

June 2024



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Monthly Fund Factsheet and Market Review

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Dear Readers,

Greetings from Team Bank of India Investment Managers!

With the Lok Sabha election results behind us, optimism about the country's economic prospects is now projected to fuel India's stock market performance over the next decade. Positive estimates for economic growth, stable inflation, and a politically stable environment should support a heathy outlook for India's Capital Markets. Long-term real GDP growth in India is expected to range from 6.0% to 6.5%, while nominal GDP growth may range from 10% to 12%. The nation's bond markets are also anticipated to see much higher interest from foreign investors in the years ahead.

For the month of June 2024, the BSE Sensex soared by 5071 points, or 6.86%, while the Nifty 50 rose by 1480 points, or 6.75%. The BSE Small Cap index also saw a positive movement of 9.50% for the month, while the w BSE Mid Cap index posted a monthly positive performance of 7.80%. In the Indian debt markets, the 10-year GSEC bond yield closed at 7.08% for June up nearly 0.31 bps compared to May end closing yield of 6.98% on the benchmark.

For the Mutual Fund industry June was another remarkable month, with AUM (Assets Under Management) crossing ₹ 60 lakh crore for the first time. Based on the data released by the AMFI (Association of Mutual Funds in India) as of June 30, 2024, the AAUM for the month of June 2024 was ₹ 61.33 lakh crore, as against ₹ 58.59 lakh crore for the month of May 2024 (MoM increase by 5%) and ₹ 44.82 lakh crore for the month of June 2023 (YOY increase by 37%). The MF industry has seen a YOY growth of 37.19% in the overall AUM. The closing industry AUM as on 30-Jun-2024 was ₹ 61.15 lakh crore, as against ₹ 58.91 lakh crore as on 31-May-2024 (indicating, MoM increase by 4%) and ₹ 44.39 lakh crore as on 30-Jun-2023 (YoY increase by 38%). During the month June 2024, 50.79 lakh new folios were added, raising the aggregate folio count to 19.10 crore, as against 18.60 crore as on May 31, 2024 and 14.91 crore a year ago, indicating an increase of 28% YOY. Mutual Fund SIP accounts stood at 8.99 crores and the total amount collected through SIP during June 2024 was ₹ 21,262 crore. There was a net outflow of ₹ 43,637 crore during the month of June 2024, as against net inflow of ₹ 1,10,517 crore during the month of May 2024 and net outflow of ₹ 2,022 crore during June 2023.

It gives me immense pleasure to inform you that our AUM has surpassed a significant milestone of ₹ 9000 crore in the month of June. Our AUM as on 30th June 2024 stood at ₹ 9,055.05 cr and our folio count has grown from 325,404 in June 2023 to 504,577 in June 2024. We also crossed new milestones for some of our schemes recently; our Bank of India Flexi Cap Fund crossed AUM of ₹ 1000 crore (AUM as on 30 June 2024 was ₹ 1,468.02 Crs.); Bank of India Mid & Small Cap Equity & Debt Fund crossed ₹ 800 crore in AUM (AUM as on 30 June 2024 was ₹ 840.91 Crs.)

We are thankful to our investors and partners for their support over the years. We value your feedback and you may reach out to us with your suggestions at feedback@boimf.in or in person at our head office or any branch location.

Sincerely

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

Above Assets Under Management as on June 30, 2024 (in Lakhs) includes Equity: 421,628.36 | Debt: 36,309.83 | Hybrid: 142,982.20 | Liquid: 150,839.54 | ELSS: 153,745.35 | Geographical Spread (%): Top 5 Cities: 53.58% | Next 10 Cities: 12.85% | Next 20 Cities: 7.27% | Next 75 Cities: 7.89% | Others: 18.41%



As the government resumes office, the market is getting a sense of continuity in policymaking, and the coalition equation appears well-managed. Post-general election result: market anxiety seems to be settling down, and some relief rally is witnessed in the Indian equity market. In June, the Nifty50 moved up by 7%, outperforming the MSCI Emerging Market Index and the MSCI World Index by over 3.5% and 5%, respectively. The market is not just rejoicing in the stability post-election, but the focus has once again shifted to the macro-stability of the economy and the financial performance of the market.

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, a better balance of payments equation, and the 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.

This macro stability is resulting in better economic performance for corporate India. Though the scope of margin expansion or multiple rerating is limited, market growth will mainly be driven by absolute growth in Earning Per Share (EPS) rising from revenue growth resulting from good Indian economic growth. It is expected that in FY24–25, the expansion of the economy is likely to be supported by favorable cyclical and structural tailwinds. This should result in growth becoming more broad-based and the gaps between rural-urban consumption and private-public consumption narrowing. We continue to believe this economic cycle has more years of steady expansion ahead, driven by improvements in productivity growth. This should be reflected in the stock market's performance as well.

At the same time, the near-term market may be influenced by upcoming budget announcements, Q1 FY25 financial results, and rainfall trends. Risks to growth in the near term arise from the fact that the country faces capacity constraints; other risks include geopolitics. A substantial global growth slowdown could hurt India's growth as well as funding.

As the economic growth holds on and inflation is increasing coming in the comfort zone of central banks. This is increasingly opening the window for a rate cut in the second half of FY24–25. However, the current growth and inflation expectations are evenly balanced. Thus, FY24–25 may not see aggressive rate cuts. Hence, from this perspective, the risk rewards remain tilted towards the middle part of the yield curve. But, 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 result in bond yields drifting downward. Any lower policy rate by the RBI in the next financial year should further support bond prices.

The inclusion of the GOI bond by JP Morgan in its GBI-EM global index should not be taken in isolation, but given the growing economic importance of India, its economic growth and macro stability are difficult to avoid by global investors. It is very likely that India may get included in other bond indices, and because of these inclusions, non-index flows may also increase over the period. Given the continued outperformance, it is possible that India may continue to gain a share in global equity indices, prompting both active and passive money into Indian equities. These flows can further improve the balance of payments equation for the Indian economy, in turn further strengthening the macro-stability of the economy.

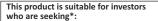
Data Source: Bloomberg/ Internal Research



Bank of India Large & Mid Cap Equity Fund

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

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

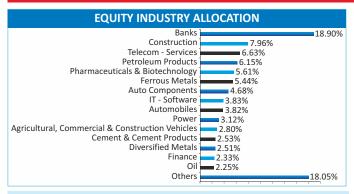


- Long-term capital growth.
- Investment in equity and equityrelated securities including equity derivatives of companies across market capitalisations.





 $\hbox{*Investors should consult their financial advisor if they are not clear about the suitability of the product.}$



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.

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

₹334 82 Crs

LATEST AUM

₹348.51 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on June 28, 2024)

1.31 Times" ("Basis last rolling 12 months)

OTHER PARAMETERS (As on June 28, 2024)

Standard Deviation (Annualized): 13.40% (Bank of India Large & Mid Cap Equity Fund) 13.15% (BSE 250 LargeMidCap (TRI))

Sharpe Ratio*: 1.04

Tracking Error (Annualized): 4.70%

*Risk-free rate assumed to be 6.86% (MIBOR as on June 28, 2024) NAV (As on June 28, 2024)

		, ,	
NAV (As on June 28, 20	24)		NAV (₹)
Regular Plan		Eco Plan	
Growth	89.04	Growth	97.16
Bonus	89.03	Bonus	97.16
Regular IDCW	26.58	Regular IDCW	27.20
Quarterly IDCW	32.42	Quarterly IDCW	27.41
Direct Plan			
Growth	100.98		
Bonus	52.16		
Regular IDCW	27.65		
Quarterly IDCW	28.07		

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load Exit Load

- For redemption/switch out upto 10% of the initial units allotted -
- within 1 year from the date of allotment: "NIL"

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

PORTFOLIO DETAILS				
Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings % Industry/ Rating	to Net Assets	
EQUITY HOLDINGS		CEMENT & CEMENT PRODUCT	S 2.53	
BANKS	18.90	UltraTech Cement Limited	1.50	
✓ HDFC Bank Limited	5.76	JK Cement Limited	1.03	
✓ State Bank of India	4.18	DIVERSIFIED METALS	2.51	
✓ Indian Bank	2.59	Vedanta Limited	2.51	
Bank of Baroda	2.22	FINANCE	2.33	
Kotak Mahindra Bank Limited		REC Limited	2.33	
Canara Bank	1.50	OIL	2.25	
ICICI Bank Limited	0.72	Oil India Limited	2.25	
CONSTRUCTION	7.96	OTHERS	18.05	
✓ Larsen & Toubro Limited	3.79	Bayer Cropscience Limited	1.71	
ITD Cementation India Limite		Senco Gold Limited	1.45	
Rail Vikas Nigam Limited	1.11	Titagarh Rail Systems Limited	1.31	
IRCON International Limited	0.92	Swan Energy Limited	1.27	
TELECOM - SERVICES ✓ Indus Towers Limited	6.63 3.91	Aegis Logistics Limited ICICI Lombard General	1.17 1.15	
✓ Vodafone Idea Limited	2.72		1.15	
PETROLEUM PRODUCTS	6.15	Insurance Company Limited PB Fintech Limited	1.11	
✓ Reliance Industries Limited	6.15	Deepak Nitrite Limited	1.11	
PHARMACEUTICALS &	5.61	Siemens Limited	1.06	
BIOTECHNOLOGY	3.01	Manorama Industries Limited	1.06	
Eris Lifesciences Limited	1.43	United Breweries Limited	0.98	
Ajanta Pharma Limited	1.21	General Insurance	0.96	
Mankind Pharma Limited	1.14	Corporation of India		
GlaxoSmithKline	1.08	DLF Limited	0.96	
Pharmaceuticals Limited		Avenue Supermarts Limited	0.94	
JB Chemicals &	0.75	AXISCADES Technologies	0.56	
Pharmaceuticals Limited		Limited		
FERROUS METALS	5.44	Linde India Limited	0.52	
Jindal Stainless Limited	2.17	Vinati Organics Limited	0.44	
JSW Steel Limited	1.41	Kaynes Technology India	0.34	
Steel Authority of India Limite	ed 1.38	Limited		
Tata Steel Limited	0.48	Total	96.61	
AUTO COMPONENTS	4.68	GOVERNMENT BOND AND		
UNO Minda Limited	1.96	TREASURY BILL		
Endurance Technologies	1.91	Treasury Bill		
Limited		364 Days Tbill (MD 30/01/2025)	0.04	
Lumax Industries Limited	0.81	(SOV)		
IT - SOFTWARE	3.83 2.99	Total	0.04	
✓ Tata Consultancy Services Limited	2.99	CASH & CASH EQUIVALENT		
	0.04	Net Receivables/Payables	3.20	
Rategain Travel Technologies Limited	0.84	TREPS / Reverse Repo Investments		
AUTOMOBILES	3.82	Total	3.35	
✓ Hero MotoCorp Limited	3.82			
POWER	3.02 3.12	GRAND TOTAL	100.00	
NTPC Limited	2.18	✓ Indicates Top 10 Holdings.		
Torrent Power Limited	0.94			
AGRICULTURAL, COMMERCIA				
& CONSTRUCTION VEHICLES				
✓ Ashok Leyland Limited	2.80			
•				

MCAP Categorization (As on June 28, 2024)				
Mcap Category	Market Value as % of Net Asset			
Large Cap	47.69%			
Mid Cap	32.93%			
Small Cap	16.25%			
GB/TB/Repo/Others	3.13%			
Grand Total	100.00%			



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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 June 30, 2024 (Unless indicated otherwise)

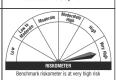


This product is suitable for investors who are seeking* • Long-term capital growth.

• Investment in equity and equityrelated securities of companies across market capitalisations.



Risk-o-meter is based on the



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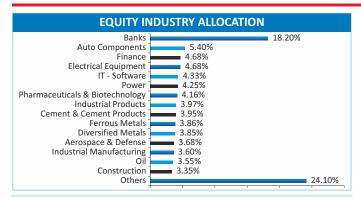
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*Investors should consult their financial advisor if they are not clear about the suitability of the product.

PORTFOLIO DETAILS



INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK[^]

BSE 500 Total Return Index (TRI)

DATE OF ALLOTMENT

February 25, 2009

FUND MANAGER

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

AVERAGE AUM

₹1.383.57 Crs

LATEST AUM

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on June 28, 2024)

0.93 Times" ("Basis last rolling 12 months)

OTHER PARAMETERS (As on June 28, 2024)

Standard Deviation (Annualized): 14.39% (Bank of India ELSS Tax Saver)

13.21% (BSE 500 TRI)

Beta: 1.00 Sharpe Ratio*: 1.19

Entry Load

Exit Load

Tracking Error (Annualized): 5.70%

NIL

NII

Above ratios are calculated using 3 years history of monthly return. *Risk-free rate assumed to be 6.86% (MIBOR as on June 28, 2024)

NAV (As on June 30, 202	4)		NAV (₹)
Regular Plan		Eco Plan	
Growth IDCW	171.86 33.11	Growth IDCW	185.40 30.77
Direct Plan			
Growth IDCW	197.72 78.97		
LOAD STRUCTURE (FOR A	ALL PLANS)		

#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

^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.

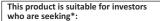
	POI	TIFOLI	U DETAILS	
	rtfolio Holdings % lustry/ Rating	to Net Assets	Portfolio Holdings % Industry/ Rating	to Net Assets
EO	UITY HOLDINGS		INDUSTRIAL MANUFACTURING	3.60
	BANKS	18.20	Titagarh Rail Systems Limited	2.15
V	State Bank of India	4.47	Jupiter Wagons Limited	1.45
V	Canara Bank	2.93	OIL	3.55
-	HDFC Bank Limited	2.63	✓ Oil India Limited	3.55
V	Bank of Baroda	2.48	CONSTRUCTION	3.35
•	Indian Bank	1.95	Larsen & Toubro Limited	2.06
	ICICI Bank Limited	1.44	IRCON International Limited	1.29
	Union Bank of India	1.42	OTHERS	24.10
	IndusInd Bank Limited	0.88	✓ Reliance Industries Limited	2.50
	AUTO COMPONENTS	5.40	Coromandel International	1.76
V	UNO Minda Limited	2.22	Limited	
•	Bharat Forge Limited	2.19	Hero MotoCorp Limited	1.66
	Jtekt India Limited	0.99	Swan Energy Limited	1.58
	ELECTRICAL EQUIPMENT	4.68	Triveni Engineering &	1.51
	Siemens Limited	2.21	Industries Limited	1.01
	ABB India Limited	1.49	Prudent Corporate Advisory	1.29
	Bharat Heavy Electricals Limited		Services Limited	1.23
	FINANCE	4.68	CMS Info System Limited	1.24
	REC Limited	1.75	Varun Beverages Limited	1.23
	Jio Financial Services Limited	1.71	Balrampur Chini Mills Limited	1.22
	Power Finance Corporation	1.22	Dixon Technologies (India)	1.21
	Limited	1.22	Limited	1.21
	IT - SOFTWARE	4.33	K.P.R. Mill Limited	1.17
	HCL Technologies Limited	1.00	DLF Limited	1.10
	Coforge Limited	0.99	Central Depository Services	1.04
	KPIT Technologies Limited	0.97	(India) Limited	1.04
	Tata Consultancy Services	0.85	Deepak Nitrite Limited	0.98
	Limited	0.65	General Insurance Corporation	0.95
	Rategain Travel Technologies	0.52	of India	0.55
	Limited	0.32	Tata Motors Limited	0.91
	POWER	4.25	The Indian Hotels Company	0.86
.,	NTPC Limited	2.53	Limited	0.00
V	Tata Power Company Limited	1.72	Mahindra Lifespace Developers	0.84
	PHARMACEUTICALS &	4.16	Limited	0.04
	BIOTECHNOLOGY	4.10	Poly Medicure Limited	0.67
	Ami Organics Limited	1.31	Metro Brands Limited	0.07
	Mankind Pharma Limited	0.97	Total	99.61
	Sun Pharmaceutical Industries	0.97	iotai	99.01
	Limited	0.96	GOVERNMENT BOND AND	
	Lupin Limited	0.92	TREASURY BILL	
	INDUSTRIAL PRODUCTS	3.97	Treasury Bill	
			364 Days Tbill (MD 30/01/2025)	0.04
	HEG Limited	1.82	(SOV)	
	Inox India Limited	1.18	Total	0.04
	Graphite India Limited	0.97	CACH & CACH FOUNDALENT	
	CEMENT & CEMENT PRODUCT		CASH & CASH EQUIVALENT	0.15
	Ambuja Cements Limited	2.11	Net Receivables/Payables	0.15
	UltraTech Cement Limited	1.84	TREPS / Reverse Repo Investments	
	FERROUS METALS	3.86	Total	0.35
	Tata Steel Limited	2.08	GRAND TOTAL	100.00
	Steel Authority of India Limited			
,	DIVERSIFIED METALS	3.85	✓ Indicates Top 10 Holdings.	
V	Vedanta Limited	3.85		
	AEROSPACE & DEFENSE	3.68		
V	Hindustan Aeronautics Limited	3.68		

MCAP Categorization (As on June 28, 2024)			
Mcap Category	Percentage		
Large Cap	56.66%		
Small Cap	22.24%		
Mid Cap	20.71%		
GB/TB/Repo/Others	0.39%		
Grand Total	100.00%		



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

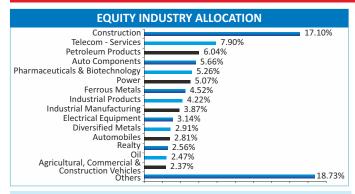
All data as on June 30, 2024 (Unless indicated otherwise)



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



 $\hbox{*Investors should consult their financial advisor if they are not clear about the suitability of the product.}$



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

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

₹375.58 Crs.

