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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!

The recent electoral outcome, where the ruling NDA coalition secured fewer seats than projected (by most exit polls) caused initial bouts of nervousness & high volatility in markets. However a third consecutive term for the NDA coupled with focus on the long term structural growth story of the Indian economy, brought back confidence amongst investors. The markets seem to have resumed on its positive undercurrent and Indian and global investors now keenly look forward to the government's policy direction stance and announcements vide the Union Budget, that is due in July 2024. In addition, global factors including geo-political developments, inflation trends, crude oil prices, US bond yields and relative valuations amongst global markets are also likely to impact markets in the short to medium term.

In the month of May 2024, the S&P BSE Sensex declined by 521 points, or -0.70%, while the Nifty 50 declined by 74.15 points, or 0.33%. While the Small Cap segment represented by S&P BSE Small Cap index also saw a -0.11 performance for the month closing, the S&P BSE Mid Cap index posted a monthly positive performance of 1.74%. In the Indian debt markets, the benchmark 10-year GSEC prices saw gains with closing yield of 6.99% for May down nearly 0.20% from the April end closing yields of 7.19% on the benchmark. RBI's Monetary Policy Committee in its second bi-monthly monetary policy review of FY25 kept key policy repo rate unchanged at 6.50%, for the eighth consecutive time. The RBI has also projected CPI inflation for 2024-25 at 4.5% and real GDP growth for 2024-25 at 7.2%

Based on the data released by the AMFI (Association of Mutual Funds in India) as of May 31, 2024, the AAUM (average assets under management) of the Indian Mutual Fund Industry stood at ₹ 58.60 lakh cr (vs ₹ 57.01 lakh cr AAUM in April 2024). The MF industry has seen a y-o-y growth of 37.19% in the overall AUM. The total number of folios stood at 18.60 crores, & SIP (Systematic Investment Plan) contributions reached ₹ 20,904 crores (monthly SIP throughput) as of May 31, 2024. As of May 2024 closing numbers, the inflows in the open-ended equity funds have remained positive for 39 months in a row. Total net inflows in the MF industry for May 2024 stood at ₹ 110,516 cr against net inflow of ₹ 239,233 cr for April 2024. Equity mutual fund inflows reached a record high of ₹ 34,697 crore in May, which is an 83.42% surge compared to last month.

It gives me immense pleasure to inform you that our AUM has surpassed a significant milestone of ₹ 8,000 crore in the month of May. Our AUM as on 31 May 2024 stood at ₹ 8236.96 cr and our folio count has grown from 460,412 in April 2024 to 480,464 in May 2024. We also crossed new milestones for some of our schemes recently; our Bank of India Small Cap Fund crossed AUM of ₹ 1000 crore (AUM as on 31 May 2024 was ₹ 1,080.38 Crs.) ; Bank of India Multi Cap Fund crossed ₹ 500 crore in AUM (AUM as on 31 May 2024 was ₹ 528.95 Crs.) .

We would like to express our gratitude to all our investors and partners for their contributions and support over the years. You may reach us via email 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 May 31, 2024 (in Lakhs) includes Equity: 341,128.28 | Debt: 35,293.63 | Hybrid: 131,941.04 | Liquid: 172,521.09 | ELSS: 142,811.41 | Geographical Spread (%): Top 5 Cities: 53.47% | Next 10 Cities: 13.28% | Next 20 Cities: 7.25% | Next 75 Cities: 7.78% | Others: 18.22%

Source of MF Industry Data: AMFI, Internal Research

MARKET UPDATE

Alok Singh
Chief Investment Officer



India witnessed the festival of democracy in the last two months. As we all know, India is not only the largest democracy in the world but also one of the most complex, so it is very difficult to predict the election outcomes in India. The equity market was expecting the BJP-led National Democratic Alliance (NDA) to repeat the third term, with the BJP retaining the majority in parliament (272 seats) on its own. Contrary to what was priced in the equity market, the BJP fell short of a majority in Parliament with around 240 seats. The BJP-led NDA, with a coalition, has formed the government on June 9, 2024. Markets initially reacted negatively; however, they seemed to have stabilized as the hope of a stable coalition government emerged. At the same time, the unresolvable disagreements within the NDA coalition are not priced in by the equity market.

Two key debates about the election outcome are

- Will the pace or direction of reforms slow or change? We believe that this may be unlikely. Most of the likely reforms in the coming five years are in the arena of execution rather than law changes.
- Will the focus on macro stability (which has driven down inflation and asset market volatility) that has formed government policy change? Since the BJP, with 240 seats, is in a strong position within the NDA, we believe that the BJP-led NDA government is unlikely to sacrifice macro stability as its anchor to economic policy, and we see structural reforms driving a 15-20% earnings CAGR and annual compounding of the market to be in line with the last 5-year average.

Amid the elections, the Indian economy continues to do well. The GST collections were reported at INR 1.73 lac crores in May, growing 10% year over year. Credit growth remains buoyant, even as it slowed to 15.8% in May, with the loan-deposit ratio tracking at 77.7%. Air passenger traffic recorded an uptick both in YoY and MoM terms, while consumer sentiment improved further.

The Monetary Policy Committee (MPC) expects GDP for FY2025 to be 7.2% year over year, up from 7% earlier. The strength of growth is premised on broad-based improvement. On the inflation front, the MPC retained its Consumer Price Index (CPI) estimate at 4.5% for FY2025 while closely monitoring domestic risks from higher food price volatility and global risks emanating from geopolitical conditions and commodity prices, especially crude oil. The policy guidance highlights a focus on price stability and durable alignment of inflation to the 4% mark. In this context, the MPC stated, "The MPC will remain resolute in its commitment to aligning inflation to the 4 percent target on a durable basis. Accordingly, the MPC decided to keep the policy repo rate unchanged at 6.50 percent in this meeting. The MPC reiterates the need to continue with the disinflationary stance until a durable alignment of headline CPI inflation with the target is achieved. Ensuring price stability sets strong foundations for a sustained period of high growth."

While economic growth holds on, inflation is increasing, coming into the comfort zone of central banks. This is increasingly opening the window for a rate cut in the second half of 2024. However, the current growth and inflation expectations are evenly balanced. Thus, 2024 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 may result in bond yields drifting downward.

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

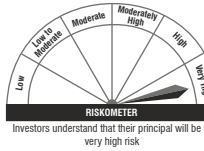
(An open ended equity scheme investing in both large cap and mid cap stocks)

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

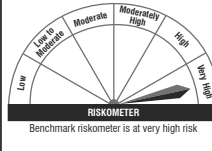
This product is suitable for investors who are seeking*:

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

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

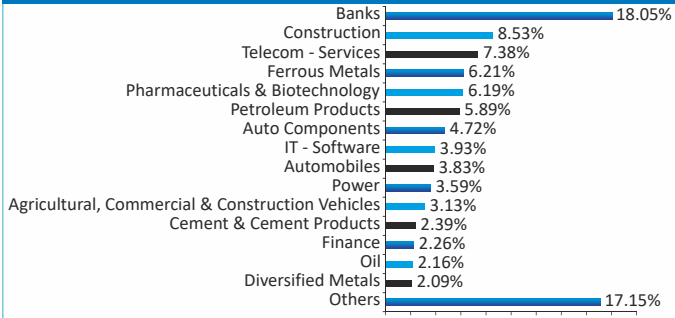


Benchmark Risk-o-meter as on May 31, 2024^A



*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

S&P BSE 250 LargeMidCap Total Return Index (TRI) (till May 31, 2024)
BSE 250 LargeMidCap Total Return Index (TRI) (w.e.f. June 01, 2024)

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

₹ 312.52 Crs.

LATEST AUM

₹ 319.00 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on May 31, 2024)

1.42 Times^B ("Basis last rolling 12 months)

OTHER PARAMETERS (As on May 31, 2024)

Standard Deviation (Annualized): 13.02% (Bank of India Large & Mid Cap Equity Fund)
12.78% (BSE 250 LargeMidCap (TRI))

Beta: 0.94

Sharpe Ratio^B: 0.98

Tracking Error (Annualized): 4.89%

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

*Risk-free rate assumed to be 6.76% (MIBOR as on May 31, 2024)

NAV (As on May 31, 2024) NAV (₹)

Regular Plan	Eco Plan	
Growth	82.63	Growth 90.11
Bonus	82.62	Bonus 90.11
Regular IDCW	24.66	Regular IDCW 25.23
Quarterly IDCW	30.09	Quarterly IDCW 25.42

Direct Plan	
Growth	93.63
Bonus	48.36
Regular IDCW	25.64
Quarterly IDCW	26.02

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		AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	3.13
BANKS	18.05	✓ Ashok Leyland Limited	3.13
✓ HDFC Bank Limited	5.72	CEMENT & CEMENT PRODUCTS	2.39
✓ State Bank of India	4.13	UltraTech Cement Limited	1.40
✓ Indian Bank	2.64	JK Cement Limited	0.99
Bank of Baroda	2.00	FINANCE	2.26
Canara Bank	1.62	REC Limited	2.26
IndusInd Bank Limited	1.21	OIL	2.16
ICICI Bank Limited	0.73	Oil India Limited	2.16
CONSTRUCTION	8.53	DIVERSIFIED METALS	2.09
✓ Larsen & Toubro Limited	4.71	Vedanta Limited	2.09
ITD Cementation India Limited	1.79	OTHERS	17.15
Rail Vikas Nigam Limited	1.02	Aegis Logistics Limited	1.37
IRCON International Limited	1.01	Swan Energy Limited	1.36
TELECOM - SERVICES	7.38	Bayer Cropscience Limited	1.31
✓ Indus Towers Limited	3.01	Senco Gold Limited	1.22
✓ Vodafone Idea Limited	2.54	PB Fintech Limited	1.12
Bharti Airtel Limited	1.83	ICICI Lombard General	1.11
FERROUS METALS	6.21	Insurance Company Limited	
Jindal Stainless Limited	2.29	Siemens Limited	1.04
Steel Authority of India Limited	1.97	DLF Limited	1.04
JSW Steel Limited	1.45	Deepak Nitrite Limited	1.02
Tata Steel Limited	0.50	Manorama Industries Limited	1.01
PHARMACEUTICALS & BIOTECHNOLOGY	6.19	United Breweries Limited	1.00
Eris Lifesciences Limited	1.40	Titagarh Rail Systems Limited	0.99
Ajanta Pharma Limited	1.34	General Insurance Corporation of India	0.98
Mankind Pharma Limited	1.25	Radico Khaitan Limited	0.77
GlaxoSmithKline	1.17	Linde India Limited	0.59
Pharmaceuticals Limited		AXISCADES Technologies Limited	0.56
JB Chemicals & Pharmaceuticals Limited	1.03	Vinati Organics Limited	0.44
PETROLEUM PRODUCTS	5.89	IRM Energy Ltd	0.22
✓ Reliance Industries Limited	5.89	Total	97.50
AUTO COMPONENTS	4.72	GOVERNMENT BOND AND TREASURY BILL	
Endurance Technologies Limited	2.11	Treasury Bill	
UNO Minda Limited	1.79	364 Days Tbill (MD 30/01/2025) (SOV)	0.04
Lumax Industries Limited	0.82	Total	0.04
IT - SOFTWARE	3.93	CASH & CASH EQUIVALENT	
✓ Tata Consultancy Services Limited	3.08	Net Receivables/Payables	2.46
Rategain Travel Technologies Limited	0.85	TREPS / Reverse Repo Investments	0.00
AUTOMOBILES	3.83	Total	2.46
✓ Hero MotoCorp Limited	3.83	GRAND TOTAL	100.00
POWER	3.59		
NTPC Limited	2.26		
Torrent Power Limited	1.33		

MCAP Categorization (As on May 31, 2024)

Mcap Category	Market Value as % of Net Asset
Large Cap	45.32%
Mid Cap	37.34%
Small Cap	14.84%
GB/TB/Repo/Others	2.50%
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)

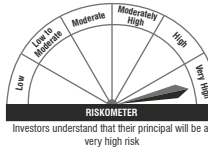
All data as on May 31, 2024 (Unless indicated otherwise)



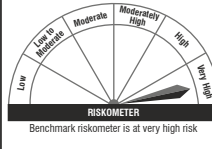
This product is suitable for investors who are seeking*:

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

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

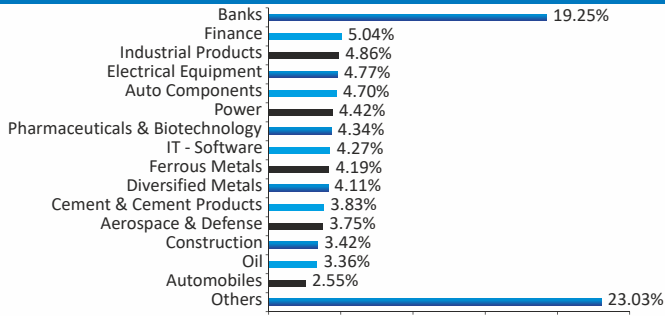


Benchmark Risk-o-meter as on May 31, 2024[^]



*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[^]

S&P BSE 500 Total Return Index (TRI) (till May 31, 2024)

BSE 500 Total Return Index (TRI) (w.e.f. June 01, 2024)

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

₹ 1,305.76 Crs.

LATEST AUM

₹ 1,326.57 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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 May 31, 2024)

1.05 Times[^] ("Basis last rolling 12 months)

OTHER PARAMETERS (As on May 31, 2024)

Standard Deviation (Annualized): 14.26% (Bank of India ELSS Tax Saver)
12.81% (BSE 500 TRI)

Beta: 1.01

Sharpe Ratio*: 1.17

Tracking Error (Annualized): 5.92%

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

*Risk-free rate assumed to be 6.76% (MIBOR as on May 31, 2024)

NAV (As on May 31, 2024)

Regular Plan		Eco Plan	
	NAV (₹)		NAV (₹)
Growth	161.19	Growth	173.86
IDCW	31.05	IDCW	28.86
Direct Plan			
Growth	185.29		
IDCW	74.00		

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		CONSTRUCTION	
BANKS	19.25	Larsen & Toubro Limited	2.29
✓ State Bank of India	4.71	IRCON International Limited	1.13
✓ Canara Bank	3.11	OIL	3.36
✓ Bank of Baroda	2.57	✓ Oil India Limited	3.36
✓ HDFC Bank Limited	2.57	AUTOMOBILES	2.55
Indian Bank	2.19	Hero MotoCorp Limited	1.64
Union Bank of India	1.79	Tata Motors Limited	0.91
ICICI Bank Limited	1.36	OTHERS	23.03
IndusInd Bank Limited	0.95	✓ Reliance Industries Limited	2.46
FINANCE	5.04	Swan Energy Limited	1.58
REC Limited	1.93	Coromandel International Limited	1.55
Jio Financial Services Limited	1.77	Triveni Engineering & Industries Limited	1.34
Power Finance Corporation Limited	1.34	Titagarh Rail Systems Limited	1.30
INDUSTRIAL PRODUCTS	4.86	Jupiter Wagons Limited	1.25
✓ HEG Limited	2.34	Prudent Corporate Advisory Services Limited	1.21
Graphite India Limited	1.30	CMS Info System Limited	1.20
Inox India Limited	1.22	DLF Limited	1.17
ELECTRICAL EQUIPMENT	4.77	Varun Beverages Limited	1.16
Siemens Limited	2.15	K.P.R. Mill Limited	1.10
ABB India Limited	1.57	Balrampur Chini Mills Limited	1.07
Bharat Heavy Electricals Limited	1.05	Dixon Technologies (India) Limited	1.02
AUTO COMPONENTS	4.70	Central Depository Services (India) Limited	0.97
Bharat Forge Limited	1.99%	General Insurance Corporation of India	0.97
UNO Minda Limited	1.86	Deepak Nitrite Limited	0.93
Jtekt India Limited	0.85	Mahindra Lifespace Developers Limited	0.87
POWER	4.42	The Indian Hotels Company Limited	0.82
✓ NTPC Limited	2.58	Poly Medicare Limited	0.68
Tata Power Company Limited	1.84	Metro Brands Limited	0.38
PHARMACEUTICALS & BIOTECHNOLOGY	4.34	Total	99.89
Ami Organics Limited	1.33	GOVERNMENT BOND AND TREASURY BILL	
Mankind Pharma Limited	1.05	Treasury Bill	
Sun Pharmaceutical Industries Limited	0.99	364 Days Tbill (MD 30/01/2025) (SOV)	0.04
Lupin Limited	0.97	Total	0.04
IT - SOFTWARE	4.27	CASH & CASH EQUIVALENT	
HCL Technologies Limited	0.98	Net Receivables/Payables	(0.01)
Coforge Limited	0.97	TREPS / Reverse Repo Investments	0.08
KPIT Technologies Limited	0.93	Total	0.07
Tata Consultancy Services Limited	0.86	GRAND TOTAL	100.00
Rategain Travel Technologies Limited	0.53		
FERROUS METALS	4.19		
Tata Steel Limited	2.15		
Steel Authority of India Limited	2.04		
DIVERSIFIED METALS	4.11		
✓ Vedanta Limited	4.11		
CEMENT & CEMENT PRODUCTS	3.83		
Ambuja Cements Limited	2.15		
UltraTech Cement Limited	1.68		
AEROSPACE & DEFENSE	3.75		
✓ Hindustan Aeronautics Limited	3.75		

