ 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 3 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.

Bank of India Manufacturing & Infrastructure Fund - Growth Option - PERFORMANCE (As on February 28, 2025)

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) (₹)
	Regular Plan*	Direct Plan#			Regular Plan*	Direct Plan#		
1 year	-2.59%	-1.15%	-6.82%	1.89%	9,741	9,885	9,318	10,189
3 years	18.86%	20.49%	21.05%	10.92%	16,801	17,500	17,745	13,652
5 years	24.52%	26.17%	25.11%	15.94%	29,974	32,013	30,688	20,966
Since inception	10.68%	16.28%	7.65%	11.64%	45,800	62,671	30,195	52,165

^ Past performance may or may not be sustained in the future. Date of Allotment - *Regular Plan: March 5, 2010 #Direct Plan: January 1, 2013.

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

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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 3 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.

Bank of India Large & Mid Cap Equity Fund - Growth Option - PERFORMANCE (As on February 28, 2025)

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) (₹)
	Regular Plan*	Direct Plan#			Regular Plan*	Direct Plan#		
1 year	-4.69%	-3.60%	0.32%	1.89%	9,531	9,640	10,032	10,189
3 years	12.14%	13.31%	12.35%	10.92%	14,106	14,555	14,187	13,652
5 years	15.86%	17.08%	17.50%	15.94%	20,898	22,019	22,421	20,966
Since inception	13.01%	13.34%	14.99%	13.81%	74,040	45,889	98,355	83,126

^ Past performance may or may not be sustained in the future. Date of Allotment - *Regular Plan: October 21, 2008 #Direct Plan: January 1, 2013.

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

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

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 3 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.

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 - Growth Option - PERFORMANCE (As on February 28, 2025)

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) (₹)
	Regular Plan*	Direct Plan#			Regular Plan*	Direct Plan#		
7 Days	6.68%	6.72%	6.70%	7.48%	10,012	10,012	10,012	10,014
15 Days	6.74%	6.77%	6.68%	6.57%	10,027	10,027	10,027	10,026
30 Days	7.12%	7.15%	6.99%	7.06%	10,053	10,053	10,052	10,052
1 year	7.36%	7.39%	7.22%	7.50%	10,736	10,739	10,722	10,750
3 years	6.66%	6.71%	6.65%	6.35%	12,137	12,154	12,131	12,029
5 years	5.41%	5.48%	5.48%	5.62%	13,019	13,057	13,056	13,149
Since inception	6.69%	6.87%	6.82%	6.39%	29,380	22,441	29,949	28,007

^ Past performance may or may not be sustained in the future. Date of Allotment - *Regular Plan: March 18, 2009 #Direct Plan: January 1, 2013.

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

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 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 day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Ultra Short Duration Fund - Growth Option - PERFORMANCE (As on February 28, 2025)

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) (₹)
	Regular Plan*	Direct Plan#			Regular Plan*	Direct Plan#		
1 year	6.65%	7.19%	7.55%	7.50%	10,665	10,719	10,755	10,750
3 years	5.91%	6.33%	6.84%	6.35%	11,883	12,024	12,198	12,029
5 years	5.10%	5.44%	5.95%	5.62%	12,826	13,034	13,353	13,151
Since inception	7.01%	7.32%	7.43%	6.39%	30,852	23,625	32,935	28,007

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

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

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 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.

Bank of India Overnight Fund - Growth Option - PERFORMANCE (As on February 28, 2025)

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) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
7 Days	6.27%	6.30%	6.22%	7.48%	10,012	10,012	10,012	10,014
15 Days	6.25%	6.27%	6.24%	6.57%	10,025	10,025	10,025	10,026
30 Days	6.30%	6.32%	6.29%	7.06%	10,047	10,047	10,047	10,052
1 year	6.72%	6.75%	6.68%	7.50%	10,672	10,675	10,668	10,750
3 years	6.26%	6.29%	6.25%	6.35%	11,999	12,009	11,997	12,029
5 years	5.05%	5.10%	5.03%	5.62%	13,547	13,567	12,785	13,149
Since inception	5.05%	5.10%	5.03%	5.62%	12,851	12,885	12,840	13,211

^ 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 4 open ended schemes and co-manages 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 day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure.