LATEST AUM

₹404.90 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 June 28, 2024) 0.74 Times" ("Basis last rolling 12 months)

OTHER PARAMETERS (As on June 28, 2024)

Standard Deviation (Annualized): 14.04% (Bank of India Manufacturing & Infrastructure Fund)

16.04% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.71

Sharpe Ratio*: 1.71

Tracking Error (Annualized): 9.35%

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

*Risk-free rate assumed to be 6.86% (MIBOR as on June 28, 2024)

NAV (As on June 28, 2024	1)		NAV (₹)
Regular Plan		Direct Plan	
Growth	56.65	Growth	65.23
Regular IDCW	36.11	Regular IDCW	61.56
Quarterly IDCW	36.77	Quarterly IDCW	64.13
LOAD STRUCTURE /FOR			

Entry Load Exit Load

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

PORTFOLIO DETAILS					
Portfolio Holdi Industry/ Ratin		to Net Assets		rtfolio Holdings lustry/ Rating	% to Net Assets
EQUITY HOLDII	NGS			ELECTRICAL EQUIPMENT	3.14
CONSTRUC	TION	17.10		Triveni Turbine Limited	1.77
✓ Larsen & To	ubro Limited	4.82		Siemens Limited	0.87
ITD Cement	tation India Limited	2.95		TD Power Systems Limited	0.50
IRCON Inter	rnational Limited	2.11		DIVERSIFIED METALS	2.91
	igam Limited	2.00	~	Vedanta Limited	2.91
-	d Wilson Renewable	1.93		AUTOMOBILES	2.81
Energy Limi			~	Hero MotoCorp Limited	2.81
	uctions Limited	1.46		REALTY	2.56
PSP Project		0.98		Brigade Enterprises Limited	0.89
Kalpataru P		0.85		DLF Limited	0.85
Internation				Sobha Limited	0.80
TELECOM -		7.90		Sobha Ltd Rights	0.02
✓ Indus Towe		4.03		OIL	2.47
✓ Vodafone Id		2.88		Oil India Limited	1.98
Bharti Airte		0.99		Oil & Natural Gas Corporation	0.49
	M PRODUCTS	6.04		Limited	
	dustries Limited	6.04		AGRICULTURAL, COMMERCIA	L 2.37
AUTO COM		5.66		& CONSTRUCTION VEHICLES	
	Technologies Limited			Ashok Leyland Limited	2.37
UNO Minda		1.51		OTHERS	18.73
	stries Limited	1.30		Swan Energy Limited	2.03
	ments of India	0.47		Senco Gold Limited	1.84
Limited				Aegis Logistics Limited	1.70
	Industries Limited	0.43		Manorama Industries Limited	
PHARMACE		5.26		Bayer Cropscience Limited	1.45
BIOTECHNO		1.00		UltraTech Cement Limited	1.39
	nces Limited	1.60		Century Textiles & Industries	1.33
Ami Organi Ajanta Phar		1.04 0.97		Limited Bharat Electronics Limited	1.26
,	na Limited	0.97		Teias Networks Limited	1.25
JB Chemica		0.96		JK Cement Limited	0.95
	is & ticals Limited	0.69		Deepak Nitrite Limited	0.95
POWER	ticals Littliceu	5.07		Radico Khaitan Limited	0.93
✓ NTPC Limite	ad	3.46		Vinati Organics Limited	0.77
Torrent Pov		0.86		Emami Limited	0.60
	Company Limited	0.75		Kewal Kiran Clothing Limited	0.48
FERROUS N		4.52		Linde India Limited	0.48
Jindal Stain		1.81		Total	94.63
	rity of India Limited	1.15		VERNMENT BOND AND TREA	
JSW Steel L	,	0.87	BIL		SURY
Tata Steel L		0.69		=	
	L PRODUCTS	4.22		asury Bill	0.02
	Metals & Tubes	1.43		1 Days Tbill (MD 30/01/2025)	0.02
Limited	Trictals & Tabes	21.10	(SC	,	0.02
Inox India L	imited	1.17			0.02
HEG Limited		1.16		SH & CASH EQUIVALENT	
	ering Limited	0.46		t Receivables/Payables	1.09
-	L MANUFACTURING	3.87		EPS / Reverse Repo Investmen	
	il Systems Limited	2.46	Tot		5.35
Tega Indust		1.09	GR	AND TOTAL	100.00
0	nnology India Limited	0.32	V	Indicates Top 10 Holdings.	
,					

MCAP Categorization (As on June 28, 2024)			
Mcap Category	Percentage		
Small Cap	40.96%		
Large Cap	29.29%		
Mid Cap	24.89%		
GB/TB/Repo/Others	4.86%		
Grand Total	100.00%		



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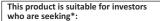
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(An open ended equity scheme predominantly investing in small cap stocks)

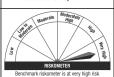
All data as on June 30, 2024 (Unless indicated otherwise)



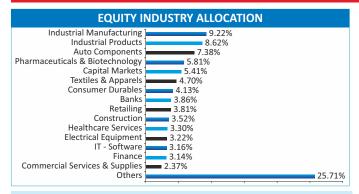
- Long term capital appreciation.
- Investment predominantly in equity & equity related instruments of Small Cap companies.



Risk-o-meter is based on the



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



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

₹1,168.61 Crs.

LATEST AUM

₹1,236.83 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on June 28, 2024)

0.67 Times" ("Basis last rolling 12 months)

OTHER PARAMETERS (As on June 28, 2024)

Standard Deviation (Annualized): 15.37% (Bank of India Small Cap Fund)

18.48% (NIFTY Smallcap 250 TRI)

Beta: 0.77

Sharpe Ratio*: 1.31

Tracking Error (Annualized): 7.05%

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

*Risk-free rate assumed to be 6.86% (MIBOR as on June 28, 2024)

	,	, ,	
NAV (As on June 28	, 2024)		NAV (₹)
Regular Plan		Direct Plan	
Growth	46.14	Growth	50.66
IDCW	33.64	IDCW	37.94

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load 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"

POR	PORTFOLIO DETAILS		
Portfolio Holdings % Industry/ Rating	to Net Assets	Portfolio Holdings % Industry/ Rating	to Net Assets
EQUITY HOLDINGS		Krishna Institute Of Medical	0.88
INDUSTRIAL MANUFACTURING		Sciences Limited	
Jyoti CNC Automation Ltd	2.52	ELECTRICAL EQUIPMENT	3.22
Titagarh Rail Systems Limited	2.45	TD Power Systems Limited	1.72
Kaynes Technology India	1.94	Hitachi Energy India Limited	1.50
Limited	4 42	IT - SOFTWARE	3.16
Praj Industries Limited	1.43	Latent View Analytics Limited	1.79
Shanthi Gears Limited INDUSTRIAL PRODUCTS	0.88 8.62	Rategain Travel Technologies Limited	1.37
KSB Limited	2.01	FINANCE	3.14
KEI Industries Limited	1.72	Cholamandalam Financial	2.00
SKF India Limited	1.35	Holdings Limited	2.00
HEG Limited	1.15	Housing & Urban Developmen	t 1.14
Apollo Pipes Limited	0.92	Corporation Limited	
Ratnamani Metals & Tubes Limited	0.78	COMMERCIAL SERVICES & SUPPLIES	2.37
R R Kabel Limited	0.69	CMS Info System Limited	1.70
AUTO COMPONENTS	7.38	TeamLease Services Limited	0.67
✓ Amara Raja Energy & Mobility	2.64	OTHERS	25.71
Ltd		✓ Castrol India Limited	2.19
Jamna Auto Industries Limited	1.70	✓ Vodafone Idea Limited	2.14
Craftsman Automation Limited		Radico Khaitan Limited	2.07
Jtekt India Limited Tube Investments of India	0.93 0.76	Century Textiles & Industries Limited	2.06
Limited	0.76	Poly Medicure Limited	1.51
PHARMACEUTICALS &	5.81	Mrs. Bectors Food Specialities	1.50
BIOTECHNOLOGY	2.47	Limited	1.49
✓ Ami Organics Limited Eris Lifesciences Limited	1.97	Hero MotoCorp Limited Aegis Logistics Limited	1.49
Suven Pharmaceuticals Limited		Linde India Limited	1.41
CAPITAL MARKETS	5.41	Tejas Networks Limited	1.35
Central Depository Services	1.87	Grasim Industries Limited	1.32
(India) Limited		EID Parry India Limited	1.24
Nuvama Wealth Management	1.54	Tata Steel Limited	1.21
Limited		Lemon Tree Hotels Limited	1.14
Prudent Corporate Advisory	1.01	Jyothy Labs Limited	1.05
Services Limited		Balrampur Chini Mills Limited	0.80
BSE Limited	0.99	Mahindra Lifespace	0.76
TEXTILES & APPARELS	4.70	Developers Limited	
✓ Arvind Limited	2.21	PCBL Limited	0.75
Ganesha Ecosphere Limited	1.37	AXISCADES Technologies	0.32
Welspun Living Limited CONSUMER DURABLES	1.12 4.13	Limited Total	97.36
Senco Gold Limited	1.95	iotai	97.30
PG Electroplast Limited	0.92	GOVERNMENT BOND AND TREAS	URY
Metro Brands Limited	0.67	BILL	
ETHOS LTD.	0.59	Treasury Bill	
BANKS	3.86	364 Days Tbill (MD 30/01/2025)	0.01
Indian Bank	1.52	(SOV)	
Canara Bank	1.18	Total	0.01
Utkarsh Small Finance Bank Ltd	1.16	CASH & CASH EQUIVALENT	
RETAILING	3.81	Net Receivables/Payables	0.23
Avenue Supermarts Limited	2.23	TREPS / Reverse Repo Investments	
Cartrade Tech Limited	1.58	Total	2.63
CONSTRUCTION	3.52		
KNR Constructions Limited	1.91	GRAND TOTAL	100.00
IRCON International Limited	1.61	✓ Indicates Top 10 Holdings.	
HEALTHCARE SERVICES ✓ Vijaya Diagnostic Centre	3.30 2.42		

MCAP Categorization (As on June 28, 2024)		
Mcap Category	Percentage	
Small Cap	78.25%	
Mid Cap	11.86%	
Large Cap	7.44%	
GB/TB/Repo/Others	2.45%	
Grand Total	100.00%	



Limited

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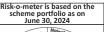
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(An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

All data as on June 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

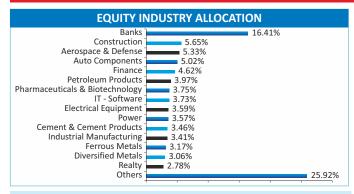






*Investors should consult their financial advisor if they are not clear about the suitability of the product.

PORTFOLIO DETAILS



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

₹1.137.44 Crs.

LATEST AUM

₹1,467.36 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 June 28, 2024)

0.92 Times" ("Basis last rolling 12 months)

OTHER PARAMETERS (As on June 28, 2024)

Standard Deviation (Annualized): 14.73% (Bank of India Flexi Cap Fund)

13.21% (BSE 500 TRI)

Beta: 0.99

Sharpe Ratio*: 1.32

Tracking Error (Annualized): 6.70%

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

*Risk-free rate assumed to be 6.86% (MIBOR as on June 28, 2024)

NAV (As on June 28, 202	·4)		NAV (₹)
Regular Plan		Direct Plan	
Growth	35.18	Growth	37.51
IDCW	31.96	IDCW	32.06
LOAD STRUCTURE (FOR	ALL PLANS)		

Entry Load

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

	rtfolio Holdings % lustry/ Rating	to Net Assets	Portfolio Holdings % Industry/ Rating	to Net Assets
EQ	UITY HOLDINGS		DIVERSIFIED METALS	3.06
	BANKS	16.41	✔ Vedanta Limited	3.06
	HDFC Bank Limited State Bank of India	5.38	REALTY	2.78
V	Kotak Mahindra Bank Limited	4.11 1.89	Brigade Enterprises Limited Sobha Limited	1.56 1.20
	Indian Bank	1.67	Sobha Ltd Rights	0.02
	Bank of Baroda	1.58	OTHERS	25.92
	ICICI Bank Limited	1.16	✓ Oil India Limited	2.32
	Union Bank of India CONSTRUCTION	0.62 5.65	Indus Towers Limited Swan Energy Limited	2.00 1.86
1	Rail Vikas Nigam Limited	2.27	Netweb Technologies India	1.84
•	IRCON International Limited	1.78	Limited	2.0
	Larsen & Toubro Limited	1.60	Triveni Engineering &	1.40
	AEROSPACE & DEFENSE	5.33	Industries Limited	4.20
V	Hindustan Aeronautics Limited Bharat Electronics Limited	3.66 1.67	HEG Limited Nuvama Wealth Management	1.30 1.20
	AUTO COMPONENTS	5.02	Limited	1.20
~	Bharat Forge Limited	2.28	Balrampur Chini Mills Limited	1.17
	UNO Minda Limited	2.01	Cartrade Tech Limited	1.12
	Jamna Auto Industries Limited		Coromandel International Limited	1.10
	FINANCE REC Limited	4.62 1.80	Radico Khaitan Limited	1.07
	Jio Financial Services Limited	1.60	Mahindra & Mahindra Limited	
	Power Finance Corporation	1.22	Bayer Cropscience Limited	0.96
	Limited		Welspun Living Limited	0.88
	PETROLEUM PRODUCTS Reliance Industries Limited	3.97 2.03	Eicher Motors Limited	0.80 0.75
	Castrol India Limited	1.94	Ingersoll Rand (India) Limited Central Depository Services	0.73
	PHARMACEUTICALS &	3.75	(India) Limited	0.75
	BIOTECHNOLOGY		Lemon Tree Hotels Limited	0.73
	GlaxoSmithKline	1.03	Tata Motors Limited	0.71
	Pharmaceuticals Limited Ajanta Pharma Limited	0.74	BSE Limited Graphite India Limited	0.70 0.65
	Ami Organics Limited	0.74	General Insurance Corporation	
	Sun Pharmaceutical	0.66	of India	
	Industries Limited		Vodafone Idea Limited	0.41
	Lupin Limited IT - SOFTWARE	0.62 3.73	PCBL Limited Sumitomo Chemical India	0.35 0.22
	Coforge Limited	0.93	Limited	0.22
	HCL Technologies Limited	0.90	Total	97.44
	Tata Consultancy Services	0.85	MUTUAL FUNDS/EXCHANGE	
	Limited	0.70	TRADED FUNDS	
	KPIT Technologies Limited Rategain Travel Technologies	0.78 0.27	Nippon India ETF Nifty PSU	0.41
	Limited	0.27	Bank BeES	
	ELECTRICAL EQUIPMENT	3.59	Total	0.41
~	Siemens Limited	2.26	GOVERNMENT BOND AND TREAS	URY
	ABB India Limited POWER	1.33 3.57	BILL	
1	NTPC Limited	2.17	Treasury Bill 364 Days Tbill (MD 30/01/2025)	0.01
	Torrent Power Limited	1.40	(SOV)	0.01
	CEMENT & CEMENT PRODUCT		Total	0.01
	Ambuja Cements Limited	1.95	CACH & CACH FOUNDALENT	
	UltraTech Cement Limited INDUSTRIAL MANUFACTURIN	1.51 G 3.41	CASH & CASH EQUIVALENT Net Receivables/Payables	0.43
V	Titagarh Rail Systems Limited	2.66	TREPS / Reverse Repo Investments	
•	Jupiter Wagons Limited	0.75	Total	2.14
	FERROUS METALS	3.17	GRAND TOTAL	100.00
	Tata Steel Limited Steel Authority of India Limite	1.78 d 1.39		
	Steel Authority of Illula Limite	u 1.59	Indicates Top 10 Holdings.	