MCAP Categorization (As on May 31, 2024)

Mcap Category	Percentage
Large Cap	55.95%
Mid Cap	23.77%
Small Cap	20.17%
GB/TB/Repo/Others	0.11%
Grand Total	100.00%

Invest Now

Bank of India Manufacturing & Infrastructure Fund

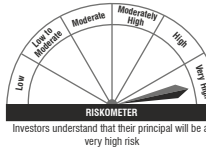
(An open ended equity scheme investing in manufacturing and infrastructure sectors)

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

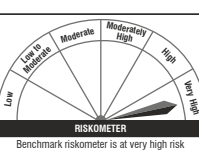
This product is suitable for investors who are seeking*:

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

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

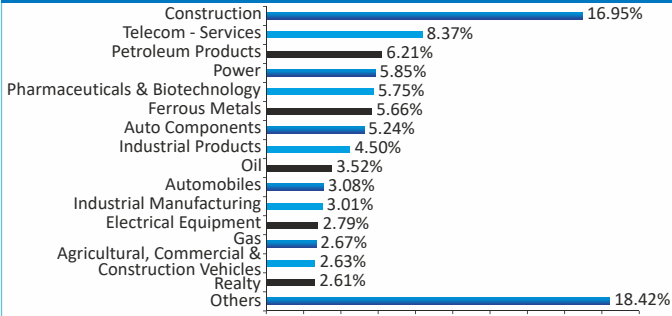


Benchmark Risk-o-meter as on May 31, 2024^A



*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 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^A

S&P BSE India Manufacturing Total Return Index (TRI) - 50% & S&P BSE India Infrastructure Total Return Index (TRI) - 50% (till May 31, 2024)

BSE India Manufacturing Index Total Return Index (TRI): 50% and BSE India Infrastructure Index Total Return Index (TRI): 50% (w.e.f. June 01, 2024)

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

₹ 313.85 Crs.

LATEST AUM

₹ 338.69 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on May 31, 2024)

0.80 Times^B ("Basis last rolling 12 months)

OTHER PARAMETERS (As on May 31, 2024)

Standard Deviation (Annualized): 13.69% (Bank of India Manufacturing & Infrastructure Fund)
16.02% (50% BSE India Manufacturing Index TRI & 50% BSE India Infrastructure Index TRI)

Beta: 0.70

Sharpe Ratio^C: 1.66

Tracking Error (Annualized): 9.17%

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

*Risk-free rate assumed to be 6.76% (MIBOR as on May 31, 2024)

NAV (As on May 31, 2024)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	60.20
Regular IDCW	Regular IDCW	56.80
Quarterly IDCW	Quarterly IDCW	59.18

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		AUTOMOBILES	
✓ CONSTRUCTION	16.95	✓ Hero MotoCorp Limited	3.08
✓ Larsen & Toubro Limited	5.96	✓ INDUSTRIAL MANUFACTURING	3.01
✓ ITD Cementation India Limited	2.91	Titagarh Rail Systems Limited	1.83
Rail Vikas Nigam Limited	1.64	Tega Industries Limited	1.18
KNR Constructions Limited	1.60	✓ ELECTRICAL EQUIPMENT	2.79
Sterling And Wilson	1.42	Triveni Turbine Limited	1.54
Renewable Energy Limited	1.35	Siemens Limited	0.69
IRCON International Limited	1.35	TD Power Systems Limited	0.56
Kalpataru Projects International Limited	1.04	✓ GAS	2.67
PSP Projects Limited	1.03	Aegis Logistics Limited	1.91
✓ TELECOM - SERVICES	8.37	IRM Energy Ltd	0.76
✓ Bharti Airtel Limited	2.91	✓ AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	2.63
✓ Indus Towers Limited	2.83	✓ Ashok Leyland Limited	2.63
✓ Vodafone Idea Limited	2.63	✓ REALTY	2.61
✓ PETROLEUM PRODUCTS	6.21	Brigade Enterprises Limited	1.02
✓ Reliance Industries Limited	6.21	Sobha Limited	0.93
✓ POWER	5.85	DLF Limited	0.66
✓ NTPC Limited	3.93	✓ OTHERS	18.42
Torrent Power Limited	1.03	✓ Vedanta Limited	2.49
Tata Power Company Limited	0.89	Swan Energy Limited	2.09
✓ PHARMACEUTICALS & BIOTECHNOLOGY	5.75	Manorama Industries Limited	1.54
Eris Lifesciences Limited	1.27	Bharat Electronics Limited	1.45
Ajanta Pharma Limited	1.18	UltraTech Cement Limited	1.41
JB Chemicals & Pharmaceuticals Limited	1.17	Senco God Limited	1.35
Mankind Pharma Limited	1.15	Tejas Networks Limited	1.18
Ami Organics Limited	0.98	Century Textiles & Industries Limited	1.14
✓ FERROUS METALS	5.66	Bayer Cropscience Limited	1.07
Jindal Stainless Limited	2.09	JK Cement Limited	1.00
Steel Authority of India Limited	1.79	Radico Khaitan Limited	0.81
JSW Steel Limited	0.99	Deepak Nitrite Limited	0.75
Tata Steel Limited	0.79	Emami Limited	0.65
✓ AUTO COMPONENTS	5.24	Kewal Kiran Clothing Limited	0.54
Endurance Technologies Limited	2.00	Linde India Limited	0.52
UNO Minda Limited	1.40	Vinati Organics Limited	0.43
Lumax Industries Limited	0.87	Total	97.26
Jamna Auto Industries Limited	0.50	GOVERNMENT BOND AND TREASURY BILL	
Tube Investments of India Limited	0.47	Treasury Bill	
✓ INDUSTRIAL PRODUCTS	4.50	364 Days Tbill (MD 30/01/2025) (SOV)	0.03
Ratnamani Metals & Tubes Limited	1.61	Total	0.03
HEG Limited	1.48	CASH & CASH EQUIVALENT	
Inox India Limited	0.93	Net Receivables/Payables	2.65
AIA Engineering Limited	0.48	TREPS / Reverse Repo Investments	0.06
✓ OIL	3.52	Total	2.71
Oil India Limited	2.08	GRAND TOTAL	100.00
Oil & Natural Gas Corporation Limited	1.44	✓ Indicates Top 10 Holdings.	

MCAP Categorization (As on May 31, 2024)

Mcap Category	Percentage
Small Cap	37.62%
Large Cap	30.97%
Mid Cap	28.67%
GB/TB/Repo/Others	2.74%
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 May 31, 2024 (Unless indicated otherwise)

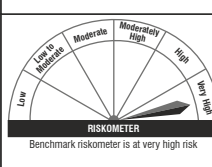
This product is suitable for investors who are seeking*:

- 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 May 31, 2024

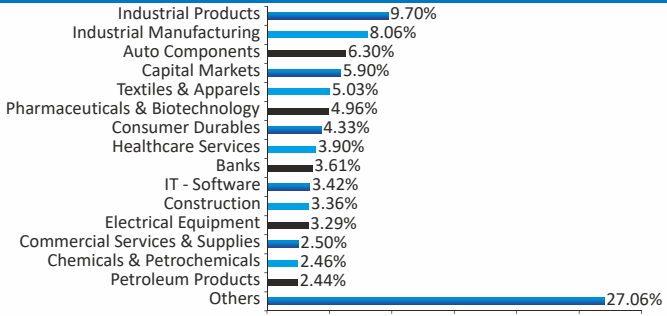


Benchmark Risk-o-meter as on May 31, 2024^



*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)
(w.e.f. December 1, 2021)

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

₹ 1,062.15 Crs.

LATEST AUM

₹ 1,079.65 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)

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

ADDITIONAL PURCHASE AMOUNT

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

PORTFOLIO TURNOVER RATIO (As on May 31, 2024)

0.74 Times^ ("Basis last rolling 12 months)

OTHER PARAMETERS (As on May 31, 2024)

Standard Deviation (Annualized): 14.69% (Bank of India Small Cap Fund)
18.08% (NIFTY Smallcap 250 TRI)

Beta: 0.75

Sharpe Ratio*: 1.26

Tracking Error (Annualized): 7.02%

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

*Risk-free rate assumed to be 6.76% (MIBOR as on May 31, 2024)

NAV (As on May 31, 2024)

Regular Plan		Direct Plan		NAV (₹)
Growth	41.61	Growth	45.63	
IDCW	30.34	IDCW	34.17	

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		CONSTRUCTION 3.36	
✓ INDUSTRIAL PRODUCTS 9.70		KNR Constructions Limited	1.99
KSB Limited	2.33	IRCON International Limited	1.37
KEI Industries Limited	1.82	ELECTRICAL EQUIPMENT 3.29	
SKF India Limited	1.44	TD Power Systems Limited	1.85
HEG Limited	1.40	Hitachi Energy India Limited	1.44
Apollo Pipes Limited	1.09	COMMERCIAL SERVICES & SUPPLIES 2.50	
Ratnamani Metals & Tubes Limited	0.84	CMS Info System Limited	1.74
R R Kabel Limited	0.78	TeamLease Services Limited	0.76
✓ INDUSTRIAL MANUFACTURING 8.06		CHEMICALS & PETROCHEMICALS 2.46	
✓ Jyoti CNC Automation Ltd	2.15	Linde India Limited	1.68
Kaynes Technology India Limited	1.96	PCBL Limited	0.78
Titagarh Rail Systems Limited	1.89	PETROLEUM PRODUCTS 2.44	
Praj Industries Limited	1.17	✓ Castrol India Limited	2.44
Shanthy Gears Limited	0.89	OTHERS 27.06	
AUTO COMPONENTS 6.30		✓ Avenue Supermarts Limited	2.33
✓ Amara Raja Energy & Mobility Ltd	2.08	✓ Aegis Logistics Limited	2.13
Jamna Auto Industries Limited	1.90	✓ Radico Khaitan Limited	2.10
Jtct India Limited	0.85	✓ Vodafone Idea Limited	2.09
Craftsman Automation Limited	0.74	Century Textiles & Industries Limited	2.06
Tube Investments of India Limited	0.73	Cholamandalam Financial Holdings Limited	1.71
CAPITAL MARKETS 5.90		Poly Medicure Limited	1.61
Central Depository Services (India) Limited	1.87	Mrs. Bectors Food Specialities Limited	1.58
Nuvama Wealth Management Limited	1.73	Hero MotoCorp Limited	1.56
BSE Limited	1.30	Lemon Tree Hotels Limited	1.50
Prudent Corporate Advisory Services Limited	1.00	Tata Steel Limited	1.33
TEXTILES & APPARELS 5.03		Grasim Industries Limited	1.31
✓ Arvind Limited	2.59	EID Parry India Limited	1.24
Ganesha Ecosphere Limited	1.30	Tejas Networks Limited	1.22
Welspun Living Limited	1.14	Jyothy Labs Limited	1.11
PHARMACEUTICALS & BIOTECHNOLOGY 4.96		Mahindra Lifespace Developers Limited	0.85
Eris Lifesciences Limited	1.88	Balrampur Chini Mills Limited	0.81
Ami Organics Limited	1.87	AXISCADES Technologies Limited	0.33
Suven Pharmaceuticals Limited	1.21	IRM Energy Ltd	0.19
CONSUMER DURABLES 4.33		Total	96.32
Senco Gold Limited	1.72	GOVERNMENT BOND AND TREASURY BILL	
PG Electroplast Limited	0.77	Treasury Bill	
Metro Brands Limited	0.71	364 Days Tbill (MD 30/01/2025)	0.01
ETHOS LTD.	0.59	Total	0.01
Stylam Industries Limited	0.54	CASH & CASH EQUIVALENT	
HEALTHCARE SERVICES 3.90		Net Receivables/Payables	1.14
✓ Vijaya Diagnostic Centre Limited	3.01	TREPS / Reverse Repo Investments	2.53
Krishna Institute Of Medical Sciences Limited	0.89	Total	3.67
BANKS 3.61		GRAND TOTAL 100.00	
Indian Bank	1.42	✓ Indicates Top 10 Holdings.	
Canara Bank	1.33		
Utkarsh Small Finance Bank Ltd	0.86		
IT - SOFTWARE 3.42			
Latent View Analytics Limited	1.95		
Rategain Travel Technologies Limited	1.47		

MCAP Categorization (As on May 31, 2024)

Mcap Category	Percentage
Small Cap	78.57%
Mid Cap	11.45%
Large Cap	6.30%
GB/TB/Repo/Others	3.68%
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 May 31, 2024 (Unless indicated otherwise)

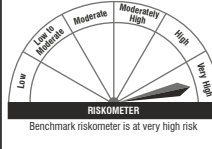
This product is suitable for investors who are seeking*:

- 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 May 31, 2024

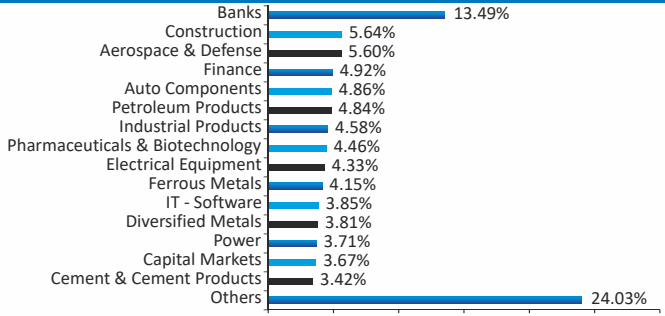


Benchmark Risk-o-meter as on May 31, 2024^A



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

The 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^A

S&P BSE 500 Total Return Index (TRI) (till May 31, 2024)

BSE 500 Total Return Index (TRI) (w.e.f. June 01, 2024)

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

₹ 932.00 Crs.