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 Short Term Income Fund - Growth Option - PERFORMANCE (As on February 28, 2025)

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) (₹)
	Regular Plan*	Direct Plan#			Regular Plan*	Direct Plan#		
1 year	8.86%	9.46%	7.73%	9.06%	10,886	10,946	10,773	10,906
3 years	13.85%	14.39%	6.28%	6.76%	14,762	14,972	12,007	12,172
5 years	7.83%	8.33%	6.20%	5.41%	14,587	14,926	13,516	13,015
Since inception	6.06%	6.87%	7.50%	5.44%	25,949	22,456	32,281	23,613

^ Past performance may or may not be sustained in the future. *Date of Allotment - *Regular Plan: December 18, 2008 #Direct Plan: January 1, 2013.

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

@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 4 open ended schemes and co-manages 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.

Bank of India Multi Asset Allocation Fund - Growth Option - PERFORMANCE (As on February 28, 2025)

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 (Nifty 50 TRI) (%)	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 (Nifty 50 TRI) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	1.88%	2.85%	8.30%	2.04%	10,188	10,285	10,830	10,204
3 years	NA	NA	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA	NA	NA
Since inception	1.88%	2.85%	8.30%	2.04%	10,188	10,285	10,830	10,204

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

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. February 28, 2024. In addition to this scheme, he manages 5 open ended schemes. Mr. Nilesh Jethani co-manages the fund (equity portion) w.e.f. April 23, 2024 and manages 2 close-ended schemes and co-manages 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 preceding the date of publication.
3. Different plans shall have a different expense structure.

Bank of India Arbitrage Fund - Growth Option - PERFORMANCE (As on February 28, 2025)

Fund Manager - Firdaus Ragina					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) (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
1 year	6.78%	7.51%	7.52%	7.50%	10,678	10,751	10,752	10,750
3 years	5.54%	6.15%	6.74%	6.35%	11,758	11,962	12,163	12,029
5 years	4.26%	4.89%	5.26%	5.62%	12,324	12,699	12,925	13,151
Since inception	4.59%	5.23%	5.48%	6.09%	13,514	14,080	14,304	14,869

^ 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. Firdaus Ragina has been managing the Scheme since October 01, 2024.
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.

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

Funds Co-managed:

Bank of India Bluechip 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 Multi Cap Fund
Bank of India Manufacturing & Infrastructure Fund
Bank of India Consumption Fund
Bank of India Large & Mid Cap Equity 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 Liquid Fund
Bank of India Money Market Fund
Bank of India Ultra Short Duration Fund
Bank of India Overnight Fund
Bank of India Short Term Income Fund

Funds Co-managed:

Bank of India Multi Asset Allocation Fund (Debt Portion)



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 managed:

Bank of India Midcap Tax Fund - Series 1
Bank of India Midcap Tax Fund - Series 2

Funds Co-managed:

Bank of India Bluechip Fund
Bank of India Multi Asset Allocation Fund (Equity Portion)



Mr. Firdaus Ragina: Firdaus Joined Bank of India Investment Managers on 1st April 2022. He has around 20 years of experience in Equity Market. In his last assignment, Firdaus was working with IDBI Mutual Fund as a Head of equity dealing and was also acting as Fund Manager. Previously he has worked with firms such as ILFS Securities, Avendus Securities and Refco sify. His qualifications include Bachelor of commerce from Mumbai University.

Funds managed:

Bank of India Arbitrage Fund

SIP Returns of Selected Schemes

All data as on February 28, 2025 (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	19,60,000
Market Value of amount Invested	1,03,130	4,08,617	8,44,438	56,07,393
Scheme Returns (CAGR)	-25.21%	8.42%	13.66%	11.81%
Benchmark returns# (CAGR)	-16.98%	9.66%	14.53%	13.81%
Additional Benchmark### (CAGR)	-11.93%	8.74%	13.16%	12.78%

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 Large & Mid Cap Equity Fund - Direct 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	14,60,000
Market Value of amount Invested	1,03,776	4,16,023	8,70,968	34,83,376
Scheme Returns (CAGR)	-24.29%	9.64%	14.91%	13.46%
Benchmark returns# (CAGR)	-16.98%	9.66%	14.53%	13.97%
Additional Benchmark### (CAGR)	-11.93%	8.74%	13.16%	12.92%

Date of First Installment: January 01, 2013 & 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	19,20,000
Market Value of amount Invested	98,347	4,08,553	8,66,848	70,92,788
Scheme Returns (CAGR)	-31.91%	8.41%	14.72%	14.81%
Benchmark returns# (CAGR)	-18.40%	9.70%	14.86%	13.60%
Additional Benchmark### (CAGR)	-11.93%	8.74%	13.16%	12.61%

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 ELSS Tax Saver - Direct 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	14,60,000
Market Value of amount Invested	98,944	4,16,341	8,96,014	43,93,370
Scheme Returns (CAGR)	-30.87%	9.70%	16.07%	16.89%
Benchmark returns# (CAGR)	-18.40%	9.70%	14.86%	14.04%
Additional Benchmark### (CAGR)	-11.93%	8.74%	13.16%	12.92%