MCAP Categorization (As on June 28, 2024)		
Mcap Category	Percentage	
Large Cap	47.56%	
Small Cap	28.01%	
Mid Cap	22.41%	
GB/TB/Repo/Others	1.61%	
ETF	0.41%	
Grand Total	100.00%	



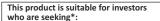
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(An open ended equity scheme predominantly investing in **Large Cap Stocks)**

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

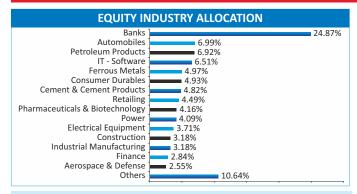


- Long term capital appreciation.
- Investment predominantly in equity and equity-related instruments of large cap companies.





 $\hbox{*Investors should consult their financial advisor if they are not clear about the suitability of the product.}$



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.

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

₹152 36 Crs

LATEST AUM

₹159.17 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on June 28, 2024)

0.70 Times" ("Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on June 28,	, 2024)		NAV (₹)
Regular Plan		Direct Plan	
Growth	16.42	Growth	17.03
IDCW	16.42	IDCW	17.01
LOAD STRUCTURE (I	FOR ALL PLANS)		

Entry Load Exit Load

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

	PORTFOLIO DETAILS			
	rtfolio Holdings lustry/ Rating	% to Net Assets		to Net Assets
EQ	UITY HOLDINGS		POWER	4.09
	BANKS	24.87	✓ NTPC Limited	4.09
~	HDFC Bank Limited	7.33	ELECTRICAL EQUIPMENT	3.71
~	State Bank of India	6.53	Siemens Limited	1.65
~	ICICI Bank Limited	3.28	TD Power Systems Limited	1.08
~	Bank of Baroda	2.79	Bharat Heavy Electricals Limited	0.98
	Axis Bank Limited	2.05	INDUSTRIAL MANUFACTURING	3.18
	Kotak Mahindra Bank Limite	d 1.83	Titagarh Rail Systems Limited	2.13
	Canara Bank	1.06	Kaynes Technology India	1.05
	AUTOMOBILES	6.99	Limited	
V	Maruti Suzuki India Limited	3.21	CONSTRUCTION	3.18
	Hero MotoCorp Limited	1.72	✓ Larsen & Toubro Limited	3.18
	Tata Motors Limited	1.09	FINANCE	2.84
	Eicher Motors Limited	0.97	REC Limited	1.71
	PETROLEUM PRODUCTS	6.92	Jio Financial Services Limited	1.13
V	Reliance Industries Limited	5.56	AEROSPACE & DEFENSE	2.55
	Castrol India Limited	1.36	Hindustan Aeronautics Limited	2.55
	IT - SOFTWARE	6.51	OTHERS	10.64
	Tata Consultancy Services	2.09	Vedanta Limited	2.50
	Limited		Vodafone Idea Limited	2.30
	Infosys Limited	2.07	Deepak Nitrite Limited	1.57
	HCL Technologies Limited	1.32	Nestle India Limited	1.36
	Coforge Limited	1.03	Endurance Technologies	0.99
	FERROUS METALS	4.97	Limited	
V	Tata Steel Limited	3.13	ITC Limited	0.99
	JSW Steel Limited	1.84	DLF Limited	0.93
	CONSUMER DURABLES	4.93	Total	98.85
	Havells India Limited	2.52	COVERNMENT DOND AND	
	Titan Company Limited	2.41		
	CEMENT & CEMENT PRODUC	CTS 4.82		
	Ambuja Cements Limited	2.02	•	0.21
	Grasim Industries Limited	1.70		0.21
	UltraTech Cement Limited	1.10	` '	0.31
	RETAILING	4.49	iotai	0.21
V	Avenue Supermarts Limited	3.41	CASH & CASH EQUIVALENT	
	Trent Limited	1.08	Net Receivables/Payables	0.42
	PHARMACEUTICALS &	4.16	TREPS / Reverse Repo Investments	0.52
	BIOTECHNOLOGY		Total	0.94
	Mankind Pharma Limited	1.61	GRAND TOTAL	100.00
	Torrent Pharmaceuticals	1.40	GRAND TOTAL	100.00
	Limited		✓ Indicates Top 10 Holdings.	
	Sun Pharmaceutical	1.15		
	Industries Limited			
V	Eicher Motors Limited PETROLEUM PRODUCTS Reliance Industries Limited Castrol India Limited IT - SOFTWARE Tata Consultancy Services Limited Infosys Limited HCL Technologies Limited Coforge Limited FERROUS METALS Tata Steel Limited JSW Steel Limited CONSUMER DURABLES Havells India Limited Titan Company Limited CEMENT & CEMENT PRODUC Ambuja Cements Limited Grasim Industries Limited UltraTech Cement Limited RETAILING Avenue Supermarts Limited Trent Limited PHARMACEUTICALS & BIOTECHNOLOGY Mankind Pharma Limited Torrent Pharmaceuticals Limited Sun Pharmaceutical	0.97 6.92 5.56 1.36 6.51 2.09 2.07 1.32 1.03 4.97 3.13 1.84 4.93 2.52 1.70 1.10 4.49 3.41 1.08 4.16	REC Limited Jio Financial Services Limited AEROSPACE & DEFENSE Hindustan Aeronautics Limited OTHERS Vedanta Limited Vodafone Idea Limited Deepak Nitrite Limited Nestle India Limited Endurance Technologies Limited ITC Limited DLF Limited Total GOVERNMENT BOND AND TREASURY BILL Treasury Bill 364 Days Tbill (MD 30/01/2025) (SOV) Total CASH & CASH EQUIVALENT Net Receivables/Payables TREPS / Reverse Repo Investments Total GRAND TOTAL	1.77 1.11 2.55 2.55 2.56 2.56 2.36 1.57 1.36 0.99 98.85 0.99 0.99 0.90 0.21

MCAP Categorization (As on June 28, 2024)		
Mcap Category	Percentage	
Large Cap	87.70%	
Mid Cap	5.92%	
Small Cap	5.66%	
GB/TB/Repo/Others	0.72%	
Grand Total	100 00%	



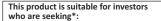
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Bank of India Multi Cap

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

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



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





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

EQUITY INDUSTRY A	ALLOCATION
Banks	13.30%
Construction	9.24%
Telecom - Services	6.47%
Pharmaceuticals & Biotechnology	6.42%
Auto Components	5.29%
Ferrous Metals	4.74%
Petroleum Products	4.72%
Automobiles	3.09%
Power	2.83%
IT - Software	2.81%
Diversified Metals	2.70%
Agricultural, Commercial & Construction Vehicles	2.46%
Industrial Products	2.41%
Industrial Manufacturing	2.18%
Finance	2 .10%
Others	26.94%

INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

 $Suitable \ for investors \ looking \ to \ invest \ in \ opportunities \ across \ the \ market \ cap \ (large, \ mid \ and \ large, \ mid \ and \ large)$ 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

₹566.72 Crs.

LATEST AUM

₹598.24 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 June 28, 2024)

1.19 Times" ("Basis last rolling 12 months)

OTHER PARAMETERS

 $Relevant\ ratios\ shall\ be\ provided\ once\ fund\ completes\ 3\ years.$

NAV (As on June 28, 2024)			NAV (₹)
Regular Plan		Direct Plan	
Growth	17.35	Growth	17.57
IDCW	17.34	IDCW	17.56

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load Fxit 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/ $switched\ out\ within\ 1\ year\ from\ the\ date\ of\ allot ment\ of\ units.$
- If the units are redeemed/switched out after 1 year from the date of allotment of units: "Nil"

PORTFOLIO DETAILS			
	to Net Assets		to Net Assets
EQUITY HOLDINGS		INDUSTRIAL PRODUCTS	2.41
BANKS	13.30	Ratnamani Metals & Tubes	1.39
State Bank of India	3.24	Limited	
✓ HDFC Bank Limited	2.35	HEG Limited	1.02
Indian Bank	1.93	INDUSTRIAL MANUFACTURING	
Kotak Mahindra Bank Limited	1.87	Titagarh Rail Systems Limited	2.18
Bank of Baroda	1.79	FINANCE	2.10
IndusInd Bank Limited	1.14	REC Limited	2.10
Canara Bank	0.98	OTHERS	26.94
CONSTRUCTION	9.24	Senco Gold Limited	1.95
✓ ITD Cementation India Limited	2.90	Oil India Limited	1.91
✓ Larsen & Toubro Limited	2.41	Swan Energy Limited	1.82
Rail Vikas Nigam Limited	1.36	Aegis Logistics Limited	1.76
IRCON International Limited	1.29	Century Textiles & Industries	1.60
Sterling And Wilson	1.28	Limited	4.50
Renewable Energy Limited TELECOM - SERVICES	6.47	Bayer Cropscience Limited	1.50 1.19
✓ Indus Towers Limited	3.92	Triveni Turbine Limited Manorama Industries Limited	1.19
✓ Vodafone Idea Limited	2.55	Angel One Limited	1.09
	6.42	ICICI Lombard General	1.04
PHARMACEUTICALS & BIOTECHNOLOGY	0.42	Insurance Company Limited	1.04
Eris Lifesciences Limited	1.71	Radico Khaitan Limited	1.00
Ajanta Pharma Limited	1.10	Sobha Limited	1.00
Mankind Pharma Limited	1.10	UltraTech Cement Limited	0.99
GlaxoSmithKline	0.97	Deepak Nitrite Limited	0.99
Pharmaceuticals Limited	0.97	DLF Limited	0.95
Ami Organics Limited	0.88	PB Fintech Limited	0.88
JB Chemicals &	0.71	United Breweries Limited	0.87
Pharmaceuticals Limited	0.71	General Insurance	0.85
AUTO COMPONENTS	5.29	Corporation of India	0.05
UNO Minda Limited	1.94	TIPS Industries Limited	0.83
Endurance Technologies	1.69	JK Cement Limited	0.75
Limited	1.05	Vinati Organics Limited	0.70
Lumax Industries Limited	0.95	AXISCADES Technologies	0.70
Jamna Auto Industries Limited	0.71	Limited	0170
FERROUS METALS	4.74	Kewal Kiran Clothing Limited	0.69
Jindal Stainless Limited	1.50	Tejas Networks Limited	0.49
Steel Authority of India Limited	1.34	Linde India Limited	0.35
JSW Steel Limited	1.19	Sobha Ltd Rights	0.02
Tata Steel Limited	0.71	Total	97.70
PETROLEUM PRODUCTS	4.72	COVERNIA FAIT DOMO AND	
✓ Reliance Industries Limited	4.72	GOVERNMENT BOND AND	
AUTOMOBILES	3.09	TREASURY BILL	
✓ Hero MotoCorp Limited	3.09	Treasury Bill	0.00
POWER	2.83	364 Days Tbill (MD 30/01/2025)	0.02
NTPC Limited	1.90	(SOV)	0.00
Torrent Power Limited	0.93	Total	0.02
IT - SOFTWARE	2.81	CASH & CASH EQUIVALENT	
Tata Consultancy Services	2.04	Net Receivables/Payables	1.97
Limited		TREPS / Reverse Repo Investments	0.31
Rategain Travel Technologies Limited	0.77	Total	2.28
DIVERSIFIED METALS	2.70	GRAND TOTAL	100.00
✓ Vedanta Limited	2.70	✓ Indicates Top 10 Holdings.	
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	2.46	- maleates top 10 Holdings.	
Ashok Leyland Limited	2.46		

MCAP Categorization (As on June 28, 2024)		
Mcap Category	Percentage	
Large Cap	35.27%	
Mid Cap	29.35%	
Small Cap	33.20%	
GB/TB/Repo/Others	2.18%	
Grand Total	100.00%	



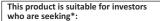
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Bank of India Conservative Hybrid Fund

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

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



- 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).





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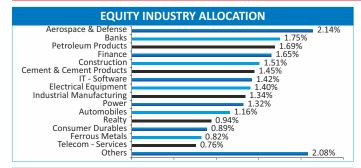
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*Investors should consult their financial advisor if they are not clear about the suitability of the product.



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.

RENCHMARK^

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

₹72.22 Crs.

LATEST AUM

₹73.90 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 June 28, 2024)

Average / Residual Maturity: 4.21 Years Macaulay Duration: 3.32 Years Modified Duration: 3.18 Years Annualised Yield: 7.29%

NAV (As on June 28, 2024)			NAV (₹)
Regular Plan		Eco Plan	
Growth Monthly IDCW Quarterly IDCW Annual IDCW	33.0392 17.0099 17.6301 16.0381	Growth Monthly IDCW Quarterly IDCW Annual IDCW	34.0618 25.7973 -
Direct Plan Growth Monthly IDCW Quarterly IDCW Annual IDCW	35.0077 15.5989 17.2053 15.9562		

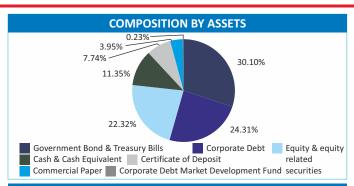
LOAD STRUCTURE (FOR ALL PLANS)

Entry Load

NIL

Exit Load

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



	POR	TFOLI	O DETAILS	
Por	tfolio Holdings %	to Net	Portfolio Holdings %	to Net
Ind	ustry/ Rating	Assets	Industry/ Rating	Assets
ΕΩI	JITY HOLDINGS		PCBL Limited	0.31
LQ	AEROSPACE & DEFENSE	2.14	Total	22.32
V	Hindustan Aeronautics Limited	1.85	CORPORATE DEBT	
	Bharat Electronics Limited	0.29	Non-Convertible Debentures	
	BANKS	1.75	Indian Railway Finance	6.78
~	State Bank of India	1.15	Corporation Limited (CRISIL AAA)	6 77
	Bank of Baroda PETROLEUM PRODUCTS	0.60 1.69	National Bank For Agriculture and Rural Development (CRISIL AAA)	6.77
./	Reliance Industries Limited	1.69	REC Limited (CRISIL AAA)	5.43
•	FINANCE	1.65	Small Industries Dev Bank of	2.71
1	Jio Financial Services Limited	1.21	India (CRISIL AAA)	
•	REC Limited	0.44	Reliance Jio Infocomm	2.62
	CONSTRUCTION	1.51	Limited (CRISIL AAA) Total	24.31
~	Larsen & Toubro Limited	1.25		24.31
	IRCON International Limited	0.26	MONEY MARKET INSTRUMENTS Certificate of Deposit	
	CEMENT & CEMENT PRODUCTS	1.45 0.82	Bank of Baroda (FITCH A1+)	3.87
V	Ambuja Cements Limited UltraTech Cement Limited	0.63	HDFC Bank Limited (CARE A1+)	3.87
	IT - SOFTWARE	1.42	Total `	7.74
	HCL Technologies Limited	0.77	Commercial Paper	2.05
	Coforge Limited	0.65	Kotak Mahindra Prime Limited (CRISIL A1+)	3.95
	ELECTRICAL EQUIPMENT	1.40	Total	3.95
	Siemens Limited	0.73	CDMDF	0.55
	TD Power Systems Limited	0.67 1.34	Corporate Debt Market	
	INDUSTRIAL MANUFACTURING Jupiter Wagons Limited	0.71	Development Fund	
	Titagarh Rail Systems Limited	0.71	Corporate Debt Market	0.23
	POWER	1.32	Development Fund (Others) Total	0.23
V	NTPC Limited	1.02		0.20
	Power Grid Corporation of	0.30	GOVERNMENT BOND AND TREAS	URY
	India Limited		Government Bond	
	AUTOMOBILES	1.16	7.26% GOI (MD 06/02/2033) (SOV) 15.07
V	Hero MotoCorp Limited	0.83 0.33	7.26% GOI (MD 06/02/2033) (SOV 7.18% GOI (MD 14/08/2033) (SOV	7.72
	Tata Motors Limited REALTY	0.33 0.94	7.38% GOI (MD 20/06/2027) (SOV	
1	DLF Limited	0.94	7.1% GOI (MD 08/04/2034) (SOV) Total	1.36 26.20
•	CONSUMER DURABLES	0.89		20.20
	Senco Gold Limited	0.89	Treasury Bill 364 Days Tbill (MD 30/01/2025)	3.90
	FERROUS METALS	0.82	(SOV)	5.90
~	Tata Steel Limited	0.82	Total	3.90
	TELECOM - SERVICES	0.76	CASH & CASH EQUIVALENT	
	Indus Towers Limited	0.76	Net Receivables/(Payables)	2.62
	OTHERS Nestle India Limited	2.08 0.52	TREPS / Reverse Repo	8.73
	S.J.S. Enterprises Limited	0.52	Investments	44.25
	Triveni Engineering &	0.43	Total	11.35
	Industries Limited		GRAND TOTAL	100.00
	ITC Limited	0.34	✓ Indicates Top 10 Holdings.	
			maleutes top to Holdings.	

