

Bank of India Aggressive Hybrid Fund

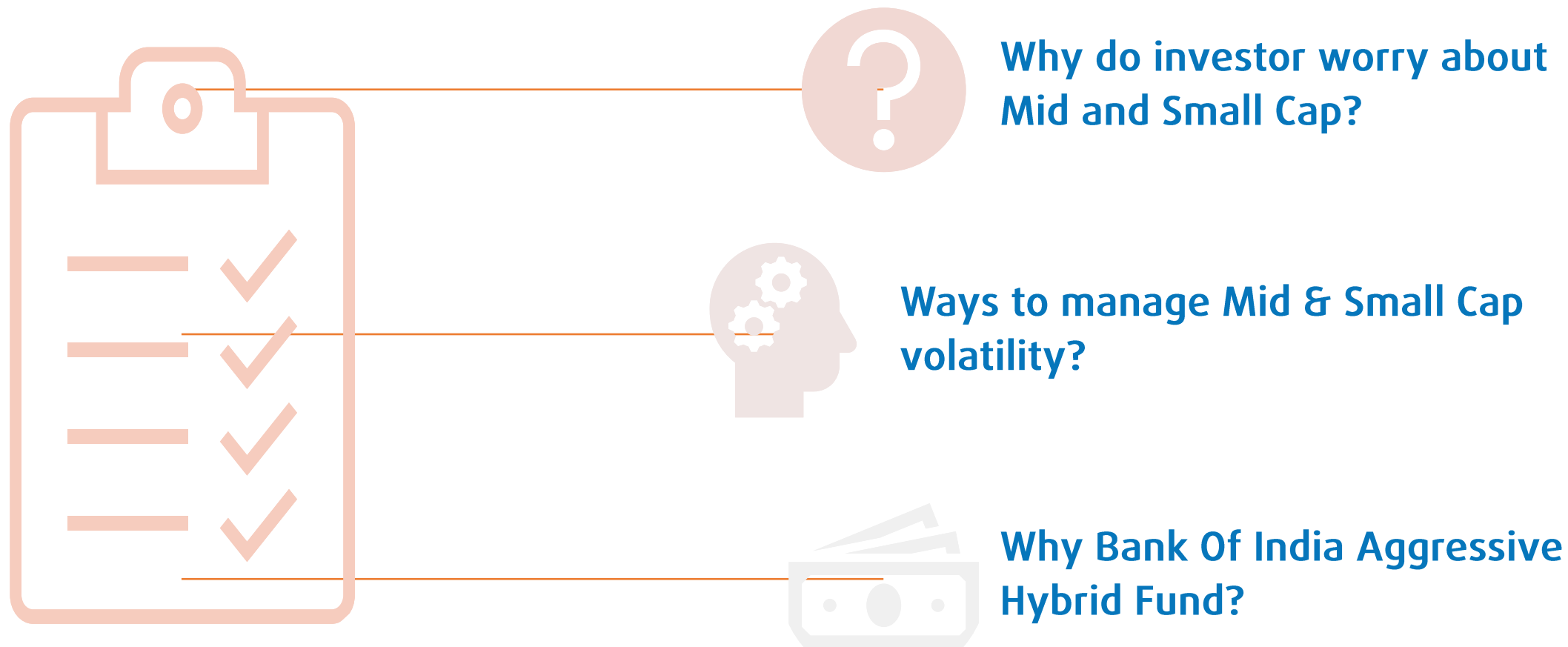
(Formerly known as Bank of India Mid & Small Cap Equity & Debt Fund)

(An open-ended hybrid scheme investing predominantly in equity and equity related instruments)



Sep 2026 Update
Portfolio Data as on 30th Sep 2026
Bank of India Mutual Fund
SEBI Reg. No: MF/056/08/01

Table of Content



Why do Investor Worry About Mid and Small Cap?

- Due to volatility in Mid and Small cap, investors tend to avoid taking exposure
- Drawdown in Mid and Small Cap as compared to Large Cap is higher

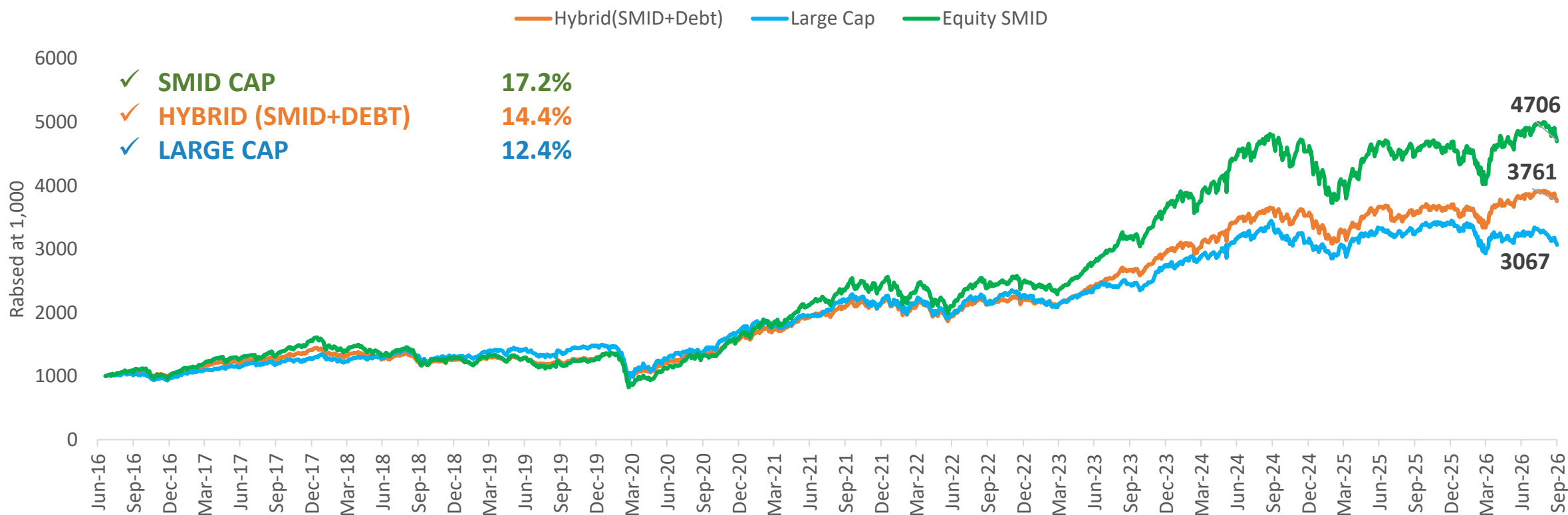


Past performance may or may not be sustained in future. Data as on Sep 30 2026. Source: ACEMF (3 Year Rolling Returns). Returns are Compounded Annualised Growth Rate (CAGR). Large Cap is represented by Nifty 100 TRI; Mid Cap and Small Cap – Nifty MidSmall Cap 400 TRI. Volatility/Risk is calculated based on daily returns and is annualized. Time Period: Jun 01, 2017 – 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.

