

Bank of India Large Cap Fund

(Formerly Bank of India Bluechip Fund)

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

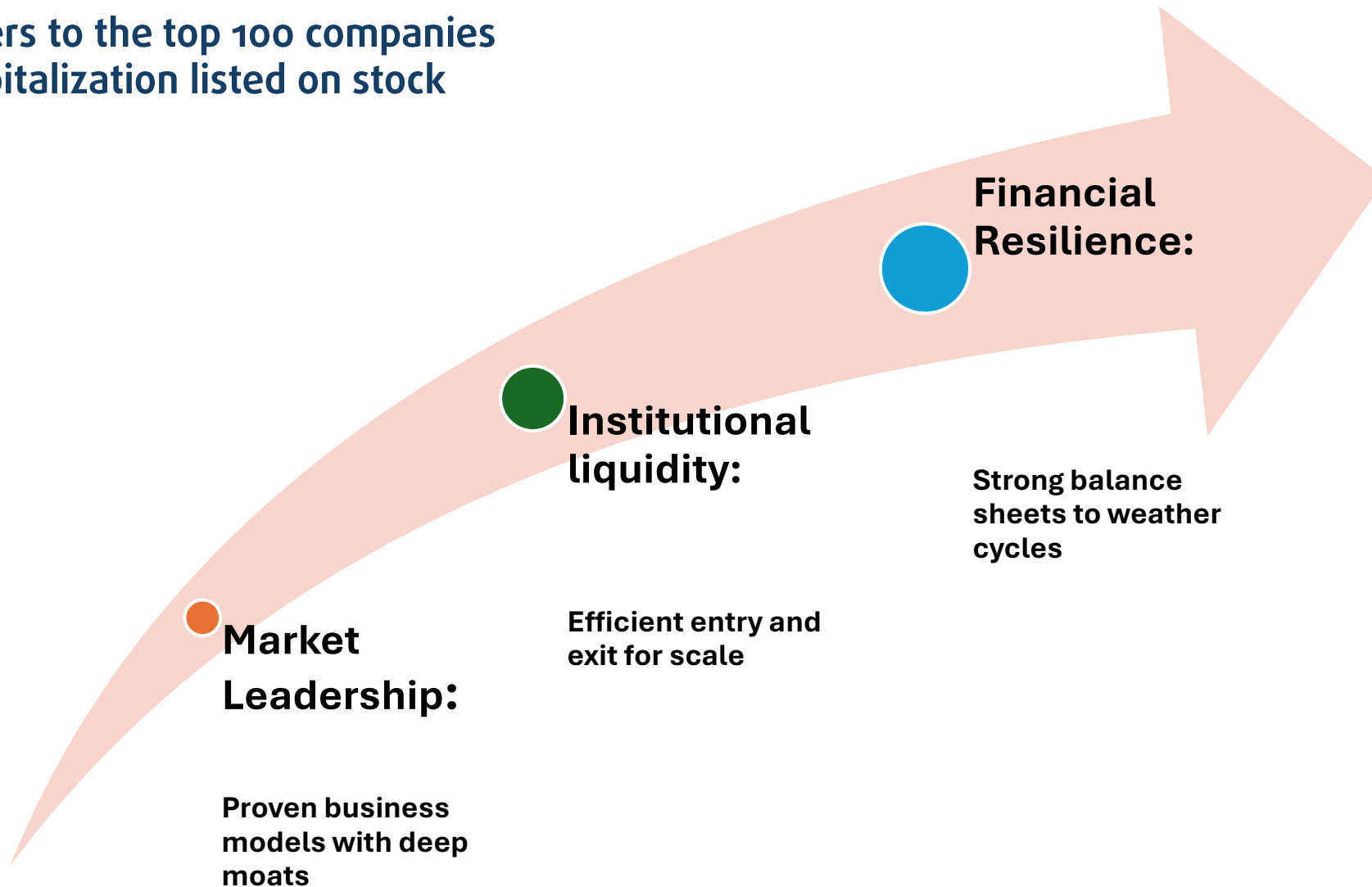


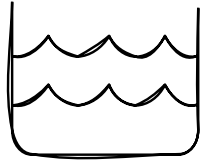
Aug 2026 Update
31st Aug 2026

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

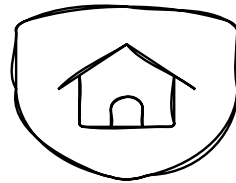




Liquidity

Focuses on highly traded Large-Cap stocks.

