

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.

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.

Date of Allotment January 28, 2020 | **Benchmark** Tier 1: CRISIL Liquid Overnight Index

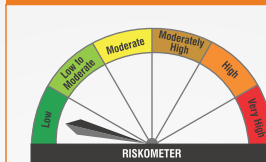
Product Label

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

Benchmark[#] Risk-o-meter as on November 30, 2024

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.)



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.

Investors understand that their principal will be at low risk

Benchmark riskometer is at low risk

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

#Tier 1: CRISIL Liquid Overnight Index

Fund Performance

(As on November 30, 2024)

Period [@]	Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000			
	Scheme Returns (%) ^		Tier 1 Benchmark Returns* (%)	Additional Benchmark Returns*** (%)	Scheme Returns (₹)		Tier 1 Benchmark Returns* (₹)	Additional Benchmark Returns*** (₹)
	Regular Plan*	Direct Plan*			Regular Plan*	Direct Plan*		
7 Days	6.64%	6.65%	6.69%	8.48%	10,012	10,012	10,012	10,016
15 Days	6.54%	6.56%	6.58%	7.69%	10,026	10,026	10,026	10,031
30 Days	6.45%	6.47%	6.44%	7.50%	10,052	10,052	10,051	10,060
1 year	6.80%	6.82%	6.76%	7.58%	10,680	10,682	10,676	10,758
3 years	5.99%	6.03%	5.99%	6.08%	11,910	11,922	11,909	11,938
5 years	NA	NA	NA	NA	NA	NA	NA	NA
Since inception	4.96%	5.02%	4.95%	5.56%	12,647	12,680	12,637	12,996

#Tier 1: CRISIL Liquid Overnight Index
##CRISIL 1 Year T-bill Index

^ 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.

For performance of other schemes managed by Mr. Mithraem Bharucha, [click here](#)

All data are as on November 30, 2024

Fund Manager



Mithraem Bharucha

Over 15 years of experience in Fixed Income market domain & investment strategy development.

Other Parameters

Average/Residual Maturity	Macaulay Duration	Modified Duration	Annualised Yield
1 Day	1 Day	1 Day	6.68%

Potential Risk Class Matrix

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