Bank of India Aggressive Hybrid Fund

(Formerly Bank of India Mid & Small Cap Equity & Debt Fund)
(An Open-Ended Hybrid Scheme investing predominantly in equity and equity related instruments)

About the Scheme:

Bank of India Aggressive Hybrid Fund is an open-ended hybrid scheme investing predominantly in equity and equity-related instruments. The fund aims to generate appreciation and regular returns through a well-rounded investment strategy. The key highlights as follows:

- A Hybrid fund which invests between 65 to 80% in mid & small cap equities and the remaining in fixed income securities.
- It primarily invests in a diversified mix of mid & small-cap equities (SMID Strategy) and related securities while also allocating to fixed-income instruments.
- By blending equity with debt, the fund aims to balance growth potential and income stability.

Fund Positioning: Advantages of Small & Mid Strategy:

Economic Growth Lever	Sector Diversification	Capture Future Leaders	High Growth Potential	Potential Alpha Generation
•Domestic growth, manufacturing, capex, exports, and consumption themes often reflect strongly in SMID companies.	•Wider Sector opportunity with highly under researched universe	•Future Large-cap winners start as small/mid-cap companies, early participation may have higher Alpha opportunity	•SMID companies benefits from expansion, market share gains, new products, and formalization of the economy	•Larger set of companies, with most of the IPO opportunity, new sector and higher upside potential leads Possibly higher return capability

Small & Mid Businesses Have Wider Sector Coverage:

Sector	Nifty MidSmallcap 400	Nifty 100	Overweight/Underweight
Capital Goods	12.81	4.91	7.9
Healthcare	10.96	5.53	5.43
Chemicals	4.58	0.72	3.86
Realty	3.79	0.33	3.46
Consumer Services	6.38	2.95	3.43
Consumer Durables	3.8	2.31	1.49
Textiles	0.8	0	0.8
Services	2.55	1.97	0.58
Automobile and Auto Components	7.8	7.24	0.56
Media, Entertainment & Publication	0.39	0	0.39
Diversified	0.07	0	0.07
Construction Materials	1.46	2.08	-0.62
Fast Moving Consumer Goods	4.52	5.62	-1.1
Power	2.41	3.89	-1.48
Construction	1.32	3.41	-2.09
Information Technology	4.58	6.72	-2.14
Telecommunication	2.2	4.42	-2.22
Metals & Mining	2.86	5.37	-2.51
Oil, Gas & Consumable Fuels	2.55	8.83	-6.28
Financial Services	24.17	33.7	-9.53

Overweight Sectors: SMID vs Large Cap

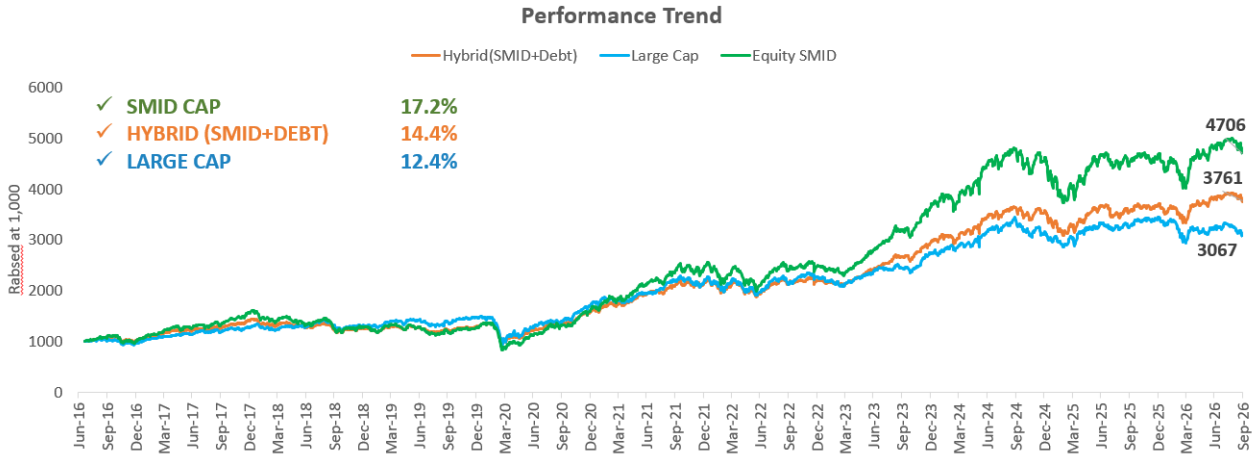
1. Capital Goods
2. Healthcare
3. Chemicals
4. Realty
5. Consumer Services

