

Bank of India Large Cap Fund

(Formerly Bank of India Bluechip Fund)

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

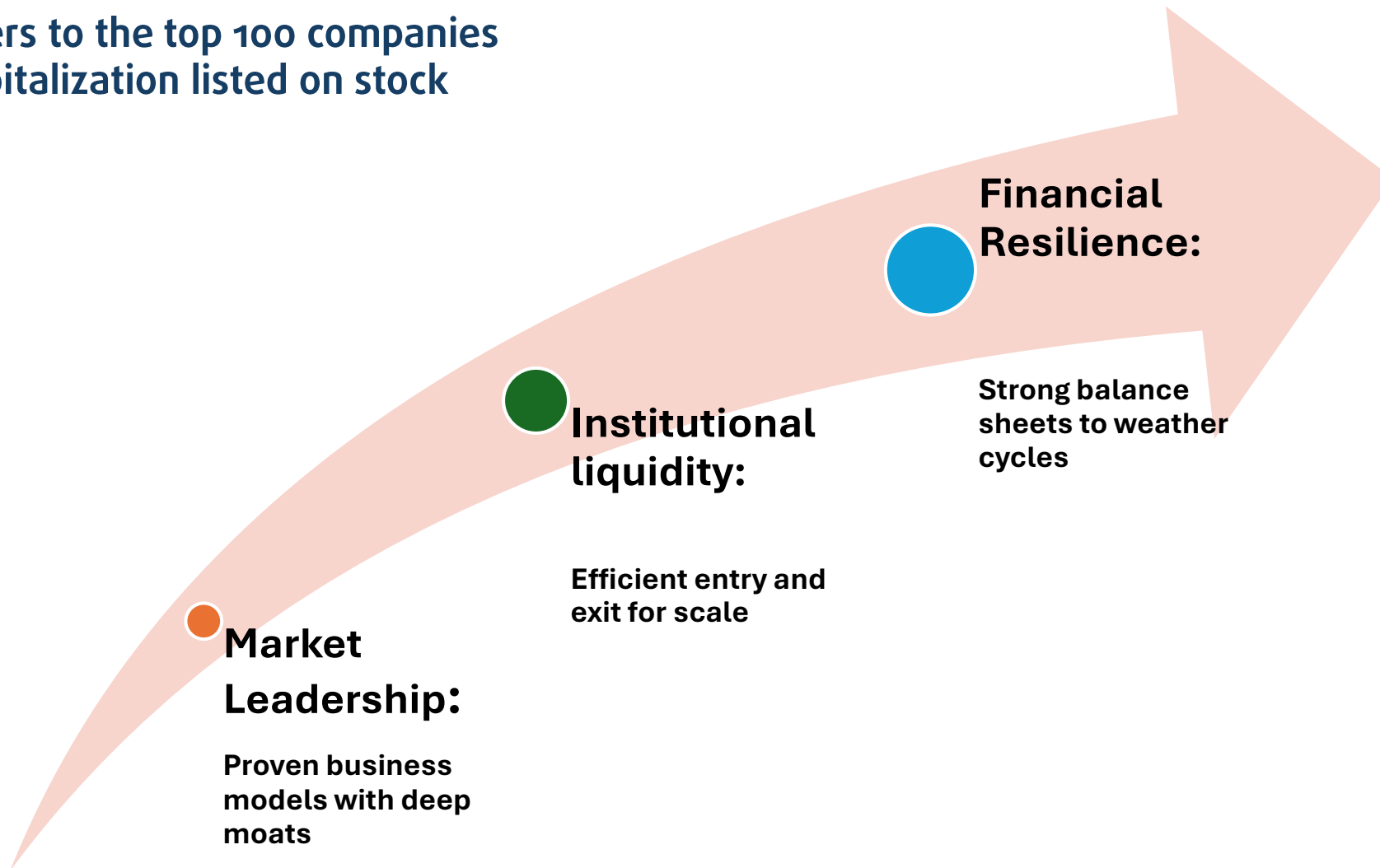


Sep 2026 Update
30th Sep 2026

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.



