Bank of India Large and Mid Cap Fund

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

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

July 2026 Update

Portfolio Data as on July 31, 2026

Bank of India Mutual Fund

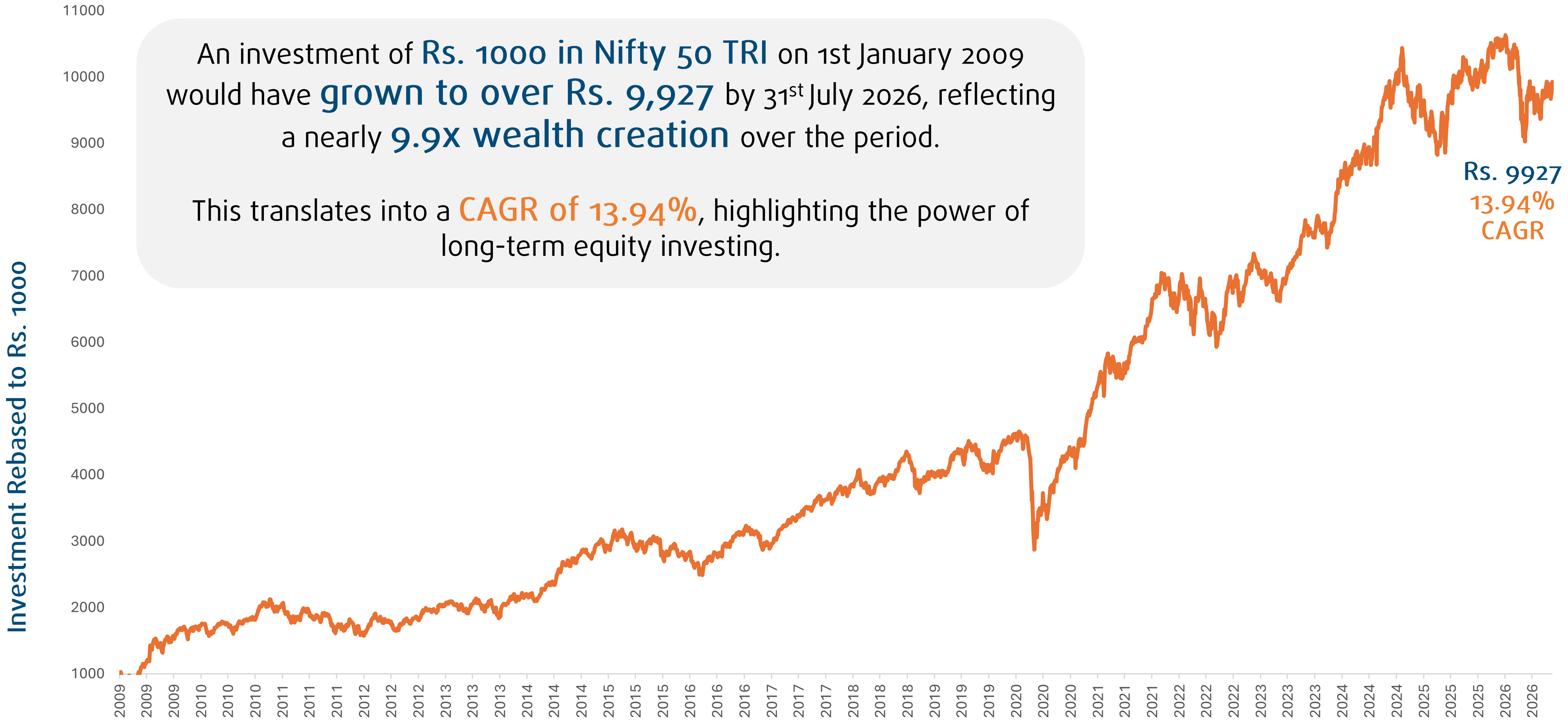
SEBI Reg. No: MF/056/08/01

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. 9,927** by 31st July 2026, reflecting a nearly **9.9x wealth creation** over the period.

This translates into a **CAGR of 13.94%**, 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 31st July 2026.

