

Facts in Figures

**September
2024**

Monthly Fund Factsheet

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Mohit Bhatia
Chief Executive Officer

FROM THE CEO'S DESK

Dear Readers,

Greetings from Team Bank of India Investment Managers!

As we head into the Indian festival season and the last quarter of the calendar year 2024, investors in India and across the world, while being bullish on the India growth story, also keenly await the outcome of the US Presidential elections in November. The US elections, as always are likely to have an impact on economic policies, trade affairs and other geopolitical strategies for all major global markets, including India. The inclusion of India's sovereign bonds in global indices, strong macro-economic position and widening interest rate differential (between India and the US) will tend to keep foreign inflows strong for the Indian markets. India also achieved a record level of foreign exchange reserves at US\$ 692.3bn (as of September 20, 2024), implying an import cover ratio of over 11 times provides added comfort for investors.

For the month of September 2024, the benchmark BSE Sensex soared by 1934 points, or 2.35%, while the Nifty 50 rose by 576 points, or 2.28%. The BSE SmallCap index also saw a positive movement of 1.65% for the month, while the BSE MidCap index posted a monthly positive performance of 1.77%. In the Indian debt market, the 10-year GSEC bond yield closed at 6.75% for September 2024, down nearly 0.11 bps compared to the August 2024 end-closing yield of 6.86% on the benchmark.

The Indian Mutual Fund Industry, having crossed an AUM of ₹ 66 lac crores in CY 2024, continues to build up on account of a surge in retail investments, digitalization and the increasing wealth of the population. We are pleased to share that our AUM stands at ₹ 10,994.37 Cr as on September 30, 2024, and our folio count has reached 623,808. We would also like to highlight that two of our mutual fund schemes have crossed the new milestones in September 2024. The Bank of India Mid and SmallCap Equity and Debt Fund's AUM reached ₹ 1,000.31 Cr, and the Bank of India Manufacturing and Infrastructure Fund crossed ₹ 500 Cr AUM as on September 30, 2024.

For investors looking at long-term wealth creation, it is important to have a defined financial goal for yourself, evaluate your risk tolerance in terms of short-term vs long-term volatility and also get a fair idea about the long-term range of returns-risk that various asset classes are likely to entail. Consulting an experienced and qualified MFD (Mutual Fund Distributor) / Financial Advisor may help you choose an optimal Asset Allocation & MF portfolio.

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 our colleagues 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 September 30, 2024 (in Crores) includes Equity: 587,765.59 | Debt: 35,021.14 | Hybrid: 158,922.31 | Liquid: 158,307.05 | ELSS: 159,421.37 | Geographical Spread (%): Top 5 Cities: 51.15% | Next 10 Cities: 14.17% | Next 20 Cities: 7.29% | Next 75 Cities: 8.34% | Others: 19.04%

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

Source of MF Industry Data: AMFI, Mordor Intelligence, Internal Research

MARKET UPDATE

Alok Singh
Chief Investment Officer



Equity markets in India continue to climb the wall of worries after a volatile August, the market did quite well in September, reaching an all-time high level. This was supported by the US Fed cut in the policy rate by 50bps, huge stimulus measures from China, softer commodity prices, robust domestic liquidity, favourable monsoon, improved global sentiments, and macro stability of Indian economy, which has been the bedrock of Indian markets outperformance over its emerging market peers. Indian economic macro stability has never been this strong. The main strength comes from the ability to manage inflation, fiscal consolidation with higher capital expenditure, better balance of payment equation, and decreasing influence of oil prices on the economy. This macro stability is making India's growth more predictable. The controlled inflation allows Indian currency, government bonds, and equities to witness lower volatility, allowing Indian equities to trade at a premium to their emerging market peers. Having said that, market participants remain quite divided on the valuation front, especially when one compares the current PE multiple with historical averages. This divided market opinion has increased anxiety in the market and may induce some volatility. We continue to believe that we are not witnessing the classic access that is 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.

Geopolitical issues have been persistent over the last few years and the market seems to be getting accustomed to it. Markets are usually efficient in discounting the economic outcome of known or prolonged conflicts. However, any unexpected geopolitical event normally leads to higher volatility. At this stage, we are not unduly worried about the increased tension in the Middle East, with Israel vowing to retaliate against the Iranian strike even as its allies urge a level of restraint. The uncertainty around the conflict could have an impact on the global supply chain. This disruption, if persists for a longer period, will influence margins and growth, especially for businesses with higher exports or imports. As we are about to enter the quarterly result season, Middle Eastern conflict risk assessment will be one of the important points in investor interactions.

The earnings growth for the Q2 FY 2024-25 is expected to be good, and as Bharat enters the festive season in October 2024, the consumption demand is expected to get a booster. However, some of it may already be discounted by the market at the current price. Any negative surprise may result in downward pressure on prices. Post-COVID, so far, India remains poorly correlated to global markets. Such correlations can change quickly if there is a sharp sell-off outside India, especially in the USA. The recent increase in the allocation of global funds towards China could also cause India to witness selling pressure from FPI, which may result in some consolidation in the market.

Markets also expect RBI's monetary policy committee and its new member to cut policy rates in a forthcoming meeting. However, any delay in monetary policy easing shall not have a high impact on the domestic demand but may influence the external demand. We believe that while economic growth holds on inflation is increasing, coming in the comfort zone of central banks. It is increasingly opening the window for a rate cut in the latter part of FY 2024-25. However, the current growth and inflation expectations are evenly balanced. Thus, CY2024 may not see aggressive rate cuts. Hence, from this perspective, the risk rewards remain tilted towards the middle part of the yield curve. At the same time, potential portfolio flows towards GOI Bonds because of their inclusion in global bond indices are expected to create demand for GOI bonds, which should also result in bond yields drifting downward. Any lower policy rate by RBI in this financial year should further support the bond prices.

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.

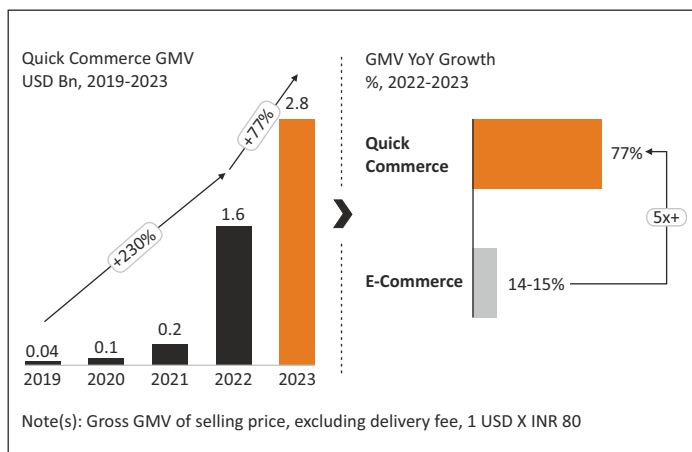
Market Chronicles: Decoding Trends

Quick Commerce: An Emerging Market Revolution in India

The retail landscape in India is undergoing a unique transformation, directly from unorganized retail (Kirana stores) to Quick Commerce and bypassing the modern retail phase commonly seen in other markets. Unlike modern retail, Q-commerce shares many core characteristics with unorganized retail, making it a more suitable fit for the Indian market. With \$2.8 Bn as the current market size, q-commerce is surprising at every step of the phase. Broadly, the focus is on ultra-fast delivery of convenience and immediate products, typically within 8 to 20 minutes.

This model involves high fixed costs for mother warehouses, replenishment, some dark store expenses (rent, utilities, security) and semi-fixed costs (manpower for sorting & packing), relies on attaining high order density to be profitable—a difficult feat in markets where online prices are similar to or higher than offline.

However, in India, such platforms drive high demand density by offering products 10-12% cheaper (excluding fruits & vegetables) than MRP-driven general retail—benefiting from both price advantage and population density—while maintaining gross margins of ~15%.



Source- Redseer Strategy Consulting

Key Drivers- Over the past decade, the consumption of Indian households has doubled at a CAGR of 7.2%, surpassing the rates of China, the USA and Germany. GenZ and millennials living in the metros are the prime reason for the growth of q-commerce, making it a huge success and surprising the industry experts for the unpredictable growth. India, with over 240 million people living in cities exceeding 1 million residents, has around 60 such cities, including 12 with over 4 million residents. These cities, with population densities of 6,000-24,000 per sq km, offer a conducive environment for their profitability. Additionally, low rider costs relative to Average Order Value (AOV) and high margin ad income (with pass-through rates of 90-95%) further enhance q-commerce profitability in India.

The Total Addressable Market (TAM) of Q-commerce in India is large enough to accommodate 4-5 players. TAM for the top 60 cities is US\$ 150 bn (EE as of CY23), growing at 11% p.a., with grocery/non-grocery segments pegged at US\$ 125bn/US\$ 25bn. This retail boom has astonished the industry with an unexpected surge in driving growth and expansion of the sector. It is not limited to bringing revolutionary change in the demand for convenience products, but with it, technology and logistics are also uplifting.

What have been the Trends?

1. The younger working population is the major contributor to changes in consumption trends, bringing evolution in the quick-commerce landscape.
2. Easy availability of credit via different mediums, like UPI and credit cards, makes the population consume more than their capacity.

3. The potential of micro warehouses or dark stores is made available within a 2-kilometre radius of the delivery point, compared to the central warehouse located at the outskirts of the cities to support the dark stores.
4. Quick commerce is the model mirrored by traditional 'Kirana' stores where the focus was on high-demand items for fast access and delivery.
5. The Q-commerce platforms like Blinkit, Swiggy Instamart, and Big Basket have established 20-30 fulfilment centres in major cities to kick the 8-10-minute delivery.

Change in Consumption Ecosphere

Trends	Followers	Personalized or Customized
Food Feed	Home cooked meals	Fruits, Millets and multi-grains, organic food, diet food, supplements
Clothing Patterns	Wearing as necessities	Social media influenced buying, online shopping, trendy lifestyle, etc.
Need Vs Want	Survival on Needs- Food, Cloth & Shelter	Want is the new Need- Swimming, Gym, smart gadgets, smart homes, etc.
Ecosphere	Kirana Stores, Watches, Wired Earphones	Online shopping, fitness bands, air pods

The fuel of Quick Commerce in India

- **Lifestyle and Urbanization-** The hectic schedules of people living in urban areas have fostered the q-commerce markets by exponentially increasing the delivery of groceries, snacks, and medical supplies. The availability of the different brands offering them at a competitive price has bridged the gap between demand and supply.
- **Millions of Smartphone Users-** The affordability of the internet and availability of dark stores supported the consumers in making a paradigm shift from e-commerce to quick commerce and further increased their monthly budget.
- **Rising Disposable Income-** The willingness to pay for instant deliveries has increased with the increase in the middle class and their disposable income. Moreover, the impact of COVID-19 has accelerated the logistics and turned digital platforms into quick supply of the essentials.

The Road Ahead

According to Redseer Consulting, Indian Q-commerce is expected to grow by \$5 billion by 2025, which was \$ 0.3 billion in 2021 from 10% to 45% approximately. The reason for this growth is a rising demand in the T1 & T2 cities, where convenience shopping is becoming as necessary as food, clothing, and shelter were in the past.

Quick Commerce (QC) platforms in India are rapidly capturing market share from unorganized retail by offering more stock-keeping units (SKUs), superior service, and discounts. With e-commerce concentrated in affluent areas with limited SKUs, QC platforms are set to disrupt the market by targeting affluent, impatient customers in these regions.

The demand is not only backed by strong logistics or technology updates but has been an indication of changes in consumer habits. Nowadays, the population is considerate about eating healthy and ready to pay the price.

The outer picture of the growth of q-commerce looks promising, but a closer observation in the coming years is worth investing in and amusing. The changing customer behaviours, investment cost and technological fronts are mapping the growth of q-commerce.

Source- Redseer Strategy, IBEF, Internal Research.

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)

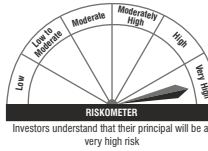
Invest Now

All data as on September 30, 2024 (Unless indicated otherwise)

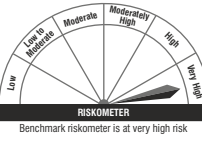
This product is suitable for investors who are seeking*:

- 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 September 30, 2024

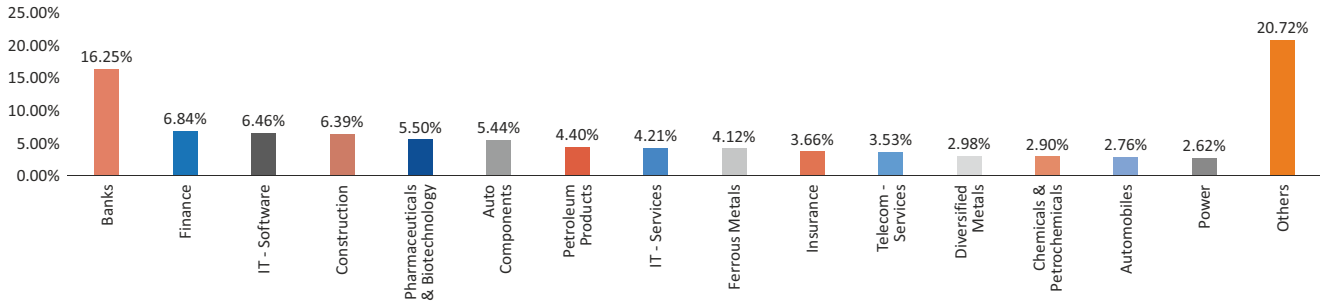


Benchmark Risk-o-meter as on September 30, 2024[^]



*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				DIVERSIFIED METALS 2.98			
BANKS 16.25		JB Chemicals & Pharmaceuticals Limited	0.73	✓ Vedanta Limited	2.98	UltraTech Cement Limited	1.00
✓ HDFC Bank Limited	6.97	IPCA Laboratories Limited	0.31	CHEMICALS & PETROCHEMICALS 2.90		JK Cement Limited	0.96
✓ State Bank of India	3.57	Mankind Pharma Limited	0.21	Deepak Nitrite Limited	2.41	Swan Energy Limited	0.92
✓ Indian Bank	2.69	AUTO COMPONENTS 5.44		Linde India Limited	0.49	Jyothy Labs Limited	0.73
Kotak Mahindra Bank Limited	2.32	Endurance Technologies Limited	1.93	AUTOMOBILES 2.76		Titagarh Rail Systems Limited	0.58
ICICI Bank Limited	0.70	UNO Minda Limited	1.82	✓ Hero MotoCorp Limited	2.76	Total	98.78
FINANCE 6.84		Samvardhana Motherson International Limited	1.00	POWER 2.62		GOVERNMENT BOND AND TREASURY BILL	
REC Limited	2.00	Lumax Industries Limited	0.69	NTPC Limited	2.62	Treasury Bill	
Shriram Finance Limited	1.89	PETROLEUM PRODUCTS 4.40		OTHERS 20.72		364 Days Tbill (MD 30/01/2025) (SOV)	0.04
Bajaj Finance Limited	1.64	✓ Reliance Industries Limited	3.39	Oil India Limited	2.27	Total	0.04
Housing & Urban Development Corporation Limited	1.31	Bharat Petroleum Corporation Limited	1.01	Senco Gold Limited	2.22	CASH & CASH EQUIVALENT	
IT - SOFTWARE 6.46		IT - SERVICES 4.21		Marico Limited	1.99	Net Receivables/Payables	(0.08)
✓ Tata Consultancy Services Limited	3.90	✓ Tata Technologies Limited	2.90	FSN E-Commerce Ventures Limited	1.93	TREPS / Reverse Repo Investments	1.26
Infosys Limited	1.49	Zaggle Prepaid Ocean Services Limited	1.31	Bayer Cropscience Limited	1.75	Total	1.18
Rategain Travel Technologies Limited	0.76	FERROUS METALS 4.12		Manorama Industries Limited	1.54	GRAND TOTAL	100.00
HCL Technologies Limited	0.31	Jindal Stainless Limited	2.07	Vijaya Diagnostic Centre Limited	1.36		
CONSTRUCTION 6.39		JSW Steel Limited	1.43	PB Fintech Limited	1.18		
✓ Larsen & Toubro Limited	3.61	Steel Authority of India Limited	0.62	Siemens Limited	1.16		
ITD Cementation India Limited	1.68	INSURANCE 3.66		Ashok Leyland Limited	1.13		
Sterling And Wilson Renewable Energy Limited	1.10	ICICI Lombard General Insurance Company Limited	2.02				
PHARMACEUTICALS & BIOTECHNOLOGY 5.50		General Insurance Corporation of India	1.64				
Eris Lifesciences Limited	1.72	TELECOM - SERVICES 3.53					
Ajanta Pharma Limited	1.50	✓ Indus Towers Limited	3.53				
GlaxoSmithKline Pharmaceuticals Limited	1.03						

MCAP Categorization (As on September 30, 2024)	
Mcap Category	Market Value as % of Net Asset
Large Cap	45.96%
Mid Cap	35.73%
Small Cap	17.09%
GB/TB/Repo/Others	1.22%
Grand Total	100.00%

OTHER PARAMETERS (As on September 30, 2024)
 Standard Deviation (Annualized): 13.46% (Bank of India Large & Mid Cap Equity Fund) 12.78% (BSE 250 LargeMidCap (TRI))

Beta: 1.00
 Sharpe Ratio*: 0.90
 Tracking Error (Annualized): 4.26%
 Above ratios are calculated using 3 years history of monthly return.
 *Risk-free rate assumed to be 6.76% (MIBOR as on September 30, 2024)

NAV (As on September 30, 2024)		NAV (₹)
Regular Plan		
Growth	92.65	101.28
Bonus	92.64	101.28
IDCW	27.65	28.36
Quarterly IDCW	33.74	28.57
Direct Plan		
Growth	105.38	
Bonus	54.43	
IDCW	28.85	
Quarterly IDCW	29.28	

EXPENSE RATIO
 Regular Plan: 2.30% Direct Plan: 1.17% Eco Plan: 1.58%

LOAD STRUCTURE (FOR ALL PLANS)
Entry Load NIL
Exit Load NIL
 • 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"

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

₹ 376.24 Crs.