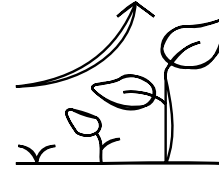
Ensures swift fund deployment and hassle-free redemption for investors



Relatively Lower Risk

Prioritizes financially sound businesses with strong, reliable balance sheets.

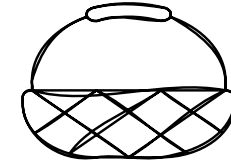
Offers relatively better downside protection compared to mid or small-cap funds



Long-Term Growth

Capitalizes on steady compounding wealth over extended investment horizons.

Aligns with the ongoing economic expansion of large industry sectors.



Diversification

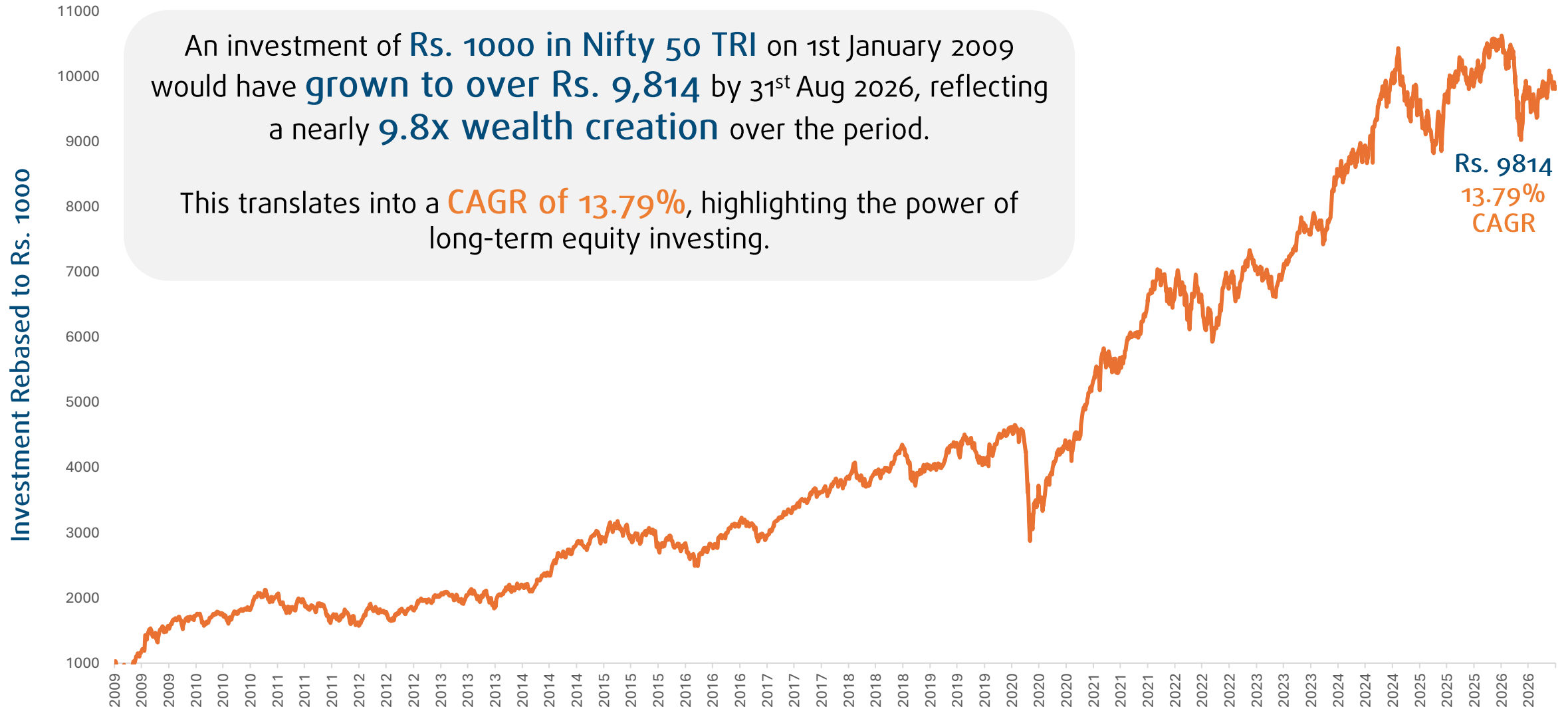
Spreads capital across multiple top-tier sectors to minimize exposure.

