

Bank of India Large Cap Fund

(Formerly Bank of India Bluechip Fund)

An open-ended equity scheme predominantly investing in Large Cap Stocks

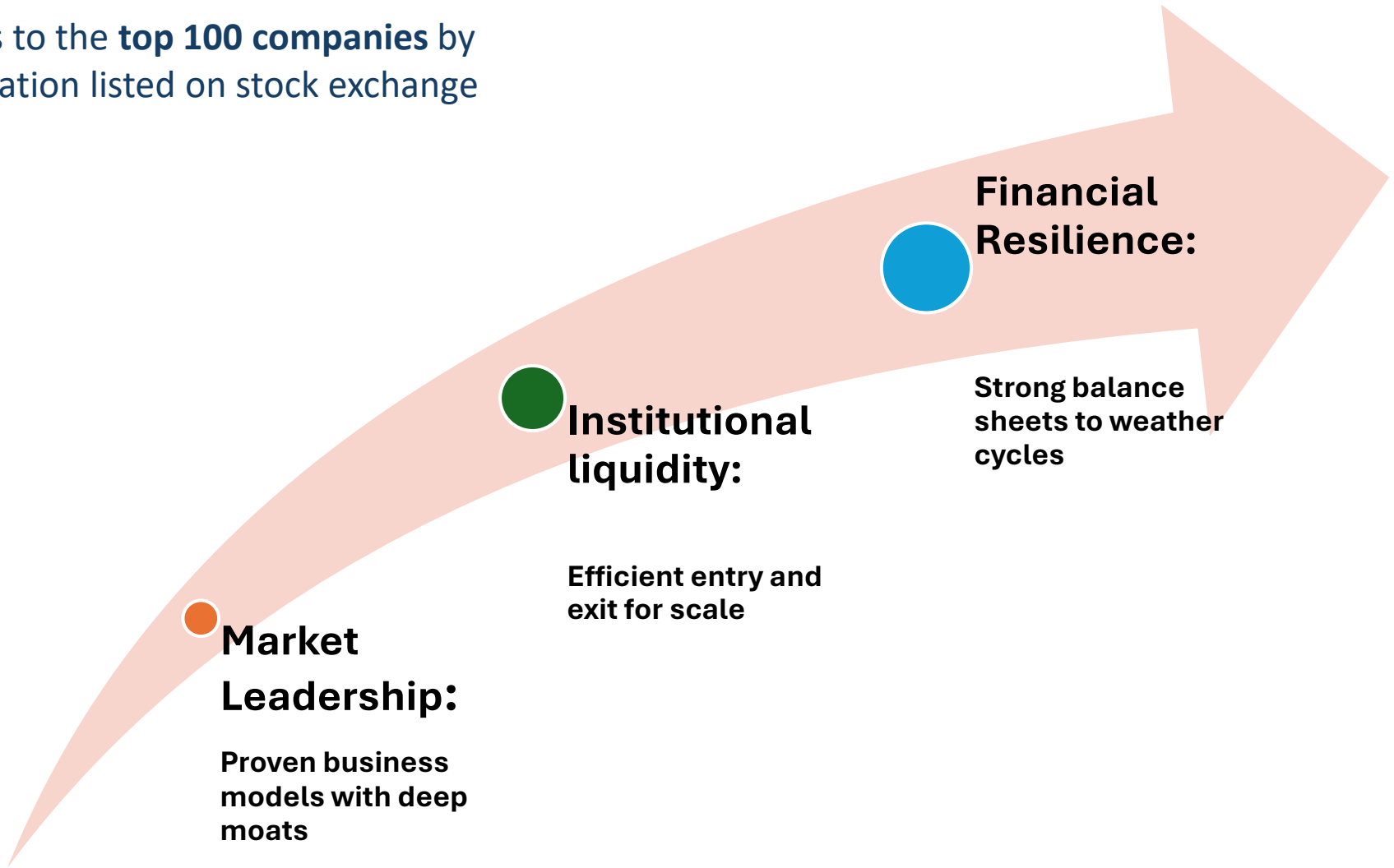
Bank of India
Mutual Fund

Oct 2026 Update
30th Oct 2026

Bank of India Mutual Fund
SEBI Registration Number: MF/056/08/01

What are Large Caps?

- ✓ Large Cap refers to the **top 100 companies** by market capitalization listed on stock exchange



Key Benefits of Large Cap Funds

Bank of India Mutual Fund



Liquidity

- Focuses on highly traded large-cap stocks.
- Ensures swift fund deployment and hassle-free redemption for investors.



Relatively Lower Risk

- Prioritizes financially sound businesses with strong, reliable balance sheets.
- Offers relatively better downside protection compared to mid or small-cap funds.



Long-Term Growth

- Capitalizes on steady compounding wealth over extended investment horizons.
- Aligns with the ongoing economic expansion of large industry sectors.



Diversification

- Spreads capital across multiple top-tier sectors to minimize exposure.
- Mitigates individual stock risk by pooling a broad mix of wider pool of assets.