LATEST AUM

₹ 378.34 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

PORTFOLIO TURNOVER RATIO (As on September 30, 2024)

1.17 Times* ("Basis last rolling 12 months)

Equity Fund

Hybrid Fund

Debt Fund

Bank of India ELSS Tax Saver[^]

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

All data as on September 30, 2024 (Unless indicated otherwise)

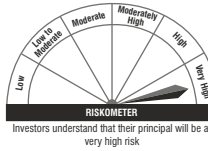
80C Benefit[#]

Invest Now

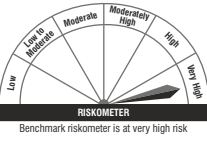
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2024

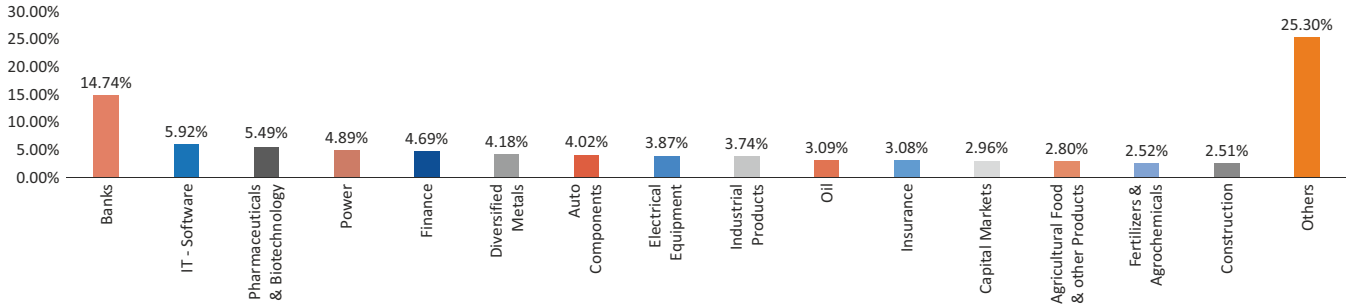


Benchmark Risk-o-meter as on September 30, 2024[^]



*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				GOVERNMENT BOND AND TREASURY BILL			
BANKS	14.74	DIVERSIFIED METALS	4.18	PI Industries Limited	0.75	UltraTech Cement Limited	0.95
✓ HDFC Bank Limited	4.90	✓ Vedanta Limited	4.18	CONSTRUCTION	2.51	DLF Limited	0.88
✓ State Bank of India	3.99	AUTO COMPONENTS	4.02	Larsen & Toubro Limited	1.14	Poly Medicare Limited	0.78
ICICI Bank Limited	1.72	UNO Minda Limited	2.00	Sterling And Wilson Renewable Energy Limited	0.91	Mahindra Lifespace Developers Limited	0.72
Kotak Mahindra Bank Limited	1.39	Bharat Forge Limited	1.53	IRCON International Limited	0.46	Linde India Limited	0.57
Indian Bank	1.01	ELECTRICAL EQUIPMENT	3.87	OTHERS	25.30	Total	93.80
Bank of Baroda	0.95	Siemens Limited	2.00	Reliance Industries Limited	2.27	GOVERNMENT BOND AND TREASURY BILL	
IndusInd Bank Limited	0.50	ABB India Limited	1.36	Hindustan Aeronautics Limited	1.99	Treasury Bill	
Union Bank of India	0.17	Bharat Heavy Electricals Limited	0.51	✓ Tata Steel Limited	1.94	364 Days Tbill (MD 30/01/2025) (SOV)	0.04
Canara Bank	0.11	INDUSTRIAL PRODUCTS	3.74	Deepek Nitrite Limited	1.79	Total	0.04
IT - SOFTWARE	5.92	HEG Limited	1.94	Dixon Technologies (India) Limited	1.67	CASH & CASH EQUIVALENT	
Tata Consultancy Services Limited	1.49	Inox India Limited	1.01	Swan Energy Limited	1.58	Net Receivables/Payables	0.11
Coforge Limited	1.34	Graphite India Limited	0.79	CMS Info System Limited	1.45	TREPS / Reverse Repo Investments	6.05
HCL Technologies Limited	1.09	OIL	3.09	Tata Technologies Limited	1.34	Total	6.16
KPIT Technologies Limited	1.04	✓ Oil India Limited	3.09	K.P.R. Mill Limited	1.22	GRAND TOTAL	
Tech Mahindra Limited	0.96	INSURANCE	3.08	Varun Beverages Limited	1.10	100.00	
PHARMACEUTICALS & BIOTECHNOLOGY	5.49	✓ General Insurance Corporation of India	2.27	Jupiter Wagons Limited	1.05	✓ Indicates Top 10 Equity Holdings.	
✓ Ami Organics Limited	2.02	SBI Life Insurance Company Limited	0.81	Bharti Airtel Limited	1.01		
Lupin Limited	1.49	CAPITAL MARKETS	2.96	Ambuja Cements Limited	1.00		
Sun Pharmaceutical Industries Limited	1.17	✓ Prudent Corporate Advisory Services Limited	2.28	Hero MotoCorp Limited	1.00		
Limited		Central Depository Services (India) Limited	0.68	Titagarh Rail Systems Limited	0.99		
Advanced Enzyme Technologies Limited	0.81	AGRICULTURAL FOOD & OTHER PRODUCTS	2.80				
POWER	4.89	Triveni Engineering & Industries Limited	1.43				
✓ NTPC Limited	2.85	Balrampur Chini Mills Limited	1.37				
✓ Tata Power Company Limited	2.04	FERTILIZERS & AGROCHEMICALS	2.52				
FINANCE	4.69	Coromandel International Limited	1.77				
Jio Financial Services Limited	1.70						
REC Limited	1.49						
PNB Housing Finance Limited	0.78						
Power Finance Corporation Limited	0.72						

MCAPI Categorization (As on September 30, 2024)

Mcap Category	Percentage
Large Cap	49.38%
Small Cap	22.76%
Mid Cap	21.66%
GB/TB/Repo/Others	6.20%
Grand Total	100.00%

PORTFOLIO TURNOVER RATIO (As on September 30, 2024)

0.94 Times[#] ("Basis last rolling 12 months)

OTHER PARAMETERS (As on September 30, 2024)

Standard Deviation (Annualized): 14.29% (Bank of India ELSS Tax Saver)
12.95% (BSE 500 TRI)

Beta: 1.02

Sharpe Ratio*: 0.95

Tracking Error (Annualized): 5.48%

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

*Risk-free rate assumed to be 6.76% (MIBOR as on September 30, 2024)

NAV (As on September 30, 2024)

Plan	NAV (₹)
Regular Plan	
Growth	175.05
IDCW	33.72
Eco Plan	
Growth	188.96
IDCW	31.36
Direct Plan	
Growth	201.97
IDCW	80.66

EXPENSE RATIO

Regular Plan: 1.96% Direct Plan: 0.84% Eco Plan: 1.71%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load: NIL
Exit Load: NIL

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

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

INVESTMENT OBJECTIVE

The Scheme seeks to generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities across all market capitalisations. The Scheme is in the nature of diversified multi-cap fund. The Scheme is not providing any assured or guaranteed returns. However, there can be no assurance that the investment objectives of the Scheme will be realized.

WHOSHOULD INVEST

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

BENCHMARK[^]

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

February 25, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 1,468.24 Crs.

LATEST AUM

₹ 1,485.63 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

Bank of India Manufacturing & Infrastructure Fund

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

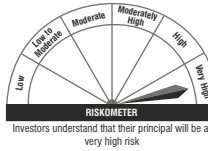
Invest Now

All data as on September 30, 2024 (Unless indicated otherwise)

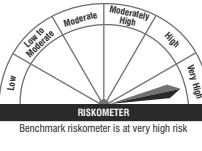
This product is suitable for investors who are seeking*:

- 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 September 30, 2024

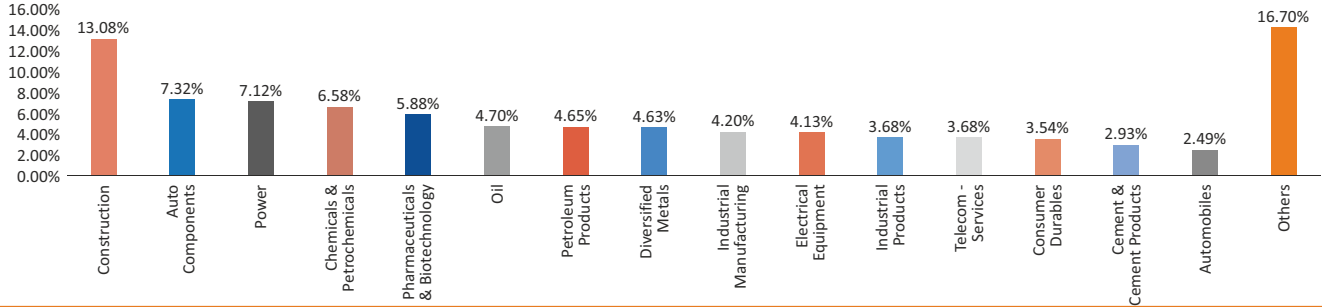


Benchmark Risk-o-meter as on September 30, 2024[^]



*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		Mankind Pharma Limited	0.87	Dixon Technologies (India) Limited	1.08	Sobha Limited	0.61
CONSTRUCTION	13.08	JB Chemicals & Pharmaceuticals Limited	0.57	CEMENT & CEMENT PRODUCTS	2.93	Radico Khaitan Limited	0.52
✓ Larsen & Toubro Limited	4.76			UltraTech Cement Limited	2.05	Steel Authority of India Limited	0.42
✓ Sterling And Wilson Renewable Energy Limited	2.34	OIL	4.70	JK Cement Limited	0.88	Total	95.31
ITD Cimentation India Limited	1.76	✓ Oil & Natural Gas Corporation Limited	2.81	AUTOMOBILES	2.49	GOVERNMENT BOND AND TREASURY BILL	
Ceigall India Ltd	1.17	Oil India Limited	1.89	✓ Hero MotoCorp Limited	2.49	Treasury Bill	
KNR Constructions Limited	1.11	PETROLEUM PRODUCTS	4.65	OTHERS	16.70	364 Days Tbill (MD 30/01/2025) (SOV)	0.02
Kalpataru Projects International Limited	0.97	✓ Reliance Industries Limited	3.40	Manorama Industries Limited	2.01	Total	0.02
PSP Projects Limited	0.97	Bharat Petroleum Corporation Limited	1.25	Bayer Cropscience Limited	1.48	CASH & CASH EQUIVALENT	
AUTO COMPONENTS	7.32	Limited		Jindal Stainless Limited	1.33	Net Receivables/Payables	(0.21)
Samvardhana Motherson International Limited	1.45	DIVERSIFIED METALS	4.63	Swan Energy Limited	1.32	TREPS / Reverse Repo Investments	4.88
Gabriel India Limited	1.33	✓ Vedanta Limited	4.63	Brigade Enterprises Limited	1.09	Total	4.67
Endurance Technologies Limited	1.20	INDUSTRIAL MANUFACTURING	4.20	Century Textiles & Industries Limited	1.09	GRAND TOTAL	100.00
UNO Minda Limited	1.16	Titagarh Rail Systems Limited	1.07	Ashok Leyland Limited	1.08		
Lumax Industries Limited	0.93	Tega Industries Limited	1.01	Bharat Electronics Limited	1.05	✓ Indicates Top 10 Equity Holdings.	
Kross Limited	0.89	Jupiter Wagons Limited	0.92	Jyothy Labs Limited	0.92		
Tube Investments of India Limited	0.36	Shanthy Gears Limited	0.86	Emami Limited	0.82		
POWER	7.12	Kaynes Technology India Limited	0.34	Tejas Networks Limited	0.81		
✓ NTPC Limited	6.49	ELECTRICAL EQUIPMENT	4.13	Bharat Dynamics Limited	0.79		
Tata Power Company Limited	0.63	Triveni Turbine Limited	1.41	JSW Steel Limited	0.74		
CHEMICALS & PETROCHEMICALS	6.58	TD Power Systems Limited	1.39	Aegis Logistics Limited	0.62		
✓ PCBL Limited	2.19	Siemens Limited	1.33				
Deepak Nitrite Limited	2.08	INDUSTRIAL PRODUCTS	3.68				
Vinati Organics Limited	1.13	HEG Limited	1.02				
Galaxy Surfactants Limited	0.63	Inox India Limited	0.80				
Linde India Limited	0.55	Ratnamani Metals & Tubes Limited	0.76				
PHARMACEUTICALS & BIOTECHNOLOGY	5.88	Bansal Wire Industries Limited	0.74				
Eris Lifesciences Limited	1.96	AIA Engineering Limited	0.36				
Ami Organics Limited	1.44	TELECOM - SERVICES	3.68				
Ajanta Pharma Limited	1.04	✓ Indus Towers Limited	2.79				
		Bharti Airtel Limited	0.89				
		CONSUMER DURABLES	3.54				
		✓ Senco Gold Limited	2.46				

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

₹ 512.98 Crs.

LATEST AUM

₹ 528.69 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 September 30, 2024)

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

OTHER PARAMETERS (As on September 30, 2024)

Standard Deviation (Annualized): 14.06% (Bank of India Manufacturing & Infrastructure Fund)
16.63% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.70

Sharpe Ratio[^]: 1.63

Tracking Error (Annualized): 9.44%

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

[^]Risk-free rate assumed to be 6.76% (MIBOR as on September 30, 2024)

NAV (As on September 30, 2024)

Plan	NAV (₹)
Regular Plan	
Growth	69.43
IDCW	65.51
Quarterly IDCW	68.25
Direct Plan	
Growth	69.43
IDCW	65.51
Quarterly IDCW	68.25

EXPENSE RATIO

Regular Plan: 2.29% Direct Plan: 0.81%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Small Cap Fund

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

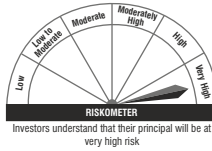
Invest Now

All data as on September 30, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2024

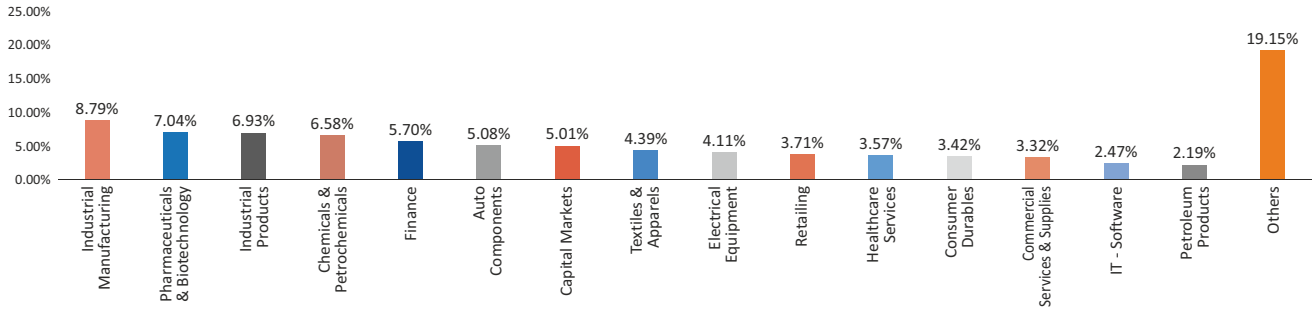


Benchmark Risk-o-meter as on September 30, 2024[^]



*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				IT - SOFTWARE			
INDUSTRIAL MANUFACTURING	8.79	AUTO COMPONENTS	5.08	Latent View Analytics Limited	1.38	Tejas Networks Limited	0.93
✓ Kaynes Technology India Limited	2.23	Amara Raja Energy & Mobility Ltd	1.84	Jamna Auto Industries Limited	1.32	Aegis Logistics Limited	0.81
✓ Jyoti CNC Automation Ltd	1.99	Craftsman Automation Limited	1.29	Rategain Travel Technologies Limited	1.09	Sterling And Wilson Renewable Energy Limited	0.81
Titagarh Rail Systems Limited	1.31	Tube Investments of India Limited	0.63	✓ PETROLEUM PRODUCTS	2.19	Total	91.46
Praj Industries Limited	1.28	CAPITAL MARKETS	5.01	Castrol India Limited	2.19	GOVERNMENT BOND AND TREASURY BILL	
Shanthi Gears Limited	1.19	Nuvama Wealth Management Limited	1.72	✓ OTHERS	19.15	Treasury Bill	
Jupiter Wagons Limited	0.79	Prudent Corporate Advisory Services Limited	1.69	✓ Century Textiles & Industries Limited	2.07	364 Days Tbill (MD 30/01/2025) (SOV)	0.01
PHARMACEUTICALS & BIOTECHNOLOGY	7.04	Central Depository Services (India) Limited	1.60	Radico Khaitan Limited	1.94	Total	0.01
✓ Ami Organics Limited	2.72	TEXTILES & APPARELS	4.39	Mrs. Bectors Food Specialities Limited	1.70	CASH & CASH EQUIVALENT	
✓ Eris Lifesciences Limited	2.09	Arvind Limited	1.81	Poly Medicare Limited	1.47	Net Receivables/Payables	(0.01)
Advanced Enzyme Technologies Limited	1.19	Ganesha Ecosphere Limited	1.50	Jyothy Labs Limited	1.34	TREPS / Reverse Repo Investments	8.54
Suven Pharmaceuticals Limited	1.04	Welspun Living Limited	1.08	General Insurance Corporation of India	1.31	Total	8.53
INDUSTRIAL PRODUCTS	6.93	ELECTRICAL EQUIPMENT	4.11	Hero MotoCorp Limited	1.24	GRAND TOTAL	
EPL Limited	1.45	TD Power Systems Limited	1.65	Zaggle Prepaid Ocean Services Limited	1.20		100.00
KEI Industries Limited	1.36	Hitachi Energy India Limited	1.38	Indian Bank	1.19	✓ Indicates Top 10 Equity Holdings.	
KSB Limited	1.19	Schneider Electric Infrastructure Limited	1.08	EID Parry India Limited	1.13		
HEG Limited	1.08	RETAILING	3.71	Sanstar Ltd	1.03		
SKF India Limited	0.93	Avenue Supermarts Limited	1.97	Balrampur Chini Mills Limited	0.98		
Ratnamani Metals & Tubes Limited	0.65	Cartrade Tech Limited	1.74				
Apollo Pipes Limited	0.27	HEALTHCARE SERVICES	3.57				
CHEMICALS & PETROCHEMICALS	6.58	Vijaya Diagnostic Centre Limited	2.61				
✓ PCBL Limited	2.93	Krishna Institute Of Medical Sciences Limited	0.96				
Galaxy Surfactants Limited	1.35	CONSUMER DURABLES	3.42				
Linde India Limited	1.16	✓ Senco Gold Limited	1.98				
Vinati Organics Limited	1.14	PG Electroplast Limited	0.85				
FINANCE	5.70	ETHOS LTD.	0.59				
✓ Cholamandalam Financial Holdings Limited	2.29	COMMERCIAL SERVICES & SUPPLIES	3.32				
PNB Housing Finance Limited	1.83	CMS Info System Limited	1.68				
Housing & Urban Development Corporation Limited	0.80	TeamLease Services Limited	1.64				
Rane Holdings Limited	0.78						

MCAP Categorization (As on September 30, 2024)

Mcap Category	Percentage
Small Cap	80.42%
GB/TB/Repo/Others	8.54%
Mid Cap	7.83%
Large Cap	3.21%
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. Dhruv Bhatia (w.e.f April 27, 2022) - Over 11 years of experience in Equity Research, Fund Management and Portfolio Construction.

