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Monthly Fund Factsheet and Market Review

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Mohit Bhatia
Chief Executive Officer

FROM THE CEO'S DESK

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 healthy 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%

Source of MF Industry Data: AMFI, Internal Research

MARKET UPDATE

Alok Singh
Chief Investment Officer



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 re-rating 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

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

[Click here to watch](#)

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Large & Mid Cap Equity Fund

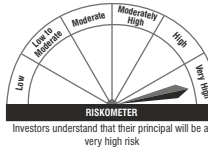
(An open ended equity scheme investing in both large cap and mid cap stocks)

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

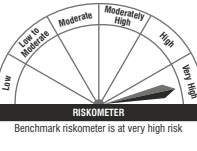
This product is suitable for investors who are seeking*:

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

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

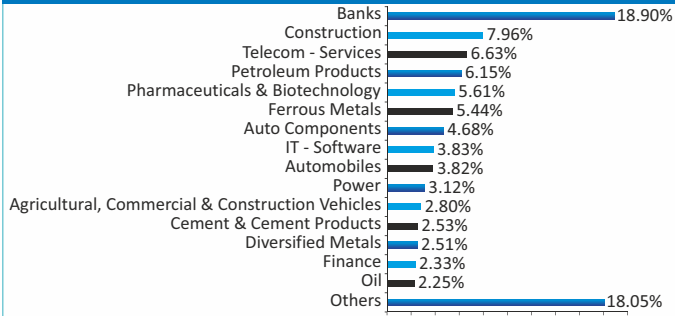


Benchmark Risk-o-meter as on June 30, 2024^A



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

The Scheme seeks to generate income and long-term capital appreciation by investing through a diversified portfolio of predominantly large cap and mid cap equity and equity related securities including equity derivatives. The Scheme is in the nature of large and mid cap fund. The Scheme is not providing any assured or guaranteed returns

WHO SHOULD INVEST

The fund is suited to investors with some prior experience in equity investing or even for first time equity investors who are aware of the risk associated with investing in equities, particularly with regard to mid and small capitalization companies.

BENCHMARK^A

BSE 250 LargeMidCap Total Return Index (TRI)

DATE OF ALLOTMENT

October 21, 2008

FUND MANAGER

Mr. Nitin Gosar (w.e.f. September 27, 2022) - More than 16 years of Experience in Equity Research and Fund Management.

AVERAGE AUM

₹ 334.82 Crs.

LATEST AUM

₹ 348.51 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

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))

Beta: 0.96

Sharpe Ratio*: 1.04

Tracking Error (Annualized): 4.70%

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, 2024)

Plan	NAV (₹)
Regular Plan	
Growth	89.04
Bonus	89.03
Regular IDCW	26.58
Quarterly IDCW	32.42
Direct Plan	
Growth	100.98
Bonus	52.16
Regular IDCW	27.65
Quarterly IDCW	28.07

LOAD STRUCTURE (FOR ALL PLANS)

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		CEMENT & CEMENT PRODUCTS 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	1.93	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 Croscience Limited	1.71
ITD Cementation India Limited	2.14	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 6.63		Aegis Logistics Limited	1.17
✓ Indus Towers Limited	3.91	ICICI Lombard General	1.15
✓ Vodafone Idea Limited	2.72	Insurance Company Limited	
PETROLEUM PRODUCTS 6.15		PB Fintech Limited	1.11
✓ Reliance Industries Limited	6.15	Deepak Nitrite Limited	1.06
PHARMACEUTICALS & BIOTECHNOLOGY 5.61		Siemens Limited	1.06
Eris Lifesciences Limited	1.43	Manorama Industries Limited	1.06
Ajanta Pharma Limited	1.21	United Breweries Limited	0.98
Mankind Pharma Limited	1.14	General Insurance Corporation of India	0.96
GlaxoSmithKline	1.08	DLF Limited	0.96
Pharmaceuticals Limited		Avenue Supermarts Limited	0.94
JB Chemicals & Pharmaceuticals Limited	0.75	AXISCADES Technologies Limited	0.56
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 Limited	0.34
Steel Authority of India Limited	1.38	Total 96.61	
Tata Steel Limited	0.48	GOVERNMENT BOND AND TREASURY BILL	
AUTO COMPONENTS 4.68		Treasury Bill	
UNO Minda Limited	1.96	364 Days Tbill (MD 30/01/2025) (SOV)	
Endurance Technologies Limited	1.91	Total 0.04	
Lumax Industries Limited	0.81	CASH & CASH EQUIVALENT	
IT - SOFTWARE 3.83		Net Receivables/Payables 3.20	
✓ Tata Consultancy Services Limited	2.99	TREPS / Reverse Repo Investments 0.15	
Rategain Travel Technologies Limited	0.84	Total 3.35	
AUTOMOBILES 3.82		GRAND TOTAL 100.00	
✓ Hero MotoCorp Limited	3.82	✓ Indicates Top 10 Holdings.	
POWER 3.12			
NTPC Limited	2.18		
Torrent Power Limited	0.94		
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES 2.80			
✓ 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%

Invest Now

Equity Fund

Hybrid Fund

Debt Fund

Bank of India ELSS Tax Saver[^]

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

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



This product is suitable for investors who are seeking*:

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

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

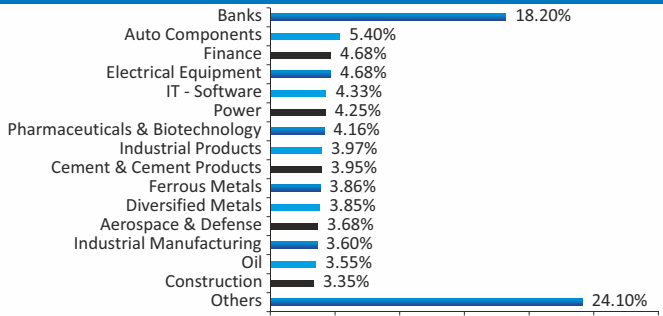


Benchmark Risk-o-meter as on June 30, 2024[^]



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

EQUITY INDUSTRY ALLOCATION



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

₹ 1,428.33 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

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

Tracking Error (Annualized): 5.70%

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 30, 2024)

Regular Plan		Eco Plan	
Growth	171.86	Growth	185.40
IDCW	33.11	IDCW	30.77
Direct Plan			
Growth	197.72		
IDCW	78.97		

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	NIL

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

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		INDUSTRIAL MANUFACTURING	3.60
BANKS	18.20	Titagarh Rail Systems Limited	2.15
✓ State Bank of India	4.47	Jupiter Wagons Limited	1.45
✓ Canara Bank	2.93	OIL	3.55
✓ HDFC Bank Limited	2.63	✓ Oil India Limited	3.55
✓ 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 Limited	1.76
✓ UNO Minda Limited	2.22	Hero MotoCorp Limited	1.66
Bharat Forge Limited	2.19	Swan Energy Limited	1.58
Jtekt India Limited	0.99	Triveni Engineering & Industries Limited	1.51
ELECTRICAL EQUIPMENT	4.68	Prudent Corporate Advisory Services Limited	1.29
Siemens Limited	2.21	CMS Info System Limited	1.24
ABB India Limited	1.49	Varun Beverages Limited	1.23
Bharat Heavy Electricals Limited	0.98	Balrampur Chini Mills Limited	1.22
FINANCE	4.68	Dixon Technologies (India) Limited	1.21
REC Limited	1.75	K.P.R. Mill Limited	1.17
Jio Financial Services Limited	1.71	DLF Limited	1.10
Power Finance Corporation Limited	1.22	Central Depository Services (India) Limited	1.04
IT - SOFTWARE	4.33	Deepak Nitrite Limited	0.98
HCL Technologies Limited	1.00	General Insurance Corporation of India	0.95
Coforge Limited	0.99	Tata Motors Limited	0.91
KPIT Technologies Limited	0.97	The Indian Hotels Company Limited	0.86
Tata Consultancy Services Limited	0.85	Mahindra Lifespace Developers Limited	0.84
Rangeana Travel Technologies Limited	0.52	Poly Medicare Limited	0.67
POWER	4.25	Metro Brands Limited	0.38
✓ NTPC Limited	2.53	Total	99.61
Tata Power Company Limited	1.72	GOVERNMENT BOND AND TREASURY BILL	
PHARMACEUTICALS & BIOTECHNOLOGY	4.16	Treasury Bill	
Ami Organics Limited	1.31	364 Days Tbill (MD 30/01/2025) (SOV)	0.04
Mankind Pharma Limited	0.97	Total	0.04
Sun Pharmaceutical Industries Limited	0.96	CASH & CASH EQUIVALENT	
Lupin Limited	0.92	Net Receivables/Payables	0.15
INDUSTRIAL PRODUCTS	3.97	TREPS / Reverse Repo Investments	0.20
HEG Limited	1.82	Total	0.35
Inox India Limited	1.18	GRAND TOTAL	100.00
Graphite India Limited	0.97	✓ Indicates Top 10 Holdings.	
CEMENT & CEMENT PRODUCTS	3.95		
Ambuja Cements Limited	2.11		
UltraTech Cement Limited	1.84		
FERROUS METALS	3.86		
Tata Steel Limited	2.08		
Steel Authority of India Limited	1.78		
DIVERSIFIED METALS	3.85		
✓ Vedanta Limited	3.85		
AEROSPACE & DEFENSE	3.68		
✓ 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%