Large Caps Provide Access to Pool of Mature Businesses



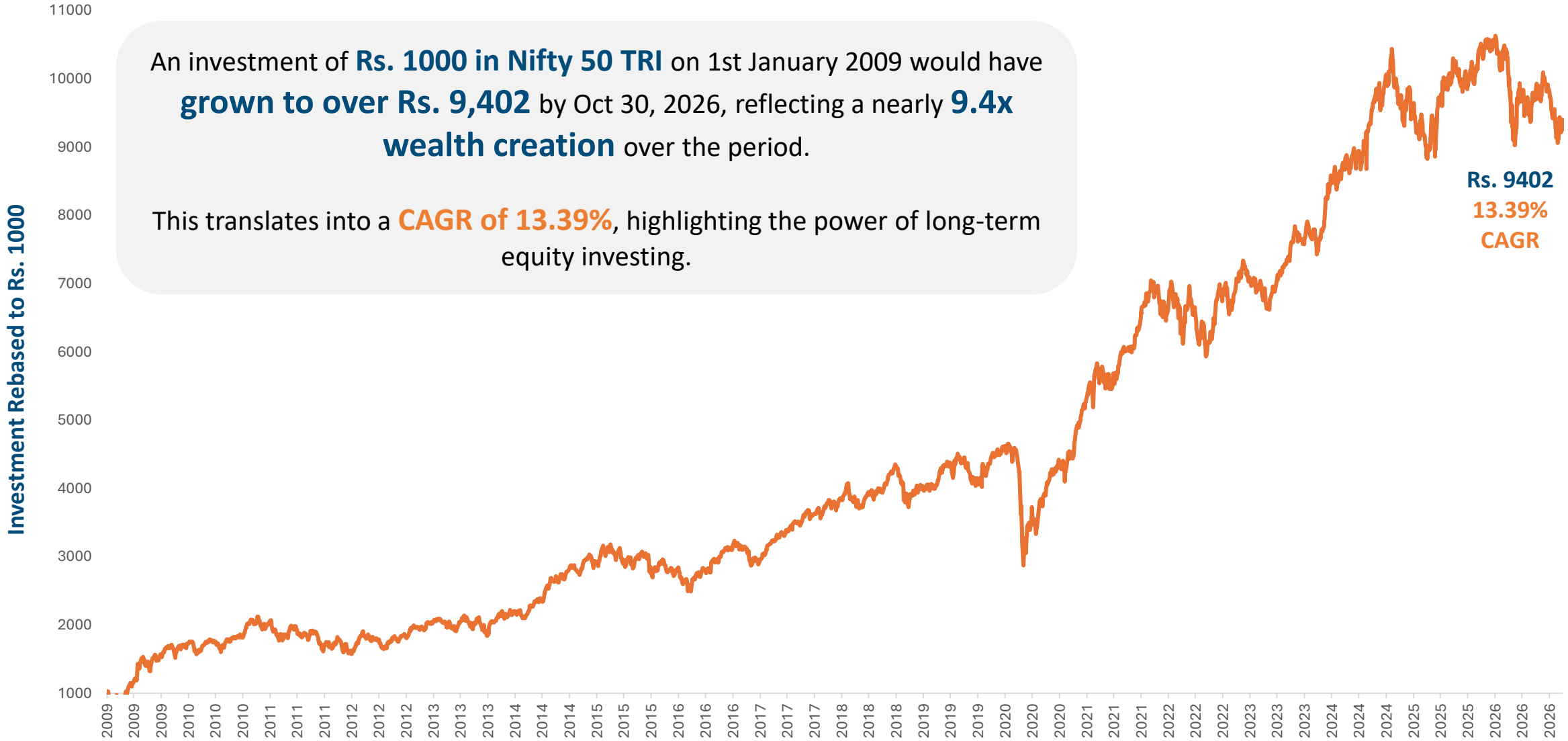
- ✓ **Better Liquidity,**
- ✓ **Cashflow stability,**
- ✓ **Incremental High RoE**

Large Cap universe based on the AMFI classification of sector/ Industry, above market leaders are identified basis the volume, profit or market cap.
The above mentioned sectors/ stocks should not be construed as a recommendation from Bank of India Mutual Fund.

Equity as an Asset Class: Wealth Creator over the Long-term

An investment of **Rs. 1000 in Nifty 50 TRI** on 1st January 2009 would have **grown to over Rs. 9,402** by Oct 30, 2026, reflecting a nearly **9.4x wealth creation** over the period.

This translates into a **CAGR of 13.39%**, highlighting the power of long-term equity investing.



Source: ACE MF and Internal Calculation. **Past performance may or may not be sustained in future and is not a guarantee of any future returns. Index performance does not signify scheme performance.** Data from 1st January 2009 to Oct 30, 2026.

Leaders showing outperformance during volatile times

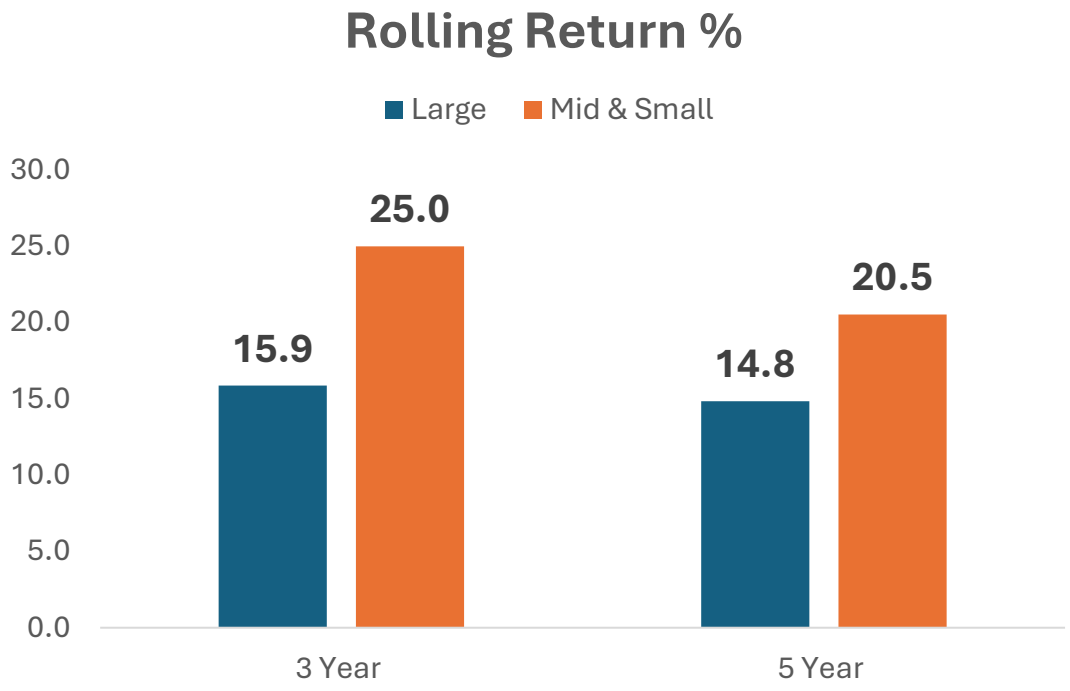
Calendar Year	Nifty 100 TRI	Nifty Midcap 150 TRI	Nifty Smallcap 250 TRI
CY 2006	40.20%	28.50%	32.90%
CY 2007	59.90%	81.50%	101.30%
CY 2008	-52.00%	-64.70%	-68.30%
CY 2009	80.40%	108.60%	111.40%
CY 2010	19.30%	20.10%	17.60%
CY 2011	-24.90%	-31.00%	-35.10%
CY 2012	33.60%	48.40%	42.20%
CY 2013	7.00%	-1.90%	-6.40%
CY 2014	34.90%	62.40%	71.40%
CY 2015	-1.00%	10.40%	10.90%
CY 2016	4.70%	5.50%	0.50%
CY 2017	31.80%	55.50%	59.30%
CY 2018	3.70%	-12.50%	-26.30%
CY 2019	11.50%	0.90%	-6.90%
CY 2020	16.40%	26.60%	27.00%
CY 2021	26.00%	46.50%	61.50%
CY 2022	4.90%	3.90%	-2.60%
CY 2023	21.30%	45.40%	50.00%
CY 2024	13.30%	24.40%	27.50%
CY 2025	9.90%	5.90%	-6.40%
CYTD 2026	-9.32%	-4.97%	1.00%
% CAGR	**15.79%**	**21.88%**	**22.02%**

