

Facts in Figures

**October
2024**

Monthly Fund Factsheet

	Page No.
FROM THE CEO'S DESK	3
MARKET UPDATE	4
Market Chronicles: Decoding Trends	5
Bank of India Flexi Cap Fund.....	6
Bank of India Small Cap Fund	7
Bank of India ELSS Tax Saver (Formerly Bank of India Tax Advantage Fund).....	8
Bank of India Multi Cap Fund	9
Bank of India Business Cycle Fund.....	10
Bank of India Manufacturing & Infrastructure Fund.....	11
Bank of India Large & Mid Cap Equity Fund	12
Bank of India Bluechip Fund.....	13
Bank of India Mid & Small Cap Equity & Debt Fund.....	14
Bank of India Multi Asset Allocation Fund	15
Bank of India Balanced Advantage Fund	16
Bank of India Conservative Hybrid Fund	17
Bank of India Arbitrage Fund	18
Bank of India Liquid Fund.....	19
Bank of India Ultra Short Duration Fund.....	20
Bank of India Credit Risk Fund.....	21
Bank of India Overnight Fund.....	22
Bank of India Short Term Income Fund.....	23
IDCW History	24
Fund Manager-wise Scheme Performance	25
Schemes managed by Fund Manager	31
SIP Returns of selected Schemes	32
How to read Factsheet	33
Disclaimer/Statutory Details	33
Bank of India Mutual Fund Branches - Investor Service Centers (ISC's)	34



Mohit Bhatia
Chief Executive Officer

FROM THE CEO'S DESK

Dear Readers,

Greetings from Team Bank of India Investment Managers!

With festive vibes during the month, the Mahurat trading period saw a significant blend of tradition with modern investment practices cheering the overall positive performances in equity indices for the Samvat Year 2080. Indian markets saw a mix of ups and downs due to both global and domestic economic pressures in October 2024. The outcome of the closely followed US elections is likely to impact global market outlook, as we step into the month of November.

For the month of October 24, the benchmark BSE Sensex plunged by 4910 points, or -5.83 %, while the Nifty 50 plunged by 1605 points, or -6.22%. The BSE Small Cap index also saw negative movement of 4.14% for the month, while the BSE Mid Cap index posted a monthly negative performance of 7.17%. In the Indian debt markets, the 10-year GSEC bond yield closed at 6.84% for October 2024 up nearly 0.09 bps compared to September 2024 end closing yield of 6.75% on the benchmark.

The Mutual Fund industry recorded ₹ 91,433 Cr as overall net investments in the month of October 2024 amid market decline phases. This is almost double the previous peak of ₹ 48,139 crore in May 2024 and even after the benchmark indices dropped approx. 5.5% due to FPIs selling off nearly ₹ 1,10,000 Cr in Equities. A key contributor to continuing positive flows in equity investments is due to mutual funds utilizing cash reserves to buy stocks at lower prices. Moreover, SIPs have been crucial in maintaining the ₹ 3.70 lakh crore in net inflows into mutual funds so far this year.

Our AUM as on October 31st, 2024, is at ₹ 11,340.70 Cr and the folio count increased to 648,126 as of 31st October 2024. Our Aggressive Hybrid Category Scheme <Bank of India Mid and Small Cap Equity & Debt Fund> crossed ₹ 1000 cr AUM milestone in the last month.

We are grateful to our investors and distribution partners for their unwavering support. We welcome your feedback and suggestions to improve 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 on October 31, 2024 (in Crores) includes Equity: 587882.19 | Debt: 36162.64 | Hybrid: 160788.35 | Liquid: 195360.26 | ELSS: 153876.18 | Geographical Spread (%): Top 5 Cities: 53.03% | Next 10 Cities: 13.44% | Next 20 Cities: 7.04% | Next 75 Cities: 7.95% | Others: 18.54%

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

Source of MF Industry Data: AMFI, Economic Times, Upstox, Internal Research

MARKET UPDATE

Alok Singh
Chief Investment Officer



In the mid of increasing global uncertainty, China announced stimulus plans to revive the Chinese economy, which has been experiencing strong deflationary pressures due to a sharp downturn in the property market and weak consumer confidence. The announcement of the stimulus plan created a short squeeze, resulting in a sharp rally in the Chinese market. Global funds rushed to cover up their underweight position in the Chinese market. Since the Indian market was sitting on huge outperformance over its emerging market peers, investors were motivated to move money from the Indian market. Indian market witnessed roughly USD 8.7 billion outflows from the Indian market, which resulted in the Indian equity market underperforming its peers after a long time. India underperformed its global emerging market peers. The Nifty 50 ended October with a loss of 6.2%, its largest monthly decline since March 2020. Mid-cap and small-cap fell 6.7% and 3%. Slightly weak quarterly earnings and good US dollar strength further supported this market move.

While equity markets remained volatile, the Indian economy continued to demonstrate superior growth, though the economic data in the last few months suggested some moderation in the economy. The slowdown was driven by temporary factors such as excess rainfall in August, a shift of dates with an inauspicious period of 'pitru-paksha' in September, and a slowdown in government spending. In our view, some of these factors are reversing, and a pickup in government spending alongside likely easing in financial conditions will help growth rebound in the balancing part of this financial year. The high-frequency economic data has shown some pickup in Oct, with Aug/Sep likely marking the trough. GST collections for October (reflecting activity in September) rose to the second-highest value of INR 1.87tn, with growth also improving to 8.9% YoY (vs. 6.5% in Sep). PMI manufacturing rose to 57.5 in Oct after softening to an 8-month low of 56.5 in Sept. Within auto sales (wholesale), while two-wheelers moderated passenger vehicles rose a tad in Oct. Furthermore, the core index rose by 2% YoY in Sep after contracting by 1.9% YoY in August. Credit growth, however, slowed further to 11.5% in October from 13% in September. Services PMI improved to 58.5 in October from 57.9 in September with a pickup in employment. Air passenger traffic gained momentum both in YoY and sequential terms. Passenger vehicle retail sales rose 25.9% in October vs -6% in September, while two-wheeler retail sales rose to 32.4% in October vs. -5.6% in September. The consumer sentiment remained steady.

The Q2 FY 24-25 financial performance of Indian corporations has been on expected line and market. So far, profit growth has been strongest for consumer services, financials, consumer discretionary and technology. Materials and energy reported a decline in profits.

In the US election, Republicans have taken control, and Mr. Donald Trump is going to be the 47th president of the United States of America. Mr. Trump's policies are relatively expansionary. He has indicated his preference for lowering tax rates for corporations (especially those manufacturing in the US from 21% to 15%). He has been vocal about 60% or higher tariffs on imports from China and 10-20% on the rest of the world and mass deportation of illegal immigrants, which could impact labour supply. He is likely to cut aid to Ukraine and curb participation in NATO while continuing to support Israel and the protection of Taiwan. Lower taxes and higher expenditure should reduce the US Fed's ability to cut rates, however, the US dollar should show strength.

Dollar strength should motivate RBI not to cut rates in a hurry unless global demand starts decelerating because of US tariffs and sanctions. Economies like China may like to depreciate their currency to counter-tariffs and may like to find newer markets for their products. India, in this context, will become an attractive place for China, however the Government of India may not give easy access to Chinese products. At the same time, this may increase the China+1 narrative and may help India.

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

Data Source: Bloomberg/ Internal Research

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

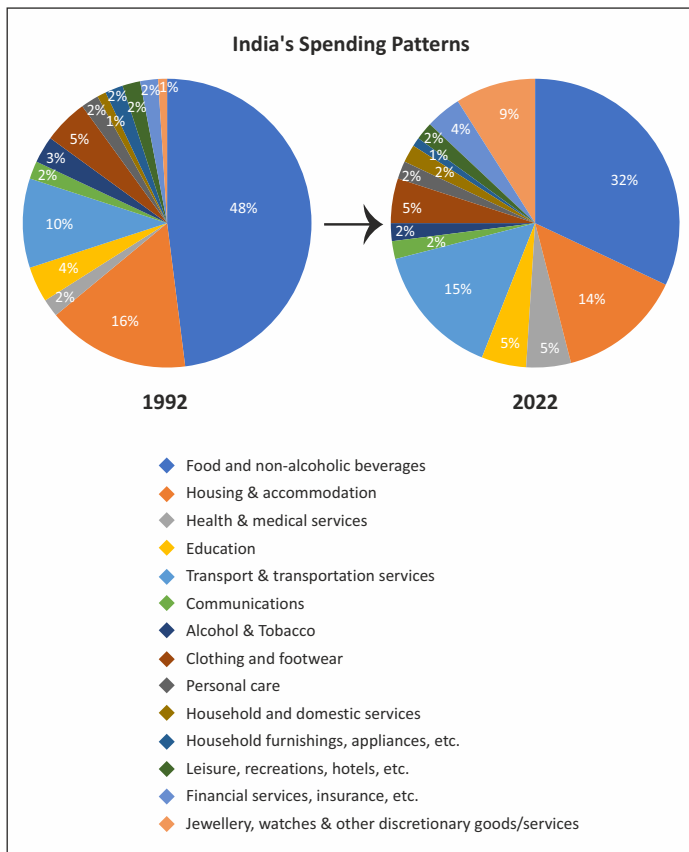
Market Chronicles: Decoding Trends

India's Consumption Dynamics – An ever-shining Theme for Businesses & Investors

Consumer spending saw a tremendous recovery in the past year as compared to the difficulties it encountered in FY23 in India. This revival was especially noticeable in fast-moving consumer goods (FMCG), consumer durables, travel, and media, underscoring the changing priorities of Indian consumers as the economy bounced back from the pandemic. India's diversified consumption landscape is demonstrated by the considerable differences in spending patterns between urban and rural areas.

The Importance of Consumer Spending

Since private consumption makes up more than 60% of India's GDP*, it is a key factor in the country's economic expansion. Over the decade, household spending in India has doubled, in 2023, it reached an astounding \$2.1 trillion*. According to projections, India may emerge as the third-largest consumer market globally by 2026.



Consumption Over the Years: The Rise of Quality and Comfort

Looking back, India's purchasing patterns have changed from basic to branded, with a notable change in the habits and spending power of the middle class. Younger populations and rising incomes, particularly in cities, contributed to this transformation. Consumer priorities gradually shifted away from essentials, making smartphones, electronics, vehicles, and travel as new favourites and a larger % of the household Consumption basket. As digital infrastructure grew, e-commerce flourished as well, providing consumers—particularly those in smaller towns—with an unparalleled array of options.

The way that Indian consumers' preferences currently represent consumption diversity is truly remarkable. The middle and upper classes in India have started to expect premium experiences and quality. 80% of households are forecasted to achieve a middle-income level by 2030 (Source: World Economic Forum), when consumer expenditure is predicted to go quadruple. Their demand is likely to move toward more premium products and services as these markets expand, particularly in sectors like travel, healthcare, and education.

Key Drivers of Growth

India's consumption is increasing due to several factors that include-

- 1. Demographics** - The majority of Indian population is likely to be in the crucial 25–45 years age range by the end of the decade, unleashing several positive trends observed in other countries with spending booms. India is well-positioned for long-term consumption growth because of this demographic dividend.
- 2. Premiumization** - Consumers in India are choosing higher-quality products with the rise in their disposable income. By 2030, there will likely be 80 million households making brands to meet consumer demand and boost overall spending altogether.
- 3. Digitalization and Urbanization**- Growing urbanization and easy digital access are changing the nature of consumption, particularly in metropolitan areas where convenience, hyper-personalization and unique shopping experiences are becoming valued. Quick commerce is a live example of huge urbanization.

FY25: A Mixed Bag for Consumption

The first half of FY25 has been a scenario of perseverance with challenges. Urban areas have shown growth with high demand for services, mobile phones, and luxury cars. However, the overall GDP growth decreased from 8.2% in the previous year to 6.7% in Q1. Middle-class and rural households were impacted by inflation and high borrowing rates, which reduced their ability to spend beyond the essentials.

The demand in the urban population, particularly for entry-level consumer products, showed signs of exhaustion despite the ease of availability. Household budgets were impacted by high loan rates and the resurgence of inflation, particularly in the consumer sector, which limited the possibility of a quick rebound in some regions. The economy's overall performance may have been better if there were less inflationary pressures, geopolitical uncertainty, and relatively limited capital investments during election season. Consumption has been further strained by high borrowing costs and inflation, particularly in rural areas where consumer spending is still crucial to maintaining growth.

Why India's Consumption Sector is the dream of Investors

India's consumption industry has huge potential for investors. Notwithstanding present difficulties, the Indian youth is an ambitious & aspiring heterogeneous mix of mobile population that is likely to boost overall consumption as also spends towards comforts/luxuries such as expensive electronics, travel and fashion.

With its growing user base and desire for digital transactions, e-commerce is an interesting sector changing the retail environment. Businesses investing in online retail, e-commerce, and digital financial services may see significant interest from investors. India has seen a notable transition to digital payments, which appeal to younger consumers of all demographics due to their accessibility and convenience.

Additionally, more households can seek high-end products, healthcare, and education with improved income levels. As customer preferences shift towards quality, investors hoping to profit from India's spending patterns have the opportunity to reap dividends.

Wrap-up

Rapid urbanization, changing demographics, and growing wages are contributing to the consumption growth story of India. Sectors like luxury goods, retail, e-commerce, healthcare, and consumer durables, are positioned for substantial development as India is moving closer to becoming one of the largest consumer markets in the world. With e-commerce, aviation, and FMCG setting the pace in FY25, several industries within the larger retail and consuming ecosystem are anticipated to experience faster development.

Rising disposable incomes have expanded digital use, and the growing demand for specialized and niche goods and services will continue to contribute to this growth surge. These developments provide businesses with an opportunity to establish themselves and thrive in one of the most vibrant consumer markets in the world.