Invest Now

Bank of India Manufacturing & Infrastructure Fund

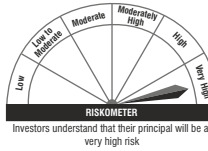
(An open ended equity scheme investing in manufacturing and infrastructure sectors)

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

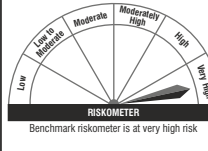
This product is suitable for investors who are seeking*:

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

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

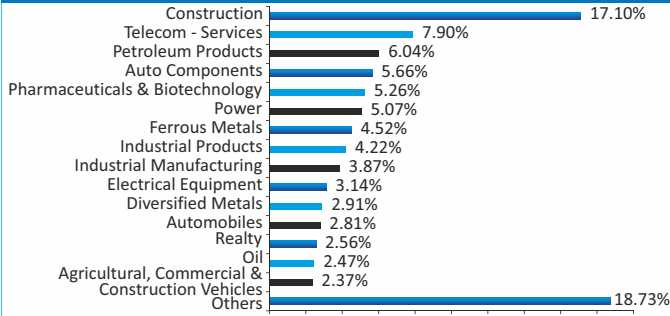


Benchmark Risk-o-meter as on June 30, 2024[^]



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

The Scheme seeks to generate long term capital appreciation through a portfolio of predominantly equity and equity related securities of companies engaged in manufacturing and infrastructure related sectors. Further, there can be no assurance that the investment objectives of the scheme will be realized. The Scheme is not providing any assured or guaranteed returns.

WHO SHOULD INVEST

The Scheme would be more suitable for investors who are desirous of increasing their exposure to manufacturing & infrastructure sector in their personal equity portfolio. Thus, this Scheme could act as a "top up" over existing investments of such investors in diversified equity funds.

BENCHMARK[^]

BSE India Manufacturing Index Total Return Index (TRI): 50% and BSE India Infrastructure Index Total Return Index (TRI): 50%

DATE OF ALLOTMENT

March 05, 2010

FUND MANAGER

Mr. Nitin Gosar (w.e.f. September 27, 2022) - More than 16 years of Experience in Equity Research and Fund Management.

AVERAGE AUM

₹ 375.58 Crs.

LATEST AUM

₹ 404.90 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on 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)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	65.23
Regular IDCW	Regular IDCW	61.56
Quarterly IDCW	Quarterly IDCW	64.13

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		ELECTRICAL EQUIPMENT 3.14	
CONSTRUCTION 17.10		Triveni Turbine Limited	1.77
✓ Larsen & Toubro Limited	4.82	Siemens Limited	0.87
✓ ITD Cementation India Limited	2.95	TD Power Systems Limited	0.50
IRCON International Limited	2.11	DIVERSIFIED METALS 2.91	
Rail Vikas Nigam Limited	2.00	✓ Vedanta Limited	2.91
Sterling And Wilson Renewable Energy Limited	1.93	AUTOMOBILES 2.81	
✓ KNR Constructions Limited	1.46	✓ Hero MotoCorp Limited	2.81
PSP Projects Limited	0.98	REALTY 2.56	
Kalpataru Projects	0.85	Brigade Enterprises Limited	0.89
International Limited		DLF Limited	0.85
TELECOM - SERVICES 7.90		Sobha Limited	0.80
✓ Indus Towers Limited	4.03	Sobha Ltd Rights	0.02
✓ Vodafone Idea Limited	2.88	OIL 2.47	
Bharti Airtel Limited	0.99	Oil India Limited	1.98
PETROLEUM PRODUCTS 6.04		Oil & Natural Gas Corporation Limited	0.49
✓ Reliance Industries Limited	6.04	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES 2.37	
AUTO COMPONENTS 5.66		✓ Ashok Leyland Limited	2.37
Endurance Technologies Limited	1.95	OTHERS 18.73	
UNO Minda Limited	1.51	Swan Energy Limited	2.03
Lumax Industries Limited	1.30	Senco Gold Limited	1.84
Tube Investments of India Limited	0.47	Aegis Logistics Limited	1.70
Jamma Auto Industries Limited	0.43	Manorama Industries Limited	1.69
PHARMACEUTICALS & BIOTECHNOLOGY 5.26		Bayer Cropsience Limited	1.45
Eris Lifesciences Limited	1.60	UltraTech Cement Limited	1.39
Ami Organics Limited	1.04	Century Textiles & Industries Limited	1.33
Ajanta Pharma Limited	0.97	Bharat Electronics Limited	1.26
Mankind Pharma Limited	0.96	Tejas Networks Limited	1.25
JB Chemicals & Pharmaceuticals Limited	0.69	JK Cement Limited	0.95
POWER 5.07		Deepak Nitrite Limited	0.95
✓ NTPC Limited	3.46	Radico Khaitan Limited	0.77
Torrent Power Limited	0.86	Vinati Organics Limited	0.63
Tata Power Company Limited	0.75	Emami Limited	0.60
FERROUS METALS 4.52		Kewal Kiran Clothing Limited	0.48
Jindal Stainless Limited	1.81	Linde India Limited	0.41
Steel Authority of India Limited	1.15	Total 94.63	
JSW Steel Limited	0.87	GOVERNMENT BOND AND TREASURY BILL	
Tata Steel Limited	0.69	Treasury Bill	
INDUSTRIAL PRODUCTS 4.22		364 Days Tbill (MD 30/01/2025) (SOV)	0.02
Ratnamani Metals & Tubes Limited	1.43	Total 0.02	
Inox India Limited	1.17	CASH & CASH EQUIVALENT	
HEG Limited	1.16	Net Receivables/Payables	1.09
AIA Engineering Limited	0.46	TREPS / Reverse Repo Investments	4.26
INDUSTRIAL MANUFACTURING 3.87		Total 5.35	
✓ Titagarh Rail Systems Limited	2.46	GRAND TOTAL 100.00	
Tega Industries Limited	1.09	✓ Indicates Top 10 Holdings.	
Kaynes Technology India Limited	0.32		

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%

Invest Now

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Small Cap Fund

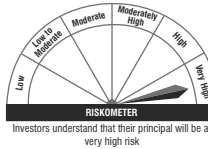
(An open ended equity scheme predominantly investing in small cap stocks)

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

This product is suitable for investors who are seeking*:

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

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

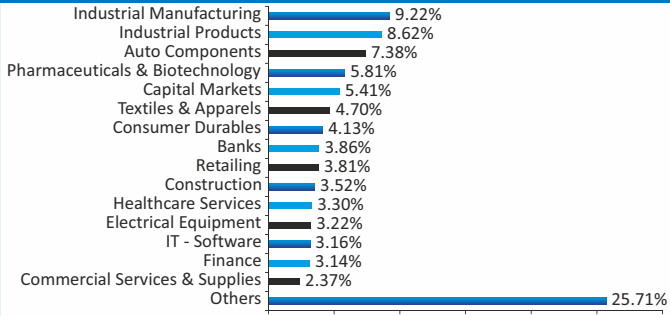


Benchmark Risk-o-meter as on June 30, 2024[^]



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

EQUITY INDUSTRY ALLOCATION



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 (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on 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		NAV (₹)
Growth	46.14	Growth	50.66
IDCW	33.64	IDCW	37.94