AVERAGE AUM

₹ 1,476.95 Crs.

LATEST AUM

₹ 1,516.96 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 September 30, 2024)

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

OTHER PARAMETERS (As on September 30, 2024)

Standard Deviation (Annualized): 15.04% (Bank of India Small Cap Fund)
17.85% (NIFTY Smallcap 250 TRI)

Beta: 0.78

Sharpe Ratio*: 1.29

Tracking Error (Annualized): 6.88%

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

*Risk-free rate assumed to be 6.76% (MIBOR as on September 30, 2024)

NAV (As on September 30, 2024)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	55.85
IDCW	IDCW	41.82

EXPENSE RATIO

Regular Plan: 2.01% Direct Plan: 0.48%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Flexi Cap Fund

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

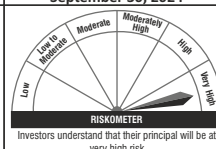
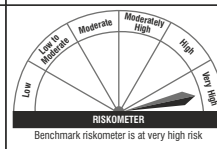
Invest Now

All data as on September 30, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

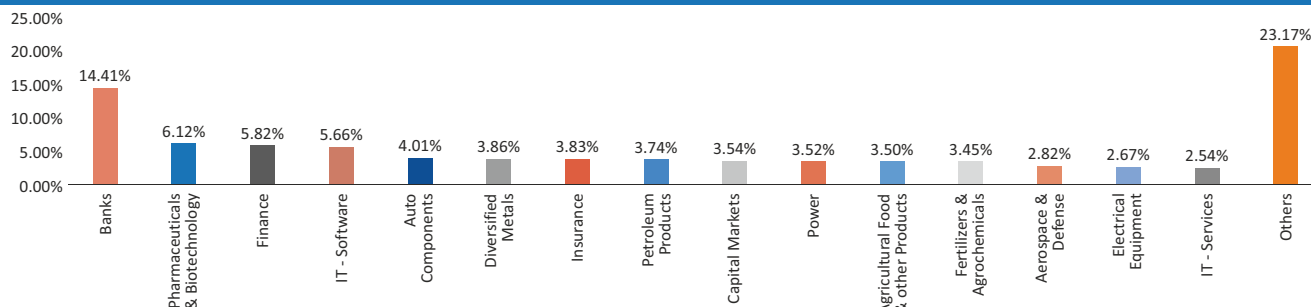
- Capital appreciation over medium to long term.
- Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.

Risk-o-meter is based on the scheme portfolio as on September 30, 2024

Benchmark Risk-o-meter as on September 30, 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		Amara Raja Energy & Mobility Ltd	0.38	Zaggle Prepaid Ocean Services Limited	1.21	Eicher Motors Limited	0.66
BANKS	14.41	DIVERSIFIED METALS	3.86	OTHERS	23.17	Graphite India Limited	0.52
✓ HDFC Bank Limited	5.64	✓ Vedanta Limited	3.86	Netweb Technologies India Limited	1.83	IRCON International Limited	0.48
✓ State Bank of India	3.38	INSURANCE	3.83	Swan Energy Limited	1.63	Arvind Fashions Limited	0.43
✓ Kotak Mahindra Bank Limited	2.21	✓ General Insurance Corporation of India	2.15	Oil India Limited	1.57	Rail Vikas Nigam Limited	0.09
ICICI Bank Limited	1.47	✓ SBI Life Insurance Company Limited	1.68	Indus Towers Limited	1.39	Total	92.66
Indian Bank	0.97	PETROLEUM PRODUCTS	3.74	Tata Steel Limited	1.32	MONEY MARKET INSTRUMENTS	
Bank of Baroda	0.74	✓ Reliance Industries Limited	1.92	Brigade Enterprises Limited	1.26	Certificate of Deposit	
PHARMACEUTICALS & BIOTECHNOLOGY	6.12	✓ Castrol India Limited	1.82	Cartrade Tech Limited	1.15	Punjab National Bank (FITCH A1+)	0.51
Ami Organics Limited	1.56	CAPITAL MARKETS	3.54	HEG Limited	1.14	Total	0.51
Lupin Limited	1.21	✓ Nuvama Wealth Management Limited	1.83	Larsen & Toubro Limited	1.07	GOVERNMENT BOND AND TREASURY BILL	
Sun Pharmaceutical Industries Limited	1.02	✓ Prudent Corporate Advisory Services Limited	1.71	Jupiter Wagons Limited	0.99	Treasury Bill	
Ajanta Pharma Limited	0.90	POWER	3.52	Bharti Airtel Limited	0.98	364 Days Tbill (MD 30/01/2025) (SOV)	0.01
Advanced Enzyme Technologies Limited	0.66	✓ NTPC Limited	2.18	Titagarh Rail Systems Limited	0.92	Total	0.01
GlaxoSmithKline Pharmaceuticals Limited	0.52	✓ Torrent Power Limited	1.34	Sobha Limited	0.91	CASH & CASH EQUIVALENT	
Dr. Reddy's Laboratories Limited	0.25	AGRICULTURAL FOOD & OTHER PRODUCTS	3.50	Sterling And Wilson Renewable Energy Limited	0.90	Net Receivables/Payables	1.43
FINANCE	5.82	Balrampur Chini Mills Limited	1.32	UltraTech Cement Limited	0.86	TREPS / Reverse Repo Investments	5.39
Jio Financial Services Limited	1.52	Triveni Engineering & Industries Limited	1.14	Ambuja Cements Limited	0.81	Total	6.82
REC Limited	1.33	Sanstar Ltd	1.04	Radico Khaitan Limited	0.80	GRAND TOTAL	100.00
Bajaj Finserv Limited	1.30	FERTILIZERS & AGROCHEMICALS	3.45	Aditya Vision Ltd	0.75		
Rane Holdings Limited	0.92	Sumitomo Chemical India Limited	1.21	Welspun Living Limited	0.71		
Power Finance Corporation Limited	0.75	Coromandel International Limited	0.88				
IT - SOFTWARE	5.66	Bayer Cropscience Limited	0.70				
Tata Consultancy Services Limited	1.36	PI Industries Limited	0.66				
Coforge Limited	1.21	AEROSPACE & DEFENSE	2.82				
KPIT Technologies Limited	1.19	✓ Hindustan Aeronautics Limited	2.00				
Tech Mahindra Limited	0.96	Bharat Electronics Limited	0.82				
HCL Technologies Limited	0.94	ELECTRICAL EQUIPMENT	2.67				
AUTO COMPONENTS	4.01	Siemens Limited	1.70				
UNO Minda Limited	1.72	ABB India Limited	0.97				
Bharat Forge Limited	1.50	IT - SERVICES	2.54				
Samvardhana Motherson International Limited	0.41	✓ Tata Technologies Limited	1.33				

MONEY MARKET INSTRUMENTS
Certificate of Deposit
Punjab National Bank (FITCH A1+)

GOVERNMENT BOND AND TREASURY BILL
Treasury Bill
364 Days Tbill (MD 30/01/2025) (SOV)

CASH & CASH EQUIVALENT
Net Receivables/Payables
TREPS / Reverse Repo Investments

GRAND TOTAL 100.00
✓ Indicates Top 10 Equity Holdings.

MCAPI Categorization (As on September 30, 2024)

Mcap Category	Percentage
Large Cap	44.11%
Small Cap	29.92%
Mid Cap	18.63%
GB/TB/Repo/Others	6.83%
Debt	0.51%
Grand Total	100.00%

INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity-related securities across various market capitalisation. However, there can be no assurance that the investment objectives of the Scheme will be realized.

WHO SHOULD INVEST

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

BENCHMARK[^]

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

June 29, 2020

FUND MANAGER

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

AVERAGE AUM

₹ 1,869.84 Crs.

LATEST AUM

₹ 1,918.25 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on September 30, 2024)

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

OTHER PARAMETERS (As on September 30, 2024)

Standard Deviation (Annualized): 14.83% (Bank of India Flexi Cap Fund)
12.95% (BSE 500 TRI)

Beta: 1.05

Sharpe Ratio*: 1.20

Tracking Error (Annualized): 5.92%

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

*Risk-free rate assumed to be 6.76% (MIBOR as on September 30, 2024)

NAV (As on September 30, 2024)

Plan	NAV (₹)
Regular Plan	
Growth	36.85
IDCW	33.48
Direct Plan	
Growth	39.43
IDCW	33.70

EXPENSE RATIO

Regular Plan: 1.96% Direct Plan: 0.48%

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 Bluechip Fund

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

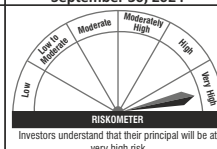
Invest Now

All data as on September 30, 2024 (Unless indicated otherwise)

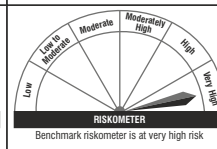
This product is suitable for investors who are seeking*:

- 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 September 30, 2024

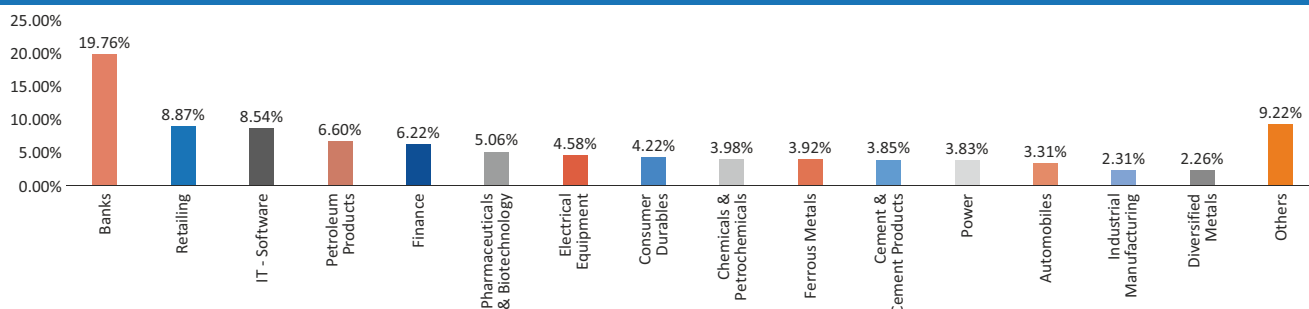


Benchmark Risk-o-meter as on September 30, 2024[^]



*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 MANUFACTURING 2.31			
BANKS 19.76		Torrent Pharmaceuticals Limited	1.36	Kaynes Technology India Limited	1.19	GOVERNMENT BOND AND TREASURY BILL	
✓ HDFC Bank Limited	7.62	Sun Pharmaceutical Industries Limited	1.16	Titagarh Rail Systems Limited	1.12	Treasury Bill	
✓ State Bank of India	4.85	Dr. Reddy's Laboratories Limited	1.02	DIVERSIFIED METALS 2.26		364 Days Tbill (MD 30/01/2025) 0.17	
✓ ICI Bank Limited	3.20	ELECTRICAL EQUIPMENT 4.58		Vedanta Limited	2.26	(SOV)	
Kotak Mahindra Bank Limited	2.24	Siemens Limited	2.01	OTHERS 9.22		Total 0.17	
Axis Bank Limited	1.85	Bharat Heavy Electricals Limited	1.29	Larsen & Toubro Limited	2.13	CASH & CASH EQUIVALENT	
RETAILING 8.87		TD Power Systems Limited	1.28	SBI Life Insurance Company Limited	2.00	Net Receivables/Payables (0.17)	
✓ Avenue Supermarts Limited	2.95	CONSUMER DURABLES 4.22		ITC Limited	1.43	TREPS / Reverse Repo Investments 3.47	
✓ Baazar Style Retail Ltd	2.47	✓ Havells India Limited	2.53	Hindustan Aeronautics Limited	1.36	Total 3.30	
Cartrade Tech Limited	1.36	Titan Company Limited	1.69	Godrej Consumer Products Limited	1.18	GRAND TOTAL 100.00	
Trent Limited	1.20	CHEMICALS & PETROCHEMICALS 3.98		Samvardhana Motherson International Limited	1.12	✓ Indicates Top 10 Equity Holdings.	
FSN E-Commerce Ventures Limited	0.89	Deepak Nitrite Limited	2.02	Total 96.53			
IT - SOFTWARE 8.54		Vinati Organics Limited	1.20				
✓ Infosys Limited	2.57	Pidilite Industries Limited	0.76				
Tata Consultancy Services Limited	2.10	FERROUS METALS 3.92					
HCL Technologies Limited	1.63	Tata Steel Limited	2.29				
Tech Mahindra Limited	1.18	JSW Steel Limited	1.63				
Coforge Limited	1.06	CEMENT & CEMENT PRODUCTS 3.85					
PETROLEUM PRODUCTS 6.60		Ambuja Cements Limited	1.53				
✓ Reliance Industries Limited	4.75	Grasim Industries Limited	1.43				
Castrol India Limited	1.85	UltraTech Cement Limited	0.89				
FINANCE 6.22		POWER 3.83					
✓ Bajaj Finance Limited	2.87	✓ NTPC Limited	3.83				
REC Limited	1.76	Hero MotoCorp Limited	1.41				
Jio Financial Services Limited	1.59	Maruti Suzuki India Limited	1.07				
PHARMACEUTICALS & BIOTECHNOLOGY 5.06		Eicher Motors Limited	0.83				
Mankind Pharma Limited	1.52						

MCAP Categorization (As on September 30, 2024)

Mcap Category	Percentage
Large Cap	82.09%
Small Cap	10.47%
Mid Cap	3.97%
GB/TB/Repo/Others	3.47%
Grand Total	100.00%

INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investors with the opportunities of long term capital appreciation by investing predominantly in equity and equity-related instruments of large cap companies. However, there can be no assurance that the income can be generated, regular or otherwise, or the Investment Objective of the scheme will be realized.

WHO SHOULD INVEST

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

BENCHMARK[^]

NIFTY 100 TRI (Tier 1)

DATE OF ALLOTMENT

June 29, 2021

FUND MANAGER

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

AVERAGE AUM

₹ 194.93 Crs.

LATEST AUM

₹ 198.82 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 September 30, 2024)

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

OTHER PARAMETERS (As on September 30, 2024)

Standard Deviation (Annualized): 13.39% (Bank of India Bluechip Fund)
12.63% (NIFTY 100 TRI)

Beta: 1.01

Sharpe Ratio*: 0.63

Tracking Error (Annualized): 4.07%

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

*Risk-free rate assumed to be 6.76% (MIBOR as on September 30, 2024)

NAV (As on September 30, 2024) NAV (₹)

Regular Plan **Direct Plan**

Growth 17.03 Growth 17.71

IDCW 17.02 IDCW 17.69

EXPENSE RATIO

Regular Plan: 2.30% Direct Plan: 1.09%

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 Multi Cap Fund

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

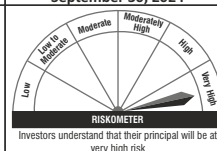
Invest Now

All data as on September 30, 2024 (Unless indicated otherwise)

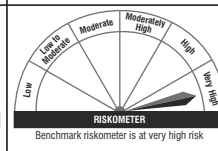
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2024

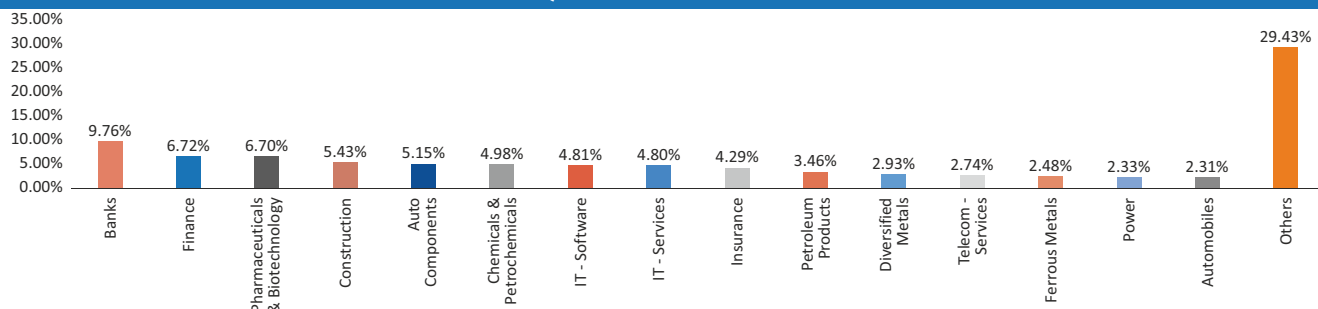


Benchmark Risk-o-meter as on September 30, 2024[^]



*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	9.76	Lumax Industries Limited	0.73	POWER	2.33	PB Fintech Limited	0.84
✓ HDFC Bank Limited	3.44	CHEMICALS & PETROCHEMICALS	4.98	✓ NTPC Limited	2.33	Sobha Limited	0.82
✓ State Bank of India	2.49	PCBL Limited	1.83	AUTOMOBILES	2.31	Radico Khaitan Limited	0.75
Kotak Mahindra Bank Limited	1.93	Deepak Nitrite Limited	1.78	✓ Hero MotoCorp Limited	2.31	Radnamani Metals & Tubes Limited	0.69
Indian Bank	1.90	Vinati Organics Limited	0.78	OTHERS	29.43	Siemens Limited	0.46
FINANCE	6.72	Linde India Limited	0.30	✓ Senco Gold Limited	2.27	Tejas Networks Limited	0.35
REC Limited	1.99	Galaxy Surfactants Limited	0.29	Oil India Limited	2.02	Total	98.32
Shriram Finance Limited	1.99	IT - SOFTWARE	4.81	Vijaya Diagnostic Centre Limited	1.95	GOVERNMENT BOND AND TREASURY BILL	
Bajaj Finance Limited	1.46	✓ Tata Consultancy Services Limited	2.94	FSN E-Commerce Ventures Limited	1.91	Treasury Bill	
Housing & Urban Development Corporation Limited	1.21	Infosys Limited	0.96	Manorama Industries Limited	1.64	364 Days Tbill (MD 30/01/2025) (SOV)	0.01
Rane Holdings Limited	0.07	Rategain Travel Technologies Limited	0.62	Bayer Cropscience Limited	1.47	Total	0.01
PHARMACEUTICALS & BIOTECHNOLOGY	6.70	HCL Technologies Limited	0.29	Marico Limited	1.47	CASH & CASH EQUIVALENT	
Eris Lifesciences Limited	1.84	IT - SERVICES	4.80	Swan Energy Limited	1.27	Net Receivables/Payables	(0.04)
Ami Organics Limited	1.55	✓ Tata Technologies Limited	2.73	UltraTech Cement Limited	1.23	TREPS / Reverse Repo Investments	1.71
Ajanta Pharma Limited	1.28	Zaggle Prepaid Ocean Services Limited	2.07	Century Textiles & Industries Limited	1.20	Total	1.67
GlaxoSmithKline	0.83	INSURANCE	4.29	Ashok Leyland Limited	1.06	GRAND TOTAL	
Pharmaceuticals Limited	0.62	ICICI Lombard General Insurance Company Limited	1.85	HEG Limited	0.97	100.00	
JB Chemicals & Pharmaceuticals Limited	0.62	General Insurance Corporation of India	0.51	Jyothy Labs Limited	0.95	✓ Indicates Top 10 Equity Holdings.	
IPCA Laboratories Limited	0.30	SBI Life Insurance Company Limited	0.51	JK Cement Limited	0.92		
Mankind Pharma Limited	0.28	Limited	0.29	Titagarh Rail Systems Limited	0.86		
CONSTRUCTION	5.43	PETROLEUM PRODUCTS	3.46	Triveni Turbine Limited	0.85		
Larsen & Toubro Limited	2.06	✓ Reliance Industries Limited	2.26	MCAP Categorization (As on September 30, 2024)			
ITD Cementation India Limited	1.70	Bharat Petroleum Corporation Limited	1.20	Mcap Category	Percentage		
Sterling And Wilson Renewable Energy Limited	1.67	Limited	0.29	Large Cap	35.21%		
AUTO COMPONENTS	5.15	DIVERSIFIED METALS	2.93	Mid Cap	28.89%		
UNO Minda Limited	1.33	✓ Vedanta Limited	2.93	Small Cap	34.22%		
Endurance Technologies Limited	1.10	TELECOM - SERVICES	2.74	GB/TB/Repo/Others	1.68%		
Samvardhana Motherson International Limited	1.06	✓ Indus Towers Limited	2.74	Grand Total	100.00%		
International Limited	0.93	FERROUS METALS	2.48				
Gabriel India Limited	0.93	Jindal Stainless Limited	1.39				
		JSW Steel Limited	1.09				

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[^]

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

₹ 706.55 Crs.