Leadership Keeps Shifting Across Market Caps

Bank of India Mutual Fund

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	-3.76%	4.30%	7.78%
% CAGR	**16.05%**	**22.32%**	**22.35%**

- **No single market-cap segment leads consistent-** leadership shifts with changing market condition.
- **Mid and Small Caps tend to capture** stronger upside move during bullish phases, but also carry higher volatility.
- **Large Caps provide stability** and help anchor the portfolio during uncertain market conditions.
- **Diversified market-cap exposure** helps capture growth opportunities while managing risk across cycles.

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 31st July 2026.

Performance under Various Market Cycles

Bank of India Mutual Fund

Market Cycle	Period From	Period To	Time (Years)	Nifty 100 TRI	Nifty Midcap 150 TRI	Nifty Smallcap 250 TRI
Rising Market	**Apr'05**	**Dec'07**	**2.7**	**51%**	**54%**	**67%**
Falling Market	Dec'07	Dec'08	1.0	**-53%**	**-65%**	**-69%**
Rising Market	**Dec'08**	**Dec'10**	**2.0**	**49%**	**60%**	**60%**
Flat Market	Dec'10	Dec'13	3.0	**2%**	**0%**	**-5%**
Rising Market	**Dec'13**	**Jan'18**	**4.1**	**17%**	**30%**	**31%**
Narrow Market	Jan'18	Oct'19	1.7	**5%**	**-7%**	**-19%**
Rising Market	**Oct'19**	**Dec'21**	**2.2**	**20%**	**34%**	**41%**
Narrow Market	Dec'21	Dec'22	1.0	**5%**	**4%**	**-3%**
Rising Market	**Dec'22**	**Sep'24**	**1.7**	**26%**	**44%**	**47%**
Falling Market	Sep'24	May'26	1.7	**-3%**	**2%**	**-2%**

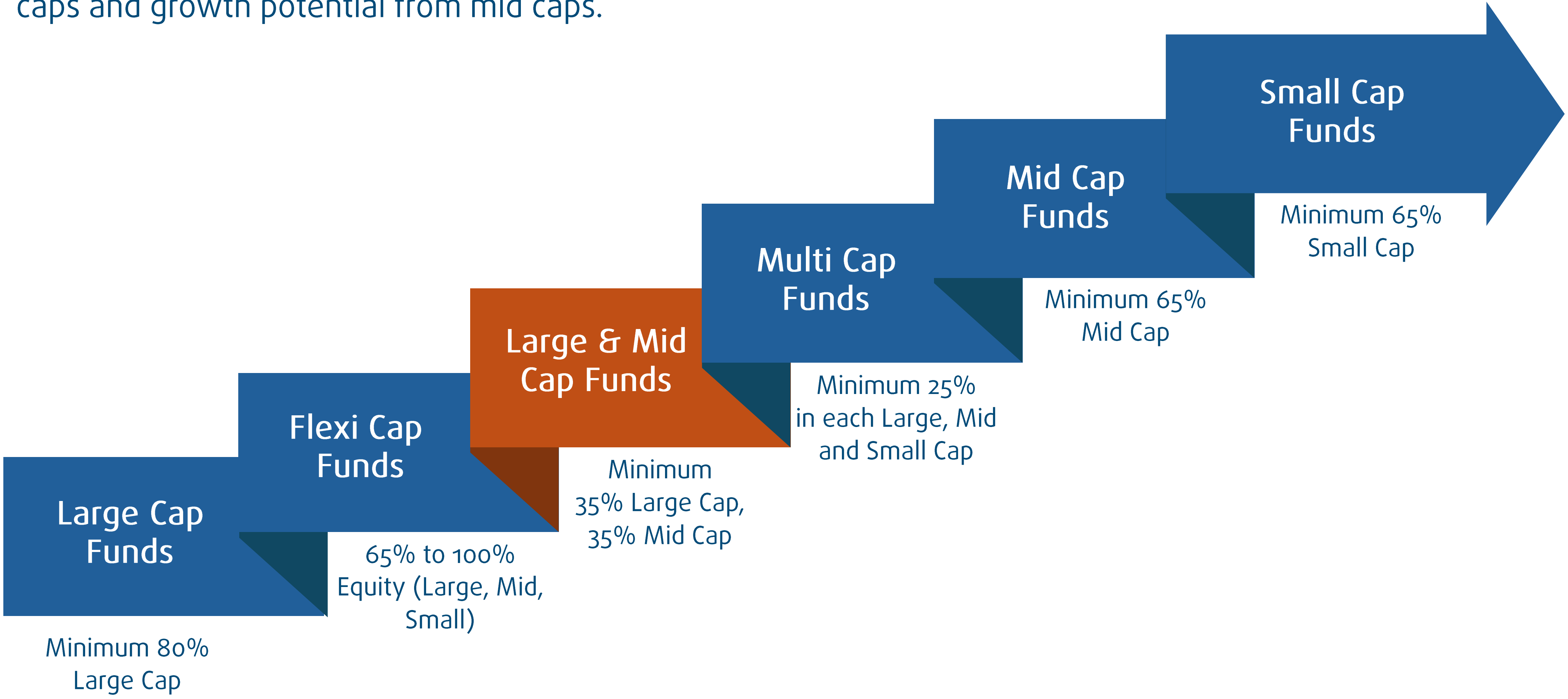
Across market cycles, **mid and small caps tend to outperform during rising markets**, driven by higher growth potential, while **large caps provide relative stability during flat, narrow, and falling market phases**. Hence, maintaining a balanced exposure across market cap segments helps navigate varying market conditions more effectively.

