

Bank of India Large Cap Fund

(Formerly Bank of India Bluechip Fund)

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

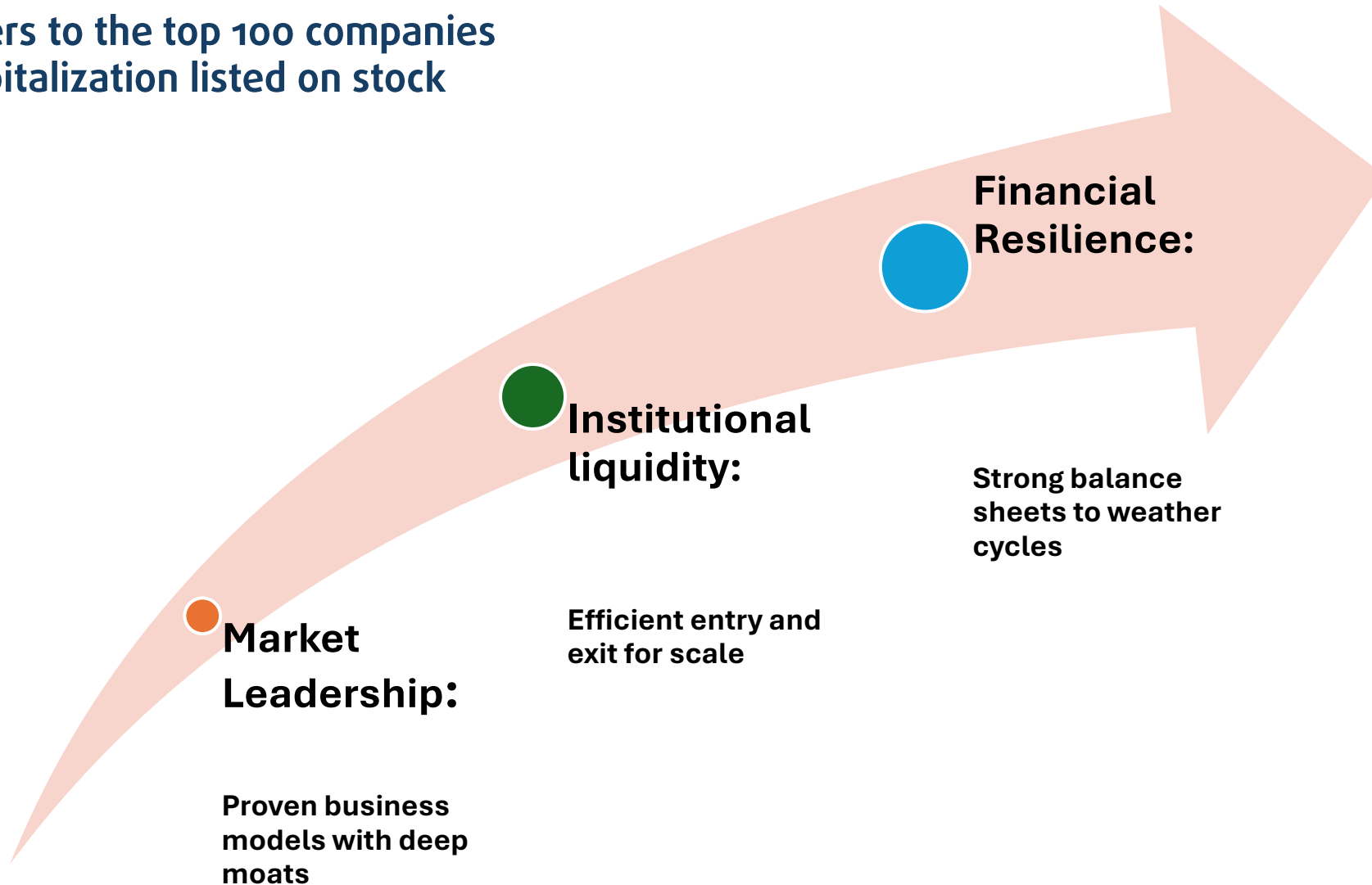


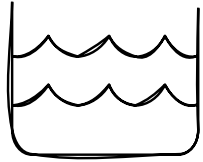
July 2026 Update
31st July 2026

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

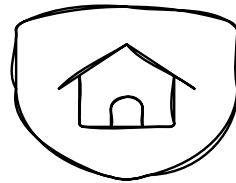




Liquidity

Focuses on highly traded Large-Cap stocks.