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	<ul style="list-style-type: none"> • 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			
INDUSTRIAL MANUFACTURING	9.22	Krishna Institute Of Medical Sciences Limited	0.88
✓ 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 Limited	1.94	Hitachi Energy India Limited	1.50
Praj Industries Limited	1.43	IT - SOFTWARE	3.16
Shanthy Gears Limited	0.88	Latent View Analytics Limited	1.79
INDUSTRIAL PRODUCTS	8.62	Rategain Travel Technologies Limited	1.37
KSB Limited	2.01	FINANCE	3.14
KEI Industries Limited	1.72	Cholamandalam Financial Holdings Limited	2.00
SKF India Limited	1.35	Housing & Urban Development Corporation Limited	1.14
HEG Limited	1.15	COMMERCIAL SERVICES & SUPPLIES	2.37
Apollo Pipes Limited	0.92	CMS Info System Limited	1.70
Ratnamani Metals & Tubes Limited	0.78	TeamLease Services Limited	0.67
R R Kabel Limited	0.69	OTHERS	25.71
AUTO COMPONENTS	7.38	✓ Castrol India Limited	2.19
✓ Amara Raja Energy & Mobility Ltd	2.64	✓ Vodafone Idea Limited	2.14
Jamna Auto Industries Limited	1.70	✓ Radico Khaitan Limited	2.07
Craftsman Automation Limited	1.35	Century Textiles & Industries Limited	2.06
Jtekt India Limited	0.93	Poly Medicure Limited	1.51
Tube Investments of India Limited	0.76	Mrs. Bectors Food Specialities Limited	1.50
PHARMACEUTICALS & BIOTECHNOLOGY	5.81	Hero MotoCorp Limited	1.49
✓ Ami Organics Limited	2.47	Aegis Logistics Limited	1.41
Eris Lifesciences Limited	1.97	Linde India Limited	1.40
Suven Pharmaceuticals Limited	1.37	Tejas Networks Limited	1.35
CAPITAL MARKETS	5.41	Grasim Industries Limited	1.32
Central Depository Services (India) Limited	1.87	EID Parry India Limited	1.24
Nuvama Wealth Management Limited	1.54	Tata Steel Limited	1.21
Prudent Corporate Advisory Services Limited	1.01	Lemon Tree Hotels Limited	1.14
BSE Limited	0.99	Jyothy Labs Limited	1.05
TEXTILES & APPARELS	4.70	Balrampur Chini Mills Limited	0.80
✓ Arvind Limited	2.21	Mahindra Lifespace Developers Limited	0.76
Ganesha Ecosphere Limited	1.37	PCBL Limited	0.75
Welspun Living Limited	1.12	AXISCADES Technologies Limited	0.32
CONSUMER DURABLES	4.13	Total	97.36
Senco Gold Limited	1.95	GOVERNMENT BOND AND TREASURY BILL	
PG Electroplast Limited	0.92	Treasury Bill	
Metro Brands Limited	0.67	364 Days Tbill (MD 30/01/2025) (SOV)	0.01
ETHOS LTD.	0.59	Total	0.01
BANKS	3.86	CASH & CASH EQUIVALENT	
Indian Bank	1.52	Net Receivables/Payables	0.23
Canara Bank	1.18	TREPS / Reverse Repo Investments	2.40
Utkarsh Small Finance Bank Ltd	1.16	Total	2.63
RETAILING	3.81	GRAND TOTAL	
✓ Avenue Supermarts Limited	2.23	100.00	
Cartrade Tech Limited	1.58	✓ Indicates Top 10 Holdings.	
CONSTRUCTION	3.52		
KNR Constructions Limited	1.91		
IRCON International Limited	1.61		
HEALTHCARE SERVICES	3.30		
✓ Vijaya Diagnostic Centre Limited	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%

Invest Now

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Flexi Cap Fund

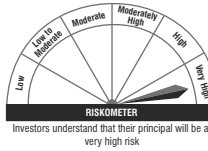
(An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

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

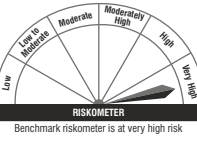
This product is suitable for investors who are seeking*:

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

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

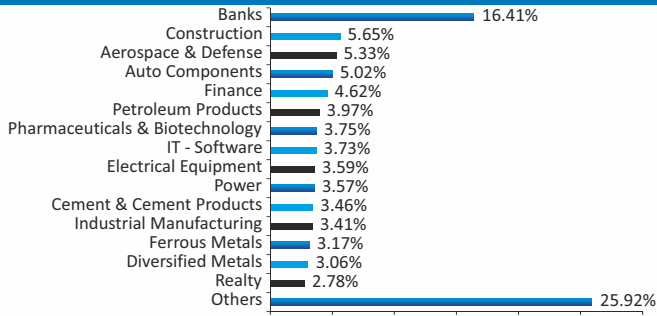


Benchmark Risk-o-meter as on June 30, 2024[^]



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

EQUITY INDUSTRY ALLOCATION



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 (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on 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, 2024)

Plan	NAV (₹)
Regular Plan	35.18
Direct Plan	37.51
Growth	31.96
IDCW	32.06

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		DIVERSIFIED METALS	
BANKS	16.41	Vedanta Limited	3.06
✓ HDFC Bank Limited	5.38	REALTY	2.78
✓ State Bank of India	4.11	Brigade Enterprises Limited	1.56
Kotak Mahindra Bank Limited	1.89	Sobha Limited	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	0.62	Indus Towers Limited	2.00
CONSTRUCTION	5.65	Swan Energy Limited	1.86
✓ Rail Vikas Nigam Limited	2.27	Netweb Technologies India Limited	1.84
IRCON International Limited	1.78	Triveni Engineering & Industries Limited	1.40
Larsen & Toubro Limited	1.60	HEG Limited	1.30
AEROSPACE & DEFENSE	5.33	Nuvama Wealth Management Limited	1.20
✓ Hindustan Aeronautics Limited	3.66	Balrampur Chini Mills Limited	1.17
Bharat Electronics Limited	1.67	Cartrade Tech Limited	1.12
AUTO COMPONENTS	5.02	Coromandel International Limited	1.10
✓ Bharat Forge Limited	2.28	Radico Khaitan Limited	1.07
UNO Minda Limited	2.01	Mahindra & Mahindra Limited	1.00
Jamna Auto Industries Limited	0.73	Bayer Cropscience Limited	0.96
FINANCE	4.62	Welspun Living Limited	0.88
REC Limited	1.80	Eicher Motors Limited	0.80
Jio Financial Services Limited	1.60	Ingersoll Rand (India) Limited	0.75
Power Finance Corporation Limited	1.22	Central Depository Services (India) Limited	0.73
PETROLEUM PRODUCTS	3.97	Lemon Tree Hotels Limited	0.73
Reliance Industries Limited	2.03	Tata Motors Limited	0.71
Castrol India Limited	1.94	BSE Limited	0.70
PHARMACEUTICALS & BIOTECHNOLOGY	3.75	Graphite India Limited	0.65
GlaxoSmithKline	1.03	General Insurance Corporation of India	0.65
Pharmaceuticals Limited	0.74	Vodafone Idea Limited	0.41
Ajanta Pharma Limited	0.70	PCBL Limited	0.35
Ami Organics Limited	0.70	Sumitomo Chemical India Limited	0.22
Sun Pharmaceutical Industries Limited	0.66	Total	97.44
Lupin Limited	0.62	MUTUAL FUNDS/EXCHANGE TRADED FUNDS	
IT - SOFTWARE	3.73	Nippon India ETF Nifty PSU Bank BeES	0.41
Coforge Limited	0.93	Total	0.41
HCL Technologies Limited	0.90	GOVERNMENT BOND AND TREASURY BILL	
Tata Consultancy Services Limited	0.85	Treasury Bill	
KPIT Technologies Limited	0.78	364 Days Tbill (MD 30/01/2025)	0.01
Rategain Travel Technologies Limited	0.27	(SOV)	
ELECTRICAL EQUIPMENT	3.59	Total	0.01
Siemens Limited	2.26	CASH & CASH EQUIVALENT	
ABB India Limited	1.33	Net Receivables/Payables	0.43
POWER	3.57	TREPS / Reverse Repo Investments	1.71
✓ NTPC Limited	2.17	Total	2.14
Torrent Power Limited	1.40	GRAND TOTAL	100.00
CEMENT & CEMENT PRODUCTS	3.46		
Ambuja Cements Limited	1.95		
UltraTech Cement Limited	1.51		
INDUSTRIAL MANUFACTURING	3.41		
✓ Titagarh Rail Systems Limited	2.66		
Jupiter Wagons Limited	0.75		
FERROUS METALS	3.17		
Tata Steel Limited	1.78		
Steel Authority of India Limited	1.39		

✓ 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%

Invest Now

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Bluechip Fund

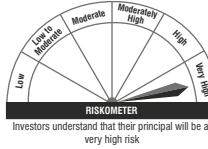
(An open ended equity scheme predominantly investing in Large Cap Stocks)

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

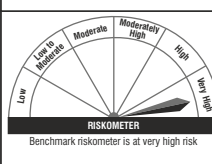
This product is suitable for investors who are seeking*:

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

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

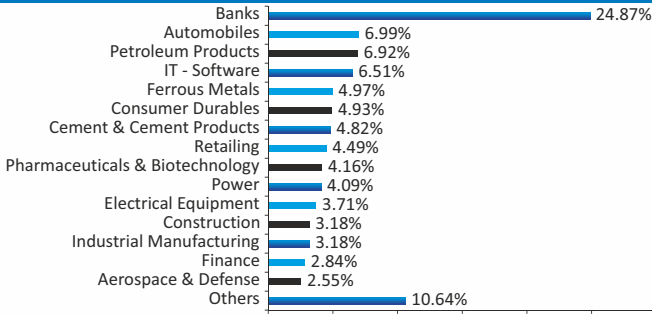


Benchmark Risk-o-meter as on June 30, 2024^



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

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

WHO SHOULD INVEST

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

BENCHMARK^

NIFTY 100 TRI (Tier 1)

DATE OF ALLOTMENT

June 29, 2021

FUND MANAGER

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

AVERAGE AUM

₹ 152.36 Crs.