Past performance may or may not be sustained in the future. Source: NSE Website, Sep 2026. Nifty MidSmall cap 400, Nifty 100. Data as on Sep 30, 2026.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

SMID Strategy has showcased broader opportunity set:

The Mid & Small Caps over long term have generated relatively higher return opportunities as compared to Large Caps.



Past performance may or may not be sustained in future. Data as on Sep 30, 2026. Source: ACEMF. Returns are Compounded Annualised Growth Rate (CAGR). Large Cap is represented by Nifty 100 TRI; SMID is represented by Nifty MidSmall 400 TRI. Hybrid SMID+Debt is represented by Nifty MidSmall 400 TRI (70%) plus Debt is Crisil Short Term Bond Index (30%). Time Period: July 20, 2016(Since Inception) - Sep 30, 2026. The above simulation is for illustration purpose only and should not be construed as a promise on minimum returns and safeguard of capital. Bank Of India Mutual Fund is not guaranteeing or forecasting any returns.

Quarter-on-Quarter Returns — Bank of India Aggressive Hybrid Fund:

Quarter	Nifty MidSmall Cap 400 TRI	Fund	NAV (Rs. Per Unit)	Out/Under Performance
Dec-16	-6.8%	-5.6%	9.98	1.3%
Mar-17	21.0%	12.6%	11.24	-8.3%
Jun-17	6.4%	6.9%	11.91	0.5%
Sep-17	4.0%	7.4%	12.79	3.4%
Dec-17	17.9%	14.8%	14.68	-3.2%
Mar-18	-10.9%	-4.1%	14.08	6.8%
Jun-18	-4.3%	-4.5%	13.45	-0.2%
Sep-18	-6.4%	-7.1%	12.50	-0.7%
Dec-18	3.6%	0.8%	12.60	-2.8%
Mar-19	2.8%	2.9%	12.96	0.1%
Jun-19	-3.3%	-8.2%	11.90	-4.9%
Sep-19	-7.0%	-1.9%	11.67	5.0%
Dec-19	6.0%	2.9%	12.01	-3.1%
Mar-20	-30.2%	-15.2%	10.18	15.0%
Jun-20	29.3%	14.5%	11.37	-14.8%
Sep-20	17.9%	21.7%	13.84	3.8%
Dec-20	21.5%	13.8%	15.75	-7.7%
Mar-21	14.6%	9.6%	17.26	-5.0%
Jun-21	16.4%	19.2%	20.54	2.8%
Sep-21	11.8%	10.3%	22.65	-1.5%
Dec-21	2.8%	7.4%	24.33	4.6%
Mar-22	-3.5%	-4.6%	23.20	-1.2%
Jun-22	-10.7%	-10.6%	20.01	0.1%
Sep-22	15.9%	12.3%	22.47	-3.6%
Dec-22	2.4%	3.1%	23.17	0.7%