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 31-July-2026.

Positioning of Large & Mid Cap Mutual Funds

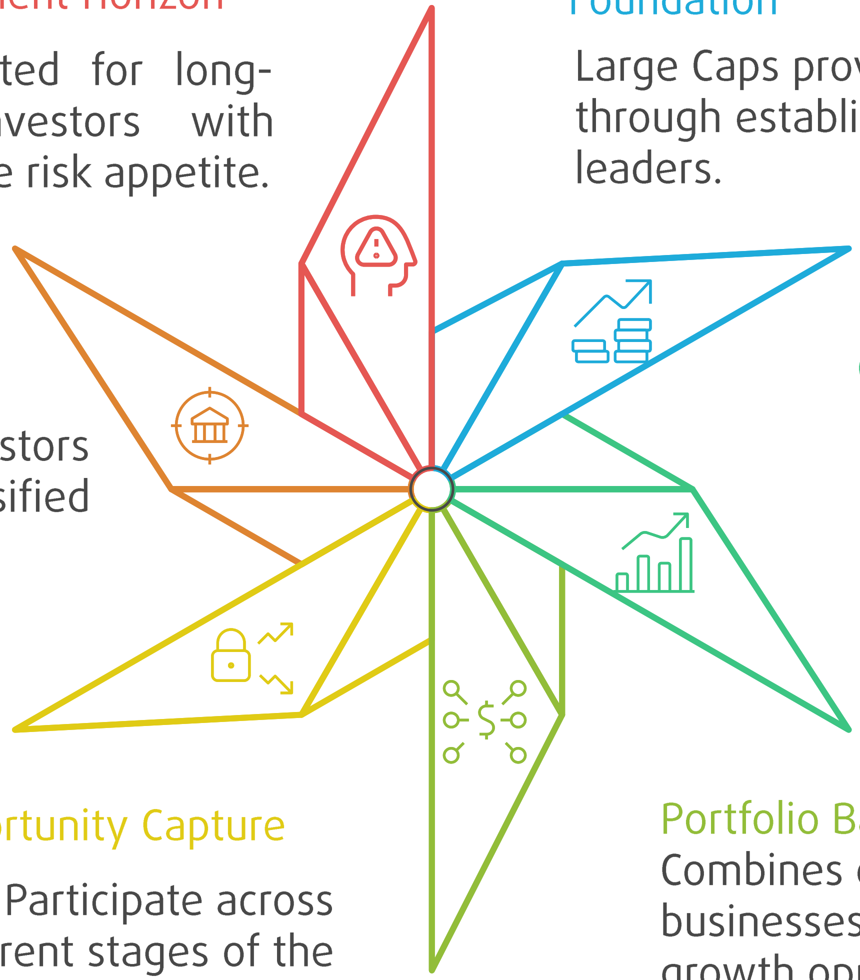
Bank of India Mutual Fund

Large and Mid cap Funds offers a blend of stability from large caps and growth potential from mid caps.



For understanding purpose only. Visit AMFI's website for complete details about scheme categorization.

A Dual Engine Strategy for Long-Term Wealth Creation



Investment Horizon

Best suited for long-term investors with moderate risk appetite.