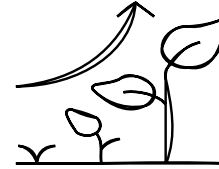
Ensures swift fund deployment and hassle-free redemption for investors



Relatively Lower Risk

Prioritizes financially sound businesses with strong, reliable balance sheets.

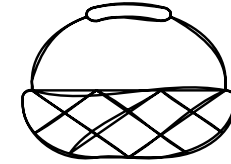
Offers relatively better downside protection compared to mid or small-cap funds



Long-Term Growth

Capitalizes on steady compounding wealth over extended investment horizons.

Aligns with the ongoing economic expansion of large industry sectors.



Diversification

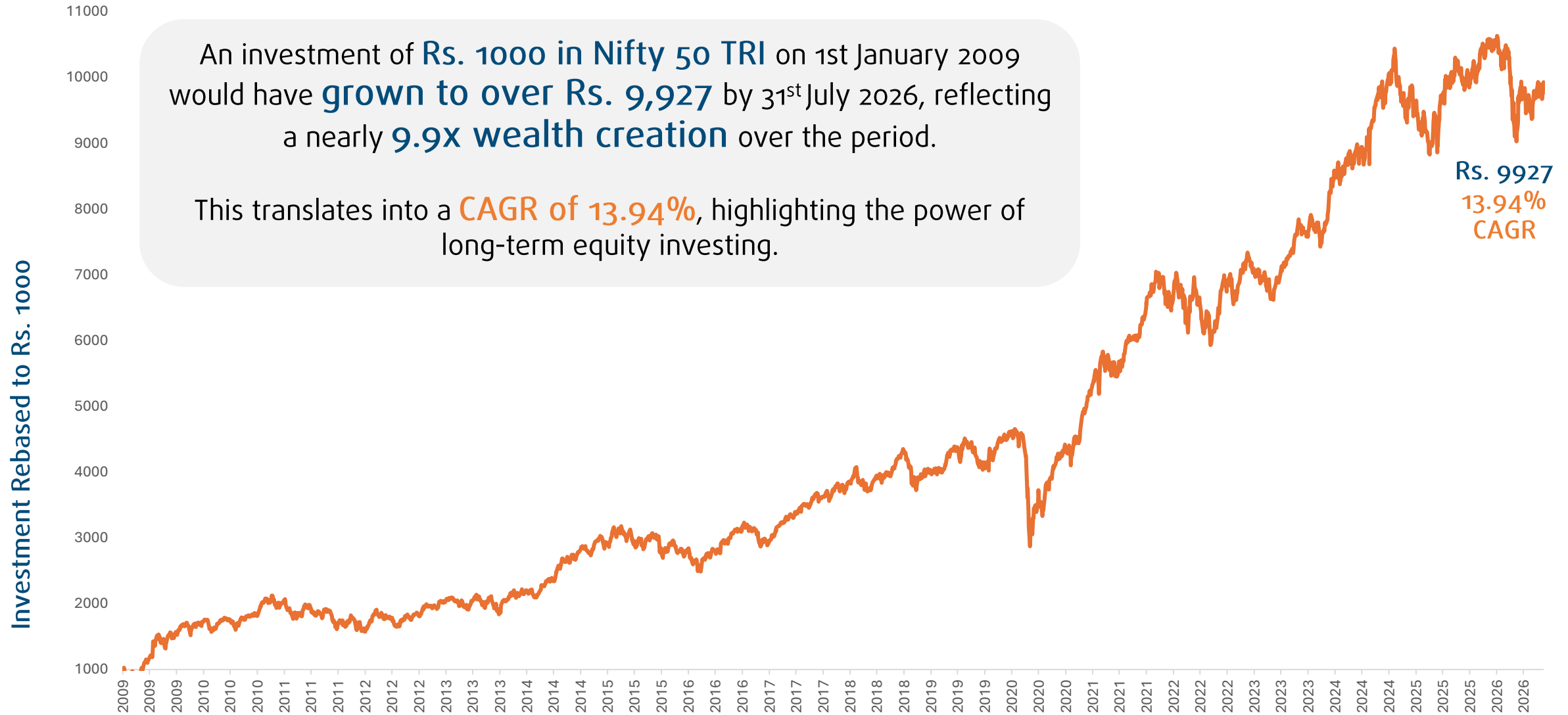
Spreads capital across multiple top-tier sectors to minimize exposure.

Mitigates individual stock risk by pooling a broad mix of wider pool of assets



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

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



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 31st July 2026.