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Mar-23	-5.3%	-3.5%	22.36	1.8%
Jun-23	20.2%	11.7%	24.74	-8.5%
Sep-23	14.3%	13.7%	28.12	-0.7%
Dec-23	13.6%	10.2%	30.98	-3.4%
Mar-24	3.5%	5.4%	32.65	1.9%
Jun-24	18.1%	15.1%	37.59	-3.0%
Sep-24	7.6%	4.3%	39.20	-3.3%
Dec-24	-4.6%	-0.6%	38.97	4.0%
Mar-25	-11.4%	-10.7%	34.82	0.8%
Jun-25	16.1%	11.6%	38.85	-4.6%
Sep-25	-4.7%	-3.6%	37.45	1.1%
Dec-25	3.9%	3.1%	38.61	-0.8%
Mar-26	-13.2%	-7.9%	35.58	5.4%
Jun-26	19.6%	17.2%	41.70	-2.4%
Sep-26	-2.2%	2.1%	42.57	4.3%

Source: ACE MF, Data as of 30th Sep 2026. Above performance is showcased on quarterly basis for the various periods and is absolute (%). Past performance is not indicative of, and does not guarantee, future returns. Investors should consult their own financial/tax advisor before making any investment decision.

Over nearly a decade and across multiple market cycles, the fund has demonstrated its ability to generate long-term wealth while remaining competitive against its Nifty MidSmall Cap 400 TRI.

Quarter	Nifty MidSmall Cap 400 TRI	Fund	Out/Under Performance
Mar-18	-10.9%	-4.1%	6.8%
Mar-20	-30.2%	-15.2%	15.0%
Jun-22	-10.7%	-10.6%	0.1%
Dec-24	-4.6%	-0.6%	4.0%
Mar-26	-13.2%	-7.8%	5.4%
Sep-26	-2.2%	2.1%	4.3%

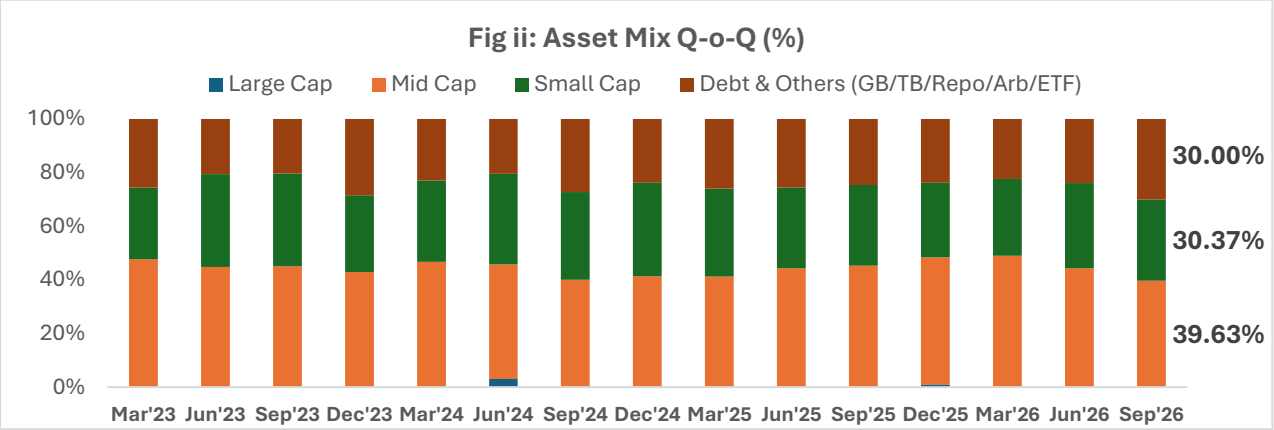
The **Fund** has demonstrated resilience during market downturns, consistently declining less than the **Nifty MidSmall Cap 400 TRI** and cushioning downside during periods of market stress. Notably, in the March 2020 correction, while the **Nifty MidSmall Cap 400 TRI** fell 30.2%, the Fund declined 15.2%, resulting in a significant 15.0% outperformance. Across all the highlighted negative-return quarters, the Fund either declined less than the **Nifty MidSmall Cap 400 TRI** or delivered positive returns, highlighting its defensive characteristics in volatile markets.