Foundation

Large Caps provides stability through established market leaders.

Growth Engine

Mid Caps add momentum through companies with expansion potential.

Portfolio Balance

Combines quality businesses with emerging growth opportunities.

Opportunity Capture

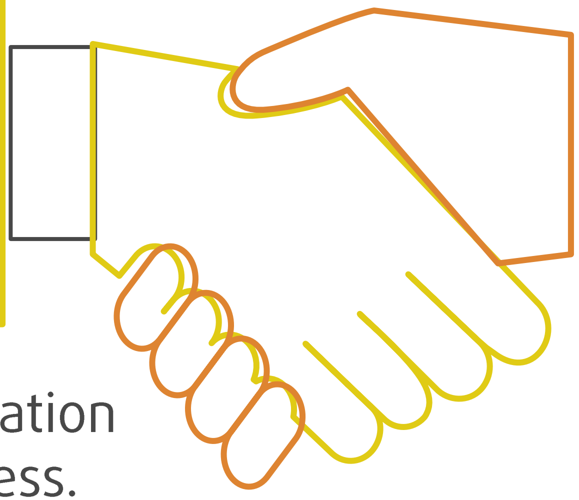
Participate across different stages of the market cycle.

Investor Fit

Designed for investors seeking diversified equity growth.

Balanced Growth Through Large & Mid Cap Exposure

Large Caps



Mid Caps

- Provide a strong foundation through established business.
- Offer stability, quality and lower volatility.
- Support consistent participation across market cycles

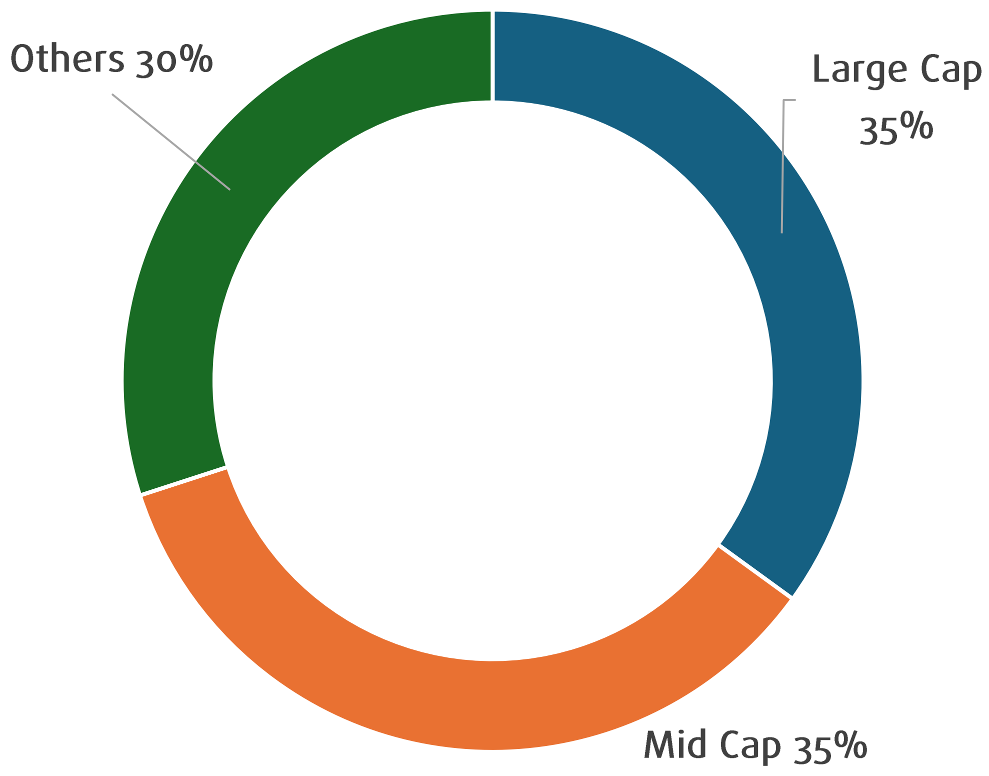
- Add growth momentum through emerging leaders.
- Offer higher expansion and return potential.
- Strengthen the portfolio’s long-term wealth creation opportunity.

