

This Independence Day, achieve financial freedom and fulfill your dreams through SIP



Wishing you all a  
Happy 75<sup>th</sup> Independence Day

**Bank of India**   
Mutual Fund

**Facts**  
in **Figures**

Monthly fund analysis and market reviews

**July 2022**

# INDEX

	Page No.
<b>MARKET UPDATE .....</b>	<b>3</b>
Bank of India Large & Mid Cap Equity Fund .....	4
Bank of India Tax Advantage Fund.....	5
Bank of India Manufacturing & Infrastructure Fund .....	6
Bank of India Small Cap Fund .....	7
Bank of India Flexi Cap Fund.....	8
Bank of India Bluechip Fund.....	9
Bank of India Mid & Small Cap Equity & Debt Fund .....	10
Bank of India Balanced Advantage Fund .....	11
Bank of India Conservative Hybrid Fund .....	12
Bank of India Arbitrage Fund .....	13
Bank of India Credit Risk Fund.....	14
Bank of India Short Term Income Fund.....	15
Bank of India Ultra Short Duration Fund.....	16
Bank of India Liquid Fund.....	17
Bank of India Overnight Fund.....	18
<b>IDCW History .....</b>	<b>19</b>
<b>Fund - Manager wise Scheme Performance .....</b>	<b>20</b>
<b>Schemes managed by Fund Manager .....</b>	<b>27</b>
<b>SIP Returns of selected Schemes.....</b>	<b>28</b>
<b>Month End Total Expense Ratio .....</b>	<b>29</b>
<b>How to read Factsheet .....</b>	<b>30</b>
<b>Disclaimer/Statutory Details.....</b>	<b>31</b>
<b>Bank of India Mutual Fund Branches - Investor Service Centers (ISC's) .....</b>	<b>31</b>

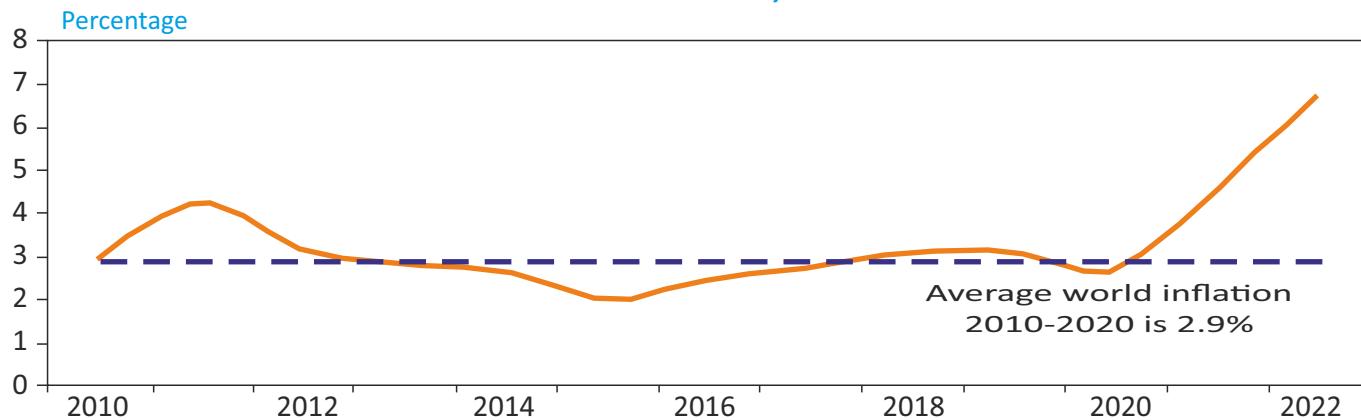
# MARKET UPDATE

Markets till last few months was overly concerned about the rising inflation. These concerns were not without reasons. The world economy is facing substantial inflationary pressures. Global inflation is projected to increase to 6.7 percent in 2022, twice the average of 2.9 per cent recorded during 2010 - 2020 (chart below). Headline inflation in the United States has reached the highest level in four decades. In developing regions, inflation is rising in Western Asia and Latin America and the Caribbean. Soaring food and energy prices are having knock-on effects on the rest of the economy, as reflected in the significant rise in core inflation in many economies as well.



**Alok Singh**  
Chief Investment Officer

## Global annual inflation, 2010-2022



Source: UN DESA estimates and forecasts.

Note: Data for 2022 are projections. Data excludes the Bolivarian Republic Venezuela.

This high inflation was countered with Central Bank hiking the interest rates globally. The Federal Reserve raised the target range for the fed funds rate by 75bps to 2.25% - 2.5% during its July 2022 meeting, the fourth consecutive rate hike, and pushing borrowing costs to the highest level since 2019. In India also RBI's Monetary Policy Committee (MPC) in its last meeting increased the Repo rate by 50bps to 5.40%. This brings the policy rate above the pre pandemic level of 5.15%. While RBI guided that further change in the policy rates will be depending upon the incoming data, but bond markets are already discounting another 50bps rate increase in coming months.

The Indian bond yields, especially the longer end of the curve, appears to be fairly priced. With 10 year Government bond yield is around 7.35% which is 195bps over Repo rate. This high spread after recent increase in policy rate makes them quite attractive. The short end of the curve however remain vulnerable to tight liquidity conditions and any further rate by RBI.

The fast pace of rate action by central banks globally has initiated thought of global recession in coming quarters. Though the central banks are conscious that rate hike will hamper growth but they appear to be confident to escape full blown recession. As there are some signs of moderation in inflation and inflation expectation are also falling across tenors. Equity markets currently are ready to believe that central banks shall be able to succeed in their actions. This has resulted in equity market recovering from their recent lows.

The further move in equity market from here is dependent on the financial performance of business and sectors. So far in the result season the input cost pressures persisted as a result gross profit margin of majority of business witnessed a drop. However business remain optimistic about reverting to long term averages in coming quarters. Financial which is a large weight sector seem to be doing well on all fronts including growth and asset quality. This should support the market in coming months.

**Disclaimer:** The views expressed herein constitute only the opinions and do not constitute any guidelines or recommendation on any course of action to be followed by the reader. This information is meant for general reading purposes only and is not meant to serve as a professional guide for the readers.

Data Source: Bloomberg/ Internal Research

## Equity Fund

## Hybrid Fund

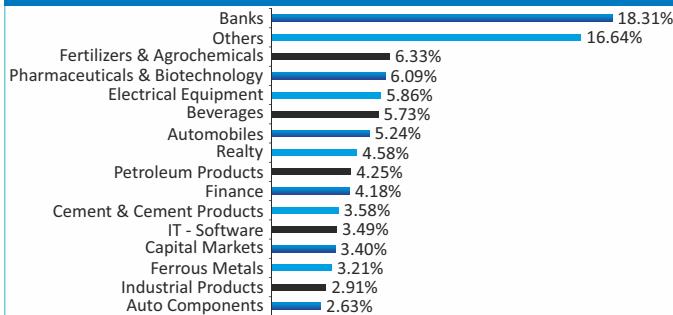
## Debt Fund

# Bank of India Large & Mid Cap Equity Fund\*\*<sup>AA</sup>

(An open ended equity scheme investing in both large cap and mid cap stocks)

All data as on July 31, 2022 (Unless indicated otherwise)

### EQUITY INDUSTRY ALLOCATION



### INVESTMENT OBJECTIVE

The Scheme seeks to generate income and long-term capital appreciation by investing through a diversified portfolio of predominantly large cap and mid cap equity and equity related securities including equity derivatives. The Scheme is in the nature of large and mid cap fund. The Scheme is not providing any assured or guaranteed returns.

### WHO SHOULD INVEST

The fund is suited to investors with some prior experience in equity investing or even for first time equity investors who are aware of the risk associated with investing in equities, particularly with regard to mid and small capitalization companies.

### BENCHMARK<sup>A</sup>

S&P BSE 250 LargeMidCap Total Return Index (TRI)

### DATE OF ALLOTMENT

October 21, 2008

### FUND MANAGER

Mr. Alok Singh: (w.e.f. February 16, 2017) Around 20 years of experience, including 16 years in mutual fund industry.

### AVERAGE AUM

₹ 191.78 Crs.

### LATEST AUM

₹ 200.85 Crs.

### MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

### ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

### PORTFOLIO TURNOVER RATIO (As on July 31, 2022)

0.65 Times<sup>b</sup> ("Basis last rolling 12 months)

### OTHER PARAMETERS (As on July 31, 2022)

Standard Deviation (Annualized): 18.86% (Bank of India Large & Mid Cap Equity Fund)  
18.15% (S&P BSE 250 LargeMidCap (TRI))

Beta: 0.98

Sharpe Ratio\*: 0.30

Tracking Error (Annualized): 6.40%

Above ratios are calculated using 6 years history of monthly returns

\*Risk-free rate assumed to be 5.25% (MIBOR as on July 29, 2022)

### NAV (As on July 29, 2022)

### NAV (₹)

Regular Plan	Eco Plan
Growth	53.50
Bonus	53.49
Regular IDCW	15.97
Quarterly IDCW	19.48

### Direct Plan

Growth	59.51
Bonus	30.76
Regular IDCW	16.32
Quarterly IDCW	16.56

### LOAD STRUCTURE (FOR ALL PLANS)

- Entry Load** NIL  
**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"

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

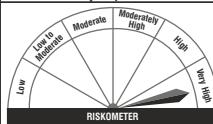
## Hybrid Fund

This product is suitable for investors who are seeking\*:

- Long-term capital growth.
- Investment in equity and equity-related securities including equity derivatives of companies across market capitalisations.

Risk-o-meter is based on the scheme portfolio as on the July 31, 2022

Benchmark Risk-o-meter as on July 31, 2022<sup>c</sup>



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

### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		<b>FERROUS METALS</b>	<b>3.21</b>
<b>BANKS</b>	<b>18.31</b>	Tata Steel Limited	2.14
✓ State Bank of India	7.00	JSW Steel Limited	1.07
✓ ICICI Bank Limited	6.03	<b>INDUSTRIAL PRODUCTS</b>	<b>2.91</b>
✓ HDFC Bank Limited	3.93	Astral Limited	2.17
Kotak Mahindra Bank Limited	1.35	Timken India Limited	0.74
<b>FERTILIZERS &amp; AGROCHEMICALS</b>	<b>6.33</b>	<b>AUTO COMPONENTS</b>	<b>2.63</b>
✓ Coromandel International Limited	3.07	Minda Industries Limited	2.63
Sumitomo Chemical India Limited	2.18	<b>OTHERS</b>	<b>16.64</b>
PI Industries Limited	1.08	Lemon Tree Hotels Limited	2.38
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>6.09</b>	Trent Limited	2.37
Sun Pharmaceutical Industries Limited	1.88	Honeywell Automation	2.20
Divi's Laboratories Limited	1.53	India Limited	
Alkem Laboratories Limited	1.35	Vinati Organics Limited	0.98
Ajanta Pharma Limited	1.34	SRF Limited	0.60
<b>ELECTRICAL EQUIPMENT</b>	<b>5.86</b>	Aarti Industries Limited	0.43
✓ ABB India Limited	4.05	Torrent Power Limited	1.91
Siemens Limited	1.81	Bharti Airtel Limited	0.98
<b>BEVERAGES</b>	<b>5.73</b>	Hindalco Industries Limited	0.95
✓ Varun Beverages Limited	4.39	ITC Limited	0.91
United Breweries Limited	1.33	SBI Life Insurance Company Limited	0.90
<b>AUTOMOBILES</b>	<b>5.24</b>	NMDC Limited	0.81
Mahindra & Mahindra Limited	2.73	Voltaas Limited	0.70
Tata Motors Limited	2.51	Apollo Hospitals Enterprise Limited	0.52
<b>REALTY</b>	<b>4.58</b>	<b>Total</b>	<b>96.42</b>
✓ The Phoenix Mills Limited	3.18	<b>MUTUAL FUNDS/EXCHANGE TRADED FUNDS</b>	
Sobha Limited	1.39	Nippon India Mutual Fund	2.55
<b>PETROLEUM PRODUCTS</b>	<b>4.25</b>	<b>Total</b>	<b>2.55</b>
✓ Reliance Industries Limited	4.25	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
<b>FINANCE</b>	<b>4.18</b>	Treasury Bill	
✓ Aavas Financiers Limited	2.85	182 Days Tbill (MD 15/09/2022) (SOV)	0.07
Muthoot Finance Limited	1.33	<b>Total</b>	<b>0.07</b>
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>3.58</b>	<b>CASH &amp; CASH EQUIVALENT</b>	
✓ UltraTech Cement Limited	3.58	Net Receivables/Payables	0.95
<b>IT - SOFTWARE</b>	<b>3.49</b>	TREPS / Reverse Repo Investments	0.00
Tata Consultancy Services Limited	2.79	<b>Total</b>	<b>0.95</b>
Infosys Limited	0.69	<b>GRAND TOTAL</b>	<b>100.00</b>
<b>CAPITAL MARKETS</b>	<b>3.40</b>	✓ Indicates Top 10 Holdings.	
Computer Age Management Services Limited	1.71		
Central Depository Services (India) Limited	1.68		

### MCAP Categorization

Mcap Category	Percentage
Large Cap	49.46%
Mid Cap	37.67%
Small Cap	9.24%
GB/TB/Repo/ETF	3.63%
<b>Grand Total</b>	<b>100.00%</b>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

## Equity Fund

## Hybrid Fund

## Debt Fund

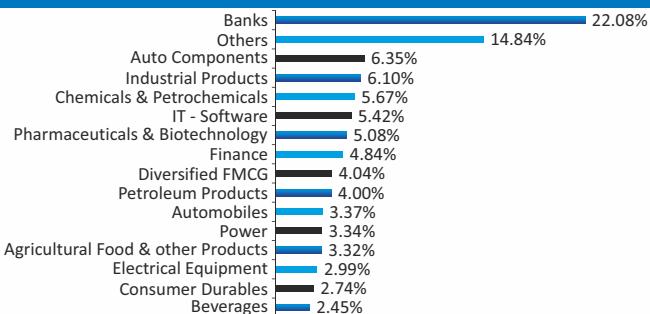
# Bank of India Tax Advantage Fund\*\*^A

(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)



All data as on July 31, 2022 (Unless indicated otherwise)

### EQUITY INDUSTRY ALLOCATION



### INVESTMENT OBJECTIVE

The Scheme seeks to generate long-term capital growth from a diversified portfolio of predominantly equity and equity-related securities across all market capitalisations. The Scheme is in the nature of diversified multi-cap fund. The Scheme is not providing any assured or guaranteed returns. However, there can be no assurance that the investment objectives of the Scheme will be realized.

### WHO SHOULD INVEST

The fund is suitable for investors with a long-term investment horizon. In terms of fund management, the 3 year lock-in period gives the fund manager the comfort of planning his investments with a long-term horizon.

### BENCHMARK^

S&P BSE 500 Total Return Index (TRI)

### DATE OF ALLOTMENT

February 25, 2009

### FUND MANAGER

Mr. Aakash Manghani (w.e.f July 15, 2019) - Around 11 years of experience in the Financial Services Industry. (He ceased to be the Fund Manager w.e.f July 18, 2022)

Mr. Alok Singh (w.e.f April 27, 2022) - Around 20 years of experience, including 16 years in Mutual Fund Industry.

### AVERAGE AUM

₹ 579.44 Crs.

### LATEST AUM

₹ 608.62 Crs.

### MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 500 and in multiples of ₹ 1

### ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 500 and in multiples of ₹ 1

### PORTFOLIO TURNOVER RATIO (As on July 31, 2022)

0.78 Times\* ("Basis last rolling 12 months)

### OTHER PARAMETERS (As on July 31, 2022)

Standard Deviation (Annualized): 19.05% (Bank of India Tax Advantage Fund)  
18.45% (S&P BSE 500 TRI)

Beta: 0.95

Sharpe Ratio\*: 0.53

Tracking Error (Annualized): 7.55%

Above ratios are calculated using 6 years history of monthly returns

\*Risk-free rate assumed to be 5.25% (MIBOR as on July 29, 2022)

### NAV (As on July 29, 2022)

NAV (₹) Regular Plan Eco Plan

Growth	94.06	Growth	100.94
IDCW	18.12	IDCW	16.75

### Direct Plan

Growth	105.96
IDCW	42.32

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

#Investors opting for special tax rates u/s 115BAC of the Income Tax Act, 1961 ("the Act") would not be eligible for deduction u/s 80C of the Act.

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

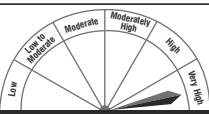
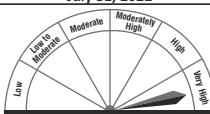
## Hybrid Fund

This product is suitable for investors who are seeking\*:

- Long-term capital growth.
- Investment in equity and equity-related securities of companies across market capitalisations.

Risk-o-meter is based on the scheme portfolio as on July 31, 2022

Benchmark Risk-o-meter as on July 31, 2022^



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

### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>			
<b>BANKS</b>	<b>22.08</b>	<b>POWER</b>	<b>3.34</b>
✓ ICICI Bank Limited	7.12	✓ NTPC Limited	2.46
✓ State Bank of India	5.38	Power Grid Corporation of India Limited	0.89
✓ HDFC Bank Limited	5.04		
✓ Kotak Mahindra Bank Limited	2.61	<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>3.32</b>
Axis Bank Limited	1.93	Balrampur Chini Mills Limited	1.72
		Tata Consumer Products Limited	1.60
<b>AUTO COMPONENTS</b>	<b>6.35</b>	<b>ELECTRICAL EQUIPMENT</b>	<b>2.99</b>
Schaeffler India Limited	2.33	ABB India Limited	1.85
Tube Investments of India Limited	1.88	Siemens Limited	1.14
Moterson Sumi Wiring India Limited	1.21	<b>CONSUMER DURABLES</b>	<b>2.74</b>
Sona BLW Precision Forgings Limited	0.93	Titan Company Limited	1.01
		Metro Brands Limited	0.89
<b>INDUSTRIAL PRODUCTS</b>	<b>6.10</b>	Greenpanel Industries Limited	0.84
APL Apollo Tubes Limited	1.48	<b>BEVERAGES</b>	<b>2.45</b>
RHI Magnesita India Limited	1.38	✓ Varun Beverages Limited	2.45
Astral Limited	1.35	<b>OTHERS</b>	<b>14.84</b>
Polycab India Limited	0.99	The Indian Hotels Company Limited	1.67
Prince Pipes And Fittings Limited	0.90	Jubilant Foodworks Limited	0.45
		Max Healthcare Institute Limited	1.22
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>5.67</b>	Krishna Institute Of Medical Sciences Limited	0.83
Navin Fluorine International Limited	2.16	Trent Limited	1.64
SRF Limited	1.51	PI Industries Limited	1.61
Vinati Organics Limited	1.47	The Phoenix Mills Limited	1.04
Deepak Nitrite Limited	0.53	Mahindra Lifespace Developers Limited	0.47
		Page Industries Limited	1.51
<b>IT - SOFTWARE</b>	<b>5.42</b>	SBI Life Insurance Company Limited	1.47
✓ Tata Consultancy Services Limited	2.88	UltraTech Cement Limited	1.26
✓ Infosys Limited	2.55	Bharti Airtel Limited	1.00
		TCI Express Limited	0.67
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>5.08</b>	<b>Total</b>	<b>96.64</b>
JB Chemicals & Pharmaceuticals Limited	2.15		
Sun Pharmaceutical Industries Limited	1.72		
Divi's Laboratories Limited	1.21	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
		Treasury Bill	
Cholamandalam Investment and Finance Company Ltd	1.96	182 Days Tbill (MD 15/09/2022) (SOV)	0.09
Sundaram Finance Limited	1.22	<b>Total</b>	<b>0.09</b>
CreditAccess Grameen Limited	0.92		
Housing Development Finance Corporation Limited	0.74		
		<b>CASH &amp; CASH EQUIVALENT</b>	
<b>DIVERSIFIED FMCG</b>	<b>4.04</b>	Net Receivables/Payables	1.07
ITC Limited	2.36	TREPS / Reverse Repo Investments	2.20
Hindustan Unilever Limited	1.69	<b>Total</b>	<b>3.27</b>
<b>PETROLEUM PRODUCTS</b>	<b>4.00</b>	<b>GRAND TOTAL</b>	<b>100.00</b>
✓ Reliance Industries Limited	4.00		
<b>AUTOMOBILES</b>	<b>3.37</b>		
Mahindra & Mahindra Limited	2.39	✓ Indicates Top 10 Holdings.	

### MCAP Categorization

Mcap Category	Percentage
Large Cap	55.91%
Mid Cap	29.97%
Small Cap	10.77%
GB/TB/Repo	3.35%
<b>Grand Total</b>	<b>100.00%</b>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\_4

## Equity Fund

## Hybrid Fund

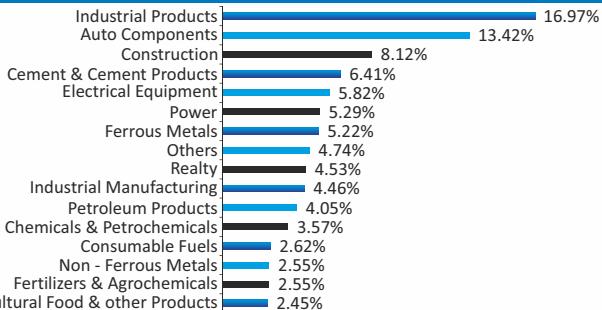
## Debt Fund

# Bank of India Manufacturing & Infrastructure Fund\*\*<sup>AA</sup>

(An open ended equity scheme investing in manufacturing and infrastructure sectors)

All data as on July 31, 2022 (Unless indicated otherwise)

### EQUITY INDUSTRY ALLOCATION



### INVESTMENT OBJECTIVE

The Scheme seeks to generate long term capital appreciation through a portfolio of predominantly equity and equity related securities of companies engaged in manufacturing and infrastructure related sectors. Further, there can be no assurance that the investment objectives of the scheme will be realized. The Scheme is not providing any assured or guaranteed returns.

