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

June 2026 Update
30th June 2026

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

What are Large Caps?

Bank of India Mutual Fund

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

Market Leadership:

Proven business models with deep moats

Institutional liquidity:

Efficient entry and exit for scale

Financial Resilience:

Strong balance sheets to weather cycles

Key Benefits of Large Cap Funds

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.

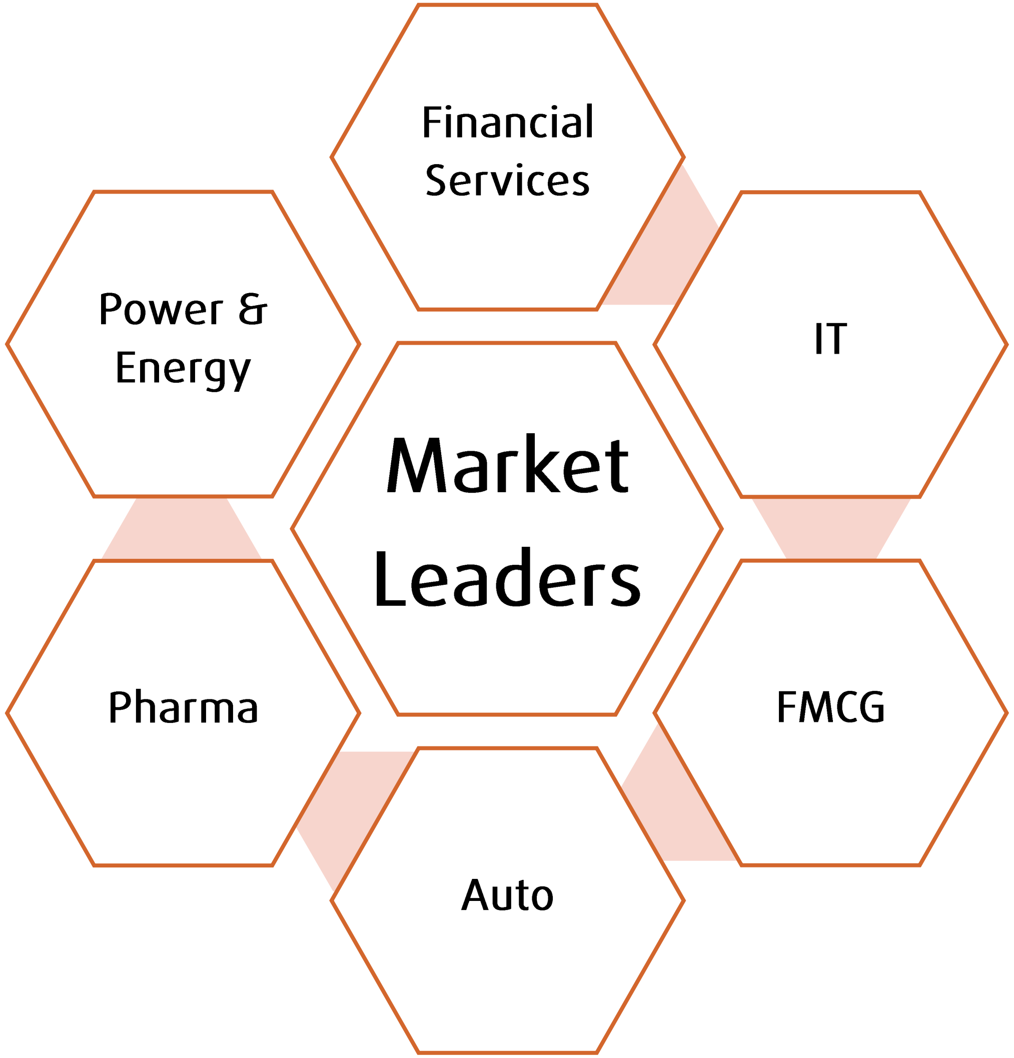
Diversification

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

Bank of India Mutual Fund



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

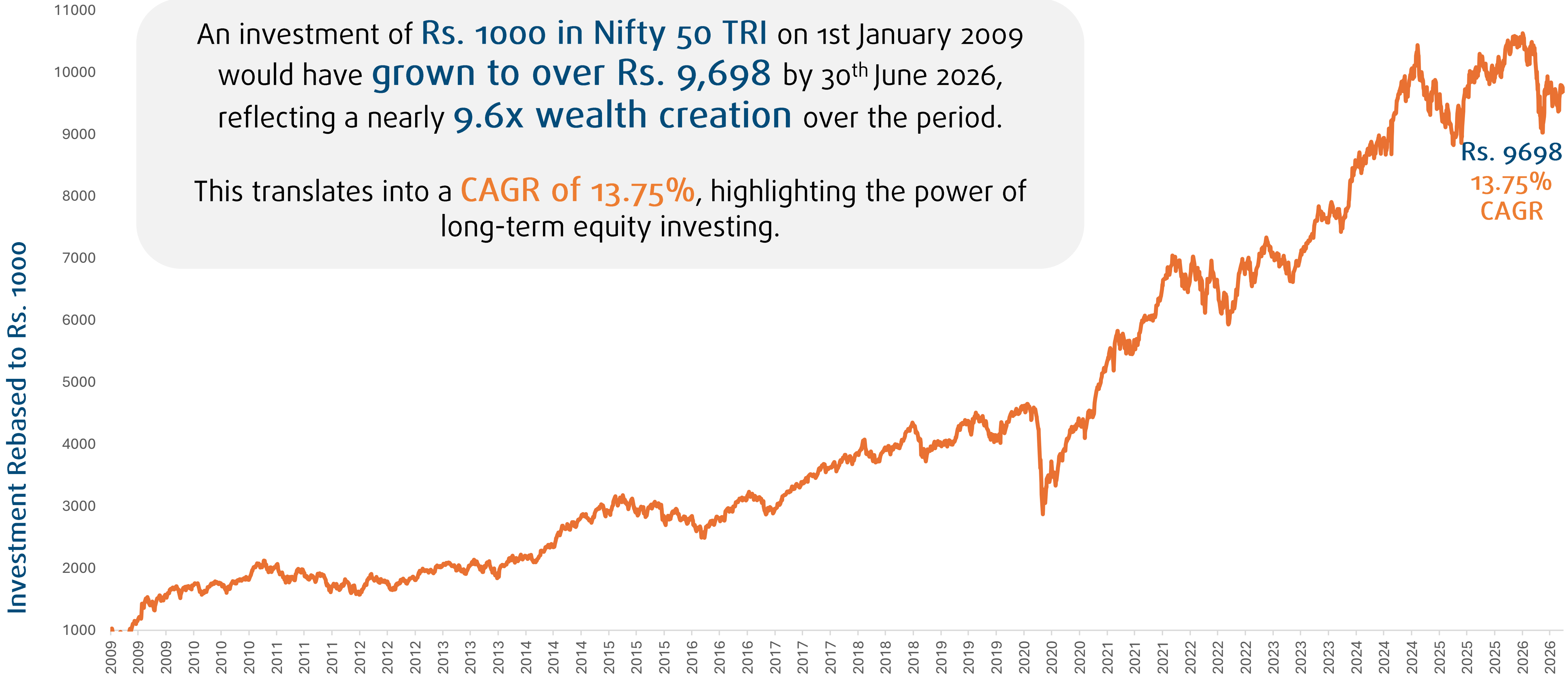
Large Cap universe based on the AMFI classification of sector/ Industry, above market leaders are identified basis the volume, profit or market cap.
The above mentioned sectors/ stocks should not be construed as a recommendation from Bank of India Mutual Fund.

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

Bank of India Mutual Fund

An investment of Rs. 1000 in Nifty 50 TRI on 1st January 2009 would have grown to over Rs. 9,698 by 30th June 2026, reflecting a nearly 9.6x wealth creation over the period.

This translates into a CAGR of 13.75%, 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 30th June 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	-6.10%	2.11%	6.41%
% CAGR	**15.9%**	**22.2%**	**22.3%**

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

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 30th June 2026.