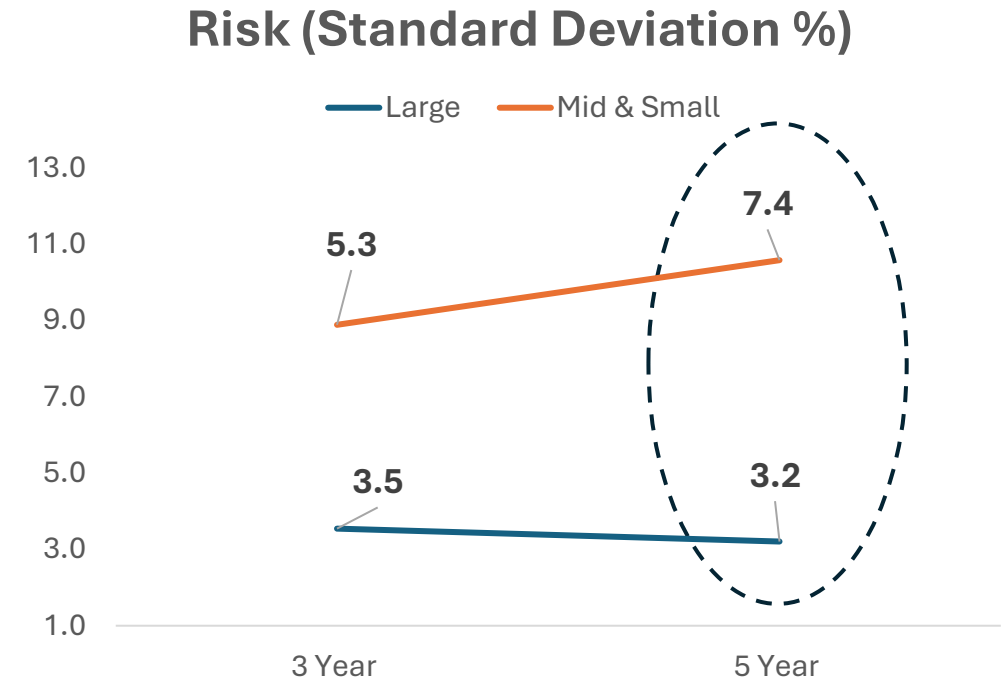
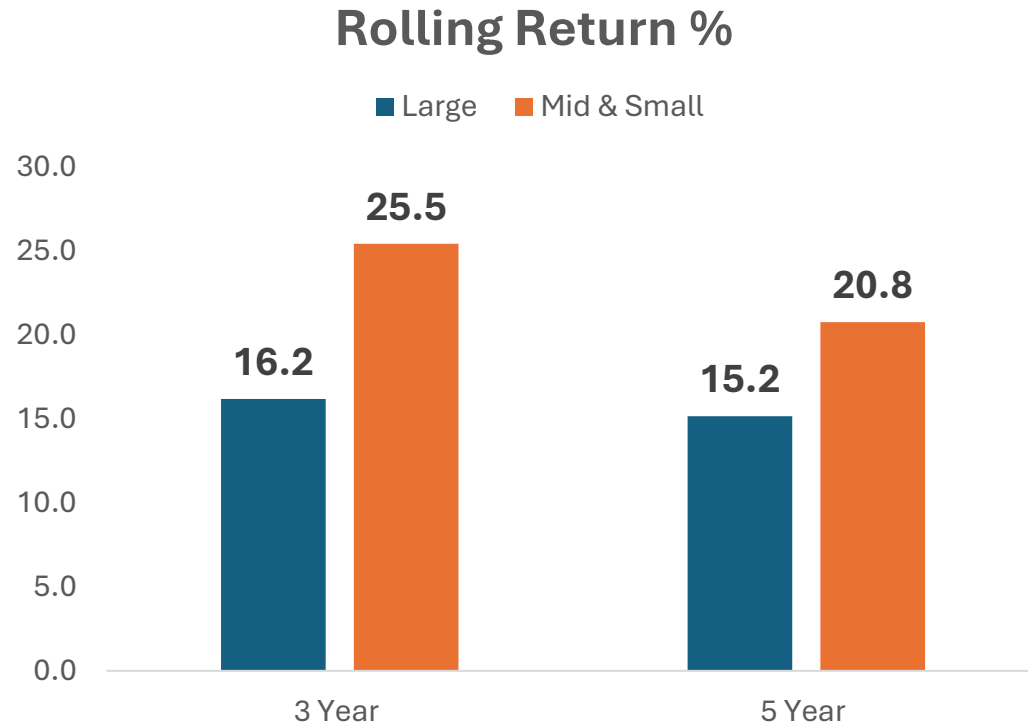
Leaders showing outperformance during volatile times