Fund's Portfolio Highlights:

Bank of India Aggressive Hybrid Fund is structured to provide the best of both worlds, the high-growth potential of mid and small cap equities combined with the stability and income generation of quality debt instruments. The fund's portfolio turnover ratio of 0.97 times as on Sep 30, 2026, indicates active portfolio management in the equity component while maintaining stability in the fixed income segment.

a. Actively allocated across Mid and Small Cap Companies:

Bank of India Aggressive Hybrid Fund is dynamically allocated across mid & small cap equities, with the remaining portion invested in fixed income securities. The fund's allocation to mid-cap equities declined to 41.26% as of March 31, 2025, from 46.77% as of March 31, 2024, and further moderated to 39.63% as of Sep 30, 2026. Small-cap exposure remained relatively stable, fluctuating between 26% and 33% from March 2024 to Sep 30, 2026, reflecting a consistent focus on growth opportunities within the segment.



Source: Factsheet. Above data is based on the portfolio dated Sep 30,2026.

b. Sector Agnostic Approach:

The fund is well diversified with broad based sector opportunities. The fund has invested across sectors with healthy diversification.

Sector	Sep'26	Jun'26	Mar'26	Dec'25	Sep'25	Jun'25	Mar'25
Financial Services	37.1	34.7	31.3	35.2	33.5	33.3	29.9
Capital Goods	12.8	16.2	13.8	13.1	13.4	13.9	8.3
Healthcare	9.9	11.6	12.4	8.2	9.8	6.9	8.0
Cash, Cash Equivalent & Others	6.1	3.0	3.3	1.2	2.7	3.0	4.8
Automobile and Auto Components	4.1	5.3	6.4	6.6	5.0	3.8	3.5
Fast Moving Consumer Goods	3.5	2.7	3.6	3.9	4.2	3.0	3.9
Metals & Mining	5.4	6.1	7.1	12.2	10.0	10.0	8.1
Services	3.4	3.0	2.4	2.1	1.7	1.1	1.1
Telecommunication	4.7	2.2	0.5	0.0	0.0	0.0	0.0
Textiles	2.6	1.9	1.5	1.4	1.2	1.5	2.8
Chemicals	1.8	2.4	3.3	4.3	4.3	4.5	4.8
Sovereign	1.5	2.0	3.1	2.9	3.0	2.9	3.8
Consumer Durables	1.3	1.5	3.0	1.3	2.9	2.6	3.9
Construction Materials	1.3	1.9	2.0	2.2	2.1	1.6	1.5
Oil, Gas & Consumable Fuels	1.0	1.6	1.2	0.5	0.7	1.5	1.9
Power	1.0	1.4	1.8	1.8	1.8	2.2	2.5
Consumer Services	0.9	1.8	1.9	0.0	0.0	0.9	2.6
Information Technology	0.4	0.6	1.4	2.8	2.9	5.7	6.6
Realty	0.1	0.2	0.0	0.0	0.0	0.0	0.0
Forest Materials	0.0	0.0	0.0	0.4	0.8	1.1	1.1
Construction	0.0	0.0	0.0	0.0	0.0	0.6	0.5
Diversified	1.1	0.0	0.0	0.0	0.0	0.0	0.5

Source: Internal Research. Sector classification includes equity sectors as well as debt and debt related instruments issued across sectors/ businesses. Above data is based on the portfolio dated Sep 30, 2026.

c. Top 10 Stock Holdings: The fund has showcased active allocation and selection strategy with low concentration risk.