LATEST AUM

₹ 722.80 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 September 30, 2024)

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

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on September 30, 2024)

	NAV (₹)
Regular Plan	
Growth	18.52
IDCW	18.52
Direct Plan	
Growth	18.82
IDCW	18.80

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)

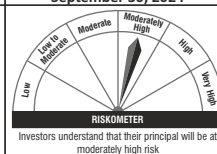
Invest Now

All data as on September 30, 2024 (Unless indicated otherwise)

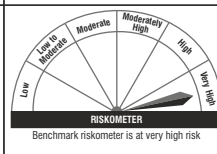
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2024

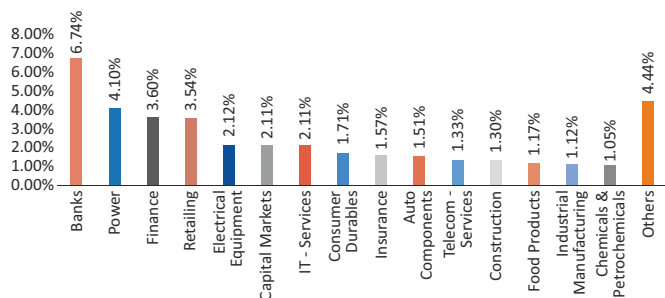


Benchmark Risk-o-meter as on September 30, 2024[^]

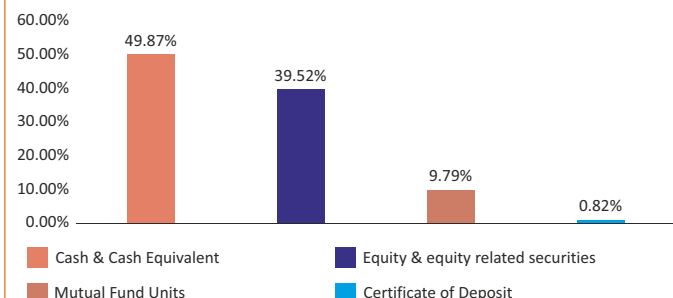


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

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				CAPITAL MARKETS 2.11			
BANKS 6.74				Nuvama Wealth Management Limited 0.94			
✓ HDFC Bank Limited	3.30			Limited 0.87			
✓ State Bank of India	2.52			Nippon Life India Asset Management Limited 0.30			
Kotak Mahindra Bank Limited	0.92			Prudent Corporate Advisory Services Limited 2.11			
POWER 4.10				IT - SERVICES 2.11			
✓ NTPC Limited	1.92	✓ Tata Technologies Limited	1.39	Zaggle Prepaid Ocean Services Limited 0.72			
✓ Power Grid Corporation of India Limited	1.02			Limited 1.71			
Tata Power Company Limited	0.82	CONSUMER DURABLES 1.71				Dixon Technologies (India) Limited 1.03	
Torrent Power Limited	0.34	✓ Safari Industries (India) Limited	0.39	ETHOS LTD. 0.29			
FINANCE 3.60				INSURANCE 1.57			
✓ Bajaj Finserv Limited	1.50	✓ SBI Life Insurance Company Limited	0.92	ICICI Lombard General Insurance Company Limited 0.65			
PNB Housing Finance Limited	0.75			AUTO COMPONENTS 1.51			
Jio Financial Services Limited	0.70	Amara Raja Energy & Mobility Ltd 0.76				S.J.S. Enterprises Limited 0.75	
REC Limited	0.64	TELECOM - SERVICES 1.33				✓ Bharti Airtel Limited 1.33	
Bajaj Housing Finance Limited	0.01	CONSTRUCTION 1.30				✓ Sterling And Wilson Renewable Energy Limited 1.30	
RETAILING 3.54							
Arvind Fashions Limited	0.93						
Cartrade Tech Limited	0.91						
Aditya Vision Ltd	0.74						
Go Fashion (India) Limited	0.73						
Zomato Limited	0.23						
ELECTRICAL EQUIPMENT 2.12							
Schneider Electric Infrastructure Limited	0.88						
Siemens Limited	0.72						
Triveni Turbine Limited	0.28						
TD Power Systems Limited	0.24						
				FOOD PRODUCTS 1.17			
				✓ Mrs. Bectors Food Specialities Limited 1.17			
				INDUSTRIAL MANUFACTURING 1.12			
				Kaynes Technology India Limited 0.64			
				Praj Industries Limited 0.48			
				CHEMICALS & PETROCHEMICALS 1.05			
				Linde India Limited 0.56			
				Galaxy Surfactants Limited 0.49			
				OTHERS 4.44			
				Tips Music Limited 0.87			
				KEI Industries Limited 0.75			
				PB Fintech Limited 0.66			
				Landmark Cars Limited 0.55			
				K.P.R. Mill Limited 0.46			
				Netweb Technologies India Limited 0.42			
				Unicommerce Esolutions Limited 0.42			
				Ganesh Ecosphere Limited 0.31			
				Total 39.52			
MONEY MARKET INSTRUMENTS							
Certificate of Deposit							
Axis Bank Limited (CRISIL A1+)							0.82
Total							0.82
MUTUAL FUND INVESTMENT							
Bank of India Liquid Fund - Direct Plan - Growth							9.79
Total							9.79
CASH & CASH EQUIVALENT							
Net Receivables/(Payables)							1.30
TREPS / Reverse Repo Investments							48.57
Total							49.87
GRAND TOTAL							100.00
✓ Indicates Top 10 Equity Holdings.							
MCAP Categorization (As on September 30, 2024)							
Mcap Category	Percentage						
Debt	0.82%						
Large Cap	16.55%						
Mid Cap	6.25%						
Mutual Fund Units	9.79%						
Small Cap	16.72%						
GB/TB/Repo/Others	49.87%						
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

₹ 585.40 Crs.

LATEST AUM

₹ 603.75 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 September 30, 2024)

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

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on September 30, 2024)

Plan	NAV (₹)
Regular Plan	10.08
Direct Plan	10.09
Growth	10.08
IDCW	10.09

EXPENSE RATIO

Regular Plan: 2.19% 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.

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Conservative Hybrid Fund

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

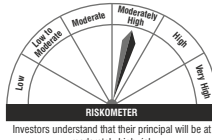
Invest Now

All data as on September 30, 2024 (Unless indicated otherwise)

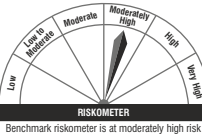
This product is suitable for investors who are seeking*:

- 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 September 30, 2024

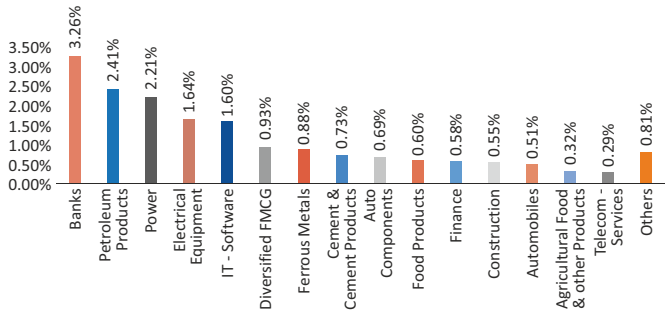


Benchmark Risk-o-meter as on September 30, 2024[^]

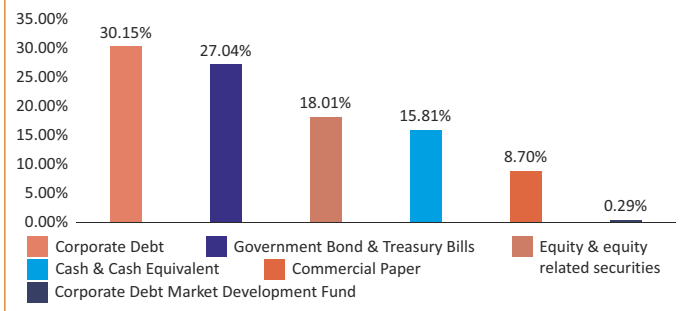


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

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				CONSTRUCTION				
BANKS	3.26	Larsen & Toubro Limited	0.55	MONEY MARKET INSTRUMENTS				
✓ State Bank of India	1.18	AUTOMOBILES	0.51	Commercial Paper				
✓ ICICI Bank Limited	1.00	Hero MotoCorp Limited	0.51	Kotak Securities Limited (ICRA A1+)				5.80
Kotak Mahindra Bank Limited	0.56	AGRICULTURAL FOOD & OTHER PRODUCTS	0.32	Aditya Birla Finance Limited (ICRA A1+)				2.90
HDFC Bank Limited	0.52	Triveni Engineering & Industries Limited	0.32	Total				8.70
PETROLEUM PRODUCTS	2.41	TELECOM - SERVICES	0.29	CDMDF				
✓ Reliance Industries Limited	2.41	Indus Towers Limited	0.29	Corporate Debt Market Development Fund				
POWER	2.21	OTHERS	0.81	Corporate Debt Market Development Fund (Others)				0.29
✓ NTPC Limited	1.33	PI Industries Limited	0.28	Total				0.29
✓ Power Grid Corporation of India Limited	0.88	Senco Gold Limited	0.20	GOVERNMENT BOND AND TREASURY BILL				
ELECTRICAL EQUIPMENT	1.64	Bharat Electronics Limited	0.19	Government Bond				
✓ TD Power Systems Limited	0.88	Jupiter Wagons Limited	0.14	7.26% GOI (MD 06/02/2033) (SOV)				17.01
✓ Siemens Limited	0.76	Total	18.01	7.18% GOI (MD 14/08/2033) (SOV)				4.10
IT - SOFTWARE	1.60	CORPORATE DEBT		7.1% GOI (MD 08/04/2034) (SOV)				1.53
✓ Coforge Limited	1.09	Non-Convertible Debentures		Total				22.64
Tata Consultancy Services Limited	0.51	Indian Railway Finance Corporation Limited (CRISIL AAA)		17.01				
DIVERSIFIED FMCG	0.93	National Bank For Agriculture and Rural Development (CRISIL AAA)		4.10				
✓ ITC Limited	0.93	Power Finance Corporation Limited (CRISIL AAA)		1.53				
FERROUS METALS	0.88	Bajaj Finance Limited (CRISIL AAA)		Government Bond and Treasury Bill				
✓ Tata Steel Limited	0.88	Small Industries Dev Bank of India (CRISIL AAA)		7.26% GOI (MD 06/02/2033) (SOV)				17.01
CEMENT & CEMENT PRODUCTS	0.73	Small Industries Dev Bank of India (CRISIL AAA)		7.18% GOI (MD 14/08/2033) (SOV)				4.10
Ambuja Cements Limited	0.38	Reliance Jio Infocomm Limited (CRISIL AAA)		7.1% GOI (MD 08/04/2034) (SOV)				1.53
UltraTech Cement Limited	0.35	Total		Total				22.64
AUTO COMPONENTS	0.69	30.15		38.85%				
S.J.S. Enterprises Limited	0.69	27.04%		13.81%				
FOOD PRODUCTS	0.60	18.01%		2.54%				
Nestle India Limited	0.60	15.81%		1.66%				
FINANCE	0.58	8.70%		0.29%				
PNB Housing Finance Limited	0.31	0.29%		Grand Total				100.00%
REC Limited	0.27	0.81%						

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on September 30, 2024)

Mcap Category	Percentage
GB/TB/Repo/Others	42.85%
Debt	38.85%
Large Cap	13.81%
Small Cap	2.54%
Mid Cap	1.66%
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

₹ 66.20 Crs.

LATEST AUM

₹ 66.74 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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 September 30, 2024)

Average / Residual Maturity: 4.01 Years

Macaulay Duration: 3.23 Years

Modified Duration: 3.07 Years

Annualised Yield: 7.09%

NAV (As on September 30, 2024)

Plan	NAV (₹)
Regular Plan	
Growth	33.4096
Monthly IDCW	17.2007
Quarterly IDCW	17.8278
Annual IDCW	16.2179
Direct Plan	
Growth	35.4877
Monthly IDCW	15.8121
Quarterly IDCW	17.4405
Annual IDCW	16.1744
Eco Plan	
Growth	34.4798
Monthly IDCW	26.1142
Quarterly IDCW	-
Annual IDCW	-

EXPENSE RATIO

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

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

Exit Load

NIL

- 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".

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Multi Asset Allocation Fund

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

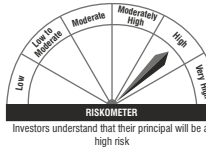
Invest Now

All data as on September 30, 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 September 30, 2024

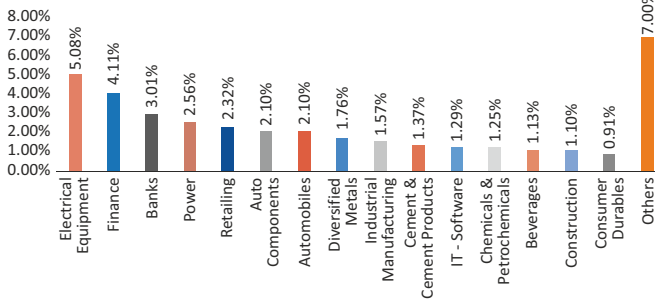


Benchmark Risk-o-meter as on September 30, 2024[^]

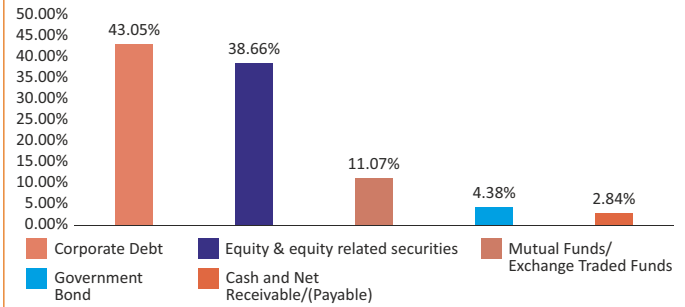


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

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			
ELECTRICAL EQUIPMENT	5.08	INDUSTRIAL MANUFACTURING	1.57	Tata Technologies Limited	0.40	Exchange Traded Funds	
✓ Siemens Limited	1.77	Titagarh Rail Systems Limited	0.91	Welspun Living Limited	0.38	ICICI Prudential Mutual Fund	8.58
✓ Bharat Heavy Electricals Limited	1.22	Jupiter Wagons Limited	0.66	Multi Commodity Exchange of India Limited	0.13	Nippon India Mutual Fund	1.64
ABB India Limited	1.00	CEMENT & CEMENT PRODUCTS	1.37	Total	38.66	DSP Mutual Fund	0.85
Triveni Turbine Limited	0.86	✓ Grasim Industries Limited	1.37	CORPORATE DEBT		Government Bond and Treasury Bill	
Schneider Electric Infrastructure Limited	0.23	IT - SOFTWARE	1.29	Non-Convertible Debentures		Government Bond	
FINANCE	4.11	Rategain Travel Technologies Limited	0.74	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.31	7.1% GOI (MD 18/04/2029) (SOV)	2.91
✓ REC Limited	1.87	Limited		Power Finance Corporation Limited (CRISIL AAA)	7.25	7.18% GOI (MD 14/08/2033) (SOV)	1.47
Housing & Urban Development Corporation Limited	0.73	Mastek Limited	0.55	LIC Housing Finance Limited (CRISIL AAA)	7.19	Total	4.38
PNB Housing Finance Limited	0.59	CHEMICALS & PETROCHEMICALS	1.25	REC Limited (ICRA AAA)	7.19	CASH & CASH EQUIVALENT	
Cholamandalam Investment and Finance Company Ltd	0.46	PCBL Limited	0.70	Bajaj Finance Limited (CRISIL AAA)	5.18	Net Receivables/(Payables)	1.87
Rane Holdings Limited	0.46	Linde India Limited	0.55	National Bank For Agriculture and Rural Development (CRISIL AAA)	4.63	TREPS / Reverse Repo Investments	0.97
BANKS	3.01	BEVERAGES	1.13	Tata Capital Housing Finance Limited (CRISIL AAA)	4.30	Total	2.84
✓ State Bank of India	2.48	✓ Varun Beverages Limited	1.13	Total	43.05	GRAND TOTAL	100.00
Bank of Baroda	0.53	CONSTRUCTION	1.10				
POWER	2.56	Larsen & Toubro Limited	0.57				
✓ NTPC Limited	1.34	Rail Vikas Nigam Limited	0.53				
✓ Tata Power Company Limited	1.22	CONSUMER DURABLES	0.91				
RETAILING	2.32	Blue Star Limited	0.65				
✓ Trent Limited	1.74	Senco Gold Limited	0.26				
Cartrade Tech Limited	0.58	OTHERS	7.00				
AUTO COMPONENTS	2.10	Jindal Stainless Limited	0.77				
UNO Minda Limited	0.76	SBI Life Insurance Company Limited	0.74				
Samvardhana Motherson International Limited	0.74	Century Textiles & Industries Limited	0.70				
Bharat Forge Limited	0.60	Prudent Corporate Advisory Services Limited	0.64				
AUTOMOBILES	2.10	Oil & Natural Gas Corporation Limited	0.63				
Mahindra & Mahindra Limited	1.11	Hindustan Aeronautics Limited	0.55				
Eicher Motors Limited	0.99	Ami Organics Limited	0.45				
DIVERSIFIED METALS	1.76	TeamLease Services Limited	0.42				
✓ Vedanta Limited	1.76	Reliance Industries Limited	0.42				
		Tips Music Limited	0.42				

MCAP Categorization (As on September 30, 2024)

Mcap Category	Percentage
Debt	43.05%
GB/TB/Repo/Others	7.22%
Large Cap	23.76%
Mid Cap	4.99%
Small Cap	9.91%
Gold ETF	11.07%
Grand Total	100.00%

INVESTMENT OBJECTIVE

The investment objective of the scheme is to seek long term capital growth by predominantly investing in equity and equity related securities, debt & money market instruments and Gold ETF. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.