### WHO SHOULD INVEST

The Scheme would be more suitable for investors who are desirous of increasing their exposure to manufacturing & infrastructure sector in their personal equity portfolio. Thus, this Scheme could act as a "top up" over existing investments of such investors in diversified equity funds. However, for a first time investor, it might still be advisable to initially start his investment with a diversified equity fund.

### BENCHMARK<sup>A</sup>

S&P BSE India Manufacturing Total Return Index (TRI) - 50% & S&P BSE India Infrastructure Total Return Index (TRI) - 50%

### DATE OF ALLOTMENT

March 05, 2010

### FUND MANAGER

Mr. Alok Singh: (w.e.f. February 16, 2017) Around 20 years of experience, including 16 years in mutual fund industry.

### AVERAGE AUM

₹ 73.46 Crs.

### LATEST AUM

₹ 77.52 Crs.

### MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

### ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

### PORTFOLIO TURNOVER RATIO (As on July 31, 2022)

0.52 Times\* (Basis last rolling 12 months)

### OTHER PARAMETERS (As on July 31, 2022)

Standard Deviation (Annualized): 20.58% (Bank of India Manufacturing & Infrastructure Fund)

19.66% (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%)

Beta: 0.95

Sharpe Ratio\*: 0.43

Tracking Error (Annualized): 8.86%

Above ratios are calculated using 5 years history of monthly returns of the fund and the above Indices as the inception of S&P BSE Infrastructure Index is May 28, 2014.

\*Risk-free rate assumed to be 5.25% (MIBOR as on July 29, 2022)

### NAV (As on July 29, 2022)

Regular Plan	Direct Plan	NAV (₹)
Growth	28.27	Growth
Regular IDCW	18.02	Regular IDCW
Quarterly IDCW	18.35	Quarterly IDCW

### LOAD STRUCTURE (FOR ALL PLANS)

#### Entry 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"

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

This product is suitable for investors who are seeking\*:

- Long-term capital growth.
- Investment in equity and equity-related securities of companies engaged in manufacturing & infrastructure and related sector.

Risk-o-meter is based on the scheme portfolio as on July 31, 2022

Benchmark Risk-o-meter as on July 31, 2022<sup>A</sup>



RISKOMETER

Investors understand that their principal will be at very high risk



RISKOMETER

Benchmark riskometer is at very high risk

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

### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>			
<b>INDUSTRIAL PRODUCTS</b>	<b>16.97</b>	Honeywell Automation India Limited	1.81
✓ Timken India Limited	3.26	Reliance Industries Limited	4.05
✓ APL Apollo Tubes Limited	2.96	Chemicals & Petrochemicals	3.57
Astral Limited	1.92	Carborundum Universal Limited	2.16
Grindwell Norton Limited	1.81	Borosil Renewables Limited	1.41
KEI Industries Limited	1.60	KEI Industries Limited	2.62
Esab India Limited	1.37	Alion Engineering Limited	2.55
AIA Engineering Limited	0.46	Tube Investments of India Limited	1.33
<b>AUTO COMPONENTS</b>	<b>13.42</b>	Rolex Rings Limited	3.90
✓ Tube Investments of India Limited	4.97	Schaeffler India Limited	2.15
✓ Reliance Industries Limited	4.05	S.J.S. Enterprises Limited	1.23
Alion Castalloy Limited	1.17	Hindalco Industries Limited	1.61
<b>CONSTRUCTION</b>	<b>8.12</b>	Hindustan Copper Limited	0.94
✓ Larsen & Toubro Limited	4.67	KNR Constructions Limited	1.73
Kalpataru Power Transmission Limited	1.72	V.S.T Tillers Tractors Limited	0.96
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>6.41</b>	Total	92.77
✓ UltraTech Cement Limited	3.38	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
Birla Corporation Limited	2.00	Treasury Bill	
Dalmia Bharat Limited	1.03	182 Days Tbill (MD 15/09/2022)	0.13
<b>ELECTRICAL EQUIPMENT</b>	<b>5.82</b>	(SOV)	
✓ ABB India Limited	3.39	Total	0.13
Siemens Limited	2.43	<b>CASH &amp; CASH EQUIVALENT</b>	
<b>POWER</b>	<b>5.29</b>	Net Receivables/Payables	(0.02)
✓ NTPC Limited	3.63	TREPS / Reverse Repo Investments	7.12
Torrent Power Limited	1.66	Total	7.10
<b>FERROUS METALS</b>	<b>5.22</b>	<b>GRAND TOTAL</b>	<b>100.00</b>
✓ Tata Steel Limited	2.98	* Indicates Top 10 Holdings.	
Steel Authority of India Limited	1.62		
JSW Steel Limited	0.61		
<b>REALTY</b>	<b>4.53</b>		
Brigade Enterprises Limited	2.36		
The Phoenix Mills Limited	1.13		
DLF Limited	1.05		
Praj Industries Limited	2.65		

MCAP Categorization	
Mcap Category	Percentage
Mid Cap	32.85%
Small Cap	31.91%
Large Cap	28.00%
GB/TB/Repo	7.24%
<b>Grand Total</b>	<b>100.00%</b>

\*\*For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23  
[https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Small Cap Fund\*\*<sup>AA</sup>

(An open ended equity scheme predominantly investing in small cap stocks)

All data as on July 31, 2022 (Unless indicated otherwise)

This product is suitable for investors who are seeking\*:

- Long term capital appreciation
- Investment predominantly in equity & equity related instruments of Small Cap companies.

Risk-o-meter is based on the scheme portfolio as on July 31, 2022

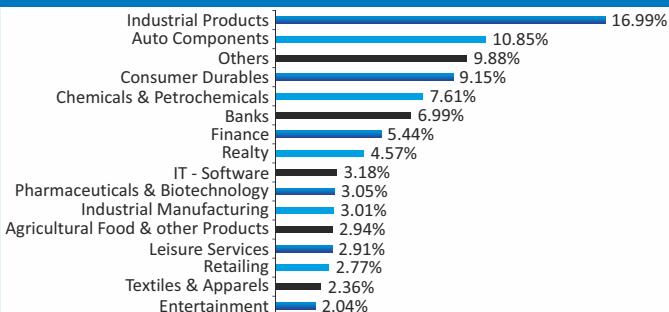


Benchmark Risk-o-meter as on July 31, 2022<sup>A</sup>



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

### EQUITY INDUSTRY ALLOCATION



### INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity-related securities of small cap companies. However, there can be no assurance that the investment objectives of the Scheme will be realized.

### WHO SHOULD INVEST

The fund is suitable for investors who have a medium to long term investment horizon, and prior experience in equity investing. The scheme is ideal for small cap investors who can patiently invest and those willing to absorb short-term volatility and the risks associated with investing in equities, especially small cap companies.

### BENCHMARK<sup>A</sup>

NIFTY Smallcap 250 TRI (Tier 1)  
(w.e.f. December 1, 2021)

### DATE OF ALLOTMENT

December 19, 2018

### FUND MANAGER

Mr. Akash Manghani (w.e.f December 01, 2021) - Around 11 years of experience in the Financial Services Industry. (He ceased to be the Fund Manager w.e.f July 18, 2022)

Mr. Dhruv Bhatia (w.e.f April 27, 2022) - Around 10 years of experience in Equity Research, Fund Management and Portfolio Construction.

### AVERAGE AUM

₹ 314.74 Crs.

### LATEST AUM

₹ 333.29 Crs.

### MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

### ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

### PORTFOLIO TURNOVER RATIO (As on July 31, 2022)

0.70 Times<sup>b</sup> (Basis last rolling 12 months)

### OTHER PARAMETERS (As on July 31, 2022)

Standard Deviation (Annualized): 23.94% (Bank of India Small Cap Fund)  
29.52% (NIFTY Smallcap 250 TRI)

Beta: 0.77

Sharpe Ratio\*: 1.05

Tracking Error (Annualized): 10.29%

Above ratios are calculated using 6 years history of monthly returns

\*Risk-free rate assumed to be 5.25% (MIBOR as on July 29 2022)

### NAV (As on July 29, 2022)

Regular Plan Direct Plan NAV (₹)

	Regular Plan	Direct Plan	NAV (₹)
Growth	25.06	Growth	26.69
IDCW	18.27	IDCW	19.99

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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"

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>			
<b>INDUSTRIAL PRODUCTS</b>	<b>16.99</b>	<b>IT - SOFTWARE</b>	<b>3.18</b>
✓ Timken India Limited	3.70	Tata Consultancy Services Limited	1.31
✓ Ratnaani Metals & Tubes Limited	2.02	Persistent Systems Limited	1.20
SKF India Limited	1.90	Birlasoft Limited	0.67
KEI Industries Limited	1.62	<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>3.05</b>
Grindwell Norton Limited	1.51	✓ JB Chemicals & Pharmaceuticals Limited	2.04
Mold-Tek Packaging Limited	1.49	Laurus Labs Limited	1.01
RHI Magnesita India Limited	1.16	<b>INDUSTRIAL MANUFACTURING</b>	<b>3.01</b>
Carborundum Universal Limited	1.10	Praj Industries Limited	1.72
KSB Limited	1.09	Shanthi Gears Limited	1.30
Apcotex Industries Limited	0.78	<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>2.94</b>
Apollo Pipes Limited	0.60	Balrampur Chini Mills Limited	1.90
✓ Rolex Rings Limited	2.28	CCL Products (India) Limited	1.05
✓ Jamna Auto Industries Limited	2.25	<b>LEISURE SERVICES</b>	<b>2.91</b>
Tube Investments of India Limited	1.85	Lemon Tree Hotels Limited	1.46
Rajratan Global Wire Limited	1.61	Barbeque Nation Hospitality Limited	0.83
Jtek India Limited	1.13	Westlife Development Limited	0.61
Minda Corporation Limited	1.04	<b>TAILING</b>	<b>2.77</b>
Minda Industries Limited	0.70	Vedant Fashions Limited	1.46
<b>CONSUMER DURABLES</b>	<b>9.15</b>	Go Fashion (India) Limited	1.31
VIP Industries Limited	1.73	✓ K.P.R. Mill Limited	2.36
Greenpanel Industries Limited	1.41	<b>ENTERTAINMENT</b>	<b>2.04</b>
Century Plyboards (India) Limited	1.40	INOX Leisure Limited	2.04
Cera Sanitaryware Limited	1.32	Krishna Institute Of Medical Sciences Limited	1.14
Blue Star Limited	1.31	Narayana Hrudayalaya Limited	0.87
Metro Brands Limited	1.09	Astec LifeSciences Limited	1.73
La Opala RG Limited	0.90	TeamLease Services Limited	0.74
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>7.61</b>	eClerx Services Limited	0.61
Solar Industries India Limited	1.52	KNR Constructions Limited	1.09
Navin Fluorine International Limited	1.49	Birla Corporation Limited	0.99
Linde India Limited	1.30	Hitachi Energy India Limited	0.94
Fine Organic Industries Limited	1.26	Bharti Airtel Limited	0.94
Neogen Chemicals Limited	1.17	Central Depository Services (India) Limited	0.82
Galaxy Surfactants Limited	0.86	<b>Total</b>	<b>93.47</b>
<b>BANKS</b>	<b>6.99</b>		
✓ ICICI Bank Limited	3.50	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
✓ City Union Bank Limited	2.51	<b>Treasury Bill</b>	
AU Small Finance Bank Limited	0.98	182 Days Tbill (MD 15/09/2022) (SOV)	0.04
<b>FINANCE</b>	<b>5.44</b>	<b>Total</b>	<b>0.04</b>
✓ Home First Finance Company India Limited	2.22		
CreditAccess Grameen Limited	1.99	<b>CASH &amp; CASH EQUIVALENT</b>	
Cholamandalam Financial Holdings Limited	1.24	Net Receivables/Payables (0.56)	
<b>REALTY</b>	<b>4.57</b>	TREPS / Reverse Repo Investments 6.77	
The Phoenix Mills Limited	2.00	<b>Total</b>	<b>6.21</b>
Brigade Enterprises Limited	1.38		
Mahindra Lifespace Developers Limited	1.19	<b>GRAND TOTAL</b>	<b>100.00</b>

✓ Indicates Top 10 Holdings.

MCAP Categorization	
Mcap Category	Percentage
Small Cap	68.75%
Mid Cap	19.29%
GB/TB/Repo	6.21%
Large Cap	5.75%
<b>Grand Total</b>	<b>100.00%</b>

<sup>a</sup>For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\_4

## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Flexi Cap Fund<sup>AA</sup>

(An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

All data as on July 31, 2022 (Unless indicated otherwise)

This product is suitable for investors who are seeking\*:

- Capital appreciation over medium to long term
- Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.

Risk-o-meter is based on the scheme portfolio as on July 31, 2022

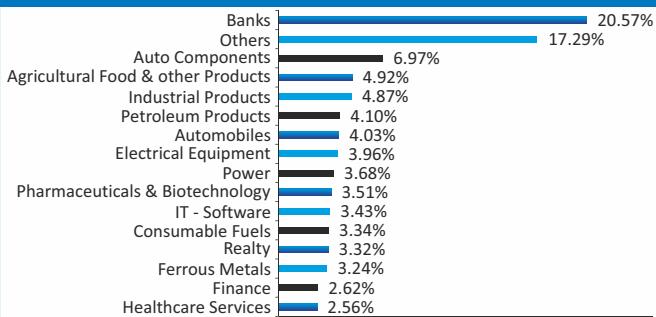


Benchmark Risk-o-meter as on July 31, 2022<sup>A</sup>



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

### EQUITY INDUSTRY ALLOCATION



### INVESTMENT OBJECTIVE

The investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity-related securities across various market capitalisation. However, there can be no assurance that the investment objectives of the Scheme will be realized.

### WHO SHOULD INVEST

This fund would be better suited for investors who are looking to balance risk and volatility in a single portfolio and those who have a moderate risk appetite for equities. Investors looking for a fund with a dynamic investment strategy and having long-term financial goals should also consider this fund.

### BENCHMARK<sup>A</sup>

S&P BSE 500 Total Return Index (TRI)

### DATE OF ALLOTMENT

June 29, 2020

### FUND MANAGER

Mr. Alok Singh (w.e.f June 29, 2020) - Around 20 years of experience, including 16 years in mutual fund industry.

### AVERAGE AUM

₹ 264.07 Crs.

### LATEST AUM

₹ 284.84 Crs.

### MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

### ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

### PORTFOLIO TURNOVER RATIO (As on July 31, 2022)

0.58 Times<sup>b</sup> (Basis last rolling 12 months)

### NAV (As on July 29, 2022) NAV (₹)

Regular Plan Direct Plan

Growth	18.73	Growth	19.40
IDCW	17.02	IDCW	16.59

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load (W.e.f.July 1, 2020)

- 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"

### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		<b>HEALTHCARE SERVICES</b>	<b>2.56</b>
<b>BANKS</b>	<b>20.57</b>	Max Healthcare Institute Limited	1.97
✓ State Bank of India	5.91	Apollo Hospitals Enterprise Limited	0.59
✓ ICICI Bank Limited	5.89		
✓ HDFC Bank Limited	4.88		
✓ Axis Bank Limited	2.85		
AU Small Finance Bank Limited	1.04	Lemon Tree Hotels Limited	2.39
<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>6.97</b>	K.P.R. Mill Limited	2.27
✓ Rajratan Global Wire Limited	2.59	Indian Energy Exchange Limited	0.92
Jamna Auto Industries Limited	2.23	Computer Age Management Services Limited	0.69
Minda Industries Limited	2.14	Central Depository Services (India) Limited	0.47
<b>INDUSTRIAL PRODUCTS</b>	<b>4.92</b>	Hindalco Industries Limited	1.02
✓ Balrampur Chini Mills Limited	3.33	Hindustan Copper Limited	0.85
Tata Consumer Products Limited	1.60	Sumitomo Chemical India Limited	1.74
<b>PETROLEUM PRODUCTS</b>	<b>4.10</b>	Birla Corporation Limited	1.64
✓ Reliance Industries Limited	4.10	SBI Life Insurance Company Limited	1.00
<b>AUTOMOBILES</b>	<b>4.03</b>	Astral Limited	1.08
Tata Motors Limited	2.18	Trent Limited	0.98
TVS Motor Company Limited	1.85	Radico Khaitan Limited	0.89
<b>ELECTRICAL EQUIPMENT</b>	<b>3.96</b>	Affle (India) Limited	0.63
Siemens Limited	1.99	Vedanta Limited	0.54
ABB India Limited	1.97	Volta's Limited	0.53
<b>POWER</b>	<b>3.68</b>	<b>Total</b>	<b>92.41</b>
✓ NTPC Limited	2.98	<b>MUTUAL FUNDS/EXCHANGE TRADED FUNDS</b>	
Torrent Power Limited	0.70	Nippon India Mutual Fund	3.50
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>3.51</b>	<b>Total</b>	<b>3.50</b>
Sun Pharmaceutical Industries Limited	2.15		
Alkem Laboratories Limited	1.36	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
<b>IT - SOFTWARE</b>	<b>3.43</b>	Treasury Bill	
Tata Consultancy Services Limited	2.72	182 Days Tbill (MD 15/09/2022) (SOV)	0.03
Infosys Limited	0.71	<b>Total</b>	<b>0.03</b>
<b>CONSUMABLE FUELS</b>	<b>3.34</b>		
✓ Coal India Limited	3.34	<b>CASH &amp; CASH EQUIVALENT</b>	
<b>REALTY</b>	<b>3.32</b>	Net Receivables/Payables (0.19)	
Sobha Limited	1.75	TREPS / Reverse Repo Investments 4.25	
Brigade Enterprises Limited	1.58	<b>Total</b>	<b>4.05</b>
<b>FERROUS METALS</b>	<b>3.24</b>	<b>GRAND TOTAL</b>	<b>100.00</b>
Tata Steel Limited	2.27	✓ Indicates Top 10 Holdings.	
JSW Steel Limited	0.97		
<b>FINANCE</b>	<b>2.62</b>		
Aavas Financiers Limited	1.76		
Muthoot Finance Limited	0.86		

### MCAP Categorization

Mcap Category	Percentage
Large Cap	48.58%
Mid Cap	24.85%
Small Cap	19.06%
GB/TB/Repo/ETF	7.51%
<b>Grand Total</b>	<b>100.00%</b>

<sup>a</sup>For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23  
[https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Bluechip Fund<sup>AA</sup>

(An open ended equity scheme predominantly investing in Large Cap Stocks)

All data as on July 31, 2022 (Unless indicated otherwise)

This product is suitable for investors who are seeking\*:

- Long term capital appreciation
- Investment predominantly in equity and equity-related instruments of large cap companies.

Risk-o-meter is based on the scheme portfolio as on July 31, 2022

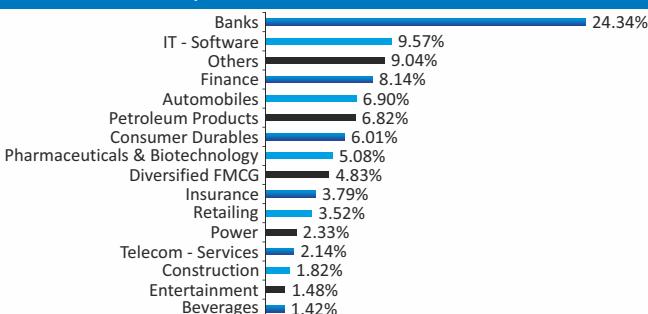


Benchmark Risk-o-meter as on July 31, 2022<sup>AA</sup>



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

### EQUITY INDUSTRY ALLOCATION



### INVESTMENT OBJECTIVE

The investment objective of the scheme is to provide investors with the opportunities of long term capital appreciation by investing predominantly in equity and equity-related instruments of large cap companies. However, there can be no assurance that the income can be generated, regular or otherwise, or the Investment Objective of the scheme will be realized.

### WHO SHOULD INVEST

- Bank of India Bluechip Fund is an Equity fund investing in Large cap equity stocks (i.e. 1st of 100 stocks by market capitalization).
- The scheme can also invest upto 20% of its portfolio in Mid & Small cap stocks. The fund is suited to investors with conservative risk profile or first time investors.

### BENCHMARK<sup>AA</sup>

NIFTY 100 TRI (Tier 1)

(w.e.f. December 1, 2021)

### DATE OF ALLOTMENT

June 29, 2021

### FUND MANAGER

Mr. Dhruv Bhatia (w.e.f January 20, 2022) - Around 10 years of experience in Equity Research, Fund Management and Portfolio Construction.

### AVERAGE AUM

₹ 127.10 Crs.

### LATEST AUM

₹ 133.85 Crs.

### MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan      ₹ 5,000 and in multiples of ₹ 1

### ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan      ₹ 1,000 and in multiples of ₹ 1

### NAV (As on July 29, 2022)

Regular Plan	Direct Plan	NAV (₹)
Growth	10.28	Growth
IDCW	10.28	IDCW

### LOAD STRUCTURE (FOR ALL PLANS)

#### Entry Load

NIL

#### 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"

### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>		<b>RETAILING</b>	<b>3.52</b>
<b>BANKS</b>	<b>24.34</b>	Avenue Supermarts Limited	1.87
✓ ICICI Bank Limited	8.34	Trent Limited	1.64
✓ HDFC Bank Limited	7.38	<b>POWER</b>	<b>2.33</b>
✓ State Bank of India	3.24	NTPC Limited	2.33
✓ Kotak Mahindra Bank Limited	2.86	<b>TELECOM - SERVICES</b>	<b>2.14</b>
✓ Axis Bank Limited	2.52	Bharti Airtel Limited	2.14
<b>IT - SOFTWARE</b>	<b>9.57</b>	<b>CONSTRUCTION</b>	<b>1.82</b>
✓ Infosys Limited	5.29	Larsen & Toubro Limited	1.82
✓ Tata Consultancy Services Limited	3.23	<b>ENTERTAINMENT</b>	<b>1.48</b>
Housing Development	1.04	INOX Leisure Limited	1.48
Finance Corporation Limited		United Breweries Limited	1.42
Bajaj Finserv Limited	1.51	<b>OTHERS</b>	<b>9.04</b>
SBI Cards and Payment Services Limited	0.83	Tata Consumer Products Limited	1.34
<b>AUTOMOBILES</b>	<b>6.90</b>	The Indian Hotels Company Limited	1.21
Mahindra & Mahindra Limited	2.34	Eicher Motors Limited	1.21
Maruti Suzuki India Limited	1.96	UPL Limited	1.04
Tata Motors Limited	1.36	Multi Commodity Exchange of India Limited	1.04
<b>PETROLEUM PRODUCTS</b>	<b>6.82</b>	Apollo Hospitals Enterprise Limited	1.02
✓ Reliance Industries Limited	6.82	Limited	
<b>CONSUMER DURABLES</b>	<b>6.01</b>	UltraTech Cement Limited	0.68
Titan Company Limited	2.16	<b>Total</b>	<b>97.23</b>
Havells India Limited	1.37		
Asian Paints Limited	1.34	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
Crompton Greaves	1.13	<b>Treasury Bill</b>	
Consumer Electricals Limited		182 Days Tbill (MD 15/09/2022) (SOV)	0.74
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>5.08</b>	<b>Total</b>	<b>0.74</b>
Sun Pharmaceutical Industries Limited	2.08		
Cipla Limited	1.56	<b>CASH &amp; CASH EQUIVALENT</b>	
Divi's Laboratories Limited	1.44	Net Receivables/Payables (0.41)	
<b>DIVERSIFIED FMCG</b>	<b>4.83</b>	TREPS / Reverse Repo Investments	2.43
✓ ITC Limited	3.00	<b>Total</b>	<b>2.03</b>
Hindustan Unilever Limited	1.84		
<b>INSURANCE</b>	<b>3.79</b>	<b>GRAND TOTAL</b>	<b>100.00</b>
SBI Life Insurance Company Limited	2.38		
ICICI Lombard General Insurance Company Limited	1.41		

✓ Indicates Top 10 Holdings.

LARGE CAP FUND

### MCAP Categorization

Mcap Category	Percentage
Large Cap	88.33%
Mid Cap	6.72%
Small Cap	2.53%
GB/TB/Repo	2.42%
<b>Grand Total</b>	<b>100.00%</b>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23  
[https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

## Equity Fund

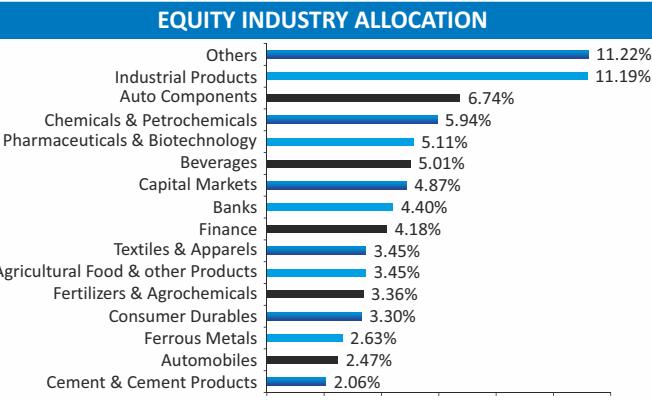
## Hybrid Fund

## Debt Fund

# Bank of India Mid & Small Cap Equity & Debt Fund\*\*<sup>AA</sup>

(An open ended hybrid scheme investing predominantly in equity and equity related instruments)

All data as on July 31, 2022 (Unless indicated otherwise)



### INVESTMENT OBJECTIVE

The scheme's objective is to provide capital appreciation and income distribution to investors from a portfolio constituting of mid and small cap equity and equity related securities as well as fixed income 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.

### BENCHMARK<sup>AA</sup>

NIFTY MidSmallcap 400 Total Return Index (TRI): 70%; CRISIL Short Term Bond Fund Index: 30%

### DATE OF ALLOTMENT

July 20, 2016

### FUND MANAGER

Mr. Alok Singh: (w.e.f. February 16, 2017) Around 20 years of experience, including 16 years in mutual fund industry.

### AVERAGE AUM

₹ 337.40 Crs.

### LATEST AUM

₹ 349.95 Crs.

### MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

### ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

### PORTFOLIO TURNOVER RATIO (As on July 31, 2022)

1.04 Times<sup>AA</sup> ("Basis last rolling 12 months)

### OTHER PARAMETERS (As on July 31, 2022)

Standard Deviation (Annualized): 20.76% (Bank of India Mid & Small Cap Equity & Debt Fund)  
18.54% (Nifty Midsmall cap 400 TRI - 70% & CRISIL Short Term Bond Fund Index - 30%)

Beta: 1.03

Sharpe Ratio\*: 0.30

Tracking Error (Annualized): 8.18%

Average Maturity: 0.42 Years

Macaulay Duration: 0.40 Years

Modified Duration: 0.39 Years

Portfolio Yield: 5.77%

Above ratios are calculated using 6 years history of monthly returns

\*Risk-free rate assumed to be 5.25% (MIBOR as on July 29, 2022)

### NAV (As on July 29, 2022)

	NAV (₹)
Regular Plan	Direct Plan
Growth	21.58
Regular IDCW	18.29
	18.58

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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"

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

This product is suitable for investors who are seeking\*:

- Long term capital appreciation and income distribution
- Equity fund investing in Mid & Small Cap equity and equity related securities (not part of the top 100 stocks by market capitalization) as well as fixed income securities.

Risk-o-meter is based on the scheme portfolio as on the July 31, 2022



Benchmark Risk-o-meter as on July 31, 2022<sup>AA</sup>



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

### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets	
<b>EQUITY HOLDINGS</b>				
INDUSTRIAL PRODUCTS	<b>11.19</b>	CEMENT & CEMENT PRODUCTS	<b>2.06</b>	
✓ APL Apollo Tubes Limited	4.75	Dalmia Bharat Limited	2.06	
✓ Astral Limited	3.29	Indiabulls Real Estate Limited	1.97	
Timken India Limited	2.04	The Indian Hotels Company Limited	1.69	
AIA Engineering Limited	0.62	Rategain Travel Technologies Limited	1.01	
Kamdhenu Limited	0.49	Coforge Limited	0.56	
<b>AUTO COMPONENTS</b>	<b>6.74</b>	Sona BLW Precision Forgings Limited	1.49	
✓ Minda Industries Limited	4.36	Hindustan Copper Limited	1.18	
Sona BLW Precision Forgings Limited	1.30	V.S.T Tillers Tractors Limited	0.99	
Jamma Auto Industries Limited	1.08	Gujarat Gas Limited	0.93	
<b>CHEMICALS &amp; PETROCHEMICALS</b>				
✓ Navin Fluorine International Limited	2.82	Affle (India) Limited	0.79	
Atul Limited	2.18	Go Fashion (India) Limited	0.48	
Neogen Chemicals Limited	0.94	Cartrade Tech Limited	0.12	
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>5.11</b>	Total	<b>79.38</b>	
JB Chemicals & Pharmaceuticals Limited	2.33	CORPORATE DEBT BONDS & NCDs		
Eris Lifesciences Limited	1.42	REC Limited (CRISIL AAA)	2.72	
Ajanta Pharma Limited	1.37	National Bank For Agriculture and Rural Development (CRISIL AAA)	1.94	
<b>BEVERAGES</b>	<b>5.01</b>	LIC Housing Finance Limited (CRISIL AAA)	0.86	
Varun Beverages Limited	3.53	Reliance Industries Limited (CRISIL AAA)	0.86	
United Breweries Limited	1.48	Tata Motors Finance Limited (CRISIL AA-)	0.86	
<b>CAPITAL MARKETS</b>	<b>4.87</b>	Britannia Industries Limited (CRISIL AAA)	0.57	
Computer Age Management Services Limited	1.90	Total	<b>7.81</b>	
Central Depository Services (India) Limited	1.74	MONEY MARKET INSTRUMENTS Certificate of Deposit		
Indian Energy Exchange Limited	1.24	Punjab National Bank (CARE A1+)	5.65	
<b>BANKS</b>	<b>4.40</b>	Axis Bank Limited (CRISIL A1+)	1.68	
City Union Bank Limited	1.98	Total	<b>7.33</b>	
AU Small Finance Bank Limited	1.69	GOVERNMENT BOND AND TREASURY BILL		
Canara Bank	0.73	Government Bond		
<b>FINANCE</b>	<b>4.18</b>	6.54% GOI (MD 17/01/2032) (SOV)	0.01	
Aavas Financiers Limited	2.52	Total	<b>0.01</b>	
Sundaram Finance Limited	1.20	Treasury Bill		
CRISIL Limited	0.46	182 Days Tbill (MD 15/09/2022) (SOV)	1.53	
<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>3.45</b>	364 Days Tbill (MD 19/01/2023) (SOV)	0.56	
✓ Balrampur Chini Mills Limited	3.45	Total	<b>2.09</b>	
<b>TEXTILES &amp; APPARELS</b>	<b>3.45</b>	CASH & CASH EQUIVALENT		
✓ K.P.R. Mill Limited	3.45	Net Receivables/(Payables)	1.13	
<b>FERTILIZERS &amp; AGROCHEMICALS</b>	<b>3.36</b>	TREPS / Reverse Repo Investments	2.24	
✓ Sumitomo Chemical India Limited	3.36	Total	<b>3.37</b>	
<b>CONSUMER DURABLES</b>	<b>3.30</b>	<b>GRAND TOTAL</b>	<b>100.00</b>	
VIP Industries Limited	1.57	✓ Indicates Top 10 Holdings.		
Cera Sanitaryware Limited	1.22			
Volta's Limited	0.52			
<b>FERROUS METALS</b>	<b>2.63</b>			
Jindal Stainless Limited	2.63			
<b>AUTOMOBILES</b>	<b>2.47</b>			
TVS Motor Company Limited	2.47			

### MCAP Categorization

Mcap Category	Percentage
Mid Cap	48.69%
Small Cap	30.70%
Debt	15.14%
GB/TB/Repo	5.47%
<b>Grand Total</b>	<b>100.00%</b>

\*\*For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

## Equity Fund

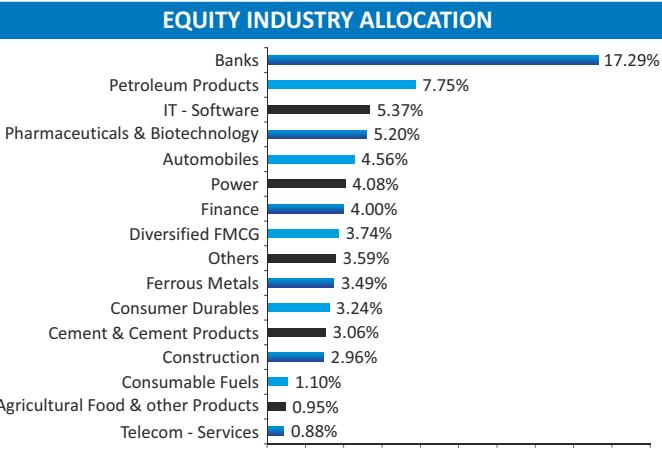
## Hybrid Fund

## Debt Fund

# Bank of India Balanced Advantage Fund\*\*<sup>AA</sup>

(An Open Ended Dynamic Asset Allocation Fund)

All data as on July 31, 2022 (Unless indicated otherwise)



### INVESTMENT OBJECTIVE

Bank of India Balanced Advantage Fund aims at providing long term capital appreciation / income from a dynamic mix of equity and debt investments. There is no assurance that the investment objectives of the Scheme will be realized and the Scheme does not assure or guarantee any returns.

### BENCHMARK<sup>A</sup>

Nifty 50 Hybrid Composite Debt 50:50 Index Total Return Index (TRI)

### DATE OF ALLOTMENT

March 14, 2014

### FUND MANAGER

Mr. Alok Singh (w.e.f December 1, 2021) - Around 20 years of experience, including 16 years in mutual fund industry.

### AVERAGE AUM

₹74.34 Crs.

### LATEST AUM

₹77.30 Crs.

### MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹5,000 and in multiples of ₹1

### ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹1,000 and in multiples of ₹1

### OTHER PARAMETERS (As on July 31, 2022)

Average Maturity: 1.36 Years

Macaulay Duration: 1.18 Years

Modified Duration: 1.15 Years

Portfolio Yield: 6.01%

### NAV (As on July 29, 2022)

	NAV (₹)
Regular Plan	
Growth	18.0804
IDCW	12.6162
Direct Plan	
Growth	18.9577
IDCW	11.4686

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

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"

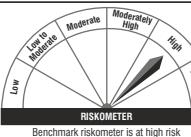
This product is suitable for investors who are seeking\*:

- Long term capital appreciation
- Dynamic asset allocation between equity and fixed income based on equity market valuations

Risk-o-meter is based on the scheme portfolio as on July 31, 2022



Benchmark Risk-o-meter as on July 31, 2022<sup>A</sup>



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

### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS BANKS</b>	<b>17.29</b>	<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>0.95</b>
✓ ICICI Bank Limited	5.61	Tata Consumer Products Limited	0.95
✓ HDFC Bank Limited	4.74	<b>TELECOM - SERVICES</b>	<b>0.88</b>
✓ State Bank of India	3.55	Bharti Airtel Limited	0.88
Kotak Mahindra Bank Limited	1.87	<b>OTHERS</b>	<b>3.59</b>
Axis Bank Limited	1.21	Hindalco Industries Limited	0.81
IndusInd Bank Limited	0.30	Info Edge (India) Limited	0.56
<b>PETROLEUM PRODUCTS</b>	<b>7.75</b>	Nestle India Limited	0.33
✓ Reliance Industries Limited	7.61	Britannia Industries Limited	0.20
Bharat Petroleum Corporation Limited	0.14	SBI Life Insurance Company Limited	0.25
<b>IT - SOFTWARE</b>	<b>5.37</b>	HDFC Life Insurance Company Limited	0.23
Tata Consultancy Services Limited	2.24	DLF Limited	0.35
Infosys Limited	2.11	Adani Ports and Special Economic Zone Limited	0.25
HCL Technologies Limited	0.45	Apollo Hospitals Enterprise Limited	0.22
Tech Mahindra Limited	0.29	Oil & Natural Gas Corporation Limited	0.22
Wipro Limited	0.28	UPL Limited	0.18
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>5.20</b>	<b>Total</b>	<b>71.26</b>
Divi's Laboratories Limited	2.29	<b>MUTUAL FUND INVESTMENT</b>	
Dr. Reddy's Laboratories Limited	1.46	Bank of India Arbitrage Fund	3.28
Sun Pharmaceutical Industries Limited	1.22	Direct Plan Growth	
Cipla Limited	0.22	<b>Total</b>	<b>3.28</b>
<b>AUTOMOBILES</b>	<b>4.56</b>	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
✓ Mahindra & Mahindra Limited	2.42	<b>Government Bond</b>	
Tata Motors Limited	1.06	6.54% GOI (MD 17/01/2032) (Sov)	1.63
Maruti Suzuki India Limited	0.52	<b>Total</b>	<b>1.63</b>
Bajaj Auto Limited	0.23	<b>INVIT</b>	
Eicher Motors Limited	0.19	India Grid Trust InvIT Fund	3.86
Hero MotoCorp Limited	0.16	IRB InvIT Fund	3.63
<b>POWER</b>	<b>4.08</b>	<b>Total</b>	<b>7.49</b>
✓ Tata Power Company Limited	2.33	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
NTPC Limited	1.43	<b>Treasury Bill</b>	
Power Grid Corporation of India Limited	0.32	182 Days Tbill (MD 26/01/2023) (Sov)	5.03
<b>FINANCE</b>	<b>4.00</b>	364 Days Tbill (MD 29/06/2023) (Sov)	3.67
✓ Housing Development Finance Corporation Limited	2.95	182 Days Tbill (MD 15/09/2022) (Sov)	1.29
Bajaj Finance Limited	0.65	<b>Total</b>	<b>9.99</b>
Bajaj Finserv Limited	0.41	<b>CASH &amp; CASH EQUIVALENT</b>	
<b>DIVERSIFIED FMCG</b>	<b>3.74</b>	Net Receivables/(Payables) after adjusting for futures	5.35
ITC Limited	2.30	TREPS / Reverse Repo Investments	0.99
Hindustan Unilever Limited	1.44	<b>Total</b>	<b>6.35</b>
<b>FERROUS METALS</b>	<b>3.49</b>	<b>GRAND TOTAL</b>	<b>100.00</b>
Tata Steel Limited	1.91	✓ Indicates Top 10 Holdings.	
JSW Steel Limited	1.58		
<b>CONSUMER DURABLES</b>	<b>3.24</b>		
Asian Paints Limited	2.60		
Titan Company Limited	0.64		
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>3.06</b>		
UltraTech Cement Limited	2.67		
Grasim Industries Limited	0.26		
Shree Cement Limited	0.12		
<b>CONSTRUCTION</b>	<b>2.96</b>		
Larsen & Toubro Limited	2.96		
<b>CONSUMABLE FUELS</b>	<b>1.10</b>		
Coal India Limited	1.10		

### MCAP Categorization

Mcap Category	Percentage
Large Cap	71.77%
GB/TB/Repo	17.38%
InvIT	7.54%
Mutual Fund Units	3.31%
<b>Grand Total</b>	<b>100.00%</b>

\*\*For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

## Equity Fund

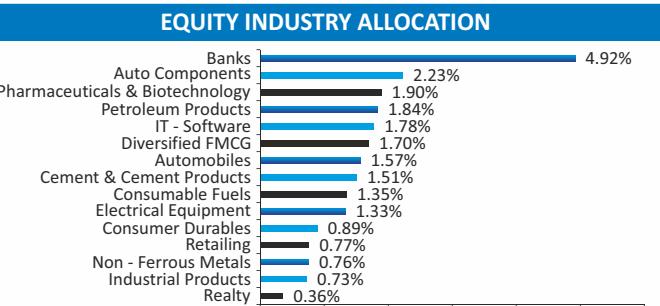
## Hybrid Fund

## Debt Fund

# Bank of India Conservative Hybrid Fund\*\*<sup>AA</sup>

(An open ended hybrid scheme investing predominantly in debt instruments)

All data as on July 31, 2022 (Unless indicated otherwise)



### INVESTMENT OBJECTIVE

The Scheme seeks to generate regular income through investments in fixed income securities and also to generate long term capital appreciation by investing a portion in equity and equity related instruments. 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.

### BENCHMARK

CRISIL Hybrid 85 + 15 - Conservative Index

### DATE OF ALLOTMENT

March 18, 2009

### FUND MANAGER

Mr. Alok Singh: (w.e.f. May 21, 2012) Around 20 years of experience, including 16 years in mutual fund industry.

### AVERAGE AUM

₹ 54.08 Crs.

### LATEST AUM

₹ 54.70 Crs.

### MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 10,000 and in multiples of ₹ 1

### ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

### OTHER PARAMETERS (As on July 31, 2022)

Average Maturity: 1.36 Years

Macaulay Duration: 1.13 Years

Modified Duration: 1.08 Years

Portfolio Yield: 5.71%

### NAV (As on July 29, 2022)

NAV (₹)

Regular Plan	Eco Plan
Growth	27.3255
Monthly IDCW	14.0681
Quarterly IDCW	14.5810
Annual IDCW	13.2642
<b>Direct Plan</b>	
Growth	28.6514
Monthly IDCW	12.7773
Quarterly IDCW	14.0923
Annual IDCW	13.0686

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load

- For redemption/switch out -of up to 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 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".

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

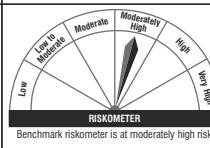
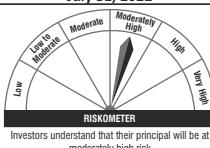
For IDCW History refer pg no 19 | For Scheme Performance refer pg no 20 to 27 | For month end Total Expense Ratio refer pg no 29

This product is suitable for investors who are seeking\*:

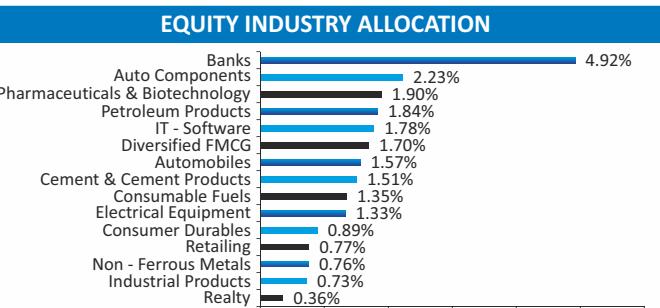
- Long term capital appreciation and regular income.
- Investment in equity and equity related securities (10% - 25%) as well as fixed income securities (Debt / Money Market Instruments/ Govt. Securities).