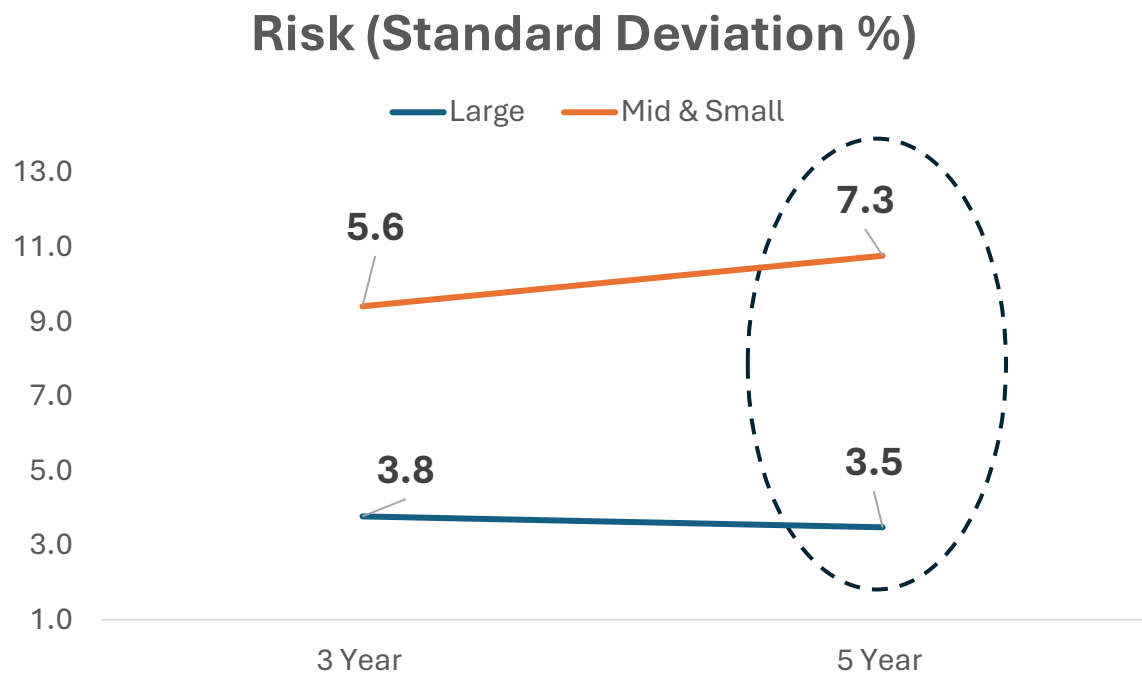
Large caps provide greater stability across market cycles, with better downside protection compared with Mid and Small caps during volatile periods

Source: ACE MF and Internal Calculation. **Past performance may or may not be sustained in future and is not a guarantee of any future returns. Index performance does not signify scheme performance.** Data as on Oct 30, 2026.

Large Caps have Generated Better Risk-Adjusted Returns with Lower Risk

- Large Caps maintained significantly lower volatility across both 3-year and 5-year periods.