LATEST AUM

₹ 159.17 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on 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

	Regular Plan	Direct Plan
Growth	16.42	17.03
IDCW	16.42	17.01

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY 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 Limited	1.83	Titagarh Rail Systems Limited	2.13
Canara Bank	1.06	Kaynes Technology India Limited	1.05
AUTOMOBILES	6.99	CONSTRUCTION	3.18
✓ Maruti Suzuki India Limited	3.21	✓ Larsen & Toubro Limited	3.18
Hero MotoCorp Limited	1.72	FINANCE	2.84
Tata Motors Limited	1.09	REC Limited	1.71
Eicher Motors Limited	0.97	Jio Financial Services Limited	1.13
PETROLEUM PRODUCTS	6.92	AEROSPACE & DEFENSE	2.55
✓ Reliance Industries Limited	5.56	Hindustan Aeronautics Limited	2.55
Castrol India Limited	1.36	OTHERS	10.64
IT - SOFTWARE	6.51	Vedanta Limited	2.50
Tata Consultancy Services Limited	2.09	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 Limited	0.99
FERROUS METALS	4.97	ITC Limited	0.99
✓ Tata Steel Limited	3.13	DLF Limited	0.93
JSW Steel Limited	1.84	Total	98.85
CONSUMER DURABLES	4.93	GOVERNMENT BOND AND TREASURY BILL	
Havells India Limited	2.52	Treasury Bill	
Titan Company Limited	2.41	364 Days Tbill (MD 30/01/2025) (SOV)	0.21
CEMENT & CEMENT PRODUCTS	4.82	Total	0.21
Ambuja Cements Limited	2.02	CASH & CASH EQUIVALENT	
Grasim Industries Limited	1.70	Net Receivables/Payables	0.42
UltraTech Cement Limited	1.10	TREPS / Reverse Repo Investments	0.52
RETAILING	4.49	Total	0.94
✓ Avenue Supermarts Limited	3.41	GRAND TOTAL	100.00
Trent Limited	1.08	✓ Indicates Top 10 Holdings.	
PHARMACEUTICALS & BIOTECHNOLOGY	4.16		
Mankind Pharma Limited	1.61		
Torrent Pharmaceuticals Limited	1.40		
Sun Pharmaceutical Industries Limited	1.15		

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%

Invest Now

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Multi Cap Fund

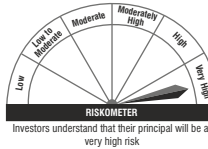
(An open ended equity scheme investing across large cap, mid cap, small cap stocks)

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

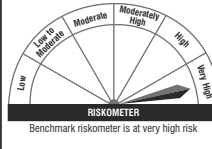
This product is suitable for investors who are seeking*:

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

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

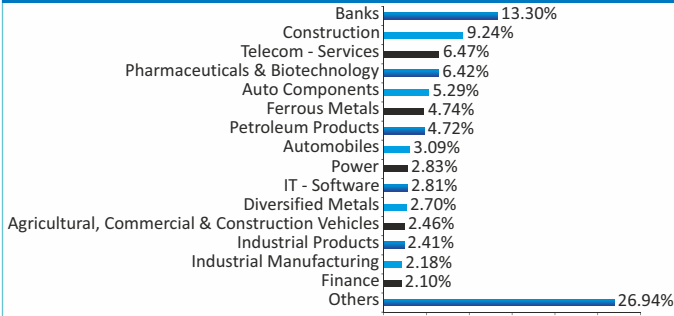


Benchmark Risk-o-meter as on June 30, 2024^



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

EQUITY INDUSTRY ALLOCATION



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 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 Times⁸ (Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on June 28, 2024)

Regular Plan		Direct Plan		NAV (₹)
Growth	17.35	Growth	17.57	
IDCW	17.34	IDCW	17.56	

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% 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 2.18	
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 Limited	1.60
Sterling And Wilson Renewable Energy Limited	1.28	Bayer Cropscience Limited	1.50
TELECOM - SERVICES 6.47		Triveni Turbine Limited	1.19
✓ Indus Towers Limited	3.92	Manorama Industries Limited	1.09
✓ Vodafone Idea Limited	2.55	Angel One Limited	1.04
PHARMACEUTICALS & BIOTECHNOLOGY 6.42		ICICI Lombard General 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	1.05	UltraTech Cement Limited	0.99
GlaxoSmithKline Pharmaceuticals Limited	0.97	Deepak Nitrite Limited	0.97
Ami Organics Limited	0.88	DLF Limited	0.95
JB Chemicals & Pharmaceuticals Limited	0.71	PB Fintech Limited	0.88
AUTO COMPONENTS 5.29		United Breweries Limited	0.87
UNO Minda Limited	1.94	General Insurance Corporation of India	0.85
Endurance Technologies Limited	1.69	TIPS Industries Limited	0.83
Lumax Industries Limited	0.95	JK Cement Limited	0.75
Jamna Auto Industries Limited	0.71	Vinati Organics Limited	0.70
FERROUS METALS 4.74		AXISCADES Technologies Limited	0.70
Jindal Stainless Limited	1.50	Kewal Kiran Clothing Limited	0.69
Steel Authority of India Limited	1.34	Tejas Networks Limited	0.49
JSW Steel Limited	1.19	Linde India Limited	0.35
Tata Steel Limited	0.71	Sobha Ltd Rights	0.02
PETROLEUM PRODUCTS 4.72		Total	97.70
✓ Reliance Industries Limited	4.72	GOVERNMENT BOND AND TREASURY BILL	
AUTOMOBILES 3.09		Treasury Bill	
✓ Hero MotoCorp Limited	3.09	364 Days Tbill (MD 30/01/2025) (SOV)	0.02
POWER 2.83		Total	0.02
NTPC Limited	1.90	CASH & CASH EQUIVALENT	
Torrent Power Limited	0.93	Net Receivables/Payables	1.97
IT - SOFTWARE 2.81		TREPS / Reverse Repo Investments	0.31
Tata Consultancy Services Limited	2.04	Total	2.28
Rategain Travel Technologies Limited	0.77	GRAND TOTAL 100.00	
DIVERSIFIED METALS 2.70		✓ Indicates Top 10 Holdings.	
✓ Vedanta Limited	2.70		
AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES 2.46			
✓ 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%

Invest Now

Bank of India Conservative Hybrid Fund

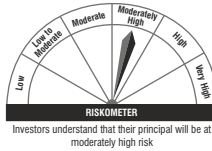
(An open ended hybrid scheme investing predominantly in debt instruments)

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

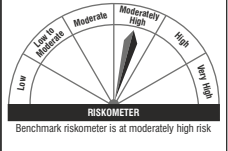
This product is suitable for investors who are seeking*:

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

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

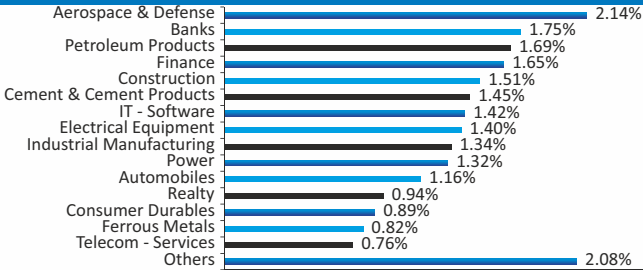


Benchmark Risk-o-meter as on June 30, 2024*



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

The Scheme seeks to generate regular income through investments in fixed income securities and also to generate long term capital appreciation by investing a portion in equity and equity related instruments. However, there can be no assurance that the income can be generated, regular or otherwise, or the investment objectives of the Scheme will be realized.

BENCHMARK*

CRISIL Hybrid 85 + 15 - Conservative Index

DATE OF ALLOTMENT

March 18, 2009

FUND MANAGER

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

AVERAGE AUM

₹ 72.22 Crs.

LATEST AUM

₹ 73.90 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

Regular / Direct Plan ₹ 10,000 and in multiples of ₹ 1

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on 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)

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

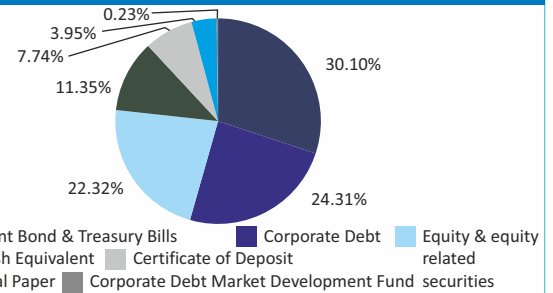
LOAD STRUCTURE (FOR ALL PLANS)

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".

COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS	2.14	PCBL Limited	0.31
AEROSPACE & DEFENSE	1.85	Total	22.32
✓ Hindustan Aeronautics Limited	0.29	CORPORATE DEBT	
Bharat Electronics Limited	1.75	Non-Convertible Debentures	
BANKS	1.15	Indian Railway Finance	6.78
✓ State Bank of India	0.60	Corporation Limited (CRISIL AAA)	
Bank of Baroda	1.69	National Bank For Agriculture and	6.77
PETROLEUM PRODUCTS	1.69	Rural Development (CRISIL AAA)	
✓ Reliance Industries Limited	0.44	REC Limited (CRISIL AAA)	5.43
FINANCE	1.21	Small Industries Dev Bank of	2.71
✓ Jio Financial Services Limited	0.44	India (CRISIL AAA)	
REC Limited	1.51	Reliance Jio Infocomm	2.62
CONSTRUCTION	1.25	Limited (CRISIL AAA)	
✓ Larsen & Toubro Limited	0.26	Total	24.31
IRCON International Limited	1.45	MONEY MARKET INSTRUMENTS	
CEMENT & CEMENT PRODUCTS	0.82	Certificate of Deposit	
✓ Ambuja Cements Limited	0.63	Bank of Baroda (FITC A1+)	3.87
UltraTech Cement Limited	1.42	HDFC Bank Limited (CARE A1+)	3.87
IT - SOFTWARE	0.77	Total	7.74
HCL Technologies Limited	0.65	Commercial Paper	
Coforge Limited	1.40	Kotak Mahindra Prime Limited	3.95
ELECTRICAL EQUIPMENT	0.73	(CRISIL A1+)	
Siemens Limited	0.67	Total	3.95
TD Power Systems Limited	1.34	CDMDF	
INDUSTRIAL MANUFACTURING	0.71	Corporate Debt Market	
Jupiter Wagons Limited	0.63	Development Fund	
Titagarh Rail Systems Limited	1.32	Corporate Debt Market	0.23
POWER	1.02	Development Fund (Others)	
✓ NTPC Limited	0.30	Total	0.23
Power Grid Corporation of		GOVERNMENT BOND AND TREASURY	
India Limited	1.16	BILL	
AUTOMOBILES	0.83	Government Bond	
✓ Hero MotoCorp Limited	0.33	7.26% GOI (MD 06/02/2033) (SOV)	15.07
Tata Motors Limited	0.94	7.18% GOI (MD 14/08/2033) (SOV)	7.72
REALTY	0.94	7.38% GOI (MD 20/06/2027) (SOV)	2.05
✓ DLF Limited	0.89	7.1% GOI (MD 08/04/2034) (SOV)	1.36
CONSUMER DURABLES	0.82	Total	26.20
Senco Gold Limited	0.82	Treasury Bill	
FERROUS METALS	0.82	364 Days Tbill (MD 30/01/2025)	3.90
✓ Tata Steel Limited	0.76	(SOV)	
TELECOM - SERVICES	0.76	Total	3.90
Indus Towers Limited	0.52	CASH & CASH EQUIVALENT	
OTHERS	0.48	Net Receivables/(Payables)	2.62
Nestle India Limited	0.43	TREPS / Reverse Repo	8.73
S.J.S. Enterprises Limited	0.34	Investments	
Triveni Engineering & Industries Limited		Total	11.35
ITC Limited		GRAND TOTAL	100.00

✓ Indicates Top 10 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%

Invest Now

Bank of India Multi Asset Allocation Fund

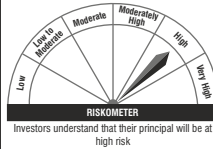
(An open ended scheme investing in Equity, Debt and Gold ETF)

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

This product is suitable for investors who are seeking*:

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

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

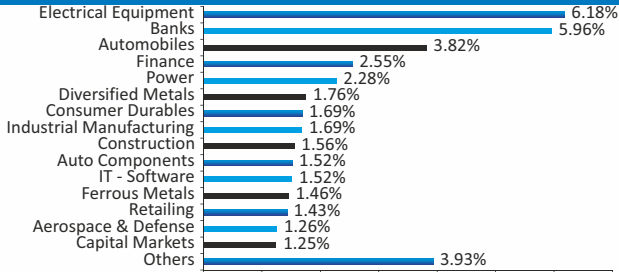


Benchmark Risk-o-meter as on June 30, 2024*



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

EQUITY INDUSTRY ALLOCATION



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 (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on 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)

Plan	NAV (₹)
Regular Plan	10.8909
Direct Plan	10.9239
Growth	10.8918
Monthly IDCW	10.9263

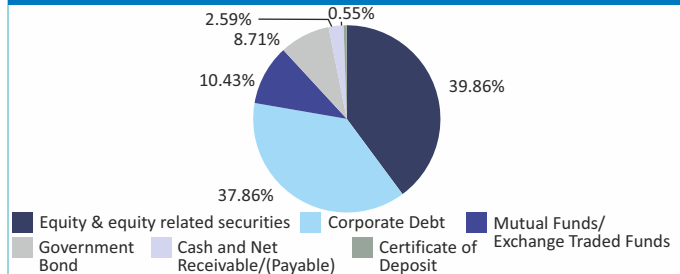
LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		OTHERS	3.93
ELECTRICAL EQUIPMENT	6.18	Grasim Industries Limited	1.07
✓ Siemens Limited	1.89	TeamLease Services Limited	0.43
✓ ABB India Limited	1.42	Century Textiles & Industries Limited	0.88
Bharat Heavy Electricals Limited	1.06	Reliance Industries Limited	0.45
Triveni Turbine Limited	0.94	Ami Organics Limited	0.45
Hitachi Energy India Limited	0.87	Welspun Living Limited	0.65
BANKS	5.96	Total	39.86
✓ State Bank of India	2.69	CORPORATE DEBT	
Bank of Baroda	1.98	Non-Convertible Debentures	
✓ IndusInd Bank Limited	1.29	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.25
AUTOMOBILES	3.82	REC Limited	7.22
✓ Mahindra & Mahindra Limited	1.70	LIC Housing Finance Limited (CRISIL AAA)	7.21
Tata Motors Limited	1.19	National Bank For Agriculture and Rural Development (CRISIL AAA)	4.63
Eicher Motors Limited	0.93	Power Finance Corporation Limited (CRISIL AAA)	4.34
FINANCE	2.55	Bajaj Finance Limited (CRISIL AAA)	2.89
✓ REC Limited	1.61	Small Industries Dev Bank of India (CRISIL AAA)	2.89
Housing & Urban Development Corporation Limited	0.53	Tata Capital Housing Finance Limited (CRISIL AAA)	1.43
Cholamandalam Investment and Finance Company Ltd	0.41	Total	37.86
POWER	2.28	MONEY MARKET INSTRUMENTS	
NTPC Limited	1.16	Certificate of Deposit	
Tata Power Company Limited	1.12	HDFC Bank Limited (CARE A1+)	0.55
DIVERSIFIED METALS	1.76	Total	0.55
✓ Vedanta Limited	1.76	MUTUAL FUNDS/EXCHANGE TRADED FUNDS	
INDUSTRIAL MANUFACTURING	1.69	Exchange Traded Funds	
✓ Titagarh Rail Systems Limited	1.69	ICICI Prudential Mutual Fund	8.28
CONSUMER DURABLES	1.69	Nippon India Mutual Fund	1.33
Senco Gold Limited	1.17	DSP Mutual Fund	0.82
Blue Star Limited	0.52	Total	10.43
CONSTRUCTION	1.56	GOVERNMENT BOND AND TREASURY BILL	
✓ Rail Vikas Nigam Limited	0.66	Government Bond	
Larsen & Toubro Limited	0.55	7.1% GOI (MD 18/04/2029) (SOV)	7.25
IRCON International Limited	0.35	7.18% GOI (MD 14/08/2033) (SOV)	1.46
IT - SOFTWARE	1.52	Total	8.71
✓ Rategain Travel Technologies Limited	0.94	CASH & CASH EQUIVALENT	
Mastek Limited	0.58	Net Receivables/(Payables)	1.38
AUTO COMPONENTS	1.52	TREPS / Reverse Repo	1.21
✓ UNO Minda Limited	0.85	Total	2.59
Bharat Forge Limited	0.67	GRAND TOTAL	100.00
FERROUS METALS	1.46	✓ Indicates Top 10 Holdings.	
Jindal Stainless Limited	0.81		
JSW Steel Limited	0.65		
RETAILING	1.43		
✓ Trent Limited	1.43		
AEROSPACE & DEFENSE	1.26		
✓ Hindustan Aeronautics Limited	1.26		
CAPITAL MARKETS	1.25		
✓ Multi Commodity Exchange of India Limited	0.73		
BSE Limited	0.52		

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%

Invest Now

Bank of India Balanced Advantage Fund

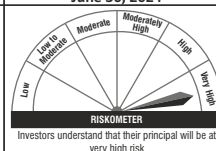
(An Open Ended Dynamic Asset Allocation Fund)

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

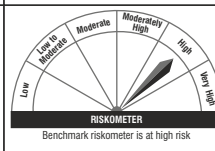
This product is suitable for investors who are seeking*:

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

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

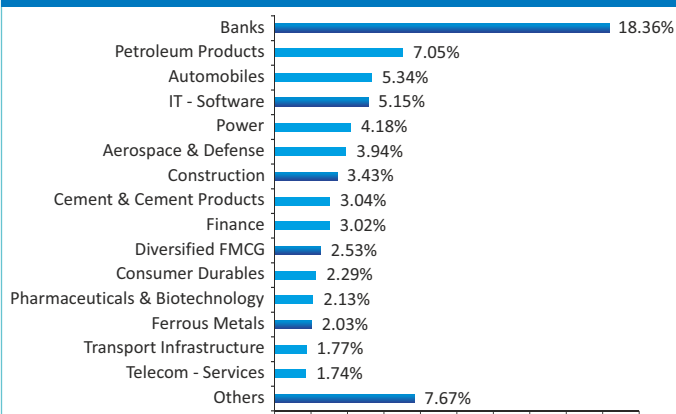


Benchmark Risk-o-meter as on June 30, 2024[^]



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

EQUITY INDUSTRY ALLOCATION



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%

NAV (As on June 28, 2024)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	26.5697
IDCW	IDCW	16.0509

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

PORTFOLIO DETAILS

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

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%

Invest Now

Bank of India Arbitrage Fund

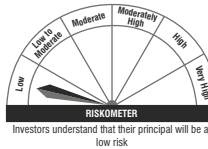
(An open ended scheme investing in arbitrage opportunities)

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

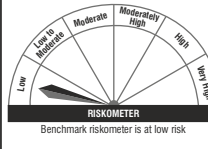
This product is suitable for investors who are seeking*:

- 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.