Volatility is Friend in Long Term Wealth Creation Journey

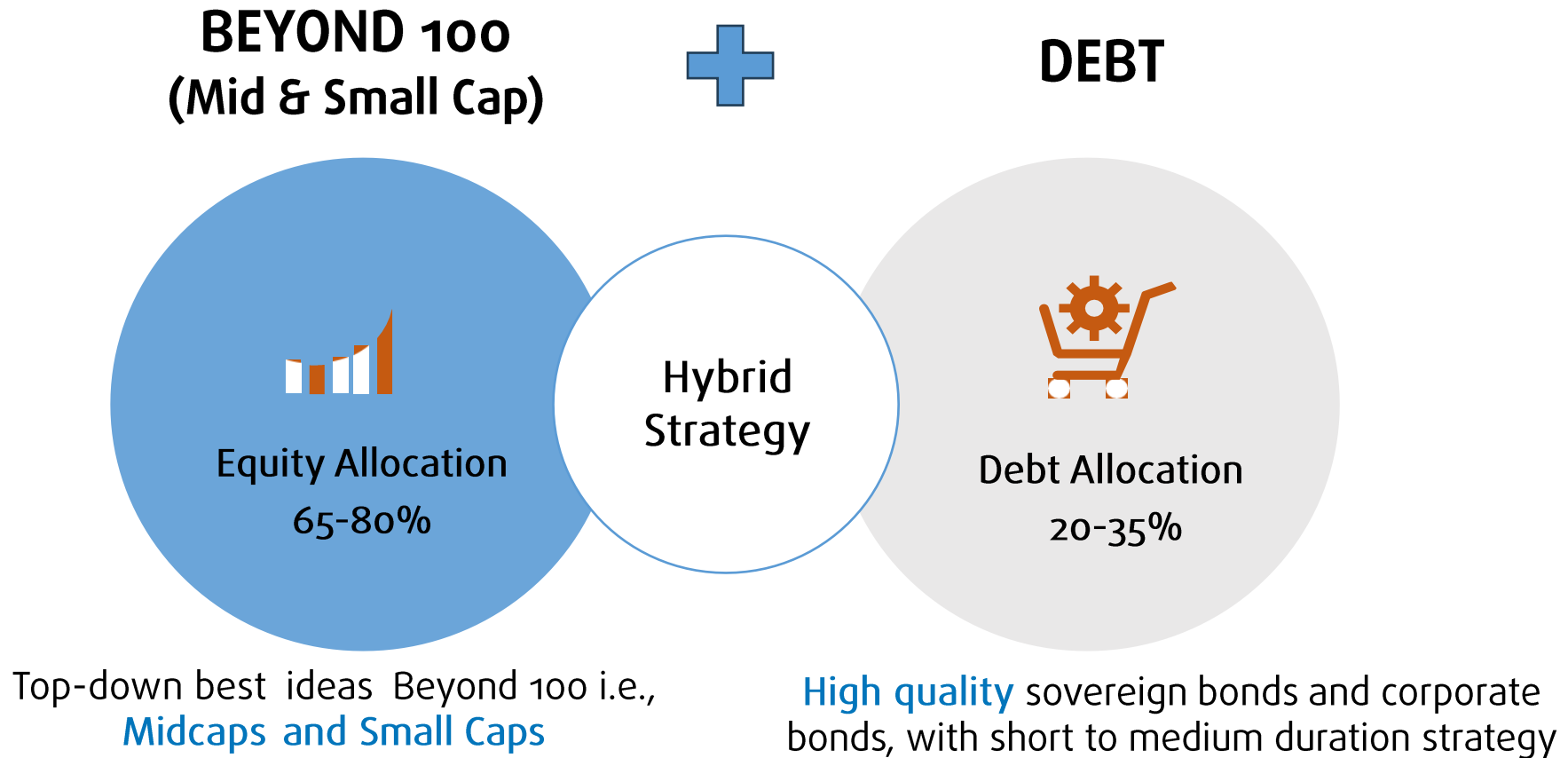
- Mid & Small Caps over long term have generated higher return opportunities as compared to Large Caps

Performance Trend



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.

What is the way to manage the Mid & Small cap volatility?



SMID 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

Why **SMID** + **Debt** Hybrid Strategy?

Benefits of a SMID Strategy (Small + Mid Cap Strategy)

Economic Growth Lever

- Domestic growth, manufacturing, capex, exports, and consumption themes often reflect strongly in SMID companies.

Sector Diversification

- Wider Sector opportunity with highly under researched universe

Capture Future Leaders

- Future Large-cap winners start as small/mid-cap companies, early participation may have higher Alpha opportunity