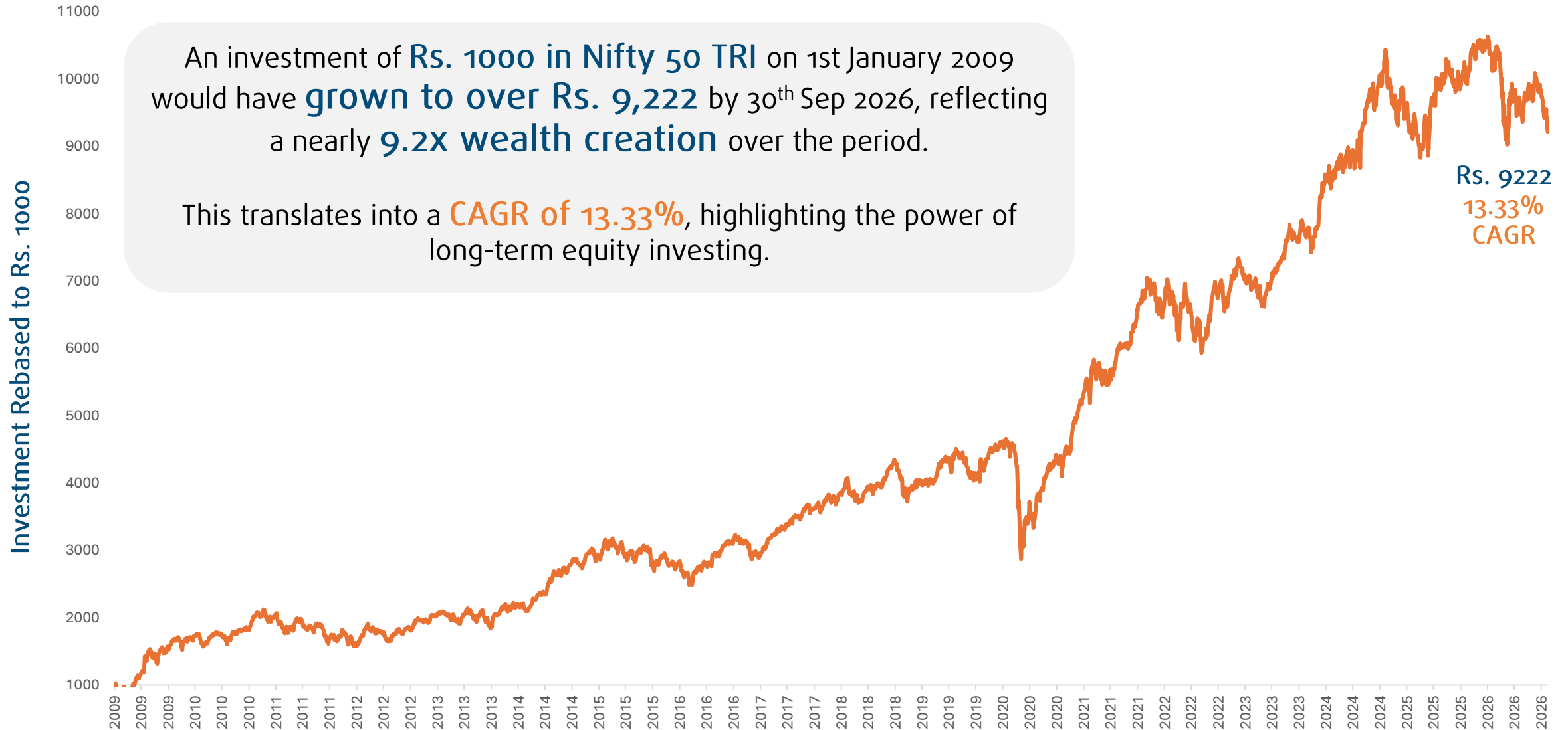
Diversification

- ✓ 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 30th Sep 2026.