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

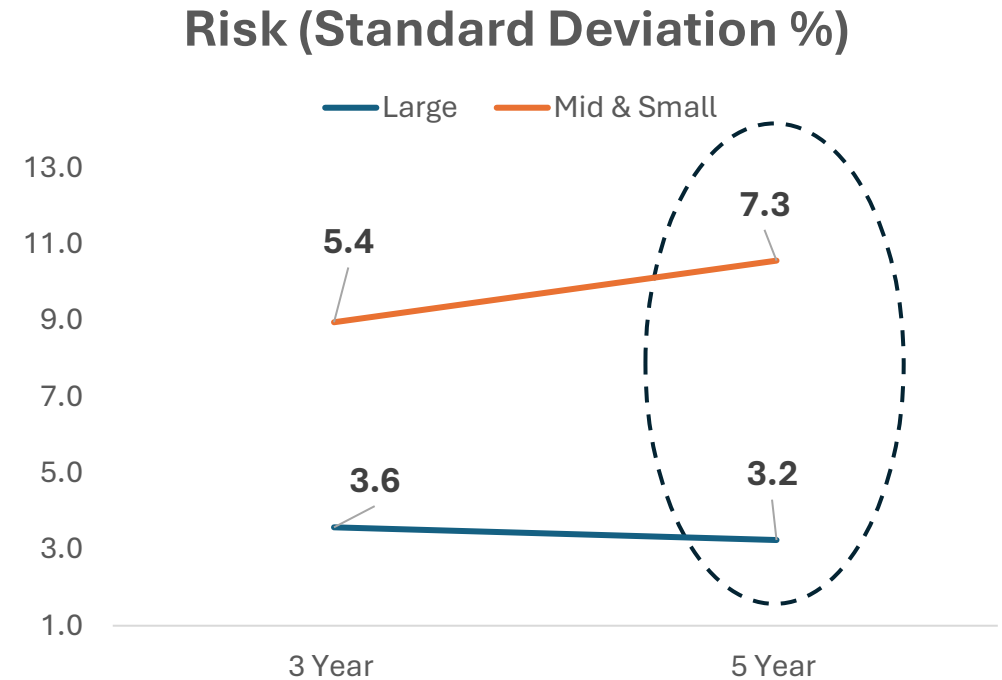
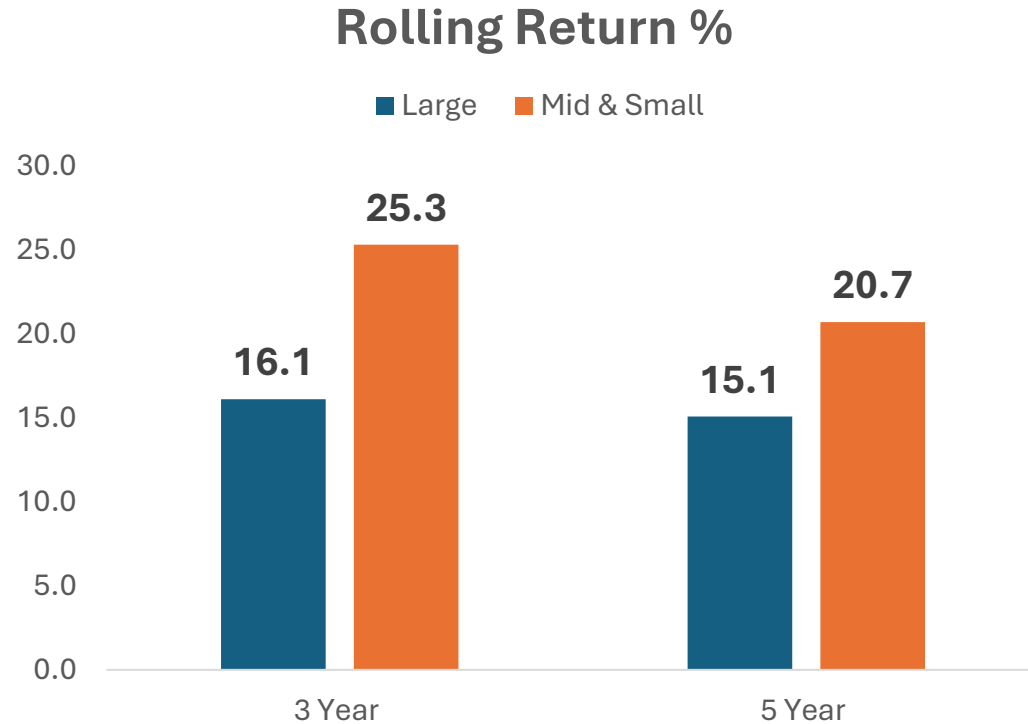