LATEST AUM

₹ 991.78 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 May 31, 2024)

1.07 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS (As on May 31, 2024)

Standard Deviation (Annualized): 14.67% (Bank of India Flexi Cap Fund)
12.81% (BSE 500 TRI)

Beta: 1.02

Sharpe Ratio^B: 1.31

Tracking Error (Annualized): 6.71%

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

*Risk-free rate assumed to be 6.76% (MIBOR as on May 31, 2024)

NAV (As on May 31, 2024)

Plan	Direct Plan	NAV (₹)
Regular Plan	Direct Plan	
Growth	Growth	35.48
IDCW	IDCW	30.33

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		CAPITAL MARKETS	
BANKS	13.49	Nuvama Wealth	1.39
✓ State Bank of India	4.52	Management Limited	
✓ HDFC Bank Limited	2.47	BSE Limited	1.34
Indian Bank	2.28	Central Depository Services (India) Limited	0.94
Bank of Baroda	2.12	CEMENT & CEMENT PRODUCTS	3.42
Union Bank of India	1.08	Ambuja Cements Limited	2.08
ICICI Bank Limited	1.02	UltraTech Cement Limited	1.34
CONSTRUCTION	5.64	OTHERS	24.03
✓ Rail Vikas Nigam Limited	2.33	✓ Oil India Limited	2.47
Larsen & Toubro Limited	2.03	Swan Energy Limited	2.06
IRCON International Limited	1.28	Netweb Technologies India Limited	1.91
AEROSPACE & DEFENSE	5.60	Sobha Limited	1.72
✓ Hindustan Aeronautics Limited	4.41	Brigade Enterprises Limited	1.51
Bharat Electronics Limited	1.19	Titagarh Rail Systems Limited	1.31
FINANCE	4.92	Indus Towers Limited	1.24
REC Limited	1.85	Eicher Motors Limited	1.19
Jio Financial Services Limited	1.75	Coromandel International Limited	1.15
Power Finance Corporation Limited	1.32	Triveni Engineering & Industries Limited	1.14
AUTO COMPONENTS	4.86	Radico Khaitan Limited	1.05
Bharat Forge Limited	2.26	Tata Motors Limited	0.98
UNO Minda Limited	1.85	Mahindra & Mahindra Limited	0.93
Jamna Auto Industries Limited	0.75	Balrampur Chini Mills Limited	0.92
PETROLEUM PRODUCTS	4.84	General Insurance Corporation of India	0.90
✓ Castrol India Limited	2.53	Welspun Living Limited	0.87
Reliance Industries Limited	2.31	Bayer Cropscience Limited	0.71
INDUSTRIAL PRODUCTS	4.58	Lemon Tree Hotels Limited	0.67
✓ HEG Limited	2.34	Vodafone Idea Limited	0.52
Graphite India Limited	1.19	PCBL Limited	0.47
Ingersoll Rand (India) Limited	1.05	Sumitomo Chemical India Limited	0.31
PHARMACEUTICALS & BIOTECHNOLOGY	4.46	Total	99.36
GlaxoSmithKline	1.51	MUTUAL FUNDS/EXCHANGE TRADED FUNDS	
Pharmaceuticals Limited		Nippon India ETF Nifty PSU Bank BeES	0.60
Ajanta Pharma Limited	1.12	Total	0.60
Sun Pharmaceutical Industries Limited	0.94	GOVERNMENT BOND AND TREASURY BILL	
Lupin Limited	0.89	Treasury Bill	
ELECTRICAL EQUIPMENT	4.33	364 Days Tbill (MD 30/01/2025) (SOV)	0.01
✓ Siemens Limited	2.74	Total	0.01
ABB India Limited	1.59	CASH & CASH EQUIVALENT	
FERROUS METALS	4.15	Net Receivables/Payables	(0.33)
Tata Steel Limited	2.20	TREPS / Reverse Repo Investments	0.36
Steel Authority of India Limited	1.95	Total	0.03
IT - SOFTWARE	3.85	GRAND TOTAL	100.00
Coforge Limited	1.00		
HCL Technologies Limited	0.93		
Tata Consultancy Services Limited	0.89		
KPIT Technologies Limited	0.65		
Rategain Travel Technologies Limited	0.38		
DIVERSIFIED METALS	3.81		
✓ Vedanta Limited	3.81		
POWER	3.71		
✓ NTPC Limited	2.32		
Torrent Power Limited	1.39		

FLEXICAP FUND

MCAP Categorization (As on May 31, 2024)

Mcap Category	Percentage
Large Cap	48.01%
Small Cap	27.13%
Mid Cap	24.22%
ETF	0.60%
GB/TB/Repo/Others	0.04%
Grand Total	100.00%

Invest Now

Equity Fund

Hybrid Fund

Debt Fund

Bank of India Bluechip Fund

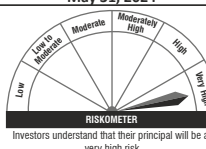
(An open ended equity scheme predominantly investing in Large Cap Stocks)

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

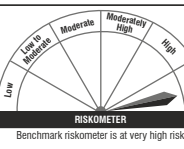
This product is suitable for investors who are seeking*:

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

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

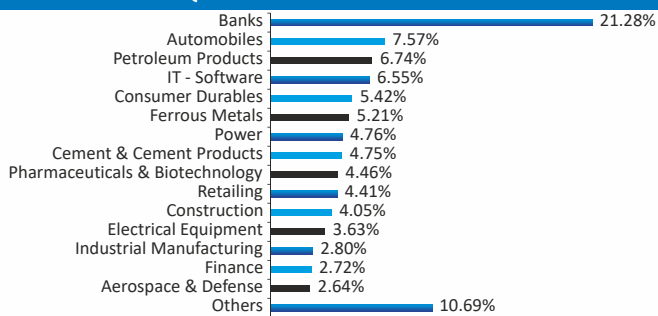


Benchmark Risk-o-meter as on May 31, 2024^



*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)
(w.e.f. December 1, 2021)

DATE OF ALLOTMENT

June 29, 2021

FUND MANAGER

Mr. Dhruv Bhatia (w.e.f. January 20, 2022) - Over 11 years of experience in Equity Research, Fund Management and Portfolio Construction.

AVERAGE AUM

₹ 142.65 Crs.

LATEST AUM

₹ 144.86 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 May 31, 2024)

0.68 Times¹ (Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on May 31, 2024)

Regular Plan		Direct Plan	
Growth	15.47	Growth	16.03
IDCW	15.47	IDCW	16.01

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		CONSTRUCTION	
BANKS	21.28	✓ Larsen & Toubro Limited	4.05
✓ HDFC Bank Limited	6.34	ELECTRICAL EQUIPMENT	3.63
✓ State Bank of India	5.79	Siemens Limited	1.44
✓ ICICI Bank Limited	3.37	TD Power Systems Limited	1.12
Bank of Baroda	2.56	Bharat Heavy Electricals Limited	1.07
Axis Bank Limited	2.07	INDUSTRIAL MANUFACTURING	2.80
Canara Bank	1.15	Titagarh Rail Systems Limited	1.78
AUTOMOBILES	7.57	Kaynes Technology India Limited	1.02
✓ Maruti Suzuki India Limited	3.64	FINANCE	2.72
Hero MotoCorp Limited	1.73	REC Limited	1.53
Tata Motors Limited	1.12	Jio Financial Services Limited	1.19
Eicher Motors Limited	1.08	AEROSPACE & DEFENSE	2.64
PETROLEUM PRODUCTS	6.74	Hindustan Aeronautics Limited	2.64
✓ Reliance Industries Limited	5.29	OTHERS	10.69
Castrol India Limited	1.45	Vedanta Limited	2.48
IT - SOFTWARE	6.55	Vodafone Idea Limited	2.15
Tata Consultancy Services Limited	2.16	Deepak Nitrite Limited	1.51
Infosys Limited	2.04	Nestle India Limited	1.38
HCL Technologies Limited	1.32	ITC Limited	1.09
Coforge Limited	1.03	Endurance Technologies Limited	1.07
CONSUMER DURABLES	5.42	DLF Limited	1.01
✓ Havells India Limited	2.90	Total	97.68
Titan Company Limited	2.52	GOVERNMENT BOND AND TREASURY BILL	
FERROUS METALS	5.21	Treasury Bill	
✓ Tata Steel Limited	3.30	364 Days Tbill (MD 30/01/2025) (SOV)	0.23
JSW Steel Limited	1.91	Total	0.23
POWER	4.76	CASH & CASH EQUIVALENT	
✓ NTPC Limited	4.76	Net Receivables/Payables	(0.02)
CEMENT & CEMENT PRODUCTS	4.75	TREPS / Reverse Repo Investments	2.11
Ambuja Cements Limited	2.10	Total	2.09
Grasim Industries Limited	1.62	GRAND TOTAL	100.00
UltraTech Cement Limited	1.03		
PHARMACEUTICALS & BIOTECHNOLOGY	4.46		
Mankind Pharma Limited	1.77		
Torrent Pharmaceuticals Limited	1.48		
Sun Pharmaceutical Industries Limited	1.21		
RETAILING	4.41		
✓ Avenue Supermarts Limited	3.42		
Trent Limited	0.99		

✓ Indicates Top 10 Holdings.

MCAP Categorization (As on May 31, 2024)

Mcap Category	Percentage
Large Cap	83.75%
Mid Cap	8.56%
Small Cap	5.37%
GB/TB/Repo/Others	2.32%
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 May 31, 2024 (Unless indicated otherwise)

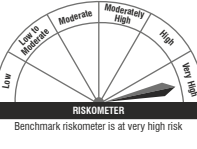
This product is suitable for investors who are seeking*:

- 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 May 31, 2024

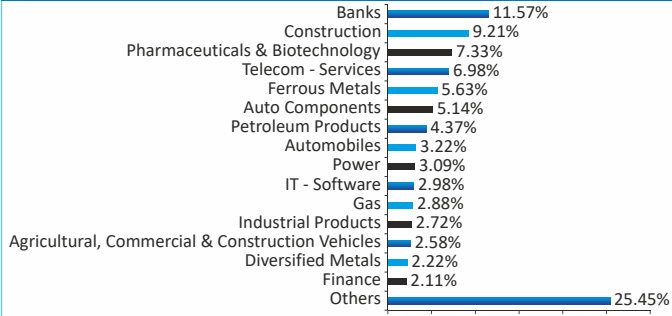


Benchmark Risk-o-meter as on May 31, 2024^A



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

The 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^A

NIFTY 500 Multicap 50:25:25 Total Return Index (TRI) (W.e.f. May 08, 2023)

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

₹ 509.21 Crs.

LATEST AUM

₹ 527.53 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 May 31, 2024)

1.30 Times^B (Basis last rolling 12 months)

OTHER PARAMETERS

Relevant ratios shall be provided once fund completes 3 years.

NAV (As on May 31, 2024)

Regular Plan		Direct Plan		NAV (₹)
Growth	16.08	Growth	16.27	
IDCW	16.08	IDCW	16.26	

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		HEG Limited	1.23
BANKS	11.57	AGRICULTURAL, COMMERCIAL & CONSTRUCTION VEHICLES	2.58
✓ State Bank of India	3.21	✓ Ashok Leyland Limited	2.58
✓ HDFC Bank Limited	2.43	DIVERSIFIED METALS	2.22
Indian Bank	1.93	✓ Vedanta Limited	2.22
Bank of Baroda	1.62	FINANCE	2.11
IndusInd Bank Limited	1.29	REC Limited	2.11
Canara Bank	1.09	OTHERS	25.45
CONSTRUCTION	9.21	Oil India Limited	1.91
✓ Larsen & Toubro Limited	3.26	Swan Energy Limited	1.86
✓ ITD Cementation India Limited	2.51	Century Textiles & Industries Limited	1.58
Rail Vikas Nigam Limited	1.26	Senco Gold Limited	1.51
Sterling And Wilson Renewable Energy Limited	1.18	Titagarh Rail Systems Limited	1.49
IRCON International Limited	1.00	Bayer Cropscience Limited	1.14
PHARMACEUTICALS & BIOTECHNOLOGY	7.33	Angel One Limited	1.11
Eris Lifesciences Limited	1.49	Sobha Limited	1.10
JB Chemicals & Pharmaceuticals Limited	1.35	ICICI Lombard General Insurance Company Limited	1.04
Ajanta Pharma Limited	1.28	Radico Khaitan Limited	1.00
Mankind Pharma Limited	1.19	Manorama Industries Limited	0.98
GlaxoSmithKline Pharmaceuticals Limited	1.08	Deepak Nitrite Limited	0.97
Ami Organics Limited	0.94	TIPS Industries Limited	0.96
TELECOM - SERVICES	6.98	UltraTech Cement Limited	0.95
✓ Indus Towers Limited	2.75	United Breweries Limited	0.92
✓ Vodafone Idea Limited	2.46	PB Fintech Limited	0.92
Bharti Airtel Limited	1.77	General Insurance Corporation of India	0.90
FERROUS METALS	5.63	Triveni Turbine Limited	0.85
Steel Authority of India Limited	1.94	JK Cement Limited	0.75
Jindal Stainless Limited	1.64	Kewal Kiran Clothing Limited	0.73
JSW Steel Limited	1.27	AXISCADES Technologies Limited	0.72
Tata Steel Limited	0.78	DLF Limited	0.72
AUTO COMPONENTS	5.14	Vinati Organics Limited	0.48
UNO Minda Limited	1.84	Tejas Networks Limited	0.44
Endurance Technologies Limited	1.51	Linde India Limited	0.42
Lumax Industries Limited	1.00	Total	97.48
Jamna Auto Industries Limited	0.79	GOVERNMENT BOND AND TREASURY BILL	
PETROLEUM PRODUCTS	4.37	Treasury Bill	
✓ Reliance Industries Limited	4.37	364 Days Tbill (MD 30/01/2025) (SOV)	0.02
AUTOMOBILES	3.22	Total	0.02
✓ Hero MotoCorp Limited	3.22	CASH & CASH EQUIVALENT	
POWER	3.09	Net Receivables/Payables	2.50
NTPC Limited	2.04	TREPS / Reverse Repo Investments	0.00
Torrent Power Limited	1.05	Total	2.50
IT - SOFTWARE	2.98	GRAND TOTAL	100.00
Tata Consultancy Services Limited	2.17		
Rategain Travel Technologies Limited	0.81	✓ Indicates Top 10 Holdings.	
GAS	2.88		
Aegis Logistics Limited	1.97		
IRM Energy Ltd	0.91		
INDUSTRIAL PRODUCTS	2.72		
Ratnamani Metals & Tubes Limited	1.49		

MCAP Categorization (As on May 31, 2024)

Mcap Category	Percentage
Large Cap	33.53%
Mid Cap	32.47%
Small Cap	31.48%
GB/TB/Repo/Others	2.52%
Grand Total	100.00%

Invest Now

Bank of India Conservative Hybrid Fund

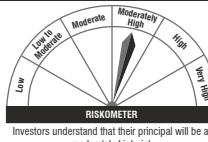
(An open ended hybrid scheme investing predominantly in debt instruments)

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

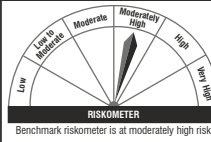
This product is suitable for investors who are seeking*:

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

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

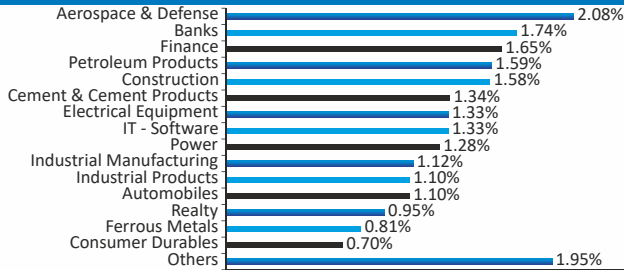


Benchmark Risk-o-meter as on May 31, 2024*



*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: (w.e.f. May 21, 2012) Around 20 years of experience, including 16 years in mutual fund industry.

AVERAGE AUM

₹ 71.71 Crs.