Sources- Wright Research, Internal Research, World Bank, Bain & Co., Business Insider

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Small Cap Fund

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

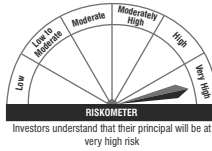
Invest Now

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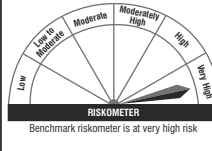
This product is suitable for investors who are seeking*:

- 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 October 31, 2024

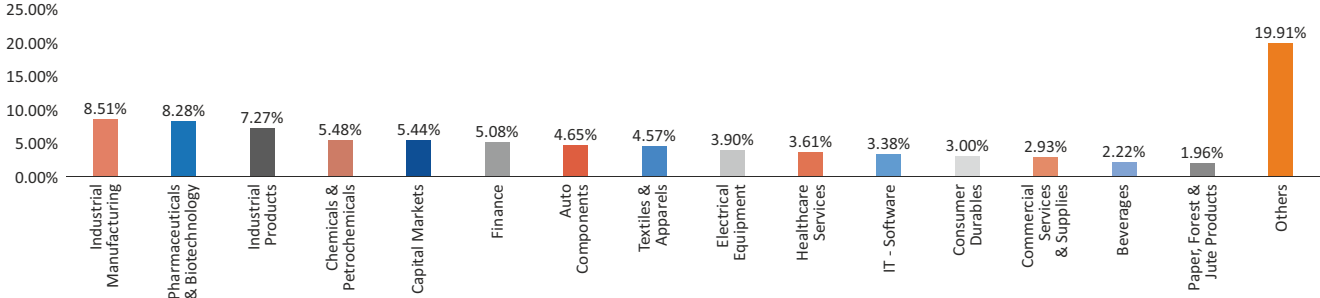


Benchmark Risk-o-meter as on October 31, 2024*



* 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		Central Depository Services (India) Limited	1.70	PG Electroplast Limited	0.83	Tejas Networks Limited	1.13
INDUSTRIAL MANUFACTURING	8.51	FINANCE	5.08	ETHOS LTD.	0.50	Hero MotoCorp Limited	1.07
✓ Kaynes Technology India Limited	2.21	✓ Cholamandalam Financial Holdings Limited	1.89	COMMERCIAL SERVICES & SUPPLIES	2.93	EID Parry India Limited	1.05
Jyoti CNC Automation Ltd	1.79	PNB Housing Finance Limited	1.77	TeamLease Services Limited	1.48	Sterling And Wilson Renewable Energy Limited	0.97
Praj Industries Limited	1.39	Housing & Urban Development Corporation Limited	0.71	BEVERAGES	2.22	Balrampur Chini Mills Limited	0.94
Titagarh Rail Systems Limited	1.30	Rane Holdings Limited	0.71	✓ Radico Khaitan Limited	2.22	Sanstar Ltd	0.90
Shanthi Gears Limited	1.04	AUTO COMPONENTS	4.65	PAPER, FOREST & JUTE PRODUCTS	1.96	Lloyds Metals And Energy Limited	0.86
Jupiter Wagons Limited	0.78	Amara Raja Energy & Mobility Ltd	1.77	Aditya Birla Real Estate Limited	1.96	Aegis Logistics Limited	0.83
PHARMACEUTICALS & BIOTECHNOLOGY	8.28	Jamna Auto Industries Limited	1.24	OTHERS	19.91	GOVERNMENT BOND AND TREASURY BILL	
✓ Ami Organics Limited	3.04	Craftsman Automation Limited	1.00	✓ Cartrade Tech Limited	1.92	Treasury Bill	
✓ Eris Lifesciences Limited	2.05	Tube Investments of India Limited	0.64	Castrol India Limited	1.85	364 Days Tbill (MD 30/01/2025) (SOV)	0.01
Suven Pharmaceuticals Limited	1.15	TEXTILES & APPARELS	4.57	Poly Medicare Limited	1.80	Total	0.01
Advanced Enzyme Technologies Limited	1.11	Arvind Limited	1.79	Mrs. Bectors Food Specialities Limited	1.66	CASH & CASH EQUIVALENT	
Gufic Biosciences Limited	0.93	Ganesha Ecosphere Limited	1.79	Indian Bank	1.33	Net Receivables/Payables	(0.01)
INDUSTRIAL PRODUCTS	7.27	Welspun Living Limited	0.99	Jyothy Labs Limited	1.23	TREPS / Reverse Repo Investments	9.81
EPL Limited	1.50	ELECTRICAL EQUIPMENT	3.90	General Insurance Corporation of India	1.21	Total	9.80
KEI Industries Limited	1.27	TD Power Systems Limited	1.60	Zaggle Prepaid Ocean Services Limited	1.16	GRAND TOTAL	100.00
KSB Limited	1.04	Hitachi Energy India Limited	1.29				
Hi-Tech Pipes Limited	1.02	Schneider Electric Infrastructure Limited	1.01				
HEG Limited	0.93	HEALTHCARE SERVICES	3.61				
SKF India Limited	0.87	✓ Vijaya Diagnostic Centre Limited	2.68				
Ratnamani Metals & Tubes Limited	0.64	Krishna Institute Of Medical Sciences Limited	0.93				
CHEMICALS & PETROCHEMICALS	5.48	IT - SOFTWARE	3.38				
✓ PCBL Limited	2.06	Latent View Analytics Limited	1.32				
Galaxy Surfactants Limited	1.31	Rategain Travel Technologies Limited	1.11				
Vinati Organics Limited	1.07	Unicommerce Esolutions Limited	0.95				
Linde India Limited	1.04	CONSUMER DURABLES	3.00				
CAPITAL MARKETS	5.44	Senco Gold Limited	1.67				
✓ Prudent Corporate Advisory Services Limited	1.99						
Nuvena Wealth Management Limited	1.75						

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on October 31, 2024)

Mcap Category	Percentage
Small Cap	80.77%
GB/TB/Repo/Others	9.81%
Mid Cap	8.35%
Large Cap	1.07%
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[^]

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

₹ 1,537.17 Crs.

LATEST AUM

₹ 1,504.11 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 October 31, 2024)

0.60 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS (As on October 31, 2024)

Standard Deviation (Annualized): 15.24% (Bank of India Small Cap Fund)
18.12% (NIFTY Smallcap 250 TRI)

Beta: 0.78

Sharpe Ratio*: 1.21

Tracking Error (Annualized): 6.89%

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

*Risk-free rate assumed to be 6.61% (MIBOR as on October 31, 2024)

NAV (As on October 31, 2024)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	54.38
IDCW	IDCW	40.72

EXPENSE RATIO

Regular Plan: 2.00% Direct Plan: 0.47%

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 Multi Cap Fund

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

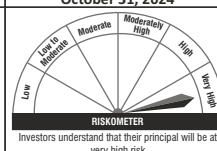
Invest Now

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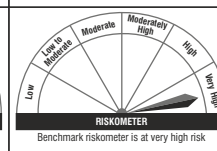
This product is suitable for investors who are seeking*:

- 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 October 31, 2024

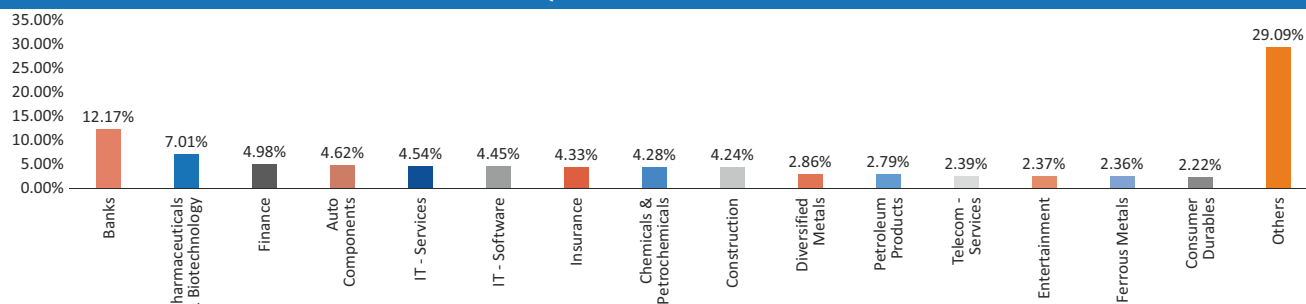


Benchmark Risk-o-meter as on October 31, 2024^A



* 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				CONSUMER DURABLES			
BANKS	12.17	Coforge Limited	0.77	Sobha Limited	0.67	GOVERNMENT BOND AND TREASURY BILL	
✓ HDFC Bank Limited	5.03	Rategain Travel Technologies Limited	0.64	Marico Limited	0.64	Treasury Bill	
✓ State Bank of India	2.61	HCL Technologies Limited	0.29	Radico Khaitan Limited	0.51	364 Days Tbill (MD 30/01/2025) (SOV)	
✓ Kotak Mahindra Bank Limited	2.37	INSURANCE	4.33	Siemens Limited	0.45	Total	
Indian Bank	2.16	ICICI Lombard General Insurance Company Limited	1.90	Angel One Limited	0.34	0.01	
PHARMACEUTICALS & BIOTECHNOLOGY	7.01	General Insurance Corporation of India	1.74	Total	94.70	CASH & CASH EQUIVALENT	
Eris Lifesciences Limited	2.02	SBI Life Insurance Company Limited	0.69	FSN E-Commerce Ventures Limited	1.78	Net Receivables/Payables	
Ami Organics Limited	1.83	CHEMICALS & PETROCHEMICALS	4.28	Bayer Cropscience Limited	1.52	TREPS / Reverse Repo Investments	
Ajanta Pharma Limited	1.23	Deepak Nitrite Limited	1.62	Emami Limited	1.51	Total	
Dr. Reddy's Laboratories Limited	0.95	PCBL Limited	1.31	Swan Energy Limited	1.24	5.18	
JB Chemicals & Pharmaceuticals Limited	0.66	Vinati Organics Limited	0.74	UltraTech Cement Limited	1.16	5.29	
FINANCE	4.98	Galaxy Surfactants Limited	0.34	Aditya Birla Real Estate Limited	1.16	GRAND TOTAL	
REC Limited	2.08	Linde India Limited	0.27	Tejas Networks Limited	1.07	100.00	
Housing & Urban Development Corporation Limited	1.38	CONSTRUCTION	4.24	Oberoi Realty Limited	0.94	✓ Indicates Top 10 Equity Holdings.	
Shriram Finance Limited	1.34	Larsen & Toubro Limited	2.04	Ashok Leyland Limited	0.94		
Rane Holdings Limited	0.18	Sterling And Wilson Renewable Energy Limited	1.59	PB Fintech Limited	0.89		
AUTO COMPONENTS	4.62	ITD Cementation India Limited	0.61	Triveni Turbine Limited	0.87		
Endurance Technologies Limited	1.25	DIVERSIFIED METALS	2.86	JK Cement Limited	0.86		
Gabriel India Limited	1.06	Vedanta Limited	2.86	Titagarh Rail Systems Limited	0.86		
Samvardhana Motherson International Limited	0.91	PETROLEUM PRODUCTS	2.79	HEG Limited	0.85		
Lumax Industries Limited	0.70	Reliance Industries Limited	2.79	Ratnamani Metals & Tubes Limited	0.70		
UNO Minda Limited	0.70	TELECOM - SERVICES	2.39				
IT - SERVICES	4.54	Indus Towers Limited	2.39				
✓ Tata Technologies Limited	2.50	ENTERTAINMENT	2.37				
Zaggle Prepaid Ocean Services Limited	2.04	✓ Tips Music Limited	2.37				
IT - SOFTWARE	4.45	FERROUS METALS	2.36				
✓ Tata Consultancy Services Limited	2.75	Jindal Stainless Limited	1.19				
		JSW Steel Limited	1.17				

MCAP Categorization (As on October 31, 2024)

Mcap Category	Percentage
Large Cap	33.68%
Mid Cap	27.32%
Small Cap	33.70%
GB/TB/Repo/Others	5.30%
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

₹ 719.25 Crs.

LATEST AUM

₹ 714.51 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on October 31, 2024)

1.16 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on October 31, 2024)

	NAV (₹)
Regular Plan	
Growth	17.58
IDCW	17.58
Direct Plan	
Growth	17.88
IDCW	17.86

EXPENSE RATIO

Regular Plan: 2.22% Direct Plan: 1.12%

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)

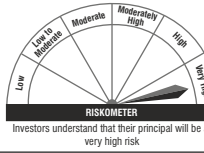
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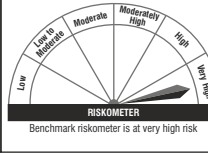
This product is suitable for investors who are seeking*:

- 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 October 31, 2024

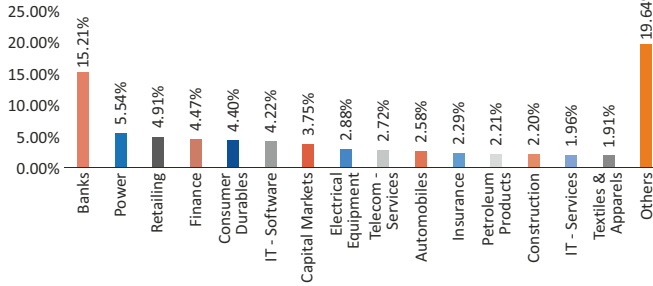


Benchmark Risk-o-meter as on October 31, 2024*

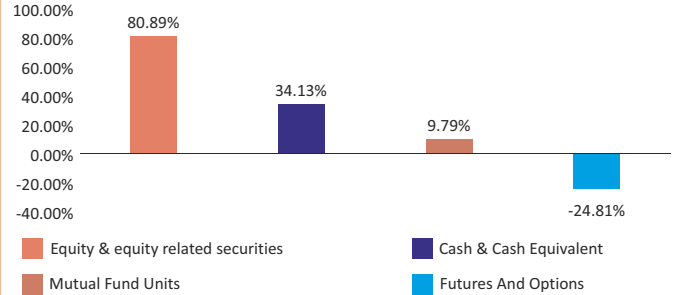


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

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				FUTURES AND OPTIONS			
BANKS 15.21				Equity Futures			
✓ HDFC Bank Limited	7.08	Nippon Life India Asset Management Limited	0.95	✓ NIFTY	-24.81	MUTUAL FUND INVESTMENT	
✓ State Bank of India	3.45	BSE Limited	0.77	Bank of India Liquid Fund - Direct Plan - Growth	9.79	CASH & CASH EQUIVALENT	
✓ ICICI Bank Limited	2.09	Prudent Corporate Advisory Services Limited	0.56	TREPS / Reverse Repo Investments	34.13	GRAND TOTAL 100.00	
✓ Kotak Mahindra Bank Limited	1.67	HDFC Asset Management Company Limited	0.50	✓ Indicates Top 10 Equity Holdings.			
Axis Bank Limited	0.76	ELECTRICAL EQUIPMENT 2.88					
IndusInd Bank Limited	0.16	Schneider Electric Infrastructure Limited	1.03				
POWER 5.54							
✓ NTPC Limited	2.97	Siemens Limited	0.92				
✓ Power Grid Corporation of India Limited	1.50	Triveni Turbine Limited	0.69				
Tata Power Company Limited	0.74	TD Power Systems Limited	0.24				
Torrent Power Limited	0.33	TELECOM - SERVICES 2.72					
RETAILING 4.91							
Cartrade Tech Limited	1.01	✓ Bharti Airtel Limited	2.72				
Arvind Fashions Limited	0.88	AUTOMOBILES 2.58					
Aditya Vision Ltd	0.75	Mahindra & Mahindra Limited	0.80				
Zomato Limited	0.64	Landmark Cars Limited	0.50				
Go Fashion (India) Limited	0.60	Tata Motors Limited	0.39				
Trent Limited	0.36	Maruti Suzuki India Limited	0.34				
V-Mart Retail Limited	0.35	Bajaj Auto Limited	0.25				
V2 Retail Limited	0.32	Eicher Motors Limited	0.15				
FINANCE 4.47							
✓ Bajaj Finserv Limited	1.55	Hero MotoCorp Limited	0.15				
REC Limited	0.90	INSURANCE 2.29					
PNB Housing Finance Limited	0.73	ICICI Lombard General Insurance Company Limited	1.14				
Jio Financial Services Limited	0.64	SBI Life Insurance Company Limited	0.97				
Bajaj Finance Limited	0.44	HDFC Life Insurance Company Limited	0.18				
Shriram Finance Limited	0.20	PETROLEUM PRODUCTS 2.21					
Bajaj Housing Finance Limited	0.01	Reliance Industries Limited	2.07				
CONSUMER DURABLES 4.40							
✓ Sky Gold Limited	1.84	✓ Bharat Petroleum Corporation Limited	0.14				
Dixon Technologies (India) Limited	1.04	CONSTRUCTION 2.20					
Titan Company Limited	0.66	Sterling And Wilson Renewable Energy Limited	1.22				
Asian Paints Limited	0.31	Larsen & Toubro Limited	0.98				
ETHOS LTD.	0.25	IT - SERVICES 1.96					
IT - SOFTWARE 4.22							
Infosys Limited	1.45	Tata Technologies Limited	1.26				
Unicommerce Esolutions Limited	1.00	Zaggle Prepaid Ocean Services Limited	0.70				
Tata Consultancy Services Limited	0.93	TEXTILES & APPARELS 1.91					
HCL Technologies Limited	0.43	Ganesha Ecosphere Limited	1.46				
Tech Mahindra Limited	0.23	K.P.R. Mill Limited	0.45				
Wipro Limited	0.18	OTHERS 19.64					
CAPITAL MARKETS 3.75							
Nuama Wealth Management Limited	0.97	Hi-Tech Pipes Limited	1.20				
		Mrs. Bectors Food Specialities Limited	1.15				

MCAP Categorization (As on October 31, 2024)

Mcap Category	Percentage
Arbitrage Positions	-24.81%
Large Cap	44.44%
Mid Cap	8.88%
Mutual Fund Units	9.79%
Small Cap	27.57%
GB/TB/Repo/Others	34.13%
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

₹ 606.82 Crs.

LATEST AUM

₹ 603.89 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 October 31, 2024)

1.10 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on October 31, 2024)

Plan	NAV (₹)
Regular Plan	9.98
Direct Plan	10.00
Growth	9.98
IDCW	10.00

EXPENSE RATIO

Regular Plan: 2.18% Direct Plan: 1.03%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

- 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.

Bank of India Manufacturing & Infrastructure Fund

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

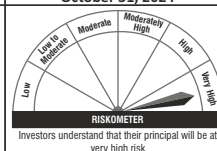
Invest Now

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

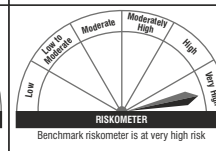
This product is suitable for investors who are seeking*:

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

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

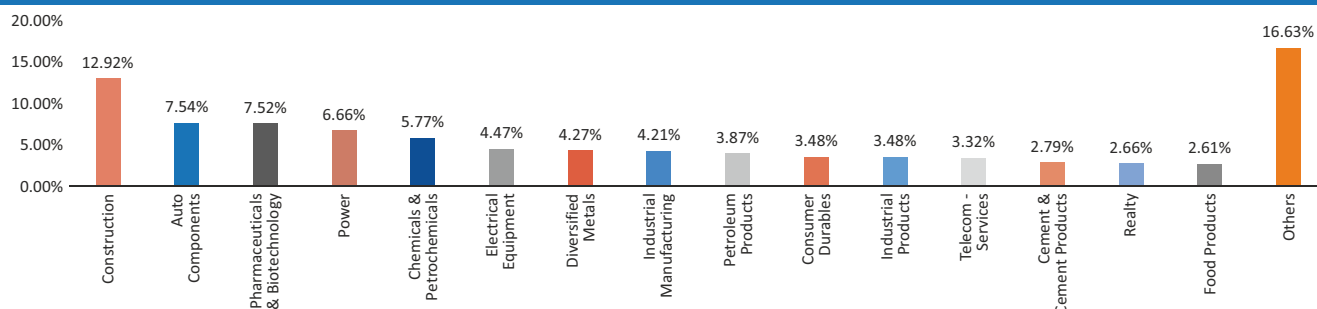


Benchmark Risk-o-meter as on October 31, 2024[^]



*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				CEMENT & CEMENT PRODUCTS 2.79			
CONSTRUCTION	12.92	Deepak Nitrite Limited	1.92	UltraTech Cement Limited	1.96	Emami Limited	0.77
✓ Larsen & Toubro Limited	5.29	PCBL Limited	1.58	JK Cement Limited	0.83	Radico Khaitan Limited	0.46
✓ Sterling And Wilson Renewable Energy Limited	2.76	Vinati Organics Limited	1.08	REALTY	2.66	Steel Authority of India Limited	0.35
Ceigall India Ltd	1.11	Galaxy Surfactants Limited	0.69	Oberoi Realty Limited	1.23	Total	92.20
KNR Constructions Limited	0.97	Linde India Limited	0.50	Brigade Enterprises Limited	0.92	GOVERNMENT BOND AND TREASURY BILL	
ITD Cementation India Limited	0.96	ELECTRICAL EQUIPMENT	4.47	Sobha Limited	0.51	Treasury Bill	
Kalpataru Projects International Limited	0.92	TD Power Systems Limited	1.71	FOOD PRODUCTS	2.61	364 Days Tbill (MD 30/01/2025) (SOV)	0.02
PSP Projects Limited	0.91	Triveni Turbine Limited	1.45	✓ Manorama Industries Limited	2.61	Total	0.02
AUTO COMPONENTS	7.54	Siemens Limited	1.31	OTHERS	16.63	CASH & CASH EQUIVALENT	
Endurance Technologies Limited	1.36	Waaree Energies Limited	0.00	✓ Hero MotoCorp Limited	2.22	Net Receivables/Payables	(0.21)
Gabriel India Limited	1.35	DIVERSIFIED METALS	4.27	Oil India Limited	1.83	TREPS / Reverse Repo Investments	7.99
Samvardhana Motherson International Limited	1.26	✓ Vedanta Limited	4.27	Bayer Cropscience Limited	1.56	Total	7.78
Lumax Industries Limited	0.90	INDUSTRIAL MANUFACTURING	4.21	Swan Energy Limited	1.30	GRAND TOTAL	100.00
S.J.S. Enterprises Limited	0.87	Titagarh Rail Systems Limited	1.09	Jindal Stainless Limited	1.16	✓ Indicates Top 10 Equity Holdings.	
Kross Limited	0.72	Tega Industries Limited	1.04	Tejas Networks Limited	1.16		
UNO Minda Limited	0.70	Jupiter Wagons Limited	0.94	Bharat Electronics Limited	1.07		
Tube Investments of India Limited	0.38	Shanthi Gears Limited	0.78	Aditya Birla Real Estate Limited	1.07		
PHARMACEUTICALS & BIOTECHNOLOGY	7.52	Kaynes Technology India Limited	0.35	Ashok Leyland Limited	0.97		
✓ Eris Lifesciences Limited	2.16	PETROLEUM PRODUCTS	3.87	JSW Steel Limited	0.95		
Ami Organics Limited	1.85	✓ Reliance Industries Limited	3.87	Bharat Dynamics Limited	0.89		
Ajanta Pharma Limited	1.01	CONSUMER DURABLES	3.48	Jyothy Labs Limited	0.87		
Dr. Reddy's Laboratories Limited	0.96	✓ Senco Gold Limited	2.36				
Mankind Pharma Limited	0.94	Dixon Technologies (India) Limited	1.12				
JB Chemicals & Pharmaceuticals Limited	0.60	INDUSTRIAL PRODUCTS	3.48				
POWER	6.66	HEG Limited	0.91				
✓ NTPC Limited	6.08	Inox India Limited	0.79				
Tata Power Company Limited	0.58	Ratnamani Metals & Tubes Limited	0.78				
		Bansal Wire Industries Limited	0.68				
		AIA Engineering Limited	0.32				
		TELECOM - SERVICES	3.32				
		✓ Indus Towers Limited	2.46				
		Bharti Airtel Limited	0.86				

MCAP Categorization (As on October 31, 2024)

Mcap Category	Percentage
Small Cap	43.55%
Large Cap	31.62%
Mid Cap	17.03%
GB/TB/Repo/Others	7.80%
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

₹ 519.36 Crs.

LATEST AUM

₹ 518.79 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 October 31, 2024)

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

OTHER PARAMETERS (As on October 31, 2024)

Standard Deviation (Annualized): 14.87% (Bank of India Manufacturing & Infrastructure Fund)
17.81% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.71

Sharpe Ratio^{*}: 1.33

Tracking Error (Annualized): 9.54%

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

*Risk-free rate assumed to be 6.61% (MIBOR as on October 31, 2024)

NAV (As on October 31, 2024)

Plan	NAV (₹)
Regular Plan	
Growth	65.21
IDCW	61.54
Quarterly IDCW	64.11
Direct Plan	
Growth	65.21
IDCW	61.54
Quarterly IDCW	64.11

EXPENSE RATIO

Regular Plan: 2.28% Direct Plan: 0.75%

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 Large & Mid Cap Equity Fund

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

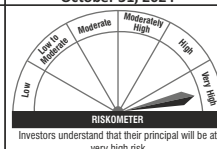
Invest Now

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

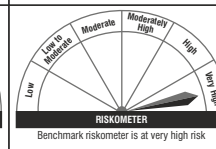
This product is suitable for investors who are seeking*:

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

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

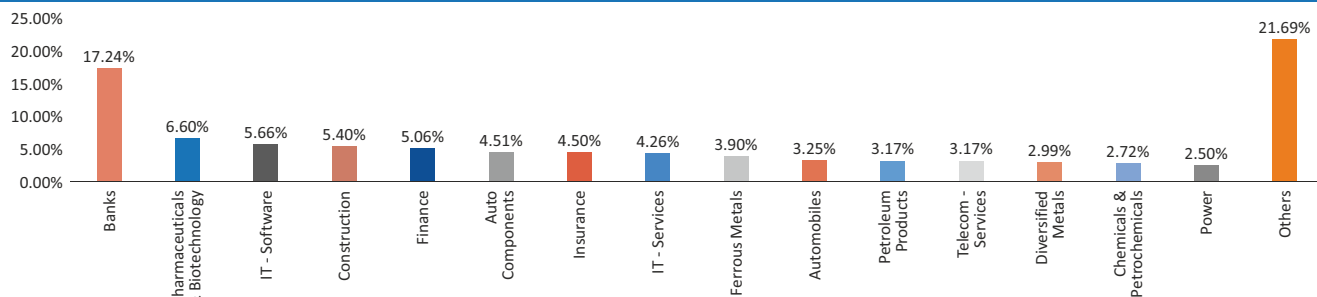


Benchmark Risk-o-meter as on October 31, 2024*



* 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		Shriram Finance Limited	1.39	CHEMICALS & PETROCHEMICALS	2.72	Tips Music Limited	0.36
BANKS	17.24	AUTO COMPONENTS	4.51	Deepak Nitrite Limited	2.27	Angel One Limited	0.34
✓ HDFC Bank Limited	7.24	Endurance Technologies Limited	2.19	Linde India Limited	0.45	Total	96.62
✓ State Bank of India	3.86	Samvardhana Motherson International Limited	0.89	POWER	2.50	GOVERNMENT BOND AND TREASURY BILL	
✓ Indian Bank	3.15	UNO Minda Limited	0.74	NTPC Limited	2.50	Treasury Bill	
Kotak Mahindra Bank Limited	2.25	Lumax Industries Limited	0.69	OTHERS	21.69	364 Days Tbill (MD 30/01/2025) (SOV)	0.04
ICICI Bank Limited	0.74	INSURANCE	4.50	Senco Gold Limited	2.19	Total	0.04
PHARMACEUTICALS & BIOTECHNOLOGY	6.60	ICICI Lombard General Insurance Company Limited	2.09	Oil India Limited	2.13	CASH & CASH EQUIVALENT	
Eris Lifesciences Limited	1.96	General Insurance Corporation of India	1.92	Manorama Industries Limited	1.89	Net Receivables/Payables	0.00
Ajanta Pharma Limited	1.49	SBI Life Insurance Company Limited	0.49	Bayer Cropscience Limited	1.88	TREPS / Reverse Repo Investments	3.34
Abbott India Limited	1.02	IT - SERVICES	4.26	FSN E-Commerce Ventures Limited	1.86	Total	3.34
JB Chemicals & Pharmaceuticals Limited	0.80	✓ Tata Technologies Limited	2.75	Vijaya Diagnostic Centre Limited	1.47	GRAND TOTAL	100.00
Dr. Reddy's Laboratories Limited	0.72	Zaggle Prepaid Ocean Services Limited	1.51	Oberoi Realty Limited	1.37		
IPCA Laboratories Limited	0.34	FERROUS METALS	3.90	PB Fintech Limited	1.29	✓ Indicates Top 10 Equity Holdings.	
Ami Organics Limited	0.27	Jindal Stainless Limited	1.83	Marico Limited	1.17		
IT - SOFTWARE	5.66	JSW Steel Limited	1.54	Siemens Limited	1.16		
✓ Tata Consultancy Services Limited	3.76	Steel Authority of India Limited	0.53	Swan Energy Limited	1.05		
Rategain Travel Technologies Limited	0.81	AUTOMOBILES	3.25	Ashok Leyland Limited	1.03		
Coforge Limited	0.78	✓ Hero MotoCorp Limited	2.50	UltraTech Cement Limited	0.97		
HCL Technologies Limited	0.31	Hyundai Motor India Ltd	0.75	JK Cement Limited	0.93		
CONSTRUCTION	5.40	TELECOM - SERVICES	3.17	Titagarh Rail Systems Limited	0.60		
✓ Larsen & Toubro Limited	3.69	✓ Indus Towers Limited	3.17				
Sterling And Wilson Renewable Energy Limited	1.09	PETROLEUM PRODUCTS	3.17				
ITD Cementation India Limited	0.62	✓ Reliance Industries Limited	3.17				
FINANCE	5.06	DIVERSIFIED METALS	2.99				
REC Limited	2.16	✓ Vedanta Limited	2.99				
Housing & Urban Development Corporation Limited	1.51						

MCAP Categorization (As on October 31, 2024)

Mcip Category	Market Value as % of Net Asset
Large Cap	43.08%
Mid Cap	36.01%
Small Cap	17.53%
GB/TB/Repo/Others	3.38%
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*

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

₹ 364.78 Crs.