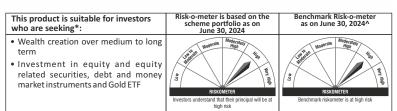
MCAP Categorization (As on June 28, 2024)			
Mcap Category Percentage			
GB/TB/Repo/Others	40.91%		
Debt	36.32%		
Large Cap	16.69%		
Small Cap	4.42%		
Mid Cap	1.43%		
Units of CDMDF	0.23%		
Grand Total	100.00%		



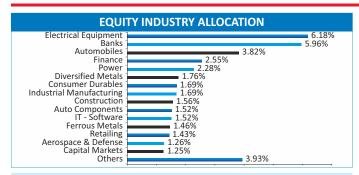
Bank of India Multi Asset Allocation Fund

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

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



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



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

₹342.42 Crs.

LATEST AUM

₹345.90 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 June 28, 2024)

Average / Residual Maturity: 4.64 Years Macaulay Duration: 3.84 Years Modified Duration: 3.60 Years Annualised Yield: 7.56%

NAV (As on June 28, 2024)			NAV (₹)
Regular Plan		Direct Plan	
Growth IDCW	10.8909 10.8918	Growth Monthly IDCW	10.9239 10.9263
IDCVV	10.0510	Wientiny ibev	10.5205

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load 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"

COMPOSITION BY ASSETS
2.59% 0.55% 8.71% 10.43% 39.86%
Equity & equity related securities Corporate Debt Mutual Funds/
Government Cash and Net Receivable/(Payable) Certificate of Exchange Traded Funds Deposit

	POR	TFOLI	O DETAILS		
	Portfolio Holdings % to Net Portfolio Holdings % to Ne				
Ind	ustry/ Rating	Assets	Industry/ Rating	Asse	
EQ	UITY HOLDINGS		OTHERS	3.9	
-	ELECTRICAL EQUIPMENT	6.18	Grasim Industries Limited	1.0	
~	Siemens Limited	1.89	TeamLease Services Limited	0.4	
1	ABB India Limited	1.42	Century Textiles & Industries	0.8	
	Bharat Heavy Electricals Limited	1.06	Limited		
	Triveni Turbine Limited	0.94	Reliance Industries Limited	0.4	
	Hitachi Energy India Limited	0.87	Ami Organics Limited	0.4	
	BANKS	5.96	Welspun Living Limited	0.	
V	State Bank of India	2.69	Total	39.	
V	Bank of Baroda IndusInd Bank Limited	1.98	CORPORATE DEBT		
~	IndusInd Bank Limited	1.29	Non-Convertible Debentures		
	AUTOMOBILES	3.82		7.	
~	Mahindra & Mahindra Limited	1.70	Indian Railway Finance	/	
	Tata Motors Limited	1.19	Corporation Limited (CRISIL AAA) REC Limited	7.	
	Eicher Motors Limited	0.93		7.	
	FINANCE	2.55	LIC Housing Finance Limited (CRISIL AAA)	/.	
V	REC Limited	1.61	National Bank For Agriculture and	4.	
	Housing & Urban Development	0.53	Rural Development (CRISIL AAA)	4.	
	Corporation Limited		Power Finance Corporation	4.	
	Cholamandalam Investment	0.41	Limited (CRISIL AAA)	4	
	and Finance Company Ltd		Bajaj Finance Limited (CRISIL AAA)	2.	
	POWER	2.28	Small Industries Dev Bank of India		
	NTPC Limited	1.16	(CRISIL AAA)	۷.	
	Tata Power Company Limited	1.12	Tata Capital Housing Finance	1.	
	DIVERSIFIED METALS	1.76	Limited (CRISIL AAA)	1.	
V	Vedanta Limited	1.76	Total	37.	
	INDUSTRIAL MANUFACTURING	1.69		57.	
V	Titagarh Rail Systems Limited	1.69	MONEY MARKET INSTRUMENTS		
	CONSUMER DURABLES	1.69	Certificate of Deposit	_	
	Senco Gold Limited	1.17	HDFC Bank Limited (CARE A1+)	0.	
	Blue Star Limited	0.52	Total	0.	
	CONSTRUCTION	1.56	MUTUAL FUNDS/EXCHANGE		
	Rail Vikas Nigam Limited	0.66 0.55	TRADED FUNDS		
	Larsen & Toubro Limited		Exchange Traded Funds		
	IRCON International Limited IT - SOFTWARE	0.35 1.52	ICICI Prudential Mutual Fund	8.	
	Rategain Travel Technologies	0.94	Nippon India Mutual Fund	1.	
	Limited	0.54	DSP Mutual Fund	0.	
	Mastek Limited	0.58	Total	10.	
	AUTO COMPONENTS	1.52	GOVERNMENT BOND AND TREAS	LIDV	
	UNO Minda Limited	0.85	BILL	UKT	
	Bharat Forge Limited	0.67	Government Bond		
	FERROUS METALS	1.46	7.1% GOI (MD 18/04/2029) (SOV)	7.	
	Jindal Stainless Limited	0.81	7.1% GOI (MD 18/04/2029) (30V) 7.18% GOI (MD 14/08/2033) (SOV		
	JSW Steel Limited	0.65	Total	8.	
	RETAILING	1.43		٥.	
1	Trent Limited	1.43	CASH & CASH EQUIVALENT		
	AEROSPACE & DEFENSE	1.45 1.26	Net Receivables/(Payables)	1.	
	Hindustan Aeronautics Limited	1.26	TREPS / Reverse Repo	1.	
	CAPITAL MARKETS	1.25	Investments		
	Multi Commodity Exchange of	0.73	Total	2.	
	India Limited	0.75	GRAND TOTAL	100.	
	BSE Limited	0.52			
			✓ Indicates Top 10 Holdings.		

MCAP Categorization (As on June 28, 2024)			
Mcap Category	Percentage		
Debt	38.45%		
GB/TB/Repo/Others	11.21%		
Large Cap	25.65%		
Mid Cap	5.43%		
Small Cap	8.82%		
Gold ETF	10.44%		
Grand Total	100.00%		



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Bank of India Balanced Advantage Fund

(An Open Ended Dynamic Asset Allocation Fund)

All data as on June 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.



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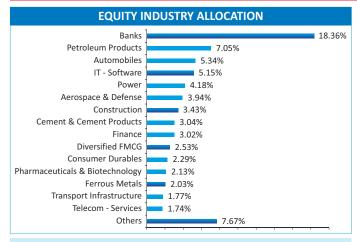
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 $\hbox{*Investors should consult their financial advisor if they are not clear about the suitability of the product.}$



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

₹131.16 Crs.

LATEST AUM

₹133.45 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 June 28, 2024)

Average / Residual Maturity: 2.53 Years Macaulay Duration: 2.07 Years Modified Duration: 1.96 Years Annualised Yield: 7 39%

/ Illiadiised Held. /.s.	270		
NAV (As on June 28,	2024)		NAV (₹)
Regular Plan		Direct Plan	
Growth	24.8935	Growth	26.5697
IDCW	17.3680	IDCW	16.0509

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load Exit Load NIL

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

PORTFOLIO DETAILS				
	rtfolio Holdings % lustry/ Rating	to Net Assets	Portfolio Holdings % Industry/ Rating	to Net Assets
EQ	UITY HOLDINGS		TELECOM - SERVICES	1.74
-	BANKS	18.36	Bharti Airtel Limited	1.74
V	HDFC Bank Limited	5.93	OTHERS	7.67
V	State Bank of India	4.07	Coal India Limited	1.39
V	ICICI Bank Limited	3.06	DLF Limited	1.21
V	Kotak Mahindra Bank Limited	2.57	Hindalco Industries Limited	0.92
•	Axis Bank Limited	1.46	Adani Enterprises Limited	0.84
	Bank of Baroda	0.72	Oil & Natural Gas Corporation	0.72
	IndusInd Bank Limited	0.55	Limited	
	PETROLEUM PRODUCTS	7.05	GAIL (India) Limited	0.58
V	Reliance Industries Limited	6.77	Nestle India Limited	0.46
	Bharat Petroleum	0.28	Apollo Hospitals Enterprise	0.38
	Corporation Limited		Limited	
	AUTOMOBILES	5.34	Britannia Industries Limited	0.32
	Mahindra & Mahindra Limited	1.26	SBI Life Insurance Company	0.32
	Hero MotoCorp Limited	1.09	Limited	
	Tata Motors Limited	0.89	HDFC Life Insurance Company	0.28
	Eicher Motors Limited	0.88	Limited	
	Maruti Suzuki India Limited	0.63	Tata Consumer Products	0.25
	Bajaj Auto Limited	0.59	Limited	
	IT - SOFTWARE	5.15	Total	73.67
	Infosys Limited	1.58	CORDODATE DEPT	
	Tata Consultancy Services	1.55	CORPORATE DEBT	
	Limited		Non-Convertible Debentures	
	HCL Technologies Limited	0.97	National Bank For Agriculture and	3.75
	Tech Mahindra Limited	0.44	Rural Development (CRISIL AAA)	4 40
	Wipro Limited	0.37	Tata Capital Housing Finance	1.49
	LTIMindtree Limited	0.24	Limited (CRISIL AAA)	4 45
	POWER	4.18	Reliance Jio Infocomm Limited	1.45
V	NTPC Limited	2.13	(CRISIL AAA)	0.74
	Tata Power Company Limited	1.11	Power Grid Corporation of India	0.74
	Power Grid Corporation of	0.94	Limited (CRISIL AAA)	7.42
	India Limited .		Total	7.43
	AEROSPACE & DEFENSE	3.94	MONEY MARKET INSTRUMENTS	
V	Hindustan Aeronautics Limited	3.94	Certificate of Deposit	
	CONSTRUCTION	3.43	Bajaj Finance Limited (ICRA A1+)	5.17
V	Larsen & Toubro Limited	3.43	Total	5.17
	CEMENT & CEMENT PRODUCTS	3.04	MUTUAL FUND INVESTMENT	
V	UltraTech Cement Limited	2.54	Bank of India Arbitrage Fund -	2.15
	Grasim Industries Limited	0.49	Direct Plan - Growth	2.13
	Grasim Industries Ltd Partly	0.01	Total	2.15
	Paid Up			2.13
	FINANCE	3.02	INVIT	
	Jio Financial Services Limited	1.40	IRB InvIT Fund	2.45
	Bajaj Finance Limited	0.92	India Grid Trust InvIT Fund	1.53
	Bajaj Finserv Limited	0.46	Total	3.98
	Shriram Finance Limited	0.24	GOVERNMENT BOND AND	
	DIVERSIFIED FMCG	2.53	TREASURY BILL	
	ITC Limited	1.75	Government Bond	
	Hindustan Unilever Limited	0.78	7.18% GOI (MD 14/08/2033) (SOV)) 2.78
	CONSUMER DURABLES	2.29	7.18% GOI (NID 14/08/2033) (30V)	2.78
	Titan Company Limited	1.15	Iotai	2.70
	Asian Paints Limited	1.14	Treasury Bill	
	PHARMACEUTICALS &	2.13	364 Days Tbill (MD 11/07/2024)	0.75
	BIOTECHNOLOGY		(Sov)	
	Sun Pharmaceutical	1.03	Total	0.75
	Industries Limited		CASH & CASH FOLLIVALENT	
	Dr. Reddy's Laboratories	0.40	CASH & CASH EQUIVALENT Net Receivables/(Payables) after	1.26
	Limited			1.20
	Cipla Limited	0.38	adjusting for futures TREPS / Reverse Repo	2.81
	Divi's Laboratories Limited	0.32		2.01
	FERROUS METALS	2.03	Investments Total	4.07
	Tata Steel Limited	1.33		
	JSW Steel Limited	0.70	GRAND TOTAL	100.00
	TRANSPORT INFRASTRUCTURI		✓ Indicates Top 10 Holdings.	
V	Adani Ports and Special	1.77	areates top 10 Holdings.	
	Economic Zone Limited			

MCAP Categorization (As on June 28, 2024)			
Mcap Category Percentage			
Large Cap	73.30%		
Debt	12.53%		
GB/TB/Repo/Others	8.06%		
InvIT	3.97%		
Mutual Fund Units	2.14%		
Grand Total	100.00%		



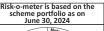
Bank of India Mid & Small Cap Equity & Debt Fund

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

All data as on June 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.





O DETAILS Portfolio Holdings

Industry/ Rating



% to Net

Assets

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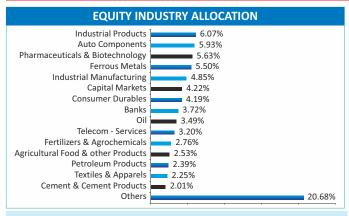
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Investors should consult their financial advisor if they are not clear about the suitability of the product.



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.

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

₹ 798.78 Crs.

