Bank of India
Mutual Fund

Transform Idle Funds Into Smart Investments

Bank of India Money Market Fund

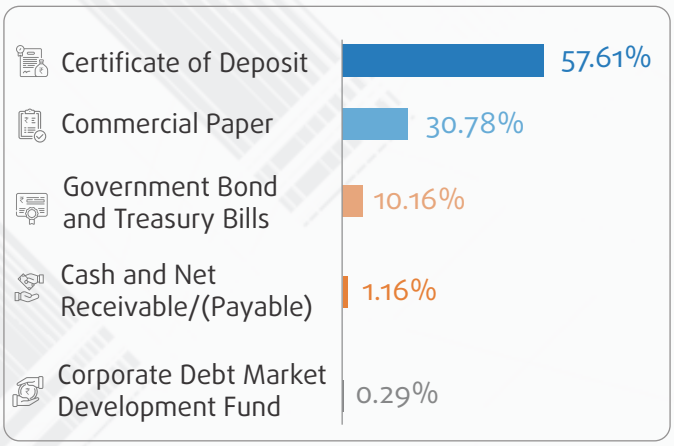
About the Fund

Bank of India Money Market Fund is an open ended debt scheme predominantly investing in money market instruments having maturity up to 1 year. The fund aims to generate returns with reasonable liquidity by investing in money market instruments. The fund endeavours to help investors, manage short term cash surpluses and provide optimal returns with moderately low levels of risk and high liquidity along with low duration risk.

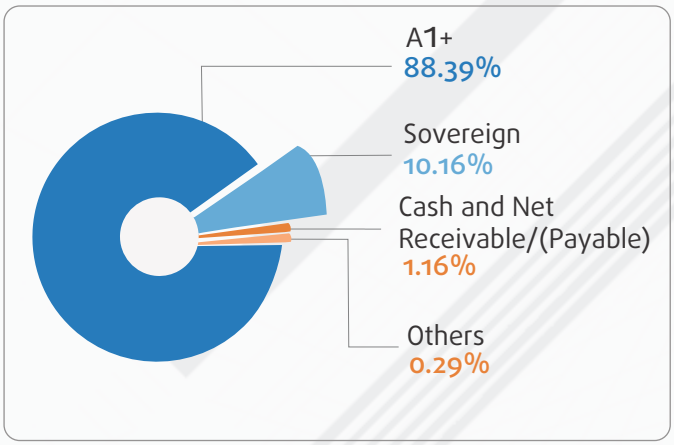
Benefits of the Fund

- Aims to generate returns with reasonable liquidity
- Idle for short term parking with relatively lower risk
- Suitable for short term investment with horizon up to 1 Year

Composition By Assets



Credit Profile



Fund Facts

Inception Date
February 4, 2025

Assets Under Management (AUM)
₹ 410.33 Cr

Total Expense Ratio (TER)
Regular Plan: 0.45%
Direct Plan: 0.14%

Bank of India Mutual Fund - SEBI Registration Number: MF/056/08/01

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

Options

- Growth
- Income Distribution cum Capital Withdrawal (IDCW) (Reinvestment of IDCW & payout of IDCW)

Exit Load

NIL

Potential Risk Class Matrix

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-1	
	Moderate (Class II)			
	Relatively High (Class III			

Other Parameters

Average/ Residual Maturity	**0.39 Years**
Macaulay Duration	**0.39 Years**
Modified Duration	**0.39 Years**
Annualised Yield	**6.88%**

Fund Performance - Regular Plan - Growth Option

(As on September 30, 2026)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%)^	Benchmark Returns (CRISIL Money Market A-I Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Money Market A-I Index) (₹)	Additional Benchmark Returns (CRISIL Money Market A-I Index) (₹)
7 Days	3.42%	3.46%	0.43%	10,006	10,007	10,001
15 Days	5.17%	5.14%	-1.73%	10,021	10,021	9,993
30 Days	6.04%	5.92%	1.68%	10,048	10,047	10,014
3 Months	6.04%	6.06%	3.09%	10,149	10,149	10,077
6 Months	6.80%	6.70%	3.99%	10,335	10,330	10,199
1 year	6.18%	6.08%	4.01%	10,618	10,608	10,401
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	6.70%	6.48%	5.08%	11,132	10,406	10,391

^ Past performance may or may not be sustained in the future. *Date of Allotment - February 04, 2025.

Above returns are on Simple Annualized Basis. @ 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.

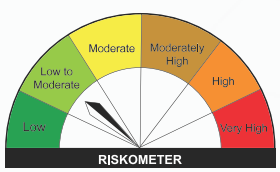
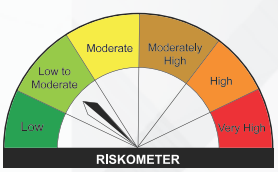
- Mr. Mithraem Bharucha has been managing this scheme since inception. In addition to this scheme, he manages 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund.
- Period for which scheme's performance has been provided is computed basis on last working day of the month preceding the date of publication.
- Different plans shall have a different expense structure.

For performance of other schemes managed by Mr. Mithraem Bharucha and direct plan of this scheme, click here.

All the above data is as on September 30, 2026.

To invest scan the QR code:

PRODUCT LABEL

Risk-o-meter is based on the scheme portfolio as on September 30, 2026	Benchmark# Risk-o-meter as on September 30, 2026	**Bank of India Money Market Fund** (An open ended debt scheme investing in money market instruments. A Relatively Low interest rate risk and Moderate credit Risk)
		This product is suitable for investors who are seeking*: • Regular income over Short to Medium term. • Investment in Money Market instruments with maturity upto one year.
Investors understand that their principal will be at low to moderate risk	Benchmark riskometer is at low to moderate risk	*Investor should consult their financial advisor if they are not clear about the suitability of the product.

#Tier 1: CRISIL Money Market A-1 Index

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