LATEST AUM

₹ 72.17 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 May 31, 2024)

Average / Residual Maturity: 4.19 Years

Macaulay Duration: 3.34 Years

Modified Duration: 3.19 Years

Annualised Yield: 7.34%

NAV (As on May 31, 2024)

Regular Plan		Eco Plan	
Growth	32.3864	Growth	33.3785
Monthly IDCW	16.6739	Monthly IDCW	25.2798
Quarterly IDCW	17.2818	Quarterly IDCW	-
Annual IDCW	15.7212	Annual IDCW	-
Direct Plan			
Growth	34.2908		
Monthly IDCW	15.2797		
Quarterly IDCW	16.8532		
Annual IDCW	15.6297		

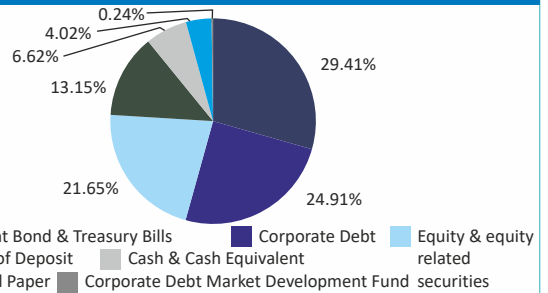
LOAD STRUCTURE (FOR ALL PLANS)

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	2.08	PCBL Limited	0.29
AEROSPACE & DEFENSE	2.08	Total	21.65
✓ Hindustan Aeronautics Limited	1.79	CORPORATE DEBT	
Bharat Electronics Limited	0.29	Non-Convertible Debentures	
BANKS	1.74	Indian Railway Finance	6.96
✓ State Bank of India	1.15	Corporation Limited (CRISIL AAA)	
Bank of Baroda	0.59	National Bank For Agriculture and Rural Development (CRISIL AAA)	6.93
FINANCE	1.65	REC Limited (CRISIL AAA)	5.57
✓ Jio Financial Services Limited	1.19	Small Industries Dev Bank of India (CRISIL AAA)	2.77
REC Limited	0.46	Reliance Jio Infocomm Limited (CRISIL AAA)	2.68
PETROLEUM PRODUCTS	1.59	Total	24.91
✓ Reliance Industries Limited	1.59	MONEY MARKET INSTRUMENTS	
CONSTRUCTION	1.58	Certificate of Deposit	
✓ Larsen & Toubro Limited	1.32	Punjab National Bank (FITCH A1+)	5.27
IRCON International Limited	0.26	Bank of Baroda (FITCH A1+)	3.94
CEMENT & CEMENT PRODUCTS	1.34	HDFC Bank Limited (CARE A1+)	3.94
✓ Ambuja Cements Limited	0.79	Total	13.15
UltraTech Cement Limited	0.55	Commercial Paper	
IT - SOFTWARE	1.33	Kotak Mahindra Prime Limited (CRISIL A1+)	4.02
HCL Technologies Limited	0.72	Total	4.02
Coforge Limited	0.61	CDMDF	
ELECTRICAL EQUIPMENT	1.33	Corporate Debt Market Development Fund	
Siemens Limited	0.68	Corporate Debt Market Development Fund (Others)	0.24
TD Power Systems Limited	0.65	Total	0.24
POWER	1.28	GOVERNMENT BOND AND TREASURY BILL	
✓ NTPC Limited	0.99	Government Bond	
Power Grid Corporation of India Limited	0.29	7.26% GOI (MD 06/02/2033) (SOV)	15.43
INDUSTRIAL MANUFACTURING	1.12	7.18% GOI (MD 14/08/2033) (SOV)	7.91
Jupiter Wagons Limited	0.63	7.38% GOI (MD 20/06/2027) (SOV)	2.10
Titagarh Rail Systems Limited	0.49	Total	25.44
AUTOMOBILES	1.10	Treasury Bill	
✓ Hero MotoCorp Limited	0.78	364 Days Tbill (MD 30/01/2025) (SOV)	3.97
Tata Motors Limited	0.32	Total	3.97
INDUSTRIAL PRODUCTS	1.10	CASH & CASH EQUIVALENT	
Ingersoll Rand (India) Limited	0.78	Net Receivables/(Payables)	2.22
HEG Limited	0.32	TREPS / Reverse Repo	4.40
REALTY	0.95	Investments	6.62
✓ DLF Limited	0.95	Total	6.62
FERROUS METALS	0.81	GRAND TOTAL	100.00
✓ Tata Steel Limited	0.81		
CONSUMER DURABLES	0.70		
Senco Gold Limited	0.70		
OTHERS	1.95		
Nestle India Limited	0.49		
S.J.S. Enterprises Limited	0.45		
Triveni Engineering & Industries Limited	0.37		
ITC Limited	0.35		

✓ Indicates Top 10 Holdings.

MCAP Categorization (As on May 31, 2024)

Mcap Category	Percentage
Debt	42.08%
GB/TB/Repo/Others	36.03%
Large Cap	15.32%
Small Cap	4.94%
Mid Cap	1.39%
Units of CDMDF	0.24%
Grand Total	100.00%

Invest Now

Bank of India Multi Asset Allocation Fund

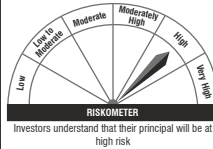
(An open ended scheme investing in Equity, Debt and Gold ETF)

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

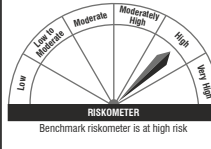
This product is suitable for investors who are seeking*:

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

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

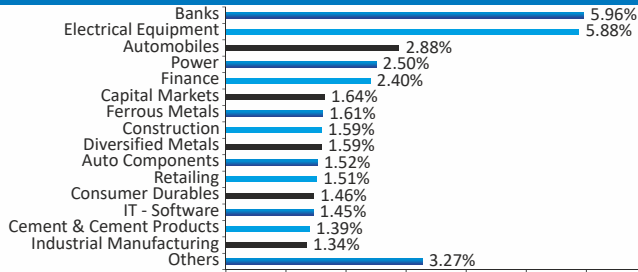


Benchmark Risk-o-meter as on May 31, 2024*



*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

₹ 321.57 Crs.

LATEST AUM

₹ 332.43 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 May 31, 2024)

Average / Residual Maturity: 4.26 Years

Macaulay Duration: 3.52 Years

Modified Duration: 3.31 Years

Annualised Yield: 7.49%

NAV (As on May 31, 2024)

Regular Plan	Direct Plan	NAV (₹)
Growth	Growth	10.5855
IDCW	Monthly IDCW	10.5879

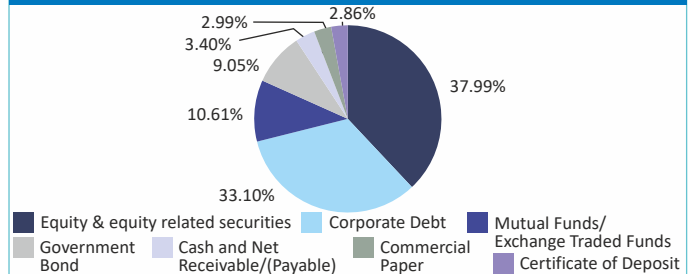
LOAD STRUCTURE (FOR ALL PLANS)

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		DLF Limited	0.78
BANKS	5.96	Welspun Living Limited	0.60
State Bank of India	2.64	TeamLease Services Limited	0.44
Bank of Baroda	1.98	Reliance Industries Limited	0.43
IndusInd Bank Limited	1.34	Ami Organics Limited	0.22
ELECTRICAL EQUIPMENT	5.88	Total	37.99
ABB India Limited	1.64	CORPORATE DEBT	
Siemens Limited	1.47	Non-Convertible Debentures	
Bharat Heavy Electricals Limited	1.09	Indian Railway Finance Corporation Limited (CRISIL AAA)	7.56
Triveni Turbine Limited	0.92	REC Limited (ICRA AAA)	7.52
Hitachi Energy India Limited	0.76	LIC Housing Finance Limited (CRISIL AAA)	7.50
AUTOMOBILES	2.88	Power Finance Corporation Limited (CRISIL AAA)	4.51
Tata Motors Limited	1.15	Small Industries Dev Bank of India (CRISIL AAA)	3.01
Eicher Motors Limited	0.98	National Bank For Agriculture and Rural Development (CRISIL AAA)	1.51
Mahindra & Mahindra Limited	0.75	Tata Capital Housing Finance Limited (CRISIL AAA)	1.49
POWER	2.50	Total	33.10
Tata Power Company Limited	1.36	MONEY MARKET INSTRUMENTS	
NTPC Limited	1.14	Certificate of Deposit	
FINANCE	2.40	Punjab National Bank (FITCH A1+)	2.29
REC Limited	1.53	HDFC Bank Limited (CARE A1+)	0.57
Housing & Urban Development Corporation Limited	0.54	Total	2.86
Cholamandalam Investment and Finance Company Ltd	0.19	Commercial Paper	
Fusion Micro Finance Limited	0.14	Cholamandalam Investment and Finance Company Ltd (CRISIL A1+)	2.99
CAPITAL MARKETS	1.64	Total	2.99
BSE Limited	0.94	MUTUAL FUNDS/EXCHANGE TRADED FUNDS	
Multi Commodity Exchange of India Limited	0.70	Exchange Traded Funds	
FERROUS METALS	1.61	ICICI Prudential Mutual Fund	8.35
Jindal Stainless Limited	0.97	Nippon India Mutual Fund	1.40
JSW Steel Limited	0.64	DSP Mutual Fund	0.86
DIVERSIFIED METALS	1.59	Total	10.61
Vedanta Limited	1.59	GOVERNMENT BOND AND TREASURY BILL	
CONSTRUCTION	1.59	Government Bond	
Rail Vikas Nigam Limited	0.63	7.1% GOI (MD 18/04/2029) (SOV)	7.53
Larsen & Toubro Limited	0.59	7.18% GOI (MD 14/08/2033) (SOV)	1.52
IRCON International Limited	0.37	Total	9.05
AUTO COMPONENTS	1.52	CASH & CASH EQUIVALENT	
UNO Minda Limited	0.87	Net Receivables/(Payables)	1.16
Bharat Forge Limited	0.65	TREPS / Reverse Repo Investments	2.24
RETAILING	1.51	Total	3.40
Trent Limited	1.51	GRAND TOTAL	100.00
CONSUMER DURABLES	1.46	✓ Indicates Top 10 Holdings.	
Senco Gold Limited	0.94		
Blue Star Limited	0.52		
IT - SOFTWARE	1.45		
Rategain Travel Technologies Limited	0.92		
Mastek Limited	0.53		
CEMENT & CEMENT PRODUCTS	1.39		
Grasim Industries Limited	1.39		
INDUSTRIAL MANUFACTURING	1.34		
Titagarh Rail Systems Limited	1.34		
OTHERS	3.27		
Century Textiles & Industries Limited	0.80		

MCAP Categorization (As on May 31, 2024)

Mcap Category	Percentage
Debt	38.95%
ETF	10.61%
Large Cap	23.10%
Mid Cap	4.21%
Small Cap	10.68%
GB/TB/Repo/Others	12.45%
Grand Total	100.00%

Invest Now

Bank of India Balanced Advantage Fund

(An Open Ended Dynamic Asset Allocation Fund)

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

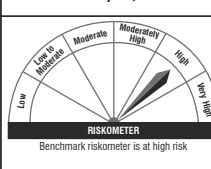
This product is suitable for investors who are seeking*:

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

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

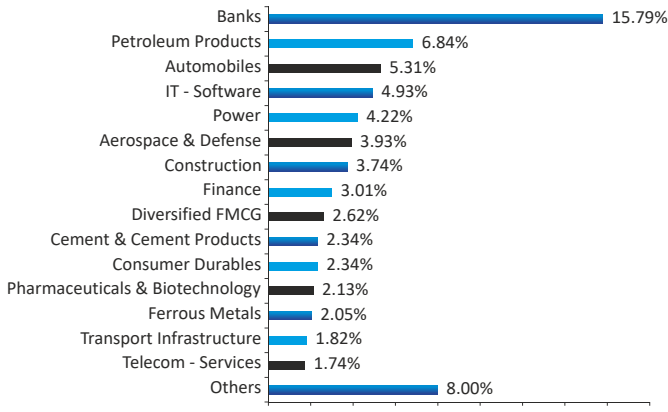


Benchmark Risk-o-meter as on May 31, 2024^A



*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^A

Nifty 50 Hybrid Composite Debt 50: 50 Index Total Return Index (TRI)

DATE OF ALLOTMENT

March 14, 2014

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

₹ 126.50 Crs.

LATEST AUM

₹ 126.44 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 May 31, 2024)

Average / Residual Maturity: 2.26 Years

Macaulay Duration: 1.85 Years

Modified Duration: 1.75 Years

Annualised Yield: 7.10%

NAV (As on May 31, 2024)

Regular Plan		Direct Plan		NAV (₹)
Growth	23.9441	Growth	25.5354	
IDCW	16.7055	IDCW	15.4269	

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	15.79	Bharti Airtel Limited	1.74
✓ HDFC Bank Limited	5.09	OTHERS	8.00
✓ State Bank of India	4.20	Coal India Limited	1.53
✓ ICICI Bank Limited	2.84	DLF Limited	1.26
Axis Bank Limited	1.42	Hindalco Industries Limited	0.97
Kotak Mahindra Bank Limited	0.93	Adani Enterprises Limited	0.95
Bank of Baroda	0.73	Oil & Natural Gas Corporation Limited	0.73
IndusInd Bank Limited	0.58	GAIL (India) Limited	0.57
PETROLEUM PRODUCTS	6.84	Nestle India Limited	0.45
✓ Reliance Industries Limited	6.53	Apollo Hospitals Enterprise Limited	0.38
✓ Bharat Petroleum Corporation Limited	0.31	Britannia Industries Limited	0.32
AUTOMOBILES	5.31	SBI Life Insurance Company Limited	0.32
Mahindra & Mahindra Limited	1.16	HDFC Life Insurance Company Limited	0.27
Hero MotoCorp Limited	1.05	Tata Consumer Products Limited	0.25
Eicher Motors Limited	0.94	Total	70.81
Tata Motors Limited	0.88	CORPORATE DEBT	
Maruti Suzuki India Limited	0.69	Non-Convertible Debentures	
Bajaj Auto Limited	0.59	National Bank For Agriculture and Rural Development (CRISIL AAA)	3.96
IT - SOFTWARE	4.93	Tata Capital Housing Finance Limited (CRISIL AAA)	1.57
Tata Consultancy Services Limited	1.54	Reliance Jio Infocomm Limited (CRISIL AAA)	1.53
Infosys Limited	1.50	Power Grid Corporation of India Limited (CRISIL AAA)	0.78
HCL Technologies Limited	0.93	Total	7.84
Tech Mahindra Limited	0.40	MUTUAL FUND INVESTMENT	
Wipro Limited	0.34	Bank of India Arbitrage Fund - Direct Plan - Growth	2.26
LTIMindtree Limited	0.22	Total	2.26
POWER	4.22	INVT	
✓ NTPC Limited	2.13	IRB InvIT Fund	2.59
Tata Power Company Limited	1.16	India Grid Trust InvIT Fund	1.60
Power Grid Corporation of India Limited	0.93	Total	4.19
AEROSPACE & DEFENSE	3.93	GOVERNMENT BOND AND TREASURY BILL	
✓ Hindustan Aeronautics Limited	3.93	Government Bond	
CONSTRUCTION	3.74	7.18% GOI (MD 14/08/2033) (SOV)	2.94
✓ Larsen & Toubro Limited	3.74	Total	2.94
FINANCE	3.01	Treasury Bill	
Jio Financial Services Limited	1.42	364 Days Tbill (MD 11/07/2024) (Sov)	0.78
Bajaj Finance Limited	0.92	Total	0.78
Bajaj Finserv Limited	0.47	CASH & CASH EQUIVALENT	
Shriram Finance Limited	0.20	Net Receivables/(Payables) after adjusting for futures	0.08
DIVERSIFIED FMCG	2.62	TREPS / Reverse Repo	11.10
✓ ITC Limited	1.85	Investments	
Hindustan Unilever Limited	0.77	Total	11.18
CONSUMER DURABLES	2.34	GRAND TOTAL	100.00
Asian Paints Limited	1.19		
Titan Company Limited	1.15		
CEMENT & CEMENT PRODUCTS	2.34		
✓ UltraTech Cement Limited	1.88		
Grasim Industries Limited	0.45		
PHARMACEUTICALS & BIOTECHNOLOGY	2.13		
Sun Pharmaceutical Industries Limited	1.04		
Cipla Limited	0.39		
Dr. Reddy's Laboratories Limited	0.39		
Divi's Laboratories Limited	0.31		
FERROUS METALS	2.05		
Tata Steel Limited	1.35		
JSW Steel Limited	0.70		
TRANSPORT INFRASTRUCTURE	1.82		
✓ Adani Ports and Special Economic Zone Limited	1.82		

✓ Indicates Top 10 Holdings.