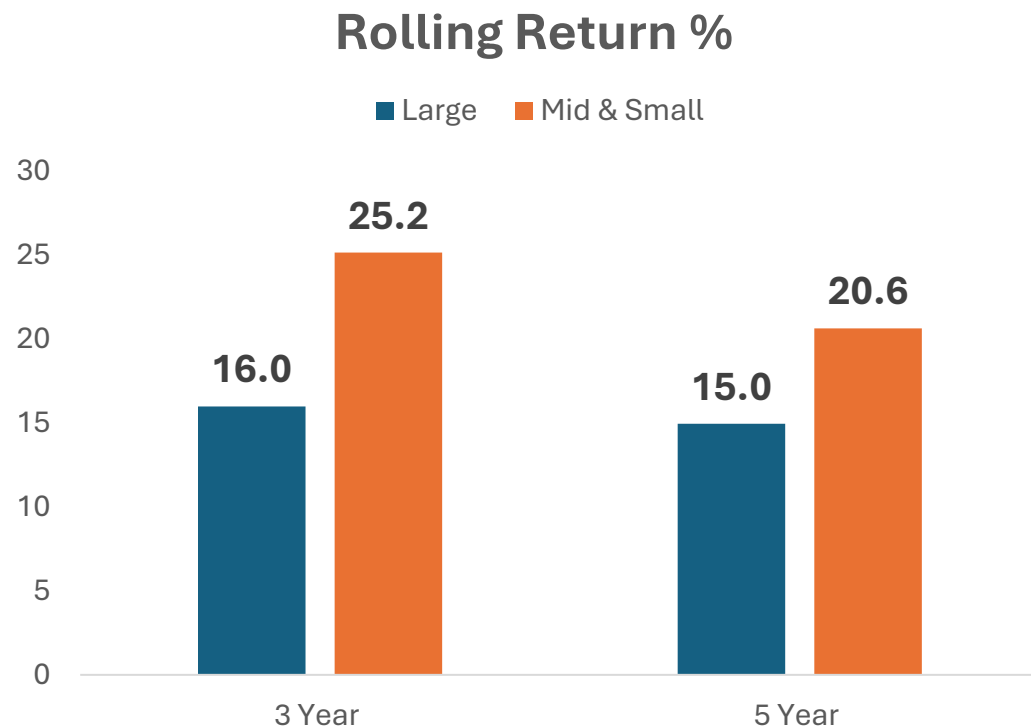
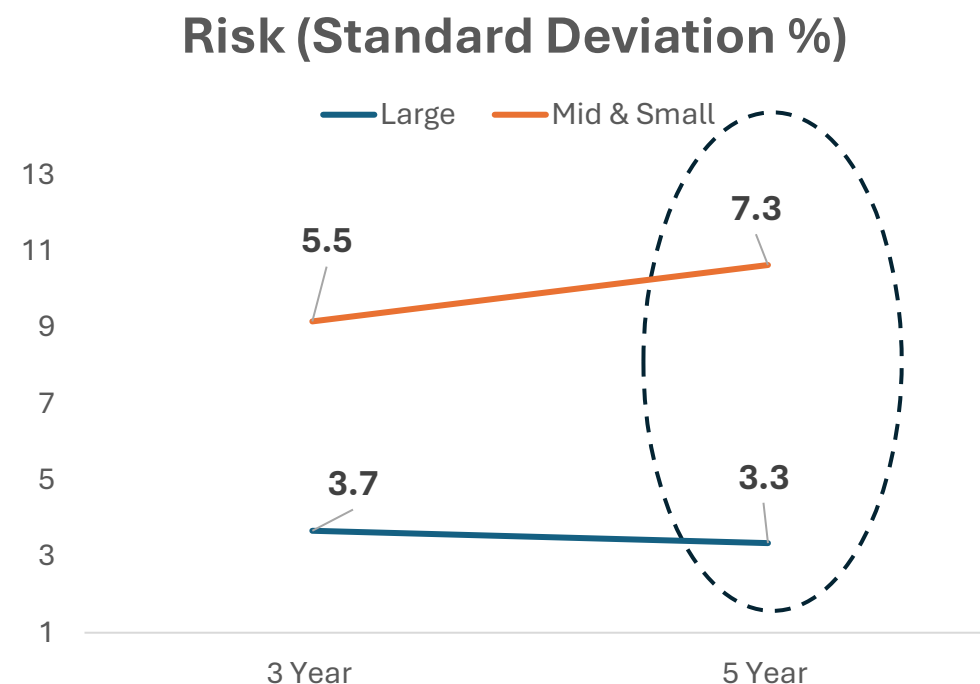
Leaders showing outperformance during volatile times

Calendar Year	Nifty 100 TRI	Nifty Midcap 150 TRI	Nifty Smallcap 250 TRI
CY 2006	40.20%	28.50%	32.90%
CY 2007	59.90%	81.50%	101.30%
CY 2008	-52.00%	-64.70%	-68.30%
CY 2009	80.40%	108.60%	111.40%
CY 2010	19.30%	20.10%	17.60%
CY 2011	-24.90%	-31.00%	-35.10%
CY 2012	33.60%	48.40%	42.20%
CY 2013	7.00%	-1.90%	-6.40%
CY 2014	34.90%	62.40%	71.40%
CY 2015	-1.00%	10.40%	10.90%
CY 2016	4.70%	5.50%	0.50%
CY 2017	31.80%	55.50%	59.30%
CY 2018	3.70%	-12.50%	-26.30%
CY 2019	11.50%	0.90%	-6.90%
CY 2020	16.40%	26.60%	27.00%
CY 2021	26.00%	46.50%	61.50%
CY 2022	4.90%	3.90%	-2.60%
CY 2023	21.30%	45.40%	50.00%
CY 2024	13.30%	24.40%	27.50%
CY 2025	9.90%	5.90%	-6.40%
CYTD 2026	-10.26%	-1.33%	7.19%
% CAGR	15.74%	22.05%	22.32%

Large caps provide greater stability across market cycles, with better downside protection compared with Mid and Small caps during volatile periods

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.

