Bank of India Mutual Fund

Look beyond the obvious.

Value Is Not Always Visible. But It Is Always Real.

Presenting

Bank of India Value Fund

NFO Opens:
28th August 2026

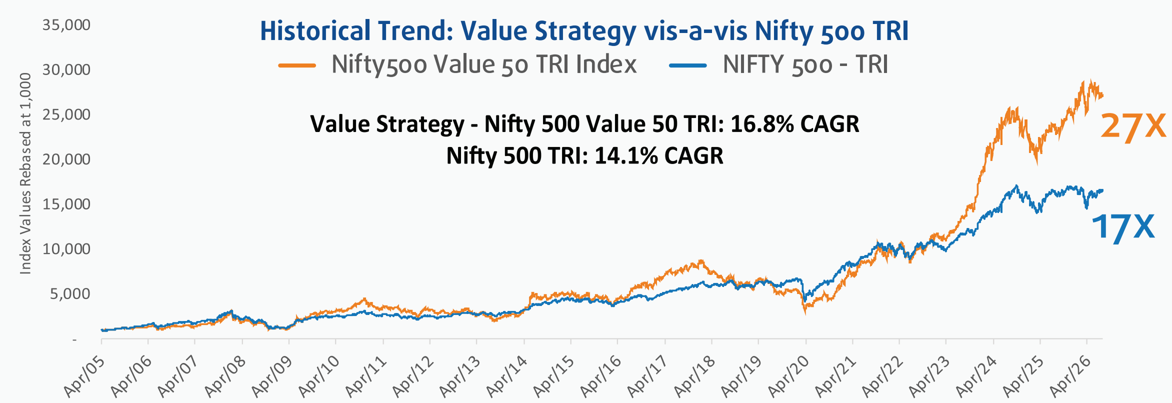
NFO Closes:
11th September 2026

Key Features

- Focus on sustainable business models
- Diversification across market capitalizations and sectors
- Long-term wealth creation through intrinsic value capture

Bank of India Value Fund is an open-ended equity scheme that follows a value investing approach, seeking long-term capital appreciation by investing across market capitalizations while remaining sector-agnostic. The fund focuses on identifying businesses with intrinsic value and potential for positive change that may not yet be fully recognized by the market. It follows a bottom-up stock selection process complemented by macroeconomic overlays.

Value Investing: The Sustainable Path to Long-Term Wealth Creation



Value Strategy has generated **~27x returns** over the last 2 decades as compared to the broad market

Past performance may or may not be sustained in the future. Data as of July 2026. Source: ACEMF. Returns are Compounded Annualised Growth Rate (CAGR). The above simulation is for illustration purposes only and should not be construed as a recommendation or an assurance on returns. Bank of India Mutual Fund is not guaranteeing or forecasting any returns.

Bank of India Value Fund- 5-filter Approach for Portfolio Allocation

A Diverse Set of Return Drivers Enhances Alpha

Inflexion spot	Incubate	Promote	Harvest	Recycle
Rate of Change - *ROCh* identified, position opened	Thesis tested regularly against pre-set triggers	Confirmation arrives; position sized	Rate of change decays as the story becomes consensus	Weight released back into the next incubator graduate
BUY HERE			SELL HERE	

The portfolio construction approach described by the investment team is based on its understanding and broad investment thesis for the fund. It should not be construed as an assurance or guarantee of future outcomes or performance.

Fund's Key Highlights

- Invest predominantly in companies showcasing rate of change ***(ROCh)***
- Invest across market cap and remain sector agnostic
- Identify businesses which have intrinsic value and showcase unrecognised potential for growth
- Bottom-up stock selection with macro overlays

The above represents the investment assessment approach and may change based on market conditions and circumstances.

Who Should Invest?

- Suitable for investors looking to participate in the value creation journey of the Indian economy
- Optimize returns with emphasis on investing in undervalued stocks with a reasonable margin of safety
- Experienced investors who have high-risk appetite
- Investment horizon of 5 years and above

Funds Facts

Fund Manager

Mr. Nav Bhardwaj

Minimum investment amount

₹ 5,000 and in multiples of ₹ 1/- thereafter

Plan & Options

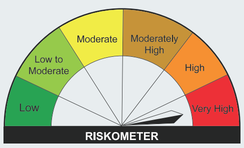
Plans - Direct Plan & Regular Plan
Options under each Plan(s):
- Growth
- Income Distribution cum Capital Withdrawal (IDCW)
(Reinvestment of IDCW & payout of IDCW option)

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

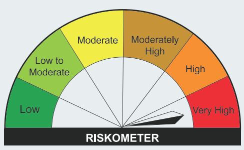
PRODUCT LABEL

Scheme Risk-o-meter #



Investors understand that their principal will be at very high risk

Benchmark Risk-o-meter (as applicable)



Benchmark riskometer is at very high risk
As per AMFI - Tier I Benchmark is Nifty 500 TRI.

Bank of India Value Fund
(An open ended equity scheme following a value investment strategy)

This product is suitable for investors who are seeking*:

- Long term capital appreciation
- Investment predominantly in equity and equity related instruments following a value investment strategy

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.