MCAP Categorization (As on May 31, 2024)

Mcap Category	Percentage
Large Cap	69.76%
GB/TB/Repo/Others	14.90%
Debt	7.84%
InvIT	4.19%
Mutual Fund Units	2.26%
Mid Cap	1.05%
Grand Total	100.00%

Invest Now

Bank of India Mid & Small Cap Equity & Debt Fund

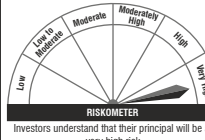
(An open ended hybrid scheme investing predominantly in equity and equity related instruments)

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

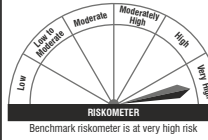
This product is suitable for investors who are seeking*:

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

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

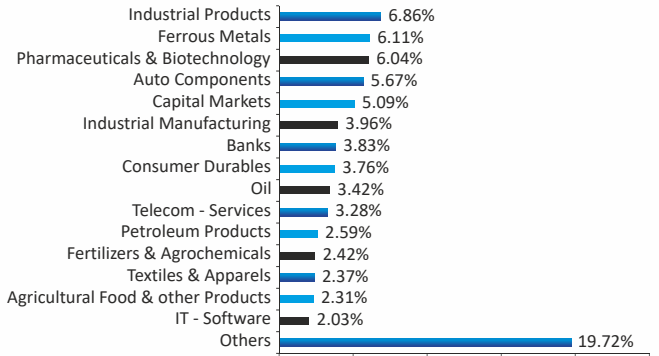


Benchmark Risk-o-meter as on May 31, 2024*



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

EQUITY INDUSTRY ALLOCATION



INVESTMENT OBJECTIVE

The scheme's objective is to provide capital appreciation and income distribution to investors from a portfolio constituting of mid and small cap equity and equity related securities as well as fixed income securities. However there can be no assurance that the income can be generated, regular or otherwise, or the investment objectives of the Scheme will be realized.

BENCHMARK[^]

NIFTY MidSmallcap 400 Total Return Index (TRI): 70%; CRISIL Short Term Bond Index: 30%

DATE OF ALLOTMENT

July 20, 2016

FUND MANAGER

Mr. Alok Singh: (w.e.f. February 16, 2017) Around 20 years of experience, including 16 years in mutual fund industry.

AVERAGE AUM

₹ 734.64 Crs.

LATEST AUM

₹ 754.01 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 May 31, 2024)

1.23 Times[^] ("Basis last rolling 12 months)

EQUITY PARAMETER (As on May 31, 2024)

Standard Deviation (Annualized): 13.78% (Bank of India Mid & Small Cap Equity & Debt Fund)
10.94% (Nifty Midsmall cap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.15

Sharpe Ratio*: 1.15

Tracking Error (Annualized): 5.91%

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

*Risk-free rate assumed to be 6.76% (MIBOR as on May 31, 2024)

DEBT PARAMETER (As on May 31, 2024)

Average / Residual Maturity: 3.13 Years

Macaulay Duration: 2.12 Years

Modified Duration: 2.03 Years

Annualised Yield: 7.37%

NAV (As on May 31, 2024)

Plan	NAV (₹)
Regular Plan	35.05
Direct Plan	37.66
Regular IDCW	29.71
Regular IDCW	30.74

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			
INDUSTRIAL PRODUCTS 6.86			
✓ HEG Limited	2.25	Century Textiles & Industries Limited	1.34
Graphite India Limited	1.25	PB Fintech Limited	1.32
Astral Limited	1.03	Torrent Power Limited	1.27
APL Apollo Tubes Limited	0.80	CMS Info System Limited	1.19
R R Kabel Limited	0.60	Radico Khaitan Limited	1.15
AIA Engineering Limited	0.59	IRCON International Limited	1.15
Kamdhenu Limited	0.34	Deepak Nitrite Limited	1.08
FERROUS METALS 6.11			
✓ Jindal Stainless Limited	4.05	Housing & Urban Development Corporation Limited	1.02
✓ Steel Authority of India Limited	2.06	The Indian Hotels Company Limited	0.81
PHARMACEUTICALS & BIOTECHNOLOGY 6.04			
GlaxoSmithKline Pharmaceuticals Limited	1.82	Poly Medicare Limited	0.53
Ajanta Pharma Limited	1.62	CRISIL Limited	0.49
Abbott India Limited	1.37	Total	79.46
Eris Lifesciences Limited	1.23	CORPORATE DEBT	
Non-Convertible Debentures			
AUTO COMPONENTS 5.67			
✓ UNO Minda Limited	2.73	Indian Railway Finance Corporation Limited (CRISIL AAA)	2.66
✓ Bharat Forge Limited	1.98	National Bank For Agriculture and Rural Development (CRISIL AAA)	0.40
Jamna Auto Industries Limited	0.96	REC Limited (CRISIL AAA)	0.27
CAPITAL MARKETS 5.09			
Nippon Life India Asset Management Limited	1.90	Reliance Industries Limited (CRISIL AAA)	0.27
BSE Limited	1.40	Small Industries Dev Bank of India (CRISIL AAA)	0.27
Central Depository Services (India) Limited	0.94	Power Grid Corporation of India Limited (CRISIL AAA)	0.26
Angel One Limited	0.52	Total	4.13
UTI Asset Management Company Limited	0.33	MONEY MARKET INSTRUMENTS	
INDUSTRIAL MANUFACTURING 3.96			
Jupiter Wagons Limited	1.64	Certificate of Deposit	
Titagarh Rail Systems Limited	1.50	Kotak Mahindra Bank Limited (CRISIL A1+)	1.75
Jyoti CNC Automation Ltd	0.82	Axis Bank Limited (CRISIL A1+)	1.02
BANKS 3.83			
✓ Indian Bank	2.59	National Bank For Agriculture and Rural Development (CRISIL A1+)	0.95
Bank of Maharashtra	1.24	HDFC Bank Limited (CARE A1+)	0.63
CONSUMER DURABLES 3.76			
Senco Gold Limited	1.14	Bank of Baroda (FITCH A1+)	0.25
ETHOS LTD.	1.10	Total	4.60
Dixon Technologies (India) Limited	1.06	Commercial Paper	
Cera Sanitaryware Limited	0.46	Cholamandalam Investment and Finance Company Ltd (CRISIL A1+)	1.98
OIL 3.42			
Oil India Limited	3.42	Kotak Mahindra Prime Limited (CRISIL A1+)	1.41
TELECOM - SERVICES 3.28			
Indus Towers Limited	2.89	Total	3.39
Vodafone Idea Limited	0.39	RFV_N-AMRT	
PETROLEUM PRODUCTS 2.59			
Castrol India Limited	2.59	Non-Convertible Debentures	
FERTILIZERS & AGROCHEMICALS 2.42			
Coromandel International Limited	1.49	Power Grid Corporation of India Limited (CRISIL AAA)	1.99
Bayer Cropscience Limited	0.93	Total	1.99
TEXTILES & APPARELS 2.37			
Arvind Limited	1.54	GOVERNMENT BOND AND TREASURY BILL	
Ganesha Ecosphere Limited	0.83	Government Bond	
AGRICULTURAL FOOD & OTHER PRODUCTS 2.31			
Triveni Engineering & Industries Limited	1.31	7.26% GOI (MD 06/02/2033) (SOV)	1.75
Balrampur Chini Mills Limited	1.00	7.18% GOI (MD 14/08/2033) (SOV)	1.69
IT - SOFTWARE 2.03			
Coforge Limited	0.87	Total	3.44
KPIT Technologies Limited	0.60	Treasury Bill	
Rategain Travel Technologies Limited	0.56	364 Days Tbill (MD 30/01/2025) (SOV)	1.63
OTHERS 19.72			
✓ JK Cement Limited	1.98	Total	1.63
Hero MotoCorp Limited	1.87	CASH & CASH EQUIVALENT	
Swan Energy Limited	1.61	Net Receivables/(Payables)	1.16
Tejas Networks Limited	1.57	TREPS / Reverse Repo Investments	0.20
Bharat Heavy Electricals Limited	1.34	Total	1.36
GRAND TOTAL 100.00			

✓ Indicates Top 10 Holdings.

MCAP Categorization (As on May 31, 2024)

Mcap Category	Percentage
Mid Cap	45.59%
Small Cap	33.87%
Debt	14.11%
GB/TB/Repo/Others	6.43%
Grand Total	100.00%

Invest Now

Bank of India Arbitrage Fund

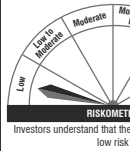
(An open ended scheme investing in arbitrage opportunities)

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

This product is suitable for investors who are seeking*:

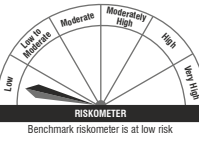
- Income over short to medium term.
- Income through arbitrage opportunities between cash and derivative segments of the equity market and arbitrage opportunities within the derivative segment.

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



Investors understand that their principal will be at low risk

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



Benchmark riskometer is at low risk

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

INVESTMENT OBJECTIVE

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

BENCHMARK^A

NIFTY 50 Arbitrage Index

DATE OF ALLOTMENT

June 18, 2018

FUND MANAGER

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

AVERAGE AUM[#]

₹ 30.27 Crs.

LATEST AUM[#]

₹ 31.24 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 May 31, 2024)

Average / Residual Maturity: 0.17 Years
Macaulay Duration: 0.17 Years
Modified Duration: 0.17 Years
Annualised Yield: 7.03%

NAV (As on May 31, 2024)

Regular Plan		Direct Plan	
Growth	12.8681	Growth	13.3419
Monthly IDCW	11.6616	Monthly IDCW	12.0323
Quarterly IDCW	12.3106	Quarterly IDCW	12.6827
Annual IDCW	11.8904	Annual IDCW	12.0693

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

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

^AAggregate value of investments by other schemes of Bank of India Mutual Fund as on 31 May 2024 is ₹ 285.26 lacs.

PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
EQUITY HOLDINGS			
BANKS	16.34	Adani Ports and Special Economic Zone Limited	-0.74
✓ HDFC Bank Limited	7.01	PVR INOX Limited	-0.86
✓ Bank of Baroda	2.98	ACC Limited	-0.98
✓ Axis Bank Limited	2.56	Zee Entertainment Enterprises Limited	-1.01
State Bank of India	1.59	Tata Steel Limited	-1.19
Kotak Mahindra Bank Limited	1.29	Cipla Limited	-1.21
Punjab National Bank	0.66	TVS Motor Company Limited	-1.23
ICICI Bank Limited	0.25	Bharti Airtel Limited	-1.26
PETROLEUM PRODUCTS	11.17	Kotak Mahindra Bank Limited	-1.30
✓ Reliance Industries Limited	5.27	Multi Commodity Exchange of India Limited	-1.41
✓ Indian Oil Corporation Limited	3.55	HCL Technologies Limited	-1.49
Bharat Petroleum Corporation Limited	2.35	Dixon Technologies (India) Limited	-1.51
RETAILING	5.03	State Bank of India	-1.61
✓ Info Edge (India) Limited	3.28	Trent Limited	-1.76
Trent Limited	1.75	The Indian Hotels Company Limited	-1.79
CONSTRUCTION	4.93	ABB India Limited	-2.01
✓ Larsen & Toubro Limited	4.93	InterGlobe Aviation Limited	-2.02
TELECOM - SERVICES	4.18	Hindalco Industries Limited	-2.18
✓ Vodafone Idea Limited	2.93	Jindal Steel & Power Limited	-2.29
Bharti Airtel Limited	1.25	Bharat Petroleum Corporation Limited	-2.37
PHARMACEUTICALS & BIOTECHNOLOGY	4.16	NTPC Limited	-2.43
✓ Glenmark Pharmaceuticals Limited	2.96	Axis Bank Limited	-2.58
Cipla Limited	1.20	Deepak Nitrite Limited	-2.96
FERROUS METALS	4.01	Vodafone Idea Limited	-2.96
Jindal Steel & Power Limited	2.26	Glenmark Pharmaceuticals Limited	-2.98
Tata Steel Limited	1.18	Bank of Baroda	-3.00
JSW Steel Limited	0.57	Info Edge (India) Limited	-3.30
CHEMICALS & PETROCHEMICALS	2.95	Indian Oil Corporation Limited	-3.58
✓ Deepak Nitrite Limited	2.95	Larsen & Toubro Limited	-4.94
POWER	2.41	Reliance Industries Limited	-5.30
NTPC Limited	2.41	HDFC Bank Limited	-7.05
NON - FERROUS METALS	2.16	Equity Futures Total	-73.34
Hindalco Industries Limited	2.16	MUTUAL FUND INVESTMENT	
TRANSPORT SERVICES	2.01	Bank of India Liquid Fund - Direct Plan - Growth	13.87
InterGlobe Aviation Limited	2.01	Total	13.87
ELECTRICAL EQUIPMENT	2.00	GOVERNMENT BOND AND TREASURY BILL	
ABB India Limited	2.00	Treasury Bill	
CAPITAL MARKETS	1.94	364 Days Tbill (MD 24/10/2024) (SOV)	4.67
Multi Commodity Exchange of India Limited	1.39	364 Days Tbill (MD 11/07/2024) (SOV)	3.18
Indian Energy Exchange Limited	0.55	364 Days Tbill (MD 03/10/2024) (SOV)	0.47
ENTERTAINMENT	1.85	364 Days Tbill (MD 19/12/2024) (SOV)	0.32
Zee Entertainment Enterprises Limited	1.00	Total	8.64
PVR INOX Limited	0.85	CASH & CASH EQUIVALENT	
LEISURE SERVICES	1.78	Net Receivables/(Payables) after adjusting for futures	74.02
The Indian Hotels Company Limited	1.78	TREPS / Reverse Repo Investments	3.97
OTHERS	5.92	Total	77.99
Dixon Technologies (India) Limited	1.50	GRAND TOTAL	100.00
HCL Technologies Limited	1.48		
TVS Motor Company Limited	1.22		
ACC Limited	0.98		
Adani Ports and Special Economic Zone Limited	0.74		
Total	72.84		
FUTURES AND OPTIONS			
Equity Futures			
ICICI Bank Limited	-0.25		
Indian Energy Exchange Limited	-0.55		
JSW Steel Limited	-0.58		
Punjab National Bank	-0.66		

✓ Indicates Top 10 Holdings.

MCAP Categorization (As on May 31, 2024)

Mcap Category	Percentage
Arbitrage Positions	73.34%
Mutual Fund Units	13.87%
GB/TB/Repo/Others	12.79%
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 May 31, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

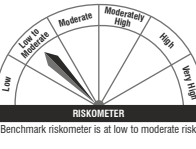
- Income over short term.
- Investment in Debt and Money Market Instruments.

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



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

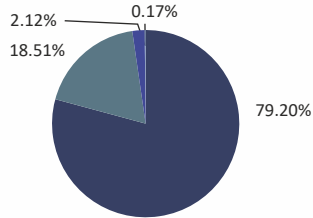
Benchmark Risk-o-meter as on May 31, 2024^A



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



Legend: 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^A

Tier 1: CRISIL Liquid Debt B-I Index (w.e.f. April 3, 2023)

Tier 1: CRISIL Liquid Debt A-I Index (w.e.f. March 12, 2024)

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[#]

₹ 1,430.51 Crs.

LATEST AUM[#]

₹ 1,654.60 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 May 31, 2024)

Average / Residual Maturity: 0.13 Years

Macauley Duration: 0.13 Years

Modified Duration: 0.13 Years

Annualised Yield: 7.17%

NAV (As on May 31, 2024)

Regular Plan		Direct Plan	NAV (₹)
Growth	2,788.0352	Growth	2,814.8123
Daily IDCW	1,002.1069	Daily IDCW	1,002.6483
Weekly IDCW	1,002.0600	Weekly IDCW	1,062.3487

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

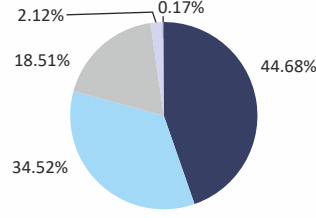
Exit Load

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 31 May 2024 is ₹ 433.24 lacs.