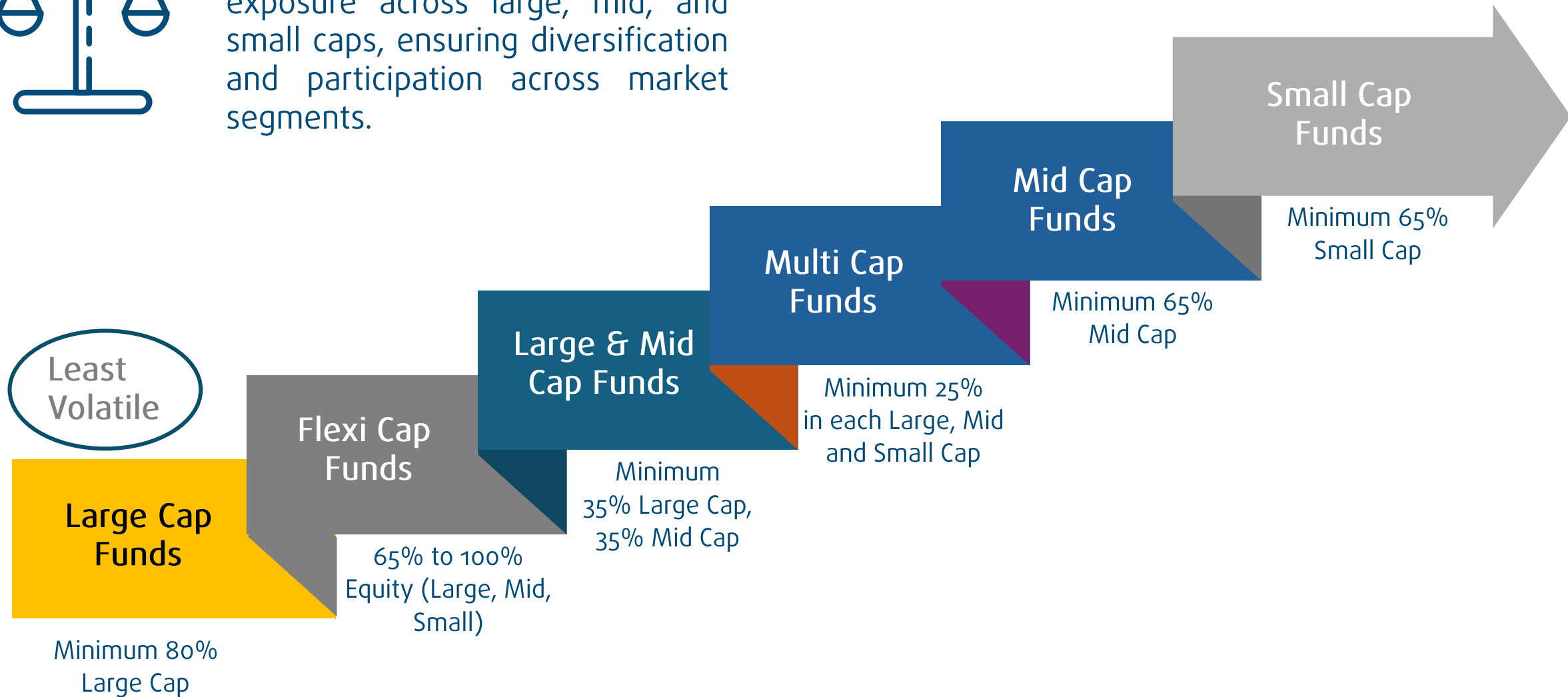


Past performance may or may not be sustained in future. Data as on Sep 30, 2026. Source: ACEMF (Rolling Returns). The above Returns are Compounded Annualised Growth Rate (CAGR). Large Cap is represented by Nifty 100 TRI; Mid & Small Cap is represented by Nifty MidSmall Cap 400 TRI. Volatility/Risk is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