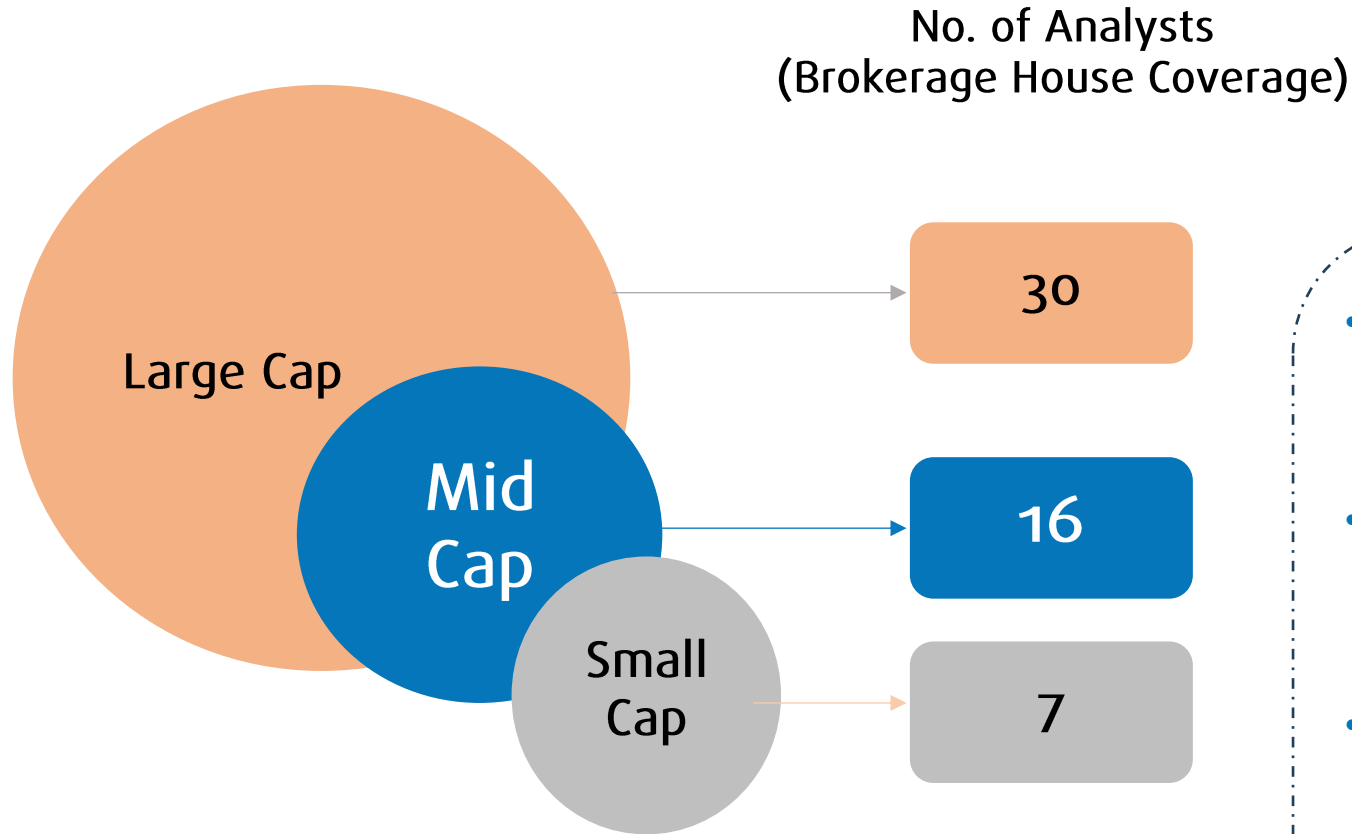
High Growth Potential

- SMID companies benefit from expansion, market share gains, new products, and formalization of the economy

Potential Alpha Generation

- Larger set of companies, with most of the IPO opportunity, new sector and higher upside potential leads to possibly higher return capability

Small and Mid Caps are Under-researched Vs Large Caps



- **Mid Caps have limited analyst coverage** which results in pricing inefficiencies and hidden opportunities
- **Mid Caps have Information Asymmetry = Opportunity**, and an in-depth research can lead to early-stage discovery
- **Mid Caps have higher potential for alpha generation**; more room for fundamental research to add value

Source: Capitaline. Brokerage House Coverage refers to the process by which brokerage firms, also known as brokerages or brokerage houses, provide analysis, research, and recommendations on various stocks. Above data considers the Median count of analyst coverage for each of the companies in the various market cap segment.

Why Bank of India Aggressive Hybrid Fund?

Distinctive Portfolio Construction Approach

Portfolio Construct

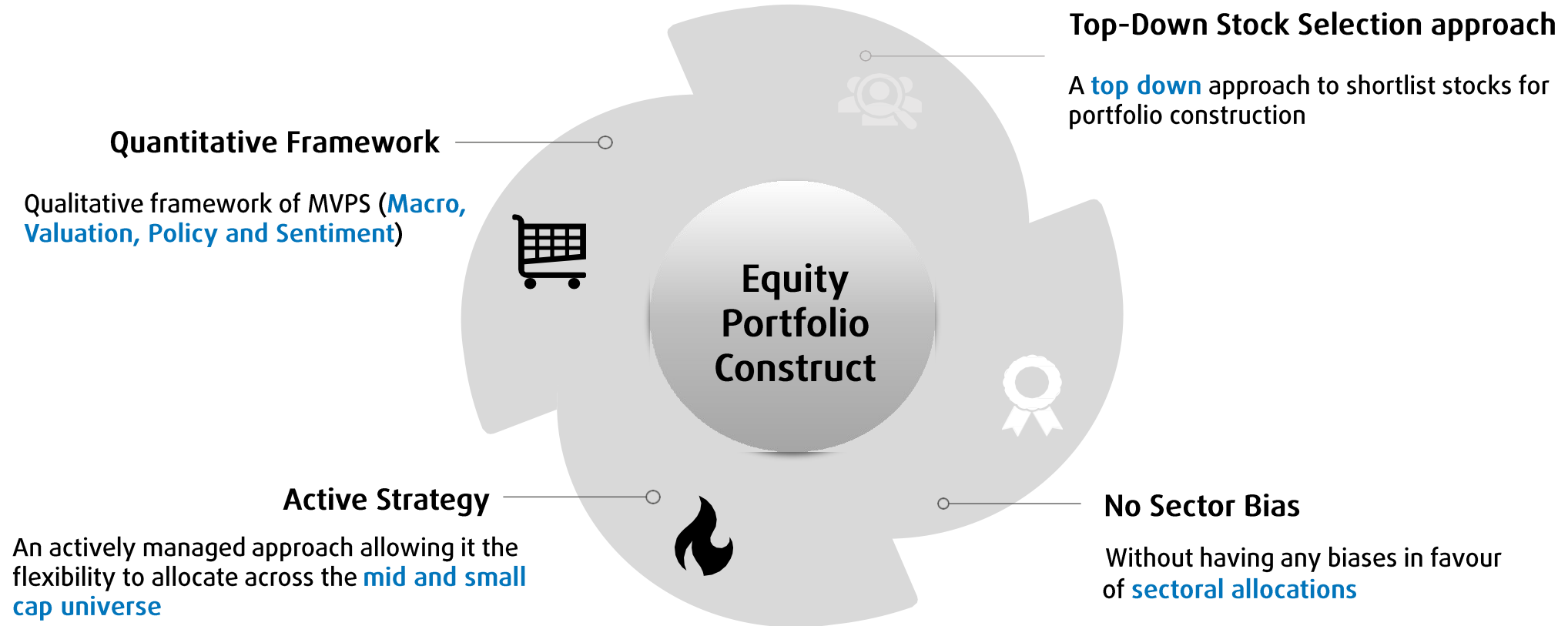
- 70-80% of portfolio is invested in mid and small cap companies
- **Fund is not allowed to invest in large cap companies**
- 20% of portfolio is invested in Debt with duration of around 2-4 years