Invest Now

COMPOSITION BY ASSETS



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

PORTFOLIO DETAILS

Portfolio Holdings Industry/Rating % to Net Assets

MONEY MARKET INSTRUMENTS

Certificate of Deposit

Kotak Mahindra Bank Limited	CRISIL A1+	4.53
HDFC Bank Limited	CARE A1+	3.02
ICICI Bank Limited	ICRA A1+	3.02
Bank of Baroda	FITCH A1+	3.01
Bank of Baroda	FITCH A1+	2.97
Union Bank of India	FITCH A1+	2.97
Canara Bank	CRISIL A1+	1.51
Canara Bank	CRISIL A1+	1.51
HDFC Bank Limited	CARE A1+	1.51
Small Industries Dev Bank of India	CARE A1+	1.51
Axis Bank Limited	CRISIL A1+	1.50
Kotak Mahindra Bank Limited	CRISIL A1+	1.50
Axis Bank Limited	CRISIL A1+	1.49
HDFC Bank Limited	CARE A1+	1.49
Punjab National Bank	CRISIL A1+	1.49
Punjab National Bank	ICRA A1+	1.49
Total		34.52

Commercial Paper

Export Import Bank of India	ICRA A1+	4.52
ICICI Home Finance Company Limited	CARE A1+	3.01
Sundaram Finance Limited	ICRA A1+	2.98
Bajaj Financial Securities Limited	CRISIL A1+	2.97
Kotak Securities Limited	CRISIL A1+	2.97
Godrej Agrovet Limited	CRISIL A1+	1.51
Godrej Industries Limited	CRISIL A1+	1.51
HDFC Securities Limited	ICRA A1+	1.51
PNB Housing Finance Limited	CRISIL A1+	1.51
Reliance Retail Ventures Limited	CRISIL A1+	1.51
Godrej Agrovet Limited	CRISIL A1+	1.50
LIC Housing Finance Limited	CRISIL A1+	1.50
Axis Securities Limited	CRISIL A1+	1.49
ICICI Securities Limited	CRISIL A1+	1.49
National Bank For Agriculture and Rural Development	CRISIL A1+	1.49
National Bank For Agriculture and Rural Development	CRISIL A1+	1.49
PNB Housing Finance Limited	CRISIL A1+	1.49
Reliance Retail Ventures Limited	CRISIL A1+	1.49
Small Industries Dev Bank of India	CRISIL A1+	1.49
Bajaj Finance Limited	CRISIL A1+	1.48
ICICI Securities Limited	CRISIL A1+	1.48
Motilal Oswal Financial Services Limited	CRISIL A1+	1.48
Reliance Retail Ventures Limited	CRISIL A1+	1.48
Bajaj Finance Limited	CRISIL A1+	1.48
Total		44.68

CD/MD

Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.17
Total		0.17

GOVERNMENT BOND AND TREASURY BILL

Treasury Bill		
91 Days Tbill (MD 15/08/2024)	SOV	4.47
91 Days Tbill (MD 02/08/2024)	SOV	3.58
182 Days Tbill (MD 01/08/2024)	SOV	2.99
182 Days Tbill (MD 22/08/2024)	SOV	2.98
182 Days Tbill (MD 25/07/2024)	SOV	1.50
91 Days Tbill (MD 12/07/2024)	SOV	1.50
182 Days Tbill (MD 08/08/2024)	SOV	1.49
Total		18.51

Cash & Cash Equivalent

Net Receivables/Payables		(0.03)
TREPS / Reverse Repo Investments		2.15
Total		2.12

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 May 31, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

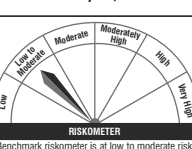
- Regular income over Short to Medium term.
- Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months.

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



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

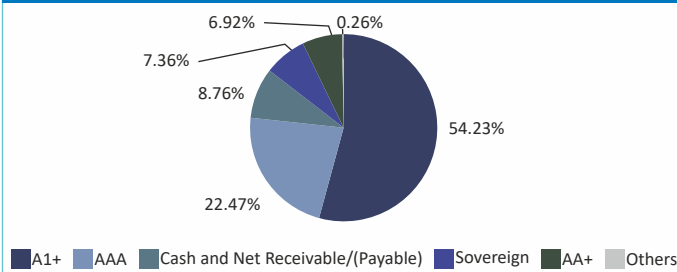
Benchmark Risk-o-meter as on May 31, 2024[^]



Benchmark riskometer is at low to moderate risk

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

CREDIT PROFILE



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 B-I Index (w.e.f. April 3, 2023)

Tier 1: CRISIL Ultra Short Duration Debt A-I Index (w.e.f. March 12, 2024)

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

₹ 143.86 Crs.

LATEST AUM

₹ 144.21 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 May 31, 2024)

Average / Residual Maturity: 0.45 Years

Macaulay Duration: 0.45 Years

Modified Duration: 0.44 Years

Annualised Yield: 7.30%

NAV (As on May 31, 2024)

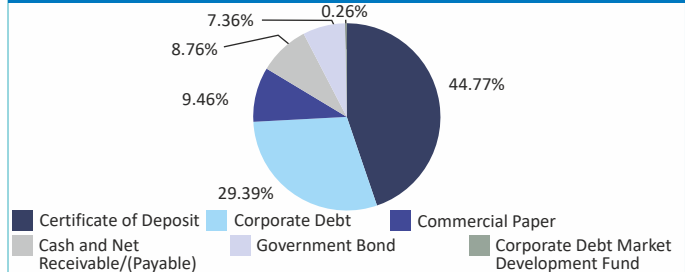
Regular Plan		Direct Plan	
Growth	2,941.5134	Growth	3,026.8354
Bonus	-	Bonus	3,011.8875
Daily IDCW	1,007.4498	Daily IDCW	1,011.9280
Weekly IDCW	1,008.1606	Weekly IDCW	1,007.6748

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	6.96
Cholamandalam Investment and Finance Company Ltd	ICRA AA+	6.92
LIC Housing Finance Limited	CRISIL AAA	6.85
Reliance Industries Limited	CRISIL AAA	5.55
HDFC Bank Limited	CRISIL AAA	2.76
LIC Housing Finance Limited	CRISIL AAA	0.35
Total		29.39
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Punjab National Bank	FITCH A1+	8.57
Bank of Baroda	FITCH A1+	8.55
Axis Bank Limited	CRISIL A1+	8.02
Kotak Mahindra Bank Limited	CRISIL A1+	7.79
National Bank For Agriculture and Rural Development	CRISIL A1+	6.59
HDFC Bank Limited	CARE A1+	5.25
Total		44.77
Commercial Paper		
Kotak Mahindra Prime Limited	CRISIL A1+	7.38
Bajaj Finance Limited	CRISIL A1+	2.08
Total		9.46
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.26
Total		0.26
GOVERNMENT BOND AND TREASURY BILL		
Treasury Bill		
364 Days Tbill (MD 28/11/2024)	SOV	6.70
364 Days Tbill (MD 30/01/2025)	SOV	0.66
Total		7.36
Cash & Cash Equivalent		
Net Receivables/Payables		1.58
TREPS / Reverse Repo Investments		7.18
Total		8.76
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 May 31, 2024 (Unless indicated otherwise)

This product is suitable for investors who are seeking*:

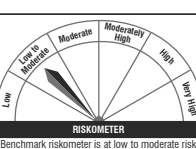
- Regular income over short to medium term.
- Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 1 year - 3 years.

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



Investors understand that their principal will be at moderate risk

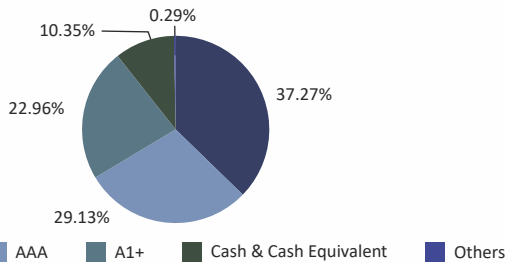
Benchmark Risk-o-meter as on May 31, 2024^A



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 B-II Index (w.e.f. April 3, 2023)

Tier 1: CRISIL Short Duration Debt A-II Index (w.e.f. March 12, 2024)

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

₹ 78.30 Crs.

LATEST AUM

₹ 78.80 Crs.

MINIMUM APPLICATION AMOUNT (LUMPSUM)

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

ADDITIONAL PURCHASE AMOUNT

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

OTHER PARAMETERS (As on May 31, 2024)

Average / Residual Maturity: 3.68 Years

Macaulay Duration: 2.92 Years

Modified Duration: 2.79 Years

Annualised Yield: 7.06%

NAV (As on May 31, 2024)

Regular Plan		Direct Plan	
Growth	24.2108	Growth	26.1643
Monthly IDCW	12.4236	Monthly IDCW	12.7219
Quarterly IDCW	12.2429	Quarterly IDCW	12.0626

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

COMPOSITION BY HOLDING PERIOD

Duration	% of Assets
Upto 3 months	8.54%
3 months to 6 months	8.74%
6 months to 1 year	19.13%
> 1 year	63.59%

PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
National Bank For Agriculture and Rural Development	CRISIL AAA	8.89
Small Industries Dev Bank of India	CRISIL AAA	7.62
REC Limited	CRISIL AAA	5.10
Tata Capital Housing Finance Limited	CRISIL AAA	3.78
Power Grid Corporation of India Limited	CRISIL AAA	2.51
Reliance Jio Infocomm Limited	CRISIL AAA	1.23
Total		29.13
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
Bank of Baroda	FITCH A1+	8.43
HDFC Bank Limited	CARE A1+	8.41
Axis Bank Limited	CRISIL A1+	6.12
Total		22.96
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.29
Total		0.29
GOVERNMENT BOND AND TREASURY BILL		
Government Bond		
7.26% GOI (MD 06/02/2033)	SOV	20.55
7.38% GOI (MD 20/06/2027)	SOV	10.88
7.18% GOI (MD 14/08/2033)	SOV	3.84
Total		35.27
Treasury Bill		
364 Days Tbill (MD 30/01/2025)	SOV	2.00
Total		2.00
Cash & Cash Equivalent		
Net Receivables/Payables		3.50
TREPS / Reverse Repo Investments		6.85
Total		10.35
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

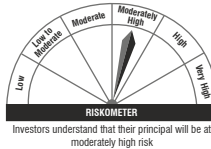
(An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds.) A Moderate Interest Rate Risk and Relatively High Credit Risk.)

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

This product is suitable for investors who are seeking*:

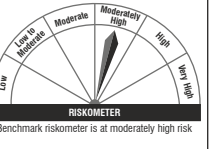
- Long term capital appreciation.
- Investment primarily in corporate debt securities with medium to long term maturities across the credit spectrum within the universe of investment grade rating.

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



Investors understand that their principal will be at moderately high risk

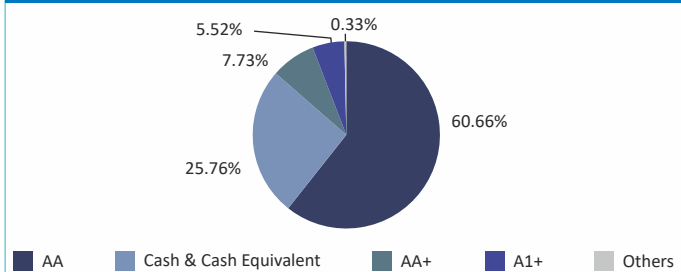
Benchmark Risk-o-meter as on May 31, 2024^A



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^A

Tier 1: CRISIL Credit Risk Debt C-II Index (w.e.f. April 3, 2023)

Tier 1: CRISIL Credit Risk Debt B-II Index (w.e.f. March 12, 2024)

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

₹ 129.17 Crs.

LATEST AUM

₹ 129.09 Crs.

MINIMUM APPLICATION AMOUNT (LUMP SUM)#

Regular/ Direct Plan

ADDITIONAL PURCHASE AMOUNT#

Regular/ Direct Plan

OTHER PARAMETERS (As on May 31, 2024)

Average / Residual Maturity: 0.56 Years

Macaulay Duration: 0.51 Years

Modified Duration: 0.47 Years

Annualised Yield: 7.06%

NAV (As on May 31, 2024)

Regular Plan: 11.4769

Direct Plan: 11.7110

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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

PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CORPORATE DEBT		
Non-Convertible Debentures		
Century Textiles & Industries Limited	CRISIL AA	9.18
Steel Authority of India Limited	CARE AA	8.93
JSW Steel Limited	CARE AA	7.79
Tata Motors Limited	CRISIL AA	7.76
Tata Power Company Limited	CARE AA	7.74
GIC Housing Finance Limited	CRISIL AA+	7.73
Manappuram Finance Limited	CRISIL AA	7.72
Godrej Industries Limited	CRISIL AA	7.67
Tata Motors Finance Limited	CRISIL AA	3.87
Total		68.39
MONEY MARKET INSTRUMENTS		
Certificate of Deposit		
National Bank For Agriculture and Rural Development	CRISIL A1+	5.52
Total		5.52
CDMDF		
Corporate Debt Market Development Fund		
Corporate Debt Market Development Fund	OTHERS	0.33
Total		0.33
PREFERENCE SHARES (PREFSHARE)		
Preference Shares		
Amanta Healthcare Limited		0.00
Total		0.00
Cash & Cash Equivalent		
Net Receivables/Payables		9.94
TREPS / Reverse Repo Investments		15.82
Total		25.76
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

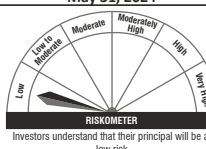
(An open ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and A Relatively Low Credit Risk.)

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

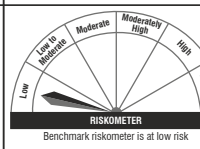
This product is suitable for investors who are seeking*:

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

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

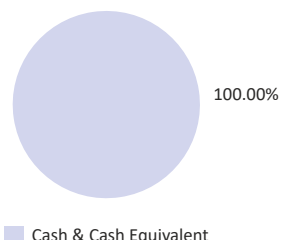


Benchmark Risk-o-meter as on May 31, 2024[^]

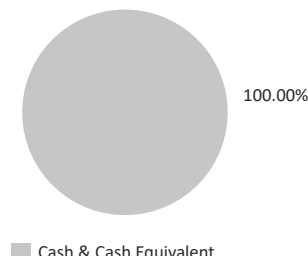


*Investors should consult their financial advisor if they are not clear about the suitability of the product.

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

₹ 57.89 Crs.

LATEST AUM

₹ 70.61 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 May 31, 2024)

Average / Residual Maturity: 1 Day
Macaulay Duration: 1 Day
Modified Duration: 1 Day
Annualised Yield: 6.71%

NAV (As on May 31, 2024)

NAV (₹)

Regular Plan	Direct Plan	Growth	Direct Plan
Growth	1,224.3022	Growth	1,227.3598
Daily IDCW	1,000.0000	Daily IDCW	1,000.0049
Weekly IDCW	1,000.7225	Weekly IDCW	1,000.7114
Monthly IDCW	1,000.7089	Monthly IDCW	1,000.7140

LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL
Exit Load NIL

PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
CASH & CASH EQUIVALENT		
Net Receivables/Payables		0.22
TREPS / Reverse Repo Investments		99.78
Total		100.00
GRAND TOTAL		100.00