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

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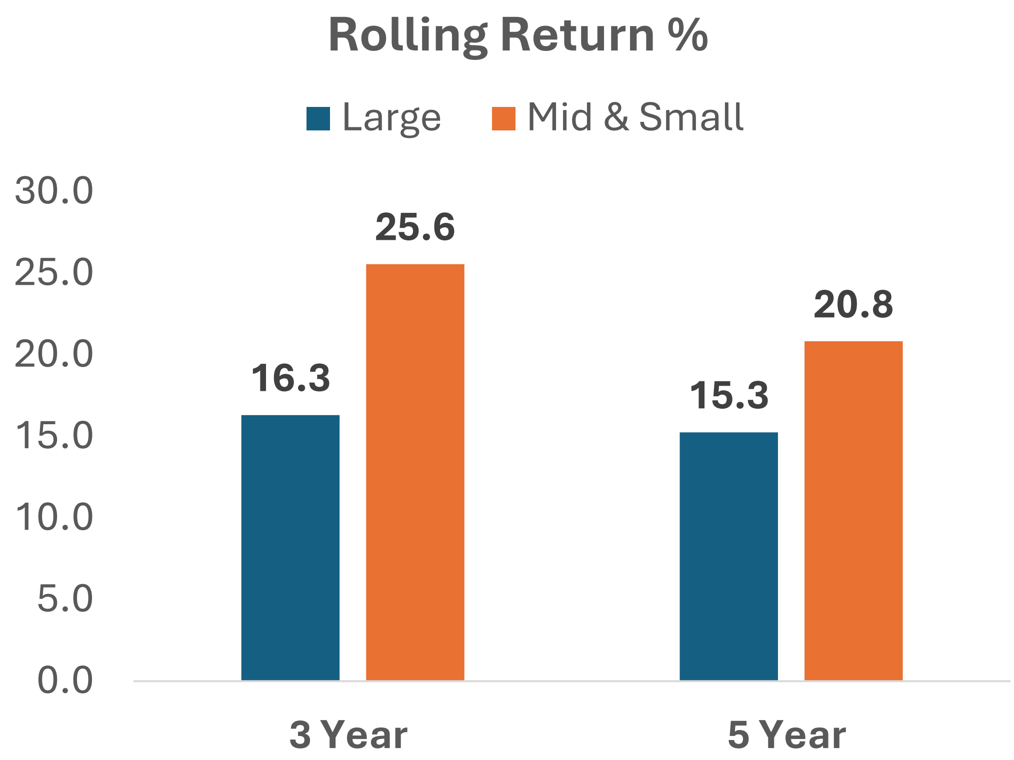
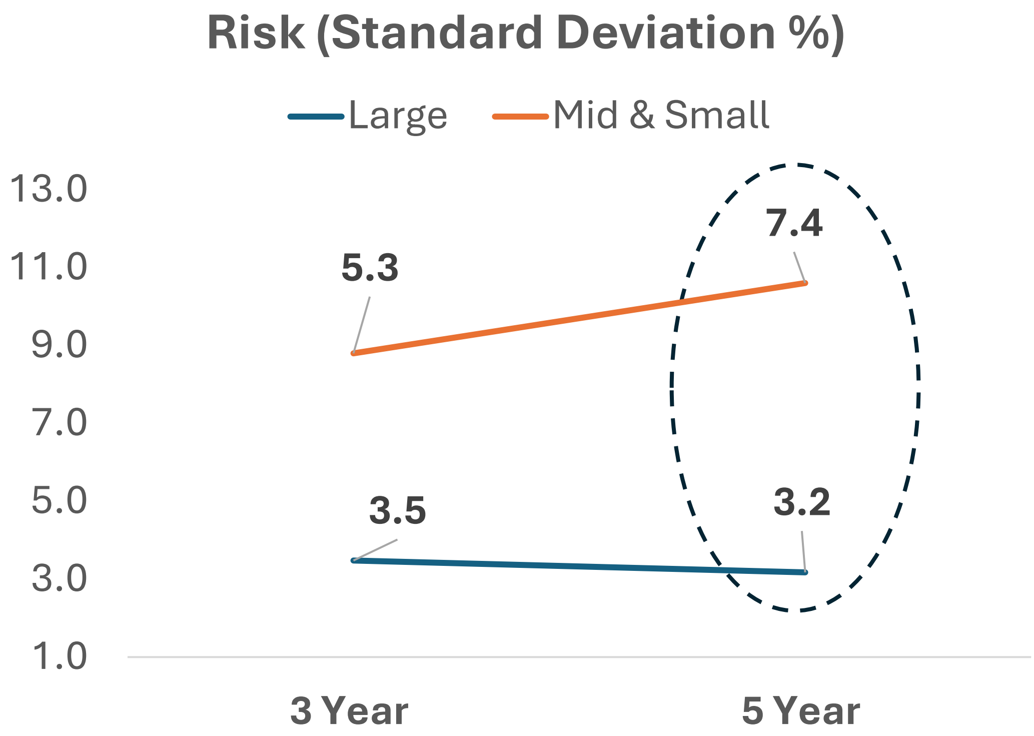
- Large Caps maintained significantly lower volatility across both 3-year and 5-year periods.