Calendar Year	Nifty 100 TRI	Nifty Midcap 150 TRI	Nifty Smallcap 250 TRI
CY 2006	40.2%	28.5%	32.9%
CY 2007	59.9%	81.5%	101.3%
CY 2008	-52.0%	-64.7%	-68.3%
CY 2009	80.4%	108.6%	111.4%
CY 2010	19.3%	20.1%	17.6%
CY 2011	-24.9%	-31.0%	-35.1%
CY 2012	33.6%	48.4%	42.2%
CY 2013	7.0%	-1.9%	-6.4%
CY 2014	34.9%	62.4%	71.4%
CY 2015	-1.0%	10.4%	10.9%
CY 2016	4.7%	5.5%	0.5%
CY 2017	31.8%	55.5%	59.3%
CY 2018	3.7%	-12.5%	-26.3%
CY 2019	11.5%	0.9%	-6.9%
CY 2020	16.4%	26.6%	27.0%
CY 2021	26.0%	46.5%	61.5%
CY 2022	4.9%	3.9%	-2.6%
CY 2023	21.3%	45.4%	50.0%
CY 2024	13.3%	24.4%	27.5%
CY 2025	9.9%	5.9%	-6.4%
CYTD 2026	-3.76%	4.30%	7.78%
% CAGR	16.05%	22.32%	22.35%

Large caps remains relatively consistent during fluctuating markets with better cushioning vis-à-vis Mid and Small caps

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.