LATEST AUM

₹ 369.02 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 October 31, 2024)

1.18 Times* (*Basis last rolling 12 months)

OTHER PARAMETERS (As on October 31, 2024)

Standard Deviation (Annualized): 14.06% (Bank of India Large & Mid Cap Equity Fund)
13.61% (BSE 250 LargeMidCap (TRI))

Beta: 0.98

Sharpe Ratio*: 0.66

Tracking Error (Annualized): 4.24%

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

*Risk-free rate assumed to be 6.61% (MIBOR as on October 31, 2024)

NAV (As on October 31, 2024)

NAV (₹)	NAV (₹)
Regular Plan	Eco Plan
Growth 87.52	Growth 95.73
Bonus 87.51	Bonus 95.73
IDCW 26.12	IDCW 26.80
Quarterly IDCW 31.87	Quarterly IDCW 27.00
Direct Plan	
Growth 99.64	
Bonus 51.46	
IDCW 27.27	
Quarterly IDCW 27.69	

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.17% 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)

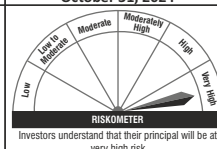
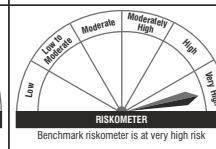
Invest Now

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

This product is suitable for investors who are seeking*:

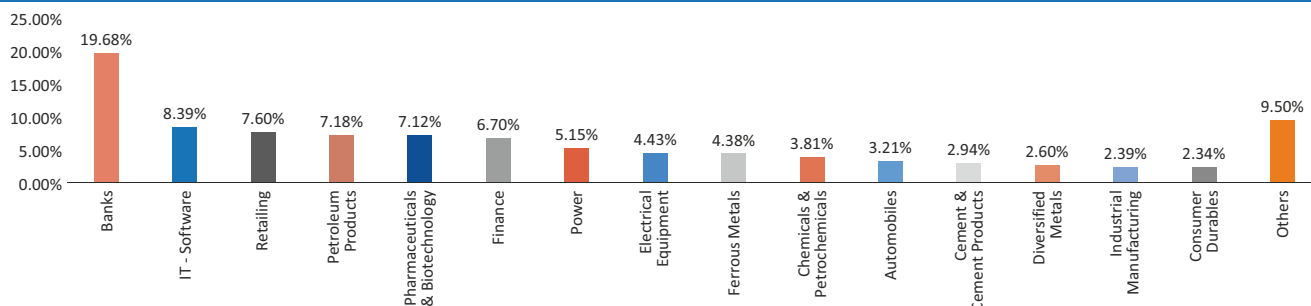
- Long term capital appreciation.
- Investment predominantly in equity and equity-related instruments of large cap companies.

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

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

* 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				OTHER EQUITY HOLDINGS			
BANKS	19.68	Sun Pharmaceutical Industries Limited	1.15	DIVERSIFIED METALS	2.60	Bharat Electronics Limited	0.50
✓ HDFC Bank Limited	8.34	FINANCE	6.70	✓ Vedanta Limited	2.60	Total	97.42
✓ State Bank of India	5.22	✓ Bajaj Finance Limited	2.65	INDUSTRIAL MANUFACTURING	2.39	GOVERNMENT BOND AND TREASURY BILL	
✓ ICICI Bank Limited	3.36	REC Limited	2.12	Titagarh Rail Systems Limited	1.16	Treasury Bill	
Kotak Mahindra Bank Limited	2.16	Jio Financial Services Limited	1.93	CONSUMER DURABLES	2.34	364 Days Tbill (MD 30/01/2025)	0.18
Axis Bank Limited	0.60	POWER	5.15	Titan Company Limited	1.49	(SOV)	
IT - SOFTWARE	8.39	✓ NTPC Limited	3.90	Havells India Limited	0.85	Total	0.18
Tata Consultancy Services Limited	2.02	Power Grid Corporation of India Limited	1.25	OTHERS	9.50	CASH & CASH EQUIVALENT	
HCL Technologies Limited	1.65	ELECTRICAL EQUIPMENT	4.43	SBI Life Insurance Company Limited	2.16	Net Receivables/Payables	(0.08)
Infosys Limited	1.52	Siemens Limited	1.99	Larsen & Toubro Limited	1.79	TREPS / Reverse Repo Investments	2.48
Tech Mahindra Limited	1.42	TD Power Systems Limited	1.30	ITC Limited	1.40	Total	2.40
Coforge Limited	1.19	Bharat Heavy Electricals Limited	1.14	Hindustan Aeronautics Limited	1.35	GRAND TOTAL	
LTIMindtree Limited	0.59	FERROUS METALS	4.38	Samvardhana Motherson International Limited	1.18	100.00	
RETAILING	7.60	✓ JSW Steel Limited	2.30	Godrej Consumer Products Limited	1.12	✓ Indicates Top 10 Equity Holdings.	
✓ Bazaar Style Retail Ltd	2.28	Tata Steel Limited	2.08	MCAP Categorization (As on October 31, 2024)			
Cartrade Tech Limited	1.57	CHEMICALS & PETROCHEMICALS	3.81	Mcap Category		Percentage	
Avenue Supermarts Limited	1.23	Deepak Nitrite Limited	1.89	Large Cap	83.13%		
Trent Limited	1.17	Vinati Organics Limited	1.18	Small Cap	10.36%		
FSN E-Commerce Ventures Limited	0.85	Pidilite Industries Limited	0.74	Mid Cap	3.93%		
Zomato Limited	0.50	AUTOMOBILES	3.21	GB/TB/Repo/Others	2.58%		
PETROLEUM PRODUCTS	7.18	Hyundai Motor India Ltd	1.94	Grand Total	100.00%		
✓ Reliance Industries Limited	5.54	Hero MotoCorp Limited	1.27	PORTFOLIO TURNOVER RATIO (As on October 31, 2024)			
Castrol India Limited	1.64	CEMENT & CEMENT PRODUCTS	2.94	0.57 Times [^] (Basis last rolling 12 months)			
PHARMACEUTICALS & BIOTECHNOLOGY	7.12	Grasim Industries Limited	1.42	OTHER PARAMETERS (As on October 31, 2024)			
✓ Dr. Reddy's Laboratories Limited	2.98	UltraTech Cement Limited	0.86	Standard Deviation (Annualized): 14.02% (Bank of India Bluechip Fund)			
Mankind Pharma Limited	1.66	Ambuja Cements Limited	0.66	13.44% (NIFTY 100 TRI)			
Torrent Pharmaceuticals Limited	1.33			Beta: 1.00			
				Sharpe Ratio*: 0.42			
				Tracking Error (Annualized): 4.09%			
				Above ratios are calculated using 3 years history of monthly return.			
				*Risk-free rate assumed to be 6.61% (MIBOR as on October 31, 2024)			
				NAV (As on October 31, 2024)			
				Regular Plan		Direct Plan	
				Growth	16.01	Growth	16.67
				IDCW	16.01	IDCW	16.65
				EXPENSE RATIO			
				Regular Plan: 2.30%		Direct Plan: 1.01%	
				LOAD STRUCTURE (FOR ALL PLANS)			
				Entry Load		NIL	
				Exit Load		<ul style="list-style-type: none"> • 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 	

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

₹ 192.46 Crs.

LATEST AUM

₹ 194.34 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

Bank of India Mid & Small Cap Equity & Debt Fund

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

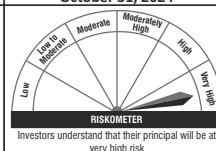
Invest Now

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

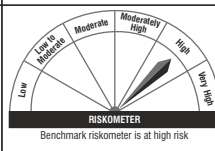
This product is suitable for investors who are seeking*:

- Long term capital appreciation and income distribution.
- Equity fund investing in Mid & Small Cap equity and equity related securities (not part of the top 100 stocks by market capitalization) as well as fixed income securities.

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

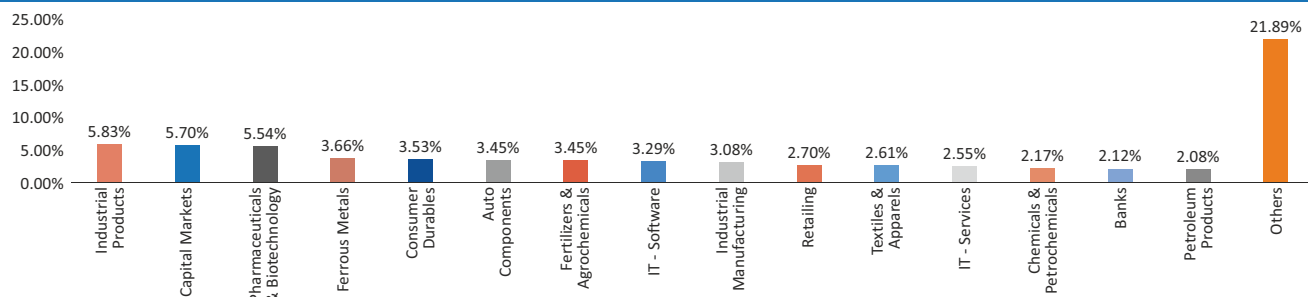


Benchmark Risk-o-meter as on October 31, 2024*



*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	5.83	Jyoti CNC Automation Ltd	1.06	Commercial Paper	
✓ EPL Limited	1.68	Titagarh Rail Systems Limited	0.91	Indian Railway Finance Corporation Limited (CRISIL AAA)	2.01	Kotak Securities Limited (ICRA A1+)	0.68
HEG Limited	1.50	RETAILING	2.70	Info Edge (India) Limited	1.47	ICICI Securities Limited (CRISIL A1+)	0.49
APL Apollo Tubes Limited	0.77	Cartrade Tech Limited	1.23	TEXTILES & APPARELS	2.61	HDFC Securities Limited (ICRA A1+)	0.39
Graphite India Limited	0.73	Ganesh Ecosphere Limited	1.48	Rural Development (ICRA AAA)	2.00	Aditya Birla Finance Limited (ICRA A1+)	0.29
Astral Limited	0.46	Arvind Limited	1.13	Small Industries Dev Bank of India (CRISIL AAA)	1.79	Total	1.85
AIA Engineering Limited	0.45	IT - SERVICES	2.55	National Bank For Agriculture and Rural Development (CRISIL AAA)	1.70	RFV_N-AMRT Non-Convertible Debentures	
Kamdhenu Limited	0.24	Tata Technologies Limited	1.42	Power Finance Corporation Limited (CRISIL AAA)	1.48	Power Grid Corporation of India Limited (CRISIL AAA)	1.36
CAPITAL MARKETS	5.70	Zaggle Prepaid Ocean Services Limited	1.13	Power Finance Corporation Limited (CRISIL AAA)	0.70	Total	1.36
✓ Nippon Life India Asset Management Limited	1.08	CHEMICALS & PETROCHEMICALS	2.17	Power Finance Corporation Limited (CRISIL AAA)	0.70	GOVERNMENT BOND AND TREASURY BILL	
BSE Limited	0.83	✓ Deepak Nitrite Limited	1.75	Tata Capital Housing Finance Limited (CRISIL AAA)	0.50	Government Bond	
Prudent Corporate Advisory Services Limited	0.83	Linde India Limited	0.42	Godrej Industries Limited (CRISIL AA+)	0.49	7.18% GOI (MD 14/08/2033) (SOV)	1.38
Central Depository Services (India) Limited	0.58	BANKS	2.12	Small Industries Dev Bank of India (CRISIL AAA)	0.20	7.13% GOI (MD 08/04/2034) (SOV)	0.41
Angel One Limited	0.57	Indian Bank	1.47	PETROLEUM PRODUCTS	2.08	6.79% GOI (MD 07/10/2034) (SOV)	0.32
HDFC Asset Management Company Limited	0.43	Bank of Maharashtra	0.65	Castrol India Limited	2.08	7.26% GOI (MD 06/02/2033) (SOV)	0.16
PHARMACEUTICALS & BIOTECHNOLOGY	5.54	OTHERS	21.89	✓ Oil India Limited	1.82	Total	2.17
✓ Eris Lifesciences Limited	1.81	Oil India Limited	1.82	PB Fintech Limited	1.53	Treasury Bill	
Ajanta Pharma Limited	1.40	Indus Towers Limited	1.43	Swan Energy Limited	1.39	364 Days Tbill (MD 30/01/2025) (SOV)	1.25
IPCA Laboratories Limited	1.18	JK Cement Limited	1.37	Canara Bank (CRISIL A1+)	1.06	364 Days Tbill (MD 02/05/2025) (SOV)	0.06
Abbott India Limited	1.15	Aditya Birla Real Estate Limited	1.36	Kotak Mahindra Bank Limited (CRISIL A1+)	0.96	Total	1.31
FERROUS METALS	3.66	CMS Info System Limited	1.28	National Bank For Agriculture and Rural Development (CRISIL A1+)	0.73	CASH & CASH EQUIVALENT	
✓ Jindal Stainless Limited	2.74	Torrent Power Limited	1.15	Swan Energy Limited	0.73	Net Receivables/(Payables)	0.28
Steel Authority of India Limited	0.92	Tejas Networks Limited	1.09	ICICI Bank Limited (ICRA A1+)	0.57	TREPS / Reverse Repo	3.25
CONSUMER DURABLES	3.53	Sterling And Wilson Renewable Energy Limited	0.99	AU Small Finance Bank Limited (FITCH A1+)	0.46	Investments	
✓ Dixon Technologies (India) Limited	1.60	Triveni Engineering & Industries Limited	0.97	Total	5.16	Total	3.53
ETHOS LTD.	0.95	ICICI Lombard General Insurance Company Limited	0.95	GRAND TOTAL	100.00		
Senco Gold Limited	0.62	Radico Khaitan Limited	0.94				
Cera Sanitaryware Limited	0.36	Schneider Electric Infrastructure Limited	0.93				
AUTO COMPONENTS	3.45	Balrampur Chini Mills Limited	0.86				
✓ UNO Minda Limited	1.95	CRISIL Limited	0.76				
Bharat Forge Limited	1.06	Housing & Urban Development Corporation Limited	0.67				
Jamma Auto Industries Limited	0.44	Poly Medicare Limited	0.63				
FERTILIZERS & AGROCHEMICALS	3.45	Hindustan Copper Limited	0.51				
Coromandel International Limited	1.42	Bharat Dynamics Limited	0.48				
PI Industries Limited	1.11	TD Power Systems Limited	0.41				
Bayer Cropscience Limited	0.92	IRCON International Limited	0.37				
IT - SOFTWARE	3.29	Total	73.65				
✓ Coforge Limited	1.93						
KPIT Technologies Limited	1.06						
Rategain Travel Technologies Limited	0.30						
INDUSTRIAL MANUFACTURING	3.08						
Jupiter Wagons Limited	1.11						

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on October 31, 2024)

Mcap Category	Percentage
Mid Cap	40.77%
Small Cap	32.88%
Debt	19.24%
GB/TB/Repo/Others	7.11%
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

₹ 1,009.82 Crs.