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



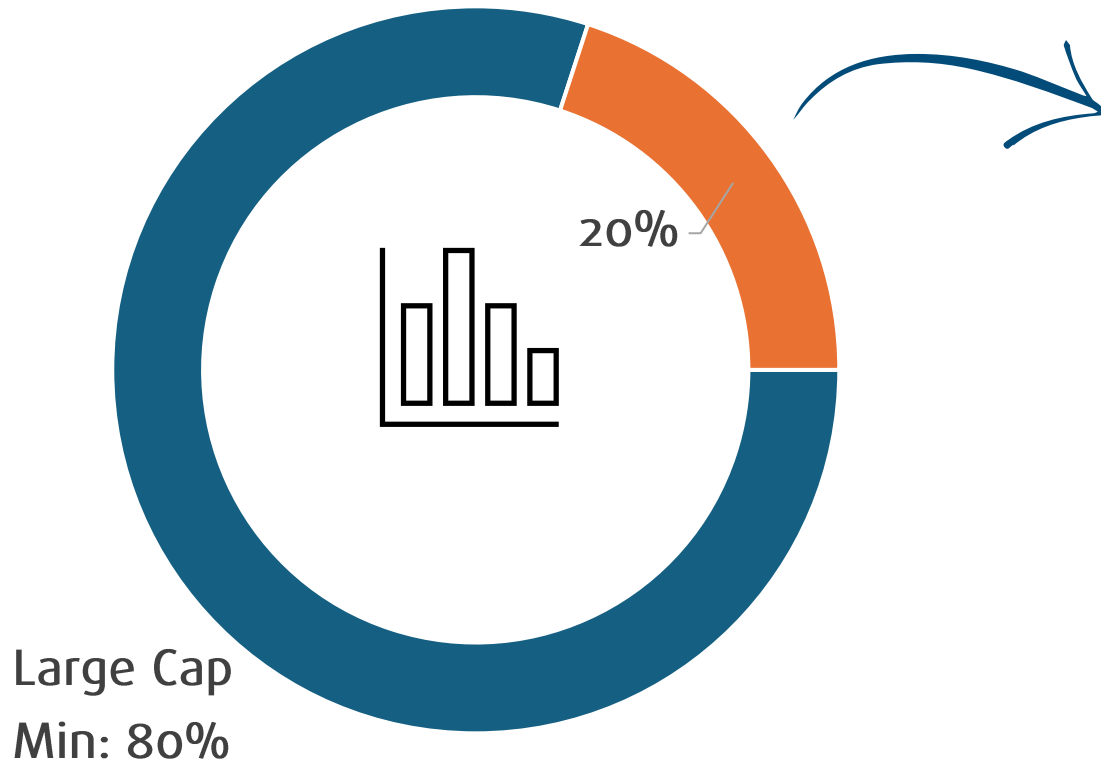
More resilience in adverse market conditions



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 flexibly deployed across Mid & Small Cap equities, money market/liquid instruments, Gold & Silver instruments, mutual fund units, and InvITs within specified limits.
- **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

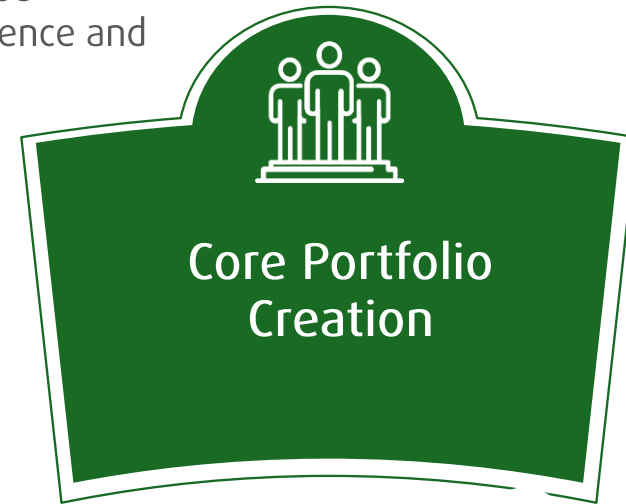
- ✓ Identify the best potential companies within these sectors based on our Excellence Framework methodology. Extensively use screeners to identify companies and followed by due diligence and research to shortlist companies that fit this framework.