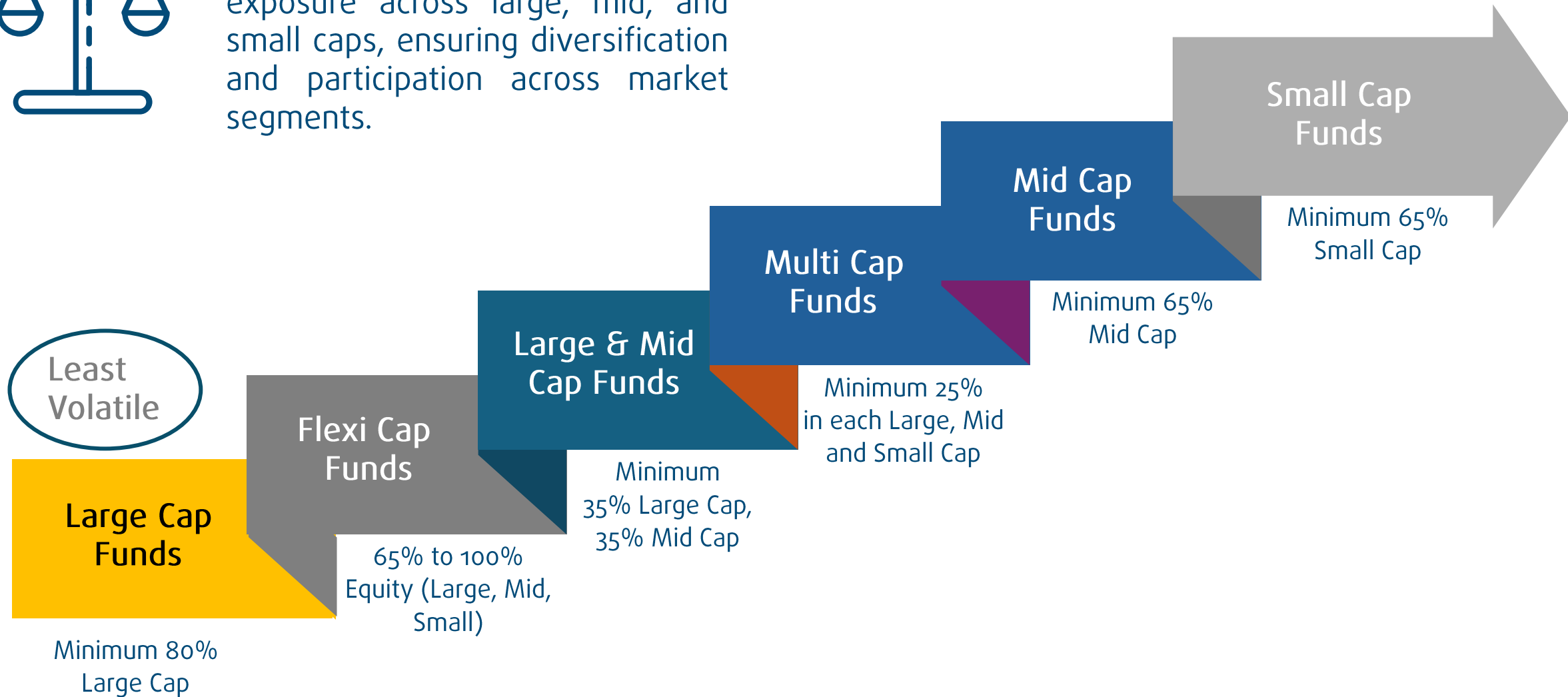


Past performance may or may not be sustained in future. Data as on July 31, 2026. Source: ACEMF (Rolling Returns). The above Returns are Compounded Annualised Growth Rate (CAGR). Large Cap is represented by Nifty 100 TRI; Mid & Small Cap is represented by Nifty MidSmall Cap 400 TRI. Volatility/Risk is 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) – July 31, 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.



Bank of India Large Cap Fund

Key Highlights



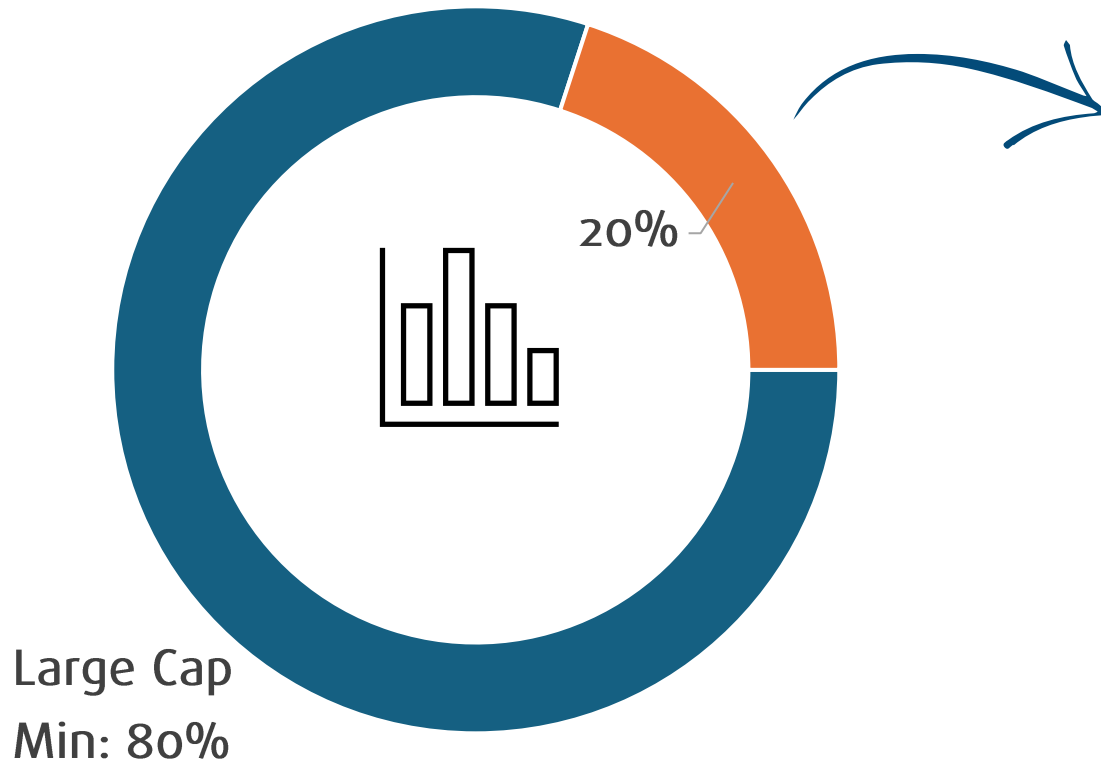
More resilience in adverse market conditions



Long term capital appreciation



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



- **Regulatory allocation:** Minimum 80% in large cap as mandated.
- **Opportunistic* 20%:** Remaining allocation used dynamically to capture opportunities across market caps.
- **Valuation-led approach:** Guided by absolute valuation vs historical averages and relative valuation across segments.