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



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 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 (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on 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	NAV (₹)
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 NIL

Exit Load

- For Redemption/switch out - of up to 10% of the initial units allotted - within 30 days from the date of allotment - "NIL"
- Any Redemption/Switch out - in excess of the above mentioned limit would be subject to an exit load of 0.50%, if the units are switched out within 30 days from the date of allotment of units
- If the units are redeemed/switched out after 30 days from the date of allotment of units - "NIL"

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS		Sun Pharmaceutical Industries Limited	-0.61
BANKS	14.71	Adani Ports and Special Economic Zone Limited	-0.68
✓ HDFC Bank Limited	6.83	HCL Technologies Limited	-0.87
✓ Bank of Baroda	2.74	ACC Limited	-0.90
✓ Axis Bank Limited	2.47	Tata Steel Limited	-1.09
State Bank of India	1.44	Cipla Limited	-1.10
Kotak Mahindra Bank Limited	1.23	Zydus Lifesciences Limited	-1.10
PETROLEUM PRODUCTS	8.78	Lupin Limited	-1.18
✓ Reliance Industries Limited	3.55	TVS Motor Company Limited	-1.18
✓ Indian Oil Corporation Limited	3.21	Kotak Mahindra Bank Limited	-1.24
Bharat Petroleum Corporation Limited	2.02	Multi Commodity Exchange of India Limited	-1.34
PHARMACEUTICALS & BIOTECHNOLOGY	6.74	L&T Finance Limited	-1.38
✓ Glenmark Pharmaceuticals Limited	2.78	State Bank of India	-1.46
Lupin Limited	1.17	Dixon Technologies (India) Limited	-1.71
Zydus Lifesciences Limited	1.10	DLF Limited	-1.74
Cipla Limited	1.09	InterGlobe Aviation Limited	-1.81
Sun Pharmaceutical Industries Limited	0.60	ABB India Limited	-1.82
RETAILING	5.34	Trent Limited	-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 Limited	-2.02
✓ Vodafone Idea Limited	3.86	Jindal Steel & Power Limited	-2.05
Bharti Airtel Limited	0.39	NTPC Limited	-2.27
CONSTRUCTION	4.23	Axis Bank Limited	-2.48
✓ Larsen & Toubro Limited	4.23	Bank of Baroda	-2.76
FERROUS METALS	3.67	Glenmark Pharmaceuticals Limited	-2.80
Jindal Steel & Power Limited	2.04	Deepak Nitrite Limited	-3.00
Tata Steel Limited	1.09	Indian Oil Corporation Limited	-3.22
JSW Steel Limited	0.54	Info Edge (India) Limited	-3.48
CAPITAL MARKETS	3.26	Reliance Industries Limited	-3.58
Indian Energy Exchange Limited	1.92	Vodafone Idea Limited	-3.88
Multi Commodity Exchange of India Limited	1.34	Larsen & Toubro Limited	-4.26
CHEMICALS & PETROCHEMICALS	2.98	HDFC Bank Limited	-6.87
✓ Deepak Nitrite Limited	2.98	Equity Futures Total	-70.89
POWER	2.25	MUTUAL FUND INVESTMENT	
NTPC Limited	2.25	Bank of India Liquid Fund - Direct Plan - Growth	19.18
NON - FERROUS METALS	1.93	Total	19.18
Hindalco Industries Limited	1.93	GOVERNMENT BOND AND TREASURY BILL	
ELECTRICAL EQUIPMENT	1.81	Treasury Bill	
ABB India Limited	1.81	364 Days Tbill (MD 24/10/2024) (SOV)	4.17
TRANSPORT SERVICES	1.80	364 Days Tbill (MD 11/07/2024) (SOV)	2.83
InterGlobe Aviation Limited	1.80	364 Days Tbill (MD 03/10/2024) (SOV)	0.42
REALTY	1.74	364 Days Tbill (MD 19/12/2024) (SOV)	0.29
DLF Limited	1.74	Total	7.71
CONSUMER DURABLES	1.70	CASH & CASH EQUIVALENT	
Dixon Technologies (India) Limited	1.70	Net Receivables/(Payables) after adjusting for futures	73.43
OTHERS	5.33	TREPS / Reverse Repo Investments	0.05
L&T Finance Limited	1.38	Total	73.48
TVS Motor Company Limited	1.17	FUTURES AND OPTIONS	
ACC Limited	0.89	Equity Futures	
HCL Technologies Limited	0.87	The Indian Hotels Company Limited	-0.35
Adani Ports and Special Economic Zone Limited	0.67	Bharti Airtel Limited	-0.39
The Indian Hotels Company Limited	0.35	JSW Steel Limited	-0.53
Total	70.52	GRAND TOTAL	100.00

✓ Indicates 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%

Invest Now

Bank of India Liquid Fund

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

ICRA
A1+mfs

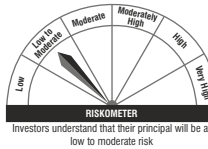
IND -
A1+mfs

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

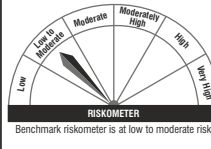
This product is suitable for investors who are seeking*:

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

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

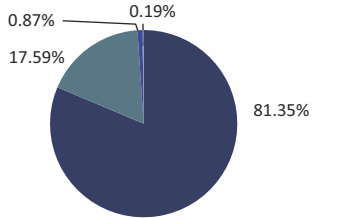


Benchmark Risk-o-meter as on June 30, 2024[^]



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

CREDIT PROFILE



■ A1+ ■ Sovereign ■ Cash and Net Receivable/(Payable) ■ Others

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 (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on 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		Direct Plan		NAV (₹)
Growth	2,804.0614	Growth	2,831.0660	
Daily IDCW	1,002.1069	Daily IDCW	1,002.6483	
Weekly IDCW	1,002.4179	Weekly IDCW	1,062.7301	

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

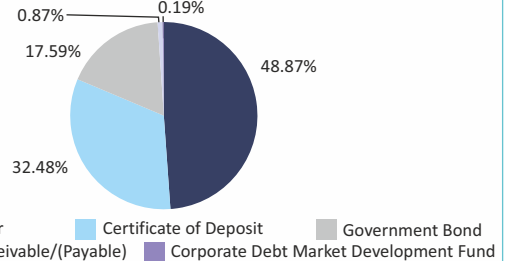
Exit Load

Investor Exit upon Subscription	Exit Load (as a % of redemption proceeds)
1 day	0.0070%
2 days	0.0065%
3 days	0.0060%
4 days	0.0055%
5 days	0.0050%
6 days	0.0045%
7 days or more	Nil

[#]Aggregate value of investments by other schemes of Bank of India Mutual Fund as on 30 June 2024 is ₹ 676.01 lacs.