Leaders showing outperformance during volatile times

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	-4.61%	6.17%	10.60%
% CAGR	16.01%	22.41%	22.48%

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

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

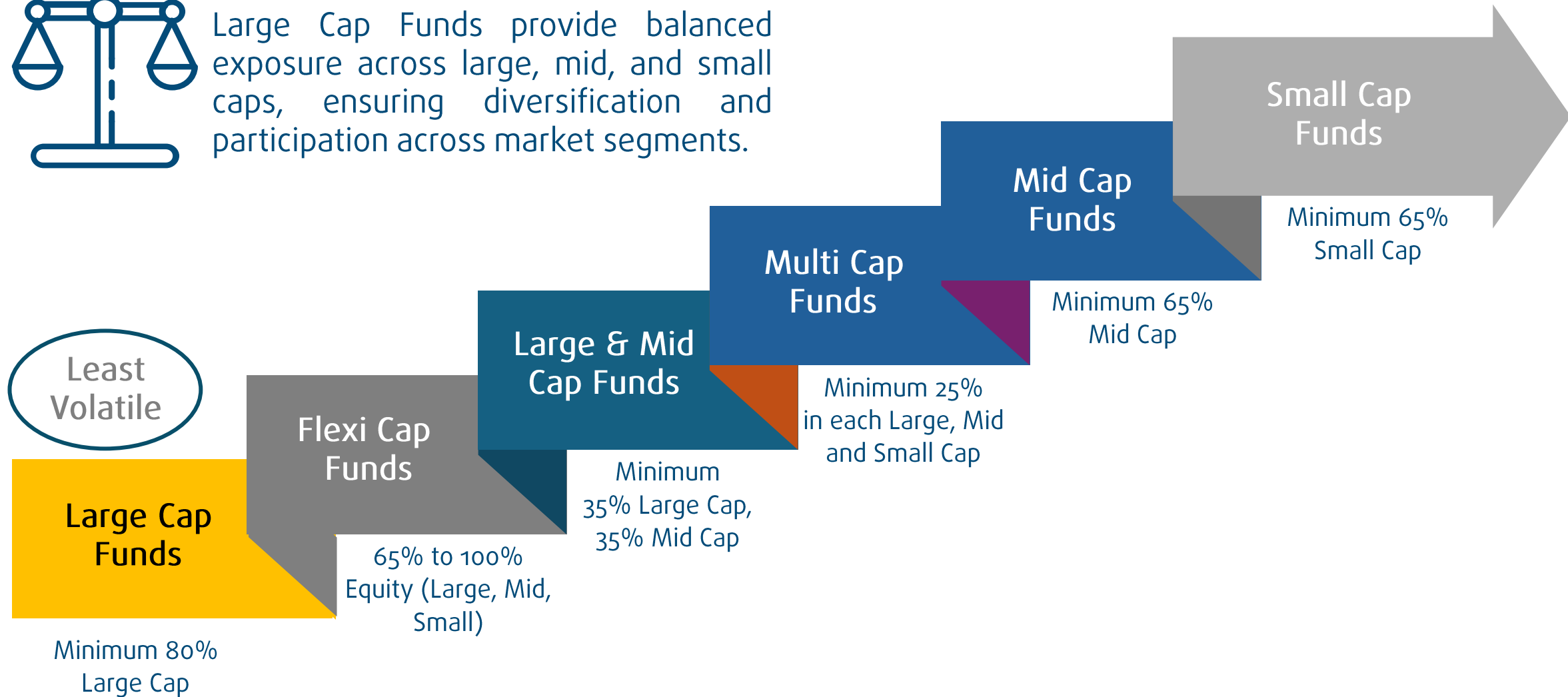


Past performance may or may not be sustained in future. Data as on Aug 31, 2026. Source: ACEMF (Rolling