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

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

Invest Now

IDCW History

EQUITY FUNDS⁵

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

HYBRID FUND⁵

Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Conservative Hybrid Fund		
Regular Monthly IDCW		
02-February-2021	0.23090000	11.2228 ^b
02-February-2021	0.23090000	11.2228 ^b
30-June-2021	0.30000000	11.3853 ^b
30-June-2021	0.30000000	11.3853 ^b
Regular Quarterly IDCW		
25-June-2018	0.0864385	11.1417 ^b
25-June-2018	0.08004287	11.1417 ^b
25-March-2019	0.03320971	11.1241 ^b
25-March-2019	0.03075255	11.1241 ^b
Regular Annual IDCW		
25-March-2019	0.07203243	10.3827 ^b
25-March-2019	0.06670224	10.3827 ^b
02-February-2021	0.26970000	10.3095 ^b
02-February-2021	0.26970000	10.3095 ^b
Regular Plan Regular IDCW		
25-June-2013	0.389636	12.0556 ^b
25-June-2013	0.373162	12.0556 ^b
25-March-2014	0.389636	10.9004 ^b
25-March-2014	0.373162	10.9004 ^b
Direct Monthly IDCW		
02-February-2021	0.22820000	10.1643 ^b
02-February-2021	0.22820000	10.1643 ^b
30-June-2021	0.03000000	10.3018 ^b
30-June-2021	0.03000000	10.3018 ^b
Direct Quarterly IDCW		
26-December-2018	0.21610173	10.6590 ^b
26-December-2018	0.20010672	10.6590 ^b
25-March-2019	0.21610173	10.5824 ^b
25-March-2019	0.20010672	10.5824 ^b
Direct Annual IDCW		
25-March-2019	0.28811758	10.2199 ^b
25-March-2019	0.26680896	10.2199 ^b
02-February-2021	0.41970000	10.1017 ^b
02-February-2021	0.41970000	10.1017 ^b
Eco Monthly IDCW		
02-February-2021	0.49370000	16.9514 ^b
02-February-2021	0.49370000	16.9514 ^b
30-June-2021	0.50000000	17.1667 ^b
30-June-2021	0.50000000	17.1667 ^b
Eco Quarterly IDCW		
26-December-2018	0.06838875	10.0000 ^b
26-December-2018	0.06324962	10.0000 ^b
25-March-2019	0.07206263	10.1033 ^b
25-March-2019	0.06670224	10.1033 ^b
Eco Plan Regular IDCW		
25-March-2013	0.440456	12.5487 ^b
25-March-2013	0.377515	12.5487 ^b
25-March-2014	0.779271	11.5826 ^b
25-March-2014	0.746324	11.5826 ^b
Bank of India Balanced Advantage Fund		
Regular Plan - Regular IDCW		
25-June-2018	0.02449771	10.7707 ^b
25-June-2018	0.02449722	10.7707 ^b
29-July-2021	0.40000000	11.2226 ^b
29-July-2021	0.40000000	11.2226 ^b
Direct Plan - Regular IDCW		
25-March-2019	0.44270637	10.2965 ^b
25-June-2019	0.04427025	10.0302 ^b
25-June-2019	0.0442703	10.0302 ^b
30-June-2021	1.00000000	10.0785 ^b
DEBT / INCOME FUNDS		
Record Date	IDCW/ Unit Declared (in ₹)	NAV ^a as on Record Date
Bank of India Short Term Income Fund⁵		
Institutional Monthly IDCW		
25-January-2011	0.043921	10.1704 ^b
25-January-2011	0.040935	10.1704 ^b
25-February-2011	0.052705	10.1881 ^b
25-February-2011	0.049122	10.1881 ^b
Institutional Quarterly IDCW		
29-December-2009	0.1751890	10.2708 ^b
29-December-2009	0.1630520	10.2708 ^b
Regular Monthly IDCW		
25-March-2019	0.05042235	10.3919 ^b
25-March-2019	0.04668914	10.3919 ^b
25-April-2019	0.03601595	10.3441 ^b
25-April-2019	0.03334718	10.3441 ^b
Regular Quarterly IDCW		
26-December-2018	0.10804795	10.1585 ^b
26-December-2018	0.10005336	10.1585 ^b
25-March-2019	0.10804788	10.1917 ^b
25-March-2019	0.10005336	10.1917 ^b
Direct Monthly IDCW		
25-March-2019	0.05042155	10.3930 ^b
25-March-2019	0.04669158	10.3930 ^b
25-April-2019	0.03602011	10.3498 ^b
25-April-2019	0.03335117	10.3498 ^b
Direct Quarterly IDCW		
26-December-2018	0.14401749	10.1444 ^b
26-December-2018	0.13340448	10.1444 ^b
25-March-2019	0.10804758	10.1908 ^b
25-March-2019	0.10005336	10.1908 ^b
Bank of India Overnight Fund⁵⁵		
Regular Monthly IDCW		
26-April-2024	5.6593514	1000.5460 ^b
26-April-2024	5.6593514	1000.5460 ^b
27-May-24	5.6210289	1000.1786 ^b
27-May-24	5.6210289	1000.1786 ^b
Direct Monthly IDCW		
26-April-2024	2.5925916	1000.0000 ^b
26-April-2024	2.5925916	1000.0000 ^b
27-May-24	2.7757776	1000.1786 ^b
27-May-24	2.7757776	1000.1786 ^b

⁵Face Value - ₹ 10/- ⁵⁵Face Value - ₹ 1000/- ^aPursuant to payment of dividend, NAV of the IDCW Option of the Plan/Scheme falls to the extent of such IDCW payment and applicable statutory levy (taxes, levies, cess etc.), if any. ^bSince there are no investors in Bank of India Large & Mid Cap Equity Fund - Institutional Plan - Regular IDCW and Institutional Plan - Quarterly IDCW the data of NAV as on record date is not provided ¹Individual/HUFs. ²Others. Past performance may or may not be sustained in the future. For complete IDCW History please visit www.boimf.in

Fund - Manager wise Scheme Performance

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

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	42.0003%	33.1728%	23.0194%	14,200	13,317	12,302
3 years	19.5637%	17.4450%	14.4350%	17,101	16,207	14,991
5 years	19.1331%	17.5739%	14.9346%	24,020	22,487	20,072
Since inception*	14.4744%	16.1158%	14.5874%	82,630	1,03,211	83,914

^ 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 May 31, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	54.0866%	34.6975%	23.0194%	15,409	13,470	12,302
3 years	23.4489%	18.0590%	14.4350%	18,824	16,462	14,991
5 years	25.3120%	18.0214%	14.9346%	30,939	22,919	20,072
Since inception*	19.9625%	18.0701%	16.1051%	1,61,190	1,26,433	97,844

^ 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 May 31, 2024)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period [®]	Scheme Returns (%) ^	Benchmark Returns# (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns# (BSE India Manufacturing Index TRI: 50% and BSE India Infrastructure Index TRI: 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	61.4436%	75.4221%	23.0194%	16,144	17,542	12,302
3 years	29.4881%	32.3703%	14.4350%	21,727	23,212	14,991
5 years	26.3548%	24.8760%	14.9346%	32,249	30,403	20,072
Since inception*	12.3149%	9.2815%	12.3628%	52,340	35,430	52,660

^ 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 May 31, 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	46.6690%	58.6441%	23.0194%	14,667	15,864	12,302
3 years	25.2184%	25.9989%	14.4350%	19,646	20,016	14,991
5 years	31.0964%	24.7607%	14.9346%	38,779	30,263	20,072
Since inception*	29.8717%	23.0459%	15.4746%	41,610	30,995	21,921

^ 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 May 31, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	63.5427%	34.6975%	23.0194%	16,354	13,470	12,302
3 years	25.9781%	18.0590%	14.4350%	20,006	16,462	14,991
5 years	NA	NA	NA	NA	NA	NA
Since inception*	35.8850%	27.5965%	23.4824%	33,330	26,033	22,890

^ 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 May 31, 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	42.0569%	28.9507%	19.6305%	14,206	12,895	11,963
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	16.0808%	15.3477%	13.7574%	15,470	15,186	14,581

^ 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 May 31, 2024)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	48.07%	42.32%	34.70%	14,807	14,232	13,470
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	46.26%	40.72%	34.00%	16,080	15,324	14,415

^ 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 May 31, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	12.8375%	10.4357%	6.6136%	11,284	11,044	10,661
3 years	13.9028%	7.1788%	4.0831%	14,783	12,314	11,277
5 years	9.0706%	8.8264%	5.7498%	15,443	15,271	13,229
Since inception*	8.0290%	9.2639%	5.8315%	32,386	38,501	23,689

^ 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 May 31, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	23.8516%	14.8160%	23.0194%	12,385	11,482	12,302
3 years	14.5763%	10.0797%	14.4350%	15,047	13,342	14,991
5 years	9.6872%	11.6327%	14.9346%	15,885	17,347	20,072
Since inception*	8.9147%	11.5983%	14.3141%	23,944	30,710	39,269

^ 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 May 31, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	48.1403%	39.3794%	23.0194%	14,814	13,938	12,302
3 years	22.6207%	20.1469%	14.4350%	18,447	17,352	14,991
5 years	21.9706%	19.9139%	14.9346%	27,024	24,819	20,072
Since inception*	17.2735%	16.0595%	14.4460%	35,050	32,294	28,924

^ 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 May 31, 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	6.6980%	8.1906%	7.0961%	10,670	10,819	10,710
3 years	4.4319%	5.7978%	5.3544%	11,391	11,844	11,696
5 years	3.9956%	5.0505%	5.5251%	12,167	12,797	13,089
Since inception*	4.3226%	5.2437%	5.9221%	12,868	13,560	14,089

^ 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 May 31, 2024)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.8589%	6.9187%	7.4669%	10,013	10,013	10,014
15 Days	7.3016%	7.2673%	7.7774%	10,029	10,029	10,031
30 Days	7.1403%	7.0554%	7.3273%	10,059	10,058	10,060
1 year	7.3397%	7.3002%	7.0962%	10,734	10,730	10,710
3 years	5.6916%	5.7520%	5.3544%	11,808	11,829	11,696
5 years	5.1667%	5.2818%	5.5251%	12,868	12,939	13,089
Since inception*	6.6665%	6.8005%	6.3360%	27,880	28,442	26,539

^ 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 May 31, 2024)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Debt A-I Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	6.3065%	7.5540%	7.0962%	10,631	10,755	10,710
3 years	5.0843%	5.9634%	5.3544%	11,606	11,900	11,696
5 years	5.1181%	5.9483%	5.5251%	12,838	13,354	13,089
Since inception*	7.0268%	7.4291%	6.3360%	29,415	31,222	26,539

^ 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 May 31, 2024)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Debt A-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	5.8882%	7.0874%	6.6136%	10,589	10,709	10,661
3 years	11.9525%	5.3509%	4.0831%	14,036	11,694	11,277
5 years	3.6825%	6.5159%	5.7498%	11,984	13,716	13,229
Since inception*	5.8849%	7.4826%	5.2705%	24,211	30,520	22,127

^ 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 May 31, 2024)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Debt B-II Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	6.3562%	7.6594%	6.6136%	10,636	10,766	10,661
3 years	39.3740%	6.5517%	4.0831%	27,098	12,099	11,277
5 years	-1.5236%	7.9011%	5.7498%	9,260	14,632	13,229
Since inception*	1.4978%	8.1765%	6.3439%	11,477	20,714	17,681

^ 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 May 31, 2024)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period [®]	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Overnight Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	6.5389%	6.5264%	7.4669%	10,012	10,012	10,014
15 Days	6.6147%	6.6163%	7.7774%	10,026	10,026	10,031
30 Days	6.5931%	6.5757%	7.3273%	10,054	10,054	10,060
1 year	6.8667%	6.8572%	7.0962%	10,687	10,686	10,710
3 years	5.4097%	5.4276%	5.3544%	11,714	11,720	11,696
5 years	NA	NA	NA	NA	NA	NA
Since inception*	4.7675%	4.7547%	5.3062%	12,243	12,237	12,519

^ 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 May 31, 2024 (Unless indicated otherwise)

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

Particulars	last 1 year	last 3 years	last 5 years	Since Inception
Total Amount Invested (₹)	1,20,000	3,60,000	6,00,000	18,60,000
Market Value of amount Invested	1,48,738	5,18,224	10,91,019	61,63,750
Scheme Returns (CAGR)	40.11%	23.86%	23.43%	14.00%
Benchmark returns# (CAGR)	32.42%	20.54%	21.54%	15.44%
Additional Benchmark### (CAGR)	21.50%	15.95%	18.02%	13.90%

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	18,20,000
Market Value of amount Invested	1,58,182	5,60,870	12,48,590	83,73,956
Scheme Returns (CAGR)	53.93%	29.43%	28.93%	18.00%
Benchmark returns# (CAGR)	33.24%	21.28%	22.27%	15.33%
Additional Benchmark### (CAGR)	21.50%	15.95%	18.02%	13.75%

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	16,90,000
Market Value of amount Invested	1,61,109	6,10,131	14,09,725	68,13,385
Scheme Returns (CAGR)	58.27%	35.52%	33.95%	17.88%
Benchmark returns# (CAGR)	73.19%	41.48%	35.59%	15.84%
Additional Benchmark### (CAGR)	21.50%	15.95%	18.02%	13.87%

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	9,40,000
Market Value of amount Invested	1,50,192	5,31,104	11,95,286	21,69,954
Scheme Returns (CAGR)	42.22%	25.57%	27.14%	20.40%
Benchmark returns# (CAGR)	34.82%	23.91%	24.26%	18.65%
Additional Benchmark### (CAGR)	21.50%	15.95%	18.02%	15.78%

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	6,40,000
Market Value of amount Invested	1,48,213	5,46,840	14,11,811	15,75,253
Scheme Returns (CAGR)	39.35%	27.63%	34.01%	33.40%
Benchmark returns# (CAGR)	47.70%	31.30%	33.20%	31.78%
Additional Benchmark### (CAGR)	21.50%	15.95%	18.02%	17.69%

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	-	4,70,000
Market Value of amount Invested	1,64,723	5,90,377	-	8,95,110
Scheme Returns (CAGR)	63.66%	33.11%	NA	33.00%
Benchmark returns# (CAGR)	33.24%	21.28%	NA	22.66%
Additional Benchmark### (CAGR)	21.50%	15.95%	NA	17.84%

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 May 31, 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 (%)	GST (%) ¹	Base TER (%) ¹	Additional expense as per Regulation 52(6A)(b) (%) ¹	Additional expense as 52(6A)(c) (%) ¹	Gross (%) ¹	Total TER (%)	GST (%) ¹	Base TER (%) ¹	Additional expense as per Regulation 52(6A)(b) (%) ¹	Additional expense as 52(6A)(c) (%) ¹	Gross (%) ¹	Total TER (%)	GST (%) ¹	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	0.93%	0.00%	0.00%	0.93%	0.95%	0.02%	0.22%	0.00%	0.00%	0.22%	0.24%	0.02%	0.22%	0.00%	0.00%	0.22%	0.24%	0.02%	0.22%	0.00%	0.00%	0.22%	0.24%
Bank of India Balanced Advantage Fund	2.21%	0.00%	0.05%	2.26%	2.46%	0.20%	1.16%	0.00%	0.05%	1.21%	1.40%	0.19%	1.16%	0.00%	0.05%	1.21%	1.40%	0.19%	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%	0.17%	1.03%	0.00%	0.05%	1.08%	1.25%	0.17%	1.03%	0.00%	0.05%	1.08%	1.25%	0.17%	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%	0.18%	1.04%	0.00%	0.05%	1.09%	1.27%	0.18%	1.04%	0.00%	0.05%	1.09%	1.27%	0.18%	1.04%	0.00%	0.05%	1.09%	1.27%	1.84%
Bank of India Credit Risk Fund	1.33%	0.00%	0.05%	1.38%	1.53%	0.15%	0.99%	0.00%	0.05%	1.04%	1.19%	0.15%	0.99%	0.00%	0.05%	1.04%	1.19%	0.15%	0.99%	0.00%	0.05%	1.04%	1.19%	
Bank of India ELSS Tax Saver	1.97%	0.00%	0.00%	1.97%	2.10%	0.13%	0.85%	0.00%	0.00%	0.85%	0.98%	0.13%	0.85%	0.00%	0.00%	0.85%	0.98%	0.13%	0.85%	0.00%	0.00%	0.85%	0.98%	1.85%
Bank of India Flexi Cap Fund	2.05%	0.00%	0.05%	2.10%	2.19%	0.09%	0.57%	0.00%	0.05%	0.62%	0.70%	0.08%	0.57%	0.00%	0.05%	0.62%	0.70%	0.08%	0.57%	0.00%	0.05%	0.62%	0.70%	
Bank of India Large & Mid Cap Equity Fund	2.24%	0.00%	0.05%	2.29%	2.48%	0.19%	1.11%	0.00%	0.05%	1.16%	1.35%	0.19%	1.11%	0.00%	0.05%	1.16%	1.35%	0.19%	1.11%	0.00%	0.05%	1.16%	1.35%	1.76%
Bank of India Liquid Fund	0.13%	0.00%	0.00%	0.13%	0.13%	0.00%	0.10%	0.00%	0.00%	0.10%	0.10%	0.00%	0.10%	0.00%	0.00%	0.10%	0.10%	0.00%	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%	0.12%	0.77%	0.00%	0.05%	0.82%	0.94%	0.12%	0.77%	0.00%	0.05%	0.82%	0.94%	0.12%	0.77%	0.00%	0.05%	0.82%	0.94%	
Bank of India Mid & Small Cap Equity & Debt Fund	2.15%	0.00%	0.05%	2.20%	2.37%	0.17%	0.99%	0.00%	0.05%	1.04%	1.21%	0.17%	0.99%	0.00%	0.05%	1.04%	1.21%	0.17%	0.99%	0.00%	0.05%	1.04%	1.21%	
Bank of India Multi Asset Allocation Fund	1.87%	0.00%	0.05%	1.92%	2.09%	0.17%	1.01%	0.00%	0.05%	1.06%	1.23%	0.17%	1.01%	0.00%	0.05%	1.06%	1.23%	0.17%	1.01%	0.00%	0.05%	1.06%	1.23%	
Bank of India Multi Cap Fund	2.23%	0.00%	0.05%	2.28%	2.47%	0.19%	1.15%	0.00%	0.05%	1.20%	1.39%	0.19%	1.15%	0.00%	0.05%	1.20%	1.39%	0.19%	1.15%	0.00%	0.05%	1.20%	1.39%	
Bank of India Overnight Fund	0.10%	0.00%	0.00%	0.10%	0.10%	0.00%	0.08%	0.00%	0.00%	0.08%	0.08%	0.00%	0.08%	0.00%	0.00%	0.08%	0.08%	0.00%	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%	0.05%	0.45%	0.00%	0.00%	0.45%	0.50%	0.05%	0.45%	0.00%	0.00%	0.45%	0.50%	0.05%	0.45%	0.00%	0.00%	0.45%	0.50%	
Bank of India Small Cap Fund	2.03%	0.00%	0.05%	2.08%	2.14%	0.06%	0.50%	0.00%	0.05%	0.55%	0.61%	0.06%	0.50%	0.00%	0.05%	0.55%	0.61%	0.06%	0.50%	0.00%	0.05%	0.55%	0.61%	
Bank of India Ultra Short Duration Fund	1.10%	0.00%	0.00%	1.10%	1.19%	0.09%	0.58%	0.00%	0.00%	0.58%	0.67%	0.09%	0.58%	0.00%	0.00%	0.58%	0.67%	0.09%	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 Thematic Mutual Funds?