Risk-o-meter is based on the scheme portfolio as on the July 31, 2022

Benchmark Risk-o-meter as on July 31, 2022^



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



### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>			
<b>BANKS</b>	<b>4.92</b>	<b>CORPORATE DEBT BONDS &amp; NCDs</b>	
✓ State Bank of India	2.27	Tata Motors Finance Limited (CRISIL AA-)	5.47
✓ ICICI Bank Limited	2.10	National Bank For Agriculture and Rural Development (CRISIL AAA)	5.32
Axis Bank Limited	0.56	Bharat Petroleum Corporation Limited (CRISIL AAA)	4.64
<b>AUTO COMPONENTS</b>	<b>2.23</b>	Small Industries Dev Bank of India (ICRA AAA)	4.45
✓ S.J.S. Enterprises Limited	1.71	LIC Housing Finance Limited (CRISIL AAA)	3.67
Sona BLW Precision Forgings Limited	0.52	Reliance Industries Limited (CRISIL AAA)	3.66
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>1.90</b>	Britannia Industries Limited (CRISIL AAA)	3.66
✓ Sun Pharmaceutical Industries Limited	1.90	REC Limited (CRISIL AAA)	2.75
<b>PETROLEUM PRODUCTS</b>	<b>1.84</b>	<b>Total</b>	<b>33.63</b>
✓ Reliance Industries Limited	1.84		
<b>IT - SOFTWARE</b>	<b>1.78</b>		
✓ Tata Consultancy Services Limited	0.91		
Rategain Travel Technologies Limited	0.87		
<b>DIVERSIFIED FMCG</b>	<b>1.70</b>		
Hindustan Unilever Limited	0.87		
ITC Limited	0.83		
<b>AUTOMOBILES</b>	<b>1.57</b>		
✓ Mahindra & Mahindra Limited	1.28		
Tata Motors Limited	0.29		
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>1.51</b>		
✓ UltraTech Cement Limited	1.20		
Birla Corporation Limited	0.31		
<b>CONSUMABLE FUELS</b>	<b>1.35</b>		
✓ Coal India Limited	1.35		
<b>ELECTRICAL EQUIPMENT</b>	<b>1.33</b>		
✓ Siemens Limited	1.33		
<b>CONSUMER DURABLES</b>	<b>0.89</b>		
Volta's Limited	0.55		
Havells India Limited	0.34		
<b>RETAILING</b>	<b>0.77</b>		
Trent Limited	0.77		
<b>NON - FERROUS METALS</b>	<b>0.76</b>		
Hindalco Industries Limited	0.76		
<b>INDUSTRIAL PRODUCTS</b>	<b>0.73</b>		
Astral Limited	0.73		
<b>REALTY</b>	<b>0.36</b>		
DLF Limited	0.36		
<b>Total</b>	<b>23.63</b>		
<b>MONEY MARKET INSTRUMENTS</b>			
<b>Certificate of Deposit</b>			
Punjab National Bank (CARE A1+)	9.04		
Axis Bank Limited (CRISIL A1+)	3.58		
<b>Total</b>	<b>12.63</b>		
<b>GOVERNMENT BOND AND TREASURY BILL</b>			
<b>Government Bond</b>			
6.54% GOI (MD 17/01/2032) (SOV)	6.77		
<b>Total</b>	<b>6.77</b>		
<b>Treasury Bill</b>			
182 Days Tbill (MD 01/12/2022) (SOV)	8.97		
182 Days Tbill (MD 15/09/2022) (SOV)	4.45		
<b>Total</b>	<b>13.42</b>		
<b>CASH &amp; CASH EQUIVALENT</b>			
Net Receivables/(Payables)	(1.22)		
TREPS / Reverse Repo Investments	25.51		
<b>Total</b>	<b>24.30</b>		
<b>GRAND TOTAL</b>	<b>100.00</b>		

✓ Indicates Top 10 Holdings.

### MCAP Categorization

McCap Category	Percentage
Debt	46.24%
GB/TB/Repo	30.11%
Large Cap	18.19%
Small Cap	2.89%
Mid Cap	2.57%
<b>Grand Total</b>	<b>100.00%</b>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\_4

C  
O  
N  
S  
E  
R  
V  
A  
T  
I  
V  
E  
  
H  
Y  
B  
R  
I  
D  
  
F  
U  
N  
D

## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Arbitrage Fund\*\*<sup>AA</sup>

(An open ended scheme investing in arbitrage opportunities)

All data as on July 31, 2022 (Unless indicated otherwise)

### INVESTMENT OBJECTIVE

The Scheme seeks to generate income through arbitrage opportunities between cash and derivative segments of the equity market and arbitrage opportunities within the derivative segment and by deployment of surplus cash in debt securities and money market instruments. However, there is no assurance or guarantee that the investment objective of the scheme will be realized.

### BENCHMARK<sup>A</sup>

NIFTY 50 Arbitrage Index

### DATE OF ALLOTMENT

June 18, 2018

### FUND MANAGER

Mr. Alok Singh (w.e.f December 1, 2021) - Around 20 years of experience, including 16 years in mutual fund industry.

### AVERAGE AUM

₹ 15.51 Crs.

### LATEST AUM

₹ 15.00 Crs.

### MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

### ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

### OTHER PARAMETERS (As on July 31, 2022)

Average Maturity: 0.45 Years

Macaulay Duration: 0.42 Years

Modified Duration: 0.42 Years

Portfolio Yield: 5.79%

### NAV (As on July 29, 2022)

Regular Plan	Direct Plan	NAV (₹)
Growth 11.5675	Growth 11.8686	
Monthly IDCW 10.4826	Monthly IDCW 10.7105	
Quarterly IDCW 11.0650	Quarterly IDCW 11.2839	
Annual IDCW 10.6839	Annual IDCW 10.7419	

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	<ul style="list-style-type: none"> <li>For Redemption/switch out - of up to 10% of the initial units allotted - within 30 days from the date of allotment - "NIL"</li> <li>Any Redemption/Switch out - in excess of the above mentioned limit would be subject to an exit load of 0.50%, if the units are switched out within 30 days from the date of allotment of units</li> <li>If the units are redeemed/switched out after 30 days from the date of allotment of units - "NIL"</li> </ul>

This product is suitable for investors who are seeking\*:

- Income over short to medium term
- Income through arbitrage opportunities between cash and derivative segments of the equity market and arbitrage opportunities within the derivative segment

Risk-o-meter is based on the scheme portfolio as on July 31, 2022



Benchmark Risk-o-meter as on July 31, 2022<sup>A</sup>



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

### PORTFOLIO DETAILS

Portfolio Holdings Industry/ Rating	% to Net Assets	Portfolio Holdings Industry/ Rating	% to Net Assets
<b>EQUITY HOLDINGS</b>			
<b>FERROUS METALS</b>	<b>9.98</b>	Granules India Limited	-2.01
✓ JSW Steel Limited	5.10	InterGlobe Aviation Limited	-2.26
✓ Tata Steel Limited	4.88	Infosys Limited	-2.49
<b>BANKS</b>	<b>9.41</b>	Marico Limited	-2.51
✓ State Bank of India	5.28	IDFC First Bank Limited	-2.64
IDFC First Bank Limited	2.63	MphasiS Limited	-2.70
ICICI Bank Limited	1.50	Tata Consumer Products Limited	-2.94
<b>IT - SOFTWARE</b>	<b>8.35</b>	Ambuja Cements Limited	-3.17
✓ MindTree Limited	3.19	MindTree Limited	-3.20
MphasiS Limited	2.68	Bajaj Finance Limited	-4.23
Infosys Limited	2.48	Hindustan Unilever Limited	-4.23
<b>TRANSPORT INFRASTRUCTURE</b>	<b>7.00</b>	Siemens Limited	-4.47
✓ Adani Ports and Special Economic Zone Limited	7.00	Tata Steel Limited	-4.87
<b>NON - FERROUS METALS</b>	<b>5.95</b>	JSW Steel Limited	-5.13
✓ Hindalco Industries Limited	5.95	State Bank of India	-5.30
<b>CAPITAL MARKETS</b>	<b>5.59</b>	Multi Commodity Exchange of India Limited	-5.57
✓ Multi Commodity Exchange of India Limited	5.59	Hindalco Industries Limited	-5.91
<b>ELECTRICAL EQUIPMENT</b>	<b>4.45</b>	Adani Ports and Special Economic Zone Limited	-7.05
✓ Siemens Limited	4.45	<b>Equity Futures Total</b>	<b>-72.77</b>
<b>DIVERSIFIED FMCG</b>	<b>4.22</b>	<b>GOVERNMENT BOND AND TREASURY BILL</b>	
✓ Hindustan Unilever Limited	4.22	<b>Treasury Bill</b>	
<b>FINANCE</b>	<b>4.21</b>	182 Days Tbill (MD 15/09/2022) (SOV)	9.60
✓ Bajaj Finance Limited	4.21	364 Days Tbill (MD 29/06/2023) (SOV)	6.31
<b>CEMENT &amp; CEMENT PRODUCTS</b>	<b>3.15</b>	182 Days Tbill (MD 26/01/2023) (SOV)	3.24
Ambuja Cements Limited	3.15	<b>Total</b>	<b>19.15</b>
<b>AGRICULTURAL FOOD &amp; OTHER PRODUCTS</b>	<b>2.92</b>	<b>CASH &amp; CASH EQUIVALENT</b>	
Tata Consumer Products Limited	2.92	Net Receivables/(Payables) after adjusting for futures	81.07
<b>PERSONAL PRODUCTS</b>	<b>2.49</b>	TREPS / Reverse Repo Investments	0.00
Marico Limited	2.49	<b>Total</b>	<b>81.07</b>
<b>TRANSPORT SERVICES</b>	<b>2.24</b>	<b>GRAND TOTAL</b>	<b>100.00</b>
InterGlobe Aviation Limited	2.24	✓ Indicates Top 10 Holdings.	
<b>PHARMACEUTICALS &amp; BIOTECHNOLOGY</b>	<b>2.00</b>		
Granules India Limited	2.00		
<b>CHEMICALS &amp; PETROCHEMICALS</b>	<b>0.61</b>		
Tata Chemicals Limited	0.61		
<b>Total</b>	<b>72.55</b>		

### FUTURES AND OPTIONS

Equity Futures	
Tata Chemicals Limited	-0.61
ICICI Bank Limited	-1.50

### MCAP Categorization

Mcap Category	Percentage
Arbitrage Positions	72.80%
GB/TB/Repo	27.20%
<b>Grand Total</b>	<b>100.00%</b>

<sup>A</sup>For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

## Equity Fund

## Hybrid Fund

## Debt Fund

### Bank of India Credit Risk Fund\*\*<sup>AA</sup>

(An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds.) A Moderate Interest Rate Risk and Relatively High Credit Risk.)\*\*\*

All data as on July 31, 2022 (Unless indicated otherwise)

This product is suitable for investors who are seeking\*:

- Long term capital appreciation
- Investment primarily in corporate debt securities with medium to long term maturities across the credit spectrum within the universe of investment grade rating

Risk-o-meter is based on the scheme portfolio as on July 31, 2022

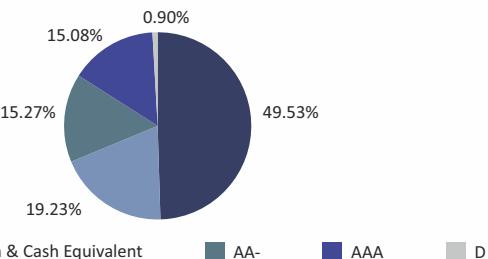


Benchmark Risk-o-meter as on July 31, 2022<sup>A</sup>



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

#### CREDIT PROFILE



#### INVESTMENT OBJECTIVE

The Scheme's investment objective is to generate capital appreciation over the long term by investing predominantly in corporate debt across the credit spectrum within the universe of investment grade rating. To achieve this objective, the Scheme will seek to make investments in rated, unrated instruments and structured obligations of public and private companies. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.

#### BENCHMARK<sup>A</sup>

Tier 1: CRISIL Credit Risk Fund CII Index (w.e.f. April 1, 2022)

#### DATE OF ALLOTMENT

February 27, 2015

#### FUND MANAGER

Mr. Alok Singh: (w.e.f. February 27, 2015) Around 20 years of experience, including 16 years in mutual fund industry

#### AVERAGE AUM

₹ 166.62 Crs.

#### LATEST AUM

₹ 165.99 Crs.

#### MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 5,000

#### ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 5,000

#### OTHER PARAMETERS (As on July 31, 2022)

Average Maturity: 1.26 Years

Macaulay Duration: 1.18 Years

Modified Duration: 1.11 Years

Portfolio Yield: 6.40%

#### NAV (As on July 29, 2022)

NAV (₹) Regular Plan: 10.3498 Direct Plan: 10.5069

#### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

- Exit Load
- 4% if redeemed within 12 months from the date of allotment
  - 3% if redeemed after 12 months but within 24 months from the date of allotment
  - 2% if redeemed after 24 months but within 36 months from the date of allotment
  - Nil if redeemed after 36 months from the date of allotment

#### PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
<b>CORPORATE DEBT</b>		
<b>NON-CONVERTIBLE DEBENTURES</b>		
Tata Motors Finance Limited	CRISIL AA-	9.62
Steel Authority of India Limited	CARE AA	9.35
Vedanta Limited	CRISIL AA	9.09
Piramal Capital & Housing Finance Limited	ICRA AA	9.05
Manappuram Finance Limited	CRISIL AA	9.04
Godrej Industries Limited	CRISIL AA	8.86
National Bank For Agriculture and Rural Development	CRISIL AAA	8.76
Indian Railway Finance Corporation Limited	CRISIL AAA	6.32
Tata Motors Limited	CRISIL AA-	5.65
Tata Power Company Limited	FITCH AA	4.14
Accelerating Education and Development Private Limited	BWR D	0.90
<b>Total</b>		<b>80.77</b>
<b>PREFERENCE SHARES (PREFSHARE)</b>		
<b>Preference Shares</b>		
Amanta Healthcare Limited		0.00
<b>Total</b>		<b>0.00</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		7.43
TREPS / Reverse Repo Investments		11.80
<b>Total</b>		<b>19.23</b>
<b>GRAND TOTAL</b>		
		<b>100.00</b>

#### Instances of deviation in valuation

Disclosures regarding the detailed rationale along with other details as required under Clause 2.1.4 of SEBI Circular no. SEBI/HO/IMD/DF4/CIR/P/2019/41 dated March 22, 2019, are available at below mentioned link:

[https://www.boimf.in/docs/default-source/reports/regulatory-disclosures/rationale-for-deviation-29-07-22.pdf?sfvrsn=d33551d\\_6](https://www.boimf.in/docs/default-source/reports/regulatory-disclosures/rationale-for-deviation-29-07-22.pdf?sfvrsn=d33551d_6)

**Note:** All subscriptions /switch-in application(s) and other pre-registered investments in Bank of India Credit Risk Fund, an open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds), through any mode including the stock exchange platform has been temporarily suspended with effect from July 01, 2019 till further notice.

Any redemptions including switch-out, registered under the Scheme would continue (without any change) as per the terms of the SID and KIM of the Scheme.

For more details kindly refer NOTICE-CUM-ADDENDUM NO. 2/2019-20 on [https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf\\_28-june-2019.pdf](https://www.boimf.in/docs/default-source/reports/addenda-notice/boi---temporary-suspension-crf_28-june-2019.pdf)

As per SEBI Circular dated, June 07, 2021; the potential risk class (PRC) matrix based on interest rate risk and credit risk, is mentioned below :

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

\*\*\*For more details kindly refer NOTICE-CUM-ADDENDUM NO. 18/2021-22 <https://www.boimf.in/docs/default-source/reports/addenda-notice/potential-risk-class-matrix-of-debt-schemes-november-30-2021.pdf>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

## Equity Fund

## Hybrid Fund

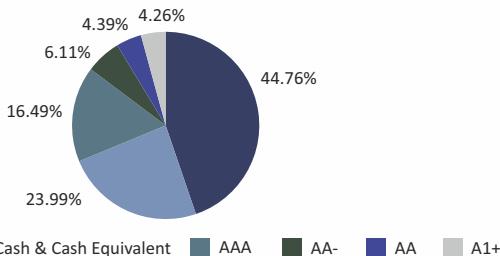
## Debt Fund

# Bank of India Short Term Income Fund\*\*^A

(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.)\*\*\*

All data as on July 31, 2022 (Unless indicated otherwise)

### CREDIT PROFILE



### 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.

### BENCHMARK^A

Tier 1: CRISIL Short Duration Fund BII Index (w.e.f. April 1, 2022)

### DATE OF ALLOTMENT

December 18, 2008

### FUND MANAGER

Mr. Mithraem Bharucha (w.e.f. August 17, 2021) - 13 years of experience in Fixed Income market domain, Investment strategy development

### AVERAGE AUM

₹ 44.85 Crs.

### LATEST AUM

₹ 45.97 Crs.

### MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

### ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

### OTHER PARAMETERS (As on July 31, 2022)

Average Maturity: 1.74 Years

Macaulay Duration: 1.53 Years

Modified Duration: 1.39 Years

Portfolio Yield: 5.90%

### NAV (As on July 29, 2022)

NAV (₹)

Regular Plan	Direct Plan		
Growth	20.3665	Growth	21.8121
Monthly IDCW	10.4506	Monthly IDCW	10.6078
Quarterly IDCW	10.2986	Quarterly IDCW	10.0570

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

This product is suitable for investors who are seeking\*:

- 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

Risk-o-meter is based on the scheme portfolio as on the July 31, 2022



Benchmark Risk-o-meter as on July 31, 2022^



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

### COMPOSITION BY HOLDING PERIOD

Duration	% of Assets
Upto 3 months	27.94%
3 months to 6 months	18.89%
6 months to 1 year	21.41%
> 1 year	31.76%

### PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
<b>CORPORATE DEBT</b>		
Listed / awaiting listing on the stock exchanges		
Bharat Petroleum Corporation Limited		
Small Industries Dev Bank of India		
Tata Power Company Limited		
Tata Motors Finance Limited		
REC Limited		
Britannia Industries Limited		
Tata Motors Limited		
<b>Total</b>		
<b>MONEY MARKET INSTRUMENTS</b>		
Certificate of Deposit		
Axis Bank Limited		
<b>Total</b>		
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
Government Bond		
5.63% GOI (MD 12/04/2026)		
6.54% GOI (MD 17/01/2032)		
<b>Total</b>		
Treasury Bill		
182 Days Tbill (MD 01/12/2022)		
364 Days Tbill (MD 18/05/2023)		
182 Days Tbill (MD 15/09/2022)		
<b>Total</b>		
Cash & Cash Equivalent		
Net Receivables/Payables		
TREPS / Reverse Repo Investments		
<b>Total</b>		
<b>GRAND TOTAL</b>		
100.00		

As per SEBI Circular dated, June 07, 2021; the potential risk class (PRC) matrix based on interest rate risk and credit risk, is mentioned below :

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

\*\*\*For more details kindly refer NOTICE-CUM-ADDENDUM NO. 18/2021-22 <https://www.boimf.in/docs/default-source/reports/addenda-notice/potential-risk-class-matrix-of-debt-schemes-november-30-2021.pdf>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

## Equity Fund

## Hybrid Fund

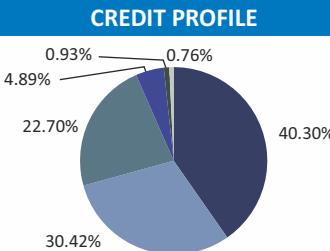
## Debt Fund

# Bank of India Ultra Short Duration Fund\*\*^A

ICRA -  
A1+mfs

(An open ended ultra-short term debt scheme investing in instruments with Macaulay duration of the portfolio between 3 months and 6 months. A Relatively Low Interest Rate Risk and Moderate Credit Risk.)\*\*\*

All data as on July 31, 2022 (Unless indicated otherwise)



AAA Sovereign A1+ Cash and Net Receivable/(Payable) AA A-

### INVESTMENT OBJECTIVE

The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through portfolio of debt and money market instruments. The Scheme is not providing any assured or guaranteed returns.

Further there is no assurance that the investment objectives of the Scheme will be realized.

### BENCHMARK^

Tier 1: CRISIL Ultra Short Duration Fund BI Index (w.e.f. April 1, 2022)

### DATE OF ALLOTMENT

July 16, 2008

### FUND MANAGER

Mr. Mithraem Bharucha (w.e.f. August 17, 2021) - 13 years of experience in Fixed Income market domain, Investment strategy development

### AVERAGE AUM

₹129.49 Crs.

### LATEST AUM

₹130.43 Crs.

### MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

### ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

### OTHER PARAMETERS (As on July 31, 2022)

Average Maturity: 0.30 Years

Macaulay Duration: 0.30 Years

Modified Duration: 0.28 Years

Portfolio Yield: 5.88%

### NAV (As on July 29, 2022)

	Regular Plan	Direct Plan	NAV (₹)
Growth	2,633.3499	Growth	2,689.6927
Bonus	-	Bonus	2,676.6053
Daily IDCW	1,007.4498	Daily IDCW	1,011.9280
Weekly IDCW	1,007.7223	Weekly IDCW	1,007.1846

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

Exit Load NIL

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

This product is suitable for investors who are seeking\*:

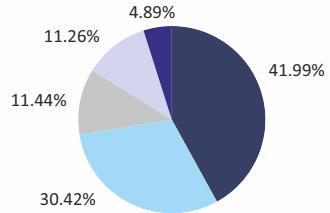
- Regular income over Short to Medium term.
- Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months

Risk-o-meter is based on the scheme portfolio as on the July 31, 2022



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

### COMPOSITION BY ASSETS



Government Bond  
Commercial Paper  
Certificate of Deposit  
Cash and Net Receivable/(Payable)

### PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
<b>BONDS &amp; NCDs</b>		
Listed / awaiting listing on the stock exchanges		
LIC Housing Finance Limited		
Reliance Industries Limited		
REC Limited		
Tata Power Company Limited		
Tata Motors Finance Limited		
<b>Total</b>		
<b>MONEY MARKET INSTRUMENTS</b>		
Certificate of Deposit		
Axis Bank Limited		
<b>Total</b>		
<b>Commercial Paper</b>		
IIFL Wealth Prime Limited		
<b>Total</b>		
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
Treasury Bill		
182 Days Tbill (MD 12/10/2022)		
182 Days Tbill (MD 26/01/2023)		
364 Days Tbill (MD 19/01/2023)		
182 Days Tbill (MD 01/12/2022)		
182 Days Tbill (MD 15/09/2022)		
364 Days Tbill (MD 29/06/2023)		
<b>Total</b>		
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		
TREPS / Reverse Repo Investments		
<b>Total</b>		
<b>GRAND TOTAL</b>		
<b>100.00</b>		

As per SEBI Circular dated, June 07, 2021; the potential risk class (PRC) matrix based on interest rate risk and credit risk, is mentioned below :

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

\*\*\*For more details kindly refer NOTICE-CUM-ADDENDUM NO. 18/2021-22 https://www.boimf.in/docs/default-source/reports/addenda-notice/potential-risk-class-matrix-of-debt-schemes-november-30-2021.pdf

^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\_4

## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Liquid Fund\*\*^A

(An Open Ended Liquid Scheme.  
A Relatively Low Interest Rate Risk and  
Moderate Credit Risk.)\*\*\*



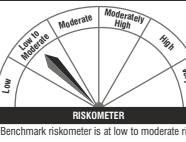
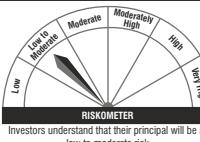
All data as on July 31, 2022 (Unless indicated otherwise)

This product is suitable for investors who are seeking\*:

- Income over short term.
- Investment in Debt and Money Market Instruments.