Allocation Limits

- Equity allocation is managed between 65-80%
- As and when any midcap allocation become large cap, fund exits those stock
- **Portfolio is normally allocated in 40-50 stocks**

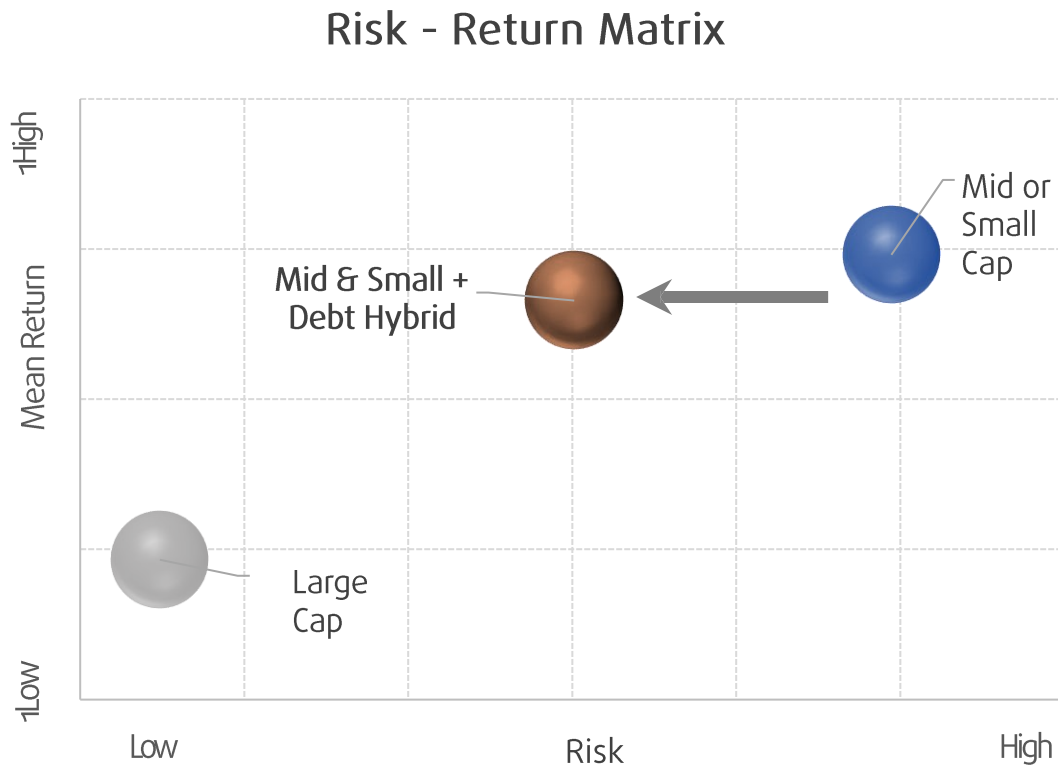
Current Portfolio Allocation is based on the prevailing market conditions and is subject to changes depending on the fund manager's view of the markets. Investment approach is based on current market outlook and is subject to fund manager discretion. Investors are advised to refer SID for detailed asset allocation and investment strategy of the scheme. *Above mentioned range is based on the historical exposure which remains an identical range however, the specific market circumstance may lead to differ from the above but aligned within the regulatory limit.

Equity Investment Approach



Current Portfolio Allocation is based on the prevailing market conditions and is subject to changes depending on the fund manager's view of the markets. Investment approach is based on current market outlook and is subject to fund manager discretion. For the Asset Allocation of the fund please refer slide no. 24

Fund Positioning- Relative to Risk



- Bank of India Aggressive Hybrid Fund is positioned to offer **middle path** to those investors who are **hesitant to commit fully to Mid and Small Caps**
- The fund provides growth potential and **optimal steadiness** with exposure to 20-35% debt, 0-10% INVITs, 0-15% ETCDS, Gold & Silver ETFs and Mutual Fund Units and 65-80% Mid and Small Caps

Why have we Chosen Debt over Large Cap?