LATEST AUM

₹ 1,000.40 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 October 31, 2024)

1.17 Times* ("Basis last rolling 12 months)

EQUITY PARAMETER (As on October 31, 2024)

Standard Deviation (Annualized): 13.73% (Bank of India Mid & Small Cap Equity & Debt Fund)
11.48% (Nifty Midsmall cap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.11

Sharpe Ratio*: 0.89

Tracking Error (Annualized): 5.22%

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

*Risk-free rate assumed to be 6.61% (MIBOR as on October 31, 2024)

DEBT PARAMETER (As on October 31, 2024)

Average / Residual Maturity: 2.80 Years

Macaulay Duration: 2.15 Years

Modified Duration: 2.03 Years

Annualised Yield: 7.19%

NAV (As on October 31, 2024)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	41.04
IDCW	IDCW	33.50

EXPENSE RATIO

Regular Plan: 2.11% Direct Plan: 0.88%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	<ul style="list-style-type: none"> • 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)

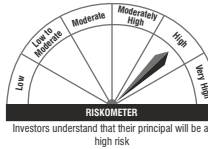
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All data as on October 31, 2024 (Unless indicated otherwise)

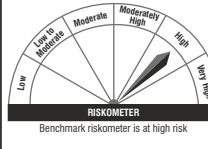
This product is suitable for investors who are seeking*:

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

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

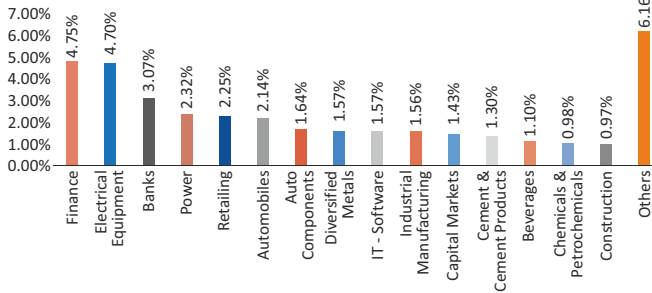


Benchmark Risk-o-meter as on October 31, 2024*

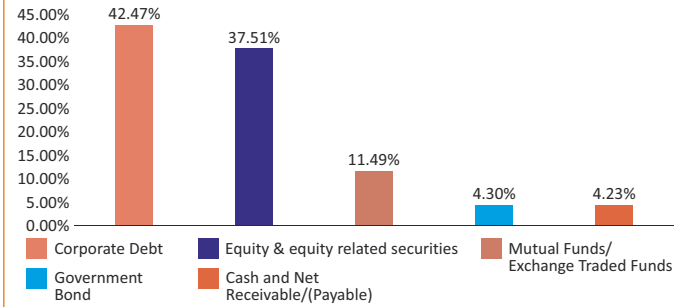


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

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				MUTUAL FUNDS/EXCHANGE TRADED FUNDS			
FINANCE	4.75	DIVERSIFIED METALS	1.57	Reliance Industries Limited	0.38	Exchange Traded Funds	
REC Limited	1.76	✓ Vedanta Limited	1.57	Senco Gold Limited	0.36	ICICI Prudential Mutual Fund	8.89
Shriram Finance Limited	0.98	IT - SOFTWARE	1.57	Godrej Consumer Products Limited	0.36	Nippon India Mutual Fund	1.71
Housing & Urban Development Corporation Limited	0.65	Rategain Travel Technologies Limited	0.74	Welspun Living Limited	0.35	DSP Mutual Fund	0.89
PNB Housing Finance Limited	0.58	Mastek Limited	0.60	Total	37.51	Total	11.49
Rane Holdings Limited	0.42	Unicommerce Esolutions Limited	0.23	CORPORATE DEBT			
Cholamandalam Investment and Finance Company Ltd	0.36	INDUSTRIAL MANUFACTURING	1.56	Non-Convertible Debentures		GOVERNMENT BOND AND TREASURY BILL	
ELECTRICAL EQUIPMENT	4.70	Titagarh Rail Systems Limited	0.90	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.19	Government Bond	
✓ Siemens Limited	1.68	Jupiter Wagons Limited	0.66	Power Finance Corporation Limited (CRISIL AAA)	7.14	7.1% GOI (MD 18/04/2029) (SOV)	2.86
✓ Bharat Heavy Electricals Limited	1.03	CAPITAL MARKETS	1.43	LIC Housing Finance Limited (CRISIL AAA)	7.10	7.18% GOI (MD 14/08/2033) (SOV)	1.44
ABB India Limited	0.91	Prudent Corporate Advisory Services Limited	0.83	REC Limited (ICRA AAA)	7.10	Total	4.30
Triveni Turbine Limited	0.86	Multi Commodity Exchange of India Limited	0.60	Bajaj Finance Limited (CRISIL AAA)	5.12	CASH & CASH EQUIVALENT	
Schneider Electric Infrastructure Limited	0.22	CEMENT & CEMENT PRODUCTS	1.30	National Bank For Agriculture and Rural Development (CRISIL AAA)	4.57	Net Receivables/(Payables)	1.47
BANKS	3.07	✓ Grasim Industries Limited	1.30	Tata Capital Housing Finance Limited (CRISIL AAA)	4.25	TREPS / Reverse Repo Investments	2.76
✓ State Bank of India	2.54	BEVERAGES	1.10	Total	42.47	Total	4.23
Bank of Baroda	0.53	✓ Varun Beverages Limited	1.10	GRAND TOTAL			
POWER	2.32	CHEMICALS & PETROCHEMICALS	0.98				100.00
✓ NTPC Limited	1.22	Linde India Limited	0.49	✓ Indicates Top 10 Equity Holdings.			
✓ Tata Power Company Limited	1.10	PCBL Limited	0.49	MCAP Categorization (As on October 31, 2024)			
RETAILING	2.25	CONSTRUCTION	0.97	Mcap Category	Percentage		
✓ Trent Limited	1.61	Larsen & Toubro Limited	0.55	Debt	42.47%		
Cartrade Tech Limited	0.64	Sterling And Wilson Renewable Energy Limited	0.42	GB/TB/Repo/Others	8.53%		
AUTOMOBILES	2.14	OTHERS	6.16	Large Cap	22.35%		
Mahindra & Mahindra Limited	0.96	Aditya Birla Real Estate Limited	0.70	Mid Cap	3.57%		
Eicher Motors Limited	0.82	Jindal Stainless Limited	0.65	Small Cap	11.59%		
Hyundai Motor India Ltd	0.36	Tata Technologies Limited	0.64	Gold ETF	11.49%		
AUTO COMPONENTS	1.64	Ami Organics Limited	0.61	Grand Total	100.00%		
Samvardhana Motherson International Limited	0.63	Hindustan Aeronautics Limited	0.60				
Bharat Forge Limited	0.55	Blue Star Limited	0.59				
FIEM Industries Limited	0.46	Tips Music Limited	0.53				
		TeamLease Services Limited	0.39				

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

₹ 353.60 Crs.

LATEST AUM

₹ 352.53 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 October 31, 2024)

Average / Residual Maturity: 4.14 Years

Macaulay Duration: 3.44 Years

Modified Duration: 3.21 Years

Annualised Yield: 7.35%

NAV (As on October 31, 2024)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	11.0835
IDCW	Monthly IDCW	11.0857

EXPENSE RATIO

Regular Plan: 1.93% Direct Plan: 1.00%

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)

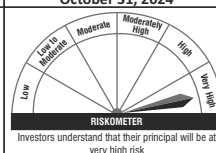
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All data as on October 31, 2024 (Unless indicated otherwise)

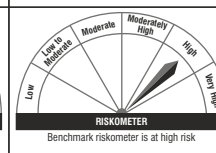
This product is suitable for investors who are seeking*:

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

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

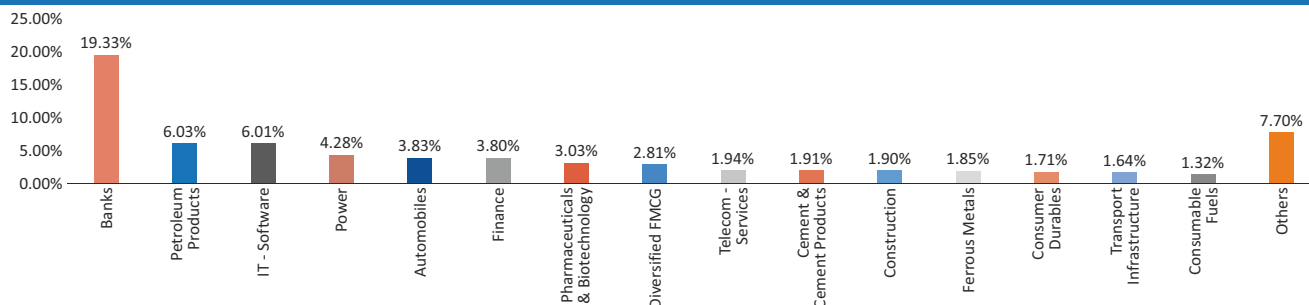


Benchmark Risk-o-meter as on October 31, 2024*



*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							
BANKS 19.33							
✓ HDFC Bank Limited	7.26	Dr. Reddy's Laboratories Limited	0.99	Apollo Hospitals Enterprise Limited	0.43	MUTUAL FUND INVESTMENT	
✓ State Bank of India	4.02	Cipla Limited	0.40	Tata Consumer Products Limited	0.23	Bank of India Arbitrage Fund - Direct Plan - Growth	2.18
✓ ICICI Bank Limited	3.30	Divi's Laboratories Limited	0.40	Bharat Electronics Limited	0.11	Total	2.18
✓ Kotak Mahindra Bank Limited	2.45	DIVERSIFIED FMCG 2.81		Total	69.09	INVIT	
✓ Axis Bank Limited	1.34	✓ ITC Limited	2.01	FUTURES AND OPTIONS			
Bank of Baroda	0.64	Hindustan Unilever Limited	0.80	Equity Futures			
IndusInd Bank Limited	0.32	TELECOM - SERVICES 1.94		NIFTY -10.39			
PETROLEUM PRODUCTS 6.03		✓ Bharti Airtel Limited	1.94	Total -10.39			
✓ Reliance Industries Limited	5.74	CEMENT & CEMENT PRODUCTS 1.91		CORPORATE DEBT			
✓ Bharat Petroleum Corporation Limited	0.29	UltraTech Cement Limited	1.41	Non-Convertible Debentures			
IT - SOFTWARE 6.01		Grasim Industries Limited	0.49	National Bank For Agriculture and Rural Development (CRISIL AAA)	3.74	GOVERNMENT BOND AND TREASURY BILL	
✓ Infosys Limited	1.79	Grasim Industries Limited	0.01	National Bank For Agriculture and Rural Development (ICRA AAA)	3.74	Government Bond	
Tata Consultancy Services Limited	1.78	CONSTRUCTION 1.90		Small Industries Dev Bank of India (CRISIL AAA)	3.71	7.18% GOI (MD 14/08/2033) (SOV)	
Tech Mahindra Limited	1.12	✓ Larsen & Toubro Limited	1.90	Tata Capital Housing Finance Limited (CRISIL AAA)	1.48	Total 2.78	
HCL Technologies Limited	0.92	FERROUS METALS 1.85		Total	12.67	CASH & CASH EQUIVALENT	
Wipro Limited	0.40	Tata Steel Limited	1.13	MONEY MARKET INSTRUMENTS			
POWER 4.28		JSW Steel Limited	0.72	Certificate of Deposit			
✓ NTPC Limited	2.28	CONSUMER DURABLES 1.71		AU Small Finance Bank Limited (FITCH A1+)	3.45	Net Receivables/(Payables)	
Tata Power Company Limited	1.10	Titan Company Limited	1.10	Total	3.45	TREPS / Reverse Repo	
Power Grid Corporation of India Limited	0.90	Asian Paints Limited	0.61	GRAND TOTAL 100.00			
AUTOMOBILES 3.83		TRANSPORT INFRASTRUCTURE 1.64		✓ Indicates Top 10 Equity Holdings.			
Hero MotoCorp Limited	0.89	Adani Ports and Special Economic Zone Limited	1.64				
Mahindra & Mahindra Limited	0.82	CONSUMABLE FUELS 1.32					
Tata Motors Limited	0.63	Coal India Limited	1.32				
Bajaj Auto Limited	0.60	OTHERS 7.70					
Maruti Suzuki India Limited	0.58	Vedanta Limited	1.20				
Eicher Motors Limited	0.31	Trent Limited	0.96				
FINANCE 3.80		Hindalco Industries Limited	0.90				
Jio Financial Services Limited	1.05	SBI Life Insurance Company Limited	0.48				
Bajaj Finance Limited	1.03	HDFC Life Insurance Company Limited	0.33				
REC Limited	0.81	Adani Enterprises Limited	0.78				
Bajaj Finserv Limited	0.65	Nestle India Limited	0.41				
Shriram Finance Limited	0.26	Britannia Industries Limited	0.33				
PHARMACEUTICALS & BIOTECHNOLOGY 3.03		Siemens Limited	0.57				
Sun Pharmaceutical Industries Limited	1.24	DLF Limited	0.49				
		Oil & Natural Gas Corporation Limited	0.48				

MCAP Categorization (As on October 31, 2024)

Mcip Category	Percentage
Large Cap	69.09%
GB/TB/Repo/Others	19.11%
Debt	16.12%
InvIT	3.89%
Mutual Fund Units	2.18%
Arbitrage Positions	-10.39%
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

₹ 135.02 Crs.