LATEST AUM

₹840.76 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 June 28, 2024)

1.15 Times" ("Basis last rolling 12 months)

EQUITY PARAMETER (As on June 28, 2024)

Standard Deviation (Annualized): 13.65% (Bank of India Mid & Small Cap Equity & Debt Fund)

11.20% (Nifty Midsmall cap 400 TRI - 70% &

CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.13

Sharpe Ratio*: 1.13

Tracking Error (Annualized): 5.35%

Above ratios are calculated using 3 years history of monthly return. *Risk-free rate assumed to be 6.86% (MIBOR as on June 28, 2024)

DEBT PARAMETER (As on June 28, 2024)

Average / Residual Maturity: 3.38 Years Macaulay Duration: 2.39 Years Modified Duration: 2.28 Years Annualised Yield: 7.38%

NAV (As on June 30, 202	4)		NAV (₹)
Regular Plan		Direct Plan	
Growth Regular IDCW	37.59 31.86	Growth Regular IDCW	40.42 33.00

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load Exit Load

NIL

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

Any redemption/switch out from the date of allotment of units after 3 months: NIL

		RTFOLI
	rtfolio Holdings % lustry/ Rating	to Net Assets
_	UITY HOLDINGS	
LQ	INDUSTRIAL PRODUCTS	6.07
~	HEG Limited	1.90
	Astral Limited Graphite India Limited	1.05 0.93
	APL Apollo Tubes Limited	0.74
	AIA Engineering Limited	0.60
	R R Kabel Limited	0.54
	Kamdhenu Limited AUTO COMPONENTS	0.31 5.93
~	UNO Minda Limited	3.14
/	Bharat Forge Limited	1.91
	Jamna Auto Industries Limited PHARMACEUTICALS &	0.88 5.63
	BIOTECHNOLOGY	3.03
	GlaxoSmithKline	1.66
	Pharmaceuticals Limited	1 12
	Ajanta Pharma Limited Abbott India Limited	1.43 1.31
	Eric Lifeccionces Limited	1.23
	FERROUS METALS	5.50 3.77
/	Jindal Stainless Limited	3.77
	Steel Authority of India Limited INDUSTRIAL MANUFACTURING	1.73 4.85
/	Titagarh Rail Systems Limited	2.10
	Jupiter Wagons Limited	1.77
	Jyoti CNC Automation Ltd	0.98
	CAPITAL MARKETS Nippon Life India Asset	4.22 1.83
	Management Limited	1.05
	Central Depository Services	0.97
	(India) Limited	0.92
	BSE Limited Angel One Limited	0.50
	CONSUMER DURABLES	4.19
	Senco Gold Limited Dixon Technologies (India)	1.32
	Dixon Technologies (India) Limited	1.21
	ETHOS LTD.	1.14
	Cera Sanitaryware Limited	0.52
,	BANKS	3.72
	Indian Bank Bank of Maharashtra	2.23 1.49
	OIL	3.49
/	Oil India Limited	3.49
/	TELECOM - SERVICES Indus Towers Limited	3.20 2.79
	Vodafone Idea Limited	0.41
	FERTILIZERS & AGROCHEMICAL	S 2.76
	Coromandel International	1.64
	Limited Bayer Cropscience Limited	1.12
	AGRICULTURAL FOOD &	2.53
	OTHER PRODUCTS	
	Triveni Engineering & Industries Limited	1.41
	Balrampur Chini Mills Limited	1.12
	PETROLEUM PRODUCTS	2.39 2.39
/	Castrol India Limited	2.39
	TEXTILES & APPARELS Arvind Limited	2.25 1.35
	Ganesha Ecosphere Limited	0.90
	CEMENT & CEMENT PRODUCT	
	JK Cement Limited OTHERS	2.01 20.68
	Hero MotoCorp Limited	1.83
	Radico Khaitan Limited	1.17
	Deepak Nitrite Limited	1.10
	CMS Info System Limited IRCON International Limited	1.19 1.25
	Swan Energy Limited	1.61
	Bharat Heavy Electricals Limite	d 1.21
	Housing & Urban Developmen	t 1.04
	Corporation Limited CRISIL Limited	0.46
	Chiole difficu	0.40

	MCAP Categ	orizatioi

Industry/ Rating	Assets
DR Eintach Limitad	1 20
PB Fintech Limited	1.28
Poly Medicure Limited	0.50
Coforge Limited	0.86
KPIT Technologies Limited	0.60
Rategain Travel Technologies	0.53
Limited	
The Indian Hotels Company	0.82
Limited	
Century Textiles & Industries	1.38
Limited	
Torrent Power Limited	1.14
Cartrade Tech Limited	0.93
Tejas Networks Limited	1.78
Total	79.42
CORRORATE DERT	
CORPORATE DEBT	
Non-Convertible Debentures	2 20
Indian Railway Finance Corporation Limited (CRISIL AAA)	2.38
Limited (CRISIL AAA)	
National Bank For Agriculture and	2.02
Rural Development (CRISIL AAA)	
Power Grid Corporation of India	0.24
Limited (CRISIL AAA)	_
REC Limited (CRISIL AAA)	0.24
Small Industries Dev Bank of	0.24
India (CRISIL AAA)	
Total `	5.12
AAONEV AAA DUET INICTOLIS	
MONEY MARKET INSTRUMENTS	
Certificate of Deposit	
Small Industries Dev Bank of	1.14
India (CRISIL A1+)	
Kotak Mahindra Bank Limited	1.12
(CRISIL A1+)	
National Bank For Agriculture and	0.85
Rural Development (CRISIL A1+)	
ICICI Bank Limited (ICRA A1+) Axis Bank Limited (CRISIL A1+)	0.82
Axis Bank Limited (CRISIL A1+)	0.69
HDFC Bank Limited (CARE A1+)	0.57
Bank of Baroda (FITCH A1+)	0.57
Total	5.42
Commercial Paper	
Kotak Mahindra Prime Limited	1.27
(CRISIL A1+)	
Bajaj Finance Limited	0.59
Total	1.86
DEV N AMPT	
RFV_N-AMRT	
Non-Convertible Debentures	1 70
Power Grid Corporation of India	1.79
Limited (CRISIL AAA)	1 70
Total	1.79
GOVERNMENT BOND AND TREAS	JRY
BILL	
Government Bond	
7.18% GOI (MD 14/08/2033) (SOV)	1.64
7 26% GOI (MD 06/02/2033) (SOV	1.57
7.26% GOI (MD 06/02/2033) (SOV) 7.1% GOI (MD 08/04/2034) (SOV)	0.48
7.1% GUI (IVID 08/04/2034) (SOV)	0.48
Total	3.69
Treasury Bill	
364 Days Tbill (MD 30/01/2025)	1.47
(SOV)	1.77
Total	1.47
	1.7/
CASH & CASH EQUIVALENT	
Net Receivables/(Payables)	0.36
Net Receivables/(Payables) TREPS / Reverse Repo	0.87
Investments	
Total	1.23
GRAND TOTAL	100.00
✓ Indicates Top 10 Holdings.	
a.cates top 10 Hotalings.	

MCAP Categorization (As on June 28, 2024)			
Mcap Category	Percentage		
Mid Cap	42.73%		
Small Cap	33.81%		
Debt	14.22%		
GB/TB/Repo/Others	6.19%		
Large Cap	3.05%		
Grand Total	100.00%		



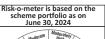
Bank of India Arbitrage

(An open ended scheme investing in arbitrage opportunities)

All data as on June 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.



RISKOMIETER

RISKOMIETER

RISKOMIETER

RISKOMIETER



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

INVESTMENT OBJECTIVE

The Scheme seeks to generate income through arbitrage opportunities between cash and derivative segments of the equity market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments. However, there is no assurance or guarantee that the investment objective of the scheme will be realized

BENCHMARK^

NIFTY 50 Arbitrage Index

DATE OF ALLOTMENT

June 18, 2018

FUND MANAGER

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

AVERAGE AUM[#]

₹32.08 Crs.

LATEST AUM

₹35.25 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 June 28, 2024)

Average / Residual Maturity: 0.18 Years Macaulay Duration: 0.18 Years Modified Duration: 0.18 Years Annualised Yield: 7.10%

NAV (As on June 28, 2024)			
Regular Plan		Direct Plan	
Growth	12.9469	Growth	13.4309
Monthly IDCW	11.7330	Monthly IDCW	12.1125
Quarterly IDCW	12.3860	Quarterly IDCW	12.7674
Annual IDCW	11.9630	Annual IDCW	12.1497

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load Exit Load

NIL

- 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"

PORTFOLIO DETAILS				
	to Net Assets	Portfolio Holdings % Industry/ Rating	to Net Assets	
EQUITY HOLDINGS		Sun Pharmaceutical Industries	-0.61	
BANKS	14.71	Limited	0.60	
✓ HDFC Bank Limited✓ Bank of Baroda	6.83 2.74	Adani Ports and Special Economic Zone Limited	-0.68	
Axis Bank Limited	2.47	HCL Technologies Limited	-0.87	
State Bank of India	1.44	ACC Limited	-0.90	
Kotak Mahindra Bank Limited	1.23	Tata Steel Limited	-1.09	
PETROLEUM PRODUCTS ✓ Reliance Industries Limited	8.78 3.55	Cipla Limited	-1.10	
Indian Oil Corporation Limited	3.21	Zydus Lifesciences Limited Lupin Limited	-1.10 -1.18	
Bharat Petroleum Corporation	2.02	TVS Motor Company Limited	-1.18	
Limited		Kotak Mahindra Bank Limited	-1.24	
PHARMACEUTICALS &	6.74	Multi Commodity Exchange of	-1.34	
BIOTECHNOLOGY ✓ Glenmark Pharmaceuticals	2.78	India Limited L&T Finance Limited	-1.38	
Limited	2.70	State Bank of India	-1.46	
Lupin Limited	1.17	Dixon Technologies (India)	-1.71	
Zydus Lifesciences Limited	1.10	Limited		
Cipla Limited	1.09	DLF Limited	-1.74	
Sun Pharmaceutical Industries Limited	0.60	InterGlobe Aviation Limited ABB India Limited	-1.81 -1.82	
RETAILING	5.34	Trent Limited	-1.82 -1.87	
✓ Info Edge (India) Limited	3.47	Indian Energy Exchange Limited	-1.93	
Trent Limited	1.87	Hindalco Industries Limited	-1.94	
TELECOM - SERVICES	4.25	Bharat Petroleum Corporation	-2.02	
✓ Vodafone Idea Limited Bharti Airtel Limited	3.86 0.39	Limited	-2.05	
CONSTRUCTION	4.23	Jindal Steel & Power Limited NTPC Limited	-2.05 -2.27	
✓ Larsen & Toubro Limited	4.23	Axis Bank Limited	-2.48	
FERROUS METALS	3.67	Bank of Baroda	-2.76	
Jindal Steel & Power Limited	2.04	Glenmark Pharmaceuticals	-2.80	
Tata Steel Limited	1.09	Limited	2.00	
JSW Steel Limited CAPITAL MARKETS	0.54 3.26	Deepak Nitrite Limited Indian Oil Corporation Limited	-3.00 -3.22	
Indian Energy Exchange Limited		Info Edge (India) Limited	-3.48	
Multi Commodity Exchange of	1.34	Reliance Industries Limited	-3.58	
India Limited		Vodafone Idea Limited	-3.88	
CHEMICALS & PETROCHEMICALS ✓ Deepak Nitrite Limited	2.98 2.98	Larsen & Toubro Limited HDFC Bank Limited	-4.26	
POWER	2.36 2.25	Equity Futures Total	-6.87 -70.89	
NTPC Limited	2.25	•	70.05	
NON - FERROUS METALS	1.93	MUTUAL FUND INVESTMENT	10.10	
Hindalco Industries Limited	1.93	Bank of India Liquid Fund - Direct Plan - Growth	19.18	
ELECTRICAL EQUIPMENT ABB India Limited	1.81 1.81	Total	19.18	
TRANSPORT SERVICES	1.80			
InterGlobe Aviation Limited	1.80	GOVERNMENT BOND AND TREASURY BILL		
REALTY	1.74	Treasury Bill		
DLF Limited	1.74	364 Days Tbill (MD 24/10/2024)	4.17	
CONSUMER DURABLES Dixon Technologies (India)	1.70 1.70	(SOV)		
Limited	1.70	364 Days Tbill (MD 11/07/2024)	2.83	
OTHERS	5.33	(SOV) 364 Days Tbill (MD 03/10/2024)	0.42	
L&T Finance Limited	1.38	(SOV)	0.42	
TVS Motor Company Limited ACC Limited	1.17 0.89	364 Days Tbill (MD 19/12/2024)	0.29	
HCL Technologies Limited	0.89	(SOV)		
Adani Ports and Special	0.67	Total	7.71	
Economic Zone Limited		CASH & CASH EQUIVALENT		
The Indian Hotels Company	0.35	Net Receivables/(Payables) after	73.43	
Limited Total	70.52	adjusting for futures		
iotai	70.32	TREPS / Reverse Repo	0.05	
FUTURES AND OPTIONS Investments Total 7				
Equity Futures	1 0 25		73.48	
The Indian Hotels Company Limited Bharti Airtel Limited	-0.35	GRAND TOTAL	100.00	
ISW Steel Limited	-0.53	/ Indicator Top 10 Holdings		

"Aggregate value of investments by other schemes of Bank of India Mutual Fund as on 30. June 2024 is ₹ 287.16 lacs.

MCAP Categorization (As on June 28, 2024)			
Mcap Category	Percentage		
Arbitrage Positions	71.30%		
Mutual Fund Units	19.28%		
GB/TB/Repo/Others	9.42%		
Grand Total	100.00%		

✓ Indicates Top 10 Holdings.

JSW Steel Limited



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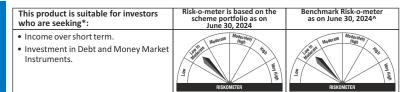
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Bank of India Liquid Fund

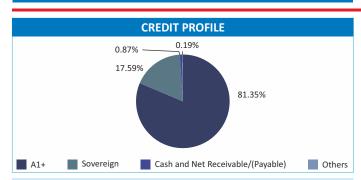
(An Open Ended Liquid Scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.)



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



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



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

₹1,570.24 Crs.

LATEST AUM[#]

₹1,442.85 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

1,002.4179

OTHER PARAMETERS (As on June 30, 2024)

Average / Residual Maturity: 0.16 Years Macaulay Duration: 0.17 Years Modified Duration: 0.17 Years

Annualised Yield: 7.23%

NAV (As on June 30, 2024)

Regular Plan

Growth 2,804.0614 Growth 2,831.0660

Daily IDCW 1,002.1069 Daily IDCW 1,002.6483

Weekly IDCW

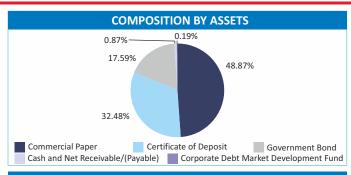
LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load

Weekly IDCW

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. June 2024 is ₹ 676.01 lacs.



PORTFOLIO DETAILS			
Portfolio Holdings	Industry/ Rating	% to Net Assets	
MONEY MARKET INSTRUMENTS	nating	ASSECT	
Certificate of Deposit HDFC Bank Limited Union Bank of India Canara Bank Kotak Mahindra Bank Limited Punjab National Bank ICICI Bank Limited Punjab National Bank Punjab National Bank Axis Bank Limited Axis Bank Limited Commercial Paper	CRISIL A1+ FITCH A1+ CRISIL A1+ CRISIL A1+ ICRA A1+ ICRA A1+ CRISIL A1+ CRISIL A1+ CRISIL A1+ CRISIL A1+ CRISIL A1+	6.83 3.43 3.42 3.42 3.41 3.41 1.72 1.71 1.71	
National Housing Bank Small Industries Dev Bank of India Sundaram Finance Limited Bajaj Financial Securities Limited Kotak Securities Limited Larsen & Toubro Limited Bajaj Finance Limited Godrej Agrovet Limited LIC Housing Finance Limited Axis Securities Limited CICI Securities Limited PNB Housing Finance Limited PNB Housing Finance Limited Bajaj Finance Limited Godrej Industries Limited HDFC Securities Limited HDFC Securities Limited HOFC Securities Limited Rotial Oswal Financial Services Limited PNB Housing Finance Limited Reliance Retail Ventures Limited Reliance Retail Ventures Limited Total	ICRA A1+ CARE A1+ ICRA A1+ CRISIL A1+ CRISIL A1+ CRISIL A1+ ICRA A1+ CRISIL A1+	5.14 5.13 3.44 3.42 3.42 2.59 1.73 1.73 1.72 1.72 1.72 1.71 1.71 1.71 1.71 1.71	
CDMDF Corporate Debt Market Development Fund Corporate Debt Market Development Fund Total	OTHERS	0.19 0.19	
GOVERNMENT BOND AND TREASURY BILL Treasury Bill 91 Days Tbill (MD 26/09/2024) 91 Days Tbill (MD 15/08/2024) 182 Days Tbill (MD 22/08/2024) 182 Days Tbill (MD 12/09/2024) 182 Days Tbill (MD 25/07/2024) Total	SOV SOV SOV SOV	10.23 5.16 1.72 0.34 0.14 17.59	
Cash & Cash Equivalent Net Receivables/Payables TREPS / Reverse Repo Investments Total GRAND TOTAL		(5.14) 6.01 0.87	

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 Moderate Relatively Hig (Class A) (Class B) (Class C)				Relatively High (Class C)		
~=	Relatively Low (Class I)		B-I			
Interest Rate Risk	Moderate (Class II)					
sk	Relatively High (Class III)					



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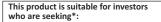
1,062.7301

Bank of India Ultra Short Duration Fund

ICRA-A1+mfs

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

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



- 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.