+



=



- ✓ 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



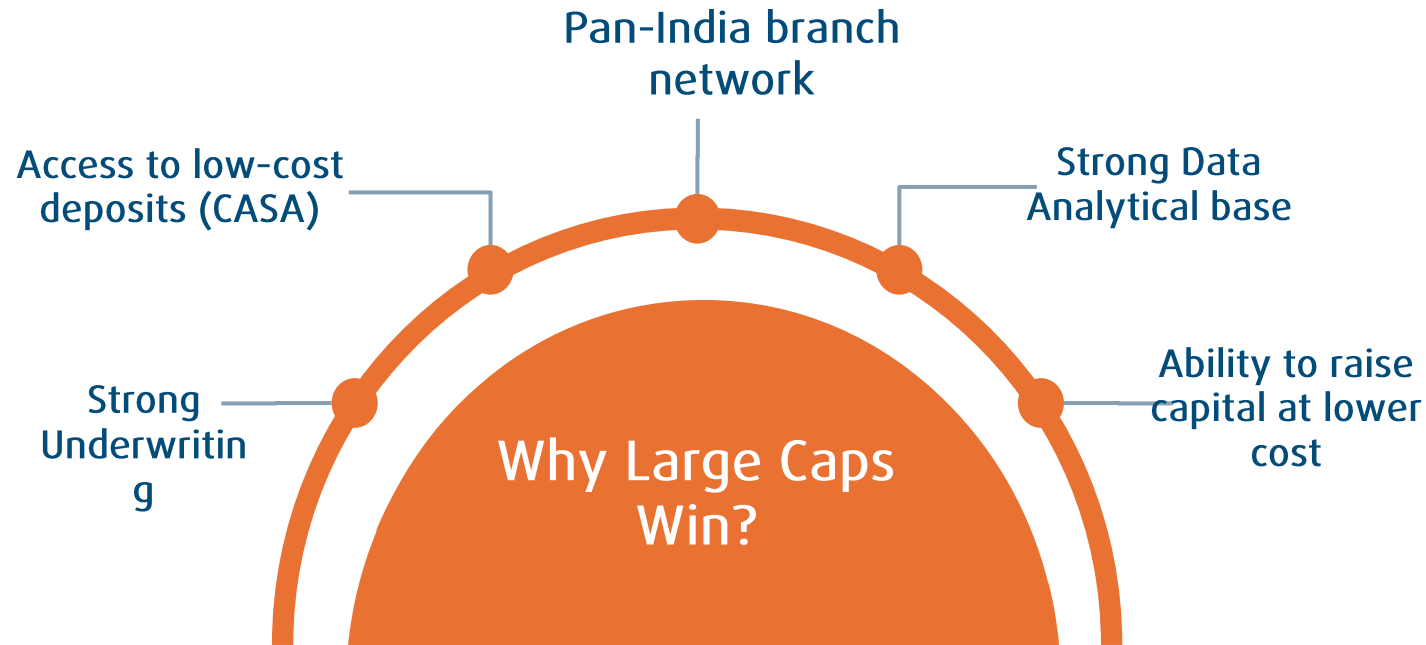
MACRO & POLICY

- 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**

QUALITY	Financial Analysis	<ul style="list-style-type: none">• Faster-than-peer earnings growth, steady margins and cash flows• High capital efficiency (high ROE/ROCE, asset turnover and low working capital)
	Management Quality & Corp. Governance	<ul style="list-style-type: none">• Corporate governance and transparency - Any history of promoter transgressions, Accounting quality• Treatment of minority shareholders
POTENTIAL	Moats	<ul style="list-style-type: none">• Strong brands, technology, or inherent advantages enabling superior margins and returns, with pricing power and premium offerings in services
	Scalability	<ul style="list-style-type: none">• Ability to scale existing and new products across markets, supported by favourable industry dynamics or under-penetrated opportunities
VALUE	Valuations	<ul style="list-style-type: none">• Assess whether valuations adequately reflect business prospects, the extent of differentiated expectations versus consensus, conviction levels, and potential earnings/valuation revisions

