



Bank of India Multi Asset Allocation Fund

About the Fund

Bank of India Multi Asset Allocation Fund seeks long-term capital growth by allocating across equity, debt/money-market instruments and Gold ETF/Silver ETF and typically maintains at least 10% in each segment. The strategic blend aims to balance growth and protection under varying market conditions. Ideal for medium-to-long-term investors looking for a diversified, multi-asset portfolio.

Benefits of the Fund



Multi-Asset Diversification
Across Risk Profiles



Potential for Long-Term Capital Growth



Strategic + Tactical Asset Allocation
in a mix of Equity, Debt and Gold assets



Reduced Drawdowns Through
Diversification

Fund Facts



Inception Date
February 28, 2024



Assets Under Management (AUM)
₹ 364.74 Cr



Total number of stocks
68

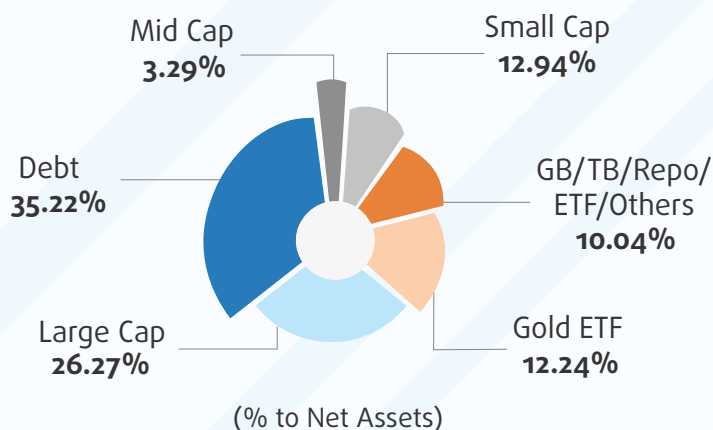


Total Expense Ratio (TER)
Regular Plan: 1.69%
Direct Plan: 0.72%

Top 10 Equity Holdings

Company	Market Value (%)
ICICI Bank Limited	3.14%
State Bank of India	2.89%
Quality Power Electrical Eqp Ltd	1.84%
Sky Gold And Diamonds Limited	1.71%
HDFC Asset Man. Com. Ltd.	1.53%
Dr. Reddy's Laboratories Limited	1.49%
CreditAccess Grameen Limited	1.45%
HDFC Bank Limited	1.38%
Tata Steel Limited	1.29%
UltraTech Cement Limited	1.19%

Market Cap Categorisation





Options

- Growth Option
- IDCW Option
(Re-investment of IDCW and payout of IDCW option)



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"

Asset Allocation

Asset Class	% to Net Assets
Corporate Debt	35.22%
Equity Holdings	42.50%
Mutual Funds/Exchange Traded Funds	12.24%
Government Bond & Treasury Bill	6.50%
Cash & Cash Equivalent	4.65%

Fund Performance - Regular Plan - Growth Option

(As on June 30, 2026)

Co Fund Manager - Mithream Bharucha & Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%)^	Benchmark Returns Nifty Composite Debt Index(40%)+Domestic Prices of Gold(15%)+ Domestic Prices of Silver(5%)(%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns Nifty Composite Debt Index(40%)+Domestic Prices of Gold(15%)+ Domestic Prices of Silver(5%)(₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	10.00%	5.15%	-5.42%	11,000	10,515	9,458
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	10.11%	10.38%	4.91%	11,011	11,038	10,491

^ Past performance may or may not be sustained in the future.

*Date of Allotment - February 28, 2024.

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. February 28, 2024. In addition to this scheme, he manages 5 open ended schemes. Mr. Nilesh Jethani co-manages the Fund (equity portion) w.e.f. April 23, 2024. In addition to this he manages 2 close ended, 2 open ended and co-manages 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 preceding the date of publication.
3. Different plans shall have a different expense structure.

For performance of other schemes managed by Mr. Mithream Bharucha & Nilesh Jethani and direct plan of this scheme, [click here](#).

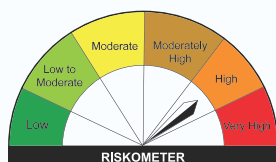
All the above data is as on June 30, 2026.

To invest scan the QR code:



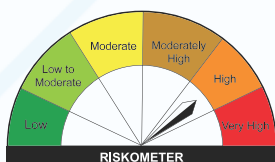
PRODUCT LABEL

Risk-o-meter is based on the scheme portfolio as on June 30, 2026



Investors understand that their principal will be at high risk

Benchmark* Risk-o-meter as on June, 2026



Benchmark riskometer is at high risk

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

This product is suitable for investors who are seeking*:

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

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

#Nifty Composite Debt Index(40%)+Domestic Prices of Gold(15%)+ Domestic Prices of Silver(5%)

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