Top 10 Stock Holding	Industry	% to Net Asset
Bank of Maharashtra	Banks	3.28%
The Federal Bank Limited	Banks	2.46%
Sterlite Technologies Limited	Telecom - Equipment & Accessories	2.46%
Balrampur Chini Mills Limited	Agricultural Food & other Products	2.02%
Optiemus Infracom Ltd	Telecom - Equipment & Accessories	1.96%
Quality Power Electrical Eqp Ltd	Electrical Equipment	1.96%
Abbott India Limited	Pharmaceuticals & Biotechnology	1.85%
Aurobindo Pharma Limited	Pharmaceuticals & Biotechnology	1.83%
Mankind Pharma Limited	Pharmaceuticals & Biotechnology	1.82%
UNO Minda Limited	Auto Components	1.76%
Total		21.40%

Source: Factsheet. Above data is based on the portfolio dated Sep 30, 2026

d. Overweight/ Underweight Sector Break-up:

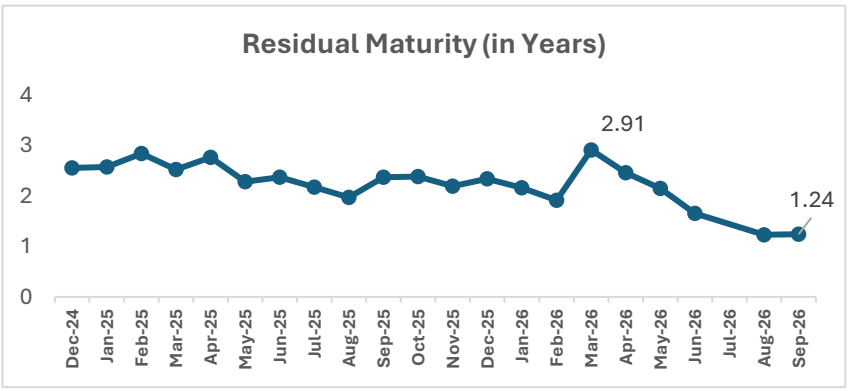
The fund has remained agile and active with significant overweight in Financial Services and Telecommunication while, underweight in Consumer Services and Information Technology.

Sector	Bank of India Aggressive Hybrid Fund	Nifty Midsmallcap 400 TRI	Overweight/Underweight
Financial Services	37.12	24.16	12.96
Telecommunication	4.71	2.20	2.51
Metals & Mining	5.37	2.86	2.51
Textiles	2.64	0.80	1.84
Services	3.37	2.55	0.82
Chemicals	1.78	4.58	-2.80
Realty	0.14	3.79	-3.65
Automobile and Auto Components	4.06	7.80	-3.74
Information Technology	0.39	4.58	-4.19
Consumer Services	0.94	6.38	-5.44

Source: Internal Research. Above data is based on the portfolio dated 30th Sep, 2026.

e. Tactical Debt Allocation Approach:

The portfolio's residual maturity has remained largely between 2-3 years over the observed period, reflecting a relatively stable duration profile. Residual maturity peaked at 2.91 years in March 2026 before gradually moderating to 1.24 years in September 2026, indicating a shift towards shorter-dated securities and lower interest rate sensitivity.



Source: Factsheet. Above data is based on the portfolio dated Sep 30, 2026

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Portfolio Stance:

The sector composition of the fund reflects a well-diversified approach with exposure to a mix of cyclical and growth-oriented sectors. The top 5 sectors accounted for 69.81% of the portfolio as of Sep 30, 2026, indicating prudent diversification and limited concentration risk. The fund maintained a significant allocation to Financial Services, which constituted approximately 37.12% of the portfolio as of Sep 30, 2026. At the same time, the fund capitalized on other structural growth opportunities through meaningful exposure to Capital Goods (12.76%) and Healthcare (9.85%) as of Sep 30, 2026.

- **Financial Services**
  The fund hold s an overweight position in Financial Services (~37.12%) as on Sep 30, 2026. India's expanding economic landscape and financial growth has made this allocation a key sector from long term opportunity. Strong credit growth, rising retail participation, and continued penetration of banking and insurance products are expected to drive sustained momentum in the sector. The fund's investment strategy focuses on fundamentally strong companies across large and mid- cap segments, aiming to benefit from sectoral stability and scalable growth opportunities.

