

# Bank of India Liquid Fund



An Open Ended Liquid Scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.

## 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.

### Fund Manager



**Mithraem Bharucha**

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

### Credit Profile

75.10%

A1+

20.22%

Sovereign

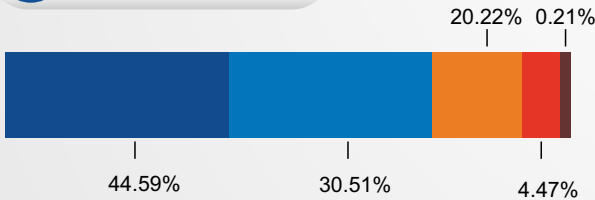
4.47%

Cash and Net  
Receivable/(Payable)

0.21%

Others

### Composition by Assets



#### Duration

- Commercial Paper
- Certificate of Deposit
- Government Bond & Treasury Bills
- Cash and Net Receivable/(Payable)
- Corporate Debt Market Development Fund

### Other Parameters

Average/  
Residual  
Maturity

0.16 Years

Macaulay  
Duration

0.15 Years

Modified  
Duration

0.15 Years

Annualised  
Yield

5.91%

Date of Allotment

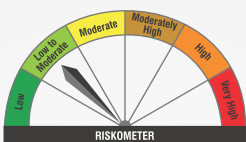
July 16, 2008

Benchmark

Tier 1: CRISIL Liquid Debt A-I Index

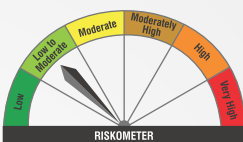
### Product Label

Risk-o-meter is based on the scheme portfolio as on May 31, 2025



Investors understand that their principal will be at low to moderate risk

Benchmark<sup>#</sup> Risk-o-meter as on May 31, 2025



Benchmark riskometer is at low to moderate risk

Bank of India Liquid Fund (An Open Ended Liquid Scheme. A Relatively Low Interest Rate Risk and Moderate Credit Risk.)

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

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

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

#Tier 1: CRISIL Liquid Debt A-I Index

### Fund Performance - Regular Plan

(As on May 31, 2025)

Fund Manager - Mithraem Bharucha				Current Value of Standard Investment of 10000		
Period <sup>@</sup>	Scheme Returns (%) ^	Tier 1 Benchmark Returns* (%)	Additional Benchmark Returns** (%)	Scheme Returns (₹)	Tier 1 Benchmark Returns* (₹)	Additional Benchmark Returns** (₹)
7 Days	6.43%	6.16%	8.14%	10,012	10,011	10,015
15 Days	6.91%	6.65%	8.34%	10,027	10,026	10,033
30 Days	6.63%	6.42%	8.89%	10,055	10,053	10,073
1 year	7.31%	7.15%	8.00%	10,731	10,715	10,800
3 years	6.97%	6.92%	7.11%	12,243	12,227	12,290
5 years	5.50%	5.56%	5.52%	13,074	13,110	13,086
Since inception*	6.70%	6.82%	6.43%	29,918	30,476	28,663

#CRISIL Liquid Debt A-I Index  
##CRISIL 1 Year T-bill Index

^ 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 4 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual.

2. Period for which scheme's performance has been provided is computed basis on last day of the Month-end preceding the date of publication.

3. Different plans shall have a different expense structure.

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

### Potential Risk Class Matrix

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

All data are as on May 31, 2025