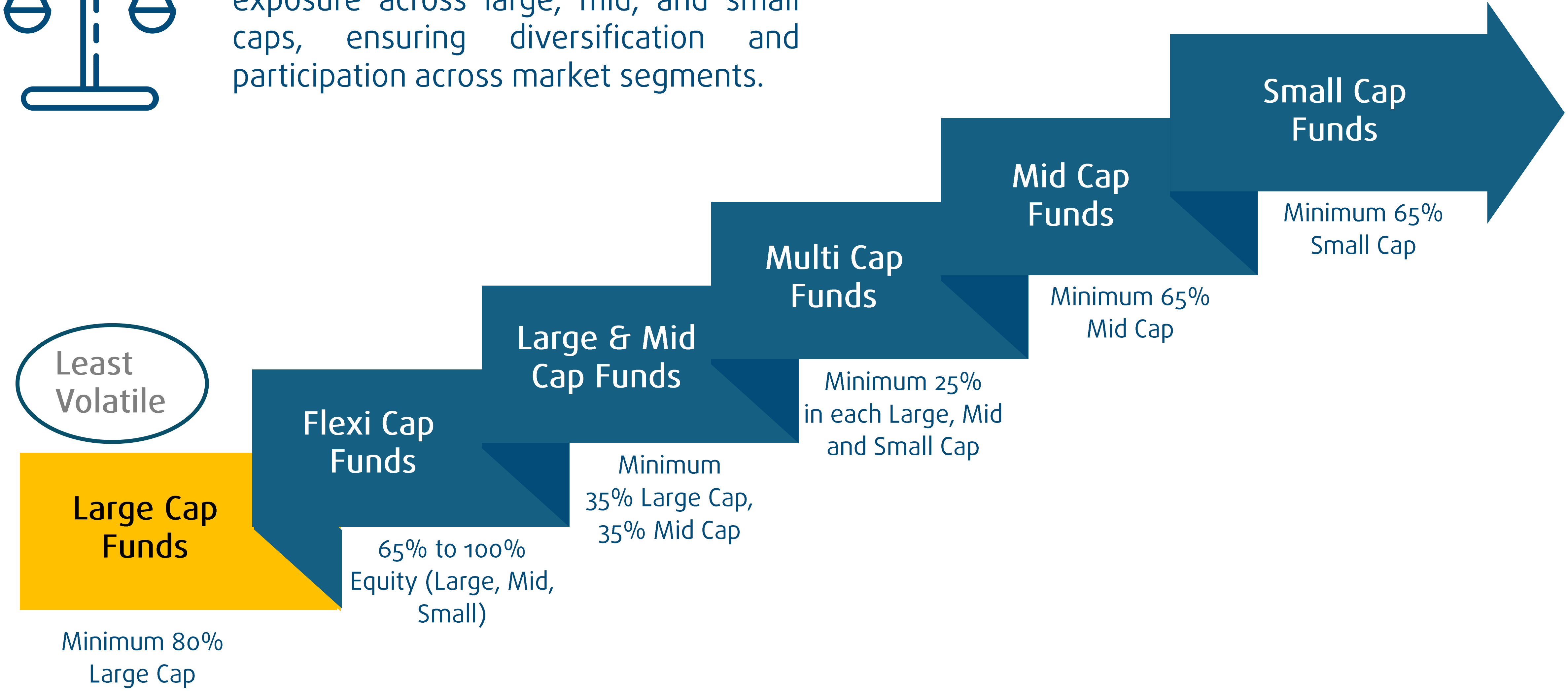


Past performance may or may not be sustained in future. Data as on June 30, 2026. Source: ACEMF (Rolling Returns). The above Returns are Compounded Annualised Growth Rate (CAGR). Large Cap is represented by Nifty 100 TRI; Mid & Small Cap is represented by Nifty MidSmall Cap 400 TRI. Volatility/Risk is 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) – June 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