📌 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

📌 Large IT Companies have Cash Flow Stability



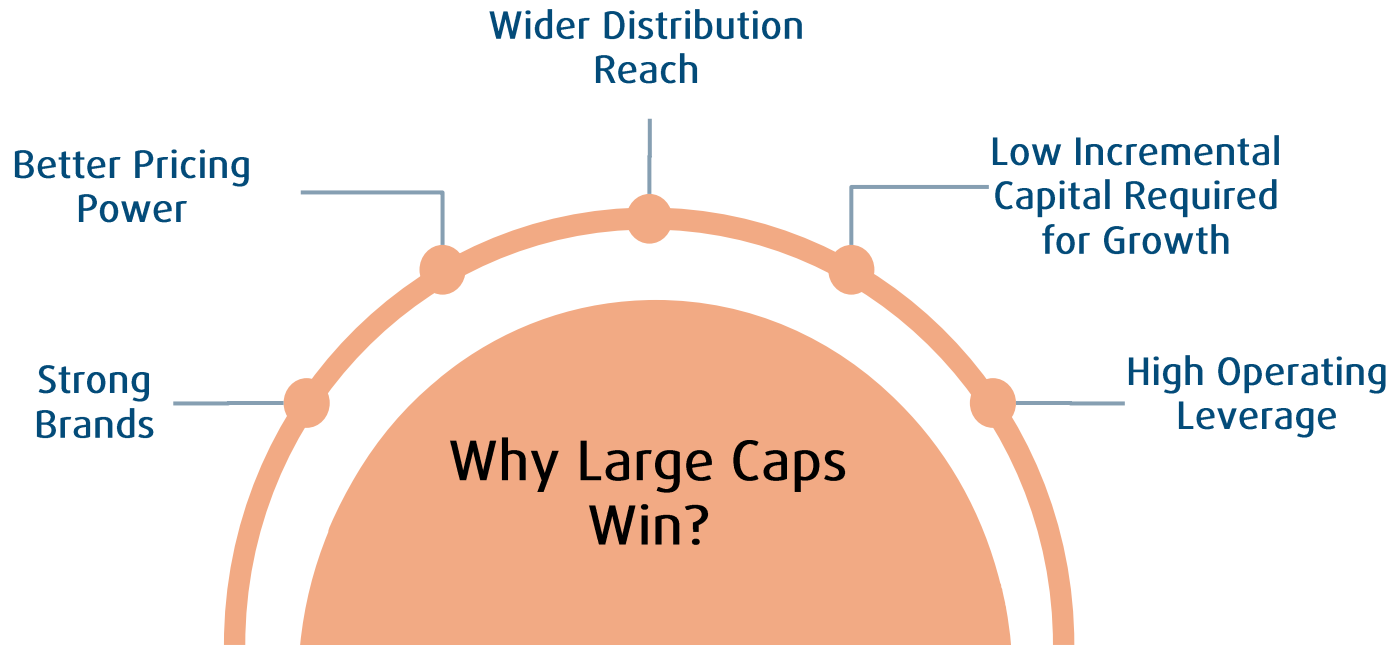
Key Metrics (Typical)

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

Investor
Takeaway

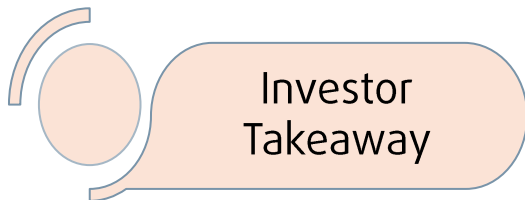
Large-cap IT businesses provides earnings visibility and relatively better downside cushioning, making it one of the core allocation in large-cap funds

📌 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	Sep'26	Jun'26	Mar'26	Dec'25	Sep'25	Jun'25	Mar'25
Financial Services	36.39	36.37	33.48	29.95	28.07	28.14	29.58
Capital Goods	9.98	9.69	9.27	10.22	12.45	12.67	11.38
Metals & Mining	6.12	7.92	8.15	9.24	8	7.12	8.32
Automobile and Auto Components	6	5.02	5.34	5.96	5.71	2.99	2.71
Consumer Durables	5.81	4.9	4.4	4.13	3.2	2.82	1.46
Fast Moving Consumer Goods	5.36	5.34	5.93	6.79	3.36	1.6	1.22
Services	4.55	4.7	3.56	3.58	4.94	3.37	0
Construction	4.12	2.47	1.86	2.58	1.42	1.38	1.8
Information Technology	3.43	3.18	7.09	9.53	7.63	9.63	9.72
Oil, Gas & Consumable Fuels	3.2	3.58	3.93	4.12	3.7	3.95	4.64
Cash, Cash Equivalent & Others	2.67	1.89	2.1	0.54	2.33	4.03	1.92
Healthcare	2.59	5.78	5.98	3.75	3.94	4.92	5.21
Power	2.46	3.73	3.61	3.12	6.17	9.86	10.94
Telecommunication	2.17	1.85	2.46	2.61	2.41	1.2	0.52
Construction Materials	1.94	1.79	2.09	2.6	2.76	1.89	1.75
Chemicals	1.86	1.79	0.75	0.25	0.65	1.19	1.78
Consumer Services	1.33	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 Construction, Consumer Service and Automobile and Auto Components from June 2026.
- ✓ 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	9.98	4.91	5.07
Consumer Durables	5.81	2.31	3.50
Financial Services	36.39	33.70	2.69
Services	4.55	1.97	2.58
Chemicals	1.86	0.72	1.14

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

Table-ii Sector Underweight Fund vs Benchmark

Sectors	Bank of India Large Cap Fund	Nifty 100 TRI	Underweight
Consumer Services	1.33	2.95	-1.62
Telecommunication	2.17	4.42	-2.25
Healthcare	2.59	5.53	-2.94
Information Technology	3.43	6.72	-3.29
Oil, Gas & Consumable Fuels	3.20	8.83	-5.63

While sectors like Oil, Gas & Consumable Fuels, Information Technology and Healthcare reflects a relative selective allocation strategy vs the benchmark.

