

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.

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



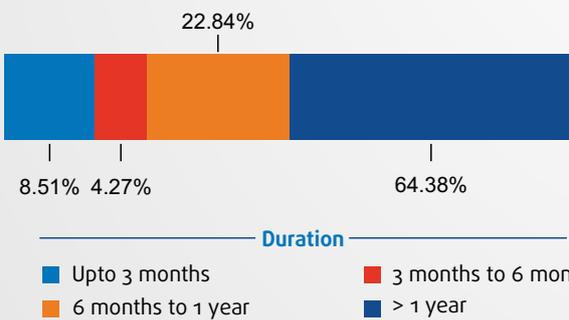
Mithraem Bharucha

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

Credit Profile



Composition by holding period



Other Parameters

Average/Residual Maturity	Macaulay Duration	Modified Duration	Annualised Yield
3.33 Years	2.86 Years	2.72 Years	6.53%

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

Product Label

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

Fund Performance - Regular Plan

(As on May 30, 2025)

Period [@]	Fund Manager - Mithraem Bharucha			Current Value of Standard Investment of ₹ 10000		
	Scheme Returns (%) ^	Benchmark Returns (%)	Additional Benchmark Returns ^{##} (%)	Scheme Returns (₹)	Benchmark Returns (₹)	Additional Benchmark Returns ^{##} (₹)
1 year	10.45%	9.16%	11.71%	11,045	10,916	11,171
3 years	9.84%	7.65%	9.43%	13,252	12,476	13,106
5 years	10.24%	6.30%	5.50%	16,291	13,578	13,076
Since inception*	6.16%	7.58%	5.65%	26,742	33,315	24,719

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

CRISIL 10 Year Gilt Index

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

*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.

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 May 31, 2025