Returns). The above Returns are Compounded Annualised Growth Rate (CAGR). Large Cap is represented by Nifty 100 TRI; Mid & Small Cap is represented by Nifty MidSmall Cap 400 TRI. Volatility/Risk is 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) – Aug 31, 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



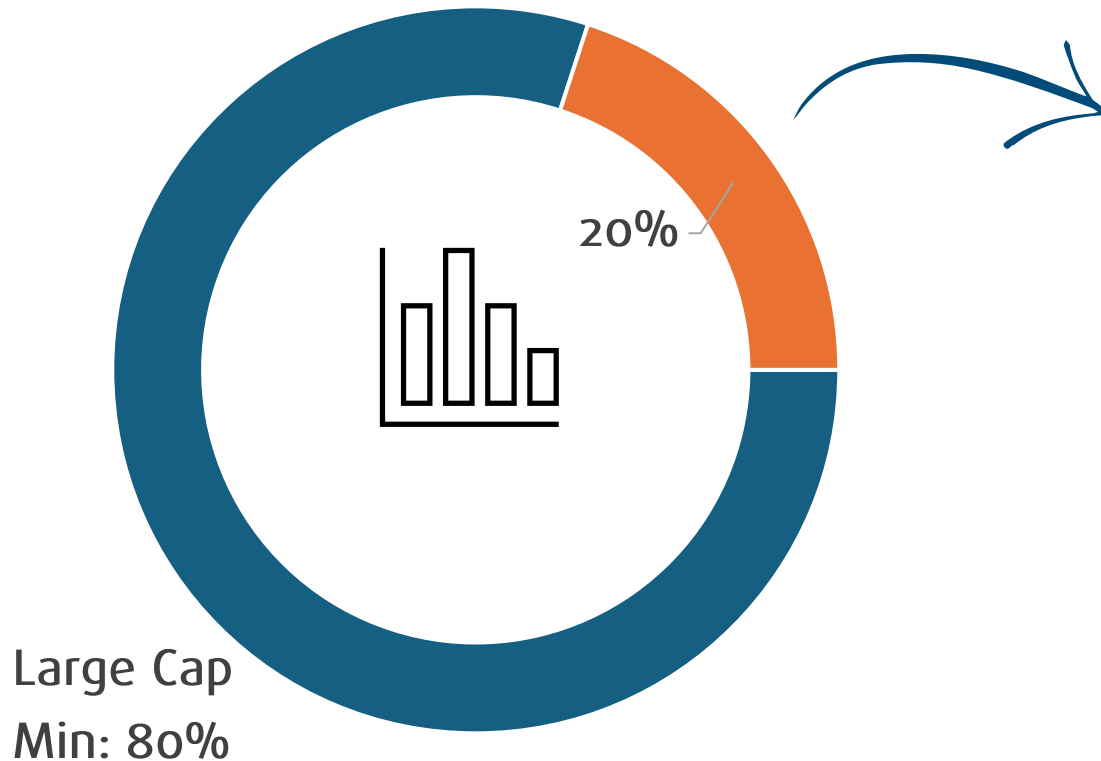
More resilience in adverse market conditions