An Illustration

Fig i: When market corrects, Large caps, Mid caps as well as Small Caps fall

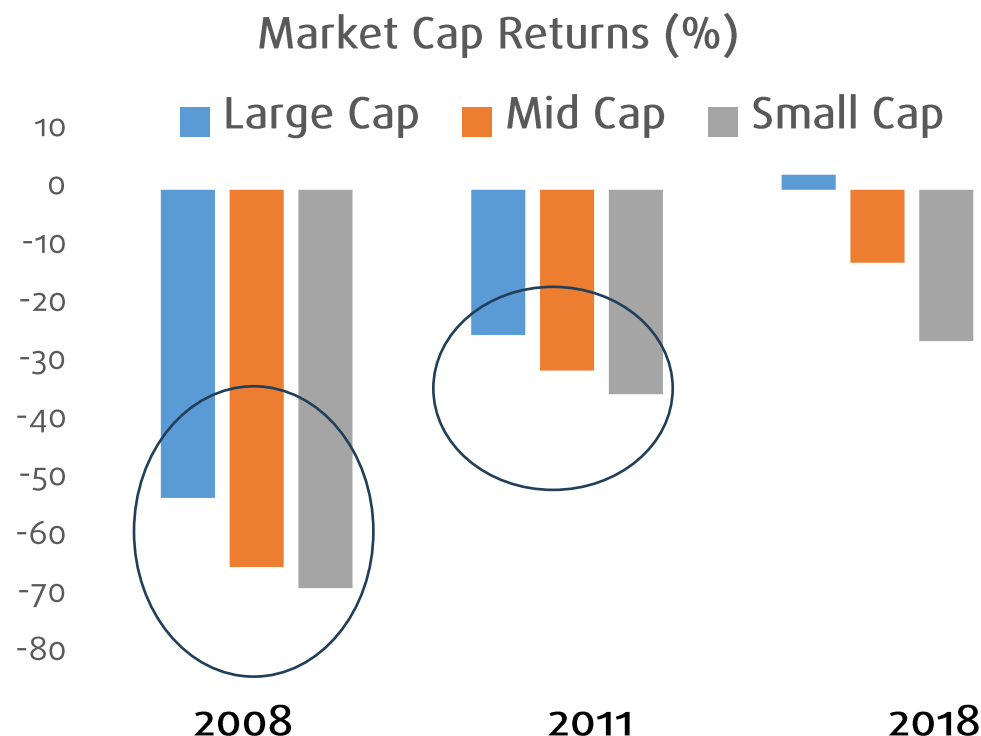


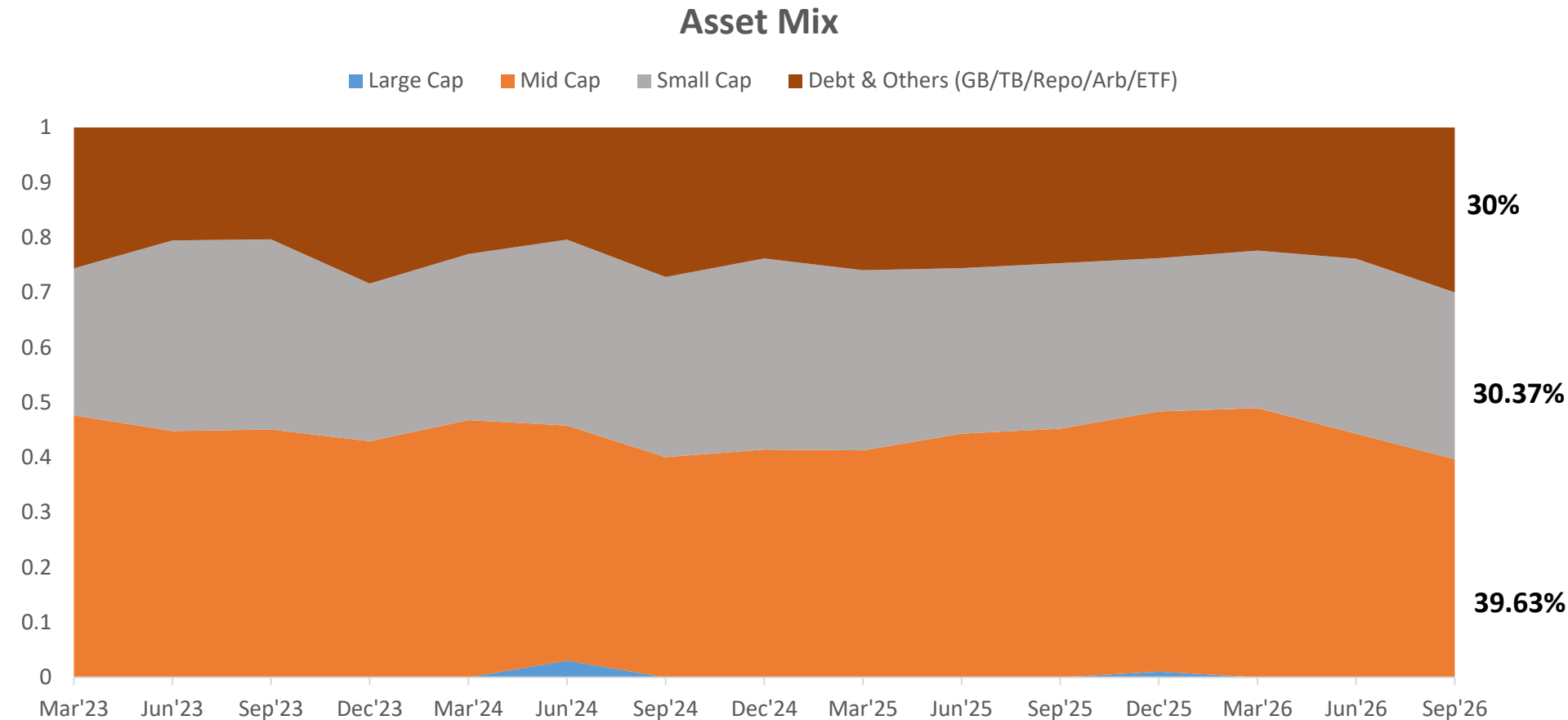
Fig ii: However, Debt manages volatility relatively well

Asset Class	3 Year Rolling Return (%)		5 Year Rolling Return (%)	
	Median	Min	Median	Min
Large	13.89	-4.98	14.23	-0.75
Mid & Small	20.88	-11.22	18.94	-1.63
Debt	7.6	4.9	7.8	6

Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. Data as on Sep 30 2026. Source: ACEMF (Rolling Returns). Returns are Compounded Annualised Growth Rate (CAGR). Large Cap is represented by Nifty 100 TRI; Mid & Small Cap is represented by Nifty MidSmall 400 TRI and Debt - Crisil Short Term Bond Index.. 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.

Unique Mid + Small Cap Equity with Debt Allocation

- Up to 75% is invested in high-quality mid- and small-cap businesses with strong long-term growth potential.
- Up to 25% of the portfolio is allocated to sovereign or AAA/A1+ rated instruments, providing diversification through exposure to high-quality, low-risk debt.