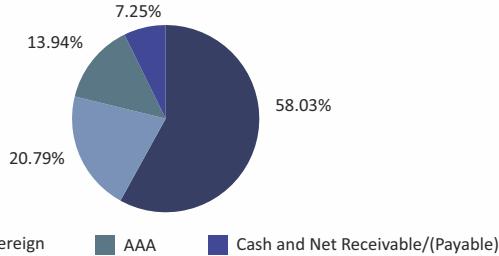
Risk-o-meter is based on the scheme portfolio as on July 31, 2022

Benchmark Risk-o-meter as on July 31, 2022^



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

### CREDIT PROFILE



### INVESTMENT OBJECTIVE

The Scheme seeks to deliver reasonable market related returns with lower risk and higher liquidity through portfolio of debt and money market instruments. The Scheme is not providing any assured or guaranteed returns. There is no assurance that the investment objective of the scheme will be achieved.

### BENCHMARK^

Tier 1: CRISIL Liquid Fund BI Index (w.e.f. April 1, 2022)

### DATE OF ALLOTMENT

July 16, 2008

### FUND MANAGER

Mr. Mithraem Bharucha (w.e.f. August 17, 2021) - 13 years of experience in Fixed Income market domain, Investment strategy development

### AVERAGE AUM

₹ 422.15 Crs.

### LATEST AUM

₹ 359.09 Crs.

### MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

### ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

### OTHER PARAMETERS (As on July 31, 2022)

Average Maturity: 0.12 Years

Macaulay Duration: 0.10 Years

Modified Duration: 0.10 Years

Portfolio Yield: 6.07%

### NAV (As on July 31, 2022)

### NAV (₹)

#### Regular Plan

	Regular Plan	Direct Plan
Growth	2,462.9477	Growth
Daily IDCW	1,002.1069	Daily IDCW
Weekly IDCW	1,001.9318	Weekly IDCW

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load NIL

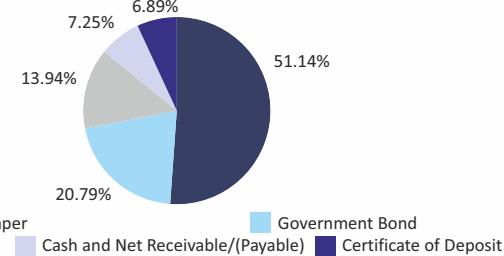
Exit Load

Investor Exit upon Subscription	Exit Load (as a % of redemption proceeds)
1 day	0.0070%
2 days	0.0065%
3 days	0.0060%
4 days	0.0055%
5 days	0.0050%
6 days	0.0045%
7 days or more	Nil

\*\*Please note that the provisions pertaining to creation of segregated portfolio have been incorporated in the Scheme Information Document (SID) and Key Information Memorandum (KIM) of the aforesaid Scheme w.e.f May 15, 2020. Kindly refer the SID and KIM of the Scheme for further details in this regard.

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

### COMPOSITION BY ASSETS



### PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
<b>BONDS &amp; NCDs</b> Listed / awaiting listing on the stock exchanges		
REC Limited	CRISIL AAA	6.97
Reliance Industries Limited	CRISIL AAA	6.97
<b>Total</b>		<b>13.94</b>
<b>MONEY MARKET INSTRUMENTS</b>		
<b>Certificate of Deposit</b>		
State Bank of India	CARE A1+	6.89
<b>Total</b>		<b>6.89</b>
<b>Commercial Paper</b>		
Housing Development Finance Corporation Limited	CRISIL A1+	13.85
L&T Finance Limited	CRISIL A1+	6.93
IIFL Finance Limited	CRISIL A1+	6.93
Reliance Jio Infocomm Limited	CRISIL A1+	6.91
National Bank For Agriculture and Rural Development	CRISIL A1+	6.88
ICICI Securities Limited	CRISIL A1+	6.87
IIFL Wealth Prime Limited	ICRA A1+	2.77
<b>Total</b>		<b>51.14</b>
<b>GOVERNMENT BOND AND TREASURY BILL</b>		
<b>Treasury Bill</b>		
182 Days Tbill (MD 11/08/2022)	SOV	6.95
91 Days Tbill (MD 08/09/2022)	SOV	6.92
91 Days Tbill (MD 15/09/2022)	SOV	6.92
<b>Total</b>		<b>20.79</b>
<b>Cash &amp; Cash Equivalent</b>		
Net Receivables/Payables		(5.51)
TREPS / Reverse Repo Investments		12.76
<b>Total</b>		<b>7.25</b>
<b>GRAND TOTAL</b>		<b>100.00</b>

All corporate ratings are assigned by rating agencies like CRISIL, CARE, ICRA, India Rating.

# Disclaimer for CRISIL AAAmfs: The assigned rating AAAmfs is valid only for "Bank of India Liquid Fund". The rating of CRISIL is not an opinion of the Asset Management Company's willingness or ability to make timely payments to the investor. The rating is also not an opinion on the stability of the NAV of the Fund, which could vary with market developments. The rating indicates that the funds' portfolios will provide 'very strong' protection against losses from credit default. CRISIL's assessment of a rated fund's credit quality is based on the creditworthiness of the fund's portfolio. CRISIL reserves the right to suspend, withdraw or revise the ratings assigned to the scheme at any time on the basis of new information, or unavailability of information or other circumstances, which CRISIL believes, may have an impact on the rating. For detail methodology, please visit CRISIL's website [www.crisil.com](http://www.crisil.com). Past performance is no guarantee of future results.

\$Disclaimer for ICRA AAAmfs: Schemes with this rating are considered to have the highest degree of safety regarding timely receipt of payments from the investments that they have made. This rating should however, not be construed as an indication of the performance of the Mutual Fund scheme or of volatility in its returns. The rating should not be treated as a recommendation to buy, sell or hold units issued by the Mutual Fund.

As per SEBI Circular dated, June 07, 2021; the potential risk class (PRC) matrix based on interest rate risk and credit risk, is mentioned below :

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

\*\*\*For more details kindly refer NOTICE-CUM-ADDENDUM NO. 18/2021-22 <https://www.boimf.in/docs/default-source/reports/addenda-notice/potential-risk-class-matrix-of-debt-schemes-november-30-2021.pdf>

## Equity Fund

## Hybrid Fund

## Debt Fund

# Bank of India Overnight Fund<sup>AA</sup>

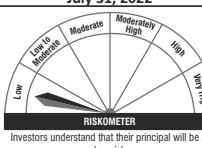
(An open ended debt scheme investing in overnight securities.  
A Relatively Low Interest Rate Risk and A Relatively Low Credit Risk.)\*\*\*

All data as on July 31, 2022 (Unless indicated otherwise)

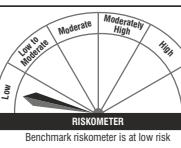
This product is suitable for investors who are seeking\*:

- Income over short term with low risk and high liquidity
- Investments in overnight securities having residual maturity of 1 business day.

Risk-o-meter is based on the scheme portfolio as on July 31, 2022

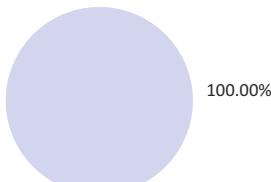


Benchmark Risk-o-meter as on July 31, 2022<sup>A</sup>



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

### CREDIT PROFILE



Cash & Cash Equivalent

### 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.

### BENCHMARK<sup>A</sup>

Tier 1: CRISIL Overnight Fund AI Index (w.e.f. April 1. 2022)

### DATE OF ALLOTMENT

January 28, 2020

### FUND MANAGER

Mr. Mithraem Bharucha (w.e.f. August 17, 2021) - 13 years of experience in Fixed Income market domain, Investment strategy development

### AVERAGE AUM

₹ 34.3 Crs.

### LATEST AUM

₹ 42.15 Crs.

### MINIMUM APPLICATION AMOUNT (LUMPSUM)

Regular/ Direct Plan ₹ 5,000 and in multiples of ₹ 1

### ADDITIONAL PURCHASE AMOUNT

Regular/ Direct Plan ₹ 1,000 and in multiples of ₹ 1

### OTHER PARAMETERS (As on July 31, 2022)

Average Maturity: 1 Day

Macaulay Duration: 1 Day

Modified Duration: 1 Day

Portfolio Yield: 5.09%

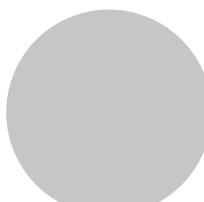
### NAV (As on July 31, 2022)

Regular Plan		Direct Plan	
Growth	1,089.5086	Growth	1,091.6778
Daily IDCW	-	Daily IDCW	1,000.0000
Weekly IDCW	-	Weekly IDCW	1,000.8348
Monthly IDCW	1,000.6890	Monthly IDCW	1,000.6933

### LOAD STRUCTURE (FOR ALL PLANS)

Entry Load	NIL
Exit Load	NIL

### COMPOSITION BY ASSETS



Cash & Cash Equivalent

### PORTFOLIO DETAILS

Portfolio Holdings	Industry/ Rating	% to Net Assets
<b>CASH &amp; CASH EQUIVALENT</b>		
Net Receivables/Payables		1.26
TREPS / Reverse Repo Investments		98.74
<b>Total</b>		<b>100.00</b>
<b>GRAND TOTAL</b>		<b>100.00</b>

As per SEBI Circular dated, June 07, 2021; the potential risk class (PRC) matrix based on interest rate risk and credit risk, is mentioned below :

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

\*\*\*For more details kindly refer NOTICE-CUM-ADDENDUM NO. 18/2021-22 <https://www.boimf.in/docs/default-source/reports/addenda-notice/potential-risk-class-matrix-of-debt-schemes-november-30-2021.pdf>

^^For further details kindly refer NOTICE-CUM-ADDENDUM NO. 11/2022-23 [https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd\\_4](https://www.boimf.in/docs/default-source/reports/addenda-notice/change-in-name-of-mutual-fund-and-other-matters-june-15-2022.pdf?sfvrsn=61a093dd_4)

O  
V  
E  
R  
N  
I  
G  
H  
T  
F  
U  
N  
D

# IDCW History

EQUITY FUNDS <sup>s</sup>		
Record Date	IDCW/ Unit Declared (in ₹)	NAV <sup>a</sup> as on Record Date
<b>Bank of India Large &amp; Mid Cap Equity Fund</b>		
<b>Regular Plan - Regular IDCW</b> 25-March-2021	0.90	12.88
29-July-2021	0.25	15.61
<b>Regular Plan - Quarterly IDCW</b> 25-September-2018	0.09	13.00
25-March-2021	1.00	15.46
<b>Eco Plan - Regular IDCW</b> 25-March-2021	1.00	13.16
29-July-2021	0.50	15.74
<b>Eco Plan - Quarterly IDCW</b> 25-March-2019	0.04	10.36
25-March-2021	0.90	12.86
<b>Eco Plan - Annual IDCW</b> 18-December-2014	5.00	18.59
<b>Institutional Plan - Regular IDCW<sup>t</sup></b> 25-November-2009	1.00	-
29-April-2010	1.00	-
<b>Institutional Plan - Quarterly IDCW<sup>t</sup></b> 29-March-2010	1.00	-
29-April-2010	1.00	-
<b>Direct Plan - Regular IDCW</b> 30-June-2021	1.00	15.23
30-June-2021	1.00	15.23
<b>Direct Plan - Quarterly IDCW</b> 25-March-2019	0.18	10.45
25-March-2021	1.00	12.98
<b>Bank of India Tax Advantage Fund</b>		
<b>Regular Plan</b> 30-June-2021	2.00	18.23
29-July-2021	0.90	18.19
<b>Eco Plan</b> 30-June-2021	1.00	16.26
29-July-2021	0.25	16.78
<b>Direct Plan</b> 30-June-2021	2.00	40.98
29-July-2021	0.90	42.04
<b>Bank of India Manufacturing &amp; Infrastructure Fund</b>		
<b>Regular Plan - Regular IDCW</b> 25-June-2019	0.44	10.05
29-July-2021	0.40	16.85
<b>Regular Plan - Quarterly IDCW</b> 25-March-2019	0.88	10.33
25-June-2019	0.39	10.00
<b>Direct Plan - Regular IDCW</b> 27-March-2017	0.50	13.57
<b>Bank of India Mid &amp; Small Cap Equity &amp; Debt Fund</b>		
<b>Regular Plan - Regular IDCW</b> 26-March-2018	0.75	12.33
29-July-2021	0.80	18.62
<b>Direct Plan - Regular IDCW</b> 30-June-2021	1.00	17.76
29-July-2021	0.25	18.76
<b>Bank of India Small Cap Fund</b>		
<b>Regular Plan - Regular IDCW</b> 30-June-2021	1.25	17.37
29-July-2021	1.00	17.44
<b>Direct Plan - Regular IDCW</b> 30-June-2021	1.25	18.06
29-July-2021	0.40	18.79
<b>Bank of India Flexi Cap Fund</b>		
<b>Regular Plan - Regular IDCW</b> 7-December-2020	0.44601387	12.76
30-June-2021	1.00000000	15.85
<b>Direct Plan - Regular IDCW</b> 30-June-2021	1.00000000	15.43
29-July-2021	0.25000000	15.96
<b>HYBRID FUND<sup>s</sup></b>		
Record Date	IDCW/ Unit Declared (in ₹)	NAV <sup>a</sup> as on Record Date
<b>Bank of India Arbitrage Fund</b>		
<b>Regular Monthly IDCW</b> 27-April-2020	0.05385541	10.0000 <sup>b</sup>
27-April-2020	0.05385543	10.0000 <sup>b</sup>
26-May-2020	0.04345086	10.0000 <sup>b</sup>
26-May-2020	0.04345088	10.0000 <sup>b</sup>
<b>Regular Quarterly IDCW</b> 26-December-2019	0.05539822	10.5148 <sup>b</sup>
26-December-2019	0.05539822	10.5148 <sup>b</sup>
26-March-2020	0.12553389	10.4501 <sup>b</sup>
26-March-2020	0.12553389	10.4501 <sup>b</sup>
<b>Regular Annual IDCW</b> 26-December-2019	0.05266000	10.0788 <sup>b</sup>
26-December-2019	0.05266000	10.0788 <sup>b</sup>
26-March-2020	0.10504000	10.0613 <sup>b</sup>
26-March-2020	0.10504000	10.0613 <sup>b</sup>
<b>Direct Monthly IDCW</b> 27-April-2020	0.06160558	10.0855 <sup>b</sup>
27-April-2020	0.06160558	10.0855 <sup>b</sup>
26-May-2020	0.05007525	10.0859 <sup>b</sup>
26-May-2020	0.05007525	10.0859 <sup>b</sup>
<b>Direct Quarterly IDCW</b> 26-December-2019	0.07443389	10.5612 <sup>b</sup>
26-December-2019	0.07443389	10.5612 <sup>b</sup>
26-March-2020	0.14323909	10.5101 <sup>b</sup>
26-March-2020	0.14323909	10.5101 <sup>b</sup>
<b>Direct Annual IDCW</b> 26-December-2019	0.07038567	10.0544 <sup>b</sup>
26-December-2019	0.07038567	10.0544 <sup>b</sup>
26-March-2020	0.13992202	10.0000 <sup>b</sup>
26-March-2020	0.13992202	10.0000 <sup>b</sup>

<sup>s</sup>Face Value - ₹ 10/-      <sup>ss</sup>Face Value - ₹ 1000/-      <sup>a</sup>Pursuant to payment of dividend, NAV of the IDCW Option of the Plan/ Scheme falls to the extent of such IDCW payment and applicable statutory levy (taxes, levies, cess etc), if any.      <sup>t</sup>Since there are no investors in Bank of India Large & Mid Cap Equity Fund - Institutional Plan - Regular IDCW and Institutional Plan - Quarterly IDCW the data of NAV as on record date is not provided

<sup>b</sup>Individual/ HUFS.      <sup>c</sup>Others. Past performance may or may not be sustained in the future.      For complete IDCW History please visit [www.boinf.in](http://www.boinf.in)

HYBRID FUND <sup>s</sup>		
Record Date	IDCW/ Unit Declared (in ₹)	NAV <sup>a</sup> as on Record Date
<b>Bank of India Conservative Hybrid Fund</b>		
<b>Regular Monthly IDCW</b> 02-February-2021	0.23090000	11.2228 <sup>b</sup>
02-February-2021	0.23090000	11.2228 <sup>b</sup>
30-June-2021	0.30000000	11.3853 <sup>b</sup>
30-June-2021	0.30000000	11.3853 <sup>b</sup>
<b>Regular Quarterly IDCW</b> 25-June-2018	0.0864385	11.1417 <sup>b</sup>
25-June-2018	0.0804287	11.1417 <sup>b</sup>
25-March-2019	0.03320971	11.1241 <sup>b</sup>
25-March-2019	0.03075255	11.1241 <sup>b</sup>
<b>Regular Annual IDCW</b> 25-March-2019	0.07203243	10.3827 <sup>b</sup>
25-March-2019	0.06670224	10.3827 <sup>b</sup>
02-February-2021	0.26970000	10.3095 <sup>b</sup>
02-February-2021	0.26970000	10.3095 <sup>b</sup>
<b>Regular Plan Regular IDCW</b> 25-June-2013	0.389636	12.0556 <sup>b</sup>
25-June-2013	0.373162	12.0556 <sup>b</sup>
25-March-2014	0.389636	10.9004 <sup>b</sup>
25-March-2014	0.373162	10.9004 <sup>b</sup>
<b>Direct Monthly IDCW</b> 02-February-2021	0.22820000	10.1643 <sup>b</sup>
02-February-2021	0.22820000	10.1643 <sup>b</sup>
30-June-2021	0.03000000	10.3018 <sup>b</sup>
30-June-2021	0.03000000	10.3018 <sup>b</sup>
<b>Direct Quarterly IDCW</b> 26-December-2018	0.21610173	10.6590 <sup>b</sup>
26-December-2018	0.20010672	10.6590 <sup>b</sup>
25-March-2019	0.21610173	10.5824 <sup>b</sup>
25-March-2019	0.20010672	10.5824 <sup>b</sup>
<b>Direct Annual IDCW</b> 25-March-2019	0.28811758	10.2199 <sup>b</sup>
25-March-2019	0.26680896	10.2199 <sup>b</sup>
02-February-2021	0.41970000	10.1017 <sup>b</sup>
02-February-2021	0.41970000	10.1017 <sup>b</sup>
<b>Eco Monthly IDCW</b> 02-February-2021	0.49370000	16.9514 <sup>b</sup>
02-February-2021	0.49370000	16.9514 <sup>b</sup>
30-June-2021	0.50000000	17.1667 <sup>b</sup>
30-June-2021	0.50000000	17.1667 <sup>b</sup>
<b>Eco Quarterly IDCW</b> 26-December-2018	0.06838875	10.0000 <sup>b</sup>
26-December-2018	0.06324962	10.0000 <sup>b</sup>
25-March-2019	0.07206263	10.1033 <sup>b</sup>
25-March-2019	0.06670224	10.1033 <sup>b</sup>
<b>Eco Plan Regular IDCW</b> 25-March-2013	0.440456	12.5487 <sup>b</sup>
25-March-2013	0.3757515	12.5487 <sup>b</sup>
25-March-2014	0.779271	11.5826 <sup>b</sup>
25-March-2014	0.746324	11.5826 <sup>b</sup>
<b>Bank of India Balanced Advantage Fund</b>		
<b>Regular Plan - Regular IDCW</b> 25-June-2018	0.02449771	10.7707 <sup>b</sup>
25-June-2018	0.02449722	10.7707 <sup>b</sup>
29-July-2021	0.40000000	11.2226 <sup>b</sup>
29-July-2021	0.40000000	11.2226 <sup>b</sup>
<b>Direct Plan - Regular IDCW</b> 25-March-2019	0.44270637	10.2965 <sup>b</sup>
25-June-2019	0.04427025	10.0302 <sup>b</sup>
25-June-2019	0.04427023	10.0302 <sup>b</sup>
30-June-2021	1.00000000	10.0785 <sup>b</sup>
<b>DEBT / INCOME FUNDS</b>		
Record Date	IDCW/ Unit Declared (in ₹)	NAV <sup>a</sup> as on Record Date
<b>Bank of India Short Term Income Fund<sup>s</sup></b>		
<b>Institutional Monthly IDCW</b> 25-January-2011	0.043921	10.1704 <sup>b</sup>
25-January-2011	0.040935	10.1704 <sup>b</sup>
25-February-2011	0.052705	10.1881 <sup>b</sup>
25-February-2011	0.049122	10.1881 <sup>b</sup>
<b>Institutional Quarterly IDCW</b> 29-December-2009	0.1751890	10.2708 <sup>b</sup>
29-December-2009	0.1630520	10.2708 <sup>b</sup>
<b>Regular Monthly IDCW</b> 25-March-2019	0.05042235	10.3919 <sup>b</sup>
25-March-2019	0.04668914	10.3919 <sup>b</sup>
25-April-2019	0.03601595	10.3441 <sup>b</sup>
25-April-2019	0.03334718	10.3441 <sup>b</sup>
<b>Regular Quarterly IDCW</b> 26-December-2018	0.10804795	10.1585 <sup>b</sup>
26-December-2018	0.10005336	10.1585 <sup>b</sup>
25-March-2019	0.10804788	10.1917 <sup>b</sup>
25-March-2019	0.10005336	10.1917 <sup>b</sup>
<b>Direct Monthly IDCW</b> 25-March-2019	0.05042155	10.3930 <sup>b</sup>
25-March-2019	0.04669158	10.3930 <sup>b</sup>
25-April-2019	0.03602011	10.3498 <sup>b</sup>
25-April-2019	0.03335117	10.3498 <sup>b</sup>
<b>Direct Quarterly IDCW</b> 26-December-2018	0.14401749	10.1444 <sup>b</sup>
26-December-2018	0.13340448	10.1444 <sup>b</sup>
25-March-2019	0.10804758	10.1908 <sup>b</sup>
25-March-2019	0.10005336	10.1908 <sup>b</sup>
<b>Bank of India Overnight Fund<sup>ss</sup></b>		
<b>Regular Monthly IDCW</b> 27-June-2022	3.73154826	1000.00 <sup>b</sup>
27-June-2022	3.73154826	1000.00 <sup>b</sup>
26-July-2022	3.84295272	1000.00 <sup>b</sup>
26-July-2022	3.84295272	1000.00 <sup>b</sup>
<b>Direct Monthly IDCW</b> 27-June-2022	3.75104942	1000.00 <sup>b</sup>
27-June-2022	3.75104942	1000.00 <sup>b</sup>
26-July-2022	3.86134354	1000.00 <sup>b</sup>
26-July-2022	3.86134354	1000.00 <sup>b</sup>

# Fund - Manager wise Scheme Performance

## Bank of India Large & Mid Cap Equity Fund - Regular Plan - Growth Option - PERFORMANCE (As on July 29, 2022)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000 in the		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	1.9436%	9.6825%	10.2351%	10,194	10,965	11,021
3 years	19.2295%	18.8866%	16.9769%	16,941	16,796	16,000
5 years	9.3096%	12.6718%	12.6265%	15,602	18,152	18,116
Since inception*	12.9440%	15.3938%	14.2495%	53,500	71,904	62,679

<sup>^</sup> Past performance may or may not be sustained in the future. \*Date of Allotment - October 21, 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. Alok Singh has been managing the Scheme since February 16, 2017. In addition to this scheme, he manages 8 open ended schemes of Bank of India Mutual Fund. (Mr. Alok Singh was co-managing one open ended scheme till July 18, 2022).
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. The performance details provided herein are of Regular plan.