BENCHMARK[^]

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

DATE OF ALLOTMENT

February 28, 2024

FUND MANAGER

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

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

AVERAGE AUM

₹ 347.89 Crs.

LATEST AUM

₹ 348.76 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 September 30, 2024)

Average / Residual Maturity: 4.39 Years

Macaulay Duration: 3.62 Years

Modified Duration: 3.38 Years

Annualised Yield: 7.41%

NAV (As on September 30, 2024)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	11.2157
IDCW	Monthly IDCW	11.2181

EXPENSE RATIO

Regular Plan: 1.93% Direct Plan: 1.07%

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)

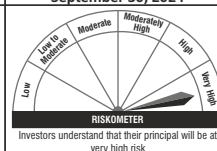
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All data as on September 30, 2024 (Unless indicated otherwise)

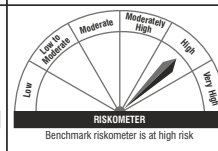
This product is suitable for investors who are seeking*:

- 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 September 30, 2024

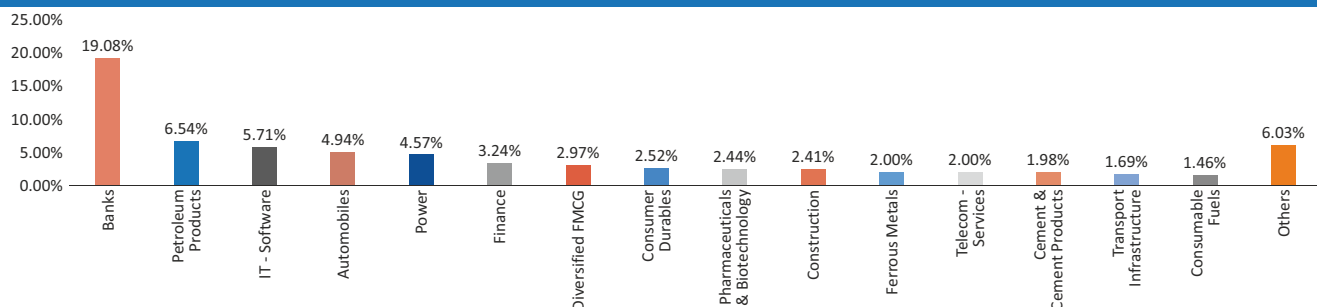


Benchmark Risk-o-meter as on September 30, 2024[^]



*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 19.08							
✓ HDFC Bank Limited	7.06	Hindustan Unilever Limited	0.90	Britannia Industries Limited	0.35	INVIT	
✓ State Bank of India	3.78	CONSUMER DURABLES 2.52		HDFC Life Insurance Company Limited	0.32	IRB InvIT Fund	2.27
✓ ICI Bank Limited	3.15	Asian Paints Limited	1.27	Tata Consumer Products Limited	0.27	India Grid Trust InvIT Fund	1.57
✓ Kotak Mahindra Bank Limited	2.56	Titan Company Limited	1.25	Bharat Electronics Limited	0.11	Total	3.84
Axis Bank Limited	1.38	PHARMACEUTICALS & BIOTECHNOLOGY 2.44		CORPORATE DEBT		GOVERNMENT BOND AND TREASURY BILL	
Bank of Baroda	0.62	Sun Pharmaceutical Industries Limited	1.26	Non-Convertible Debentures		Government Bond	
IndusInd Bank Limited	0.53	Cipla Limited	0.41	National Bank For Agriculture and Rural Development (ICRA AAA)	3.68	7.18% GOI (MD 14/08/2033) (SOV)	2.75
PETROLEUM PRODUCTS 6.54		Dr. Reddy's Laboratories Limited	0.41	Rural Development (CRISIL AAA)	3.67	Total	2.75
✓ Reliance Industries Limited	6.20	Divi's Laboratories Limited	0.36	National Bank For Agriculture and Rural Development (CRISIL AAA)	3.66	CASH & CASH EQUIVALENT	
Bharat Petroleum Corporation Limited	0.34	CONSTRUCTION 2.41		Small Industries Dev Bank of India (CRISIL AAA)	1.45	Net Receivables/(Payables)	1.28
IT - SOFTWARE 5.71		✓ Larsen & Toubro Limited	2.41	Tata Capital Housing Finance Limited (CRISIL AAA)	1.42	TREPS / Reverse Repo	5.82
✓ Tata Consultancy Services Limited	1.86	✓ Bharti Airtel Limited	2.00	Reliance Jio Infocomm Limited (CRISIL AAA)	1.42	Investments	
Infosys Limited	1.84	TELECOM - SERVICES 2.00		Power Grid Corporation of India Limited (CRISIL AAA)	0.72	Total	7.10
HCL Technologies Limited	0.91	FERROUS METALS 2.00		Total	14.60	GRAND TOTAL	100.00
Tech Mahindra Limited	0.72	Tata Steel Limited	1.25	MUTUAL FUND INVESTMENT			
Wipro Limited	0.38	JSW Steel Limited	0.75	Bank of India Arbitrage Fund - Direct Plan - Growth	2.13		
AUTOMOBILES 4.94		CEMENT & CEMENT PRODUCTS 1.98		Total	2.13		
Hero MotoCorp Limited	1.00	UltraTech Cement Limited	1.47				
Eicher Motors Limited	0.92	Grasim Industries Limited	0.50				
Mahindra & Mahindra Limited	0.90	Grasim Industries Limited	0.01				
Bajaj Auto Limited	0.74	TRANSPORT INFRASTRUCTURE 1.69					
Tata Motors Limited	0.71	Adani Ports and Special Economic Zone Limited	1.69				
Maruti Suzuki India Limited	0.67	CONSUMABLE FUELS 1.46					
POWER 4.57		Coal India Limited	1.46				
✓ NTPC Limited	2.42	OTHERS 6.03					
Tata Power Company Limited	1.18	Trent Limited	0.99				
Power Grid Corporation of India Limited	0.97	Hindalco Industries Limited	0.97				
FINANCE 3.24		Adani Enterprises Limited	0.81				
Bajaj Finance Limited	1.12	Oil & Natural Gas Corporation Limited	0.76				
Jio Financial Services Limited	1.12	SBI Life Insurance Company Limited	0.54				
Bajaj Finserv Limited	0.71	Nestle India Limited	0.48				
Shriram Finance Limited	0.29	Apollo Hospitals Enterprise Limited	0.43				
DIVERSIFIED FMCG 2.97							
✓ ITC Limited	2.07						

MCAP Categorization (As on September 30, 2024)

Mcip Category	Percentage
Large Cap	69.58%
Debt	14.60%
GB/TB/Repo/Others	9.85%
InvIT	3.84%
Mutual Fund Units	2.13%
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

₹ 138.45 Crs.

LATEST AUM

₹ 137.44 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 September 30, 2024)

Average / Residual Maturity: 3.41 Years

Macaulay Duration: 2.85 Years

Modified Duration: 2.68 Years

Annualised Yield: 7.14%

NAV (As on September 30, 2024)

	NAV (₹)
Regular Plan	
Growth	25.6137
IDCW	17.8702
Direct Plan	
Growth	27.4131
IDCW	16.5577

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

Bank of India Mid & Small Cap Equity & Debt Fund

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

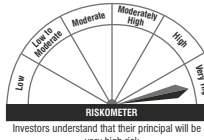
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All data as on September 30, 2024 (Unless indicated otherwise)

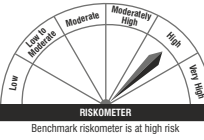
This product is suitable for investors who are seeking*:

- 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 September 30, 2024

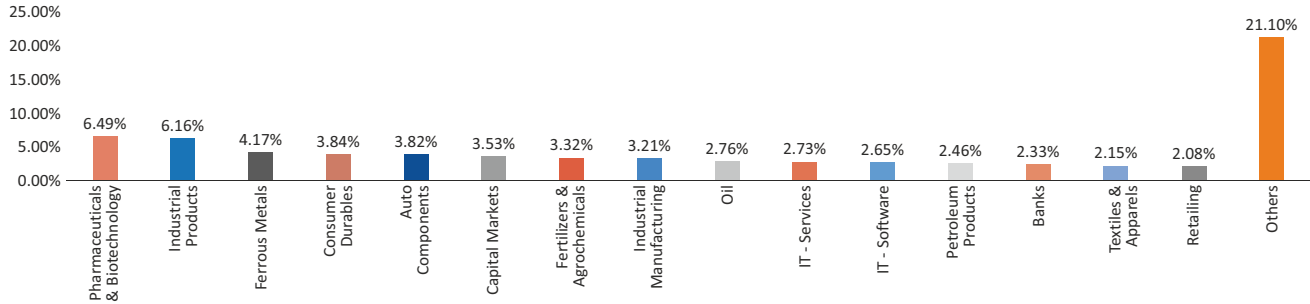


Benchmark Risk-o-meter as on September 30, 2024[^]



*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		IT - SERVICES	2.73	CORPORATE DEBT		Commercial Paper	
PHARMACEUTICALS & BIOTECHNOLOGY	6.49	Tata Technologies Limited	1.57	Non-Convertible Debentures		Kotak Securities Limited (ICRA A1+)	0.68
✓ Eris Lifesciences Limited	1.84	Zaggle Prepaid Ocean Services Limited	1.16	Indian Railway Finance Corporation Limited (CRISIL AAA)	2.03	ICICI Securities Limited (CRISIL A1+)	0.49
Ajanta Pharma Limited	1.47	IT - SOFTWARE	2.65	National Bank For Agriculture and Rural Development (ICRA AAA)	2.02	Aditya Birla Finance Limited (ICRA A1+)	0.29
GlaxoSmithKline Pharmaceuticals Limited	1.19	Coforge Limited	1.26	Small Industries Dev Bank of India (CRISIL AAA)	1.81	Total	1.46
Abbott India Limited	1.17	KPIT Technologies Limited	1.10	Power Finance Corporation Limited (CRISIL AAA)	1.72	RFV - N-AMRT	
IPCA Laboratories Limited	0.82	Rategain Travel Technologies Limited	0.29	National Bank For Agriculture and Rural Development (ICRA AAA)	1.49	Non-Convertible Debentures	
INDUSTRIAL PRODUCTS	6.16	PETROLEUM PRODUCTS	2.46	Power Finance Corporation Limited (CRISIL AAA)	0.71	Power Grid Corporation of India Limited (CRISIL AAA)	1.36
✓ HEG Limited	1.74	✓ Castrol India Limited	2.46	Power Finance Corporation Limited (CRISIL AAA)	0.71	GOVERNMENT BOND AND TREASURY BILL	
✓ EPL Limited	1.62	BANKS	2.33	Power Finance Corporation Limited (CRISIL AAA)	0.50	Government Bond	
Graphite India Limited	0.83	Indian Bank	1.31	Tata Capital Housing Finance Limited (CRISIL AAA)	0.20	7.18% GOI (MD 14/08/2033) (SOV)	1.40
APL Apollo Tubes Limited	0.63	Bank of Maharashtra	1.02	Power Grid Corporation of India Limited (CRISIL AAA)	0.20	7.26% GOI (MD 06/02/2033) (SOV)	1.34
AIA Engineering Limited	0.52	TEXTILES & APPARELS	2.15	Small Industries Dev Bank of India (CRISIL AAA)	0.20	7.1% GOI (MD 08/04/2034) (SOV)	0.41
Astral Limited	0.52	Arvind Limited	1.14	Total	10.68	Treasury Bill	
Kamdhenu Limited	0.30	Ganesh Ecosphere Limited	1.01	364 Days Tbill (MD 30/01/2025) (SOV)	1.26	Total	1.26
FERROUS METALS	4.17	RETAILING	2.08	MONEY MARKET INSTRUMENTS		CASH & CASH EQUIVALENT	
✓ Jindal Stainless Limited	3.04	Cartrade Tech Limited	1.11	Certificate of Deposit		Net Receivables/(Payables)	0.72
Steel Authority of India Limited	1.13	Info Edge (India) Limited	0.97	Axis Bank Limited (CRISIL A1+)	1.08	TREPS / Reverse Repo	2.22
CONSUMER DURABLES	3.84	OTHERS	21.10	Canara Bank (CRISIL A1+)	1.06	Investments	2.94
Dixon Technologies (India) Limited	1.59	Deepak Nitrite Limited	1.95	Small Industries Dev Bank of India (CRISIL AAA)	0.97	Total	2.94
ETHOS LTD.	1.12	Indus Towers Limited	1.67	Kotak Mahindra Bank Limited (CRISIL A1+)	0.96	GRAND TOTAL	100.00
Senco Gold Limited	0.73	Swan Energy Limited	1.50	National Bank For Agriculture and Rural Development (CRISIL A1+)	0.73	✓ Indicates Top 10 Equity Holdings.	
Cera Sanitaryware Limited	0.40	JK Cement Limited	1.49	ICICI Bank Limited (ICRA A1+)	0.57		
AUTO COMPONENTS	3.82	PB Fintech Limited	1.47	Axis Bank Limited (CRISIL A1+)	0.49		
✓ UNO Minda Limited	2.20	Century Textiles & Industries Limited	1.42	Punjab National Bank (FITCH A1+)	0.49		
Bharat Forge Limited	1.15	CMS Info System Limited	1.21	Total	6.35		
Jamna Auto Industries Limited	0.47	Torrent Power Limited	1.20				
CAPITAL MARKETS	3.53	Triveni Engineering & Industries Limited	1.13				
✓ Nippon Life India Asset Management Limited	1.82	Schneider Electric Infrastructure Limited	0.99				
Prudent Corporate Advisory Services Limited	0.70	Balrampur Chini Mills Limited	0.90				
Central Depository Services (India) Limited	0.55	Sterling And Wilson Renewable Energy Limited	0.83				
Angel One Limited	0.31	Radio Khaitan Limited	0.82				
BSE Limited	0.15	Housing & Urban Development Corporation Limited	0.75				
FERTILIZERS & AGROCHEMICALS	3.32	Tejas Networks Limited	0.74				
Coromandel International Limited	1.44	CRISIL Limited	0.65				
PI Industries Limited	0.98	ICICI Lombard General Insurance Company Limited	0.54				
Bayer Cropscience Limited	0.90	Bharat Dynamics Limited	0.52				
INDUSTRIAL MANUFACTURING	3.21	Poly Medicare Limited	0.51				
Jyoti CNC Automation Ltd	1.17	TD Power Systems Limited	0.42				
Jupiter Wagons Limited	1.12	IRCON International Limited	0.39				
Titagarh Rail Systems Limited	0.92	Total	72.80				
OIL	2.76						
✓ Oil India Limited	2.76						

MCAP Categorization (As on September 30, 2024)

Mcap Category	Percentage
Mid Cap	40.05%
Small Cap	32.75%
Debt	19.85%
GB/TB/Repo/Others	7.35%
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

₹ 986.34 Crs.

LATEST AUM

₹ 1,000.31 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 September 30, 2024)

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

EQUITY PARAMETER (As on September 30, 2024)

Standard Deviation (Annualized): 13.50% (Bank of India Mid & Small Cap Equity & Debt Fund)
11.11% (Nifty Midsmall cap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.13

Sharpe Ratio*: 0.98

Tracking Error (Annualized): 5.21%

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

*Risk-free rate assumed to be 6.76% (MIBOR as on September 30, 2024)

DEBT PARAMETER (As on September 30, 2024)

Average / Residual Maturity: 3.05 Years

Macaulay Duration: 2.33 Years

Modified Duration: 2.21 Years

Annualised Yield: 7.22%

NAV (As on September 30, 2024)

	NAV (₹)
Regular Plan	
Growth	42.29
IDCW	34.52
Direct Plan	
Growth	42.29
IDCW	34.52

EXPENSE RATIO

Regular Plan: 2.11% Direct Plan: 0.95%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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

Bank of India Arbitrage Fund

(An open ended scheme investing in arbitrage opportunities)

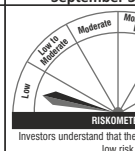
Invest Now

All data as on September 30, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

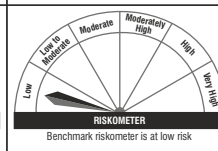
- Income over short to medium term.
- Income through arbitrage opportunities between cash and derivative segments of the equity market and arbitrage opportunities within the derivative segment.