Bank of India Mutual Fund

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

Key Highlights

More resilience in adverse market conditions

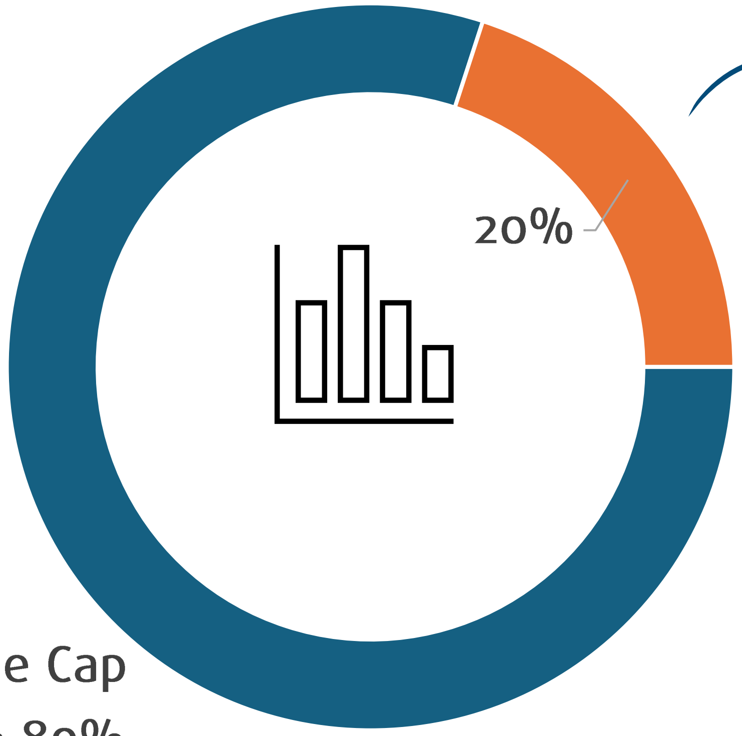
Long term capital appreciation

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

#The name of the Scheme has changed pursuant to addendum number 11/2025-26.

View on Market Cap Exposure

Bank of India Mutual Fund



Large Cap
Min: 80%

- **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.

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.

Investment Philosophy

Bank of India Mutual Fund

- 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.