LATEST AUM

₹ 135.51 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 October 31, 2024)

Average / Residual Maturity: 3.63 Years

Macaulay Duration: 3.04 Years

Modified Duration: 2.87 Years

Annualised Yield: 7.25%

NAV (As on October 31, 2024)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	26.2648
IDCW	IDCW	15.8633

EXPENSE RATIO

Regular Plan: 2.27% Direct Plan: 1.22%

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

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

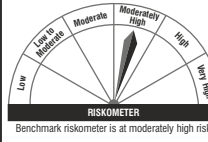
This product is suitable for investors who are seeking*:

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

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

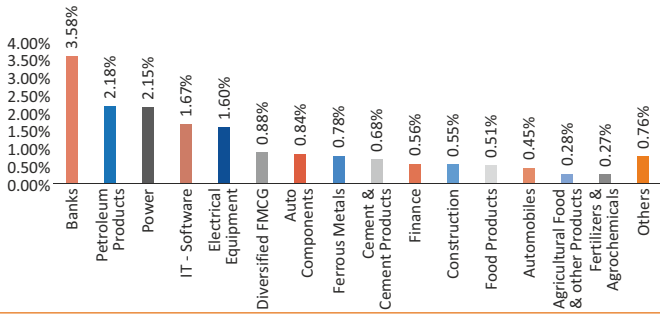


Benchmark Risk-o-meter as on October 31, 2024*

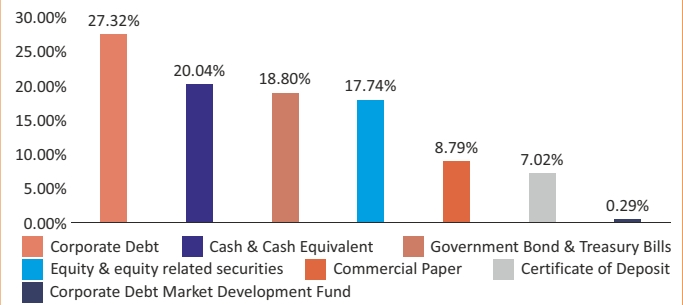


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

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				Commercial Paper			
BANKS 3.58				Kotak Securities Limited (ICRA A1+) 5.86			
✓ State Bank of India	1.23	Hero MotoCorp Limited	0.45	Aditya Birla Finance Limited (ICRA A1+) 2.93			
✓ ICI Bank Limited	1.02	AGRICULTURAL FOOD & OTHER PRODUCTS 0.28		Total 8.79			
✓ HDFC Bank Limited	0.81	Triveni Engineering & Industries Limited		0.28			
Kotak Mahindra Bank Limited 0.52		FERTILIZERS & AGROCHEMICALS 0.27		CDMDF			
PETROLEUM PRODUCTS 2.18		PI Industries Limited 0.27		Corporate Debt Market Development Fund			
✓ Reliance Industries Limited	2.18	OTHERS 0.76		Corporate Debt Market Development Fund (Others) 0.29			
POWER 2.15		Indus Towers Limited 0.26		Total 0.29			
✓ NTPC Limited	1.23	Bharat Electronics Limited 0.19		GOVERNMENT BOND AND TREASURY BILL			
✓ Power Grid Corporation of India Limited	0.92	Senco Gold Limited 0.17		Government Bond			
IT - SOFTWARE 1.67		Jupiter Wagons Limited 0.14		6.79% GOI (MD 07/10/2034) (SOV) 4.13			
✓ Coforge Limited	1.19	Total 17.74		7.18% GOI (MD 14/08/2033) (SOV) 4.09			
Tata Consultancy Services Limited 0.48		CORPORATE DEBT		7.1% GOI (MD 08/04/2034) (SOV) 4.02			
ELECTRICAL EQUIPMENT 1.60		Non-Convertible Debentures		7.26% GOI (MD 06/02/2033) (SOV) 2.12			
✓ TD Power Systems Limited	0.87	Indian Railway Finance Corporation Limited (CRISIL AAA) 7.62		Total 14.36			
Siemens Limited 0.73	0.73	National Bank For Agriculture and Rural Development (CRISIL AAA) 7.59					
DIVERSIFIED FMCG 0.88		Power Finance Corporation Limited (CRISIL AAA) 3.04					
✓ ITC Limited	0.88	Bajaj Finance Limited (CRISIL AAA) 3.03					
AUTO COMPONENTS 0.84		Small Industries Dev Bank of India (CRISIL AAA) 3.03					
✓ S.J.S. Enterprises Limited	0.84	Small Industries Dev Bank of India (CRISIL AAA) 3.01					
FERROUS METALS 0.78		Total 27.32					
Tata Steel Limited 0.78	0.78	MONEY MARKET INSTRUMENTS					
CEMENT & CEMENT PRODUCTS 0.68		Certificate of Deposit					
Ambuja Cements Limited 0.35	0.35	AU Small Finance Bank Limited (FITCH A1+) 7.02					
UltraTech Cement Limited 0.33	0.33	Total 7.02					
FINANCE 0.56							
PNB Housing Finance Limited 0.31	0.31						
REC Limited 0.25	0.25						
CONSTRUCTION 0.55							
Larsen & Toubro Limited 0.55	0.55						
FOOD PRODUCTS 0.51							
Nestle India Limited 0.51	0.51						

MCAP Categorization (As on October 31, 2024)

Mcap Category	Percentage
Debt	43.13%
GB/TB/Repo/Others	38.84%
Large Cap	13.41%
Small Cap	2.61%
Mid Cap	1.72%
Units of CDMDF	0.29%
Grand Total	100.00%

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

₹ 66.46 Crs.

LATEST AUM

₹ 66.29 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 October 31, 2024)

Average / Residual Maturity: 3.18 Years

Macaulay Duration: 2.59 Years

Modified Duration: 2.46 Years

Annualised Yield: 7.08%

NAV (As on October 31, 2024)

Regular Plan	NAV (₹)	Eco Plan	NAV (₹)
Growth	33.2220	Growth	34.2979
Monthly IDCW	17.1041	Monthly IDCW	25.9764
Quarterly IDCW	17.7277	Quarterly IDCW	-
Annual IDCW	16.1268	Annual IDCW	-
Direct Plan			
Growth	35.3171		
Monthly IDCW	15.7358		
Quarterly IDCW	17.3564		
Annual IDCW	16.0964		

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)

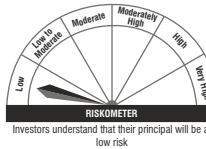
Invest Now

All data as on October 31, 2024 (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 October 31, 2024



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



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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		NON - FERROUS METALS		Power Grid Corporation of India Limited		MUTUAL FUND INVESTMENT	
BANKS	13.96	TRANSPORT SERVICES	2.39	Bharti Airtel Limited	-1.14	Bank of India Liquid Fund - Direct Plan - Growth	15.99
✓ HDFC Bank Limited	3.75	AUTOMOBILES	2.18	Punjab National Bank	-1.17	Total	15.99
✓ Bank of Baroda	3.60	CONSTRUCTION	1.87	City Union Bank Limited	-1.30	GOVERNMENT BOND AND TREASURY BILL	
✓ Canara Bank	3.57	Larsen & Toubro Limited	1.87	ABB India Limited	-1.38	Treasury Bill	
City Union Bank Limited	1.29	IT - SOFTWARE	1.72	DLF Limited	-1.50	364 Days Tbill (MD 24/04/2025) (SOV)	1.90
Punjab National Bank	1.15	Infosys Limited	1.72	TVS Motor Company Limited	-1.50	182 Days Tbill (MD 17/01/2025) (SOV)	1.57
State Bank of India	0.60	OTHERS	5.30	Escorts Kubota Limited	-1.53	364 Days Tbill (MD 10/07/2025) (SOV)	1.29
CEMENT & CEMENT PRODUCTS	5.76	Escorts Kubota Limited	1.52	Larsen & Toubro Limited	-1.56	364 Days Tbill (MD 27/03/2025) (SOV)	1.08
✓ Ambuja Cements Limited	3.59	DLF Limited	1.49	Bharat Petroleum Corporation Limited	-1.66	364 Days Tbill (MD 02/05/2025) (SOV)	1.03
UltraTech Cement Limited	2.17	Power Grid Corporation of India Limited	1.13	Infosys Limited	-1.74	364 Days Tbill (MD 24/07/2025) (SOV)	0.70
FINANCE	4.94	FUTURES AND OPTIONS		Bharat Heavy Electricals Limited	-2.01	364 Days Tbill (MD 19/12/2024) (SOV)	0.25
✓ Bajaj Finance Limited	2.96	Equity Futures		UltraTech Cement Limited	-2.19	364 Days Tbill (MD 12/06/2025) (SOV)	0.11
Power Finance Corporation Limited	1.02	NTPC Limited	-0.30	Reliance Industries Limited	-2.30	364 Days Tbill (MD 05/06/2025) (SOV)	0.09
L&T Finance Limited	0.96	Multi Commodity Exchange of India Limited	-0.32	InterGlobe Aviation Limited	-2.40	Total	8.02
TELECOM - SERVICES	4.69	Adani Ports and Special Economic Zone Limited	-0.54	Indus Towers Limited	-2.86	CASH & CASH EQUIVALENT	
✓ Indus Towers Limited	2.84	State Bank of India	-0.61	Bharti Airtel Limited	-2.88	Net Receivables/(Payables) after adjusting for futures	68.96
Vodafone Idea Limited	0.72	Tata Motors Limited	-0.68	Reliance Industries Limited	-2.98	TREPS / Reverse Repo	7.45
PHARMACEUTICALS & BIOTECHNOLOGY	4.30	Vodafone Idea Limited	-0.72	Hindalco Industries Limited	-3.08	Investments	
✓ Lupin Limited	3.42	Zydus Lifesciences Limited	-0.89	Adani Enterprises Limited	-3.27	Total	76.41
Zydus Lifesciences Limited	0.88	L&T Finance Limited	-0.97	Lupin Limited	-3.44	GRAND TOTAL	100.00
FERROUS METALS	4.15	Tata Steel Limited	-1.01	Hindustan Aeronautics Limited	-3.46		
JSW Steel Limited	1.60	Power Finance Corporation Limited	-1.02	Canara Bank	-3.59	✓ Indicates Top 10 Equity Holdings.	
Jindal Steel & Power Limited	1.55	METALS & MINERALS TRADING	3.25	Ambuja Cements Limited	-3.62		
Tata Steel Limited	1.00	Adani Enterprises Limited	3.25	Bank of Baroda	-3.62		
PETROLEUM PRODUCTS	3.94			HDFC Bank Limited	-3.77		
Reliance Industries Limited	2.29			Equity Futures Total	-68.74		
Bharat Petroleum Corporation Limited	1.65						
AEROSPACE & DEFENSE	3.44						
✓ Hindustan Aeronautics Limited	3.44						
ELECTRICAL EQUIPMENT	3.37						
Bharat Heavy Electricals Limited	2.00						
ABB India Limited	1.37						
METALS & MINERALS TRADING	3.25						
✓ Adani Enterprises Limited	3.25						

MCAP Categorization (As on October 31, 2024)

Mcap Category	Percentage
Arbitrage Positions	68.74%
Mutual Fund Units	15.99%
GB/TB/Repo/Others	15.27%
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#

₹ 40.76 Crs.

LATEST AUM#

₹ 38.64 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 October 31, 2024)

Average / Residual Maturity: 0.20 Years

Macaulay Duration: 0.20 Years

Modified Duration: 0.20 Years

Annualised Yield: 6.66%

NAV (As on October 31, 2024)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	13.7589
Monthly IDCW	Monthly IDCW	12.4076
Quarterly IDCW	Quarterly IDCW	13.0792
Annual IDCW	Annual IDCW	12.4458

EXPENSE RATIO

Regular Plan: 0.92% Direct Plan: 0.21%

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 31st October 2024 is ₹ 294.18 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

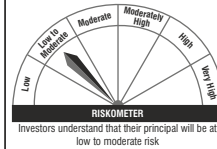
Invest Now

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

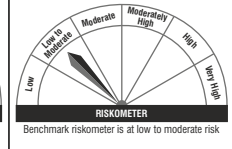
This product is suitable for investors who are seeking*:

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

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

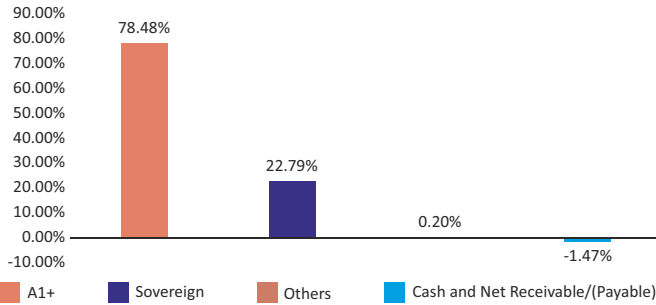


Benchmark Risk-o-meter as on October 31, 2024*

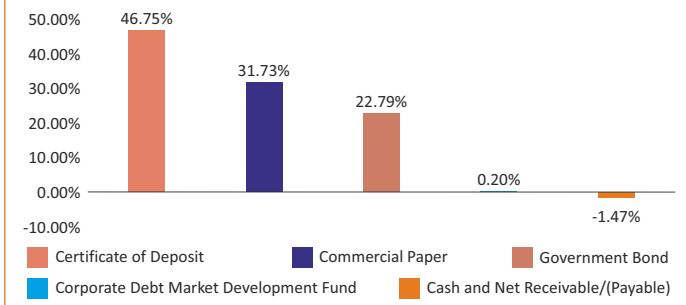


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
ICICI Bank Limited	ICRA A1+	5.32
Canara Bank	CRISIL A1+	4.03
Small Industries Dev Bank of India	CARE A1+	4.00
Axis Bank Limited	CRISIL A1+	2.68
Bank of Baroda	FITCH A1+	2.68
HDFC Bank Limited	CRISIL A1+	2.68
State Bank of India	CRISIL A1+	2.68
State Bank of India	CRISIL A1+	2.68
HDFC Bank Limited	FITCH A1+	2.67
Indian Bank	CRISIL A1+	2.67
Kotak Mahindra Bank Limited	CRISIL A1+	2.67
National Bank For Agriculture and Rural Development	CRISIL A1+	2.67
Punjab National Bank	CRISIL A1+	2.67
Canara Bank	CRISIL A1+	2.66
National Bank For Agriculture and Rural Development	CRISIL A1+	2.66
Kotak Mahindra Bank Limited	CRISIL A1+	1.33
Total		46.75
Commercial Paper		
Bajaj Financial Securities Limited	CRISIL A1+	2.70
Reliance Retail Ventures Limited	CRISIL A1+	2.70
Poonawalla Fincorp Limited	CRISIL A1+	2.69
Aditya Birla Housing Finance Limited	ICRA A1+	2.68
Blue Star Limited	CRISIL A1+	2.68
Kotak Securities Limited	CRISIL A1+	2.68
Reliance Jio Infocomm Limited	CRISIL A1+	2.68
Motilal Oswal Financial Services Limited	ICRA A1+	2.67
Sundaram Finance Limited	CRISIL A1+	2.66
Axis Finance Limited	CRISIL A1+	1.35
Godrej Housing Finance Limited	CRISIL A1+	1.35
ICICI Securities Limited	CRISIL A1+	1.34
ICICI Securities Limited	CRISIL A1+	1.34
HDFC Securities Limited	ICRA A1+	1.13
ICICI Securities Limited	CRISIL A1+	1.08
Total		31.73
CDMDF		
Corporate Debt Market Development Fund		0.20
Corporate Debt Market Development Fund	OTHERS	0.20
Total		0.20

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
6.18% GOI (MD 04/11/2024)	SOV	1.35
Total		1.35
Treasury Bill		
364 Days Tbill (MD 19/12/2024)	SOV	5.37
91 Days Tbill (MD 03/01/2025)	SOV	4.01
182 Days Tbill (MD 01/11/2024)	SOV	2.71
182 Days Tbill (MD 12/12/2024)	SOV	2.69
364 Days Tbill (MD 30/01/2025)	SOV	2.66
91 Days Tbill (MD 09/01/2025)	SOV	1.34
91 Days Tbill (MD 23/01/2025)	SOV	1.33
91 Days Tbill (MD 30/01/2025)	SOV	1.33
Total		21.44
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(6.69)
TREPS / Reverse Repo Investments		5.22
Total		(1.47)
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#

₹ 1,848.06 Crs.