Invest Now

COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings Industry/Rating % to Net Assets

MONEY MARKET INSTRUMENTS

Certificate of Deposit

HDFC Bank Limited	CRISIL A1+	6.83
Union Bank of India	FITCH A1+	3.43
Canara Bank	CRISIL A1+	3.42
Kotak Mahindra Bank Limited	CRISIL A1+	3.42
Punjab National Bank	ICRA A1+	3.42
ICICI Bank Limited	ICRA A1+	3.41
Punjab National Bank	CRISIL A1+	3.41
Punjab National Bank	CRISIL A1+	1.72
Axis Bank Limited	CRISIL A1+	1.71
Axis Bank Limited	CRISIL A1+	1.71
Total		32.48

Commercial Paper

National Housing Bank	ICRA A1+	5.14
Small Industries Dev Bank of India	CARE A1+	5.13
Sundaram Finance Limited	ICRA A1+	3.44
Bajaj Financial Securities Limited	CRISIL A1+	3.43
Kotak Securities Limited	CRISIL A1+	3.42
Larsen & Toubro Limited	CRISIL A1+	3.42
Bajaj Finance Limited	ICRA A1+	2.59
Godrej Agrovet Limited	CRISIL A1+	1.73
LIC Housing Finance Limited	CRISIL A1+	1.73
Axis Securities Limited	CRISIL A1+	1.72
ICICI Securities Limited	CRISIL A1+	1.72
PNB Housing Finance Limited	CRISIL A1+	1.72
Bajaj Finance Limited	CRISIL A1+	1.71
Godrej Industries Limited	CRISIL A1+	1.71
HDFC Securities Limited	CRISIL A1+	1.71
ICICI Securities Limited	CRISIL A1+	1.71
Motilal Oswal Financial Services Limited	CRISIL A1+	1.71
PNB Housing Finance Limited	CARE A1+	1.71
Reliance Retail Ventures Limited	CRISIL A1+	1.71
Reliance Retail Ventures Limited	CRISIL A1+	1.71
Total		48.87

CDMDF

Corporate Debt Market Development Fund	OTHERS	0.19
Total		0.19

GOVERNMENT BOND AND TREASURY BILL

Treasury Bill

91 Days Tbill (MD 26/09/2024)	SOV	10.23
91 Days Tbill (MD 15/08/2024)	SOV	5.16
182 Days Tbill (MD 22/08/2024)	SOV	1.72
182 Days Tbill (MD 12/09/2024)	SOV	0.34
182 Days Tbill (MD 25/07/2024)	SOV	0.14
Total		17.59

Cash & Cash Equivalent

Net Receivables/Payables	(5.14)
TREPS / Reverse Repo Investments	6.01
Total	0.87

GRAND TOTAL 100.00

All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, India Rating.

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

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

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)

This product is suitable for investors who are seeking*:

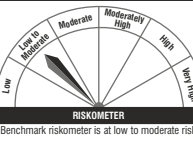
- Regular income over Short to Medium term.
- Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months.

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



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

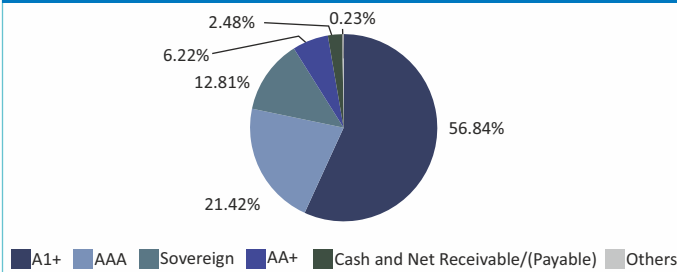
Benchmark Risk-o-meter as on June 30, 2024[^]



Benchmark riskometer is at low to moderate risk

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

CREDIT PROFILE



INVESTMENT OBJECTIVE

The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through portfolio of debt and money market instruments. The Scheme is not providing any assured or guaranteed returns.

Further there is no assurance that the investment objectives of the Scheme will be achieved.

BENCHMARK[^]

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

DATE OF ALLOTMENT

July 16, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 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)

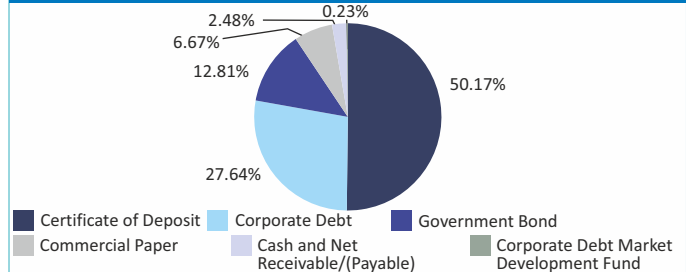
Regular Plan		Direct Plan	
Growth	2,955.3796	Growth	3,042.3217
Bonus	-	Bonus	3,027.3396
Daily IDCW	1,007.4498	Daily IDCW	1,011.9280
Weekly IDCW	1,008.1273	Weekly IDCW	1,007.6537

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

COMPOSITION BY ASSETS



PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Power Grid Corporation of India Limited	CRISIL AAA	6.25
Cholamandalam Investment and Finance Company Ltd	ICRA AA+	6.22
Larsen & Toubro Limited	CRISIL AAA	6.22
LIC Housing Finance Limited	CRISIL AAA	6.16
HDFC Bank Limited	CRISIL AAA	2.48
LIC Housing Finance Limited	CRISIL AAA	0.31
Total		27.64
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	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		1.00
Total		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)
Interest Rate Risk	Relatively Low (Class I)		B-I	
	Moderate (Class II)			
	Relatively High (Class III)			

Invest Now

Bank of India Short Term Income Fund

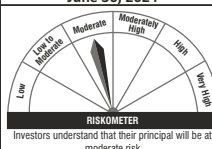
(An open ended short term debt scheme investing in instruments with Macaulay duration of the portfolio between 1 year and 3 years. A Moderate Interest Rate Risk and Moderate Credit Risk.)

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

This product is suitable for investors who are seeking*:

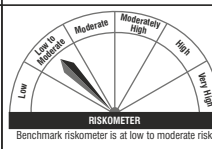
- Regular income over short to medium term.
- Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 1 year - 3 years.

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



Investors understand that their principal will be at moderate risk

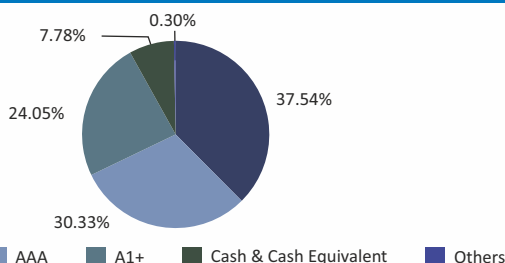
Benchmark Risk-o-meter as on June 30, 2024^A



Benchmark riskometer is at low to moderate risk

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

CREDIT PROFILE



INVESTMENT OBJECTIVE

The Scheme seeks to generate income and capital appreciation by investing in a diversified portfolio of debt and money market securities. However, there can be no assurance that the income can be generated, regular or otherwise, or the investment objectives of the Scheme will be realized.

BENCHMARK^A

Tier 1: CRISIL Short Duration Debt A-II Index

DATE OF ALLOTMENT

December 18, 2008

FUND MANAGER

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

AVERAGE AUM

₹ 77.58 Crs.

LATEST AUM

₹ 75.64 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: 3.63 Years

Macaulay Duration: 2.89 Years

Modified Duration: 2.76 Years

Annualised Yield: 7.06%

NAV (As on June 28, 2024)

Regular Plan		Direct Plan		NAV (₹)
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		35.44
Treasury Bill		
364 Days Tbill (MD 30/01/2025)	SOV	2.10
Total		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 (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk	Relatively Low (Class I)			
	Moderate (Class II)		B-II	
	Relatively High (Class III)			

Invest Now

Bank of India Credit Risk Fund

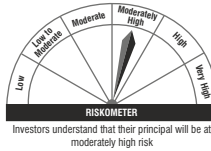
(An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds.) A Moderate Interest Rate Risk and Relatively High Credit Risk.)

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

This product is suitable for investors who are seeking*:

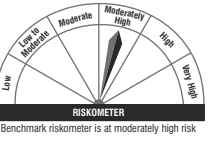
- Long term capital appreciation.
- Investment primarily in corporate debt securities with medium to long term maturities across the credit spectrum within the universe of investment grade rating.

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



Investors understand that their principal will be at moderately high risk

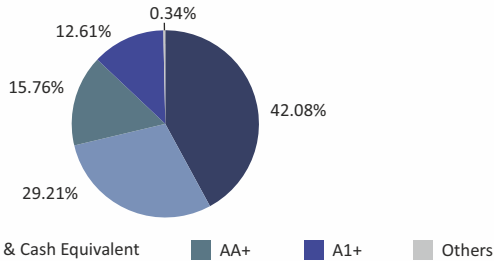
Benchmark Risk-o-meter as on June 30, 2024[^]



Benchmark riskometer is at moderately high risk

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

CREDIT PROFILE



INVESTMENT OBJECTIVE

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

BENCHMARK[^]

Tier 1: CRISIL Credit Risk Debt B-II Index

DATE OF ALLOTMENT

February 27, 2015

FUND MANAGER

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

AVERAGE AUM

₹ 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)

Regular Plan: 11.5261

Direct Plan: 11.7642

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	<ul style="list-style-type: none"> • 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/ Rating	% to Net 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 Rural Development	CRISIL A1+	5.66
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		
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 (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk	Relatively Low (Class I)			
	Moderate (Class II)			C-II
	Relatively High (Class III)			

Invest Now

Bank of India Overnight Fund

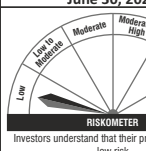
(An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and A Relatively Low Credit Risk.)

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

This product is suitable for investors who are seeking*:

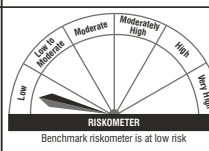
- Income over short term with low risk and high liquidity.
- Investments in overnight securities having residual maturity of 1 business day.