- 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

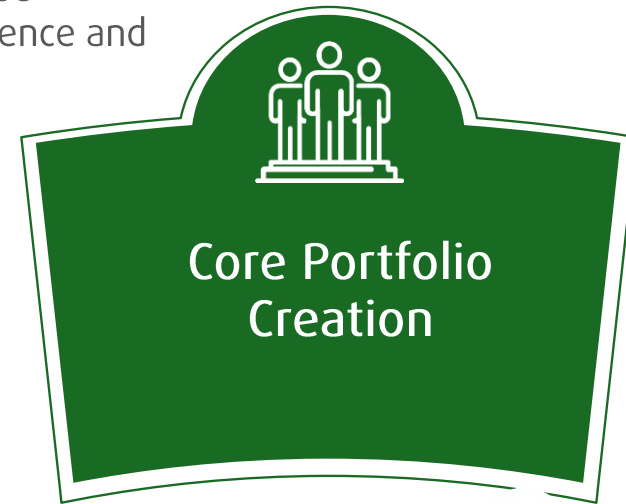
- ✓ Identify the best potential companies within these sectors based on our Excellence Framework methodology. Extensively use screeners to identify companies and followed by due diligence and research to shortlist companies that fit this framework.



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- ✓ 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



SECTOR FUNDAMENTALS

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



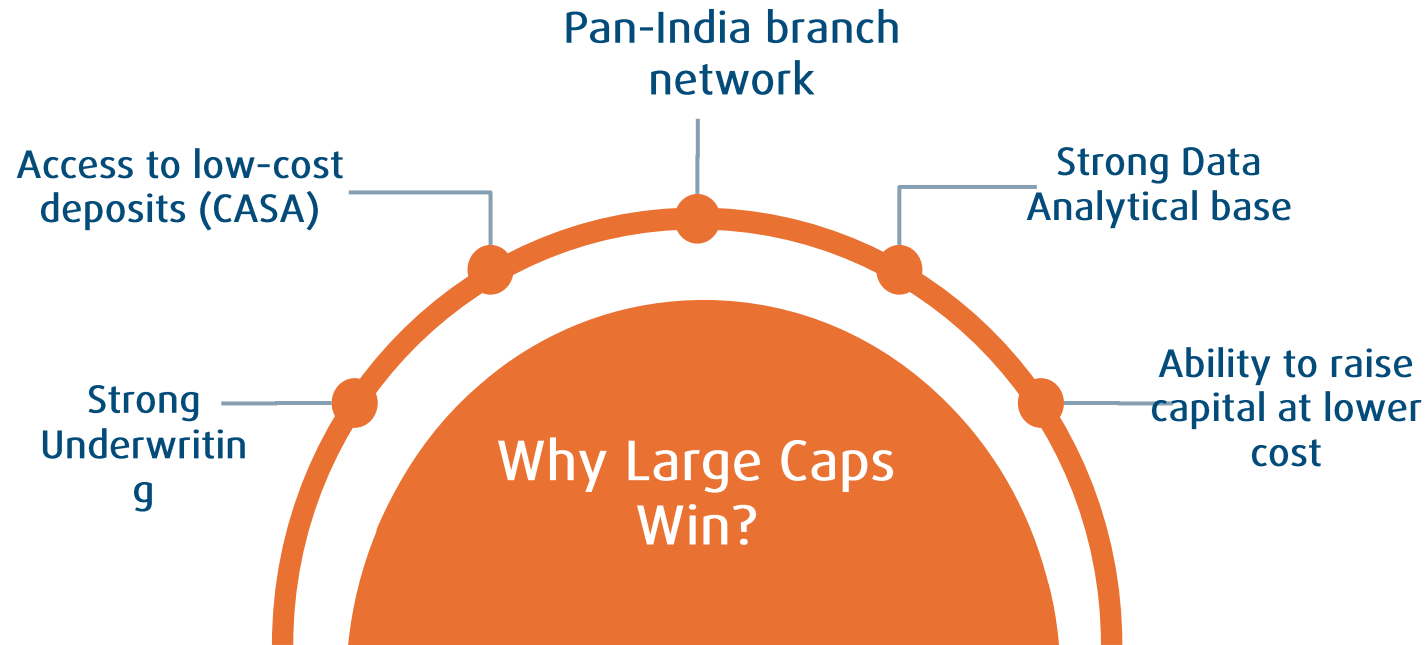
MACRO & POLICY

- 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

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



📌 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



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

📌 Large IT Companies have Cash Flow Stability



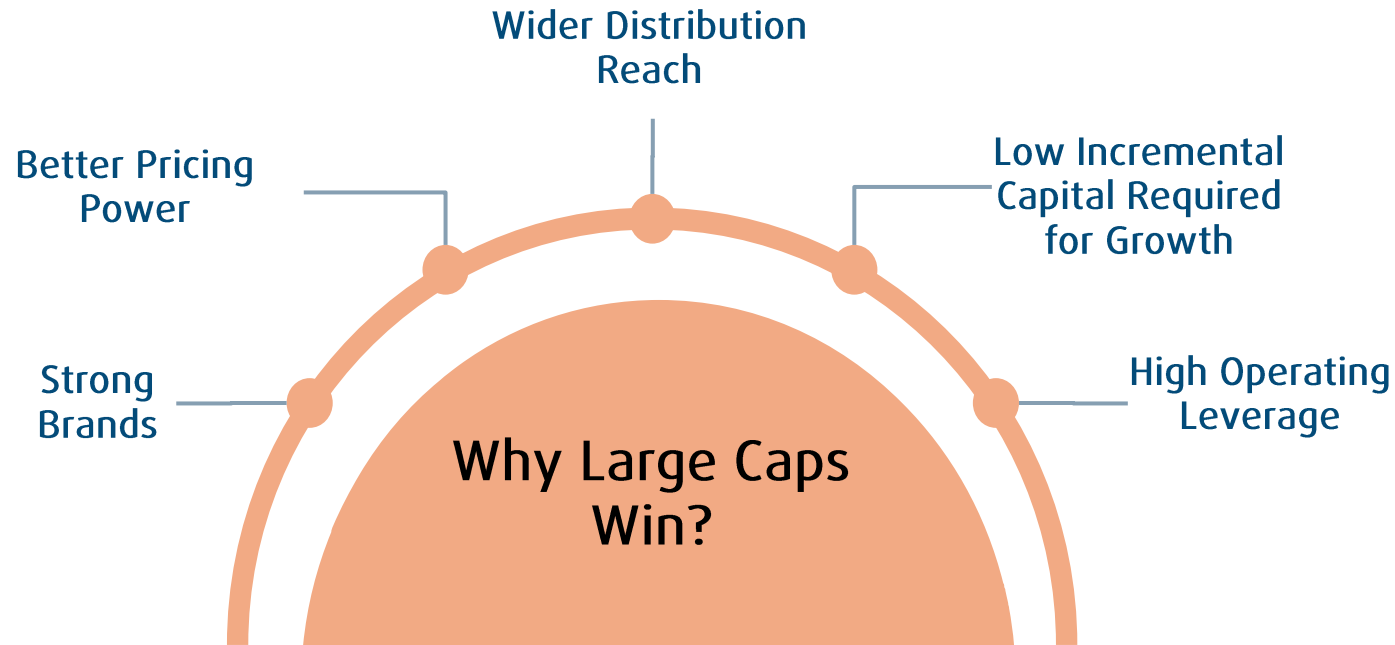
Key Metrics (Typical)

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

Investor
Takeaway

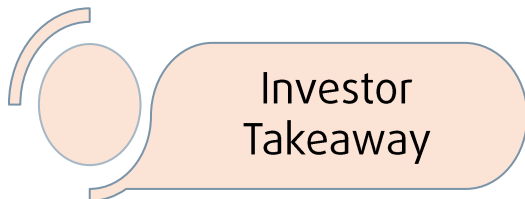