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

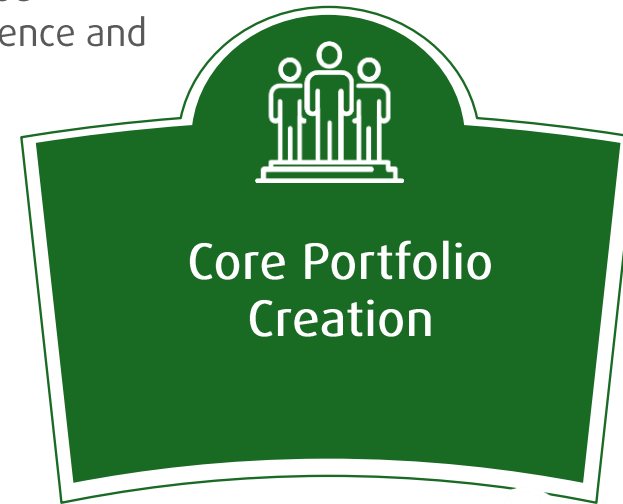
- ✓ Identify the best potential companies within these sectors based on our Excellence Framework methodology. Extensively use screeners to identify companies and followed by due diligence and research to shortlist companies that fit this framework.



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- ✓ 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



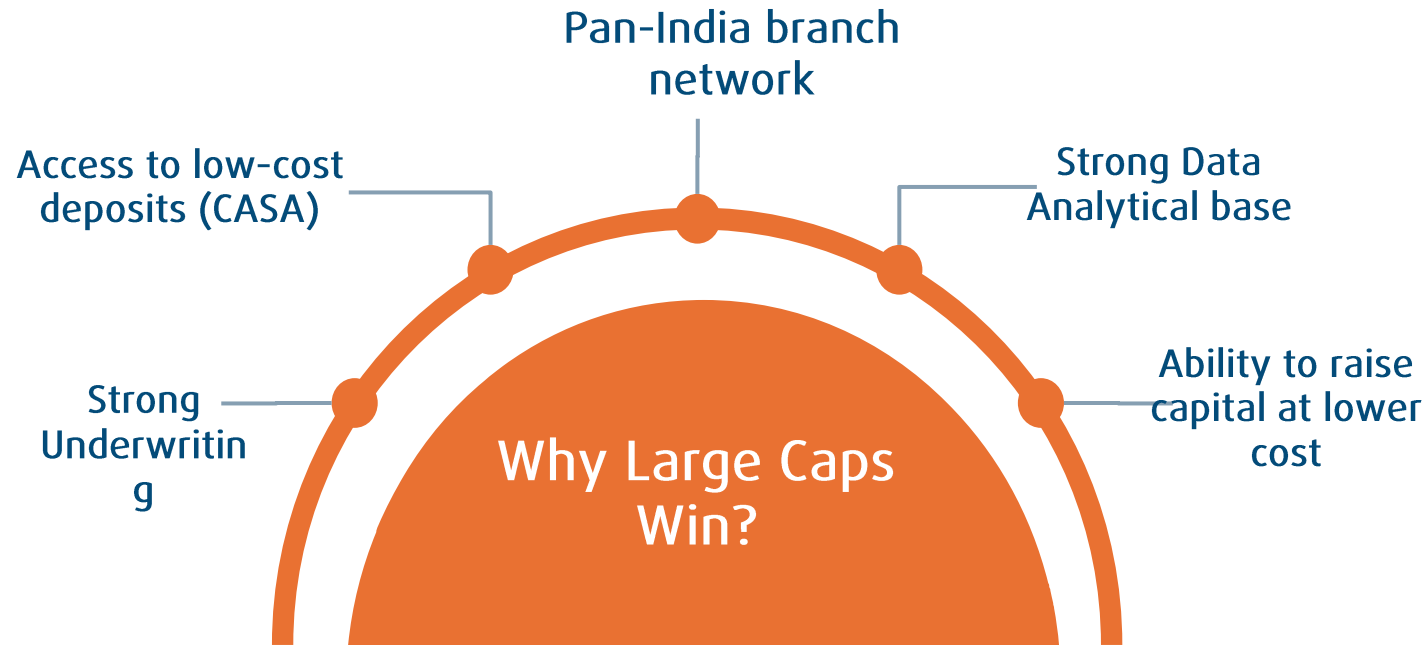
MACRO & POLICY

- 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	• 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	• 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
	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