Risk-o-meter is based on the scheme portfolio as on September 30, 2024



Investors understand that their principal will be at low risk

Benchmark Risk-o-meter as on September 30, 2024^A



Benchmark riskometer is at low risk

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		DIVERSIFIED FMCG		Bharat Heavy Electricals Limited		GOVERNMENT BOND AND TREASURY BILL	
BANKS	16.58	ITC Limited	2.64	ABB India Limited	-1.77	Treasury Bill	
✓ Canara Bank	4.57	CONSTRUCTION	2.24	Hindustan Petroleum	-1.82	182 Days Tbill (MD 17/01/2025) (Sov)	1.85
✓ HDFC Bank Limited	4.42	Larsen & Toubro Limited	2.24	Corporation Limited		364 Days Tbill (MD 10/07/2025) (Sov)	1.52
✓ Bank of Baroda	4.20	NON - FERROUS METALS	2.15	DLF Limited	-1.94	364 Days Tbill (MD 24/10/2024) (Sov)	1.44
City Union Bank Limited	1.42	Hindalco Industries Limited	2.15	Bajaj Finance Limited	-1.97	364 Days Tbill (MD 24/04/2025) (Sov)	1.40
Kotak Mahindra Bank Limited	1.29	REALTY	1.93	Jindal Steel & Power Limited	-2.09	364 Days Tbill (MD 27/03/2025) (Sov)	1.26
State Bank of India	0.68	DLF Limited	1.93	Hindalco Industries Limited	-2.16	364 Days Tbill (MD 03/10/2024) (Sov)	0.43
PETROLEUM PRODUCTS	9.38	TRANSPORT SERVICES	1.66	Larsen & Toubro Limited	-2.25	364 Days Tbill (MD 19/12/2024) (Sov)	0.30
✓ Indian Oil Corporation Limited	4.58	InterGlobe Aviation Limited	1.66	ITC Limited	-2.66	364 Days Tbill (MD 12/06/2025) (Sov)	0.12
✓ Reliance Industries Limited	2.99	AUTOMOBILES	1.44	Tata Steel Limited	-2.70	364 Days Tbill (MD 05/06/2025) (Sov)	0.11
Hindustan Petroleum Corporation Limited	1.81	TVS Motor Company Limited	1.44	UltraTech Cement Limited	-2.76	364 Days Tbill (MD 02/05/2025) (Sov)	0.09
TELECOM - SERVICES	4.95	OTHERS	3.16	Reliance Industries Limited	-3.02	Total	8.52
✓ Indus Towers Limited	3.87	Infosys Limited	1.30	Indus Towers Limited	-3.89	CASH & CASH EQUIVALENT	
Vodafone Idea Limited	1.08	The Indian Hotels Company Limited	1.19	Adani Enterprises Limited	-4.11	Net Receivables/(Payables) after adjusting for futures	72.03
FERROUS METALS	4.76	Adani Ports and Special Economic Zone Limited	0.67	Bank of Baroda	-4.22	TREPS / Reverse Repo Investments	1.16
✓ Tata Steel Limited	2.69	Total	70.44	Hindustan Aeronautics Limited	-4.26	Total	73.19
Jindal Steel & Power Limited	2.07	FUTURES AND OPTIONS		HDFC Bank Limited	-4.45	GRAND TOTAL	100.00
CEMENT & CEMENT PRODUCTS	4.39	Equity Futures		Canara Bank	-4.60		
✓ UltraTech Cement Limited	2.74	Adani Ports and Special Economic Zone Limited	-0.68	Indian Oil Corporation Limited	-4.61		
Ambuja Cements Limited	1.65	State Bank of India	-0.69	Equity Futures Total	-70.92		
AEROSPACE & DEFENSE	4.23	Vodafone Idea Limited	-1.09	MUTUAL FUND INVESTMENT			
✓ Hindustan Aeronautics Limited	4.23	The Indian Hotels Company Limited	-1.20	Bank of India Liquid Fund - Direct Plan - Growth	18.77		
METALS & MINERALS TRADING	4.09	Infosys Limited	-1.30	Total	18.77		
✓ Adani Enterprises Limited	4.09	Kotak Mahindra Bank Limited	-1.30				
ELECTRICAL EQUIPMENT	3.45	City Union Bank Limited	-1.43				
ABB India Limited	1.75	L&T Finance Limited	-1.45				
Bharat Heavy Electricals Limited	1.70	TVS Motor Company Limited	-1.45				
FINANCE	3.39	Ambuja Cements Limited	-1.66				
Bajaj Finance Limited	1.95	InterGlobe Aviation Limited	-1.68				
L&T Finance Limited	1.44						

✓ Indicates Top 10 Equity Holdings.

MCAP Categorization (As on September 30, 2024)

Mcap Category	Percentage
Arbitrage Positions	70.92%
Mutual Fund Units	18.77%
GB/TB/Repo/Others	10.31%
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^A

NIFTY 50 Arbitrage Index

DATE OF ALLOTMENT

June 18, 2018

FUND MANAGER

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

AVERAGE AUM#

₹ 34.80 Crs.

LATEST AUM#

₹ 34.52 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 September 30, 2024)

Average / Residual Maturity: 0.23 Years

Macaulay Duration: 0.23 Years

Modified Duration: 0.23 Years

Annualised Yield: 6.90%

NAV (As on September 30, 2024)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	13.6731
Monthly IDCW	Monthly IDCW	12.3304
Quarterly IDCW	Quarterly IDCW	12.9977
Annual IDCW	Annual IDCW	12.3683

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"

^AAggregate value of investments by other schemes of Bank of India Mutual Fund as on 30 September 2024 is ₹ 292.35 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

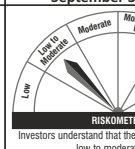
Invest Now

All data as on September 30, 2024 (Unless indicated otherwise)

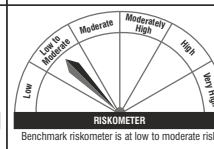
This product is suitable for investors who are seeking*:

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

Risk-o-meter is based on the scheme portfolio as on September 30, 2024

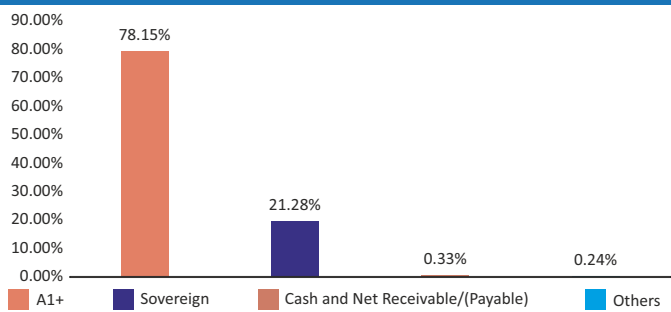


Benchmark Risk-o-meter as on September 30, 2024[^]

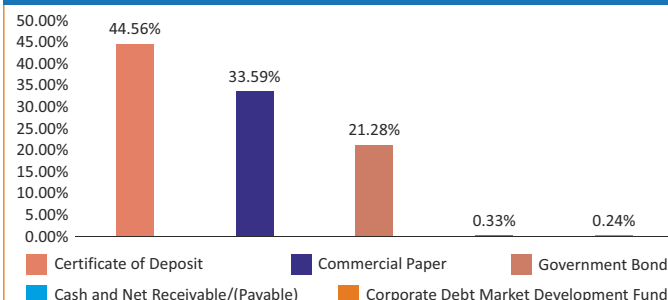


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Canara Bank	CRISIL A1+	4.84
HDFC Bank Limited	CRISIL A1+	4.84
Punjab National Bank	CARE A1+	4.84
Indian Bank	CRISIL A1+	3.24
National Bank For Agriculture and Rural Development	CRISIL A1+	3.24
Punjab National Bank	CARE A1+	3.24
Canara Bank	CRISIL A1+	3.23
State Bank of India	CRISIL A1+	3.23
Bank of Baroda	FITCH A1+	3.22
Small Industries Dev Bank of India	CARE A1+	3.22
State Bank of India	CRISIL A1+	3.22
State Bank of India	CARE A1+	1.62
ICICI Bank Limited	ICRA A1+	1.61
Axis Bank Limited	CRISIL A1+	0.97
Total		44.56
Commercial Paper		
Axis Securities Limited	CRISIL A1+	3.25
National Bank For Agriculture and Rural Development	CRISIL A1+	3.24
Reliance Retail Ventures Limited	CRISIL A1+	3.24
Bajaj Financial Securities Limited	CRISIL A1+	3.23
Larsen & Toubro Limited	CRISIL A1+	3.23
Poonawalla Fincorp Limited	CRISIL A1+	3.23
HDFC Securities Limited	CRISIL A1+	3.22
Kotak Securities Limited	CRISIL A1+	3.21
Axis Finance Limited	CRISIL A1+	1.62
Godrej Housing Finance Limited	CRISIL A1+	1.61
ICICI Securities Limited	CRISIL A1+	1.61
ICICI Securities Limited	CRISIL A1+	1.61
ICICI Securities Limited	CRISIL A1+	1.29
Total		33.59
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		
Government Bond		
6.18% GOI (MD 04/11/2024)	SOV	1.63
Total		1.63
Treasury Bill		
364 Days Tbill (MD 19/12/2024)	SOV	6.44
91 Days Tbill (MD 07/11/2024)	SOV	3.50
91 Days Tbill (MD 15/11/2024)	SOV	3.24
182 Days Tbill (MD 12/12/2024)	SOV	3.23
364 Days Tbill (MD 14/11/2024)	SOV	1.62
91 Days Tbill (MD 21/11/2024)	SOV	1.62
Total		19.65
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.07
TREPS / Reverse Repo Investments		0.26
Total		0.33
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[#]

₹ 1,649.73 Crs.

LATEST AUM[#]

₹ 1,530.79 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

OTHER PARAMETERS (As on September 30, 2024)

Average / Residual Maturity: 0.16 Years

Macaulay Duration: 0.16 Years

Modified Duration: 0.16 Years

Annualised Yield: 7.07%

NAV (As on September 30, 2024)

NAV (₹)

Regular Plan		Direct Plan	
Growth	2,854.4874	Growth	2,882.2065
Daily IDCW	1,002.1069	Daily IDCW	1,002.6483
Weekly IDCW	1,001.3124	Weekly IDCW	1,061.5519

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 30 September 2024 is ₹ 6555.90 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 September 30, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

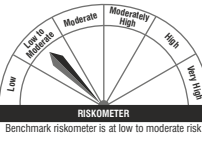
- Regular income over Short to Medium term.
- Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months.

Risk-o-meter is based on the scheme portfolio as on September 30, 2024



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

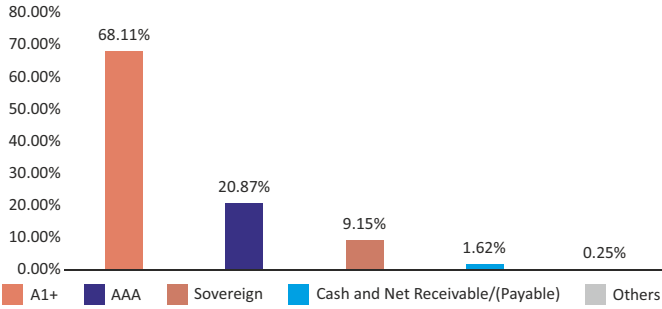
Benchmark Risk-o-meter as on September 30, 2024[^]



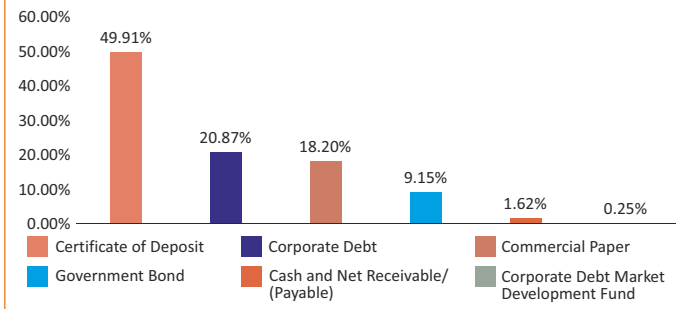
Benchmark riskometer is at low to moderate risk

*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		
Larsen & Toubro Limited	CRISIL AAA	6.07
LIC Housing Finance Limited	CRISIL AAA	6.04
Power Finance Corporation Limited	CRISIL AAA	6.04
HDFC Bank Limited	CRISIL AAA	2.42
LIC Housing Finance Limited	CRISIL AAA	0.30
Total		20.87
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Kotak Mahindra Bank Limited	CRISIL A1+	8.72
Axis Bank Limited	CRISIL A1+	8.33
ICICI Bank Limited	ICRA A1+	8.05
Small Industries Dev Bank of India	CRISIL A1+	7.69
National Bank For Agriculture and Rural Development	CRISIL A1+	5.92
Punjab National Bank	FITCH A1+	5.92
Canara Bank	CRISIL A1+	5.28
Total		49.91
Commercial Paper		
Aditya Birla Finance Limited	ICRA A1+	9.98
Kotak Securities Limited	ICRA A1+	8.22
Total		18.20
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.25
Total		0.25

Portfolio Holdings	Industry/Rating	% to Net Assets
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 24/04/2025)	SOV	5.56
364 Days Tbill (MD 28/11/2024)	SOV	3.00
364 Days Tbill (MD 30/01/2025)	SOV	0.59
Total		9.15
CASH & CASH EQUIVALENT		
Net Receivables/Payables		
		0.69
TREPS / Reverse Repo Investments		
		0.93
Total		1.62
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

₹ 166.07 Crs.

LATEST AUM

₹ 164.76 Crs.

FOLIO COUNT

4,894

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 September 30, 2024)

Average / Residual Maturity: 0.44 Years

Macaulay Duration: 0.44 Years

Modified Duration: 0.43 Years

Annualised Yield: 7.31%

NAV (As on September 30, 2024)

	Regular Plan	Direct Plan	NAV (₹)
Growth	3,005.4757	Growth	3,097.9904
Bonus	-	Bonus	3,082.8814
Daily IDCW	1,007.4498	Daily IDCW	1,011.9280
Weekly IDCW	1,009.0921	Weekly IDCW	1,008.6554

EXPENSE RATIO

Regular Plan: 0.85% Direct Plan: 0.34%

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

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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.)

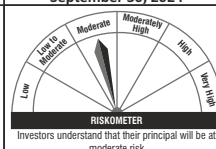
Invest Now

All data as on September 30, 2024 (Unless indicated otherwise)

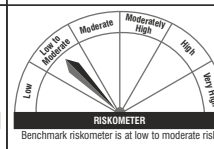
This product is suitable for investors who are seeking*:

- 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 September 30, 2024

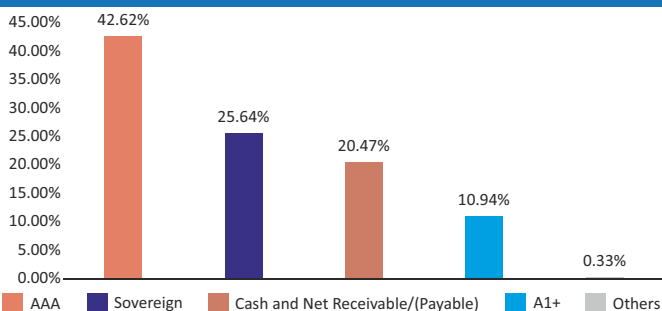


Benchmark Risk-o-meter as on September 30, 2024[^]



*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	21.42%
3 months to 6 months	13.22%
6 months to 1 year	0.00%
> 1 year	65.36%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
National Bank For Agriculture and Rural Development	CRISIL AAA	10.00
Power Finance Corporation Limited	CRISIL AAA	8.58
Small Industries Dev Bank of India	CRISIL AAA	8.53
Bajaj Finance Limited	CRISIL AAA	7.09
Tata Capital Housing Finance Limited	CRISIL AAA	4.24
Power Grid Corporation of India Limited	CRISIL AAA	2.80
Reliance Jio Infocomm Limited	CRISIL AAA	1.38
Total		42.62
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Canara Bank	CRISIL A1+	6.84
Total		6.84
Commercial Paper		
Aditya Birla Finance Limited	ICRA A1+	4.10
Total		4.10
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.33
Total		0.33
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
7.26% GOI (MD 06/02/2033)	SOV	23.36
Total		23.36

Portfolio Holdings	Industry/Rating	% to Net Assets
Treasury Bill		
364 Days Tbill (MD 30/01/2025)	SOV	2.28
Total		2.28
CASH & CASH EQUIVALENT		
Net Receivables/Payables		3.81
TREPS / Reverse Repo Investments		16.66
Total		20.47
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

₹ 70.63 Crs.

LATEST AUM

₹ 70.71 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 September 30, 2024)

Average / Residual Maturity: 3.58 Years

Macaulay Duration: 2.86 Years

Modified Duration: 2.72 Years

Annualised Yield: 6.88%

NAV (As on September 30, 2024)

Plan	NAV (₹)
Regular Plan	
Growth	24.8878
Monthly IDCW	12.7711
Quarterly IDCW	12.5853
Direct Plan	
Growth	26.9454
Monthly IDCW	13.1015
Quarterly IDCW	12.4225

EXPENSE RATIO

Regular Plan: 1.00% Direct Plan: 0.45%

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.)

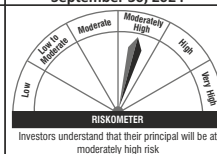
Invest Now

All data as on September 30, 2024 (Unless indicated otherwise)

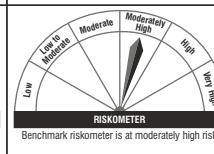
This product is suitable for investors who are seeking*:

- 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 September 30, 2024

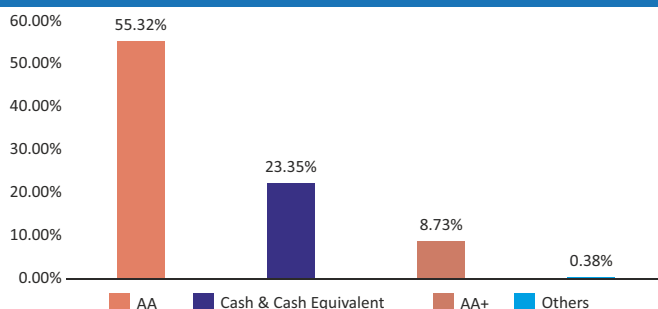


Benchmark Risk-o-meter as on September 30, 2024[^]



*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		11.70																									
Century Textiles & Industries Limited	CRISIL AA	10.40	TREPS / Reverse Repo Investments		11.65																									
Steel Authority of India Limited	CARE AA	10.04	Total		23.35																									
JSW Steel Limited	CARE AA	8.76	GRAND TOTAL		100.00																									
GIC Housing Finance Limited	CRISIL AA+	8.73	#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.																											
Manappuram Finance Limited	CRISIL AA	8.73	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.																											
360 One Prime 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		64.05	<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+	6.38																												
ICICI Bank Limited	ICRA A1+	4.14																												
Small Industries Dev Bank of India	CRISIL A1+	1.70																												
Total		12.22																												
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

₹ 114.82 Crs.

LATEST AUM

₹ 114.54 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 September 30, 2024)

Average / Residual Maturity: 0.48 Years

Macaulay Duration: 0.42 Years

Modified Duration: 0.40 Years

Annualised Yield: 6.98%

NAV (As on September 30, 2024)

NAV (₹)

Regular Plan: 11.6444

Direct Plan: 11.8956

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.)

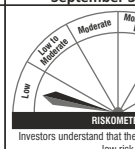
Invest Now

All data as on September 30, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

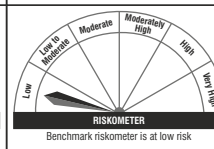
- Income over short term with low risk and high liquidity.
- Investments in overnight securities having residual maturity of 1 business day.