## Bank of India Manufacturing & Infrastructure Fund - Regular Plan - Growth Option - PERFORMANCE (As on July 29, 2022)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000 in the		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns# (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns# (S&P BSE India Manufacturing TRI - 50% & S&P BSE India Infrastructure TRI - 50%) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	6.8405%	14.4733%	10.2351%	10,682	11,443	11,021
3 years	26.0634%	20.0503%	16.9769%	20,021	17,293	16,000
5 years	13.3404%	9.5032%	12.6265%	18,697	15,741	18,116
Since inception*	8.7359%	4.7820%	11.6692%	28,270	17,853	39,334

<sup>^</sup> Past performance may or may not be sustained in the future. \*Date of Allotment - March 5, 2010.

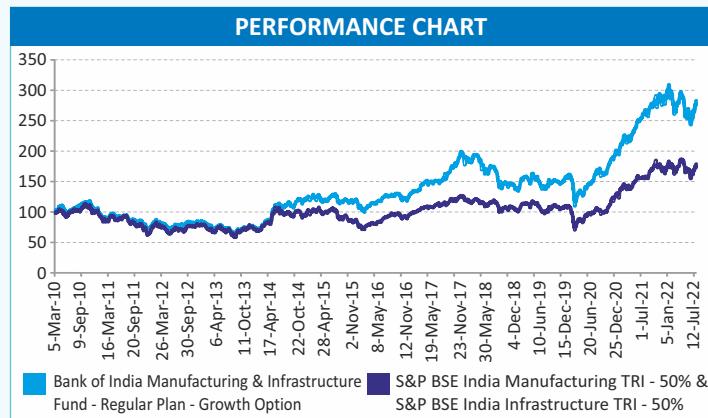
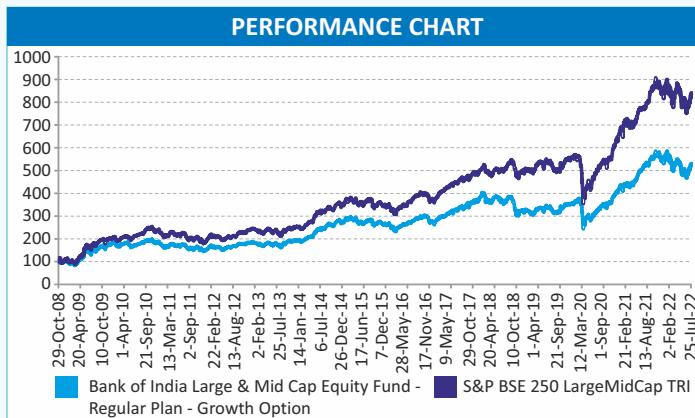
Above returns are in Compounded Annual Growth Rate (CAGR).

@ 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. Alok Singh has been managing the Scheme since February 16, 2017. In addition to this scheme, he manages 8 open ended schemes of Bank of India Mutual Fund. (Mr. Alok Singh was co-managing one open ended scheme till July 18, 2022).
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. The performance details provided herein are of Regular plan.

### Notes

1. The details & returns for close ended schemes have not been disclosed as these are not comparable with other schemes.
2. Returns of only those schemes that have completed six months been given.



#Scheme Benchmark • Since date of allotment: Nifty Infrastructure Index TRI; • Post Jan 19, 2016 – till date: S&P BSE Infrastructure Index TRI (50%) & S&P BSE Manufacturing Index TRI (50%)

# Fund - Manager wise Scheme Performance

## Bank of India Conservative Hybrid Fund - Regular Plan - Growth Option - PERFORMANCE (As on July 29, 2022)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period®	Scheme Returns (%) ^	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Benchmark Returns (CRISIL Hybrid 85 + 15 - Conservative Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	21.7643%	3.0576%	-1.2933%	12,170	10,305	9,871
3 years	14.3820%	8.1090%	2.8270%	14,959	12,633	10,871
5 years	6.3988%	7.5293%	4.2516%	13,634	14,373	12,313
Since inception*	7.8069%	9.1959%	5.5433%	27,326	32,428	20,575

^ Past performance may or may not be sustained in the future. \*Date of Allotment - March 18, 2009.

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. Alok Singh has been managing the Scheme since May 21, 2012. In addition to this scheme, he manages 8 open ended schemes of Bank of India Mutual Fund. (Mr. Alok Singh was co-managing one open ended scheme till July 18, 2022).
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. The performance details provided herein are of Regular plan.

## Bank of India Credit Risk Fund - Regular Plan - Growth Option - PERFORMANCE (As on July 29, 2022)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period®	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Credit Risk Fund CII Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Credit Risk Fund CII Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	141.7161%	6.1765%	-1.2933%	24,113	10,616	9,871
3 years	13.4578%	8.6815%	2.8270%	14,600	12,834	10,871
5 years	-4.0500%	8.6036%	4.2516%	8,133	15,105	12,313
Since inception*	0.4643%	8.9115%	5.9498%	10,350	18,843	15,356

^ Past performance may or may not be sustained in the future. \*Date of Allotment - February 27, 2015.

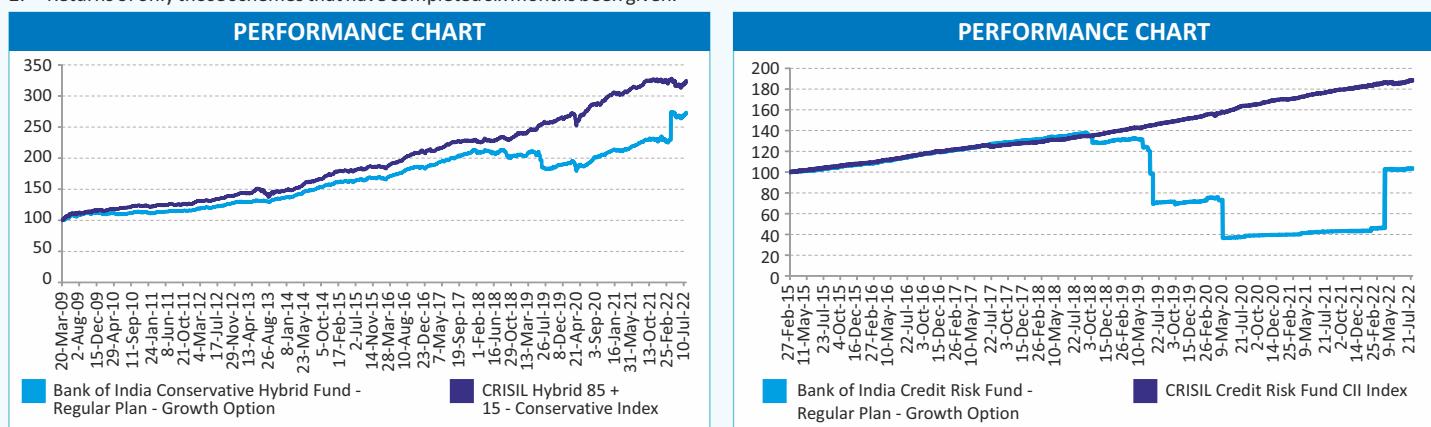
Above returns are in Compounded Annual Growth Rate (CAGR).

@ 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. Alok Singh has been managing the Scheme since February 27, 2015. In addition to this scheme, he manages 8 open ended schemes of Bank of India Mutual Fund. (Mr. Alok Singh was co-managing one open ended scheme till July 18, 2022).
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. The performance details provided herein are of Regular plan.

### Notes

1. The details & returns for close ended schemes have not been disclosed as these are not comparable with other schemes.
2. Returns of only those schemes that have completed six months been given.



# Fund - Manager wise Scheme Performance

## Bank of India Mid & Small Cap Equity & Debt Fund - Regular Plan - Growth Option - PERFORMANCE (As on July 29, 2022)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-1.6856%	4.3713%	10.2351%	9,832	10,436	11,021
3 years	25.4396%	20.2348%	16.9769%	19,726	17,373	16,000
5 years	11.8521%	10.6454%	12.6265%	17,502	16,579	18,116
Since inception*	13.6115%	12.9535%	13.6329%	21,580	20,838	21,605

<sup>^</sup> Past performance may or may not be sustained in the future. \*Date of Allotment - July 20, 2016.

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. Alok Singh has been managing the Scheme since February 16, 2017. In addition to this scheme, he manages 8 open ended schemes of Bank of India Mutual Fund. (Mr. Alok Singh was co-managing one open ended scheme till July 18, 2022).
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. The performance details provided herein are of Regular plan.

## Bank of India Arbitrage Fund - Regular Plan - Growth Option - PERFORMANCE (As on July 29, 2022)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Arbitrage Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Arbitrage Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	1.9450%	3.2268%	3.0117%	10,194	10,322	10,300
3 years	2.7572%	3.5421%	4.6715%	10,849	11,100	11,466
5 years	NA	NA	NA	NA	NA	NA
Since inception*	3.6019%	4.3162%	5.5617%	11,568	11,899	12,495

<sup>^</sup> Past performance may or may not be sustained in the future. \*Date of Allotment - June 18, 2018.

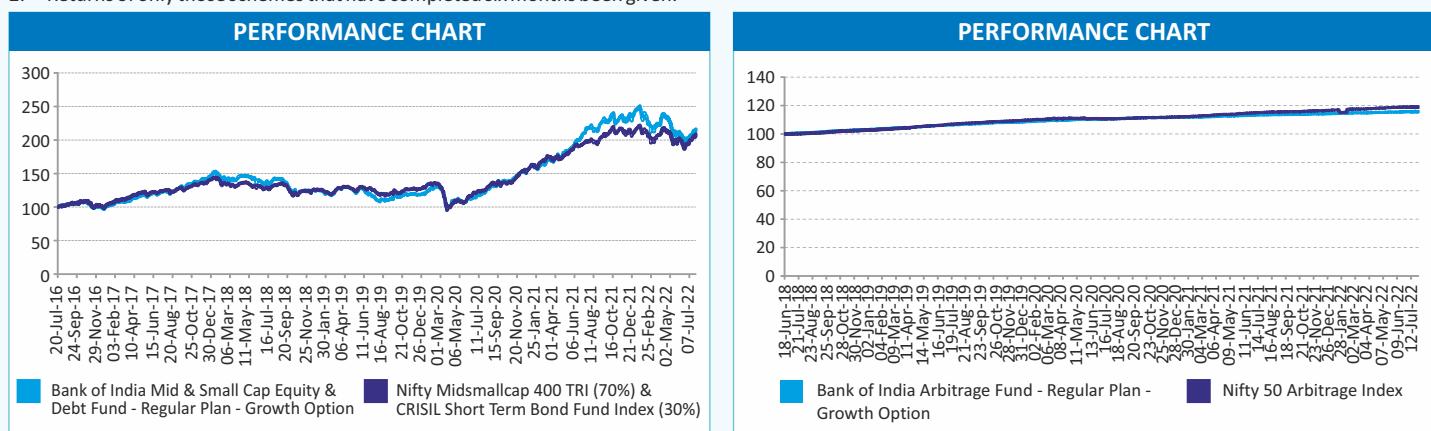
Above returns are in Compounded Annual Growth Rate (CAGR).

@ 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. Alok Singh has been appointed fund Manager for this scheme w.e.f December 1, 2021. In addition to this scheme, he manages 8 open ended schemes of Bank of India Mutual Fund. (Mr. Alok Singh was co-managing one open ended scheme till July 18, 2022).
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. The performance details provided herein are of Regular plan.

### Notes

1. The details & returns for close ended schemes have not been disclosed as these are not comparable with other schemes.
2. Returns of only those schemes that have completed six months been given.



# Fund - Manager wise Scheme Performance

## Bank of India Balanced Advantage Fund - Regular Plan - Growth Option - PERFORMANCE (As on July 29, 2022)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (NIFTY 50 Hybrid Composite Debt 50:50 Index) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	12.4340%	8.2948%	10.2351%	11,240	10,827	11,021
3 years	9.9132%	14.6729%	16.9769%	13,275	15,074	16,000
5 years	4.2431%	11.3959%	12.6265%	12,308	17,148	18,116
Since inception*	7.3223%	12.5577%	13.7007%	18,080	26,950	29,332

<sup>^</sup> Past performance may or may not be sustained in the future. \*Date of Allotment - March 14, 2014. 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. Alok Singh has been appointed fund Manager for this scheme w.e.f December 1, 2021. In addition to this scheme, he manages 8 open ended schemes of Bank of India Mutual Fund. (Mr. Alok Singh was co-managing one open ended scheme till July 18, 2022).
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. The performance details provided herein are of Regular plan.

## Bank of India Short Term Income Fund - Regular Plan - Growth Option - PERFORMANCE (As on July 29, 2022)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Short Duration Fund BII Index) (%)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Short Duration Fund BII Index) (₹)	Additional Benchmark Returns (CRISIL 10 Year Gilt Index) (₹)
1 year	17.4423%	3.4105%	-1.2933%	11,739	10,340	9,871
3 years	3.9301%	6.5802%	2.8270%	11,225	12,105	10,871
5 years	2.0568%	6.8028%	4.2516%	11,071	13,894	12,313
Since inception*	5.3616%	7.6746%	4.9134%	20,367	27,375	19,218

<sup>^</sup> Past performance may or may not be sustained in the future. \*Date of Allotment - December 18, 2008.

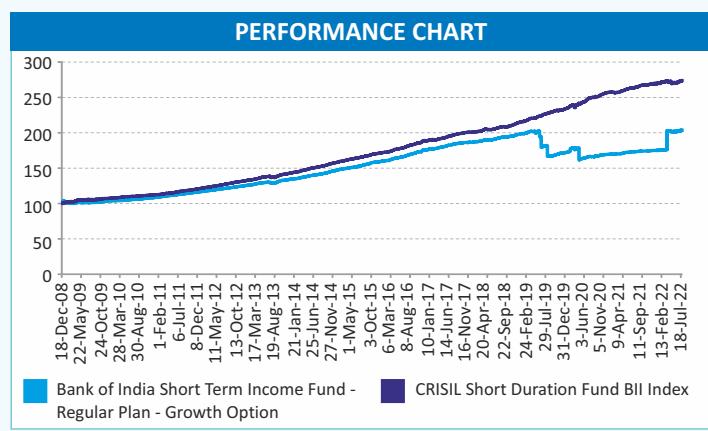
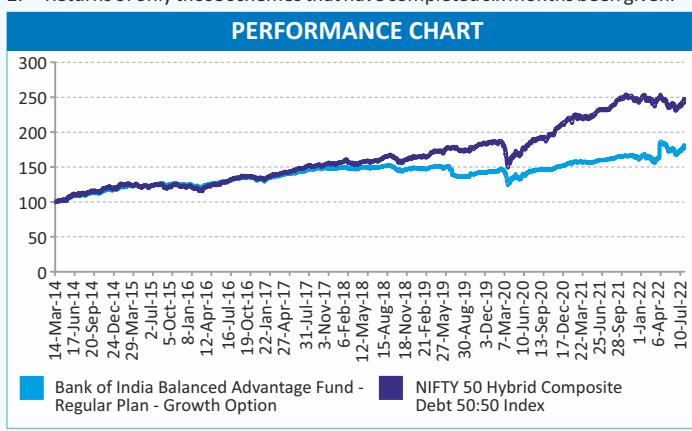
Above returns are in Compounded Annual Growth Rate (CAGR).

@ 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 3 open ended schemes 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. The performance details provided herein are of Regular plan.

### Notes

1. The details & returns for close ended schemes have not been disclosed as these are not comparable with other schemes.
2. Returns of only those schemes that have completed six months been given.



# Fund - Manager wise Scheme Performance

## Bank of India Tax Advantage Fund - Regular Plan - Growth Option - PERFORMANCE (As on July 29, 2022)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	-0.7282%	8.8249%	10.2351%	9,927	10,880	11,021
3 years	25.3290%	19.2226%	16.9769%	19,674	16,938	16,000
5 years	14.3056%	12.3372%	12.6265%	19,506	17,885	18,116
Since inception*	18.1624%	17.4432%	15.9631%	94,060	86,656	73,084

<sup>^</sup> Past performance may or may not be sustained in the future. \*Date of Allotment - February 25, 2009.

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. Aakash Manghani was managing the Scheme from July 15, 2019 - July 18, 2022, Mr. Alok Singh has been managing since April 27, 2022. In addition to this scheme, he manages 8 open ended schemes of Bank of India Mutual Fund. (Mr. Alok singh was co-managing this scheme till July 18, 2022).
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. The performance details provided herein are of Regular plan.

## Bank of India Small Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on July 29, 2022)

Fund Manager - Dhruv Bhatia				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	4.1130%	-2.6921%	10.2351%	10,410	9,732	11,021
3 years	37.9225%	25.5767%	16.9769%	26,213	19,790	16,000
5 years	NA	NA	NA	NA	NA	NA
Since inception*	28.9709%	16.2431%	14.6312%	25,060	17,220	16,373

<sup>^</sup> Past performance may or may not be sustained in the future. \*Date of Allotment - December 19, 2018.

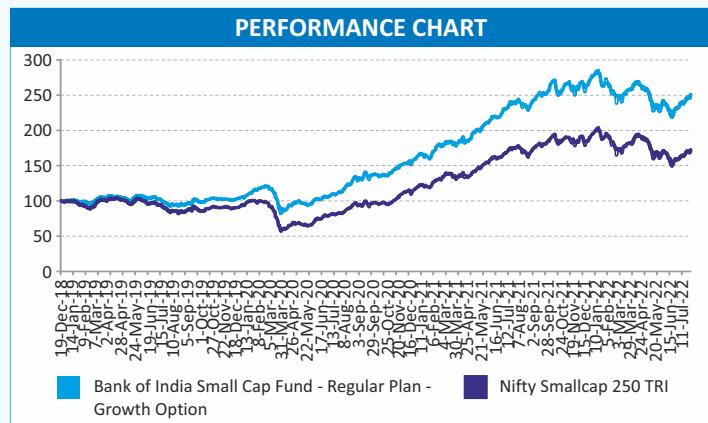
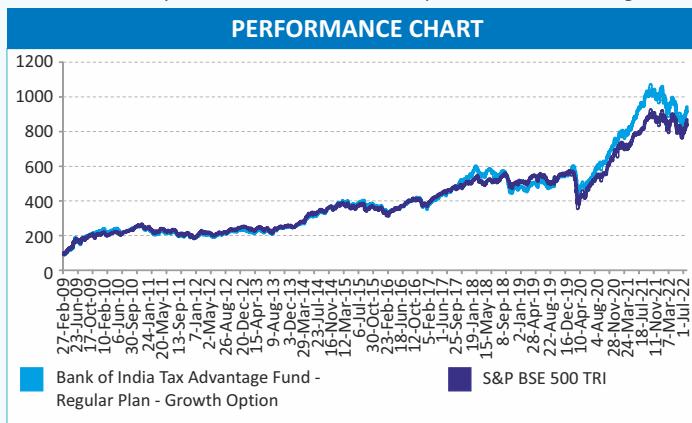
Above returns are in Compounded Annual Growth Rate (CAGR).

@ 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. Aakash Manghani was managing the Scheme from July 15, 2019 - July 18, 2022. Mr. Dhruv Bhatia has been managing since April 27, 2022. In addition to this scheme, he manages 2 close ended schemes and 1 open ended scheme of Bank of India Mutual Fund. (Mr. Dhruv Bhatia was co-managing this scheme till July 18, 2022).
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. The performance details provided herein are of Regular plan.