📌 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



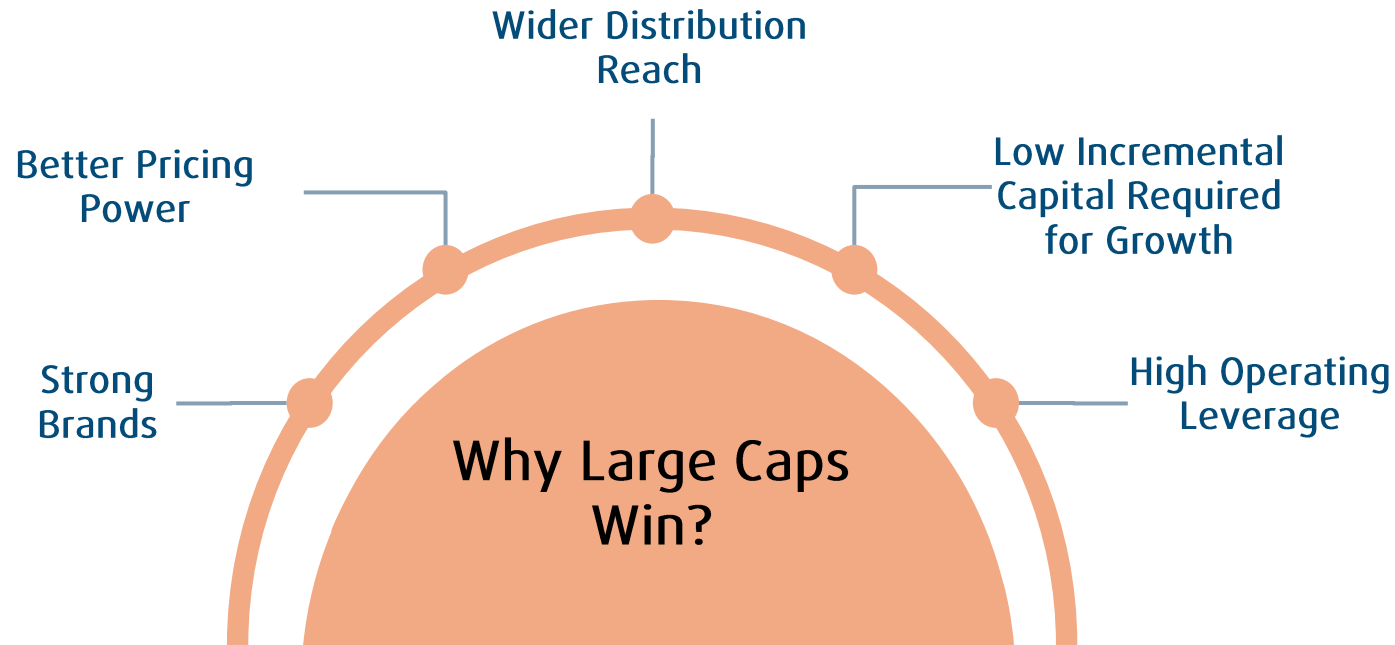
Key Metrics (Typical)

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

Investor
Takeaway

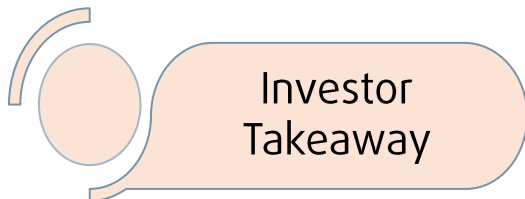
Large-cap IT businesses provides earnings visibility and relatively better downside cushioning, making it one of the core allocation in large-cap funds