Risk-o-meter is based on the scheme portfolio as on September 30, 2024



Investors understand that their principal will be at low risk

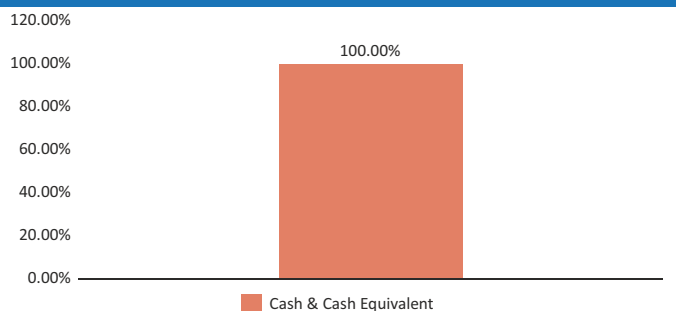
Benchmark Risk-o-meter as on September 30, 2024[^]



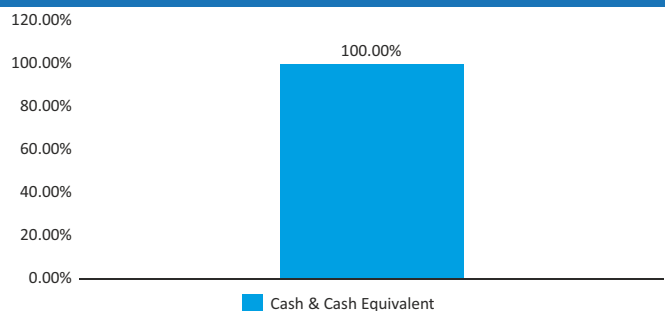
Benchmark riskometer is at low risk

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

CREDIT PROFILE



COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		(0.40)
TREPS / Reverse Repo Investments		100.40
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

₹ 117.27 Crs.

LATEST AUM

₹ 60.02 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

OTHER PARAMETERS (As on September 30, 2024)

Average / Residual Maturity: 1 Day

Macaulay Duration: 1 Day

Modified Duration: 1 Day

Annualised Yield: 6.82%

NAV (As on September 30, 2024)

	Regular Plan	Direct Plan	NAV (₹)
Growth	1,251.1769	Growth	1,254.3910
Daily IDCW	1,000.0000	Daily IDCW	1,000.0047
Weekly IDCW	1,000.0289	Weekly IDCW	1,000.0000
Monthly IDCW	1,000.7159	Monthly IDCW	1,000.7196

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

IDCW History

EQUITY FUNDS⁵

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

HYBRID FUND⁵

Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Conservative Hybrid Fund		
Regular Monthly IDCW		
02-February-2021	0.23090000	11.2228 ^b
02-February-2021	0.23090000	11.2228 ^b
30-June-2021	0.30000000	11.3853 ^b
30-June-2021	0.30000000	11.3853 ^b
Regular Quarterly IDCW		
25-June-2018	0.0864385	11.1417 ^b
25-June-2018	0.08004287	11.1417 ^b
25-March-2019	0.03320971	11.1241 ^b
25-March-2019	0.03075255	11.1241 ^b
Regular Annual IDCW		
25-March-2019	0.07203243	10.3827 ^b
25-March-2019	0.06670224	10.3827 ^b
02-February-2021	0.26970000	10.3095 ^b
02-February-2021	0.26970000	10.3095 ^b
Regular Plan Regular IDCW		
25-June-2013	0.389636	12.0556 ^b
25-June-2013	0.373162	12.0556 ^b
25-March-2014	0.389636	10.9004 ^b
25-March-2014	0.373162	10.9004 ^b
Direct Monthly IDCW		
02-February-2021	0.22820000	10.1643 ^b
02-February-2021	0.22820000	10.1643 ^b
30-June-2021	0.03000000	10.3018 ^b
30-June-2021	0.03000000	10.3018 ^b
Direct Quarterly IDCW		
26-December-2018	0.21610173	10.6590 ^b
26-December-2018	0.20010672	10.6590 ^b
25-March-2019	0.21610173	10.5824 ^b
25-March-2019	0.20010672	10.5824 ^b
Direct Annual IDCW		
25-March-2019	0.28811758	10.2199 ^b
25-March-2019	0.26680896	10.2199 ^b
02-February-2021	0.41970000	10.1017 ^b
02-February-2021	0.41970000	10.1017 ^b
Eco Monthly IDCW		
02-February-2021	0.49370000	16.9514 ^b
02-February-2021	0.49370000	16.9514 ^b
30-June-2021	0.50000000	17.1667 ^b
30-June-2021	0.50000000	17.1667 ^b
Eco Quarterly IDCW		
26-December-2018	0.06838875	10.0000 ^b
26-December-2018	0.06324962	10.0000 ^b
25-March-2019	0.07206263	10.1033 ^b
25-March-2019	0.06670224	10.1033 ^b
Eco Plan Regular IDCW		
25-March-2013	0.440456	12.5487 ^b
25-March-2013	0.377515	12.5487 ^b
25-March-2014	0.779271	11.5826 ^b
25-March-2014	0.746324	11.5826 ^b
Bank of India Balanced Advantage Fund		
Regular Plan - Regular IDCW		
25-June-2018	0.02449771	10.7707 ^b
25-June-2018	0.02449722	10.7707 ^b
29-July-2021	0.40000000	11.2226 ^b
29-July-2021	0.40000000	11.2226 ^b
Direct Plan - Regular IDCW		
25-March-2019	0.44270637	10.2965 ^b
25-June-2019	0.04427025	10.0302 ^b
25-June-2019	0.0442703	10.0302 ^b
30-June-2021	1.00000000	10.0785 ^b
DEBT / INCOME FUNDS		
Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Short Term Income Fund⁵		
Institutional Monthly IDCW		
25-January-2011	0.043921	10.1704 ^b
25-January-2011	0.040935	10.1704 ^b
25-February-2011	0.052705	10.1881 ^b
25-February-2011	0.049122	10.1881 ^b
Institutional Quarterly IDCW		
29-December-2009	0.1751890	10.2708 ^b
29-December-2009	0.1630520	10.2708 ^b
Regular Monthly IDCW		
25-March-2019	0.05042235	10.3919 ^b
25-March-2019	0.04668914	10.3919 ^b
25-April-2019	0.03601595	10.3441 ^b
25-April-2019	0.03334718	10.3441 ^b
Regular Quarterly IDCW		
26-December-2018	0.10804795	10.1585 ^b
26-December-2018	0.10005336	10.1585 ^b
25-March-2019	0.10804788	10.1917 ^b
25-March-2019	0.10005336	10.1917 ^b
Direct Monthly IDCW		
25-March-2019	0.05042155	10.3930 ^b
25-March-2019	0.04669158	10.3930 ^b
25-April-2019	0.03602011	10.3498 ^b
25-April-2019	0.03335117	10.3498 ^b
Direct Quarterly IDCW		
26-December-2018	0.14401749	10.1444 ^b
26-December-2018	0.13340448	10.1444 ^b
25-March-2019	0.10804758	10.1908 ^b
25-March-2019	0.10005336	10.1908 ^b
Bank of India Overnight Fund^{5s}		
Regular Monthly IDCW		
26-August-24	5.4806730	1000.1750 ^b
26-August-24	5.4806730	1000.1750 ^b
26-September-24	5.5466151	1000.1770 ^b
26-September-24	5.5466151	1000.1770 ^b
Direct Monthly IDCW		
26-August-24	5.5053794	1000.1759 ^b
26-August-24	5.5053794	1000.1759 ^b
26-September-24	5.5730936	1000.1779 ^b
26-September-24	5.5730936	1000.1779 ^b

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

Fund Manager-wise Scheme Performance

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

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	42.0359%	40.3436%	33.0030%	14,204	14,034	13,300
3 years	18.8158%	17.7269%	14.9220%	16,781	16,324	15,184
5 years	22.1164%	21.6728%	18.9529%	27,186	26,695	23,839
Since inception*	14.9725%	16.7616%	15.2731%	92,650	1,18,536	96,592

^ 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 September 30, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	45.7535%	41.1116%	33.0030%	14,575	14,111	13,300
3 years	20.3061%	18.3862%	14.9220%	17,421	16,600	15,184
5 years	27.3747%	22.3844%	18.9529%	33,573	27,486	23,839
Since inception*	20.1290%	18.7249%	16.7825%	1,75,050	1,45,702	1,12,628

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

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

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

1. Mr. Alok Singh has been managing since April 27, 2022. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

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

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns# (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns# (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	56.1476%	64.7866%	33.0030%	15,615	16,479	13,300
3 years	29.6253%	31.9906%	14.9220%	21,796	23,012	15,184
5 years	31.7142%	29.9555%	18.9529%	39,703	37,119	23,839
Since inception*	13.0792%	9.9477%	13.1494%	60,070	39,880	60,616

^ 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 September 30, 2024)

Fund Manager - Dhruv Bhatia				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	49.4249%	51.4901%	33.0030%	14,942	15,149	13,300
3 years	26.1399%	26.2455%	14.9220%	20,083	20,134	15,184
5 years	37.9352%	32.6318%	18.9529%	50,020	41,106	23,839
Since inception*	32.3545%	25.1562%	17.3370%	50,670	36,657	25,233

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

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

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

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

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	54.7019%	41.1116%	33.0030%	15,470	14,111	13,300
3 years	24.5086%	18.3862%	14.9220%	19,313	16,600	15,184
5 years	NA	NA	NA	NA	NA	NA
Since inception*	35.8182%	29.4180%	25.5343%	36,850	30,001	26,348

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

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

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

1. Mr. Alok Singh has been managing the Scheme since June 29, 2020. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

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

Fund Manager - Dhruv Bhatia				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	41.3278%	38.8407%	29.6588%	14,133	13,884	12,966
3 years	15.1827%	15.9267%	13.9809%	15,848	16,184	15,316
5 years	NA	NA	NA	NA	NA	NA
Since inception*	17.7386%	18.5996%	17.0449%	17,030	17,439	16,705

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

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

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

1. Mr. Dhruv Bhatia has been managing this scheme w.e.f. January 20, 2022. In addition to this scheme, he manages 2 close ended and 1 open ended scheme of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Notes

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

Fund Manager-wise Scheme Performance

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

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	46.40%	44.35%	41.11%	14,640	14,435	14,111
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	47.57%	43.79%	37.78%	18,520	17,774	16,611

^ 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 September 30, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	12.2348%	13.5562%	10.3701%	11,223	11,356	11,037
3 years	13.3752%	7.7242%	5.3739%	14,578	12,503	11,702
5 years	12.4684%	9.3397%	5.6419%	18,007	15,635	13,162
Since inception*	8.0657%	9.4162%	5.9650%	33,410	40,527	24,620

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

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

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

1. Mr. Alok Singh has been managing the Scheme since May 21, 2012. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	25.0467%	20.7073%	33.0030%	12,505	12,071	13,300
3 years	15.8301%	10.5595%	14.9220%	15,547	13,518	15,184
5 years	12.7811%	13.4961%	18.9529%	18,259	18,845	23,839
Since inception*	9.3163%	12.1421%	15.3582%	25,614	33,535	45,202

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

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

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

1. Mr. Alok Singh has been appointed fund Manager for this scheme w.e.f December 1, 2021. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Notes

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

Fund Manager-wise Scheme Performance

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	39.403%	35.952%	33.003%	13,940	13,595	13,300
3 years	20.042%	20.144%	14.922%	17,307	17,351	15,184
5 years	27.388%	24.221%	18.953%	33,590	29,614	23,839
Since inception*	18.115%	17.034%	15.787%	39,200	36,352	33,294

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

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

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

1. Mr. Alok Singh has been managing the Scheme since February 16, 2017. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

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

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.740%	7.093%	7.685%	10,674	10,709	10,768
3 years	4.987%	6.085%	5.836%	11,573	11,941	11,857
5 years	4.145%	5.020%	5.556%	12,254	12,778	13,108
Since inception*	4.455%	5.267%	6.040%	13,156	13,813	14,464

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

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

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

1. Mr. Alok Singh has been appointed fund Manager for this scheme w.e.f December 1, 2021. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

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

Co Fund Manager - Mithraem Bharucha & Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (37.50% of Nifty 500 TRI + 50% of Nifty Composite Debt Index + 12.50% of Domestic Prices of Gold) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
6 Months	10.5088%	11.5061%	16.5757%	11,051	11,151	11,658
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*	11.5730%	12.6474%	16.5152%	11,157	11,265	11,652

[^] 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 September 30, 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	7.8745%	7.2884%	7.2802%	10,015	10,014	10,013
15 Days	7.5943%	7.1899%	8.2552%	10,030	10,029	10,033
30 Days	7.2222%	7.0275%	8.0620%	10,057	10,056	10,064
1 year	7.4423%	7.3595%	7.6653%	10,744	10,736	10,767
3 years	6.1512%	6.1687%	5.8365%	11,963	11,969	11,857
5 years	5.2424%	5.3338%	5.5559%	12,914	12,971	13,108
Since inception*	6.6795%	6.8086%	6.3734%	28,545	29,110	27,245

^ 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 September 30, 2024)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.5129%	7.6613%	7.6846%	10,651	10,766	10,768
3 years	5.4762%	6.3673%	5.8365%	11,736	12,036	11,857
5 years	5.0511%	5.8977%	5.5559%	12,797	13,322	13,108
Since inception*	7.0190%	7.4312%	6.3734%	30,055	31,988	27,245

^ 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 September 30, 2024)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	7.4232%	7.9503%	10.3701%	10,742	10,795	11,037
3 years	12.6394%	5.7984%	5.3739%	14,296	11,844	11,702
5 years	8.2204%	6.4198%	5.6419%	14,850	13,654	13,162
Since inception*	5.9417%	7.5084%	5.4130%	24,888	31,384	22,997

^ 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 September 30, 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	5.9873%	7.9504%	10.3701%	10,599	10,795	11,037
3 years	39.1137%	6.8297%	5.3739%	26,947	12,194	11,702
5 years	11.0860%	7.8372%	5.6419%	16,926	14,589	13,162
Since inception*	1.5985%	8.2060%	6.5433%	11,644	21,321	18,376

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

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

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

1. Mr. Alok Singh has been managing the Scheme since February 27, 2015. In addition to this scheme, he manages 6 open ended schemes of Bank of India Mutual Fund.
2. Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Bank of India Overnight Fund - Regular Plan - Growth Option - PERFORMANCE (As on September 30, 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	6.5700%	6.5100%	7.2802%	10,012	10,012	10,013
15 Days	6.6244%	6.5592%	8.2552%	10,026	10,026	10,033
30 Days	6.5364%	6.4577%	8.0620%	10,052	10,052	10,064
1 year	6.8533%	6.8281%	7.6653%	10,685	10,683	10,767
3 years	5.8103%	5.8095%	5.8365%	11,848	11,848	11,857
5 years	NA	NA	NA	NA	NA	NA
Since inception*	4.9052%	4.8893%	5.5082%	12,512	12,503	12,852

^ 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 Arbitrage Fund
Bank of India ELSS Tax Saver
Bank of India Business Cycle Fund



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

Funds Managed:

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



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

Funds Managed:

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

Funds Co-managed:

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



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

Funds Managed:

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



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

Funds Co-managed:

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

SIP Returns of Selected Schemes

All data as on September 30, 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	19,10,000
Market Value of amount Invested	1,42,678	5,40,860	11,35,090	69,63,512
Scheme Returns (CAGR)	36.85%	28.31%	25.81%	14.75%
Benchmark returns# (CAGR)	39.86%	26.73%	25.07%	16.40%
Additional Benchmark### (CAGR)	34.24%	22.52%	21.83%	14.94%

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	18,70,000
Market Value of amount Invested	1,42,959	5,63,383	12,31,837	91,45,360
Scheme Returns (CAGR)	37.32%	31.36%	29.24%	18.29%
Benchmark returns# (CAGR)	40.58%	27.65%	25.92%	16.36%
Additional Benchmark### (CAGR)	34.24%	22.52%	21.83%	14.82%

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	17,40,000
Market Value of amount Invested	1,51,204	6,33,974	14,70,846	78,73,231
Scheme Returns (CAGR)	51.54%	40.44%	36.82%	18.86%
Benchmark returns# (CAGR)	52.99%	44.50%	38.23%	16.66%
Additional Benchmark### (CAGR)	34.24%	22.52%	21.83%	15.03%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	9,90,000
Market Value of amount Invested	1,42,221	5,50,141	12,23,947	24,79,573
Scheme Returns (CAGR)	36.07%	29.58%	28.97%	21.54%
Benchmark returns# (CAGR)	34.88%	28.48%	26.75%	20.05%
Additional Benchmark### (CAGR)	34.24%	22.52%	21.83%	17.88%

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

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

Additional Benchmark: Nifty 50 TRI

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	6,90,000
Market Value of amount Invested	1,51,653	6,07,847	15,23,712	19,74,091
Scheme Returns (CAGR)	52.33%	37.17%	38.34%	37.01%
Benchmark returns# (CAGR)	47.58%	38.90%	37.54%	34.45%
Additional Benchmark### (CAGR)	34.24%	22.52%	21.83%	20.64%

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	-	5,20,000
Market Value of amount Invested	1,48,270	5,98,578	-	10,42,042
Scheme Returns (CAGR)	46.44%	35.98%	NA	33.18%
Benchmark returns# (CAGR)	40.58%	27.65%	NA	26.12%
Additional Benchmark### (CAGR)	34.24%	22.52%	NA	21.81%

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.

Bank of India Mutual Fund Branches - Investor Service Centers (ISC's)

• **Ahmedabad** - Office No. 604 6th Floor, Building Name - Sun Square, C. G. Road, Navrangpura, Ahmedabad - 380006. • **Bangalore** - 14/2 Rajesh Chambers, Brunton road, Ashok Nagar, MG road, Craig park layout, Bangalore - 560025. • **Chandigarh** - 205, Megabyte Business Centre, SCO-333-334, 1st Floor, Sec-35B Chandigarh - 160022. • **Chennai** - Cabin No. 308, Apeejay Business Centre No: 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • **Hyderabad** - First Floor, Legend Plaza, GHMC no 1-7-79-A and B, 1-7-95 to 111, Mandalay Lane, Penderghast Road, Secunderabad - 500 003. • **Jaipur** - Office no.154, 1st Floor, Ganpati Plaza, M1 Road, Jaipur - 302 001. • **Kolkata** - OM Tower, Room No. -1008, 32, Jawahar Lal Nehru Road, Kolkata - 700071. • **Lucknow** - Office Number - F-105, Wing - A, Ski-Hi Chambers, 11/05 park road, lucknow-226001. • **Mumbai** - B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. • **New Delhi** - B-104, Statesman House, Barakhamba Road, Connaught Place, New Delhi - 110 001. • **Patna** - Office No. 406, 4th Floor, Ashiana Hariniw Complex, Dark Bungalow Road, Bandar Bagicha, Frazer Road Area, Patna - 800001. • **Pune** - Cornerstone Projects, CTS No 33/28, Office no 47-501 T.P. Scheme No 1, Erandawane Pune City, 6th Floor, Lane no 4, Prabhat Road, Deccan Gymkhana Pune - 411 004. • **Vadodara** - C-173, 1st Floor Emerald One Building, Jetalpur road, Jetalpur, Vadodara - 390007.