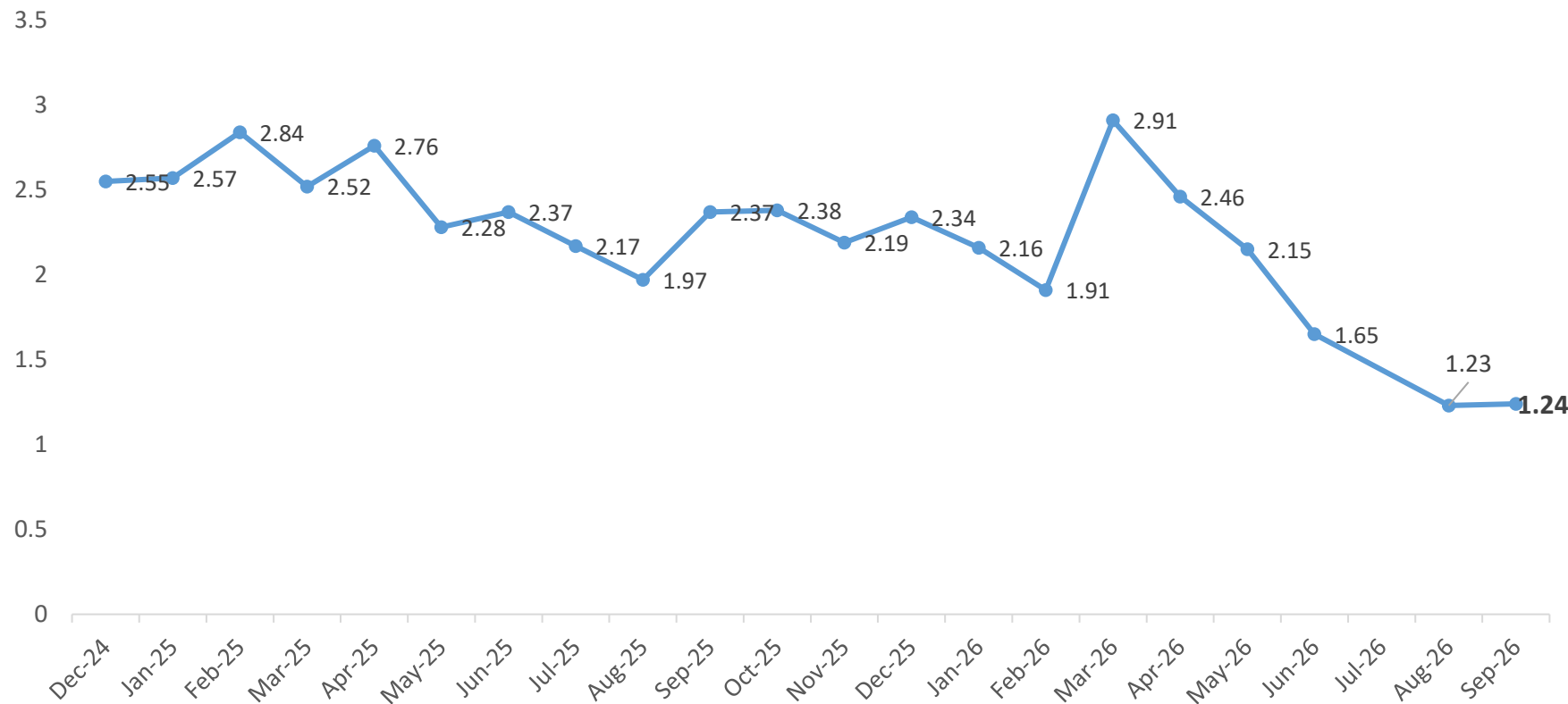
Average Allocation	
Mid Cap	~44%
Small Cap	~31%
Debt & others(GB/TB/Repo/Arb/ETF)	~25%

Source: Factsheet data of Sep 30, 2026. Average = 3 Years Quarter-on-quarter allocation average from Mar'23 to Sep'26 is shown in the table.

Tactical Debt Allocation Approach

- ✓ Fund endeavour to construct a well- diversified, **high credit** portfolio that **minimizes liquidity risk and credit risk**

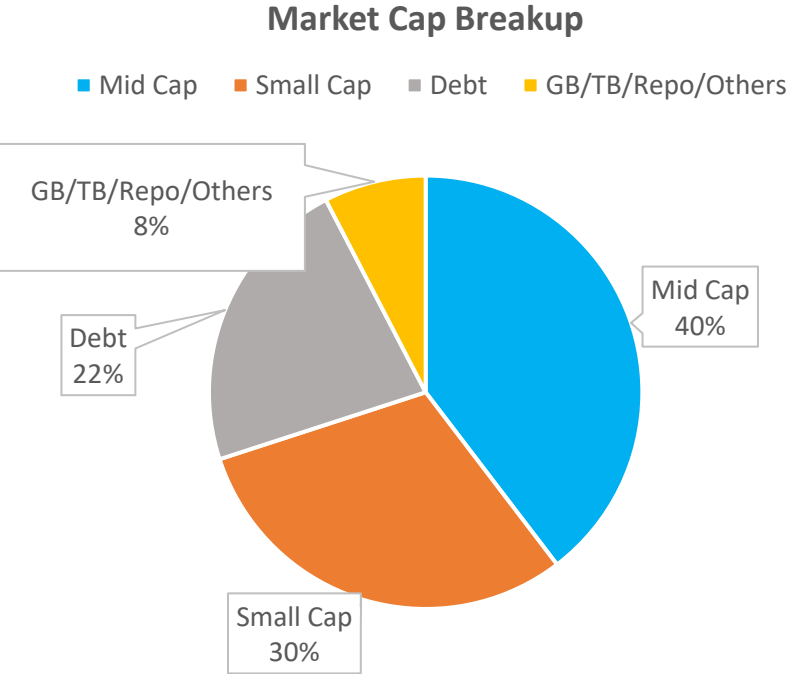
Residual Maturity



Maturity has been managed tactically across market circumstances:

- Feb'25: 2.84 years
- Aug'25: 1.97 years
- Sep'26: 1.24 years

Better Diversification Across Asset Class



Quantitative Indicators	
AUM (Latest)30 th Sep 2026	₹ 2,195.61 Crs

Asset Allocation	
Net Equity	70%
Total Stocks	67

Fund has demonstrated Active Sector Allocation

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

Sector over/underweight position vis-à-vis benchmark

Table-i Sector Overweight Fund vs Benchmark

Sector	Bank of India Aggressive Hybrid Fund	Nifty Midsmallcap 400 TRI	Overweight
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

The fund is selectively overweight in Financial Services, Telecommunication and Metals & Mining reflecting conviction in sectors with strong growth potential as compared to the benchmark.