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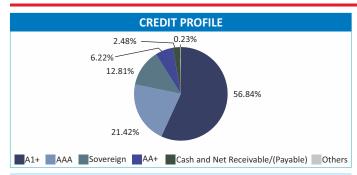
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*Investors should consult their financial advisor if they are not clear about the suitability of the product.





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

₹149.36 Crs.

LATEST AUM

₹ 160.55 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on June 28, 2024)

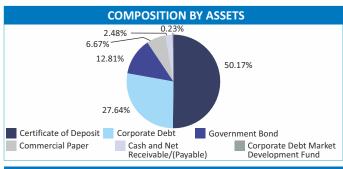
Average / Residual Maturity: 0.46 Years Macaulay Duration: 0.45 Years Modified Duration: 0.45 Years Annualised Yield: 7.31%

NAV (As on June 28, 2024)	NAV (₹)

Regular Plan		Direct Plan		
Growth	2,955.3796	Growth	3,042.3217	
Bonus	-	Bonus	3,027.3396	
Daily IDCW	1,007.4498	Daily IDCW	1,011.9280	
Weekly IDCW	1,008.1273	Weekly IDCW	1,007.6537	

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL



PORTFOLIO DETAILS			
Portfolio Holdings	Industry/	% to Net	
	Rating	Assets	
CORPORATE DEBT			
Non-Convertible Debentures			
Power Grid Corporation of India Limited	CRISIL AAA	6.25	
Cholamandalam Investment and Finance Company Ltd		6.22	
Larsen & Toubro Limited	CRISIL AAA	6.22	
LIC Housing Finance Limited	CRISIL AAA	6.16	
HDFC Bank Limited LIC Housing Finance Limited	CRISIL AAA CRISIL AAA	2.48 0.31	
Total	CRISIL AAA	27.64	
		27.04	
MONEY MARKET INSTRUMENTS Certificate of Deposit			
Kotak Mahindra Bank Limited	CRISIL A1+	8.78	
Axis Bank Limited	CRISIL A1+	8.46	
Small Industries Dev Bank of India	CRISIL A1+	7.74	
Bank of Baroda	FITCH A1+	7.73	
ICICI Bank Limited	ICRA A1+	6.75	
National Bank For Agriculture and Rural Development	CRISIL A1+	5.96	
HDFC Bank Limited	CARE A1+	4.75	
Total		50.17	
Commercial Paper			
Kotak Mahindra Prime Limited	CRISIL A1+	6.67	
Total		6.67	
CDMDF			
Corporate Debt Market Development Fund			
Corporate Debt Market Development Fund	OTHERS	0.23	
Total		0.23	
GOVERNMENT BOND AND TREASURY BILL			
Treasury Bill			
182 Days Tbill (MD 12/09/2024)	SOV	6.15	
364 Days Tbill (MD 28/11/2024)	SOV	6.06	
364 Days Tbill (MD 30/01/2025)	SOV	0.60	
Total		12.81	
Cash & Cash Equivalent			
Net Receivables/Payables		1.48	
TREPS / Reverse Repo Investments Total		1.00	
		2.48	
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:

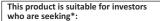
	Potential Risk Class Matrix				
		Credit Risk			
		Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)	
₽=	Relatively Low (Class I)		B-I		
Interest Rate Risk	Moderate (Class II)				
SK SH	Relatively High (Class III)				



Bank of India Short Term Income Fund

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

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



- 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.







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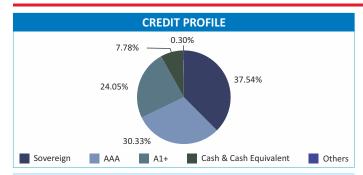
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Benchmark Risk-o-meter as on June 30, 2024^

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



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

₹77.58 Crs.

LATEST AUM

₹75.64 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan $\stackrel{\textstyle \stackrel{\textstyle \leftarrow}{}}{}$ 5,000 and in multiples of $\stackrel{\textstyle \stackrel{\textstyle \leftarrow}{}}{}$ 1

ADDITIONAL PURCHASE AMOUNT

Regular / Direct Plan $\ref{1,000}$ and in multiples of $\ref{1}$

OTHER PARAMETERS (As on June 28, 2024)

Average / Residual Maturity: 3.63 Years Macaulay Duration: 2.89 Years Modified Duration: 2.76 Years Annualised Yield: 7.06%

NAV (As on June 28, 2024)	NAV (₹)		
Regular Plan		Direct Plan	
Growth	24.3274	Growth	26.3014
Monthly IDCW	12.4835	Monthly IDCW	12.7885
Quarterly IDCW	12.3019	Quarterly IDCW	12.1257

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

COMPOSITION BY HOLDING PERIOD			
Duration	% of Assets		
Upto 3 months	5.93%		
3 months to 6 months	9.16%		
6 months to 1 year	20.05%		
> 1 year	64.86%		

PORTFOLIO DETAILS			
Portfolio Holdings	Industry/ Rating	% to Net Assets	
CORPORATE DEBT			
Non-Convertible Debentures			
National Bank For Agriculture and Rural Development	CRISIL AAA	9.26	
Small Industries Dev Bank of India	CRISIL AAA	7.94	
REC Limited	CRISIL AAA	5.31	
Tata Capital Housing Finance Limited	CRISIL AAA	3.93	
Power Grid Corporation of India Limited	CRISIL AAA	2.61	
Reliance Jio Infocomm Limited	CRISIL AAA	1.28	
Total		30.33	
MONEY MARKET INSTRUMENTS			
Certificate of Deposit			
Bank of Baroda	FITCH A1+	8.83	
HDFC Bank Limited	CARE A1+	8.81	
Axis Bank Limited	CRISIL A1+	6.41	
Total		24.05	
CDMDF			
Corporate Debt Market Development Fund			
Corporate Debt Market Development Fund	OTHERS	0.30	
Total		0.30	
GOVERNMENT BOND AND TREASURY BILL			
Government Bond			
7.26% GOI (MD 06/02/2033)	SOV	21.41	
7.38% GOI (MD 20/06/2027)	SOV	11.36	
7.18% GOI (MD 14/08/2033)	SOV	2.67	
Total	301	35.44	
Transum Pill			
Treasury Bill 364 Days Tbill (MD 30/01/2025)	SOV	2.10	
Total	30V	2.10 2.10	
		2.10	
Cash & Cash Equivalent			
Net Receivables/Payables		3.66	
TREPS / Reverse Repo Investments		4.12	
Total		7.78	
GRAND TOTAL		100.00	

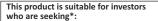
As per SEBI Circular dated, June 07, 2021; the potential risk class (PRC) matrix based on interest rate risk and credit risk, is mentioned below:

	Potential Risk Class Matrix				
		Credit Risk			
	Relatively Low Moderate Relatively H (Class A) (Class B) (Class C)				
₽=	Relatively Low (Class I)				
Interest Rate Risk	Moderate (Class II)		B-II		
š, t	Relatively High (Class III)				



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

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



- 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.



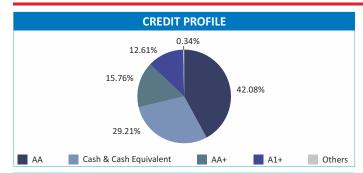




RISKOWISES

Benchmark riskometer is at moderately high risk

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



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

AVERAGE AUM

₹128.01 Crs.

LATEST AUM

₹126.72 Crs.

OTHER PARAMETERS (As on June 28, 2024)

Average / Residual Maturity: 0.53 Years Macaulay Duration: 0.48 Years Modified Duration: 0.45 Years Annualised Yield: 7.00%

NAV (As on June 28, 2024) NAV (₹)

Regular Plan: 11.5261 Direct Plan: 11.7642

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load Exit Load

NIL

- 4% if redeemed within 12 months from the date of allotment
- 3% if redeemed after 12 months but within 24 months from the date of allotment
- 2% if redeemed after 24 months but within 36 months from the date of allotment
- Nil if redeemed after 36 months from the date of allotment

PORTFOLIO	DETAILS	
Portfolio Holdings	Industry/	% to Net
	Rating	Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Century Textiles & Industries Limited	CRISIL AA	9.36
Steel Authority of India Limited	CARE AA	9.09
JSW Steel Limited	CARE AA	7.93
GIC Housing Finance Limited	CRISIL AA+	7.88
Manappuram Finance Limited	CRISIL AA	7.88
Tata Power Company Limited	CARE AA+	7.88
Godrej Industries Limited	CRISIL AA	7.82
Total		57.84
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
National Bank For Agriculture and	CRISIL A1+	5.66
Rural Development		
ICICI Bank Limited	ICRA A1+	5.44
Small Industries Dev Bank of India	CRISIL A1+	1.51
Total		12.61
CDMDF		
Corporate Debt Market Development Fund		
•	OTHERS	0.24
Corporate Debt Market Development Fund	OTHERS	0.34
Total		0.34
PREFERENCE SHARES (PREFSHARE)		
Preference Shares		
Amanta Healthcare Limited		0.00
Total		0.00
Cash & Cash Equivalent		
Net Receivables/Payables		9.64
TREPS / Reverse Repo Investments		19.57
Total		29.21
GRAND TOTAL		100.00

#Note: All subscriptions /switch-in application(s) and other pre-registered investments in Bank of India Credit Risk Fund, an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds), through any mode including the stock exchange platform has been temporarily suspended with effect from July 01, 2019 till further notice.

Any redemptions including switch-out, registered under the Scheme would continue (without any change) as per the terms of the SID and KIM of the Scheme.

https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf_28-june-2019.pdf

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

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



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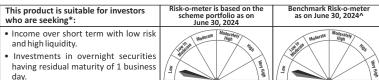
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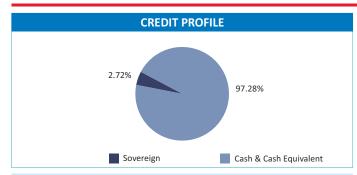
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(An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and A Relatively Low Credit Risk.)

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



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



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

₹78.55 Crs.

LATEST AUM

₹109 74 Crs

MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/Direct Plan ₹5.000 and in multiples of ₹1

ADDITIONAL PURCHASE AMOUNT

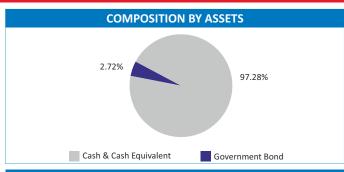
Regular/ Direct Plan ₹1,000 and in multiples of ₹1

OTHER PARAMETERS (As on June 30, 2024)

Average / Residual Maturity: 1 Day Macaulay Duration: 1 Day Modified Duration: 1 Day Annualised Yield: 6.85%

NAV (As on June 30, 2024)				
Regular Plan Growth Daily IDCW Weekly IDCW Monthly IDCW	1,230.9448 1,000.0026 1,001.0983 1,000.7453	Direct Plan Growth Daily IDCW Weekly IDCW Monthly IDCW	1,234.0406 1,000.0075 1,001.1084 1,000.7500	
LOAD STRUCTURE (FOR ALL PLANS)				

Entry Load NIL NIL



PORTFOLIO DETAILS			
Portfolio Holdings	Industry/ Rating	% to Net Assets	
GOVERNMENT BOND AND TREASURY BILL			
Treasury Bill			
182 Days Tbill (MD 25/07/2024)	SOV	2.72	
Total		2.72	
CASH & CASH EQUIVALENT			
Net Receivables/Payables		0.22	
TREPS / Reverse Repo Investments		97.06	
Total		97.28	
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 Moderate Relatively High (Class A) (Class B) (Class C)				
R _a -	Relatively Low (Class I)	A-I				
Interest Rate Risk	Moderate (Class II)					
sk	Relatively High (Class III)					



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IDCW History

EQUITY FUNDS ⁵			
Record Date	IDCW/ Unit Declared (in ₹)	NAV^ as on Record Date	
Bank of India Large & Mid Cap Eq		Record Date	
Regular Plan - Regular IDCW	uity Fuilu		
25-March-2021 29-July-2021	0.90 0.25	12.88 15.61	
Regular Plan - Quarterly IDCW 25-September-2018	0.09	13.00	
25-March-2021 Eco Plan - Regular IDCW 25-March-2021	1.00 1.00	15.46 13.16	
29-July-2021 Eco Plan - Quarterly IDCW	0.50	15.74	
25-March-2019 25-March-2021 Eco Plan - Annual IDCW	0.04 0.90	10.36 12.86	
18-December-2014 Institutional Plan - Regular IDCW	5.00	18.59	
25-November-2009 29-April-2010	1.00 1.00	- -	
Institutional Plan - Quarterly IDCW 29-March-2010 29-April-2010	1.00 1.00	-	
Direct Plan - Regular IDCW 30-June-2021	1.00	- 15.23	
30-June-2021 Direct Plan - Quarterly IDCW	1.00	15.23	
25-March-2019 25-March-2021	0.18 1.00	10.45 12.98	
Bank of India ELSS Tax Saver (Forn	nerly Bank of India Tax Ad	vantage Fund)	
Regular Plan 30-June-2021	2.00	18.23	
29-July-2021 Eco Plan	0.90	18.19	
30-June-2021 29-July-2021 Direct Plan	1.00 0.25	16.26 16.78	
30-June-2021 29-July-2021	2.00 0.90	40.98 42.04	
Bank of India Manufacturing & In	frastructure Fund		
Regular Plan - Regular IDCW 25-June-2019	0.44	10.05	
29-July-2021 Regular Plan - Quarterly IDCW	0.40	16.85	
25-March-2019 25-June-2019	0.88 0.39	10.33 10.00	
Direct Plan - Regular IDCW 27-March-2017	0.50	13.57	
Bank of India Mid & Small Cap Eq	uity & Debt Fund		
Regular Plan - Regular IDCW 26-March-2018 29-July-2021	0.75 0.80	12.33 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 29-July-2021	1.25 1.00	17.37 17.44	
Direct Plan - Regular IDCW 30-June-2021	1.25	18.06	
29-July-2021 Bank of India Flexi Cap Fund	0.40	18.79	
Regular Plan - Regular IDCW			
7-December-2020 30-June-2021	0.44601387 1.00000000	12.76 15.85	
Direct Plan - Regular IDCW 30-June-2021	1.00000000 0.2500000	15.43	
29-July-2021	IYBRID FUND ^{\$}	15.96	
Record Date	IDCW/ Unit	NAV^ as on	
	Declared (in ₹)	Record Date	
Bank of India Arbitrage Fund			
Regular Monthly IDCW			
27-April-2020 27-April-2020	0.05385541 0.05385543 0.04345086	10.0000° 10.0000° 10.0000°	
26-May-2020 26-May-2020 Regular Quarterly IDCW	0.04345088	10.0000°	
26-December-2019 26-December-2019	0.05539822 0.05539822	10.5148° 10.5148	
26-March-2020 26-March-2020	0.12553389 0.12553389	10.4501° 10.4501	
Regular Annual IDCW 26-December-2019	0.05266000	10.0788 ^a	
26-December-2019 26-March-2020 26-March-2020	0.05266000 0.10504000 0.10504000	10.0788 ^b 10.0613 ^a 10.0613 ^b	
Direct Monthly IDCW 27-April-2020	0.10504000	10.0813	
27-April-2020 26-May-2020	0.06160538 0.06160558 0.05007525	10.0855 ^b 10.0859 ^a	
26-May-2020 Direct Quarterly IDCW	0.05007525	10.0859 ^b	
26-December-2019 26-December-2019	0.07443389 0.07443389	10.5612 ^a 10.5612 ^b	
	0.14323909	10.5101° 10.5101 ^b	
26-March-2020 26-March-2020	0.14323909	10.5101	
	0.14323909 0.07038567 0.07038567	10.0544 ^a 10.0544 ^b	