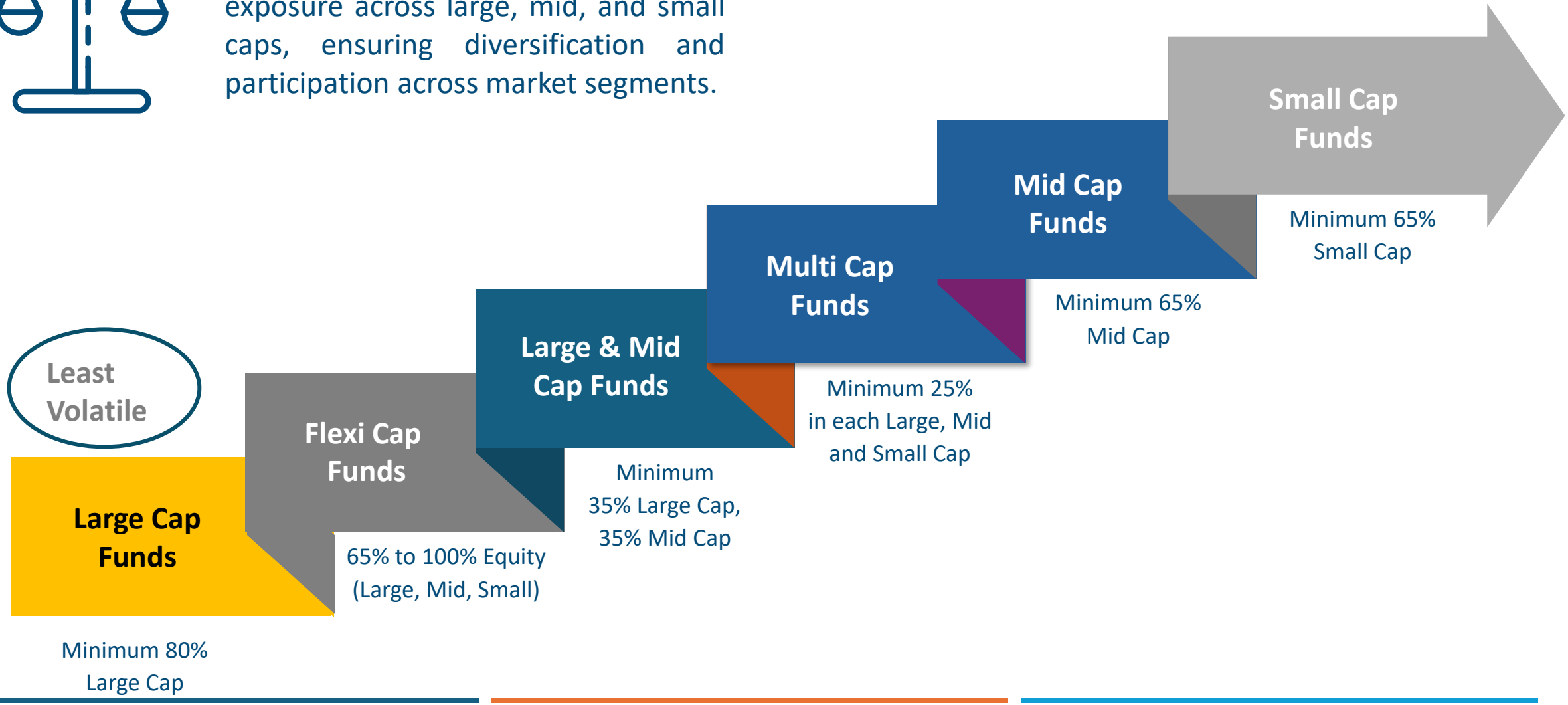




Past performance may or may not be sustained in future. Data as on Oct 30, 2026. Source: ACEMF (Rolling Returns). The above Returns are Compounded Annualised Growth Rate (CAGR). Large Cap is represented by Nifty 100 TRI; Mid & Small Cap is represented by Nifty MidSmall Cap 400 TRI. Volatility/Risk is calculated based on daily returns and is annualized. Standard deviation is a statistical measure of the range of an investment's performance. Time Period : June 29 2021(Inception) – Oct 30, 2026. The above simulation is for illustration purpose only and should not be construed as a recommendation or a promise on returns or a safeguard of capital. Bank of India Mutual Fund is not guaranteeing or forecasting any returns.

Positioning of Large Cap Mutual Funds

Large Cap Funds provide balanced exposure across large, mid, and small caps, ensuring diversification and participation across market segments.



For understanding purpose only. Visit AMFI's website: https://www.amfiindia.com/investor/knowledge-center-info?zoneName=CategorizationOfMutualFundSchemes

Bank of India Large Cap Fund

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Key Highlights



More resilience in adverse market conditions

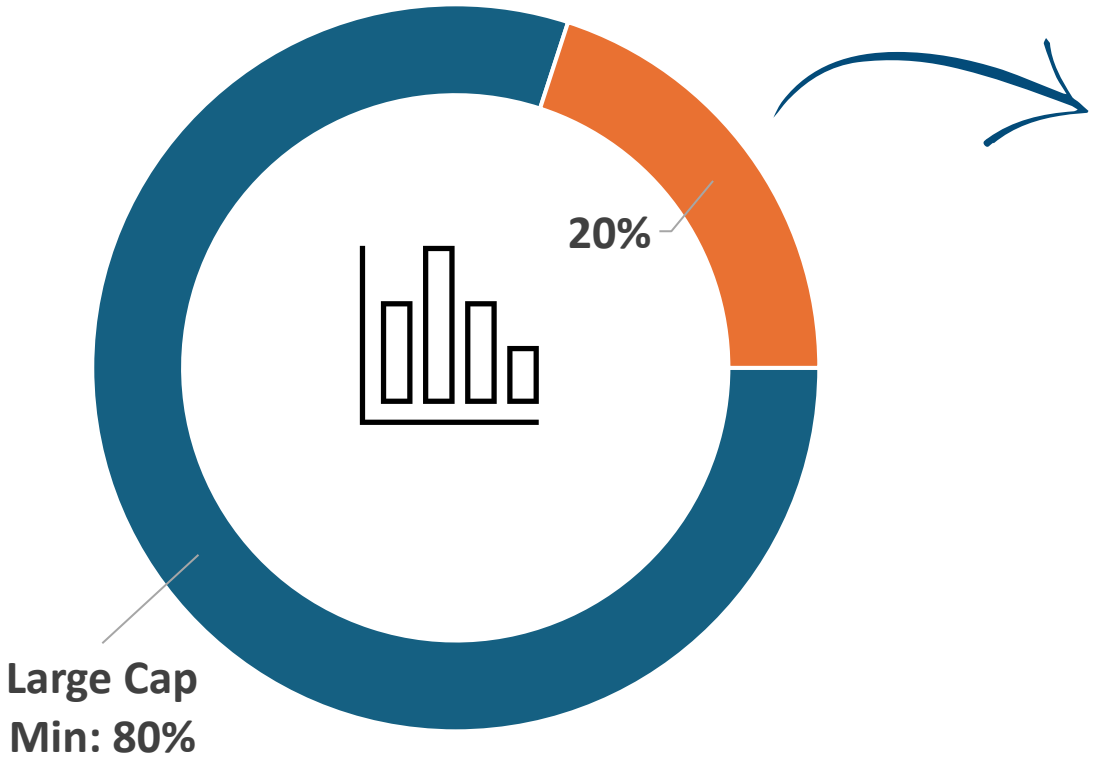


Long term capital appreciation



Investment in companies having long term performance track record & financial stability