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	2.33%	10.44%	7.83%	9.66%
NIFTY 100 TRI (Benchmark)	-5.18%	7.80%	7.06%	9.01%
BSE Sensex TRI (Additional Benchmark)	-8.74%	4.46%	5.43%	7.59%

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 Sep 2026.



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

The Asset Allocation Pattern of the Scheme in normal circumstances would be as under:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity & Equity related instruments of Large Cap Companies	80%	100%
Residual Portion[^]		
Equity & Equity related instruments of Mid & Small Cap Companies	0%	20%
Money Market Instruments, Other Liquid Instruments, Gold and Silver Instruments (ETFs only) and units of Domestic Mutual Fund Schemes	0%	20%
Units issued by InvITS	0%	10%

[^]Note for Residual Portion:

- Money Market Instruments;
- INVITS
- Gold and Silver Instruments - ETFs only;
- Other Liquid Instruments - Cash, Bank Deposits with Scheduled Commercial Banks, Government Securities, Treasury Bills, Repo on Government Securities and any other Instruments as specified by the SEBI;
- Equity and Equity related instruments of companies other than value investment strategy



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 long term capital appreciation by investing predominantly in equity and equity-related instruments of large cap companies. However, there is no assurance that the investment objective of the scheme will be achieved.
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	<ul style="list-style-type: none">• If redeemed/ switched-out within 3 months from the date of allotment:<ul style="list-style-type: none">- 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 1.6x return in last 3 years

Bank of India Large Cap Fund - Growth Option - PERFORMANCE (As on September 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	2.33%	-5.18%	-8.74%	10,233	9,482	9,126
3 years	10.44%	7.80%	4.46%	16,854	14,841	12,581
5 years	7.83%	7.06%	5.43%	14,578	14,068	13,027
Since inception	9.66%	9.01%	7.59%	16,240	15,741	14,691

^ 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 ~1.8x return in last 3 years

Bank of India Large Cap Fund - Growth Option - PERFORMANCE (As on September 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	3.82%	-5.18%	-8.74%	10,382	9,482	9,126
3 years	11.92%	7.80%	4.46%	18,076	14,841	12,581
5 years	9.20%	7.06%	5.43%	15,532	14,068	13,027
Since inception	11.08%	9.01%	7.59%	17,380	15,741	14,691

^ 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

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 September 30, 2026	Benchmark Risk-o-meter as on September 30, 2026^
<ul style="list-style-type: none">Long term capital appreciation.Investment predominantly in equity and equity-related instruments of large cap companies.	<p>RISKOMETER</p> <p>Investors understand that their principal will be at very high risk</p>	<p>RISKOMETER</p> <p>Benchmark riskometer is at very high risk</p>

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

^Nifty 100 Total Return Index (tier 1)

This presentation is for information purpose only and is not intended to be any investment advice. Please make independent research/ obtain professional help before taking any decision of investment. Bank of India Investment Managers Private Limited (AMC) makes no representation as to the quality, liquidity or market perception of any securities/ issuer/ borrower, if described in the report above, nor does it provide any guarantee whatsoever. Information and material used in this report are believed to be from reliable sources. However, AMC does not warrant the accuracy, reasonableness and/or completeness of any information. AMC does not undertake to update any information or material in this presentation. Decisions taken by you based on the information provided in this report are to your own account and risk. AMC and any of its officers, directors and employees shall not be liable for any loss or damage of any nature, as also any loss or profit in any way arising from the use of this material in any manner. This presentation, or any part of it, should not be duplicated, or contents altered/ modified, in whole or in part in any form and or re-distributed without AMC's prior written consent.

The material includes statements/opinions which contain words or phrases such as " will"," believe"," and similar expressions or variations of such expressions, that are forward looking statements. Actual results may differ materially from those suggested by the forward looking statements due to risk or uncertainties associated with the statements mentioned with respect to but not limited to exposure to market risks, general and exposure to market risks, general economic and political conditions in India and other countries globally, which have an impact on investments, the monetary and interest policies of India, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices etc. Past performance may or may not be sustained in future. This is not intended for distribution or use by any person in any jurisdiction where such distribution would be contrary to local law or regulation. The distribution of it, in certain jurisdictions may be restrictions. The sector(s) referred, should not be construed as any kind of recommendation and are for general information only.

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