📌 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	Aug'26	Jun'26	Mar'26	Dec'25	Sep'25	Jun'25	Mar'25
Financial Services	35.52	36.37	33.48	29.95	28.07	28.14	29.58
Capital Goods	10.56	9.69	9.27	10.22	12.45	12.67	11.38
Metals & Mining	6.22	7.92	8.15	9.24	8	7.12	8.32
Fast Moving Consumer Goods	5.58	5.34	5.93	6.79	3.36	1.6	1.22
Healthcare	2.61	5.78	5.98	3.75	3.94	4.92	5.21
Automobile and Auto Components	6.83	5.02	5.34	5.96	5.71	2.99	2.71
Power	2.4	3.73	3.61	3.12	6.17	9.86	10.94
Oil, Gas & Consumable Fuels	3.37	3.58	3.93	4.12	3.7	3.95	4.64
Services	3.94	4.7	3.56	3.58	4.94	3.37	0
Consumer Durables	6.46	4.9	4.4	4.13	3.2	2.82	1.46
Information Technology	5.16	3.18	7.09	9.53	7.63	9.63	9.72
Cash, Cash Equivalent & Others	2.14	1.89	2.1	0.54	2.33	4.03	1.92
Telecommunication	1.73	1.85	2.46	2.61	2.41	1.2	0.52
Construction Materials	1.73	1.79	2.09	2.6	2.76	1.89	1.75
Construction	3.2	2.47	1.86	2.58	1.42	1.38	1.8
Chemicals	1.89	1.79	0.75	0.25	0.65	1.19	1.78
Consumer Services	0.64	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 Information Technology, Automobile and Auto Components and Consumer Durable 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	10.56	4.37	6.19
Consumer Durables	6.46	2.44	4.02
Services	3.94	1.74	2.20
Financial Services	35.52	33.36	2.16
Metals & Mining	6.22	4.61	1.61

Table-ii Sector Underweight Fund vs Benchmark

Sectors	Bank of India Large Cap Fund	Nifty 100 TRI	Underweight
Information Technology	5.16	7.20	-2.04
Telecommunication	1.73	4.06	-2.33
Consumer Services	0.64	3.40	-2.76
Healthcare	2.61	5.55	-2.94
Oil, Gas & Consumable Fuels	3.37	8.96	-5.59

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

While sectors like Oil, Gas & Consumable Fuels, Healthcare and Consumer services 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	8.69%	13.13%	9.01%	10.65%
NIFTY 100 TRI (Benchmark)	1.98%	10.73%	8.97%	10.45%
BSE Sensex TRI (Additional Benchmark)	-2.55%	7.11%	7.28%	8.96%

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 31st Aug 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	• 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

Bank of India Large Cap Fund (Regular)

The fund has produced 1.8x return in last 3 years

Bank of India Large Cap Fund - Growth Option - PERFORMANCE (As on August 31, 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	8.69%	1.98%	-2.55%	10,869	10,198	9,745
3 years	13.13%	10.73%	7.11%	18,940	16,944	14,269
5 years	9.01%	8.97%	7.28%	15,397	15,367	14,213
Since inception	10.65%	10.45%	8.96%	16,890	16,731	15,596

^ 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 ~2x return in last 3 years

Bank of India Large Cap Fund - Growth Option - PERFORMANCE (As on August 31, 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	10.38%	1.98%	-2.55%	11,038	10,198	9,745
3 years	14.67%	10.73%	7.11%	20,307	16,944	14,269
5 years	10.43%	8.97%	7.28%	16,427	15,367	14,213
Since inception	12.10%	10.45%	8.96%	18,070	16,731	15,596

^ Past performance may or may not be sustained in the future. #Date of Allotment - June 29, 2021.

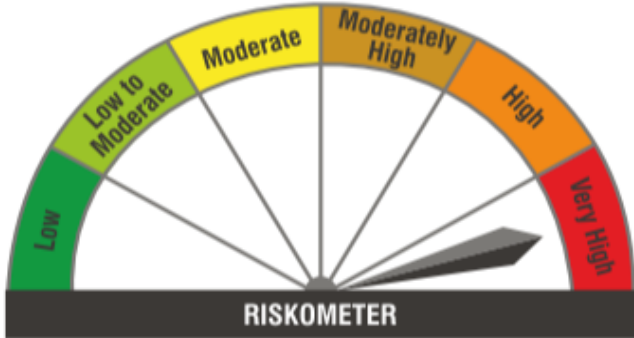
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Bank of India Large Cap Fund
(An open-ended equity scheme predominantly investing in Large Cap Stocks)

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on August 31, 2026	Benchmark Risk-o-meter as on August 31, 2026^
- Long term capital appreciation. - Investment predominantly in equity and equity-related instruments of large cap companies.	 RISKOMETER Investors understand that their principal will be at very high risk	 RISKOMETER 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)

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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