### Notes

1. The details & returns for close ended schemes have not been disclosed as these are not comparable with other schemes.
2. Returns of only those schemes that have completed six months been given.



# Fund - Manager wise Scheme Performance

## Bank of India Ultra Short Duration Fund - Regular Plan - Growth Option - PERFORMANCE (As on July 29, 2022)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Fund BI Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Ultra Short Duration Fund BI Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
1 year	3.3331%	4.2469%	3.0117%	10,332	10,424	10,300
3 years	4.3038%	5.2899%	4.6715%	11,346	11,671	11,466
5 years	5.6178%	6.2002%	5.5789%	13,141	13,507	13,117
Since inception*	7.1378%	7.5169%	6.2842%	26,333	27,673	23,535

<sup>^</sup> Past performance may or may not be sustained in the future. \*Date of Allotment - July 16, 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 3 open ended schemes 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. The performance details provided herein are of Regular plan.

## Bank of India Liquid Fund - Regular Plan - Growth Option - PERFORMANCE (As on July 31, 2022)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Liquid Fund BI Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Liquid Fund BI Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	3.9649%	4.5809%	3.5128%			
15 Days	3.9828%	4.4549%	3.3957%			
30 Days	4.6065%	4.8724%	6.5327%			
1 year	3.7575%	3.9978%	3.0348%	10,376	10,400	10,303
3 years	3.9925%	4.3565%	4.6740%	11,247	11,366	11,470
5 years	5.2510%	5.4132%	5.5795%	12,918	13,018	13,121
Since inception*	6.6260%	6.8314%	6.2841%	24,629	25,305	23,543

<sup>^</sup> Past performance may or may not be sustained in the future. \*Date of Allotment - July 16, 2008.

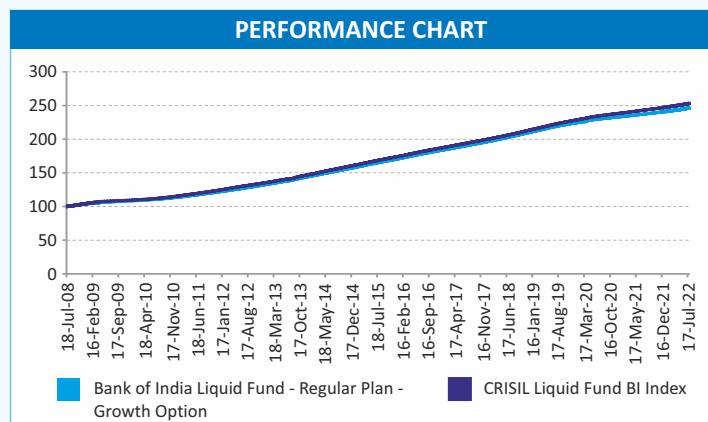
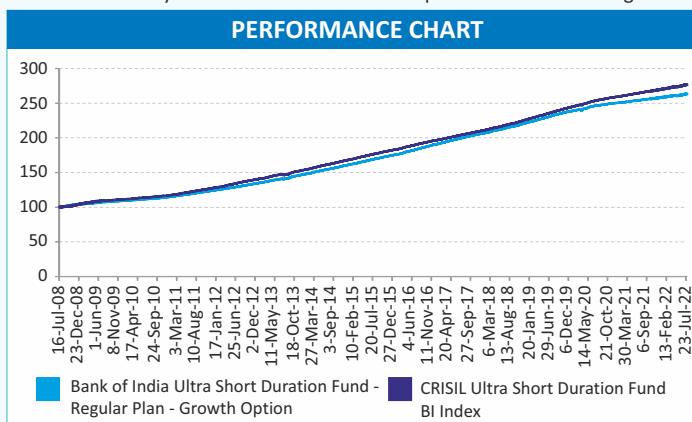
Above returns are in Compounded Annual Growth Rate (CAGR).

@ 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 3 open ended schemes of Bank of India Mutual Fund.
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. The performance details provided herein are of Regular plan.

### Notes

1. The details & returns for close ended schemes have not been disclosed as these are not comparable with other schemes.
2. Returns of only those schemes that have completed six months been given.



# Fund - Manager wise Scheme Performance

## Bank of India Overnight Fund - Regular Plan - Growth Option - PERFORMANCE (As on July 31, 2022)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of ₹ 10000		
Period®	Scheme Returns (%) ^	Tier 1 Benchmark Returns (CRISIL Overnight Fund AI Index) (%)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns (CRISIL Overnight Fund AI Index) (₹)	Additional Benchmark Returns (CRISIL 1 Year T-bill Index) (₹)
7 Days	5.0368%	5.1555%	3.5128%			
15 Days	4.9647%	5.0595%	3.3957%			
30 Days	4.8857%	4.8999%	6.5327%			
1 year	3.6956%	3.7178%	3.0348%	10,370	10,372	10,303
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	3.4788%	3.4506%	4.2720%	10,895	10,888	11,106

^ 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 of Bank of India Mutual Fund.
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. The performance details provided herein are of Regular plan.

## Bank of India Flexi Cap Fund - Regular Plan - Growth Option - PERFORMANCE (As on July 29, 2022)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period®	Scheme Returns (%) ^	Benchmark Returns (S&P BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (S&P BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	2.2380%	8.8249%	10.2351%	10,223	10,880	11,021
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	35.1730%	32.0587%	29.3804%	18,730	17,843	17,097

^ Past performance may or may not be sustained in the future. \*Date of Allotment - June 29, 2020.

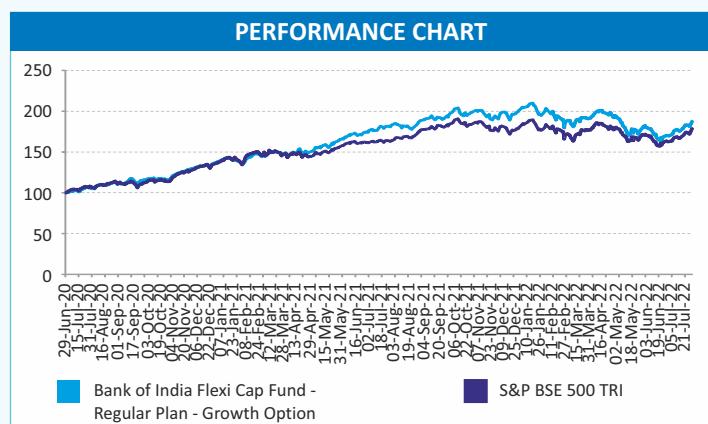
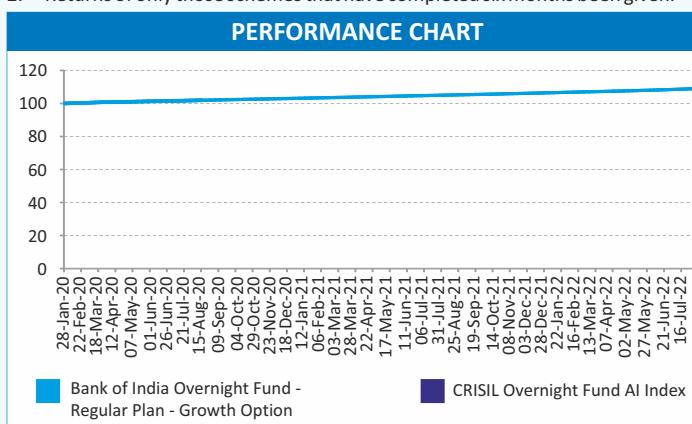
Above returns are in Compounded Annual Growth Rate (CAGR).

@ 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. Alok Singh has been managing the Scheme since June 29, 2020. In addition to this scheme, he manages 8 open ended schemes of Bank of India Mutual Fund. (Mr. Alok Singh was co-managing one open ended scheme till July 18, 2022).
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. The performance details provided herein are of Regular plan.

### Notes

1. The details & returns for close ended schemes have not been disclosed as these are not comparable with other schemes.
2. Returns of only those schemes that have completed six months been given.



# Fund - Manager wise Scheme Performance

## Bank of India Bluechip Fund - Regular Plan - Growth Option - PERFORMANCE (As on July 29, 2022)

Fund Manager - Dhruv Bhatia				Current Value of Standard Investment of ₹ 10000		
Period <sup>®</sup>	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (S&P BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (S&P BSE SENSEX TRI) (₹)
6 Months	-3.6551%	0.0622%	0.1375%	9,819	10,003	10,007
1 year	0.5871%	9.8466%	10.7523%	10,059	10,982	11,072
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	2.5846%	9.5451%	10.1311%	10,280	11,037	11,101

<sup>^</sup> Past performance may or may not be sustained in the future. \*Date of Allotment - June 29, 2021.

@ 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. Dhruv Bhatia has been managing this scheme w.e.f. January 20, 2022. In addition to this scheme, he manages 2 close ended and 1 open ended scheme of Bank of India Mutual Fund. (Mr. Dhruv Bhatia was co-managing one open ended scheme till July 18, 2022).
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. The performance details provided herein are of Regular plan.
4. The returns has been calculated on the basis of simple annualized growth rate of the scheme.

### Notes

1. The details & returns for close ended schemes have not been disclosed as these are not comparable with other schemes.
2. Returns of only those schemes that have completed six months been given.

## Fund Managers



**Mr. Alok Singh:** Alok is a Post Graduate in Business Administration from ICFAI Business School and a CFA with close to 20 years of work experience. He has an impressive track record in fund management both for resident as well as for overseas investors. As part of his previous employment with BNP Paribas Mutual Fund, Alok has won numerous awards for stellar fund performance during his career span. He heads the overall Equity & Fixed Income Investment Operations as Chief Investment Officer.

### Funds Managed:

- Bank of India Large & Mid Cap Equity Fund
- Bank of India Manufacturing & Infrastructure Fund
- Bank of India Conservative Hybrid Fund
- Bank of India Credit Risk Fund
- Bank of India Mid & Small Cap Equity & Debt Fund
- Bank of India Flexi Cap Fund
- Bank of India Balanced Advantage Fund
- Bank of India Arbitrage Fund
- Bank of India Tax Advantage Fund (Co-managed the Fund till July 18, 2022)



**Mr. Dhruv Bhatia:** Dhruv Bhatia has over 10 years of experience in equity research and portfolio management and currently serves as an Equity Fund Manager at Bank of India Investment Managers. In his last assignment, Dhruv was working with Sixteenth Street Capital Pte. as an Investment Consultant. His prior work experience are with firms such as AUM Fund Advisors LLP and Sahara Mutual Fund as an equity research analyst. Dhruv holds a Bachelor's degree in Management Studies from University of Mumbai and MBA from SIES College of Management Studies, Mumbai.

### Funds Managed:

- Bank of India Bluechip Fund
- Bank of India Midcap Tax Fund - Series 1
- Bank of India Midcap Tax Fund - Series 2
- Bank of India Small Cap Fund (Co-managed the Fund till July 18, 2022)



**Mr. Mithraem Bharucha:** Mithraem Bharucha joined Bank of India Investment Managers in August 2021 and has more than 14 years of experience in the fixed income markets- trading and portfolio management. Prior to Bank of India Investment Managers, he was associated with organizations such as YES Mutual Fund and BNP Paribas Mutual fund. His qualifications include Bachelor's degree in Management Studies from Mumbai University and Master's in Business Administration with specialization in Finance.

### Funds Managed:

- Bank of India Overnight Fund
- Bank of India Liquid Fund
- Bank of India Ultra Short Duration Fund
- Bank of India Short Term Income Fund



**Mr. Aakash Manghani:** Aakash has over 12 years of experience in financial markets with over ten years of rich experience in equity research and portfolio management. Aakash joined Bank of India Investment Managers in 2015, his prior experience is with firms such as Pioneer Investcorp, Girik Capital and Amdocs. Aakash earned an MBA from SP Jain School of Global Management and a Bachelors in Engineering (B.E.) from Sardar Patel College of Engineering, Mumbai.

### Co-Managed Fund:

- Bank of India Tax Advantage Fund
- Bank of India Small Cap Fund

**Note:** He ceased to be the Fund Manager w.e.f July 18, 2022.

# SIP Returns of selected Schemes

All data as on July 31, 2022 (Unless indicated otherwise)

## SIP Performance for Bank of India Large & Mid Cap Equity Fund - Regular Plan - Growth Option (assuming SIP of ₹ 10,000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	16,50,000	6,00,000	3,60,000	1,20,000
Market Value of amount Invested	38,08,427	8,43,033	4,76,944	1,19,595
Scheme Returns (CAGR)	11.40%	13.61%	19.25%	-0.63%
Benchmark returns# (CAGR)	14.14%	16.11%	21.31%	3.70%
Additional Benchmark## (CAGR)	12.72%	13.83%	16.78%	-4.50%

Date of First Installment: 03-Nov-2008 & Scheme Inception Date: October 21, 2008. Past Performance may or may not be sustained in future.

# Scheme Benchmark: S&P BSE 250 LargeMidCap TRI

## Additional Benchmark: Nifty 50 TRI

## SIP Performance for Bank of India Tax Advantage Fund - Regular Plan - Growth Option (assuming SIP of ₹ 10,000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	16,10,000	6,00,000	3,60,000	1,20,000
Market Value of amount Invested	47,08,801	9,30,180	4,95,923	1,16,698
Scheme Returns (CAGR)	14.84%	17.62%	22.06%	-5.13%
Benchmark returns# (CAGR)	13.75%	16.09%	21.70%	2.99%
Additional Benchmark## (CAGR)	12.50%	13.83%	16.78%	-4.50%

Date of First Installment: 02-Mar-2009 & Scheme Inception Date: February 25, 2009. Past Performance may or may not be sustained in future.

# Scheme Benchmark: S&P BSE 500 TRI

## Additional Benchmark: Nifty 50 TRI

## SIP Performance for Bank of India Manufacturing & Infrastructure Fund - Regular Plan - Growth Option (assuming SIP of ₹ 10,000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	14,80,000	6,00,000	3,60,000	1,20,000
Market Value of amount Invested	35,08,120	9,51,418	5,35,783	1,22,283
Scheme Returns (CAGR)	13.18%	18.55%	27.75%	3.60%
Benchmark returns# (CAGR)	9.48%	16.05%	25.60%	8.68%
Additional Benchmark## (CAGR)	12.51%	13.83%	16.78%	-4.50%

Date of First Installment: 01-Apr-2010 & Scheme Inception Date: March 5, 2010. Past Performance may or may not be sustained in future.

# Scheme Benchmark: Since inception to Jan 18, 2016: Nifty Infrastructure Index TRI; Jan 19, 2016 to current: S&P BSE Infrastructure TRI (50%) & S&P BSE Manufacturing TRI (50%)

## Additional Benchmark: Nifty 50 TRI

## SIP Performance for Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - Regular Plan (assuming SIP of ₹ 10,000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	7,30,000	6,00,000	3,60,000	1,20,000
Market Value of amount Invested	11,57,926	8,97,700	5,06,035	1,15,156
Scheme Returns (CAGR)	15.06%	16.17%	23.53%	-7.50%
Benchmark returns# (CAGR)	14.05%	15.16%	21.20%	1.29%
Additional Benchmark## (CAGR)	13.64%	13.83%	16.78%	-4.50%

Date of First Installment: 20-July-2016 & Scheme Inception Date: July 20, 2016. Past Performance may or may not be sustained in future.

# Scheme Benchmark: Nifty Midsmall cap 400 (70%) TRI & CRISIL Short Term Bond fund Index (30%)

## Additional Benchmark: Nifty 50 TRI

## SIP Performance for Bank of India Small Cap Fund - Regular Plan - Growth Option (assuming SIP of ₹ 10,000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	4,30,000	6,00,000	3,60,000	1,20,000
Market Value of amount Invested	7,74,173	-	6,04,578	1,19,178
Scheme Returns (CAGR)	34.54%	NA	36.94%	-1.28%
Benchmark returns# (CAGR)	25.44%	NA	29.26%	-7.54%
Additional Benchmark## (CAGR)	15.61%	NA	16.78%	-4.50%

Date of First Installment: 01-Jan-2019 & Scheme Inception Date: December 19, 2018. Past Performance may or may not be sustained in future.

# Scheme Benchmark: Nifty Smallcap 250 TRI

## Additional Benchmark: Nifty 50 TRI

## SIP Performance for Bank of India Flexi Cap Fund - Regular Plan - Growth Option (assuming SIP of ₹ 10,000 per month)

Particulars	Since Inception	last 5 years	last 3 years	last 1 year
Total Amount Invested (₹)	2,60,000	6,00,000	3,60,000	1,20,000
Market Value of amount Invested	3,04,910	-	-	1,18,385
Scheme Returns (CAGR)	15.01%	NA	NA	-2.52%
Benchmark returns# (CAGR)	14.10%	NA	NA	2.99%
Additional Benchmark## (CAGR)	8.66%	NA	NA	-4.50%

Date of First Installment: 29-Jun-2020 & Scheme Inception Date: June 29, 2020. Past Performance may or may not be sustained in future.

# Scheme Benchmark: S&P BSE 500 TRI

## Additional Benchmark: Nifty 50 TRI

For SIP calculations above, the data assumes the investment of ₹ 10,000/- on 1st day of every month or the subsequent working day. Load & Taxes are not considered for computation of returns. Performance for IDCW option would assume reinvestment of tax free IDCW declared at the then prevailing NAV.

CAGR returns are computed after accounting for the cash flow by using XIRR method (investment internal rate of return). Where Benchmark returns are not available, they have not been shown.

Past performance may or may not be sustained in future. Returns greater than 1 year period are compounded annualized. IDCW are assumed to be reinvested and bonus is adjusted. Load is not taken into consideration. For SIP returns, monthly investment of equal amounts invested on the 1st day of every month has been considered.

Note: For Fund Manager details please refer respective Scheme pages.

**Month End Total Expense Ratio**  
All data as on July 31, 2022 (Unless indicated otherwise)

Name of Scheme	Regular			Direct			Undelained			Eco		
	Base TER (%) <sup>1</sup>	Additional expense as per Regulation 52(6A)(b) (%) <sup>2</sup>	Gross TER (%) <sup>3</sup>	Total TER (%)	Base TER (%) <sup>1</sup>	Additional expense as per Regulation 52(6A)(b) (%) <sup>2</sup>	Gross TER (%) <sup>3</sup>	Total TER (%)	Base TER (%) <sup>1</sup>	Additional expense as per Regulation 52(6A)(b) (%) <sup>2</sup>	Gross TER (%) <sup>3</sup>	Total TER (%)
Bank of India Arbitrage Fund	0.95%	0.00%	0.95%	0.08%	1.03%	0.53%	0.00%	0.53%	0.07%	0.60%	0.00%	0.00%
Bank of India Balanced Advantage Fund	2.19%	0.24%	0.05%	2.48%	0.25%	2.73%	1.53%	0.00%	0.05%	1.58%	0.24%	1.82%
Bank of India Bluechip Fund	2.23%	0.15%	0.05%	2.43%	0.16%	2.59%	1.02%	0.00%	0.05%	1.07%	0.15%	1.22%
Bank of India Conservative Hybrid Fund	2.03%	0.00%	0.00%	2.03%	0.26%	2.28%	1.46%	0.00%	0.00%	1.46%	0.24%	1.70%
Bank of India Credit Risk Fund	1.33%	0.00%	0.05%	1.38%	0.18%	1.56%	1.05%	0.00%	0.05%	1.10%	0.18%	1.28%
Bank of India Flexi Cap Fund	2.21%	0.28%	0.05%	2.54%	0.11%	2.65%	0.91%	0.00%	0.05%	0.96%	0.11%	1.07%
Bank of India Large & Mid Cap Equity Fund	2.22%	0.14%	0.05%	2.41%	0.21%	2.62%	1.28%	0.00%	0.05%	1.33%	0.20%	1.53%
Bank of India Liquid Fund	0.21%	0.00%	0.00%	0.21%	0.01%	0.22%	0.14%	0.00%	0.00%	0.14%	0.01%	0.15%
Bank of India Manufacturing & Infrastructure Fund	2.25%	0.11%	0.05%	2.41%	0.17%	2.58%	1.14%	0.00%	0.05%	1.19%	0.17%	1.36%
Bank of India Mid & Small Cap Equity & Debt Fund	2.25%	0.08%	0.05%	2.38%	0.21%	2.59%	1.32%	0.00%	0.05%	1.37%	0.20%	1.57%
Bank of India Overnight Fund	0.14%	0.00%	0.00%	0.14%	0.01%	0.15%	0.09%	0.00%	0.00%	0.09%	0.03%	0.03%
Bank of India Short Term Income Fund	1.00%	0.00%	0.00%	1.00%	0.12%	1.12%	0.75%	0.00%	0.00%	0.75%	0.12%	0.87%
Bank of India Small Cap Fund	2.25%	0.30%	0.05%	2.60%	0.13%	2.73%	1.00%	0.00%	0.05%	1.05%	0.13%	1.18%
Bank of India Tax Advantage Fund	2.20%	0.15%	0.00%	2.35%	0.17%	2.52%	1.20%	0.00%	0.00%	1.20%	0.17%	1.37%
Bank of India Ultra Short Duration Fund	0.55%	0.00%	0.00%	0.55%	0.05%	0.60%	0.41%	0.00%	0.00%	0.41%	0.05%	0.46%

**TER Disclaimers:**

1. Base TER excludes additional expenses provided in Regulation 52(6A)(b) and 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996 and Goods and Services Tax (GST) on investment and advisory fees as per applicable rate.
2. Additional Expenses not exceeding 0.30% in terms of Regulation 52(6A)(b) of SEBI (Mutual Funds) Regulations, 1996.
3. Additional Expenses not exceeding 0.05% in terms of Regulation 52(6A)(c) of SEBI (Mutual Funds) Regulations, 1996.
4. Present GST rate is 18%.
5. Percentages mentioned above are annualized.
6. Base TER of direct plan shall have a lower expense ratio excluding distribution expenses, commission, etc., and no commission shall be paid from such plans.