Large-cap IT businesses provides earnings visibility and relatively better downside cushioning, making it one of the core allocation in large-cap funds

📌 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

Sectors	Jul'26	Jun'26	Mar'26	Dec'25	Sep'25	Jun'25	Mar'25
Financial Services	37.46	36.37	33.48	29.95	28.07	28.14	29.58
Capital Goods	9.25	9.69	9.27	10.22	12.45	12.67	11.38
Metals & Mining	6.47	7.92	8.15	9.24	8	7.12	8.32
Fast Moving Consumer Goods	5.12	5.34	5.93	6.79	3.36	1.6	1.22
Healthcare	2.75	5.78	5.98	3.75	3.94	4.92	5.21
Automobile and Auto Components	6.58	5.02	5.34	5.96	5.71	2.99	2.71
Power	3.38	3.73	3.61	3.12	6.17	9.86	10.94
Oil, Gas & Consumable Fuels	3.58	3.58	3.93	4.12	3.7	3.95	4.64
Services	4.35	4.7	3.56	3.58	4.94	3.37	0
Consumer Durables	5.8	4.9	4.4	4.13	3.2	2.82	1.46
Information Technology	5.11	3.18	7.09	9.53	7.63	9.63	9.72
Cash, Cash Equivalent & Others	1.78	1.89	2.1	0.54	2.33	4.03	1.92
Telecommunication	1.94	1.85	2.46	2.61	2.41	1.2	0.52
Construction Materials	1.87	1.79	2.09	2.6	2.76	1.89	1.75
Construction	2.54	2.47	1.86	2.58	1.42	1.38	1.8
Chemicals	2	1.79	0.75	0.25	0.65	1.19	1.78
Consumer Services	0	0	0	1.03	3.26	2.76	6.61
Realty	0	0	0	0	0	0.48	0.44