Sector Selection + Stock Selection = Core Portfolio Creation

✓ 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

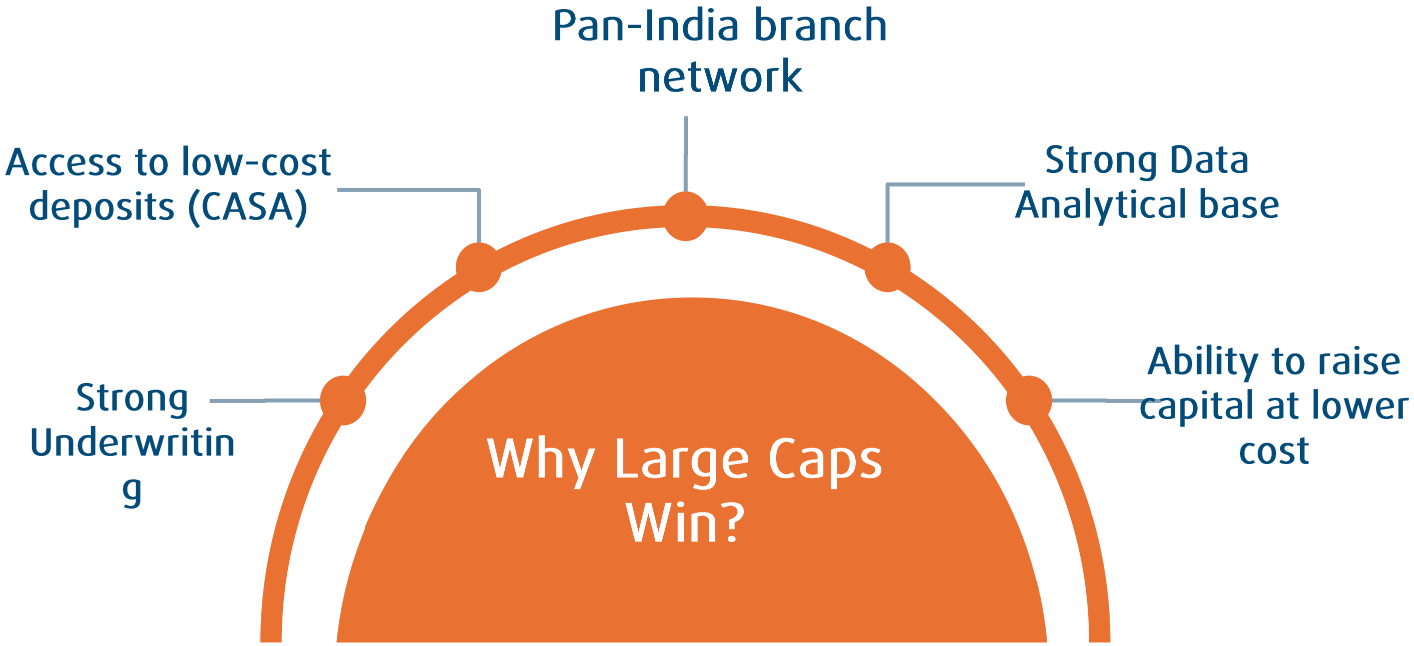
Our proprietary **'Excellence Framework'** assesses investment opportunities on three broad parameters - **Quality, Potential** and **Value**

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)
QUALITY	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
POTENTIAL	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

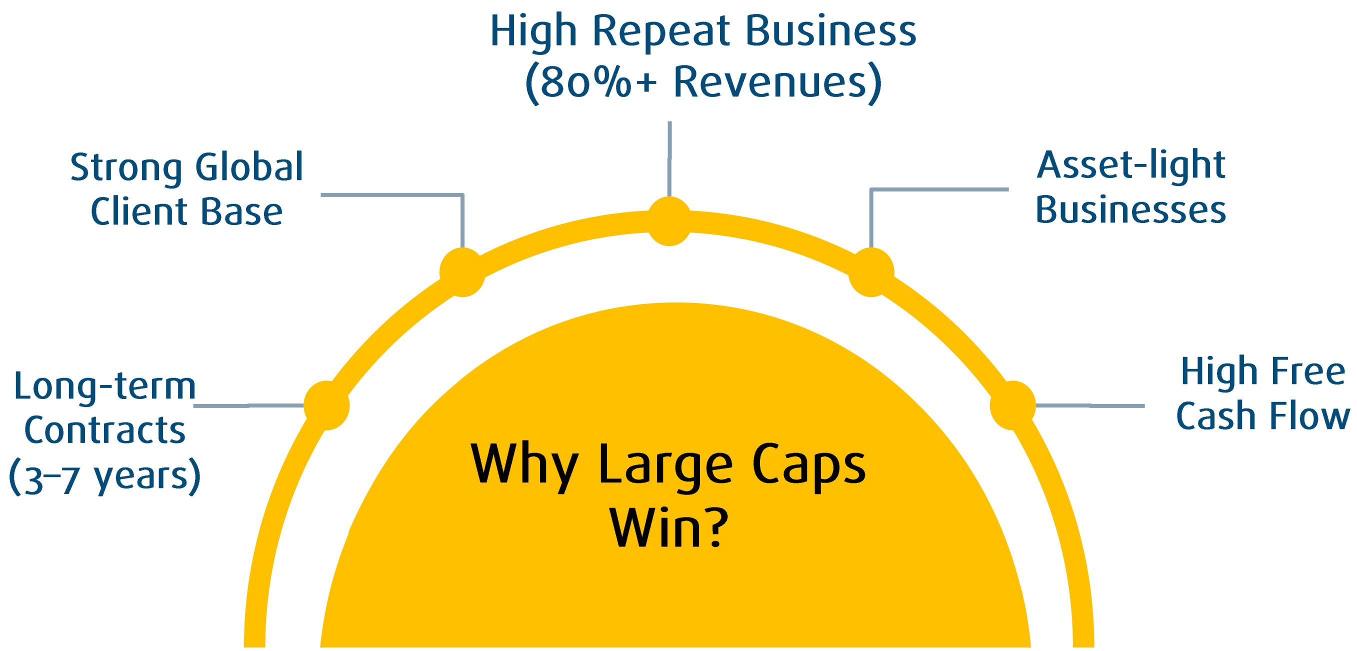
Large-cap banks convert scale into safety, delivering steady growth with lower default risk