KfN Technologies Ltd Branches - Investor Service Centers (ISC's)

• **Agra**: House No. 17/2/4, 2Nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Place, Agra - 282 002. • **Ahmedabad**: Office No. 401, 4th Floor, ABC-1, Off. C.G. Road, Ahmedabad - 380009. • **Ahmednagar**: 1st Floor, Above Shubham Mobile and Home Appliances, Tiliak Road, Malivada, Ahmednagar, Maharashtra-414001. • **Akola**: Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No. 6, Opp Radhakrishna Talkies Akola - 444 001. • **Aligarh**: 1st Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh - 202001. • **Allahabad**: Meena Bazar, 2nd Floor, U. S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. • **Alwar**: Office Number 137, First Floor, Jai Complex, Road No-2, Alwar, Rajasthan - 301001. • **Ambala**: 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala -133 001, Haryana. • **Amritsar**: SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City- Amritsar, Punjab - 143001. • **Anand**: B-42, Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380 001. • **Andheri**: KfN Technologies Ltd Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M.V. Road, Andheri East, Opp Andheri Court, Mumbai - 400069. • **Asansol**: KfN Technologies Ltd Office No. 112/N, G. T. Road, Bhanga Pachil, G. T. Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • **Aurangabad**: Shop No B 38, Motiwala Trade Centre, Nirala Bazar, Aurangabad - 431001. • **Azamgarh**: Shop No. 18, G. Floor, Nagarpalika, Infront Of Resey Office, Azamgarh, UP - 276001. • **Agartala**: KfN Technologies Ltd. Old Renukoni Mantri Bari Road 1st Floor Near Jana Sewak Saloon Building Traffic Point Tripura West Agartala 790001. • **Ajmer**: KfN Technologies Ltd 302 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer 305001. • **Amaravathi**: KfN Technologies Ltd Shop No. 21 2Nd Floor, Gulshan Tower, Near Panchsheel Talkies Jaistambh Square, Amaravathi 444601. • **Ananthapur**: KfN Technologies Ltd. #13/4 Vishnuipriya Complex Beside Sbi Bank Near Tower Clock Ananthapur - 515001. • **Bangalore**: Old No 35, New No-59, Kamala Nivas, 1st Floor, Puttanna Road, Basavangudi, Bangalore - 560004. • **Bareilly**: 54, Civil Lines, Ayub Khan Chauraha Above Mitali Women, Bareilly - 243001. • **Bankura**: Plot Nos- 80/1/Ananchutika Mahalla 3rd Floor, Ward No-24, Opposite P.C.Chandra, Bankura Town, Bankura - 722101. • **Baroda**: 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007. • **Begusarai**: Sri Ram Market, Kali Asthan Chowk, Mathani Road, Begusarai, Bihar - 851 101. • **Belgaum**: Premises No 101, CTS No 1893, 3rd Floor Darshan Tower, Anandwadi, Hindwadi, Belgaum - 590011. • **Bellary**: Ground Floor, 3rd Office, Near Women's College Road, Beside Amruth Diagnostic Shanti Archade, Bellary - 583103. • **Bhagalpur**: 2nd Floor, Chandrakol Complex, Near Ghantaghar, Bhagalpur - 812 001. • **Bhatinda**: MCB-2-3-01043, Gonia Road, Opposite Nippon India MF Ct Road, Near Hanuman Chowk, Bhatinda - 151001. • **Bhubanagar**: 303, Sterling Building, Above HDFC Bank, Wagahwadi Road, Bhubanagar - 754 001. • **Bhopal**: Gurukrupa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M.P. Nagar, Bhopal, Madhya Pradesh - 462011. • **Bhubaneswar**: A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar - 751 007. • **Bilaspur**: Anandam Plaza, Shop No. 306; 3rd Floor, Vyapar Vihar Main Road, Chhattingarh, Bilaspur-495001. • **Bokaro**: City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City - 827004. • **Borivali**: Gomati Smuti, Ground Floor, Jamli Guliy, Near Railway Station, Borivali, Mumbai - 400 092. • **Burdwan**: Saluja Complex, 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST: BURDWAN& DIST: BURDWAN& PIN: 713101. • **Balasoar**: KfN Technologies Ltd 1-B. 1st Floor Kalinga Hotel Lane Baleswar Baleswar Sadar Balasore 756001. • **Berhampur (OR)**: KfN Technologies Ltd Opp Divya Nandan Kalyan Mandap 3rd Lane Dharanagar, Near Lohiya Motor Berhampur (Or) 760001. • **Bharuch**: KfN Technologies Ltd 123 Nexus Business Hub Near Gangotri Hotel B/5 Rajeshwari Petroleum Makampur Road Bharuch 392001. • **Bhilwara**: KfN Technologies Ltd Office No. 14 B. Prem Bhawan Pur Road Gandhi Nagar, Near Canarabank Bhilwara 311001. • **Bikaner**: KfN Technologies Limited H.No. 10, Himtasar House, Mubham Circle, Civil line, Bikaner, Rajasthan - 334001. • **Calicut**: Second Floor, Manimuriyal Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh**: First Floor, SCO 2469/7, Sec. 22-C, Chandigarh - 160 022. • **Chennai**: 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • **Chinsurah**: No. 96, Po: Chinsurah Doctors Lane, Chinsurah - 712101. • **Cochin**: Door No 61/2784, Second Floor, Sreelakshmi Tower, Chittoor Road, Ravipuram, Ernakulam-Kerala - 682 015. • **Coimbatore**: 3rd Floor, Yana Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cuttack**: Shop No. 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building), Adjacent to Reliance Trends, Dargha Bazar, Cuttack, Odisha - 753001. • **Chandrapur**: KfN Technologies Ltd, C/o Global Financial Services, 2nd Floor, Raghuvansh Complex, Near Azad Garden, Chandrapur, Maharashtra-424202. • **Davangere**: D. No 162/6, 1st Floor, 3rd Main P J Extension, Davangere Taluk Davangere Mandu, Davangere, Karnataka - 577002. • **Darbhanga**: H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar - 846 004. • **Dehradun**: Shop No-809/799, Street No-2 A Rajendra Road, Near Sheelsa Lounge Kaulagarh Road, Dehradun - 248001. • **Dhanbad**: 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • **Deoria**: K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria, UP - 274001. • **Durgapur**: MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Dhule**: KfN Technologies Ltd Ground Floor Ideal Laundry Lane No 4, Khol Gali Near Muthool Finance Opp Bhavasar General Store Dhule 24001. • **Eluru**: Dm 234-7/72/73K S Plaza, Mumukutla Vairi Street, Opp Andhra Hospitals, R R Peta Eluru - 534002. • **Erode**: Address No 5, 88/1, Ground Floor, Sathy Road (Nctv Main Road), Sorna Krishna Complex, Erode - 638 003. • **Faridabad**: A-2B, 2nd Floor, Neelam Sata Road, Peer Ki Mazra, Nehru Groundmt, Faridabad - 121 001. • **Gandhidham**: Office No-12 Plot No- 600 Ground Floor, Shree Ambica Arcade Building, Near HDFC Bank, Gandhidham - 370201. • **Ferozpur**: The Mall Road, Chawla Building, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozpur, Punjab - 152002. • **Gandhinagar**: 138- Shyesh solitaire, Nr. Podar International School, Kudas, Ganginghar-382421. • **Gaya**: Property No. 711045129, Ground Floor hotel Skylark, Swarajpuri Road, Gaya - 823001. • **Ghatkopar**: 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • **Ghaziabad**: FF-31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh Pin code -201003. • **Ghaziपुर**: House No. 148/19, Mahua Bagh, Rani Katra, Ghazipur, Uttar Pradesh - 233001. • **Gonda**: H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyaepeth, Civil Lines, Gonda, Uttar Pradesh - 271001. • **Gorakhpur**: Cross Road The Mall, Shop No 8-9, 4th Floor, Bank Road, Gorakhpur - 273001. • **Guntur**: 2nd Shatter, 1st Floor, H.No. 6-14-48, 14/2 Lane, Arundel Pet, Guntur - 522002. • **Gurgaon**: No. 212A 2nd Floor Vipul Agora, M. G. Road, Gurgaon - 122001. • **Gulbarga**: H No 2-231 Krishna Complex, 2nd Floor Opp. Municipal Corporation Office, Jagat Station Main Road, Kalaburagi Gulbarga, Karnataka - 585105. • **Guwahati**: Ganapati Enclave, 4th Floor, Opposite Bora Service, Ullulban, Guwahati - 781 007. • **Gwalior**: City Centre, Near Axis Bank, Gwalior - 474 011. • **Haldwani**: Shop No 5, 88/1, Shopping Complex, Haldwani - 263139. • **Haridwar**: Shop No. 17, Bhatia Complex, Near Jamuna Palace, Haridwar - 249410. • **Hassan**: S.No. 490 Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmin Boys Hostel, Hassan, Karnataka - 573201. • **Hoshiarpur**: Unit #5-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur - 146001. • **HUBLI**: R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580029. • **Hyderabad**: JBS Station, Lower Concourse 1 (2nd floor) situated in Jubilee Bus Metro Station, Secunderabad, Telangana - 500009. • **Hyderabad (Gachibowli)**: Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. • **Hyderabad (Srikulakum)**: D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikulakum, Andhra Pradesh - 532001. • **Hissar**: KfN Technologies Ltd Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar 125001. • **Hosur**: KfN Technologies Limited No.2/3-4, Sri Venkateswara Layout, Denkanikottai Road, Dinnur Hosur - 635109. • **Indore**: 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore - 452 001. • **Jabalpur**: 2nd Floor, 290/1 (165-New), Near Bhavartar Garden, Jabalpur - 482 001. • **Jaipur**: Office No 101, 1st Floor, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. • **Jalandhar**: Office No 7, 3rd Floor, City Square Building, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. • **Jammu**: 1D/7 Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180 004. • **Jamshedpur**: Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur**: Shop No. 6, Gang Tower, G Floor, Opposite Aora Motor Service Center, Near Bombay Motor Circle, Jodhpur - 342 003. • **Jalgaon**: 269 Jaaee Plaza, Baliram Path, Near Kishore Agencies, Jalgaon 425001. • **Jalpaiguri**: KfN Technologies Ltd D B C Road Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101. • **Jamnagar**: KfN Technologies Ltd 131 Madhav Plaza Opp Sbi Bank Nr Lal Bungalow Jannagar 361008. • **Junagadh**: KfN Technologies Ltd Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M. G. Road Junagadh 362001. • **Kalyan**: Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivli Mahanagar Corporation) Kalyan - 421301. • **Kalyani**: Ground Floor, H No B-7/275, Kalyani, Kalyani Ho, Nadiya, West Bengal - 741235. • **Kanpur**: 15/46, B, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208 001. • **Karnal**: 3 Ranthambh Colony, Near Doctor J. C. Bathia Hospital, Karnal, Haryana - 132001. • **Kharagpur**: Holding No 254/220, SBI Building, Malabar Road, Warangal - 506001. • **Kathmandu**: 2nd Floor, 290/1 (165-New), Near Bhavartar Garden, Jabalpur - 482 001. • **Katol**: 2nd Floor, 290/1 (165-New), Near Bhavartar Garden, Jabalpur - 482 001. • **Kolkata**: 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata - 700071. • **Kottayam**: 1st Floor, Sciascension Square, Railway Station Road, Collectorate P O Kottayam - 686002. • **Kannur**: KfN Technologies Ltd 2nd Floor Global Village Bank Road Kannur 670001. • **Karimnagar**: KfN Technologies Ltd 2nd Shutterhno. 7-2-607 Sri Matha Complex Mankamathota - Karimnagar 505001. • **Karur**: KfN Technologies Ltd No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002. • **Khammam**: KfN Technologies Ltd 11-4-3/3 Shop No. S-9 1st Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegegenuhu Nagar Khammam 507002. • **Kollam**: KfN Technologies Ltd Sree Vigneshwara Bhavan Shastri Junction Kollam - 691001. • **Korba**: KfN Technologies Limited Office No.202, 2nd floor, ICR, QUBE, 97, T.P. Nagar, Korba - 495677. • **Kota**: KfN Technologies Ltd D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur, Kota 324007. • **Lucknow**: 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, -226 001. • **Ludhiana**: SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai**: No. C-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **Mathura**: Shop No. 9, Ground Floor, Opposite Brijwasi Centre, Near New Bus Stand, Mathura - 281001. • **Mangalore**: Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003. • **Mandla**: Shop No. 99/11, 3rd Floor, Opposite GSS Boy School, Mandla - 495001. • **Margao**: Shop No 1, Osis Mall, 1st Floor, Opp KTC Bus Stand, SGPDA Market Complex, Margao - 403 601. • **Meerut**: Shop No -111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Evs Petrol Pump, Meerut - 250011. • **Moga**: 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barar Ghar Moga, Punjab - 142001. • **Moradabad**: Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mirzapur**: Triveni Campus, Near SBI Life, Ratanganj, Mirzapur - 231001. • **Mumbai**: 6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange), Next Union Bank, Fort Mumbai - 400 001. • **Muzaffarpur**: Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **Mysore**: No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore - 570009. • **Malda**: KfN Technologies Ltd Ram Krishna Pally; Ground Floor: English Bazar - Malda 732101. • **Mehsana**: KfN Technologies Ltd Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehnsana 384002. • **Morena**: KfN Technologies Ltd House No. Hig 959 Near Court Front Of Dr. Lal Lab Old Housing Board Colony, Morena 476001. • **Nagpur**: Block No. B/1 & 2, Shree Apartment, Plot No. 2, Khare Town, Mata Mandir Road, Dharampeth, Nagpur - 440010. • **Nanded**: Shop No. 4, Santaksha Market, C.G. Road, Near Bank of India, Nanded - 431 601. • **Nasik**: 2nd Floor, 290/1 (165-New), Near Bhavartar Garden, Jabalpur - 482 001. • **Nashik**: 2nd Floor, 290/1 (165-New), Near Bhavartar Garden, Jabalpur - 482 001. • **Nawanganj**: 1st Floor, Ramashanker Market, Civil Line, Sultampur - 228001. • **Surat**: Ground Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395 002. • **Sagar**: KfN Technologies Ltd. If Floor Above Shiva Kanch Mandir. 5 Civil Lines, Sagar Sagar 470002. • **Satna**: KfN Technologies Ltd 1st Floor Gopal Complex, Near Bus Stand Near Rewa Roa Satna 485001. • **Shivpur**: KfN Technologies Ltd A. B. Road, In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551. • **Sikar**: KfN Technologies Ltd First Floorsuper Tower Behind Ram Mandir Near Taparyia Bagichi - Sikar 332001. • **Silchar**: KfN Technologies Ltd N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001. • **Sonepat**: KfN Technologies Ltd Shop No. 205 Pp Tower Opp Income Tax Office Subhash Chowk Sonepat. 131001. • **Sri Ganganagar**: KfN Technologies Ltd Address Shop No. 5 Opposite Bihani Petrol Pump Nh -15 Near Baba Ramdev Mandir Sri Ganganagar 335001. • **Srikulakum**: KfN Technologies Ltd D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikulakum Andhra Pradesh - 532001. • **Thane**: Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai - 400 602. • **Tirunelveli**: 55/18 Jeneby Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli - 627001. • **Tirupathi**: Shop No:18-1-421/F1 City Centre, K.T.Road, Airtel Backside Office, Tirupathi - 517501. • **Thrisur**: 4th Floor Crown Tower, Shaktanagar, Opp. Head Post Office, Thrisur - 680001. • **Trichy**: No 23C/1 E V R Road, Near Vekkaliamman Kalyana Mandapam Puthur - Trichy - 620017. • **Trivandrum**: 3rd Floor, No-38 TC-82/3417, Captol Center, Opp. Secretariat, MG Road, Trivandrum - 695 001. • **Tinsukia**: KfN Technologies Limited 3rd Floor, Chirapagatty Road, Tinsukia-786125, Assam. • **Tiruvala**: KfN Technologies Ltd 2Nd Floorerinyrj Complex Ramanchira Opp Axis Bank Thiruvala 689107. • **Tuticorin**: KfN Technologies Ltd 4-B A34-A37 Mangalmani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003. • **Udaipur**: Shop No. 202, 2nd Floor, Business Centre, 1C Madhuvan, Opp G P O, Chetak Circle, Udaipur - 313 001. • **Ujjain**: Heritage, Shop No. 227, 87 Vishvavidyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • **Varanasi**: D.64/52, G-4 Arihant Complex, Second Floor, Madhopur, Shivpurva Siga, Near Petrol Pump, Varanasi - 221 010. • **Vashi**: Above Infotech Park, 902, 9th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi, Navi Mumbai - 400 703. • **Vellore**: No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore - 632001. • **Vijayawada**: H. No. 26-23, 1st Floor, Sundaramastreet, Gandhinagar, Krishna, Vijayawada - 520 010. • **Visakhapatnam**: D. No. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Lodge, Visakhapatnam - 530016. • **Valsad**: KfN Technologies Ltd 406 DREAMLAND Arcade Opp Jade Blue Tithal Road Valsad 396001. • **Vapi**: KfN Technologies Ltd A-8 Second Floor Solitaire Business Centre Opp Dcb Bank. Gidc Char Rasta Silvassa Road Vapi 396191. • **Yamuna Nagar**: B-V 185/A, 2nd Floor, Jagadri Road, Near Dav Girls College (Uco Bank Building), Pyara Chowk, Yamuna Nagar - 135001.

AMC Website: www.boimf.in is also an Investor Service Centre (for online transactions)

You can download the forms using the QR codes -

Common Application Form



Common KIM



KYC Form



SIP NACH Form



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 September 30, 2024	Benchmark* Risk-o-meter as on September 30, 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



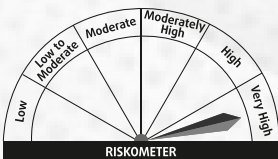
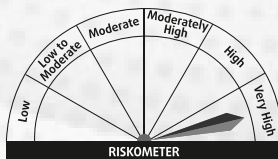
Offer Flexibility



Better Investment Possibilities



Investment opportunity across various market capitalisation

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on September 30, 2024	Benchmark* Risk-o-meter as on September 30, 2024	Bank of India Flexi Cap Fund (An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)
			<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Capital appreciation over medium to long term. • Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.
	<p>➤ Investors understand that their principal will be at very high risk</p>	<p>➤ Benchmark riskometer is at very high risk</p>	<p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>

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