View on Market Cap Exposure



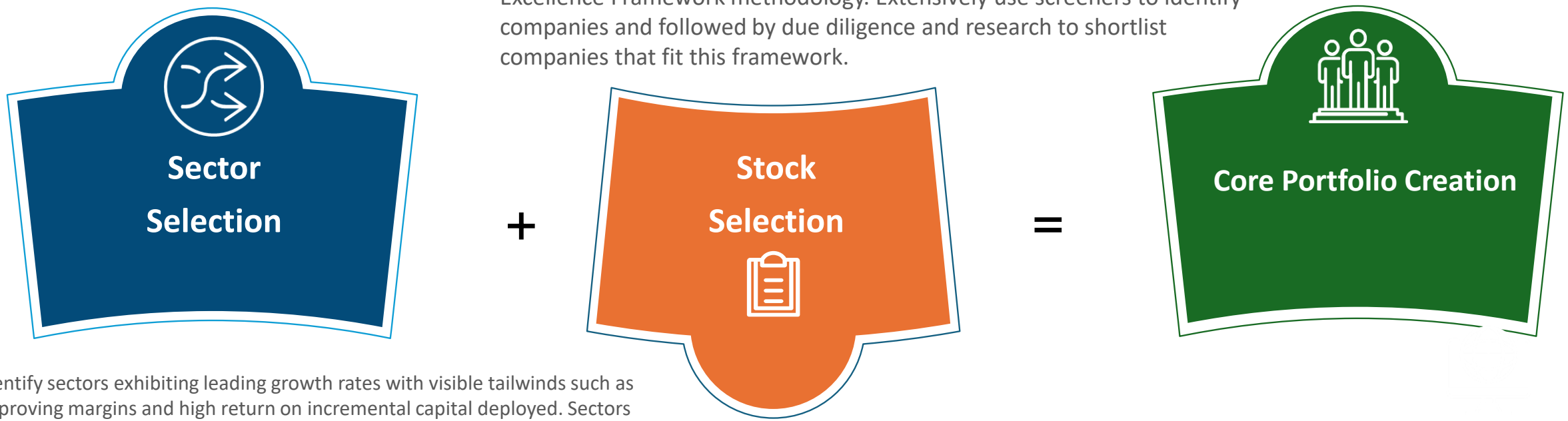
- **Regulatory allocation:** Minimum 80% in large cap as mandated.
- **Opportunistic* 20%:** Remaining allocation flexibly deployed across Mid & Small Cap equities, money market/liquid instruments, Gold & Silver instruments, mutual fund units, and InvITs within specified limits.
- **Valuation-led approach:** Guided by absolute valuation vs historical averages and relative valuation across segments.

For understanding purpose only. Portfolio will be managed as per stated Investment objective, investment strategy & asset allocation in the Scheme Information Document (SID) and is subject to the changes within provisions of SID of the Scheme. For the Asset Allocation of the fund please refer slide no. 22

Investment Philosophy

- Fund entails to identify high quality and well managed companies which have exhibited faster than industry growth rates, superior capital allocation and robust cash flows

- We endeavor to identify companies which can sustainably deliver on these parameters thereby driving steady earnings compounding and long-term outperformance



✓ Identify the best potential companies within these sectors based on our Excellence Framework methodology. Extensively use screeners to identify companies and followed by due diligence and research to shortlist companies that fit this framework.

✓ Identify sectors exhibiting leading growth rates with visible tailwinds such as improving margins and high return on incremental capital deployed. Sectors displaying these attributes coupled with a long runway for growth are selected as our preferred sectors

For understanding purpose only. Portfolio will be managed as per stated Investment objective, investment strategy & asset allocation in the Scheme Information Document (SID) and is subject to the changes within provisions of SID of the Scheme.

Step I: Investment Process – Sector Selection

Bank of India Mutual Fund



SECTOR FUNDAMENTALS

- ✓ Revenue Potential
- ✓ Improving Gross Margins
- ✓ Earnings Growth Rate
- ✓ Capital Requirement
- ✓ Government Approval/Incentives
- ✓ Competitive Landscape
- ✓ Sector specific regulatory policies

MACRO & POLICY

- Economic growth & Inflation Trend
- Demographics
- Structural factors of relevant countries - Domestic oriented and Export Oriented companies
- Monetary and Fiscal policies – Domestic & Global
- Currency – Trend and Expectations

Step II: Investment Process – Stock Selection

Bank of India Mutual Fund

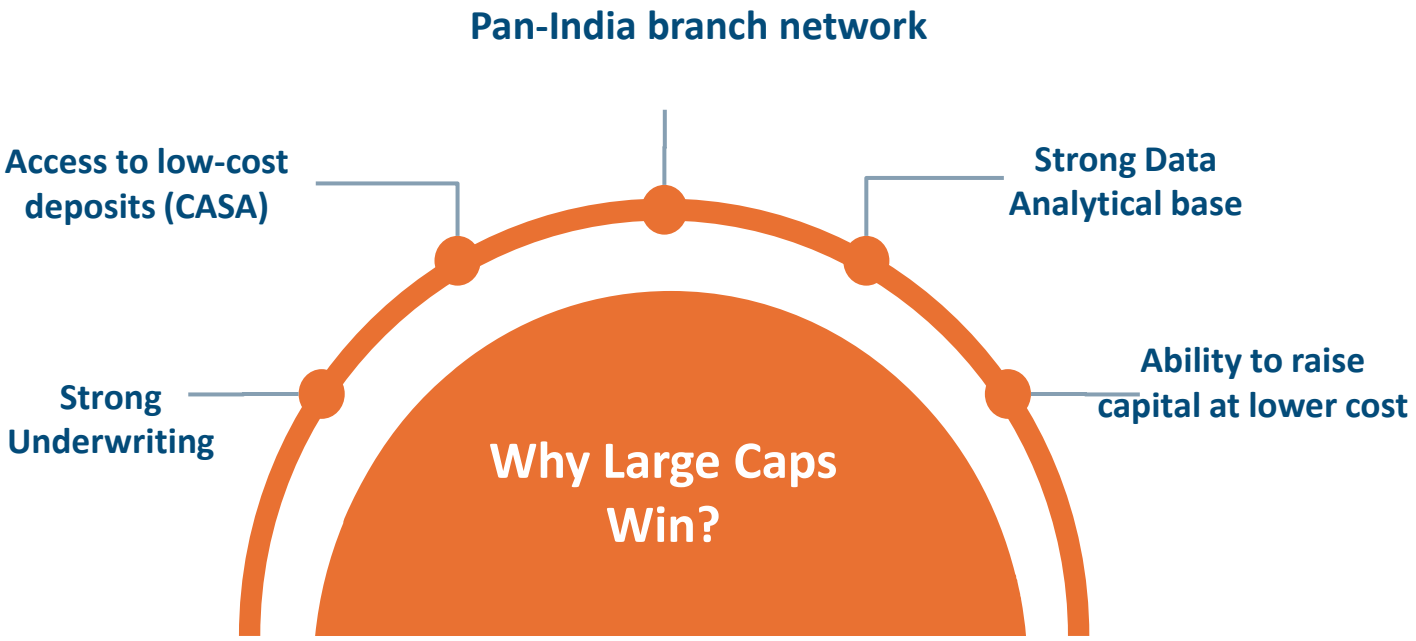
Our proprietary **'Excellence Framework'** assesses investment opportunities on three broad parameters - **Quality, Potential** and **Value**