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

Bank of India Mutual Fund

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

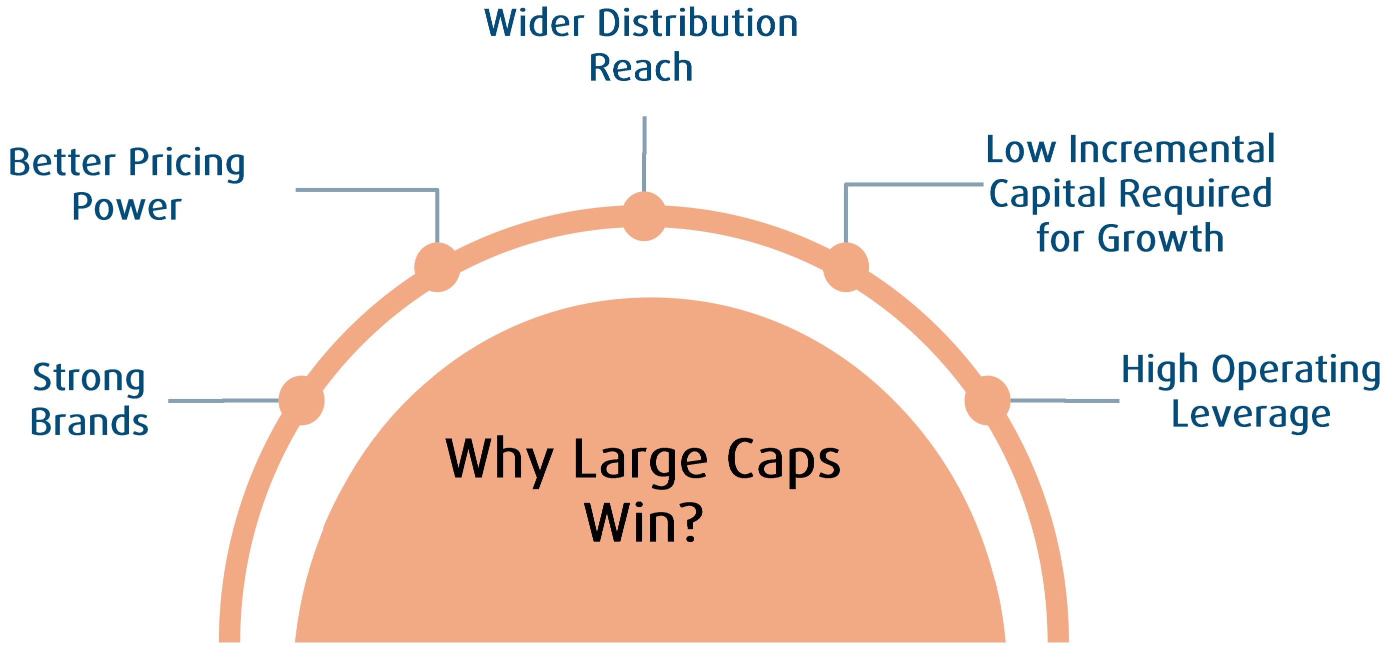
Investor Takeaway

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

Bank of India Mutual Fund

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

- ✓ The portfolio remains tilted toward Financial services, while gradually increasing exposure to FMCG and Services
- ✓ Exposure to IT and Power has reduced over time, reflecting a shift towards domestic consumption and defensive sectors

Source: factsheet , June 30, 2026

Fund’s Over/underweight Position

Table-i Sector Overweight Fund vs Benchmark

Sectors	Bank of India Large Cap Fund	Nifty 100 TRI	Overweight
Capital Goods	9.69	4.34	5.35
Metals & Mining	7.92	4.55	3.37
Services	4.7	1.91	2.79
Consumer Durables	4.9	2.25	2.65
Financial Services	36.37	34.10	2.27