Date of First Installment: January 01, 2013 & 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	17,90,000
Market Value of amount Invested	1,00,898	4,44,387	10,11,505	60,43,949
Scheme Returns (CAGR)	-28.37%	14.20%	21.05%	14.93%
Benchmark returns# (CAGR)	-28.97%	16.72%	22.73%	12.70%
Additional Benchmark### (CAGR)	-11.93%	8.74%	13.16%	12.61%

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 Manufacturing & Infrastructure Fund - Direct 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	14,60,000
Market Value of amount Invested	1,01,721	4,55,388	10,54,966	48,28,374
Scheme Returns (CAGR)	-27.21%	15.91%	22.79%	18.28%
Benchmark returns# (CAGR)	-28.97%	16.72%	22.73%	14.79%
Additional Benchmark### (CAGR)	-11.93%	8.74%	13.16%	12.92%

Date of First Installment: January 01, 2013 & 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

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.

SIP Returns of Selected Schemes

All data as on February 28, 2025 (Unless indicated otherwise)

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	10,40,000
Market Value of amount Invested	1,05,522	4,27,019	9,17,437	20,86,955
Scheme Returns (CAGR)	-21.78%	11.43%	17.03%	15.55%
Benchmark returns# (CAGR)	-16.02%	12.26%	16.69%	14.86%
Additional Benchmark### (CAGR)	-11.93%	8.74%	13.16%	13.12%

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 Mid & Small Cap Equity & Debt Fund - Direct - 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	10,40,000
Market Value of amount Invested	1,06,248	4,35,384	9,47,193	21,96,659
Scheme Returns (CAGR)	-20.73%	12.77%	18.34%	16.68%
Benchmark returns# (CAGR)	-16.02%	12.26%	16.69%	14.86%
Additional Benchmark### (CAGR)	-11.93%	8.74%	13.16%	13.12%

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	7,40,000
Market Value of amount Invested	1,00,872	4,22,808	10,01,869	15,20,959
Scheme Returns (CAGR)	-28.40%	10.75%	20.65%	23.24%
Benchmark returns# (CAGR)	-30.89%	12.57%	21.25%	21.14%
Additional Benchmark### (CAGR)	-11.93%	8.74%	13.16%	13.38%

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 Small Cap Fund - Direct 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	7,40,000
Market Value of amount Invested	1,01,719	4,34,131	10,53,624	16,23,397
Scheme Returns (CAGR)	-27.21%	12.58%	22.73%	25.38%
Benchmark returns# (CAGR)	-30.89%	12.57%	21.25%	21.14%
Additional Benchmark### (CAGR)	-11.93%	8.74%	13.16%	13.38%

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	-	5,70,000
Market Value of amount Invested	1,00,184	4,32,350	-	8,48,735
Scheme Returns (CAGR)	-29.37%	12.29%	NA	16.86%
Benchmark returns# (CAGR)	-18.40%	9.70%	NA	13.60%
Additional Benchmark### (CAGR)	-11.93%	8.74%	NA	12.02%

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

SIP Performance for Bank of India Flexi Cap Fund - Direct 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	-	5,70,000
Market Value of amount Invested	1,01,002	4,43,541	-	8,86,588
Scheme Returns (CAGR)	-28.22%	14.07%	NA	18.75%
Benchmark returns# (CAGR)	-18.40%	9.70%	NA	13.60%
Additional Benchmark### (CAGR)	-11.93%	8.74%	NA	12.02%

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.

How to Read a 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.

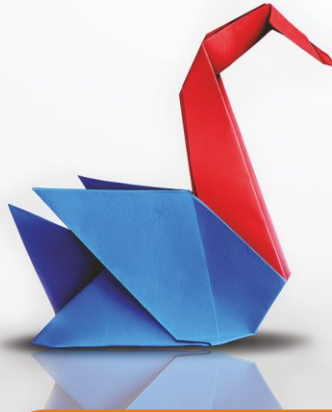
Yield to Maturity: The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

Disclaimer/Statutory Details

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	 <p>Investors understand that their principal will be at low to moderate risk</p>	 <p>Benchmark riskometer is at very high risk</p>	<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.
	#BSE 500 TRI		*Investor should consult their financial advisor if they are not clear about the suitability of the product.



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			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.
	Investors understand that their principal will be at low to moderate risk	Benchmark riskometer is at very high risk	*Investor should consult their financial advisor if they are not clear about the suitability of the product.

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