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



Investors understand that their principal will be at low risk

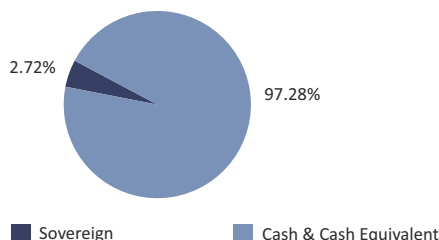
Benchmark Risk-o-meter as on June 30, 2024[^]



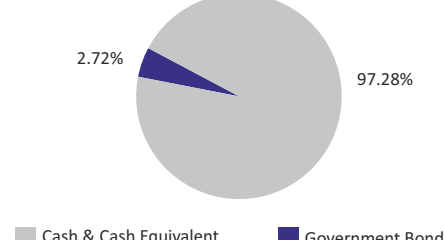
Benchmark riskometer is at low risk

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

CREDIT PROFILE



COMPOSITION BY ASSETS



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)

NAV (₹)

Regular Plan	Direct Plan	Growth	Daily IDCW
1,230.9448	1,234.0406	1,000.0026	1,000.0075
1,001.0983	1,001.1084	1,000.7453	1,000.7500

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	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 (Class A)	Moderate (Class B)	Relatively High (Class C)
Interest Rate Risk	Relatively Low (Class I)	A-I		
	Moderate (Class II)			
	Relatively High (Class III)			

Invest Now

Fund - Manager wise Scheme Performance

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.

Notes

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

Fund - Manager wise Scheme Performance

Bank of India Small Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on 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. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Notes

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

Fund - Manager wise Scheme Performance

Bank of India Multi Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on 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 - 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.

Notes

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

Fund - Manager wise Scheme Performance

Bank of India Mid & Small Cap Equity & Debt Fund - Regular Plan - Growth Option - PERFORMANCE (As on 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

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

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

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

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

Bank of India 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.
2. Period for which scheme's performance has been provided is computed basis on last day of the Month-end preceding the date of publication.
3. Different plans shall have a different expense structure. The performance details provided herein are of Regular plan.

Notes

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

Fund - Manager wise Scheme Performance

Bank of India 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 - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	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 - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	6.4020%	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.

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

Notes

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

Fund - Manager wise Scheme Performance

Bank of India Overnight 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 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.

Notes

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

Fund Managers



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

Funds Managed:

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



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 ₹ 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, they have not been shown.

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

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

Month End Total Expense Ratio

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

Name of Scheme	Regular				Direct				Unclaimed				Eco								
	Base TER (%) ¹	Additional expense as per Regulation 52(6A)(b) (%) ¹	Additional expense as 52(6A)(c) (%) ¹	Gross (%) ¹	Total TER (%)	Base TER (%) ¹	Additional expense as per Regulation 52(6A)(b) (%) ¹	Additional expense as 52(6A)(c) (%) ¹	Gross (%) ¹	Total TER (%)	Base TER (%) ¹	Additional expense as per Regulation 52(6A)(b) (%) ¹	Additional expense as 52(6A)(c) (%) ¹	Gross (%) ¹	Total TER (%)	Base TER (%) ¹	Additional expense as per Regulation 52(6A)(b) (%) ¹	Additional expense as 52(6A)(c) (%) ¹	Gross (%) ¹	Total TER (%)	
Bank of India Arbitrage Fund	0.92%	0.00%	0.00%	0.92%	0.94%	0.21%	0.00%	0.00%	0.21%	0.23%											
Bank of India Balanced Advantage Fund	2.21%	0.00%	0.05%	2.26%	2.46%	1.16%	0.00%	0.05%	1.21%	1.40%											
Bank of India Bluechip Fund	2.24%	0.00%	0.05%	2.29%	2.46%	1.03%	0.00%	0.05%	1.08%	1.25%											
Bank of India Conservative Hybrid Fund	1.99%	0.00%	0.05%	2.04%	2.22%	1.04%	0.00%	0.05%	1.09%	1.27%						1.63%	0.00%	0.05%	1.68%	1.84%	
Bank of India Credit Risk Fund	1.33%	0.00%	0.05%	1.38%	1.53%	0.99%	0.00%	0.05%	1.04%	1.19%											
Bank of India ELSS Tax Saver	1.96%	0.00%	0.00%	1.96%	2.08%	0.84%	0.00%	0.00%	0.84%	0.96%						1.71%	0.00%	0.00%	1.71%	1.83%	
Bank of India Flexi Cap Fund	1.95%	0.00%	0.05%	2.00%	2.07%	0.47%	0.00%	0.05%	0.52%	0.59%											
Bank of India Large & Mid Cap Equity Fund	2.24%	0.00%	0.05%	2.29%	2.48%	1.11%	0.00%	0.05%	1.16%	1.35%						1.52%	0.00%	0.05%	1.57%	1.76%	
Bank of India Liquid Fund	0.13%	0.00%	0.00%	0.13%	0.13%	0.10%	0.00%	0.00%	0.10%	0.10%											
Bank of India Manufacturing & Infrastructure Fund	2.24%	0.00%	0.05%	2.29%	2.41%	0.77%	0.00%	0.05%	0.82%	0.94%											
Bank of India Mid & Small Cap Equity & Debt Fund	2.11%	0.00%	0.05%	2.16%	2.32%	0.95%	0.00%	0.05%	1.00%	1.16%											
Bank of India Multi Asset Allocation Fund	1.87%	0.00%	0.05%	1.92%	2.09%	1.01%	0.00%	0.05%	1.06%	1.23%											
Bank of India Multi Cap Fund	2.20%	0.00%	0.05%	2.25%	2.44%	1.12%	0.00%	0.05%	1.17%	1.35%											
Bank of India Overnight Fund	0.10%	0.00%	0.00%	0.10%	0.10%	0.08%	0.00%	0.00%	0.08%	0.08%						0.08%	0.00%	0.00%	0.08%	0.08%	
Bank of India Short Term Income Fund	1.00%	0.00%	0.00%	1.00%	1.05%	0.45%	0.00%	0.00%	0.45%	0.50%											
Bank of India Small Cap Fund	1.99%	0.00%	0.05%	2.04%	2.10%	0.46%	0.00%	0.05%	0.51%	0.57%											
Bank of India Ultra Short Duration Fund	1.10%	0.00%	0.00%	1.10%	1.19%	0.58%	0.00%	0.00%	0.58%	0.67%											

TER Disclaimers:

1. 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.
2. Additional Expenses not exceeding 0.30% in terms of Regulation 52(6A)(b) of SEBI (Mutual Funds) Regulations, 1996.
3. Additional Expenses not exceeding 0.05% in terms of Regulation 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996.
4. Present GST rate is 18%.
5. 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 ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

Exit Load: Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is ₹ 100 and the exit load is 1%, the redemption price would be ₹ 99 per unit.

Fund Manager: An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

Holdings: The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

IDCW: Income Distribution cum Capital Withdrawal

Macaulay Duration: The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.

Minimum Additional Amount: This is the minimum investment amount for an existing investor in a mutual fund scheme.

Modified Duration: Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

NAV: The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

Nature of Scheme: The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

Rating Profile: Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

Sharpe Ratio: The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

SIP: SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15th of the month in an equity fund for a period of three years.

Standard Deviation: Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

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

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 its 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.

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



Invest today in **Bank of India Balanced Advantage Fund**

Features



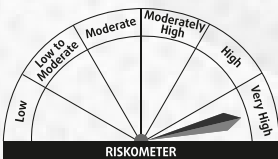
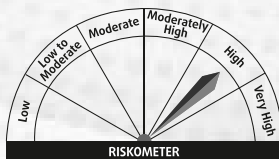
**Dynamic
Asset
Allocation**



**Investment across
top 100 stocks
by market
capitalisation**



**Deals with
market
volatility**

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on June 30, 2024	Benchmark* Risk-o-meter as on June 30, 2024	Bank of India Balanced Advantage Fund (An Open Ended Dynamic Asset Allocation Fund)
			<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • Long term capital appreciation. • Dynamic asset allocation between equity and fixed income based on equity market valuations.
	<p>Investors understand that their principal will be at very high risk</p>	<p>Benchmark riskometer is at high risk</p>	<p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>

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



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

Key Features



Facilitates diversified asset classes




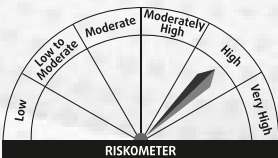
Blend of top down & bottom up approach



Potential for capital appreciation



Sustainable business model

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on June 30, 2024	Benchmark* Risk-o-meter as on June 30, 2024	Bank of India Multi Asset Allocation Fund (An open ended scheme investing in Equity, Debt and Gold ETF)
			<p>This product is suitable for investors who are seeking*</p> <ul style="list-style-type: none"> • Wealth creation over medium to long term • Investment in equity and equity related securities, debt and money market instruments and Gold ETF
	Investors understand that their principal will be at high risk	Benchmark riskometer is at high risk	*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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Get the benefits of a diversified portfolio with
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Features





Offer Flexibility



Better Investment Possibilities



Investment opportunity across various market capitalisation

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

#BSE 500 TRI



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