QUALITY	**Financial Analysis**	• Faster-than-peer earnings growth, steady margins and cash flows • High capital efficiency (high ROE/ROCE, asset turnover and low working capital)
	Management Quality & Corp. Governance	• Corporate governance and transparency - Any history of promoter transgressions, Accounting quality • Treatment of minority shareholders
POTENTIAL	**Moats**	• Strong brands, technology, or inherent advantages enabling superior margins and returns, with pricing power and premium offerings in services
	Scalability	• Ability to scale existing and new products across markets, supported by favourable industry dynamics or under-penetrated opportunities
VALUE	**Valuations**	• Assess whether valuations adequately reflect business prospects, the extent of differentiated expectations versus consensus, conviction levels, and potential earnings/valuation revisions

Illustration 1: Large Bank

Bank of India Mutual Fund

Better Reach, Resilient Balance Sheet & Lower Credit Risk



Key Metrics (Typical)

- GNPA: Lower than industry average
- Return on Equity - ~15–18%
- Credit Cost - Structurally Relatively Lower
- Stable NIMs across cycles

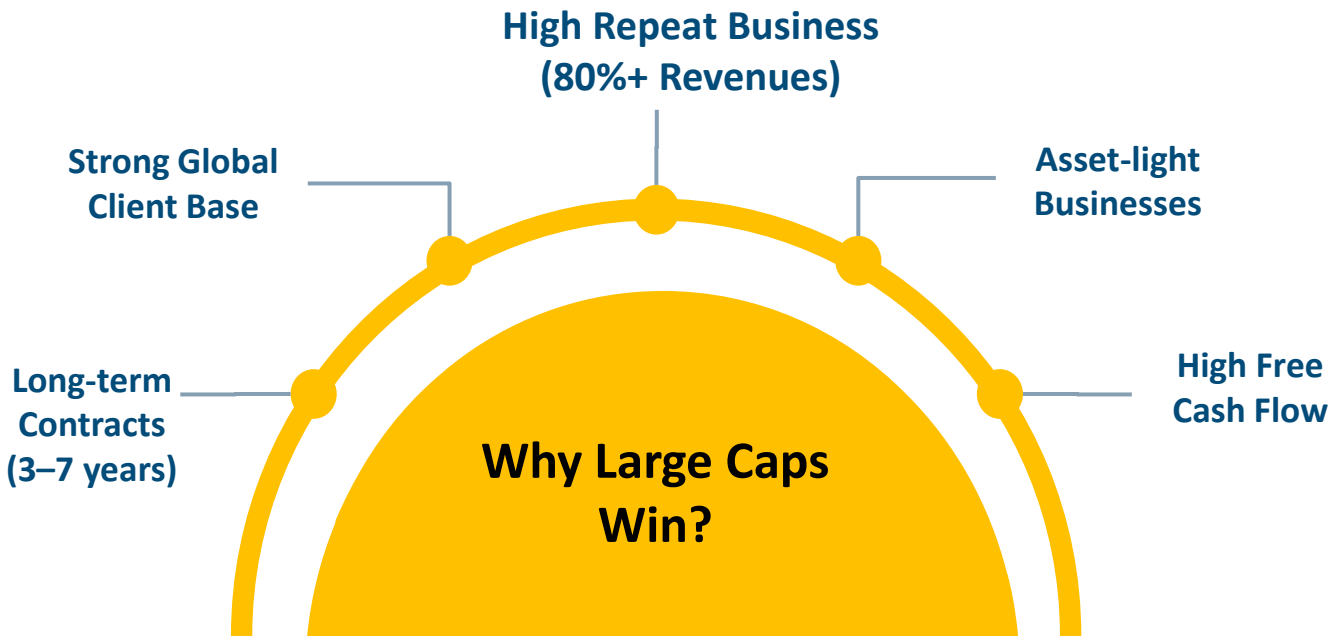
Investor Takeaway

Large-cap banks convert scale into safety, delivering steady growth with lower default risk

The above illustration is for illustrative purposes only and should not be interpreted as investment advice, a recommendation, or a suggested sector allocation strategy.

Illustration 2: Large IT Business

Large IT Companies have Cash Flow Stability



Key Metrics (Typical)

- EBIT Margins: 20–25%
- Return on Equity: ~30%+
- Net cash balance sheets
- Consistent dividend payouts