LATEST AUM#

₹ 1,834.00 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 October 31, 2024)

Average / Residual Maturity: 0.15 Years

Macaulay Duration: 0.16 Years

Modified Duration: 0.16 Years

Annualised Yield: 6.86%

NAV (As on October 31, 2024)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	2,899.2461
Daily IDCW	Daily IDCW	1,002.6483
Weekly IDCW	Weekly IDCW	1,062.1553

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 31st October 2024 is ₹ 6594.66 Lacs.

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.)

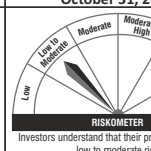
Invest Now

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

This product is suitable for investors who are seeking*:

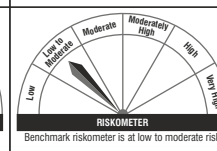
- Regular income over Short to Medium term.
- Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months.

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



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

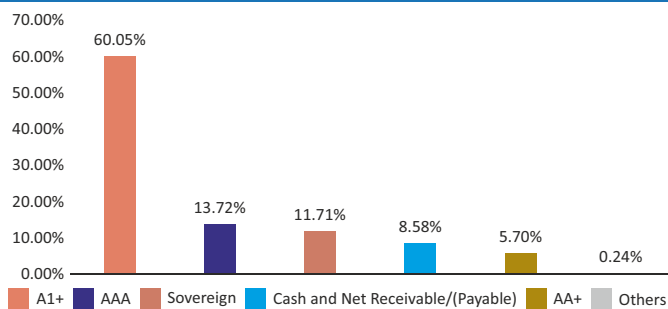
Benchmark Risk-o-meter as on October 31, 2024*



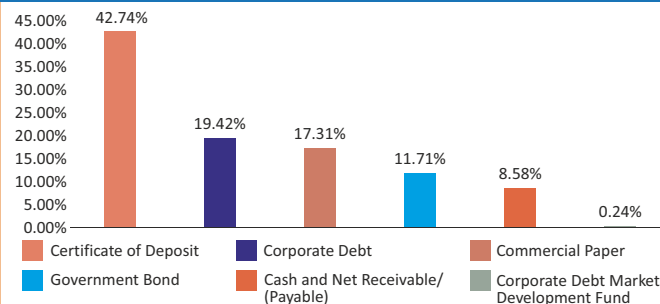
Benchmark riskometer is at low to moderate risk

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

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
LIC Housing Finance Limited	CRISIL AAA	5.72
Power Finance Corporation Limited	CRISIL AAA	5.71
Godrej Industries Limited	CRISIL AA+	5.70
HDFC Bank Limited	CRISIL AAA	2.29
Total		19.42
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Kotak Mahindra Bank Limited	CRISIL A1+	8.30
ICICI Bank Limited	ICRA A1+	7.66
National Bank For Agriculture and Rural Development	CRISIL A1+	5.63
HDFC Bank Limited	CARE A1+	5.44
AU Small Finance Bank Limited	FITCH A1+	5.35
Small Industries Dev Bank of India	CRISIL A1+	5.34
Canara Bank	CRISIL A1+	5.02
Total		42.74
Commercial Paper		
Aditya Birla Finance Limited	ICRA A1+	9.49
Kotak Securities Limited	ICRA A1+	7.82
Total		17.31
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.24
Total		0.24

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 24/04/2025)	SOV	5.28
91 Days Tbill (MD 15/11/2024)	SOV	2.86
364 Days Tbill (MD 28/11/2024)	SOV	2.85
364 Days Tbill (MD 30/01/2025)	SOV	0.56
364 Days Tbill (MD 24/07/2025)	SOV	0.16
Total		11.71
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.59
TREPS / Reverse Repo Investments		7.99
Total		8.58
GRAND TOTAL		100.00

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

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

INVESTMENT OBJECTIVE

The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through portfolio of debt and money market instruments. The Scheme is not providing any assured or guaranteed returns. Further there is no assurance that the investment objectives of the Scheme will be achieved.

BENCHMARK[^]

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

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 174.32 Crs.

LATEST AUM

₹ 167.25 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on October 31, 2024)

Average / Residual Maturity: 0.45 Years

Macaulay Duration: 0.45 Years

Modified Duration: 0.45 Years

Annualised Yield: 7.26%

NAV (As on October 31, 2024)

NAV (₹)

Regular Plan		Direct Plan	
Growth	3,022.1256	Growth	3,116.5141
Bonus	-	Bonus	3,101.3634
Daily IDCW	1,007.4498	Daily IDCW	1,011.9280
Weekly IDCW	1,008.0157	Weekly IDCW	1,007.5000

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.)

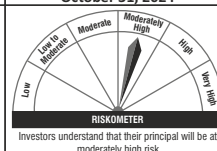
Invest Now

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

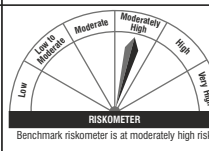
This product is suitable for investors who are seeking*:

- Long term capital appreciation.
- Investment primarily in corporate debt securities with medium to long term maturities across the credit spectrum within the universe of investment grade rating.

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

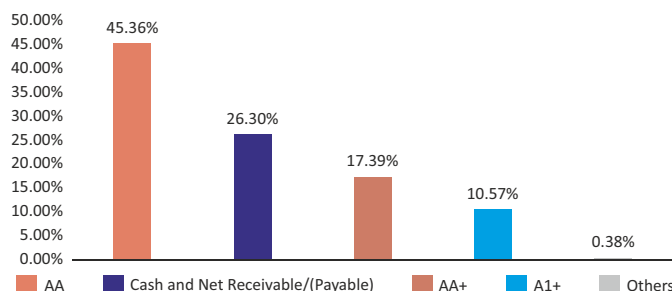


Benchmark Risk-o-meter as on October 31, 2024*



*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			CASH & CASH EQUIVALENT																											
Non-Convertible Debentures			Net Receivables/Payables		10.18																									
Aditya Birla Real Estate Limited	CRISIL AA	10.40	TREPS / Reverse Repo Investments		16.12																									
Rashtriya Chemicals and Fertilizers Limited	ICRA AA	8.77	Total		26.30																									
JSW Steel Limited	CARE AA	8.75	GRAND TOTAL 100.00																											
360 One Prime Limited	CRISIL AA	8.72	#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.																											
GIC Housing Finance Limited	CRISIL AA+	8.72	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.																											
Manappuram Finance Limited	CRISIL AA	8.72	https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf_28-june-2019.pdf																											
Godrej Industries Limited	CRISIL AA+	8.67	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 :																											
Total		62.75	<table border="1"> <thead> <tr> <th colspan="4">Potential Risk Class Matrix</th> </tr> <tr> <th colspan="2" rowspan="2"></th> <th colspan="3">Credit Risk</th> </tr> <tr> <th>Relatively Low (Class A)</th> <th>Moderate (Class B)</th> <th>Relatively High (Class C)</th> </tr> </thead> <tbody> <tr> <th rowspan="3">Interest Rate Risk</th> <th>Relatively Low (Class I)</th> <td></td> <td></td> <td></td> </tr> <tr> <th>Moderate (Class II)</th> <td></td> <td></td> <td>C-II</td> </tr> <tr> <th>Relatively High (Class III)</th> <td></td> <td></td> <td></td> </tr> </tbody> </table>			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)			
Potential Risk Class Matrix																														
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Interest Rate Risk	Relatively Low (Class I)																													
	Moderate (Class II)			C-II																										
	Relatively High (Class III)																													
MONEY MARKET INSTRUMENTS																														
Certificate of Deposit																														
National Bank For Agriculture and Rural Development	CRISIL A1+	6.41																												
ICICI Bank Limited	ICRA A1+	4.16																												
Total		10.57																												
CDMDF																														
Corporate Debt Market Development Fund																														
Corporate Debt Market Development Fund	OTHERS	0.38																												
Total		0.38																												
PREFERENCE SHARES (PREFSHARE)																														
Preference Shares																														
Amanta Healthcare Limited		0.00																												
Total		0.00																												

INVESTMENT OBJECTIVE

The Scheme's investment objective is to generate capital appreciation over the long term by investing predominantly in corporate debt across the credit spectrum within the universe of investment grade rating. To achieve this objective, the Scheme will seek to make investments in rated, unrated instruments and structured obligations of public and private companies. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

BENCHMARK[^]

Tier 1: CRISIL Credit Risk Debt B-II Index

DATE OF ALLOTMENT

February 27, 2015

FUND MANAGER

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

AVERAGE AUM

₹ 114.70 Crs.

LATEST AUM

₹ 114.73 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 October 31, 2024)

Average / Residual Maturity: 0.67 Years

Macaulay Duration: 0.60 Years

Modified Duration: 0.58 Years

Annualised Yield: 6.93%

NAV (As on October 31, 2024)

Regular Plan: 11.7126

Direct Plan: 11.9689

NAV (₹)

EXPENSE RATIO

Regular Plan: 1.38%

Direct Plan: 1.03%

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 October 31, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

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

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

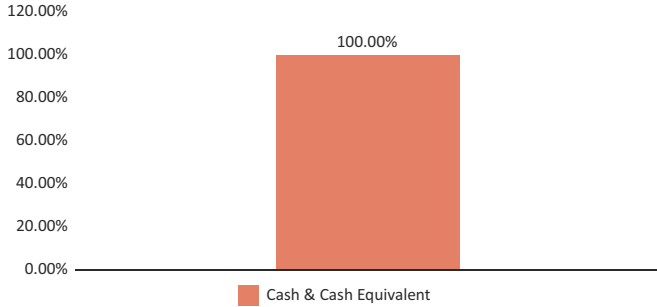


Benchmark Risk-o-meter as on October 31, 2024[^]

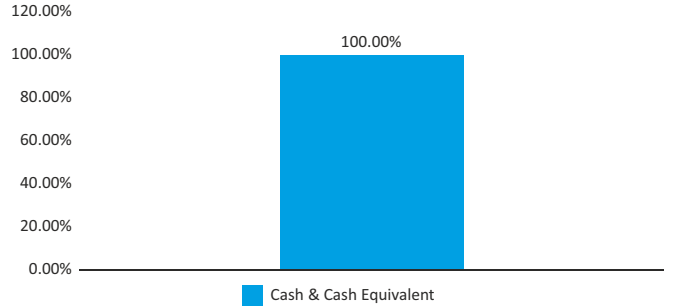


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.18
TREPS / Reverse Repo Investments		99.82
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

₹ 105.54 Crs.

LATEST AUM

₹ 141.86 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 October 31, 2024)

Average / Residual Maturity: 1 Day

Macaulay Duration: 1 Day

Modified Duration: 1 Day

Annualised Yield: 6.39%

NAV (As on October 31, 2024)

	Regular Plan	Direct Plan	NAV (₹)
Growth	1,257.9894	Growth	1,261.2438
Daily IDCW	1,000.0000	Daily IDCW	1,000.0047
Weekly IDCW	1,000.5780	Weekly IDCW	1,000.5222
Monthly IDCW	1,000.5196	Monthly IDCW	1,000.5215

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.)

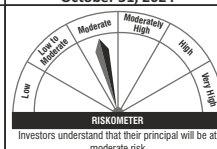
Invest Now

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

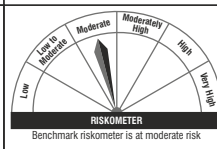
This product is suitable for investors who are seeking*:

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

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

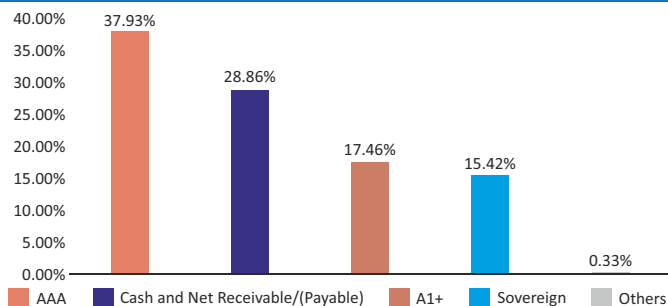


Benchmark Risk-o-meter as on October 31, 2024*



*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	27.41%
3 months to 6 months	10.85%
6 months to 1 year	6.61%
> 1 year	51.42%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
National Bank For Agriculture and Rural Development	CRISIL AAA	9.85
Power Finance Corporation Limited	CRISIL AAA	8.45
Small Industries Dev Bank of India	CRISIL AAA	8.42
Bajaj Finance Limited	CRISIL AAA	7.02
Tata Capital Housing Finance Limited	CRISIL AAA	4.19
Total		37.93
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Canara Bank	CRISIL A1+	6.78
HDFC Bank Limited	CARE A1+	6.61
Total		13.39
Commercial Paper		
Aditya Birla Finance Limited	ICRA A1+	4.07
Total		4.07
CDMDF		
Corporate Debt Market Development Fund	OTHERS	0.33
Total		0.33
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
6.79% GOI (MD 07/10/2034)	SOV	5.57
7.1% GOI (MD 08/04/2034)	SOV	4.73

Portfolio Holdings	Industry/Rating	% to Net Assets
7.26% GOI (MD 06/02/2033)	SOV	2.86
Total		13.16
Treasury Bill		
364 Days Tbill (MD 30/01/2025)	SOV	2.26
Total		2.26
CASH & CASH EQUIVALENT		
Net Receivables/Payables		3.71
TREPS / Reverse Repo Investments		25.15
Total		28.86
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[^]

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

₹ 71.70 Crs.

