

**Generations change but
consumption endures!**



Presenting

Bank of India Consumption Fund

Key Features



Invests in India's growing household consumption basket



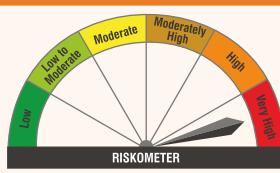
Capture India's growth story and evolving consumer trends



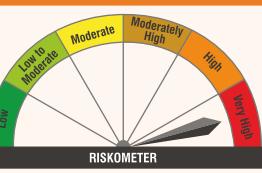
Resilient sectors driven by consumer demand

PRODUCT LABEL

Risk-o-meter is based on the scheme portfolio as on December 31, 2025



Benchmark[#] Risk-o-meter as on December 31, 2025



Bank of India Consumption Fund
(An open ended equity scheme following consumption theme)

This product is suitable for investors who are seeking*

- Long term capital appreciation.
- An equity scheme investing in equity & equity related securities of companies engaged in consumption and consumption related sector or allied sectors.

➤ Investors understand that their principal will be at very high risk

➤ Benchmark riskometer is at very high risk

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

#Nifty India Consumption Total Return Index (TRI)



1800-266-2676 & 1800-103-2263



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To invest scan the QR code:





Date of Allotment

December 20, 2024



Benchmark

Nifty India Consumption TRI

Fund Performance - Regular Plan

(As on December 31, 2025)

Fund Manager - Nitin Gosar

Current Value of Standard Investment of ₹ 10000

Period®	Scheme Returns (%) ^	Benchmark Returns# (%)	Additional Benchmark Returns## (%)	Scheme Returns (₹)	Benchmark Returns# (₹)	Additional Benchmark Returns## (₹)
1 year	11.28%	9.22%	11.88%	11,128	10,922	11,188
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	11.11%	10.12%	11.75%	11,150	11,046	11,216

"Nifty Consumption TRI"

##Nifty 50 TRI

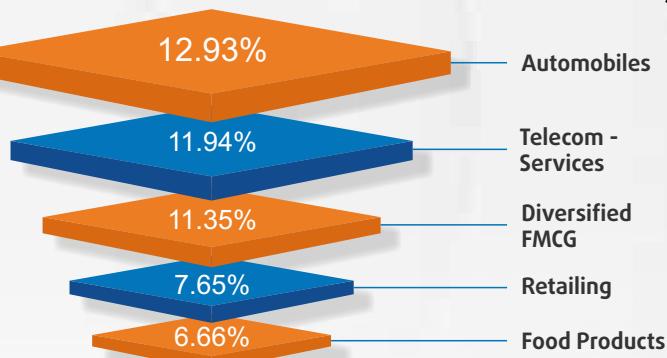
^ Past performance may or may not be sustained in the future. *Date of Allotment - December 20, 2024. Above returns are on Simple Annualized Return.

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

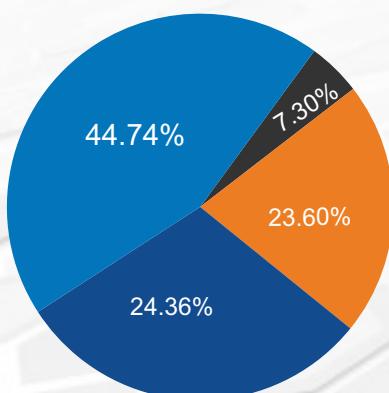
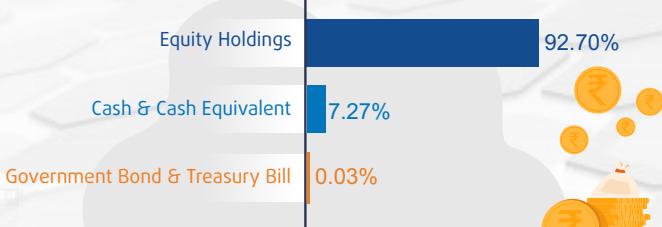
- Mr. Nitin Gosar has been appointed Fund Manager for this scheme since inception. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.
- Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication..
- Different plans shall have a different expense structure.
- For performance of other schemes managed by Mr. Nitin Gosar and direct plan of this scheme, [click here](#)

ITC Limited	9.45%
Bharti Airtel Limited	9.44%
Britannia Industries Limited	6.54%
Mahindra & Mahindra Limited	5.00%
Hero MotoCorp Limited	4.97%
United Spirits Limited	4.01%
FSN E-Commerce Ventures Limited	3.91%
Apollo Hospitals Enterprise Limited	3.05%
Oberoi Realty Limited	2.97%
ICICI Lombard General Insurance Co. Ltd.	2.88%

Top 5 Sector Allocation



Asset Allocation



MCAP Categorization

- Large Cap
- Small Cap
- Mid Cap
- GB/TB/Repo/Others

The above details are as on December 31, 2025



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MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.