- **Capital Goods**
  With an overweight allocation of ~12.76% as on Sep 30, 2026, the sector continues to benefit from sustained investments in infrastructure, manufacturing expansion, and capacity creation across industries. Government initiatives aimed at boosting domestic manufacturing and enhancing industrial capabilities have provided significant support to the sector's growth outlook. The fund maintains exposure to companies that are well-positioned to capitalize on India's ongoing investment cycle and long-term economic development.

- **Healthcare**
  With an overweight allocation of (~9.85%) as on Sep 30, 2026, the industry stands to gain from continued investments in pharmaceuticals and biotechnology. The sector aims at structural growth supported by rising demand, increasing health care awareness. The sector offers resilience during market uncertainties.

Note: Above mentioned sectors/ stocks should not be construed as a recommendation from Bank of India Mutual Fund. Past performance may or may not be sustained and does not guarantee future returns. Data above is based on the allocation across the investment themes based on the fund manager view/ rationale. The same may change based on the market circumstance. It does not in any manner indicate the performance of the scheme and does not in any manner indicate any potential return of the scheme. Sector classification includes equity sectors as well as debt and debt related instruments issued across sectors/ businesses. The data is based on the portfolio of the scheme as on Sep 30,2026.

Scheme Suitability:

- **Long-Term Capital Appreciation**- Suitable for investors seeking long-term wealth creation through exposure to equity and equity-related securities.
- **Mid & Small Cap Equity Exposure**- Suitable for investors looking for exposure to mid and small cap companies, along with other equity-related investments.
- **Income through Fixed Income Allocation**- Suitable for investors seeking income distribution through the scheme's allocation to fixed-income securities.

Fund Details:

Scheme Name	Bank of India Aggressive Hybrid Fund(Formerly Bank of India Mid & Small Cap Equity & Debt Fund)
Type / Category	Hybrid — Aggressive Hybrid Fund
Benchmark	NIFTY MidSmallcap 400 Total Return Index (TRI): 70%; CRISIL Short Term Bond Index: 30%
Fund Manager	Mr. Alok Singh
Date of Allotment	20th July, 2016
Latest AUM (₹ Cr)	2,195.61
Average AUM (₹ Cr)	2,132.57
NAV(₹)	Direct Plan: 47.15 Regular Plan: 42.57
Expense Ratio	Direct Plan: 0.56 Regular Plan: 1.74
Min. Investment	₹5,000 and in multiples of ₹1
Exit Load	• If redeemed/ switched out within 3 months from the date of allotment: - For 10% of investments: Nil - For remaining investments:1% • If redeemed/ switched out after 3 months from the date of allotment: Nil
Plans & Options	Regular & Direct Plans | Growth & IDCW Options

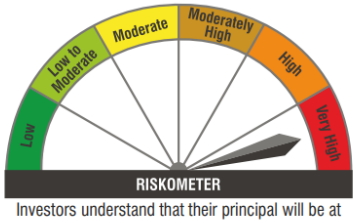
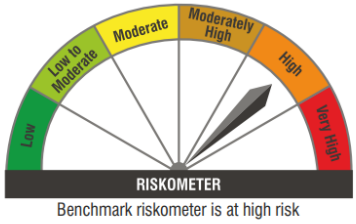
Fund Performance- Regular Plan/ Growth:

Bank of India Aggressive Hybrid Fund - Growth Option - PERFORMANCE (As on September 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	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	13.67%	5.60%	-7.09%	11,367	10,560	9,291
3 years	14.79%	12.02%	6.05%	15,139	14,066	11,931
5 years	13.44%	12.41%	6.37%	18,795	17,952	13,621
Since inception	15.25%	13.86%	11.32%	42,570	37,611	29,867

^ 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 this scheme from February 16, 2017. In addition to this, he manages 7 open ended schemes and co-manages 2 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.

Product Label:

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on September 30, 2026	Benchmark Risk-o-meter as on September 30, 2026^
• 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.	 Investors understand that their principal will be at very high risk	 Benchmark riskometer is at high risk

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

Data as on: 30 Sep 2026| Source: Factsheet, Internal Research

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Statutory Disclaimer:

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