

# 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.

Bank of India  
Mutual Fund

## 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.



### Fund Manager

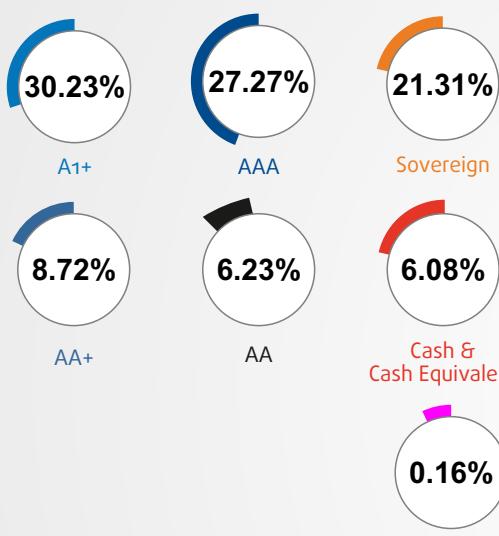


### Mithraem Bharucha

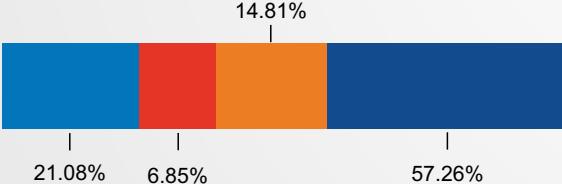
Over 15 years of experience in Fixed Income market domain & investment strategy development.



### Credit Profile



### Composition by holding period



### Duration

█ Upto 3 months      █ 3 months to 6 months  
█ 6 months to 1 year      █ > 1 year



### Other Parameters

Average/Residual Maturity	Macaulay Duration	Modified Duration	Annualised Yield
2.91 Years	2.38 Years	2.28 Years	6.58%

█ Date of Allotment December 18, 2008 | █ Benchmark Tier 1: CRISIL Short Duration Debt A-II Index



### Product Label

<b>Risk-o-meter is based on the scheme portfolio as on December 31, 2025</b>	<b>Benchmark<sup>#</sup> Risk-o-meter as on December 31, 2025</b>	<b>Bank of India Short Term Income Fund</b> (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.)
<p>Investors understand that their principal will be at moderate risk</p>	<p>Benchmark riskometer is at low to moderate risk</p>	This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> <li>Regular income over short to medium term.</li> <li>Investment in Debt &amp; Money Market instruments such that the Macaulay duration of the portfolio is between 1 year - 3 years.</li> </ul> <p>*Investors should consult their financial advisor if they are not clear about the suitability of the product.</p>

#Tier 1: CRISIL Short Duration Debt A-II Index



### Fund Performance - Regular Plan

(As on December 31, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns <sup>#</sup> (%)	Additional Benchmark Returns <sup>##</sup> (%)	Scheme Returns (₹)	Benchmark Returns <sup>#</sup> (₹)	Additional Benchmark Returns <sup>##</sup> (₹)
1 year	7.00%	7.85%	6.37%	10,700	10,785	10,637
3 years	7.33%	7.60%	7.90%	12,368	12,462	12,569
5 years	10.10%	6.03%	5.05%	16,183	13,401	12,795
Since inception	6.11%	7.52%	5.47%	27,485	34,411	24,779

#Tier 1: CRISIL Short Duration Debt A-II Index

## CRISIL 10 Year Gilt Index

<sup>®</sup> Past performance may or may not be sustained in the future.

<sup>#</sup>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 4 open ended schemes 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-end preceding the date of publication.

3. Different plans shall have a different expense structure.

4. For performance of other schemes managed by Mr. Mithraem Bharucha and direct plan of this scheme, [click here](#)



### Potential Risk Class Matrix

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

All data are As on December 31, 2025