LATEST AUM

₹ 71.65 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 October 31, 2024)

Average / Residual Maturity: 2.78 Years

Macaulay Duration: 2.24 Years

Modified Duration: 2.13 Years

Annualised Yield: 6.78%

NAV (As on October 31, 2024)

Regular Plan	NAV (₹)	Direct Plan	NAV (₹)
Growth	24.9715	Growth	27.0486
Monthly IDCW	12.8140	Monthly IDCW	13.1516
Quarterly IDCW	12.6276	Quarterly IDCW	12.4700

EXPENSE RATIO

Regular Plan: 1.00% Direct Plan: 0.45%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

Fund Manager-wise Scheme Performance

Bank of India Large & Mid Cap Equity Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2024)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	38.7664%	34.8161%	28.3888%	13,877	13,482	12,839
3 years	15.8983%	14.8893%	12.3499%	15,587	15,182	14,195
5 years	19.9164%	19.0522%	16.6124%	24,821	23,939	21,582
Since inception*	14.4803%	16.1624%	14.7340%	87,520	1,10,592	90,683

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

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

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

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme w.e.f. from September 27, 2022. In addition to this scheme, he manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India ELSS Tax Saver - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	45.7911%	35.9025%	28.3888%	14,579	13,590	12,839
3 years	18.6183%	15.6400%	12.3499%	16,713	15,483	14,195
5 years	25.3194%	19.8295%	16.6124%	30,948	24,731	21,582
Since inception*	19.7036%	18.1121%	16.2160%	1,68,170	1,36,309	1,05,737

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

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

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

1. Mr. Alok Singh has been managing since April 27, 2022. In addition to this scheme, he manages 8 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Manufacturing & Infrastructure Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2024)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns# (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns# (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	50.1066%	54.0792%	28.3888%	15,011	15,408	12,839
3 years	26.3992%	28.0858%	12.3499%	20,233	21,057	14,195
5 years	29.6851%	26.4854%	16.6124%	36,734	32,416	21,582
Since inception*	12.5075%	9.1888%	12.5830%	56,350	36,318	56,908

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

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

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme w.e.f. from September 27, 2022. In addition to this scheme, he manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Notes

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

Fund Manager-wise Scheme Performance

Bank of India Small Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2024)

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) (₹)
1 year	44.6140%	48.5717%	28.3888%	14,461	14,857	12,839
3 years	25.0000%	24.6053%	12.3499%	19,567	19,382	14,195
5 years	36.4988%	31.0414%	16.6124%	47,466	38,698	21,582
Since inception*	31.1919%	23.9795%	15.8147%	49,270	35,346	23,689

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

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

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

1. Mr. Dhruv Bhatia ceased to be the Fund Manager of the scheme w.e.f. October 1, 2024. Mr. Alok Singh has been managing the Fund since October 01, 2024. In addition to this, he manages 8 open ended Schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Flexi Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	53.8829%	35.9025%	28.3888%	15,388	13,590	12,839
3 years	22.0659%	15.6400%	12.3499%	18,218	15,483	14,195
5 years	NA	NA	NA	NA	NA	NA
Since inception*	33.8272%	26.8077%	23.1749%	35,470	28,067	24,736

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

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

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

1. Mr. Alok Singh has been managing the Scheme since June 29, 2020. In addition to this scheme, he manages 8 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

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

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) (₹)
1 year	35.5631%	33.0749%	25.8557%	13,556	13,307	12,586
3 years	12.5448%	13.1317%	11.5873%	14,844	15,104	14,426
5 years	NA	NA	NA	NA	NA	NA
Since inception*	15.1065%	15.6563%	14.5496%	16,010	16,267	15,752

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

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

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

1. Mr. Dhruv Bhatia ceased to be the Fund Manager of the scheme w.e.f. October 1, 2024. Mr. Alok Singh and Mr. Firdaus Ragina have been managing the Fund since October 01, 2024. In addition to this, Mr. Alok Singh manages 8 open ended Schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Notes

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

Fund Manager-wise Scheme Performance

Bank of India Multi Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2024)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	42.69%	39.69%	35.90%	14,269	13,969	13,590
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	40.23%	36.15%	30.24%	17,580	16,734	15,540

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

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

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

1. Mr. Nitin Gosar has been appointed Fund Manager for this scheme since inception. In addition to this scheme, he manages 2 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Conservative Hybrid Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	12.1334%	13.2517%	10.7021%	11,213	11,325	11,070
3 years	13.0508%	7.4594%	5.5941%	14,463	12,416	11,779
5 years	11.9470%	8.8287%	5.4404%	17,593	15,273	13,037
Since inception*	7.9813%	9.3086%	5.9280%	33,222	40,215	24,607

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

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

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

1. Mr. Alok Singh has been managing the Scheme since May 21, 2012. In addition to this scheme, he manages 8 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Balanced Advantage Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	22.8559%	18.8098%	28.3888%	12,286	11,881	12,839
3 years	13.9589%	9.4058%	12.3499%	14,815	13,105	14,195
5 years	11.5255%	12.3055%	16.6124%	17,264	17,876	21,582
Since inception*	8.7911%	11.7305%	14.5453%	24,519	32,564	42,437

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

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

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

1. Mr. Alok Singh has been appointed fund Manager for this scheme w.e.f December 1, 2021. In addition to this scheme, he manages 8 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Notes

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

Fund Manager-wise Scheme Performance

Bank of India Mid & Small Cap Equity & Debt Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [Ⓔ]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	38.571%	33.712%	28.389%	13,857	13,371	12,839
3 years	18.779%	18.550%	12.350%	16,781	16,685	14,195
5 years	25.840%	22.524%	16.612%	31,596	27,644	21,582
Since inception*	17.476%	16.327%	14.737%	38,010	35,037	31,257

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

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

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

1. Mr. Alok Singh has been managing the Scheme since February 16, 2017. In addition to this scheme, he manages 8 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

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

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) (₹)
1 year	6.772%	7.183%	7.564%	10,677	10,718	10,756
3 years	5.101%	6.242%	5.965%	11,615	11,998	11,904
5 years	4.144%	5.041%	5.522%	12,254	12,791	13,087
Since inception*	4.487%	5.311%	6.040%	13,231	13,910	14,536

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

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

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

1. Mr. Alok Singh has ceased to be the Fund Manager of the Scheme since October 01, 2024. 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. The performance details provided herein are of Regular plan.

Bank of India Multi Asset Allocation Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2024)

Co Fund Manager - Mithraem Bharucha & Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [Ⓔ]	Scheme Returns (%) ^	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
6 Months	5.4085%	7.3357%	8.0980%	10,541	10,734	10,810
1 year	NA	NA	NA	NA	NA	NA
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	10.1730%	10.8397%	9.3870%	11,017	11,084	10,939

^ Past performance may or may not be sustained in the future. *Date of Allotment - February 28, 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. Mithraem Bharucha has been managing this scheme w.e.f. February 28, 2024. In addition to this scheme, he manages 3 open ended schemes and co-manages open ended scheme of Bank of India Mutual. Mr. Nilesh Jethani co-manages the fund (equity portion) w.e.f. April 23, 2024.
2. Period for which scheme's performance has been provided is computed basis on last day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Notes

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

Fund Manager-wise Scheme Performance

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.7326%	6.9088%	5.5454%	10,013	10,013	10,010
15 Days	6.6161%	6.7487%	5.3727%	10,026	10,027	10,022
30 Days	6.9291%	6.8807%	5.8722%	10,057	10,057	10,049
1 year	7.4606%	7.3614%	7.5642%	10,746	10,736	10,756
3 years	6.2637%	6.2769%	5.9691%	12,001	12,006	11,902
5 years	5.2676%	5.3535%	5.5222%	12,930	12,983	13,087
Since inception*	6.6820%	6.8101%	6.3717%	28,713	29,280	27,381

^ Past performance may or may not be sustained in the future. *Date of Allotment - July 09, 2008.

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

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

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

Bank of India Ultra Short Duration Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2024)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.5798%	7.6897%	7.5642%	10,658	10,769	10,756
3 years	5.5881%	6.4946%	5.9654%	11,777	12,084	11,904
5 years	5.0226%	5.8673%	5.5222%	12,780	13,303	13,087
Since inception*	7.0175%	7.4318%	6.3717%	30,221	32,187	27,381

^ Past performance may or may not be sustained in the future. *Date of Allotment - July 09, 2008.

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

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

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

Bank of India Short Term Income Fund - Regular Plan - Growth Option - PERFORMANCE (As on October 31, 2024)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	7.6038%	8.1033%	10.7021%	10,760	10,810	11,070
3 years	12.7091%	5.9486%	5.5941%	14,332	11,898	11,779
5 years	8.0324%	6.2874%	5.4404%	14,722	13,569	13,037
Since inception*	5.9314%	7.5053%	5.3797%	24,972	31,563	22,984

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

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

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

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

Notes

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

Fund Manager-wise Scheme Performance

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	6.1636%	8.2641%	10.7021%	10,616	10,826	11,070
3 years	39.2735%	6.9994%	5.5941%	27,089	12,257	11,779
5 years	10.6803%	7.6930%	5.4404%	16,619	14,492	13,037
Since inception*	1.6456%	8.2080%	6.4783%	11,713	21,468	18,366

^ Past performance may or may not be sustained in the future. *Date of Allotment - February 27, 2015. Above returns are in Compounded Annual Growth Rate (CAGR).

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

1. Mr. Alok Singh has been managing the Scheme since February 27, 2015. In addition to this scheme, he manages 8 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

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

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.4280%	6.4330%	5.5454%	10,012	10,012	10,010
15 Days	6.4875%	6.4499%	5.3727%	10,026	10,026	10,022
30 Days	6.4109%	6.3540%	5.8722%	10,053	10,052	10,049
1 year	6.8242%	6.7901%	7.5642%	10,682	10,679	10,756
3 years	5.9056%	5.9022%	5.9691%	11,880	11,879	11,902
5 years	NA	NA	NA	NA	NA	NA
Since inception*	4.9352%	4.9186%	5.5175%	12,580	12,570	12,916

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

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

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

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

Notes

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

Fund Managers



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

Funds Managed:

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



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

Funds Managed:

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



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

Funds Managed:

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

Funds Co-managed:

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



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



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 October 31, 2024 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	19,20,000
Market Value of amount Invested	1,30,858	5,04,472	10,55,700	65,87,390
Scheme Returns (CAGR)	17.15%	23.17%	22.78%	14.02%
Benchmark returns# (CAGR)	17.31%	20.78%	21.54%	15.53%
Additional Benchmark### (CAGR)	14.70%	17.23%	18.66%	14.14%

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

Scheme Benchmark: BSE 250 LargeMidCap TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	18,80,000
Market Value of amount Invested	1,32,949	5,34,081	11,60,571	87,95,503
Scheme Returns (CAGR)	20.55%	27.35%	26.72%	17.70%
Benchmark returns# (CAGR)	18.42%	21.84%	22.48%	15.49%
Additional Benchmark### (CAGR)	14.70%	17.23%	18.66%	14.00%

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

Scheme Benchmark: BSE 500 TRI

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	17,50,000
Market Value of amount Invested	1,36,634	5,83,725	13,51,383	73,95,051
Scheme Returns (CAGR)	26.60%	34.02%	33.16%	17.94%
Benchmark returns# (CAGR)	19.84%	35.60%	33.40%	15.40%
Additional Benchmark### (CAGR)	14.70%	17.23%	18.66%	14.14%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	10,00,000
Market Value of amount Invested	1,34,142	5,26,384	11,63,556	24,13,975
Scheme Returns (CAGR)	22.49%	26.27%	26.83%	20.45%
Benchmark returns# (CAGR)	20.47%	24.72%	24.47%	18.85%
Additional Benchmark### (CAGR)	14.70%	17.23%	18.66%	16.11%

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	7,00,000
Market Value of amount Invested	1,42,808	5,81,288	14,42,060	19,29,265
Scheme Returns (CAGR)	36.92%	33.70%	35.94%	35.04%
Benchmark returns# (CAGR)	29.97%	34.79%	35.02%	32.26%
Additional Benchmark### (CAGR)	14.70%	17.23%	18.66%	17.91%

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	-	5,30,000
Market Value of amount Invested	1,37,493	5,67,172	-	10,12,628
Scheme Returns (CAGR)	28.02%	31.84%	NA	30.11%
Benchmark returns# (CAGR)	18.42%	21.84%	NA	21.99%
Additional Benchmark### (CAGR)	14.70%	17.23%	NA	18.04%

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

Build A Resilient Future With Mix Of 3 Assets



BANK OF INDIA MULTI ASSET ALLOCATION FUND

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

Key Features



Facilitates diversified asset classes



Blend of top down & bottom up approach



Potential for capital appreciation



Sustainable business model

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

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



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Three is better than one

Get the benefits of a diversified portfolio with **Bank of India Flexi Cap Fund**

Features



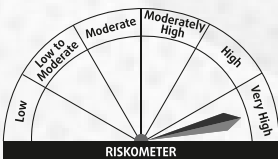
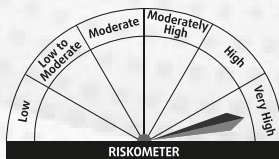
Offer Flexibility



Better Investment Possibilities



Investment opportunity across various market capitalisation

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on October 31, 2024	Benchmark* Risk-o-meter as on October 31, 2024	Bank of India Flexi Cap Fund (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)
			<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Capital appreciation over medium to long term. • Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.
	<p>Investors understand that their principal will be at very high risk</p>	<p>Benchmark riskometer is at very high risk</p>	<p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>

#BSE 500 TRI



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