Thematic funds are equity mutual funds that invest in stocks tied to a specific theme, offering a broad-based approach to investing across sectors with a common theme. These funds can be found in manufacturing sectors like chemicals & pharmaceuticals, automobiles, and capital goods, or consumption-themed sectors like consumer durables, FMCG, and telecom. These funds are

suitable for investors seeking exposure to specific long-term market trends or themes, those with a keen interest in thematic developments and for those willing to accept moderate to high levels of risk. However, thorough research and alignment with investment horizon and risk tolerance are essential before considering these funds.

Disclaimer/Statutory Details

The data in the Factsheet is updated up to May 31, 2024 unless indicated otherwise. Statements relating to outlook and forecast are the opinions of the Author. The views expressed by the author are personal and are not necessarily that of Bank of India Investment Managers Private Limited (formerly BOI Star Investment Managers Private Limited) (formerly BOI AXA Investment Managers Private Limited) (AMC). This report is for information purpose only and is not intended to be an investment advice. Please make independent research/ obtain professional help before taking any decision of investment/ sale. AMC makes no representation as to the quality, liquidity or market perception of any securities/ issuer/ borrower, if described in the report above, nor does it provide any guarantee whatsoever. Information and material used in this report are believed to be from reliable sources. However, AMC does not warrant the accuracy, reasonableness and/or completeness of any information. AMC does not undertake to update any information or material in this report. Decisions taken by you based on the information provided in this report are to your own account and risk. AMC and any of its officers, directors and employees shall not be liable for any loss or damage of any nature, as also any loss or profit in any way arising from the use of this material in any manner. AMC or its directors, officers and employees, including author of this report/ persons involved in the preparation or issuance of this report may, from time to time, have long or short positions in, and buy or sell the securities, if any, mentioned herein or have other potential conflict of interest with respect to any recommendation and related information and opinions given in the report/ report. This report, or any part of it, should not be duplicated, or contents altered/ modified, in whole or in part in any form and or re-distributed without AMC's prior written consent. © Bank of India Investment Managers Private Limited 2024.

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

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

• **Ahmedabad** - Office No. 604 6th Floor, Building Name - Sun Square, C. G. Road, Navrangpura, Ahmedabad - 380006. • **Bangalore** - 14/2 Rajesh Chambers, Brunton Road, Ashok Nagar, MG road, Craig park layout, Bangalore - 560025. • **Chandigarh** - 205, Megabyte Business Centre, SCO-333-334, 1st Floor, Sec-35B Chandigarh - 160 022. • **Chennai** - Cabin No. 308, Apeejay Business Center No: 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • **Jaipur** - Office No.154, 1st Floor, Ganapati Plaza, M I Road, Jaipur - 302 001. • **Kolkata** - OM Tower, Room No - 1008, 32, Jawahar Lal Nehru Road, Kolkata - 700071. • **Lucknow** - Office No. 311, 3rd Floor, Saran Chamber II, 5 Park Road, Lucknow-226001. • **Mumbai** - B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. • **New Delhi** - B-104, Statesman House, Barakhamba Road, Connaught Place, New Delhi - 110 001. • **Patna** - Office No. 406, 4th Floor, Ashiana Hariniwas Complex, Dark Bungalow Road, Bandar Bagicha, Frazer Road Area, Patna - 800001. • **Pune** - Cornerstone Projects, CTS No 33/28, Office no 47-501 T.P. Scheme No 1, Erandawane Pune City, 6th Floor, Lane no 4, Prabhat Road, Deccan Gymkhana Pune - 411 004. • **Vadodara** - C -173, 1st Floor Emerald One Building, Jetalpur road, Jetalpur, Vadodara - 390007.

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

• **Agra**: 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra - 282 002. • **Ahmedabad**: Office No. 401, 4th Floor, ABC-j, Off. C.G. Road, Ahmedabad - 380009. • **Ahmednagar**: Shop no. 2, Plot No. 17, S.no 322, Near Ganesh Colony, Savdi, Ahmednagar - 414001. • **Akola**: Shop No 25, Ground Floor Yamuna tarang complex, Murtizapur Road N.H. No-6, Opp Radhakrishna Talkies Akola - 444 001. • **Allahabad**: Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. • **Ambala**: 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala -133 001, Haryana. • **Amritsar**: SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City- Amritsar, Punjab - 143001. • **Anand**: B-42, Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380001. • **Asansol**: 112/N, G. T. Road, Bhanga Pachil, G. T Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • **Aurangabad**: Shop No B 38, Motiwala Trade Centre, Nirala Bazar, Aurangabad - 431001. • **Bangalore**: Old No 35, New No:59, Kamala Nivas, 1st Floor, Puttanna Road, Basavangudi, Bangalore - 560004. • **Bareilly**: 54, Civil Lines, Ayub Khan Chauraha Above Mitali Women, Bareilly - 243001. • **Bankura**: Plot Nos-80/1/Anatunchati Mahalla 3rd Floor, Ward No-24, Opposite P.C Chandra, Bankura Town, Bankura - 722101. • **Baroda**: 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007. • **Begusarai**: C/O Dr Hazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai - 851117. • **Belgaum**: Premises No 101, CTS No 1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum - 590011. • **Bellary**: Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary - 583103. • **Bhagalpur**: 2nd Floor, Chandrolak Complex, Near Ghatghar, Bhagalpur - 812 001. • **Bhatinda**: Mcb-Z-3-01043, Goniana Road, Opposite Nippon India Mf Gt Road, Near Hanuman Chowk, Bhatinda - 151001. • **Bhavnagar**: 303, Sterling Building, Above HDFC Bank, Waghawadi Road, Bhavnagar - 364 001. • **Bhopal**: Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. • **Bhubaneswar**: A/181, Saheed Nagar, Janardan House, Room #: 07, 3rd Floor, DT: Bhubaneswar - 751 007. • **Bilaspur**: Anandam Plaza, Shop. No. 306; 3rd Floor, Vyapar Vihar Main Road, Chhattarghar, Bilaspur-495001. • **Bokaro**: City Center, Plot No. HE-07, Sector-IV, Bokaro Steel City - 827004. • **Borivali**: Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai - 400 092. • **Burdwan**: Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST: BURDWANEAST, PIN: 713101. • **Calicut**: Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh**: Sco- 2423-2424, Above Mirchi Restaurant, New Aroma Hotel, First Floor, Sector 22-C, Chandigarh - 160 022. • **Chennai**: 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • **Chinsurah**: No: 96, Po: Chinsurah Doctors Lane, Chinsurah - 712101. • **Cochin**: Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam - 682 036. • **Coimbatore**: 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cuttack**: Shop No. 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building), Adjacent to Reliance Trends, Dargha Bazar, Cuttack, Odisha - 753001. • **Darbhanga**: 2nd Floor, Raj Complex, Near Poor Home, Darbhanga - 846004. • **Dehradun**: Shop No-809/799, Street No-2 A Rajendra Nagar, Near Sheesha Lounge Kaulgarh Road, Dehradun - 248001. • **Dhanbad**: 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • **Durgapur**: MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Eluru**: Dho-23A-7-72/73K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta Eluru - 534002. • **Erode**: No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003. • **Faridabad**: A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, NIT, Faridabad - 122001. • **Gandhidham**: Office no -12 Plot No -300 Ground Floor, Shree Ambica Arcade Building, Near HDFC Bank, Gandhidham - 370201. • **Gandhinagar**: 138 Suresh Solitaire, Nr. Podar International School, Kudasam, Ganghinagar-382421. • **Gaya**: Property No. 711045129, Ground Floor hotel Skylark, Swarajipuri Road, Gaya - 823001. • **Ghatkopar**: 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai - 400077. • **Ghaziabad**: FF - 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh Pin code - 201003. • **Gorakhpur**: Cross Road The Mall, Shop No 8-9, 4th Floor, Bank Road, Gorakhpur - 273001. • **Guntur**: 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur - 522002. • **Gurgaon**: No: 212A 2nd Floor Vipul Agora, M. G. Road, Gurgaon - 122001. • **Guwahati**: Ganapati Enclave, 4th Floor, Opposite Bora Service, Ullubari, Guwahati - 781 007. • **Gwalior**: 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior - 474 009. • **Hoshiarpur**: Unit # Sf-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur - 146001. • **Hubli**: R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580029. • **Hyderabad**: KARVY HOUSE, No:46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034. • **Hyderabad (Gachibowli)**: KARVY Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. • **Indore**: 2nd Floor, 203-205 Balaji Corporate House, Above ICICI Bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square, Indore - 452 001. • **Jabalpur**: 2nd Floor, 290/1 (165-New), Near Bhavartal Garden, Jabalpur - 482 001. • **Jaipur**: S16/A, IIIRD Floor, Land Mark Building, Opp Jai Club, Mahaver Marg, C Scheme, Jaipur - 302 001. • **Jalandhar**: Office No 7, 3rd Floor, City Square Building, E-H197 Civil Lines, Jalandhar - 144001. • **Jammu**: 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180 004. • **Jamshedpur**: Madhukunj, 3rd Floor, Q Road, Sakshi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur**: 203, Modi Arcade, Chopasni Road, Jodhpur - 342 001. • **Jalgaon**: 3rd Floor, 269 Jaee Plaza, Baliram Peth, Near Kishore Agencies, Jalgaon - 425001. • **Kalyan**: Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301. • **Kanpur**: 15/46, B, Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur - 208 001. • **Kharagpur**: Holding No 254/220, SBI Building, Malancha Road, Ward No.16, Po: Kharagpur, Ps: Kharagpur, Dist: Paschim Medinipur Kharagpur - 721304. • **Kolhapur**: 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur - 416 001. • **Kolkata**: 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata - 700071. • **Kottayam**: 1st Floor, Csiascension Square, Railway Station Road, Collectorate P O Kottayam - 686002. • **Lucknow**: 1st Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow - 226 001. • **Ludhiana**: SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai**: No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **Mangalore**: Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hostel Road, Mangalore - 575003. • **Margao**: Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGDDA Market Complex, Margao - 403 601. • **Meerut**: Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001. • **Moradabad**: Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mumbai**: 6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange), Next Union Bank, Fort Mumbai - 400 001. • **Muzaffarpur**: Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **Mysore**: No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore - 570009. • **Nagpur**: Block No. B/1 & 2, Shree Apartment, Plot No. 2, Khare Town, Mata Mandir Road, Dharampeth, Nagpur - 440010. • **Nanded**: Shop No. 4, Santakripa Market, G G Road, Opp.Bank of India, Nanded - 431 601. • **Nasik**: S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik - 422 002. • **New Delhi**: 305, New Delhi House, 27 Barakhamba Road, New Delhi - 110 001. • **Noida**: F-21, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • **Panipat**: Shop No. 20, 1st Floor BMK Market, Behind HIVE Hotel, G.T. Road, Panipat - 132103. • **Panjim**: H. No: T-9, T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa - 403001. • **Pathankot**: 2nd Floor, Sahni Arcade Complex, Adj. Indra Colony Gate, Railway Road, Pathankot - 145001. • **Patiala**: B- 17/423 Opposite Modi College, Lower Mall, Patiala - 147001. • **Patna**: 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna - 800001. • **Pune**: Office No 207-210, 2nd Floor, Kamla Arcade, Jangli Maharaj Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. • **Raipur**: Office No S-13, Second Floor, Reheja Tower, Fafadhi Chowk, Jail Road, Raipur - 492 001. • **Rajahmundry**: No. 46-23-10/A, Tirumala Arcade, 2nd Floor, Ganuga Veedhi Danavaipeeta Rajahmundry East, Godavari Dist, AP - 533103. • **Rajkot**: 302, Metro Plaza, Near Moti Tanka Chowk, Rajkot, Gujarat - 360 001. • **Ranchi**: Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi - 834001. • **Rohtak**: Office No: -61, First Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001. • **Rourkela**: 2nd Floor, Main Road, Uditi Nagar, Rourkela, Sundargarh - 769 012. • **Salem**: No. 6, Ns Complex, Omalpur Main Road, Salem - 636009. • **Sambalpur**: First Floor, Shop No. 219, Sahej Plaza, Golebazar, Sambalpur - 768 001. • **Shillong**: Annex Mani Bhalpur, Lower Thana Road, Near R K M Lp School, Shillong - 793 001. • **Siliguri**: Nanak Complex, Sevoke Road, Siliguri - 734 001. • **Shimla**: 1st Floor, Hills View Complex, Near Tara Hall, Shimla - 171001. • **Shimoga**: Jayarama Nilaya, 2nd Corrs Mission Compound, Shimoga - 577201. • **Solapur**: Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. • **Surat**: Office No. 516, 5th Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395002. • **Thane**: Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai - 400 602. • **Tirupathi**: Shop No:18-1-421/F1 City Center, K.T.Road, Airtel Backside Office, Tirupathi - 517501. • **Trichy**: No 23C/1 E V R Road, Near Vekkiakiamman Kalyana Mandapam Putthur - Trichy - 620017. • **Trivandrum**: 1st Floor, Marvel Building, Opp SI Electricals, Uppalamp Road, Statue Po Trivandrum - 695001. • **Udaipur**: 201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur - 313 001. • **Ujjain**: Heritage, Shop No. 227, 87 Vishvavidhyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • **Varanasi**: D-64/132, 2nd Floor, KA, Mauza, Shivpurwa, Settlement Plot No 478, Pargana : Dehat Amanat, Mohalla Sibra, Varanasi - 221 010. • **Vashi**: C Wing, Flat No. 324, 1st Floor, Vashi Plaza, Sector 17 Vashi, Navi Mumbai Pincode - 400703. • **Vellore**: No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore - 632001. • **Vijayawada**: 39-10-7, Opp : Municipal Water Tank, Labbipet, Vijayawada - 520 010. • **Vile Parle**: Shop No.1, Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL Office P M Road, Vile Parle East, Pincode - 400057. • **Visakhapatnam**: D. NO. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam - 530016. • **Yamuna Nagar**: B-V 185/A, 2nd Floor, Jagadri Road, Near Dav Girls College (Uco Bank Building), Pyara Chowk, Yamuna Nagar - 135001.

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Features



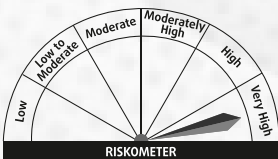

**Dynamic
Asset
Allocation**



**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 May 31, 2024	Benchmark* Risk-o-meter as on May 31, 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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Build A Resilient Future With Mix Of 3 Assets



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

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



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Features



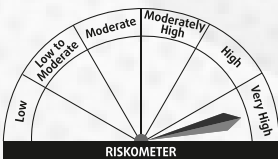
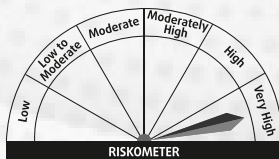
Offer Flexibility



Better Investment Possibilities



Investment opportunity across various market capitalisation

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

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