Table-ii Sector Overweight Fund vs Benchmark

Sectors	Bank of India Large Cap Fund	Nifty 100 TRI	Underweight
Automobile and Auto Components	5.02	7.07	-2.05
Telecommunication	1.85	4.21	-2.36
Information Technology	3.18	6.30	-3.12
Consumer Services	0.00	3.24	-3.24
Oil, Gas & Consumable Fuels	3.58	9.20	-5.62

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

While sectors like Consumer services, IT reflects a relative selective allocation strategy vs the benchmark.

Source: Internal Calculation. 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. Data as on 30th June 2026.

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

Bank of India Mutual Fund

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	2.47%	13.31%	10.65%	10.64%
NIFTY 100 TRI (Benchmark)	-3.64%	10.46%	10.53%	10.48%
BSE Sensex TRI (Additional Benchmark)	-7.55%	6.97%	9.12%	9.08%

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 June 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

To Sum Up....

Key Takeaways

Bank of India
Mutual Fund

- 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

Bank of India Mutual Fund

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	• For redemption/switch out of units within 3 months from the date of allotment: 1% • Any redemption/switch out after 3 months from the date of allotment of units: NIL

Source: factsheet , June 30, 2026

Bank of India Large Cap Fund (Regular)

Bank of India Mutual Fund

The fund has produced 1.8x return in last 3 years

Bank of India Large Cap Fund - Growth Option - PERFORMANCE (As on June 30, 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	2.47%	-3.64%	-7.55%	10,247	9,636	9,245
3 years	13.31%	10.46%	6.97%	18,690	16,453	14,009
5 years	10.65%	10.53%	9.12%	16,590	16,504	15,475
Since inception*	10.64%	10.48%	9.08%	16,590	16,470	15,455

^ 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

Source: Factsheet – June 30, 2026

Bank of India Large Cap Fund (Direct)

Bank of India Mutual Fund

The fund has produced 2x return in last 3 years

Bank of India Large Cap Fund - Growth Option - PERFORMANCE (As on June 30, 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	4.00%	-3.64%	-7.55%	10,400	9,636	9,245
3 years	14.78%	10.46%	6.97%	19,939	16,453	14,009
5 years	12.09%	10.53%	9.12%	17,700	16,504	15,475
Since inception*	12.08%	10.48%	9.08%	17,700	16,470	15,455

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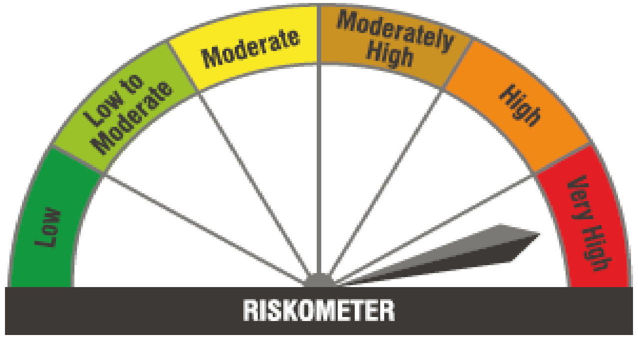
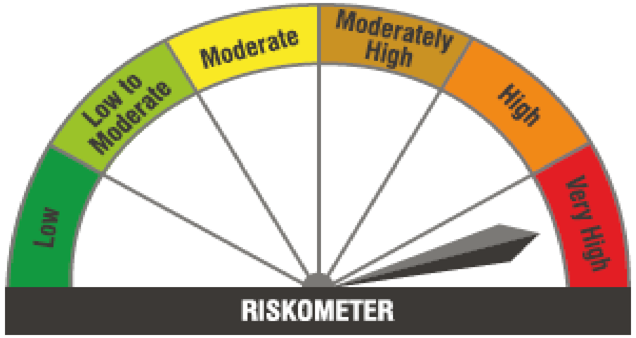
Source: Factsheet- June 30, 2026

Product Labelling

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 June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• 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

*Investors 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 , June 30, 2026

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Bank of India Mutual Fund

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