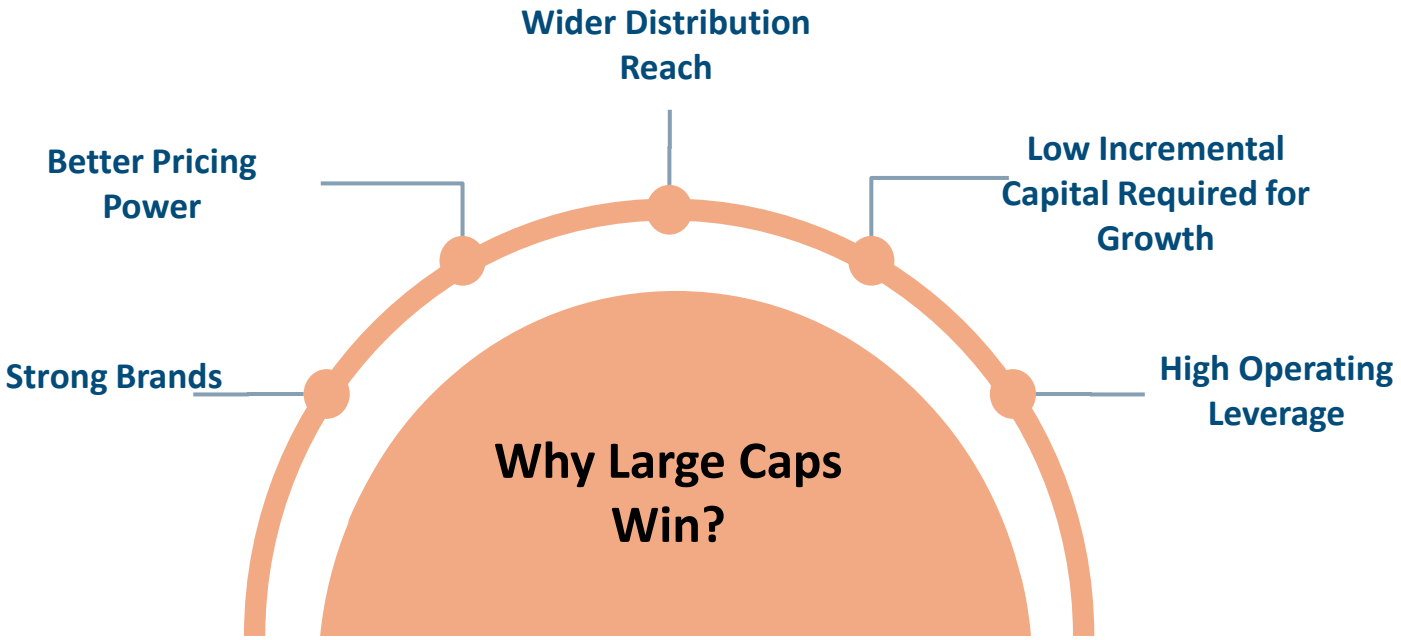
Investor Takeaway

Large-cap IT businesses provides earnings visibility and relatively better downside cushioning, making it one of the core allocation in large-cap funds

The above illustration is for illustrative purposes only and should not be interpreted as investment advice, a recommendation, or a suggested sector allocation strategy.

Illustration 3: FMCG & Pharma

Brand power + Pricing ability = High incremental returns along with High ROE and Predictability



Key Metrics (Typical)

- Strong Free Cash Flow Generation
- Relatively Consistent Dividend Yield
- Return on Equity ~25-40%
- Lower Earnings Volatility

Investor Takeaway

FMCG and Pharma large caps deliver relatively high incremental ROE with resilience, ideal for long-term wealth creation

The above illustration is for illustrative purposes only and should not be interpreted as investment advice, a recommendation, or a suggested sector allocation strategy.

Portfolio Well diversified Across Sectors

Sectors	Oct'26	Sep'26	Jun'26	Mar'26	Dec'25	Sep'25	Jun'25	Mar'25
Financial Services	33.56	36.39	36.37	33.48	29.95	28.07	28.14	29.58
Capital Goods	13.44	9.98	9.69	9.27	10.22	12.45	12.67	11.38
Metals & Mining	4.53	6.12	7.92	8.15	9.24	8	7.12	8.32
Automobile and Auto Components	5.72	6	5.02	5.34	5.96	5.71	2.99	2.71
Consumer Durables	5.1	5.81	4.9	4.4	4.13	3.2	2.82	1.46
Fast Moving Consumer Goods	3.17	5.36	5.34	5.93	6.79	3.36	1.6	1.22
Services	4.94	4.55	4.7	3.56	3.58	4.94	3.37	0
Construction	4.26	4.12	2.47	1.86	2.58	1.42	1.38	1.8
Information Technology	4.02	3.43	3.18	7.09	9.53	7.63	9.63	9.72
Oil, Gas & Consumable Fuels	2.4	3.2	3.58	3.93	4.12	3.7	3.95	4.64
Cash, Cash Equivalent & Others	0.63	2.67	1.89	2.1	0.54	2.33	4.03	1.92
Healthcare	4.95	2.59	5.78	5.98	3.75	3.94	4.92	5.21
Power	3.08	2.46	3.73	3.61	3.12	6.17	9.86	10.94
Telecommunication	5.43	2.17	1.85	2.46	2.61	2.41	1.2	0.52
Construction Materials	1.7	1.94	1.79	2.09	2.6	2.76	1.89	1.75
Chemicals	1.79	1.86	1.79	0.75	0.25	0.65	1.19	1.78
Consumer Services	1.26	1.33	0	0	1.03	3.26	2.76	6.61
Realty	0	0	0	0	0	0	0.48	0.44

- ✓ The portfolio remains tilted toward Financial services, while gradually increasing exposure to Capital Goods, Construction and telecommunication from June 2026.
- ✓ Exposure to Metals & Mining and Healthcare has reduced over time, reflecting a shift towards domestic consumption and defensive sectors

Source: Factsheet , Oct 30, 2026. Sector classification includes equity sectors as well as debt and debt related instruments issued across sectors/ businesses.

Fund's Over/underweight Position

Bank of India Mutual Fund

Table-i Sector Overweight Fund vs Benchmark

Sectors	Bank of India Large Cap Fund	Nifty 100 TRI	Overweight
Capital Goods	13.44	4.60	8.84
Services	4.94	1.96	2.98
Consumer Durables	5.10	2.21	2.89
Chemicals	1.79	0.70	1.09
Construction	4.26	3.48	0.78

Table-ii Sector Underweight Fund vs Benchmark

Sectors	Bank of India Large Cap Fund	Nifty 100 TRI	Underweight
Automobile and Auto Components	5.72	6.95	-1.23
Consumer Services	1.26	3.08	-1.82
Fast Moving Consumer Goods	3.17	5.47	-2.30
Information Technology	4.02	7.91	-3.89
Oil, Gas & Consumable Fuels	2.40	8.52	-6.12

The overweight sectors indicate a positive outlook on Industrial growth and core economy sectors such as Capital goods, Services and Consumer Durables.

While sectors like Oil, Gas & Consumable Fuels, Information Technology and FMCG reflects a relative selective allocation strategy vs the benchmark.