- ✓ The portfolio remains tilted toward Financial services, while gradually increasing exposure to Information Technology and Automobile and Auto Components
- ✓ Exposure to Metals & Mining and Healthcare has reduced over time, reflecting a shift towards domestic consumption and defensive sectors

Table-i Sector Overweight Fund vs Benchmark

Sectors	Bank of India Large Cap Fund	Nifty 100 TRI	Overweight
Capital Goods	9.25	4.16	5.09
Financial Services	37.46	33.27	4.19
Consumer Durables	5.8	2.38	3.42
Services	4.35	1.77	2.58
Metals & Mining	6.47	4.49	1.98

Table-ii Sector Underweight Fund vs Benchmark

Sectors	Bank of India Large Cap Fund	Nifty 100 TRI	Underweight
Information Technology	5.11	7.12	-2.01
Telecommunication	1.94	4.38	-2.44
Healthcare	2.75	5.43	-2.68
Consumer Services	0.00	3.26	-3.26
Oil, Gas & Consumable Fuels	3.58	9.08	-5.50

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

While sectors like Consumer services Oil, Gas & Consumable Fuels reflects a relative selective allocation strategy vs the benchmark.

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

The scheme has consistently **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	5.84%	12.11%	10.26%	10.54%
NIFTY 100 TRI (Benchmark)	1.54%	10.23%	10.92%	10.83%
BSE Sensex TRI (Additional Benchmark)	-2.76%	6.75%	9.53%	9.41%



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



To Sum Up....

- 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 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.
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

Bank of India Large Cap Fund (Regular)

The fund has produced 1.7x return in last 3 years

Bank of India Large Cap Fund - Growth Option - PERFORMANCE (As on July 31, 2026)

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	5.84%	1.54%	-2.76%	10,584	10,154	9,724
3 years	12.11%	10.23%	6.75%	17,893	16,418	13,946
5 years	10.26%	10.92%	9.53%	16,301	16,800	15,771
Since inception*	10.54%	10.83%	9.41%	16,660	16,880	15,807

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

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 and Mr. Nilesh Jethani have been managing this scheme from October 1, 2024. In addition to this, Mr. Alok Singh manages 8 open-ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund and Mr. Nilesh Jethani manages 2 close ended, 2 open ended and co-manages 1 open ended scheme 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.

For performance of other schemes managed by Mr. Alok Singh and Mr. Nilesh Jethani and direct plan of this scheme

The fund has produced ~1.9x return in last 3 years

Bank of India Large Cap Fund - Growth Option - PERFORMANCE (As on July 31, 2026)

Fund Manager - Alok Singh and Nilesh Jethani				Current Value of Standard Investment of ₹ 10000		
Period [@]	Scheme Returns (%) ^	Benchmark Returns (Nifty 100 TRI) (%)	Additional Benchmark Returns (BSE SENSEX TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 100 TRI) (₹)	Additional Benchmark Returns (BSE SENSEX TRI) (₹)
1 year	7.49%	1.54%	-2.76%	10,749	10,154	9,724
3 years	13.59%	10.23%	6.75%	19,132	16,418	13,946
5 years	11.68%	10.92%	9.53%	17,383	16,800	15,771
Since inception#	11.99%	10.83%	9.41%	17,800	16,880	15,807

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Bank of India Large Cap Fund

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

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2026	Benchmark Risk-o-meter as on July 31, 2026 [^]
• Long term capital appreciation. • Investment predominantly in equity and equity-related instruments of large cap companies.	 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.

[^]Nifty 100 Total Return Index (tier 1)

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A close-up photograph of two hands shaking in a firm grip, symbolizing agreement or partnership. The hands are wearing dark blue suit sleeves. The background is a soft, out-of-focus bokeh of light circles. The entire image is overlaid with a semi-transparent dark blue filter.

Thank You