HYBRID FUND ⁵				
Record Date	IDCW/ Unit	NAV^ as on		
Bank of India Conservative Hybrid	Declared (in ₹)	Record Date		
Regular Monthly IDCW				
02-February-2021 02-February-2021 30-June-2021 30-June-2021	0.23090000 0.23090000 0.3000000 0.30000000	11.2228° 11.2228° 11.3853° 11.3853°		
Regular Quarterly IDCW 25-June-2018 25-June-2018 25-March-2019 25-March-2019	0.0864385 0.08004287 0.03320971 0.03075255	11.1417° 11.1417° 11.1241° 11.1241°		
Regular Annual IDCW 25-March-2019 25-March-2019 02-February-2021 02-February-2021	0.07203243 0.06670224 0.26970000 0.26970000	10.3827° 10.3827° 10.3095° 10.3095°		
Regular Plan Regular IDCW 25-June-2013 25-June-2013 25-March-2014 25-March-2014	0.389636 0.373162 0.389636 0.373162	12.0556 ² 12.0556 ^b 10.9004 ² 10.9004 ^b		
Direct Monthly IDCW 02-February-2021 02-February-2021 30-June-2021 30-June-2021	0.22820000 0.22820000 0.03000000 0.03000000	10.1643° 10.1643° 10.3018° 10.3018°		
Direct Quarterly IDCW 26-December-2018 26-December-2018 25-March-2019 25-March-2019	0.21610173 0.20010672 0.21610173 0.20010672	10.6590° 10.6590° 10.5824° 10.5824°		
Direct Annual IDCW 25-March-2019 25-March-2019 02-February-2021 02-February-2021	0.28811758 0.26680896 0.41970000 0.41970000	10.2199 ³ 10.2199 ^b 10.1017 ² 10.1017 ^b		
22-February-2021 Eco Monthly IDCW 02-February-2021 02-February-2021 30-June-2021	0.49370000 0.49370000 0.50000000 0.50000000	16.9514 ³ 16.9514 ^b 17.1667 ² 17.1667 ^b		
25-March-2019 25-March-2019 25-March-2019	0.06838875 0.06324962 0.07206263 0.06670224	10.0000° 10.0000° 10.1033° 10.1033°		
Eco Plan Regular IDCW 25-March-2013 25-March-2013 25-March-2014 25-March-2014	0.440456 0.377515 0.779271 0.746324	12.5487° 12.5487° 11.5826° 11.5826°		
Bank of India Balanced Advantage		11.5020		
Regular Plan - Regular IDCW 25-June-2018 25-June-2018 29-July-2021 29-July-2021	0.02449771 0.02449722 0.4000000 0.40000000	10.7707° 10.7707° 11.2226° 11.2226°		
Direct Plan - Regular IDCW 25-March-2019 25-June-2019 25-June-2019 30-June-2021	0.44270637 0.04427025 0.0442703 1.0000000	10.2965° 10.0302° 10.0302° 10.0785°		
DEBT	/ INCOME FUNDS			
Record Date	IDCW/ Unit	NAV^ as on		
Bank of India Short Term Income	Declared (in ₹)	Record Date		
Institutional Monthly IDCW	runa			
25-January-2011 25-January-2011 25-February-2011 25-February-2011 Institutional Quarterly IDCW	0.043921 0.040935 0.052705 0.049122	10.1704° 10.1704° 10.1881° 10.1881°		
29-December-2009 29-December-2009	0.1751890 0.1630520	10.2708 ^a 10.2708 ^b		
Regular Monthly IDCW 25-March-2019 25-March-2019 25-April-2019 25-April-2019	0.05042235 0.04668914 0.03601595 0.03334718	10.3919° 10.3919° 10.3441° 10.3441°		
Regular Quarterly IDCW 26-December-2018 26-December-2018 25-March-2019 25-March-2019	0.10804795 0.10005336 0.10804788 0.10005336	10.1585° 10.1585° 10.1917° 10.1917°		
Direct Monthly IDCW 25-March-2019 25-March-2019 25-April-2019 25-April-2019	0.05042155 0.04669158 0.03602011 0.03335117	10.3930° 10.3930° 10.3498° 10.3498°		
Direct Quarterly IDCW 26-December-2018 26-December-2018 25-March-2019 25-March-2019	0.14401749 0.13340448 0.10804758 0.10005336	10.1444 ³ 10.1444 ⁶ 10.1908 ³ 10.1908 ⁶		
Bank of India Overnight Fund ^{\$\$}		_0.1300		
Regular Monthly IDCW 27-May-24 27-May-24 26-June-24 26-June-24	5.6210289 5.6210289 5.3918995 5.3918995	1000.1786 ^a 1000.1786 ^b 1000.1872 ^a 1000.1872 ^b		
Direct Monthly IDCW 27-May-24 27-May-24 26-June-24 26-June-24	2.7757776 2.7757776 5.4287452 5.4287452	1000.1786 ^a 1000.1786 ^b 1000.1884 ^a 1000.1884 ^b		

°Face Value -₹10/- °Face Value -₹100-/ °Face Value -₹1000/- °Pursuant 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. Since 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 °Individual/ HUFs. Others. Past performance may or may no be sustained in the future. For complete IDCW History please visit www.boimf.in

Bank of India Large & Mid Cap Equity Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 28, 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	46.9307%	36.5984%	26.6557%	14,693	13,660	12,666
3 years	20.8614%	19.3511%	16.5523%	17,646	16,993	15,826
5 years	21.1294%	19.3699%	16.6595%	26,104	24,260	21,626
Since inception*	14.9446%	16.5167%	14.9900%	89,040	1,10,205	89,594

[^] 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 June 28, 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	58.0758%	38.2795%	26.6557%	15,808	13,828	12,666
3 years	24.0099%	19.9666%	16.5523%	19,060	17,257	15,826
5 years	27.3101%	19.9453%	16.6595%	33,488	24,851	21,626
Since inception*	20.3549%	18.4971%	16.5146%	1,71,860	1,35,351	1,04,468

[^] 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 June 28, 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	64.9199%	74.1291%	26.6557%	16,492	17,413	12,666
3 years	30.8924%	33.3067%	16.5523%	22,409	23,671	15,826
5 years	29.2719%	26.2353%	16.6595%	36,152	32,097	21,626
Since inception*	12.8666%	9.5171%	12.8072%	56,650	36,790	56,224

[^] 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.

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

Bank of India Small Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 28, 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	53.4930%	63.3667%	26.6557%	15,349	16,337	12,666
3 years	26.9997%	27.5931%	16.5523%	20,470	20,758	15,826
5 years	34.3351%	28.3718%	16.6595%	43,818	34,909	21,626
Since inception*	31.8420%	24.7353%	16.6172%	46,140	33,960	23,404

[^] 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 June 28, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	65.4751%	38.2795%	26.6557%	16,548	13,828	12,666
3 years	26.3551%	19.9666%	16.5523%	20,160	17,257	15,826
5 years	NA	NA	NA	NA	NA	NA
Since inception*	36.9243%	29.1829%	25.0133%	35,180	27,869	24,439

[^] 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 June 28, 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	44.0351%	32.3874%	23.6941%	14,404	13,239	12,369
3 years	17.9753%	17.3833%	16.0200%	16,420	16,174	15,617
5 years	NA	NA	NA	NA	NA	NA
Since inception*	17.9753%	17.3833%	16.0200%	16,420	16,174	15,617

[^] 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.
- $3. \quad \text{Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.}$

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

Bank of India Multi Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 28, 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	52.73%	45.81%	38.28%	15,273	14,581	13,828
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	51.52%	45.87%	38.70%	17,350	16,497	15,431

[^] 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 June 28, 2024)

Fund Manager - Alol	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	14.0022%	11.5590%	7.2764%	11,400	11,156	10,728		
3 years	14.3996%	7.6908%	4.1503%	14,966	12,487	11,296		
5 years	12.2207%	9.0066%	5.5035%	17,809	15,398	13,076		
Since inception*	8.1281%	9.3299%	5.8278%	33,039	39,124	23,780		

[^] 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 June 28, 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	25.2547%	16.9012%	26.6557%	12,525	11,690	12,666
3 years	15.9055%	11.2139%	16.5523%	15,565	13,752	15,826
5 years	12.4183%	12.4115%	16.6595%	17,967	17,961	21,626
Since inception*	9.2571%	11.9006%	14.9288%	24,894	31,845	41,927

[^] 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.

- 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.

Bank of India Mid & Small Cap Equity & Debt Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 28, 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	51.9402%	41.5987%	26.6557%	15,194	14,160	12,666
3 years	22.3406%	21.1922%	16.5523%	18,301	17,791	15,826
5 years	25.8333%	21.7810%	16.6595%	31,588	26,814	21,626
Since inception*	18.1285%	16.7724%	15.2429%	37,590	34,294	30,882

[^] 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 June 28, 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	6.8191%	8.0508%	7.1086%	10,682	10,805	10,711
3 years	4.5794%	5.9104%	5.5007%	11,436	11,878	11,741
5 years	4.0772%	5.1024%	5.5507%	12,214	12,829	13,105
Since inception*	4.3720%	5.2770%	5.9480%	12,947	13,639	14,173

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

Bank of India Liquid Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 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	6.6968%	6.8485%	7.9457%	10,012	10,013	10,015
15 Days	6.8944%	6.8361%	7.9288%	10,027	10,027	10,031
30 Days	6.9937%	6.9484%	7.6202%	10,056	10,055	10,061
1 year	7.3586%	7.3142%	7.1467%	10,736	10,731	10,715
3 years	5.8000%	5.8517%	5.5029%	11,845	11,862	11,745
5 years	5.1755%	5.2919%	5.5515%	12,873	12,945	13,105
Since inception*	6.6693%	6.8024%	6.3439%	28,041	28,605	26,705

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

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

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

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

- 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.

Bank of India Ultra Short Duration Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 28, 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	6.2676%	7.5188%	7.1086%	10,627	10,752	10,711
3 years	5.1734%	6.0684%	5.5008%	11,632	11,931	11,741
5 years	5.1146%	5.9451%	5.5507%	12,836	13,352	13,105
Since inception*	7.0235%	7.4297%	6.3438%	29,554	31,397	26,696

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

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

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

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

Bank of India Short Term Income Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 28, 2024)

Fund Manager - Mit	hraem Bharucha			Current Valu	e of Standard Investme	nt of ₹ 10000
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	6.2030%	7.2116%	7.2764%	10,620	10,721	10,728
3 years	12.0539%	5.5920%	4.1503%	14,065	11,771	11,296
5 years	6.2873%	6.5285%	5.5035%	13,569	13,724	13,076
Since inception*	5.8878%	7.4833%	5.2696%	24,327	30,693	22,212

[^] 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.

Bank of India Credit Risk Fund - Regular Plan - Growth Option - PERFORMANCE (As on June 28, 2024)

Fund Manager - Alo	k Singh			Current Valu	e of Standard Investme	ent of ₹ 10000
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	6.4020%	7.5808%	7.2764%	10,640	10,758	10,728
3 years	39.5370%	6.6730%	4.1503%	27,144	12,136	11,296
5 years	10.6968%	7.9586%	5.5035%	16,631	14,671	13,076
Since inception*	1.5319%	8.1777%	6.3336%	11,526	20,842	17,749

[^] 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.

- I. 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.

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

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

Fund Manager - Mit	hraem Bharucha			Current Valu	e of Standard Investme	nt 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	6.7049%	6.6460%	7.9457%	10,012	10,012	10,015
15 Days	6.6857%	6.6477%	7.9288%	10,027	10,026	10,031
30 Days	6.6012%	6.5762%	7.6202%	10,053	10,052	10,061
1 year	6.8759%	6.8639%	7.1467%	10,688	10,686	10,715
3 years	5.5071%	5.5232%	5.5029%	11,747	11,752	11,745
5 years	NA	NA	NA	NA	NA	NA
Since inception*	4.8050%	4.7919%	5.3536%	12,309	12,303	12,597

[^] 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.

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

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



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 June 28, 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	18,80,000
Market Value of amount Invested	1,50,630	5,41,433	11,44,457	66,63,089
Scheme Returns (CAGR)	51.31%	28.52%	26.22%	14.70%
Benchmark returns# (CAGR)	41.89%	24.48%	23.97%	16.03%
Additional Benchmark## (CAGR)	31.52%	19.80%	20.44%	14.51%

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	18,40,000
Market Value of amount Invested	1,56,368	5,77,879	12,85,064	89,49,209
Scheme Returns (CAGR)	61.59%	33.45%	31.12%	18.57%
Benchmark returns# (CAGR)	43.02%	25.40%	24.82%	15.97%
Additional Benchmark## (CAGR)	31.52%	19.80%	20.44%	14.37%

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	17,10,000
Market Value of amount Invested	1,60,516	6,33,427	14,75,525	73,95,910
Scheme Returns (CAGR)	69.14%	40.57%	37.05%	18.69%
Benchmark returns# (CAGR)	71.01%	43.44%	37.16%	16.16%
Additional Benchmark## (CAGR)	31.52%	19.80%	20.44%	14.55%

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 $\stackrel{?}{=}$ 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	9,60,000
Market Value of amount Invested	1,50,469	5,50,480	12,44,514	23,48,606
Scheme Returns (CAGR)	51.02%	29.77%	29.76%	21.74%
Benchmark returns# (CAGR)	41.54%	27.50%	26.45%	19.78%
Additional Benchmark## (CAGR)	31.52%	19.80%	20.44%	17.08%

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	6,60,000
Market Value of amount Invested	1,53,075	5,83,107	15,00,249	17,68,728
Scheme Returns (CAGR)	55.66%	34.14%	37.77%	36.52%
Benchmark returns# (CAGR)	58.65%	37.16%	36.93%	34.46%
Additional Benchmark## (CAGR)	31.52%	19.80%	20.44%	19.63%

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	-	4,90,000
Market Value of amount Invested	1,60,058	6,00,436	-	9,65,767
Scheme Returns (CAGR)	68.30%	36.39%	NA	34.72%
Benchmark returns# (CAGR)	43.02%	25.40%	NA	25.38%
Additional Benchmark## (CAGR)	31.52%	19.80%	NA	20.53%

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,

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

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

Month End Total Expense Ratio All data as on June 30, 2024 (Unless indicated otherwise)