Source: Internal Calculation. Data as on Oct 30, 2026. The sector(s) referred, should not be construed as any kind of recommendation and are for general information only.

Trailing Returns vis a vis Benchmark (% CAGR)-Regular Plan

The scheme has outperformed the benchmark across time periods, delivering a happy investing experience for investors.

Scheme/Index Name	1 Year	3 Year	5 Year	Since inception
Bank of India Large Cap Fund	**-4.11%**	**10.37%**	**7.19%**	**9.04%**
NIFTY 100 TRI (Benchmark)	**-8.18%**	**9.17%**	**7.21%**	**9.07%**
BSE Sensex TRI (Additional Benchmark)	**-10.42%**	**6.45%**	**5.91%**	**8.02%**

Source: Factsheet and Internal Calculation. NAV for Regular Plan Growth Option. **Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Data as on 30th Oct 2026.

Who Should Invest?

Bank of India Mutual Fund



Suitable for investor's looking for long-term wealth creation with relatively lower volatility of returns



Investors who have moderate risk appetite



Optimizing returns while managing volatility



Investment horizon 5 years and above

Fund's Asset Allocation

The Asset Allocation Pattern of the Scheme in normal circumstances would be as under:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity & Equity related instruments of Large Cap Companies	80%	100%
Residual Portion^		
Equity & Equity related instruments of Mid & Small Cap Companies	0%	20%
Money Market Instruments, Other Liquid Instruments, Gold and Silver Instruments (ETFs only) and units of Domestic Mutual Fund Schemes	0%	20%
Units issued by InvITS	0%	10%

^Note for Residual Portion:

- Money Market Instruments;
- INVITs
- Gold and Silver Instruments - ETFs only;
- Other Liquid Instruments - Cash, Bank Deposits with Scheduled Commercial Banks, Government Securities, Treasury Bills, Repo on Government Securities and any other Instruments as specified by the SEBI;
- Equity and Equity related instruments of companies other than value investment strategy

Note: For more details about the scheme, please refer to the Scheme Information Document and Addendum no. 27/2026-27.

To Sum Up….

Key Takeaways

- Fund's **Excellence Framework**' assesses investment opportunities on broad parameters - **Quality, Potential and Value**
- Fund's portfolio remains tilted toward **Financial services**, while gradually increasing exposure to **FMCG and Services**
- The scheme has consistently **outperformed the benchmark** across time periods, delivering a happy investing experience for investors
- Suitable for **investor's looking for long-term wealth creation** with relatively lower volatility of returns

Key Scheme Features

Scheme Name	Bank of India Large Cap Fund
Scheme Type	An open-ended equity scheme predominantly investing in Large Cap Stocks
Investment Objective	The investment objective of the scheme is to provide investors long term capital appreciation by investing predominantly in equity and equity-related instruments of large cap companies. However, there is no assurance that the investment objective of the scheme will be achieved.
Benchmark	Nifty 100 Total Return Index (tier 1)
Fund Manager	Mr. Alok Singh (w.e.f. October 1, 2024): Around 20 years of experience, including 16 years in Mutual Fund Industry. Mr. Nilesh Jethani (w.e.f. October 1, 2024): With over 9 years of experience in equity research across BFSI, IT, and capital goods sectors
Plan & Options	Plans- Direct Plan and Regular Plan Options under each Plan(s): Growth Income Distribution cum Capital Withdrawal (IDCW) (Reinvestment of IDCW & payout of IDCW option)
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

Source: factsheet , Oct 30, 2026. Please refer to the Scheme Information Document and Addendum no. 23/2026-27

Bank of India Large Cap Fund (Regular)

The fund has produced 1.6x return in last 3 years

Bank of India Large & Mid Cap Fund - Growth Option - PERFORMANCE (As on October 30, 2026)						
Fund Manager- Alok Singh and Nilesh jethani				Current Value of Standard Investment of Rs 10000		
Period	Scheme Returns (%) ^	Benchmark Returns # (%)	Additional Benchmark Returns # # (%)	Scheme (Rs)	Benchmark #(Rs)	Additional Benchmark # # (Rs)
1 year	-4.11%	-8.18%	-10.42%	9,589	9,182	8,958
3 years	10.37%	9.17%	6.45%	16,939	15,976	13,963
5 years	7.19%	7.21%	5.91%	14,153	14,171	13,329
Since inception	9.04%	9.07%	8.02%	15,880	15,905	15,098

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

 # NIFTY 100 TRI

 # # BSE SENSEX - TRI

Source: Factsheet – Oct 30, 2026

Bank of India Large Cap Fund (Direct)

The fund has produced ~1.8x return in last 3 years

Bank of India Large & Mid Cap Fund - Growth Option - PERFORMANCE (As on October 30, 2026)						
Fund Manager- Alok Singh and Nilesh jethani				Current Value of Standard Investment of Rs 10000		
Period	Scheme Returns (%) ^	Benchmark Returns # (%)	Additional Benchmark Returns # # (%)	Scheme (Rs)	Benchmark #(Rs)	Additional Benchmark # # (Rs)
1 year	-2.74%	-8.18%	-10.42%	9,726	9,182	8,958
3 years	11.84%	9.17%	6.45%	18,174	15,976	13,963
5 years	8.55%	7.21%	5.91%	15,080	14,171	13,329
Since inception	10.45%	9.07%	8.02%	17,010	15,905	15,098

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

 # NIFTY 100 TRI

 # # BSE SENSEX - TRI

Source: Factsheet- Oct 30, 2026

Product Labelling

Bank of India Large Cap Fund

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

PRODUCT LABEL	Risk-o-meter is based on the scheme portfolio as on October 31, 2026	Benchmark^ Risk-o-meter as on October 31, 2026	Bank of India Large Cap Fund#(Formerly Bank of India Bluechip Fund) (An open ended equity scheme predominantly investing in Large Cap Stocks)
			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.
	Investors understand that their principal will be at very high risk	Benchmark riskometer is at very high risk	*Investor should consult their financial advisor if they are not clear about the suitability of the product.

^Nifty 100 Total Return Index (tier 1)

Source: factsheet , Oct 30, 2026

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