

Bank of India Liquid Fund

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

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.

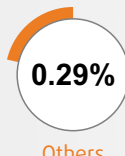
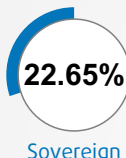
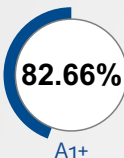
Fund Manager



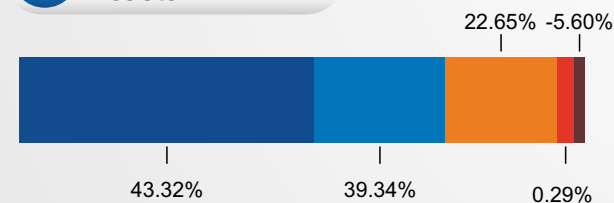
Mithraem Bharucha

Over 15 years of experience in Fixed Income market domain & investment strategy development.

Credit Profile



Composition by Assets



Duration

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

Other Parameters

Average/Residual Maturity	Macaulay Duration	Modified Duration	Annualised Yield
0.13 Years	0.14 Years	0.14 Years	7.15%

Date of Allotment July 16, 2008 | **Benchmark** Tier 1: CRISIL Liquid Debt A-I Index

Product Label

Risk-o-meter is based on the scheme portfolio as on December 31, 2024	Benchmark [#] Risk-o-meter as on December 31, 2024	Bank of India Liquid Fund (An Open Ended Liquid Scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.)
		This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Income over short term. Investment in Debt and Money Market Instruments.
Investors understand that their principal will be at low to moderate risk	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.

#Tier 1: CRISIL Liquid Debt A-I Index

Fund Performance

(As on December 31, 2024)

Period [@]	Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000			
	Scheme Returns (%) ^		Tier 1 Benchmark Returns* (%)	Additional Benchmark Returns** (%)	Scheme Returns (₹)		Tier 1 Benchmark Returns* (₹)	Additional Benchmark Returns** (₹)
	Regular Plan*	Direct Plan#			Regular Plan*	Direct Plan#		
7 Days	8.54%	8.57%	7.90%	6.27%	10,016	10,016	10,015	10,012
15 Days	7.10%	7.13%	6.92%	4.00%	10,028	10,028	10,028	10,016
30 Days	6.96%	7.00%	6.74%	5.77%	10,057	10,058	10,056	10,048
1 year	7.44%	7.47%	7.30%	7.45%	10,744	10,747	10,730	10,745
3 years	6.46%	6.51%	6.46%	6.16%	12,067	12,085	12,068	11,967
5 years	5.34%	5.40%	5.41%	5.57%	12,973	13,013	13,019	13,115
Since inception	6.69%	6.86%	6.81%	6.38%	29,048	22,187	29,614	27,685

#CRISIL Liquid Debt A-I Index
##CRISIL 1 Year T-bill Index

^ Past performance may or may not be sustained in the future.
Date of Allotment - *Regular Plan: March 18, 2009 #Direct Plan: January 1, 2013.
Above returns are in Compounded Annual Growth Rate (CAGR).

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

1. Mr. Mithraem Bharucha has been managing this scheme w.e.f. August 17, 2021. In addition to this scheme, he manages 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.

For performance of other schemes managed by Mr. Mithraem Bharucha, [click here](#)

Potential Risk Class Matrix

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

All data are as on December 31, 2024