Table-ii Sector Underweight Fund vs Benchmark

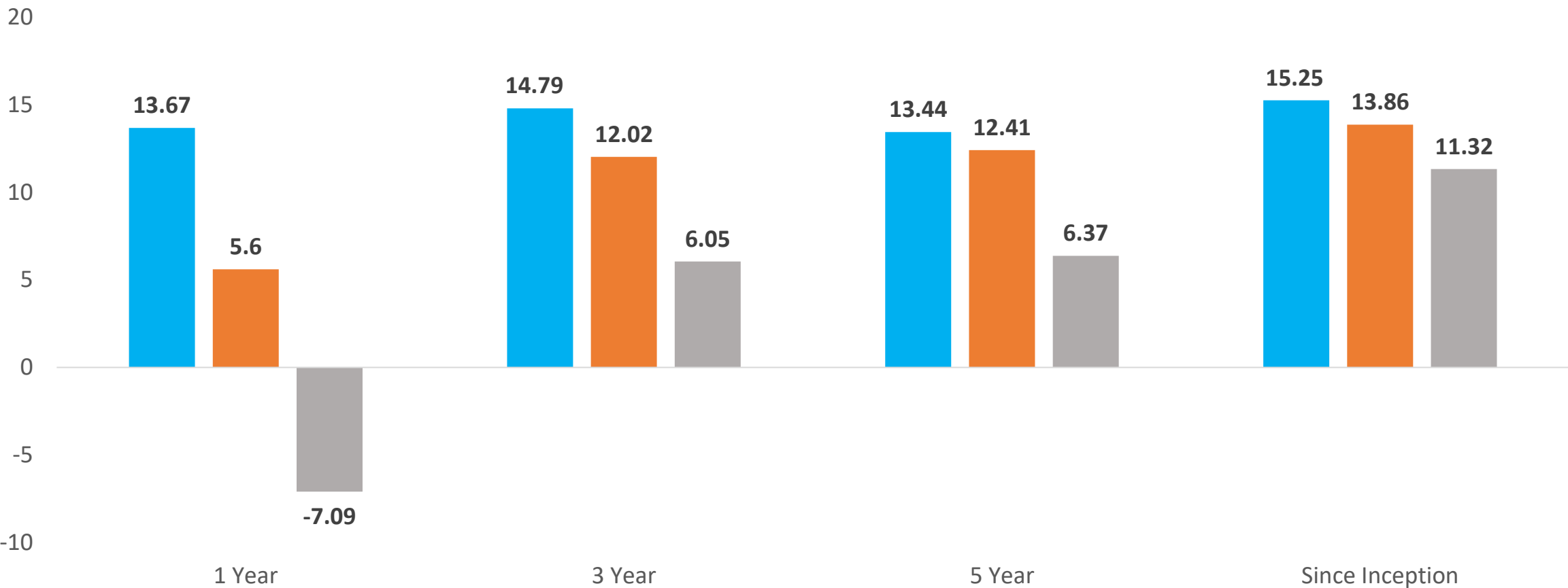
Sector	Bank of India Aggressive Hybrid Fund	Nifty Midsmallcap 400 TRI	Underweight
Chemicals	1.78	4.58	-2.80
Realty	0.14	3.79	-3.65
Automobile and Auto Components	4.06	7.80	-3.74
Information Technology	0.39	4.58	-4.19
Consumer Services	0.94	6.38	-5.44

The scheme remains underweight in Consumer Services, Information Technology and Automobile and Auto Components.

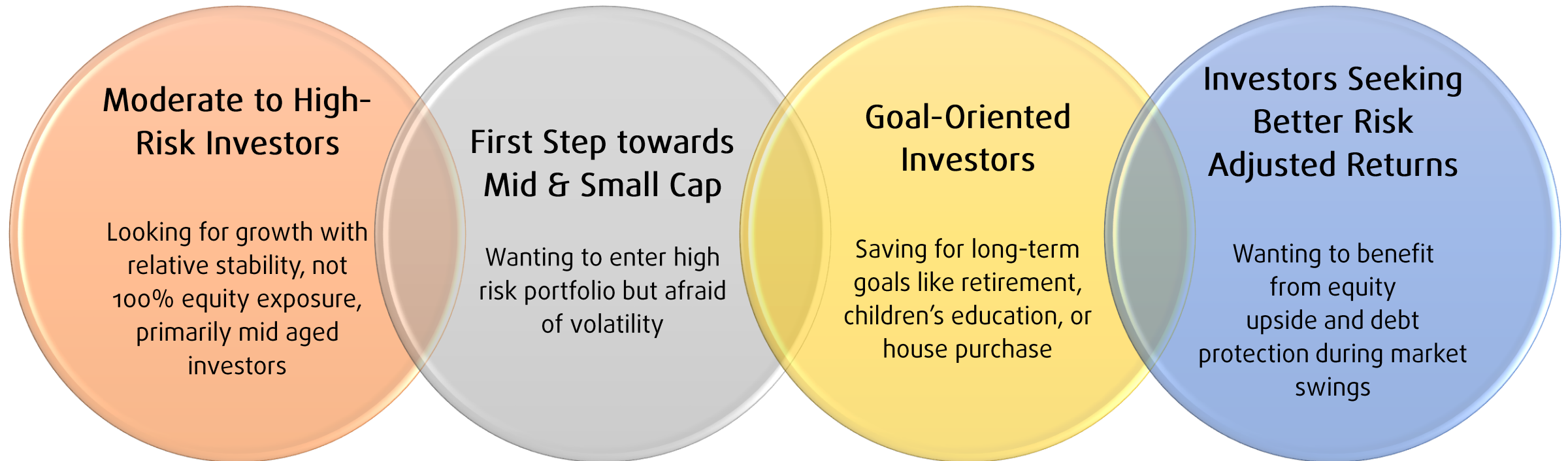
Fund has generated Superior Returns vis-à-vis Benchmark as well as the Broad Market

