



A mix of 3 put together
to build a sustainable portfolio

Bank of India Multi Cap Fund

About the Fund

Bank of India Multi Cap Fund offers a diversified investment approach by taking exposure across large cap, mid cap, and small cap companies with minimum of 25% in each of the market capitalisations. It is suitable for investors seeking long-term capital appreciation and comfortable with a medium to high level of risk.

Sector Allocation

Sector		Fund	Benchmark	Under/ Over Weight
Top 3 sectors	Healthcare	13.67	8.59	5.08
	Consumer Durables	8.01	3.15	4.86
	Consumer Services	7.21	4.11	3.10
Bottom 3 sectors	Capital Goods	5.40	8.58	-3.18
	Information Technology	1.70	5.92	-4.22
	Financial Services	20.61	29.29	-8.68

Benefits of the Fund

-  Focused Across Large, Mid and Small Cap Companies
-  High Conviction Portfolio Strategy
-  Balanced Style: Growth + Value
-  Well-Diversified Sector Allocation

Top 10 Equity Holdings

Company	Market Value (%)
HDFC Bank Limited	5.84%
Reliance Industries Limited	4.41%
Dixon Technologies (India) Limited	3.53%
Aurobindo Pharma Limited	3.18%
FSN E-Commerce Ventures Limited	2.97%
Stylam Industries Limited	2.89%
Tips Music Limited	2.75%
Kotak Mahindra Bank Limited	2.71%
Entero Healthcare Solutions Ltd	2.62%
State Bank of India	2.50%

Fund Facts


Inception Date
March 3, 2023


Assets Under Management (AUM)
₹ 1,258.70 Cr


Total number of stocks
67


Total Expense Ratio (TER)
Regular Plan: 1.86%
Direct Plan: 0.74%

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

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



Options

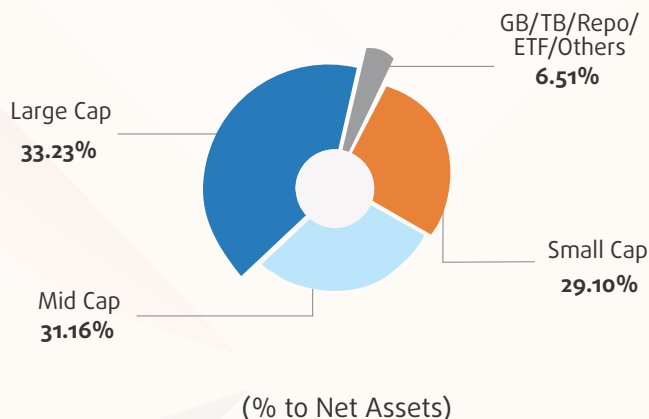
Growth Option, IDCW Option
(Reinvestment of IDCW & payout of IDCW facility)



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

Market Cap Categorisation



Asset Allocation

Asset Class	% to Net Assets
Equity Holdings	93.49%
Cash & Cash Equivalent	6.41%
Government Bond & Treasury Bill	0.10%

Fund Performance - Regular Plan - Growth Option

(As on July 31, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%)^	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (%)	Additional Benchmark Returns (BSE 500 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 Multicap 50:25:25 TRI) (₹)	Additional Benchmark Returns (BSE 500 TRI) (₹)
1 year	12.46%	4.46%	2.98%	11,246	10,446	10,298
3 years	18.10%	14.20%	11.88%	16,480	14,897	14,010
5 years	NA	NA	NA	NA	NA	NA
Since inception*	22.06%	18.17%	15.27%	19,760	17,688	16,252

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

*Date of Allotment - March 03, 2023.

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.

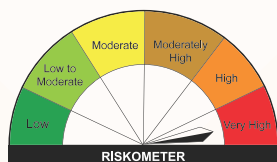
- Mr. Nitin Gosar has been appointed Fund Manager for this scheme since inception. In addition to this scheme, he manages 3 open ended schemes of Bank of India Mutual Fund.
 - Period for which scheme's performance has been provided is computed basis on last working day of the Month-end preceding the date of publication.
 - Different plans shall have a different expense structure.
- For performance of other schemes managed by Mr. Nitin Gosar and direct plan of this scheme, [click here](#).
All the above data is as on July 31, 2026.

To invest scan the QR code:



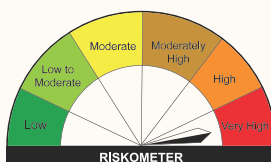
PRODUCT LABEL

Risk-o-meter is based on the scheme portfolio as on July 31, 2026



Investors understand that their principal will be at very high risk

Benchmark# Risk-o-meter as on July 31, 2026



Benchmark riskometer is at very high risk

Bank of India Multi Cap Fund

(An open ended equity scheme investing across large cap, mid cap, small cap stocks)

This product is suitable for investors who are seeking*:

- Long term capital appreciation.
- Investments in equity and equity related instruments across large cap, mid cap, small cap stocks

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

#NIFTY 500 Multicap 50:25:25 Total Return Index (TRI)

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