			Regular						Direct						Unclaimed						E.			
Name of Scheme	Base TER (%)¹	Additional expense as per Regulation 52(6A)(b)	nal as ation	Gross	GST (%)⁴	Total TER (%)	Base TER (%)¹ p	Additional Additional expense as expense as per Regulation per Regulation 52(6A)(b) (%) ¹ (%) ¹ (%) ¹		Gross	GST 1	Total B TER 1 (%) (%)	Base Ac TER ex (%)¹ per 5	Additional expense as per Regulation per \$2(6A)(b) (%) ²		Gross	GST (%)⁴	TER (%)	Base TER (%)¹ pe	Additional expense as per Regulation 52(6A)(b) (%)²	Additional expense as per Regulation 52(64)(c) (%)	Gross	GST (%)⁴	Total TER (%)
Bank of India Arbitrage Fund	0.92%	0.00%	0.00%	0.92%	0.02%	0.94%	0.21%	0.00%	0.00%	0.21%	0.02%	0.23%												
Bank of India Balanced Advantage Fund	2.21%	0.00%	0.05%	2.26%	0.20%	2.46%	1.16%	0.00%	0.05%	1.21%	0.19%	1.40%												
Bank of India Bluechip Fund	2.24%	0.00%	0.05%	2.29%	0.17%	2.46%	1.03%	0.00%	0.05%	1.08%	0.17%	1.25%												
Bank of India Conservative Hybrid Fund	1.99%	0.00%	0.05%	2.04%	0.18%	2.22%	1.04%	0.00%	0.05%	1.09%	0.18% 1	1.27%						П	1.63%	0.00%	0.05%	1.68%	0.16%	1.84%
Bank of India Credit Risk Fund	1.33%	0.00%	0.05%	1.38%	0.15%	1.53%	0.99%	0.00%	0.05%	1.04%	0.15% 1	1.19%												
Bank of India ELSS Tax Saver	1.96%	0.00%	0.00%	1.96%	0.12%	2.08%	0.84%	0.00%	0.00%	0.84%	0.12% 0	0.96%						1	1.71%	0.00%	0.00%	1.71%	0.12%	1.83%
Bank of India Flexi Cap Fund	1.95%	0.00%	0.05%	2.00%	0.07%	2.07%	0.47%	0.00%	0.05%	0.52%	0.07% 0	0.59%												
Bank of India Large & Mid Cap Equity Fund	2.24%	0.00%	0.05%	2.29%	0.19%	2.48%	1.11%	0.00%	0.05%	1.16%	0.19% 1	1.35%						₽	1.52%	0.00%	0.05%	1.57%	0.19%	1.76%
Bank of India Liquid Fund	0.13%	0.00%	0.00%	0.13%	0.00%	0.13%	0.10%	%00:0	0.00%	0.10%	0.00%	0.10%												
Bank of India Manufacturing & Infrastructure Fund	2.24%	0.00%	0.05%	2.29%	0.12%	2.41%	0.77%	0.00%	0.05%	0.82%	0.12% 0	0.94%												
Bank of India Mid & Small Cap Equity & Debt Fund	2.11%	0.00%	0.05%	2.16%	0.16%	2.32%	0.95%	0.00%	0.05%	1.00%	0.16% 1	1.16%												
Bank of India Multi Asset Allocation Fund	1.87%	0.00%	0.05%	1.92%	0.17%	2.09%	1.01%	0.00%	0.05%	1.06%	0.17% 1	1.23%												
Bank of India Multi Cap Fund	2.20%	0.00%	0.05%	2.25%	0.19%	2.44%	1.12%	0.00%	0.05%	1.17%	0.18% 1	1.35%												
Bank of India Ovemight Fund	0.10%	0.00%	0.00%	0.10%	0.00%	0.10%	0.08%	0.00%	0.00%	%80:0	0.00% 0	0.08% 0	%80:0	%00:0	0.00%	0.08%	0.00%	0.08%						
Bank of India Short Term Income Fund	1.00%	0.00%	0.00%	1.00%	0.05%	1.05%	0.45%	0.00%	0.00%	0.45%	0.05% 0	0.50%												
Bank of India Small Cap Fund	1.99%	0.00%	0.05%	2.04%	0.06%	2.10%	0.46%	0.00%	0.05%	0.51%	0.06% 0	0.57%												
Bank of India Ultra Short Duration Fund	1.10%	0.00%	0.00%	1.10%	%60:0	1.19%	0.58%	0.00%	0.00%	0.58%	0.09%	0.67%												

TER Disclaimers:

- Base TER excludes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax (GST) on investment and advisory fees as per applicable rate.
 Additional Expenses not exceeding 0.30% in terms of Regulation 52(6A)(b) of SEBI (Mutual Funds) Regulations, 1996.
 Additional Expenses not exceeding 0.05% in terms of Regulation 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996.

- Percentages mentioned above are annualized. 6.
- Base TER of direct plan shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plans.

How to read Factsheet

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

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

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

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

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

Entry Load: A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is $\stackrel{?}{\sim}$ 100 and the entry load is 1%, the investor will enter the fund at $\stackrel{?}{\sim}$ 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 $\stackrel{?}{\stackrel{?}{\stackrel{}}{\stackrel{}}{\stackrel{}}}$ 100 and the exit load is 1%, the redemption price would be $\stackrel{?}{\stackrel{}{\stackrel{}}{\stackrel{}}}$ 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, its 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.

Knowledge Hub

What are Business Cycle Funds?

Business cycle fund is a mutual fund scheme that capitalizes on the cyclical nature of the economy by adjusting it's investment strategies based on the different phases of the business cycle. Key features include dynamic asset allocation between different

sectors, sector rotation based on market demand, and active fund management. The goal is to achieve better returns by investing in businesses and sectors which have the potential to perform during a particular business cycle.

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, Bangaluru - 560025. • Chandigarh - 205, Megabyte Business Centre, SCO-333-334, Ist Floor, Sec-35B Chandigarh - 160 022. • Chennai - Cabin No. 308, Apeejay Business Center No: 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • Jaipur - Office no. 154, 1st Floor, Ganpati Plaza, M I Road, Jaipur - 302 001. • Kolkata - OM Tower, Room No. - 1008, 32, Jawahar Lal Nehru Road, Kolkata - 700071. • Lucknow-Office No. 311, 3rd Floor, Saran Chamber II, 5 Park Road, Lucknow-226001. • Mumbai - 8/204, 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 Hariniwas Complex, Dark Bungalow Road, Bandar Bagicha, Frazer Road Area, Patna - 800001. • Pune - Cornerstone Projects, CTS No 33/28, Office no 47-501 T.P. Scheme No 1, Erandawane Pune City, 6th Floor, Lane no 4, Prabhat Road, Deccan Gymkhana Pune - 411 004. • Vadodara - C -173, 1St Floor Emerald One Building, Jetalpur road, Jetalpur, Vadodara - 390007.

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

• Agra: 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra - 282 002. • Ahmedabad: Office No. 401, 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. • Ahmednagar: Shop no. 2, Plot No. 17, S.no 322, Near Ganesh Colony, Savedi, Ahmednagar – 414001. • Akola: Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No- 6, Opp Radhakrishna Talkies Akola - 444 001. • Allahabad: Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. • Ambala: 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala - 133 001, Haryana. • Amritsar: SCO5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City-Amritsar, Punjab - 143001. • Anand: B-42, Vaibhav Commercial Center, Nr Tvs Down Town Shrow Room, Grid Char Rasta, Anand - 380 001.
• Asansol: 112/N, G. T. Road, Bhanga Pachil, G. T. Road, Asansol -713 303, Paschim Bardhaman, West Bengal. • Aurangabad: Shop No B 38, Motiwala Trade Centre, Nirala Bazar, Aurangabad - 431001. • 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/Anatunchati Mahalla 3rd Floor, Ward No-24, Opposite P.C. Chandra, Bankura - 722101. • Baroda: 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007. • Begusarai: C/O Dr Hazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai: 851117. • Belgaum: Premises No 101, CTS NO 1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum - 590011. • Baldury: Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary - 583103. • Bhagalpur: 2nd Floor, Chandralok Complex, Near Ghantaghar, Bhagalpur - 812 001. • Bhatinda: Mcb-Z-3-01043, Goniana Road, Opposite Nippon India Mf Gt Road, Near Hanuman Chowk, Bhatinda - 151001. • Bhavagar: 303, Sterling Building, Above HDFC Bank, Waghawadi Road, Bhavnagar - 364 001. • Bhopal: Gururkripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. • Bhubaneswar: A/181, Saheed Nagar, Janardan House, Room #: 07, 3rd Floor, DT: Bhubaneswar - 751 007. • Bilaspur: Anandam Plaza, Shop. No. 306; 3rd Floor, Vyapar Vihar Main Road, Chattingarh, Bilaspur-495001. • Bokaro: City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City - 827004. • Borivali: Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai - 400 092. • Burdwan: Saluja Complex; 846, Laxmipur, GT Road, Burdwan; PS: BURDWAN & DIST: BURDWANEAST, PIN: 713101. • Calicut: Second Floor, Manimurivil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • Chandigarh: Sco- 2423-2424, Above Mirchi Restaurent, New Aroma Hotel, First Floor, Sector 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: Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakualm - 682 036. • Coimbatore: 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • Cuttack: Shop No. 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building), Adjacent to Reliance Trends, Dargha Bazar, Cuttack, Odihsa - 753001. • Darbhanga: 2nd Floor, Raj Complex, Near Poor Home, Darbhanga - 846004. • Dehradun: Shop No-809/799, Street No-2 A Rajendra Nagar, Near Sheesha Lounge Kaulagarh Road, Dehradun - 248001. • Dhanbad: 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • Durgapur: MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • Eluru: Dno-23A-7-72/73K K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta Eluru - 534002. • Erode: No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003. • Faridabad: A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, NIT, Faridabad - 121001. • Gandhidham: Office no – 12 Plot No – 300 Ground Floor, Shree Ambica Arcade Building, Near HDFC Bank, Gandhidham - 370201. • Gandhinagar: 138 - Suyesh solitaire, Nr. Podar International School, Kudasan, Ganghinagar-382421. • Gaya: Property No. 711045129, Ground Floor hotel Skylark, Swaraipuri Road, Gaya - 823001. • Ghatkopar: 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • Ghaziabad: FF - 31, Konark Building, Rajnagar, Ghaziabad, Uttar • Gurgaon: No: 212A 2nd Floor Vipul Agora, M. G. Road, Gurgaon - 122001. • Guntur: 2nd Shatter, 1st Floor, Han. 6-14-48, 147 Lane, Arundal Pet, Guntur - 522002.
• Gurgaon: No: 212A 2nd Floor Vipul Agora, M. G. Road, Gurgaon - 122001. • Guntur: 2nd Shatter, 1st Floor, Han. 6-14-48, 147 Lane, Arundal Pet, Guntur - 522002.
• Gurgaon: No: 212A 2nd Floor Vipul Agora, M. G. Road, Gurgaon - 122001. • Guwahati: Ganapati Enclave, 4th Floor, Opposite Bora Service, Ullubari, Guwahati - 781 007. • Gwalior: 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior - 474 009. • Haldwani: Shoop No. 5, Kmnv Shoping Complex, Haldwani - 263139. • Haridwar: Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar - 249410. • Hoshiarpur: Unit #54-6t.
The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur - 146001. • Hubli: R Mahalaswii Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hublis - 580029. • Hyderabad KARVY HOUSE, No: 46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034. • Hyderabad (Gachibowli): KARVY Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilimgampally Mandal, Hyderabad - 500 032. • Indore: 2nd Floor, 203-205 Balaji Corporate House, Above ICICI Bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square, Indore - 452 001. • Jabalpur: 2nd Floor, 290/1 (165-New), Near Bhavartal Garden, Jabalpur - 482 001. • Jaipur: \$16/A, Illrd Floor, Land Mark Building, Opp Jai Club, Mahaver Marg, C Scheme, Jaipur - 302 001. • Jalandhar: Office No 7, 3rd Floor, City Square Building, E-H197 Civil Lines, Jalandhar: 144001. • Jammu: 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180 004. • Jamshedpur: Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. • Jodhpur: 203, Modi Arcade, Chopasni Road, Jodhpur - 342 001. • Jalgaon: 3rd Floor, 269 Jaee Plaza, Baliram Peth, Near Kishore Agencies, Jalgaon -425001. • Kalyan: Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301. • Kalyani: Ground Floor, H No B-7/27S, Kalyani, Kalyani HO, Nadia, West Bengal – 741235. • Kanpur: 15/46, B, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208 001. • Kharagpur: Holding No 254/220, SBI Building, Malancha Road, Ward No.16, Po: Kharagpur, Ps: Kharagpur, Dist: Paschim Medinipur Kharagpur - 721304. • Kolhapur: 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. • Kolkata: 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata - 700071. • Kottayam: 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O Kottayam - 686002. • Lucknow: lst Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow-226 001. • Ludhiana: SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. • Madurai: No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • Mangalore: Shop No – 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003. • Margoa: Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGPDA Market Complex, Margoa - 403 601. • Meerut: Shop No: 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001. • Moradabad: Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • Mumbai: 6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange), Next Union Bank, Fort Mumbai - 400 001. • Muzaffarpur: Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • Mysore: No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore - 570009. • Nagpur: Block No. B/1 & 2, Shree Apartment, Plot No. 2, Khare Town, Mata Mandir Road, Dharampeth, Nagpur - 440010. • Nanded: Shop No. 4, Santakripa Market, G G Road, Opp. Bank of India, Nanded - 431 601. • Nasik: S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. • New Delhi: 305, New Delhi House, 27 Barakhamba Road, New Delhi-110 001. • Noida: F-21, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • Panipat: Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat - 132103. • Panijm: H. No: T-9, T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa - 403001. • Pathankot: 2nd Floor, Sahni Arcade Complex, Adj. Indra Colony Gate, Railway Road, Pathankot - 145001. • Patiala: B- 17/423 Opposite Modi College, Lower Mall, Patiala - 147001. • Patna: 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna - 800 001. • Pune: Office No 207-210, 2nd Floor, Kamla Arcade, Jangli Maharaj Road, Opposite Balgandharva, Shivaji Mall, Patiala - 147001. • Patna: 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna - 800 001. • Pune: Office No 207-210, 2nd Floor, Kamla Arcade, Jangli Maharaj Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. • Raipur: Office No 5-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur - 492 001. • Rajahmundry: No. 46-23-10/A, Tirumala Arcade, 2nd Floor, Ganuga Veedhi Danavaipeta Rajahmundry East, Godavari Dist, AP - 533103. • Rajkot: 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360 001. • Ranchi: Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834001. • Rohtak: Office No: -61, First Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001. • Roorkee: Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee - 247667. • Rourkela: 2nd Floor, Main Road, Udit Nagar, Rourkela, Sundargarh - 769 012. • Salem: No. 6, Ns Complex, Omalur Main Road, Salem - 636009. • Sambalpur: First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768 001. • Shillong: Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong - 793 001. • Sliliguri: Nanak Complex, Sevoke Road, Siliguri - 734 001. • Shimla: 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. • Shimoga: Jayarama Nilaya, 2nd Corss Mission Compound, Shimoga - 577201. • Solapur: Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. • Surat: Office No. 516, 5th Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395002. • Thane: Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai - 400 602. • Tirupathi: Shop No. 18-1-421/F1 City Center, K.T.Road, Airtel Backside Office, Tirupathi: 517501. • Trichy: No. 23C/1 E V R Road, Near Vekkaliamman Kalyana Mandapam Putthur - Trichy - 620017. • Tirvandrum: 1st Floor, Marvel Building, Opp SI Electricals, Uppalam Road, Statue Po Trivandrum - 695001, • Udaipur: 201-202, Madhay Chambers, Opp G P O, Chetak Circle, Udaipur - 313 001. • Uliain: Heritage, Shop No. 227, 87 Vishyayidhyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • Varanasi: D-64/132, 2nd Floor, KA, Mauza, Shivpurwa, Settlement Plot No 478, Pargana: Dehat Amanat, Mohalla Sigra, Varanasi - 221 010. • Vashi: C Wing, Flat No. 324, 1st Floor, Vashi Plaza, Sector 17 Vashi, Navi Mumbai Pincode - 400703. • Vellore: No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore - 632001. • Vijayawada: 39-10-7, Opp: Municipal Water Tank, Labbipet, Vijayawada - 520 010. • Vile Parle: Shop No.1, Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL Office P M Road, Vile Parle East, Pincode - 400057.
• Visakhapatnam: D. NO. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam - 530016. • Yamuna Nagar: B-V 185/A, 2nd Floor, Jagadri Road, Near Day Girls College (Uco Bank Building), Pyara Chowk, Yamuna Nagar - 135001.

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



Bank of India Investment Managers Private Limited (formerly BOI Star Investment Managers Private Limited) (formerly BOI AXA Investment Managers Private Limited)

(Investment Manager for Bank of India Mutual Fund)

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



JAB BALANCE KI HO MAJBOOT PAKAD TO MARKET KE UTAR CHADHAV KA KYU HO DARR



Features







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



Investors understand that their principal will be

Benchmark[#] Risk-o-meter



Benchmark riskometer is at high risk

Bank of India Balanced Advantage Fund (An Open Ended Dynamic Asset Allocation Fund)

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.

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

#NIFTY 50 Hybrid Composite Debt 50:50 Index (TRI)



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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

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



Investors understand that their principal will be

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



Benchmark riskometer is at high risk

Bank of India Multi Asset Allocation Fund (An open ended scheme investing in Equity, Debt and Gold ETF)

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

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

#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







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



Investors understand that their principal will be

Benchmark[#] Risk-o-meter as on June 30, 2024



Benchmark riskometer is at very high risk

Bank of India Flexi Cap Fund

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

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.

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

at very high risk **#BSE 500 TRI**



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