Performance Comparison

Fund Benchmark Additional Benchmark

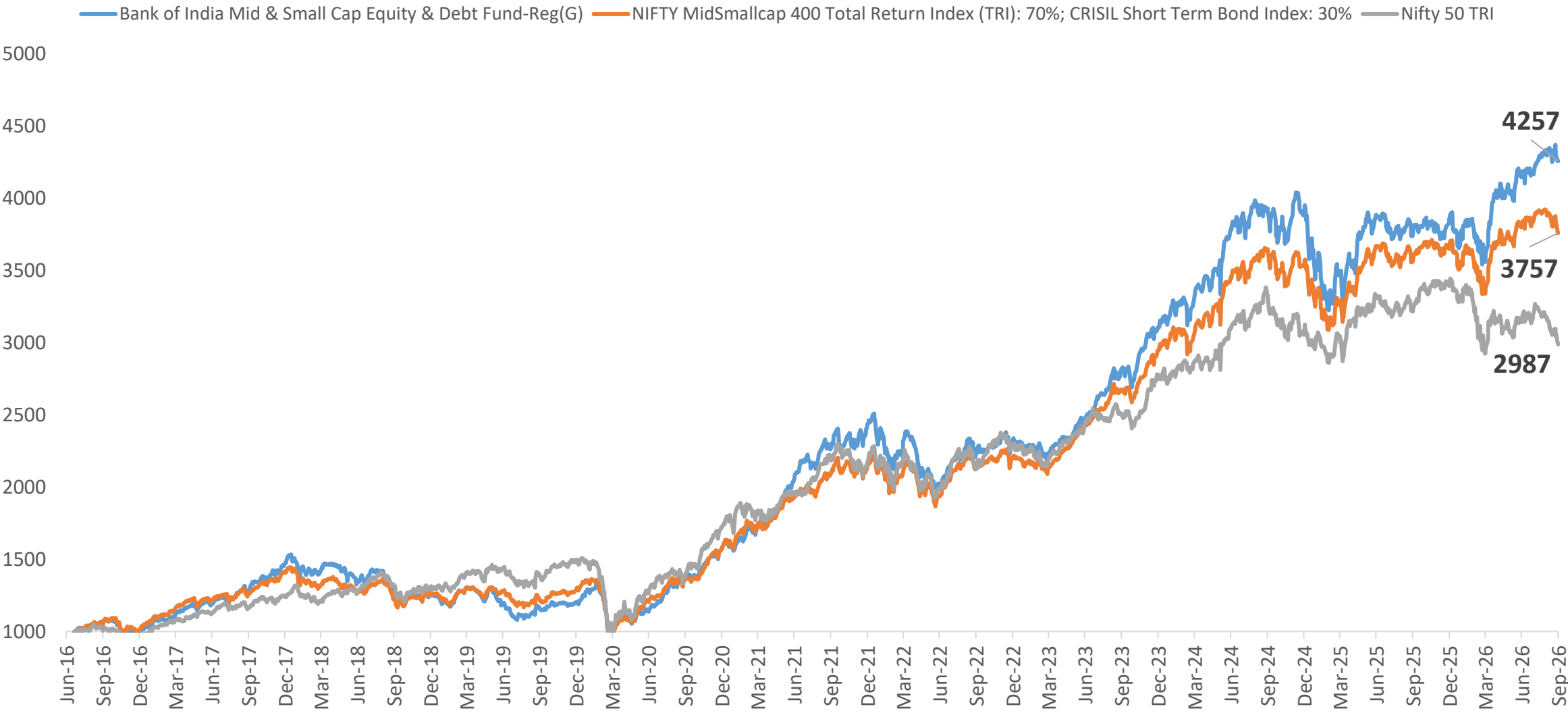


Source: Factsheet Sep 30, 2026. Above performance is for the Regular Plan of the scheme. BENCHMARK -Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%) & ADDITIONAL BENCHMARK- Nifty 50 TRI. Past Performance may or may not be sustained in the future.



Since Inception Journey of the Scheme

Performance Trend



Source: ACE MF 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 31-Aug-2026. Time Period: July 20 2016(Since Inception) – Sep 30 2026.

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
Mid Cap & Small Cap Equity & Equity Related Securities	65%	80%
Debt & Money Market Instruments	20%	35%
Residual Portion^		
Units issued by INVITs	0%	10%
ETCDs, Gold ETFs and Silver ETFs and mutual fund units	0%	15%

Mid Caps are defined as the 101st -250th company in terms of full market capitalization.
Small caps are defined as the 251st company onwards in terms of full market capitalization.

^Note for Residual Portion:

Hybrid schemes may invest their residual portion in InvITs (except Arbitrage funds), Gold ETFs, Silver ETFs, and ETCDs, and mutual fund units subject to limits specified in MF Regulations for each asset class.

Fund has Generated ~4.2X Returns Since Inception

Regular Plan

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.

For performance of other schemes managed by Mr. Alok Singh, [click here](#)

Fund has Generated ~4.7X Returns Since Inception

Direct Plan

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	15.20%	5.60%	-7.09%	11,520	10,560	9,291
3 years	16.25%	12.02%	6.05%	15,722	14,066	11,931
5 years	14.75%	12.41%	6.37%	19,903	17,952	13,621
Since inception	16.41%	13.86%	11.32%	47,150	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).

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Fund Facts

Scheme	Bank of India Aggressive Hybrid Fund (formerly Bank of India Mid & Small Cap Equity & Debt Fund)
Type	An open-ended hybrid scheme investing predominantly in equity and equity related instruments
Investment Objective	The scheme's objective is to provide capital appreciation to investors from a portfolio constituting of mid and small cap equity and equity related securities as well as fixed income securities. However, there is no assurance that the investment objective of the scheme will be achieved.
Benchmark	First Tier Benchmark: NIFTY MidSmallcap 400 TRI: 70% + CRISIL Short Term Bond Fund Index: 30%
Fund Manager	Mr. Alok Singh
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
Minimum investment amount	₹5,000 and in multiples of ₹1/- thereafter

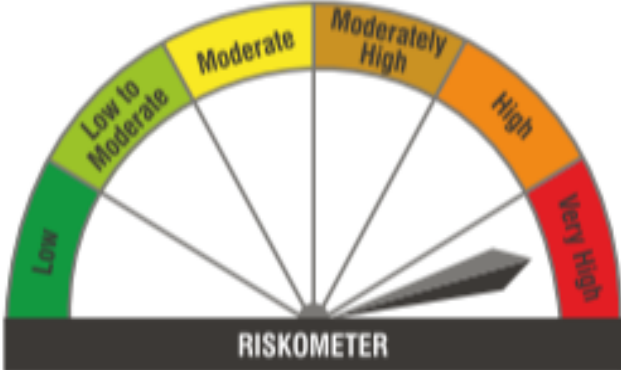
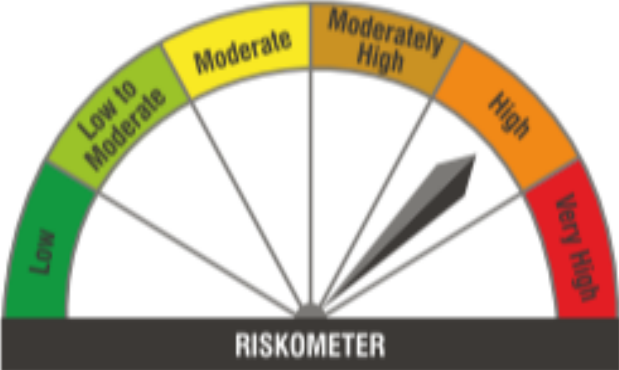
Take Away

1 Unique SMID Strategy → Fund invests in Mid and Small Cap businesses to generate higher alpha

2 High Quality Debt → For up to 25% of the portfolio, investment in sovereign or AAA/ A1+ rated instruments i.e., relatively higher quality debt/corporate bonds

3 Healthy Return → Investment in quality businesses with strong growth potential available at attractive valuations which has generated ~4X returns since inception (Direct plan)

Product Label

This product is suitable for investors who are seeking*: • 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.	Risk-o-meter is based on the scheme portfolio as on September 30, 2026  RISKOMETER Investors understand that their principal will be at very high risk	Benchmark Risk-o-meter as on September 30, 2026^  RISKOMETER Benchmark riskometer is at high risk
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*Investors should consult their financial advisor if they are not clear about the suitability of the product.

^NIFTY MidSmallcap 400 Total Return Index (TRI): 70%; CRISIL Short Term Bond Index: 30%

Statutory Disclaimer:

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

A background image showing two people in business suits shaking hands, with a blue overlay. The hands are clasped in the center, and the sleeves of the suits are visible. The background is slightly blurred, showing some bokeh light effects.

Thank You