# How to read Factsheet

**Application Amount for Fresh Subscription:** This is the minimum investment amount for a new investor in a mutual fund scheme.

**AUM:** AUM or assets under management refers to the recent / updated cumulative market value of investments managed by a mutual fund or any investment firm.

**Average Maturity:** Weighted Average Maturity of the securities in scheme.

**Beta:** Beta is a measure of an investment's volatility vis-à-vis the market. Beta of less than 1 means that the security will be less volatile than the market. A beta of greater than 1 implies that the security's price will be more volatile than the market.

**Benchmark:** A group of securities, usually a market index, whose performance is used as a standard or benchmark to measure investment performance of mutual funds, among other investments. Some typical benchmarks include the Nifty, Sensex, BSE200, BSE500, 10-Year Gsec.

**Entry Load:** A mutual fund may have a sales charge or load at the time of entry and/or exit to compensate the distributor/agent. Entry load is charged at the time an investor purchases the units of a mutual fund. The entry load is added to the prevailing NAV at the time of investment. For instance, if the NAV is ₹ 100 and the entry load is 1%, the investor will enter the fund at ₹ 101.

Note: SEBI, vide circular dated June 30, 2009 has abolished entry load and mandated that the upfront commission to distributors will be paid by the investor directly to the distributor, based on his assessment of various factors including the service rendered by the distributor.

**Exit Load:** Exit load is charged at the time an investor redeems the units of a mutual fund. The exit load is deducted from the prevailing NAV at the time of redemption. For instance, if the NAV is ₹ 100 and the exit load is 1%, the redemption price would be ₹ 99 per unit.

**Fund Manager:** An employee of the asset management company such as a mutual fund or life insurer, who manages investments of the scheme. He is usually part of a larger team of fund managers and research analysts.

**Holdings:** The holdings or the portfolio is a mutual fund's latest or updated reported statement of investments/securities. These are usually displayed in terms of percentage to net assets or the rupee value or both. The objective is to give investors an idea of where their money is being invested by the fund manager.

**IDCW:** Income Distribution cum Capital Withdrawal

**Macaulay Duration:** The Macaulay duration is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price.

**Minimum Additional Amount:** This is the minimum investment amount for an existing investor in a mutual fund scheme.

**Modified Duration:** Modified duration is the price sensitivity and the percentage change in price for a unit change in yield.

**NAV:** The NAV or the net asset value is the total asset value per unit of the mutual fund after deducting all related and permissible expenses. The NAV is calculated at the end of every business day. It is the value at which the investor enters or exits the mutual fund.

**Nature of Scheme:** The investment objective and underlying investments determine the nature of the mutual fund scheme. For instance, a mutual fund that aims at generating capital appreciation by investing in stock markets is an equity fund or growth fund. Likewise, a mutual fund that aims at capital preservation by investing in debt markets is a debt fund or income fund. Each of these categories may have sub-categories.

**Rating Profile:** Mutual funds invest in securities after evaluating their creditworthiness as disclosed by the ratings. A depiction of the mutual fund in various investments based on their ratings becomes the rating profile of the fund. Typically, this is a feature of debt funds.

**Sharpe Ratio:** The Sharpe Ratio, named after its founder, the Nobel Laureate William Sharpe, is a measure of risk-adjusted returns. It is calculated using standard deviation and excess return to determine reward per unit of risk.

**SIP:** SIP or systematic investment plan works on the principle of making periodic investments of a fixed sum. It works similar to a recurring bank deposit. For instance, an investor may opt for an SIP that invests ₹ 500 every 15th of the month in an equity fund for a period of three years.

**Standard Deviation:** Standard deviation is a statistical measure of the range of an investment's performance. When a mutual fund has a high standard deviation, it means its range of performance is wide, implying greater volatility.

**Yield to Maturity:** The Yield to Maturity or the YTM is the rate of return anticipated on a bond if held until maturity. YTM is expressed as an annual rate. The YTM factors in the bond's current market price, par value, coupon interest rate and time to maturity.

# Disclaimer/Statutory Details

The data in the Factsheet is updated up to July 31, 2022 unless indicated otherwise. Statements relating to outlook and forecast are the opinions of the Author. The views expressed by the author are personal and are not necessarily that of Bank of India Investment Managers Private Limited (formerly BOI STAR Investment Managers Private Limited) (formerly BOI AXA Investment Managers Private Limited) (AMC). This report is for information purpose only and is not intended to be any investment advice. Please make independent research/ obtain professional help before taking any decision of investment/ sale. AMC makes no representation as to the quality, liquidity or market perception of any securities/ issuer/ borrower, if described in the report above, nor does it provide any guarantee whatsoever. Information and material used in this report are believed to be from reliable sources. However, AMC does not warrant the accuracy, reasonableness and/or completeness of any information. AMC does not undertake to update any information or material in this report. Decisions taken by you based on the information provided in this report are to your own account and risk. AMC and any of its officers, directors and employees shall not be liable for any loss or damage of any nature, as also any loss or profit in any way arising from the use of this material in any manner. AMC or its directors, officers and employees, including author of this report/ persons involved in the preparation or issuance of this report may, from time to time, have long or short positions in, and buy or sell the securities, if any, mentioned herein or have other potential conflict of interest with respect to any recommendation and related information and opinions given in the report/ report. This report, or any part of it, should not be duplicated, or contents altered/ modified, in whole or in part in any form and or re-distributed without AMC's prior written consent. © Bank of India Investment Managers Private Limited 2022.

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**

## Bank of India Mutual Fund Branches - Investor Service Centers (ISC's)

• **Ahmedabad** - Shop No.: 405, 4th Floor, Zodiac Plaza, H. L. College Road, Navrangpura, Ahmedabad - 380 009. • **Bangalore** - 957, Regus Business Centre, Bangalore Pvt. Ltd., Level 9, Raheja Towers, 26 - 27, Mahatma Gandhi Road, Bangalore - 560 001. • **Bhopal** - F. F. 16, Part B, Mansarovar Complex, Near Habibganj Railway Station, Bhopal - 462 016. • **Chandigarh** - 205, Megabyte Business Centre, SCO-333-334, 1st Floor, Sec-35B Chandigarh - 160 022. • **Chennai** - Cabin No. 203, Apeejay Business Center No: 39/12, Haddows Road, Nungambakkam, Chennai - 600 034. • **Jaipur** - Office no.154, 1st Floor, Ganpati Plaza, M1 Road, Jaipur - 302 001. • **Kolkata** - The Legacy, Regus Business Center, Room No. 132 & 133, 1st Floor, 25-A, Shakespeare Sarani, Kolkata - 700 017. • **Lucknow** - Office No-504, 5th Floor, Sriram Tower, 13 Ashok Marg, Hazratganj, Lucknow - 226 001. • **Mumbai** - B-204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013. • **New Delhi** - B-104, Statesman House, Barakhamba Road, Connaught Place, New Delhi - 110 001. • **Pune** - Cornerstone Projects, CTS No 33/28, Office no 47-501 T.P. Scheme No 1, Erandawane Pune City, 6th Floor, Lane no 4, Prabhakar Road, Deccan Gymkhana Pune - 411 004. • **Vadodara** - 118, 1st Floor, Siddharth Complex, RCDutt Road, Alkapuri, Vadodara - 390 005.

### KFin Technologies Ltd Branches - Investor Service Centers (ISC's)

• **Agra**: 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra - 282 002. • **Ahmedabad**: Office No. 401, 4th Floor, ABC-I, Off. C.G. Road, Ahmedabad - 380009. • **Akola**: Yamuna Tarang Complex, Shop No 30, Ground Floor, N.H. No-06, Murtizapur Road, Opp Radhakrishna Talkies, Akola - 444 004. • **Allahabad**: Meena Bazar, 2nd Floor, 10, S. P. Marg, Civil Lines, Subhash Chauraha, In The City of Allahabad - 211 001. • **Ambala**: 6349, 2nd Floor, Nicholson Road, Adjacent KOS Hospital Ambala Cant, Ambala - 133 001, Haryana. • **Amritsar**: SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, City- Amritsar, Punjab - 143001. • **Anand**: B-42, Vaibhav Commercial Center, Nr Tvs Down Town Show Room, Grid Char Rasta, Anand - 380 001. • **Asansol**: 112/N, G. T. Road, Bhanga Pachil, G. T Road, Asansol - 713 303, Paschim Bardhaman, West Bengal. • **Aurangabad**: Shop No B 38, Motiwala Trade Centre, Nirala Bazar, Aurangabad - 431001. • **Bangalore**: Old No 35, New No:59, Kamala Nivas, 1st Floor, Puttanna Road, Basavangudi, Bangalore - 560004. • **Baroda**: 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara - 390007. • **Belgaum**: Premises No 101, CTS NO 1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum - 590011. • **Bhagpur**: 2nd Floor, Chandralok Complex, Near Ghantaghara, Bhagpur - 812 001. • **Bhavnagar**: 303, Sterling Building, Above HDFC Bank, Waghamadi Road, Bhavnagar - 364 001. • **Bhopal**: Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal, Madhya Pradesh - 462011. • **Bhubaneswar**: A/181, Saheed Nagar, Janardan House, Room # 07, 3rd Floor, DT: Bhubaneswar - 751 007. • **Bilaspur**: Anandam Plaza, Shop. No. 306; 3rd Floor, Vyapar Vihar Main Road, Chattinggarh, Bilaspur-495001. • **Bokaro**: City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel City - 827004. • **Borivali**: Gomati Smuti, Ground Floor, Jamli Gully, Near Railways Station, Borivali, Mumbai - 400 092. • **Burdwan**: Saluja Complex: 846, Laxmipur, G T Road, Burdwan; PS: BURDWAN & DIST: BURDWANEAST, PIN: 713101. • **Calicut**: Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut, Pincode - 673001. • **Chandigarh**: Sco- 2423-2424, Above Mirchi Restaurant, New Aroma Hotel, First Floor, Sector 22-C, Chandigarh - 160 022. • **Chennai**: 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam, Chennai - 600 034. • **Cochin**: Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam - 682 036. • **Coimbatore**: 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore - 641 018. • **Cuttack**: Shop No. 45, 2nd Floor, Netaji Subhas Bose Arcade, (Big Bazar Building), Adjacent to Reliance Trends, Dargha Bazar, Cuttack, Odisha - 753001. • **Dehradun**: Shop No-809/799 , Street No-2 A Rajendra Nagar, Near Sheesha Lounge Kaulagarh Road, Dehradun - 248001. • **Dhanbad**: 208 New Market, 2nd Floor, Bank More, Dhanbad - 826 001. • **Durgapur**: MWAV-16, Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan, Durgapur - 713 216. • **Erode**: No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode - 638003. • **Faridabad**: A-2B, 1st Floor, Nehru Ground, Neelam Bata Road, NIT, Faridabad - 121001. • **Gandhinagar**: 123, First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector - 11, Gandhinagar - 382 011. • **Ghaziaab**: FF - 31, Konark Building, Rajnagar, Ghaziabad, Uttar Pradesh Pin code - 201003. • **Gorakhpur**: Cross Road The Mall, Shop No 8-9, 4th Floor, Bank Road, Gorakhpur - 273001. • **Guntur**: 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur - 522002. • **Gurgaon**: No: 212A 2nd Floor Vipul Agora, M. G. Road, Gurgaon - 122001. • **Guwahati**: Ganpati Enclave, 4th Floor, Opposite Bora Service, Ullubari, Guwahati - 781 007. • **Gwalior**: 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior - 474 009. • **Hubli**: R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubli - 580029. • **Hyderabad**: KARVY HOUSE, No:46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad - 500 034. • **Hyderabad (Gachibowli)**: KARVY Selenium, Plot No: 31 & 32, Tower B, Survey No.115/22, 115/24, 115/25, Financial District, Gachibowli, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. • **Indore**: 2nd Floor, 203-205 Balaji Corporate House, Above ICICI Bank, 1/9 New Palasia, Near Carewell Hospital, Janjeevalla Square, Indore - 452 001. • **Jabalpur**: 2nd Floor, 290/1 (165-New), Near Bhavartal Garden, Jabalpur - 482 001. • **Jaipur**: S16/A, IIrd Floor, Land Mark Building, Opp Jai Club, Mahaver Marg, CScheme, Jaipur - 302 001. • **Jalandhar**: Office No 7, 3rd Floor, City Square Building, E-H197 Civil Lines, Jalandhar - 144001. • **Jammu**: 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu - 180 004. • **Jamshedpur**: Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur - 831001. • **Jodhpur**: 203, Modi Arcade, Chopasni Road, Jodhpur - 342 001. • **Kanpur**: 15/46, B, Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur - 208 001. • **Kolhapur**: 605/1/4 E Ward, Shahupuri 2nd Lane, Laxmi Niwas, Near Sultan Chambers, Kolhapur - 416 001. • **Kolkata**: 2/1 Russel Street, 4th Floor, Kankaria Centre, Kolkata - 700071. • **Lucknow**: Ist Floor, A. A. Complex, 5 Park Road, Hazratganj, Thaper House, Lucknow - 226 001. • **Ludhiana**: SCO 122, Second Floor, Above HDFC Mutual Fund, Feroze Gandhi Market, Ludhiana - 141001. • **Madurai**: No. G-16/17, AR Plaza, 1st Floor, North Veli Street, Madurai - 625010. • **Margoa**: Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGPDA Market Complex, Margoa - 403 601. • **Meerut**: Shop No: - 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut - 250001. • **Moradabad**: Chadha Complex, G. M. D. Road, Near Tadi Khana, Chowk, Moradabad - 244 001. • **Mumbai**: 6/8 Ground Floor, Crossley House Near BSE (Bombay Stock Exchange), Next Union Bank, Fort Mumbai - 400 001. • **Muzaffarpur**: Floor Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur - 842 001. • **Nagpur**: Block No. B/1 & 2, Shree Apartment, Plot No. 2, Khare Town, Mata Mandir Road, Dharampeth, Nagpur - 440010. • **Nanded**: Shop No. 4, Santakripa Market, GG Road, Opp. Bank of India, Nanded - 431 601. • **Nasik**: S-9, Second Floor, Suyojit Sankul, Sharanyup Road, Nasik - 422 002. • **New Delhi**: 305, New Delhi House, 27 Barakhamba Road, New Delhi - 110 001. • **Noida**: F-21, 2nd Floor, Sector-18, Noida, Uttar Pradesh - 201301. • **Panipat**: Shop No. 20, 1st Floor BMR Market, Behind HIVE Hotel, G.T. Road, Panipat - 132103. • **Panjim**: H. No: T-9, T-10, Afran Plaza, 3rd Floor, Near Don Bosco High School, Panjim Goa - 403001. • **Patiala**: B-17/423 Opposite Modi College, Lower Mall, Patiala - 147001. • **Patna**: 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna - 800 001. • **Pune**: Office No 207-210, 2nd Floor, Kamla Arcade, Jangli Maharaj Road, Opposite Balgandharva, Shivaji Nagar, Pune - 411005. • **Raipur**: Office No S-13, Second Floor, Reheja Tower, Fafadilh Chowk, Jail Road, Raipur - 492 001. • **Rajkot**: 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat - 360 001. • **Ranchi**: Room No 307, 3rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi - 834 001. • **Rohtak**: Shop No 14, Ground Floor, Ashoka Plaza, Delhi Road, Rohtak - 124 001. • **Rourkela**: 2nd Floor, Main Road, Udit Nagar, Rourkela, Sundargarh - 769 012. • **Shillong**: Annex Mani Bhawan, Lower Thana Road, Near R K M School, Shillong - 793 001. • **Siliguri**: Nanak Complex, Sevoke Road, Siliguri - 734 001. • **Solapur**: Shop No. 106, Krishna Complex 477, Dakshin Kasaba, Datta Chowk, Solapur - 413 007. • **Surat**: Office No. 516, 5th Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat - 395002. • **T Nagar**: G1, Ground Floor, No 22, Vijayaraghava Road, Swathi Court, T Nagar, Chennai - 600 017. • **Thane**: Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai - 400 602. • **Udaipur**: 201-202, Madhav Chambers, Opp G P O, Chetak Circle, Udaipur - 313 001. • **Ujjain**: Heritage, Shop No. 227, 87 Vishvavidhyalaya Marg, Station Road, Near ICICI Bank Above Vishal Mega Mart, Ujjain - 456001. • **Varanasi**: D-64/132, 2nd Floor, KA, Mauza, Shivpurwa, Settlement Plot No 478, Pargana : Dehat Amanat, Mohalla Sigra, Varanasi - 221 010. • **Vashi**: C Wing, Flat No. 324, 1st Floor, Vashi Plaza, Sector 17 Vashi, Navi Mumbai Pincode - 400703. • **Vijayawada**: 39-10-7, Opp : Municipal Water Tank, Labbipet, Vijayawada - 520 010. • **Vile Parle**: Shop No.1, Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL Office P M Road, Vile Parle East, Pincode - 400057. • **Visakhapatnam**: D. NO. 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp. Road to Lalitha Jeweller Showroom, Beside Taj Hotel Lodge, Visakhapatnam - 530016.

**AMC Website: [www.boimf.in](http://www.boimf.in) is also an Investor Service Centre (for online transactions)**



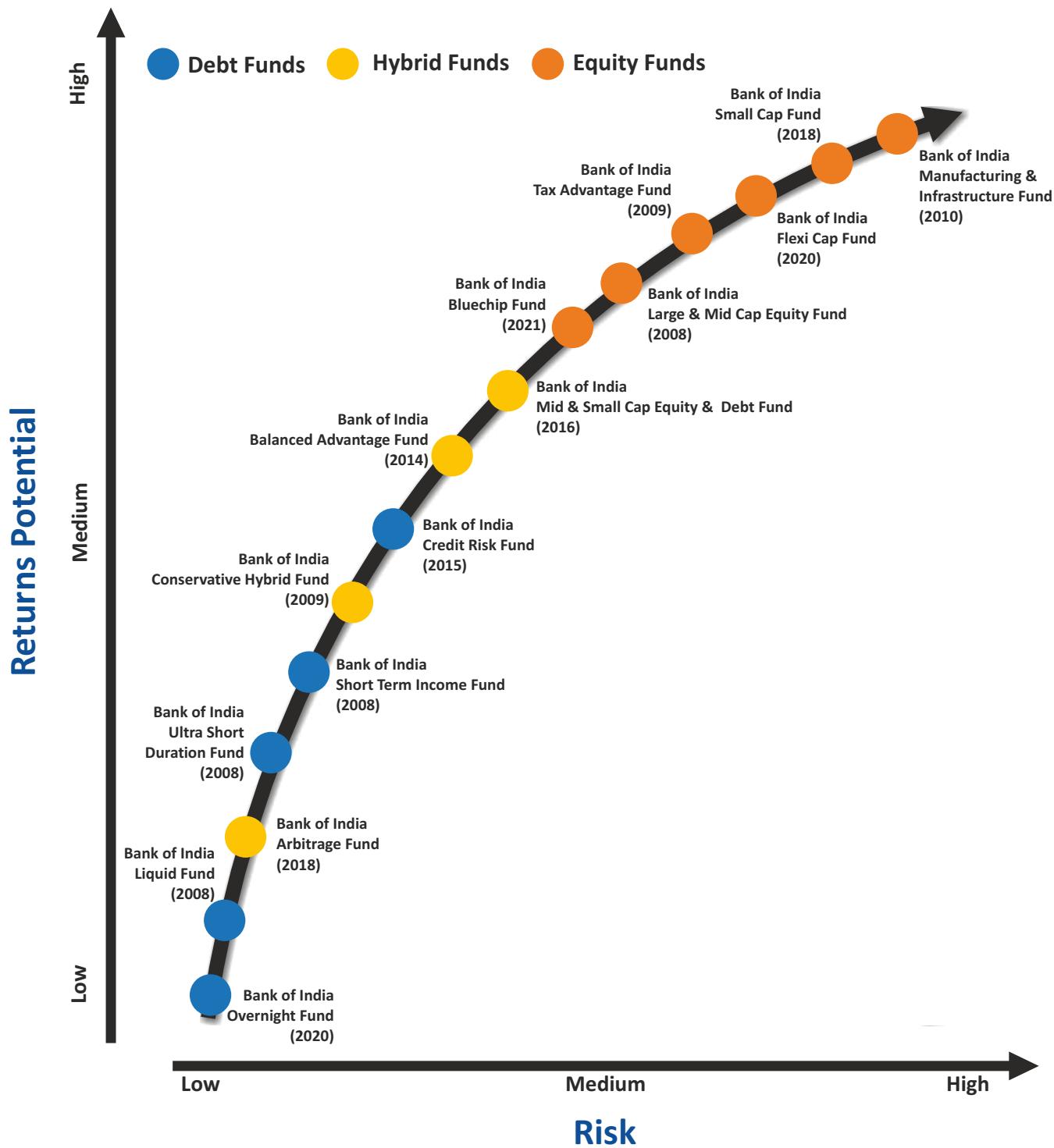
**Bank of India Investment Managers Private Limited  
(formerly BOI STAR Investment Managers Private Limited) (formerly BOI AXA Investment Managers Private Limited)**  
(Investment Manager for Bank of India Mutual Fund)

B/204, Tower 1, Peninsula Corporate Park, Ganpatrao Kadam Marg, Lower Parel, Mumbai - 400 013.

Toll free number : 1800-266-2676 & 1800-103-2263 • Website : [www.boimf.in](http://www.boimf.in) • Email : service@boimf.in

**Mutual Fund investments are subject to market risks, read all scheme related documents carefully.**

## PRODUCT SUITE



(\*) Indicates year of fund launch

For Product Label please refer the respective Fund pages

Please note the above graph is for indicative & illustration purpose only.

To Know More



1800-266-2676  
1800-103-2263 (Toll-free)



service@boimf.in



www.boimf.in