Presenting,

Bank of India Large & Mid Cap Fund

SEBI-Mandate Market Cap Allocation Framework

Bank of India Mutual Fund



- **Regulatory allocation:** Minimum 35% each in Large Cap and Mid Cap stocks as mandated.
- **Balanced Positioning:** Large Caps provide stability, while Mid Caps add growth potential.
- **Flexibility 30% allocation:** Remaining exposure can be used dynamically across market caps based on opportunities and valuations.

Diversification in Style, Sector and Portfolio Construction Approach

Blend of Bottom-up (High conviction ideas) and Top-down (Overlay of economic cycle and market cycle) approach

Sector agnostic

Style agnostic

Flexibility to stay invested throughout the to capture the lifecycle of the company

Portfolio Construction Process

Bank of India Mutual Fund

A structured four-step investment framework combining idea generation, rigorous business evaluation, continuous monitoring, and disciplined selling with an aim to deliver consistent, and better risk-adjusted returns.

01 Idea Generation

02 Business Characterization Framework

03 Monitor and Review

04 Selling Discipline

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 1: Idea Generation

A robust and data-driven idea generation process leveraging high-frequency economic and sector data, quantitative screening models, and deep research inputs to identify high-potential investment opportunities across the universe.

- High Frequency Data (Economy and Sector)
- Financial Screeners and Quant Model
- 3 Input Streams: In-house Research, External Research and Channel Checks
- Review Investment Universe: Growth, Capital Efficiency, Valuation

Step 2: Business Characterization Framework

A comprehensive framework that classifies businesses across stages and characteristics, enabling better understanding of growth drivers, competitive advantages, capital efficiency, and risk profiles to support informed investment decisions.

	Compounders	Challengers	Emerging Companies	Turnaround	Cyclicals	Intrinsic value
Attributes	Quality, stable growth	Quality, High growth	Disruptor, early adopter	Poorly managed. Scope to improve	Outcomes aligned to industry cycle	Value unlocking
Business Cycle	Mature`	Growing/mature	Early stage/inflection	Growth revival	Demand-supply mismatch	
Advantage	Proven moats, Limited competition	Right to win	Evolving	Cost, leverage rectification	Cost leadership	Asset value > Market cap
Growth	Similar to Industry growth, GDP	Ahead of industry, GDP	Non-linear	Faster than operating cost	Industry tailwind	Low growth
Earnings Quality	Stable margins	Stable margins / operating leverage	Scalability, operating leverage	Operating, financial leverage	Operating leverage	Low growth
Return Ratio	Industry benchmark	Stable/Improving	Volatile/Improving	ROE switch	Oscillates during business cycle	Lower than cost of capital
Cash Flows	High/Stable	Growing	Volatile	Improving rectification	Leverage to deleverage	Higher than earnings growth
Re-investment	Limited/High dividend payouts		Aggressive	Leverage constrain /dilution	Lumpy	Low/Nil

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Step 3: Monitor and Review

A continuous review mechanism that validates the investment thesis through financial analysis, channel checks, and governance oversight, ensuring alignment with evolving business fundamentals and market conditions.

- Validation of investment thesis through channel checks, competition/customer feedback
- Comprehensive Financial review
- Investment Universe Review
- Investment Committee
- Independent Auditors

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Step 4: Selling Discipline

A disciplined exit strategy focused on optimizing returns, driven by deterioration in fundamentals, governance concerns, better alternative opportunities, or unfavorable risk-reward due to valuation excesses.

- Impairment of investment thesis
- Deterioration in corporate governance standards
- New ideas superior to replace the existing ideas
- Valuation re-rating materially ahead of intrinsic value resulting in unfavorable risk-reward

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

Bank of India Mutual Fund

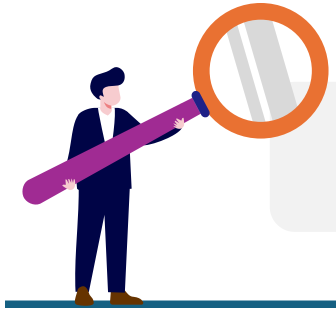
Scheme/Index Name	1 Year	3 Year	5 Year	Since Inception
Bank of India Large & Mid Cap Fund	7.69%	13.71%	12.06%	13.34%
BSE 250 Large Mid-Cap (TRI)(Benchmark)	2.87%	11.57%	12.11%	14.78%
Nifty 50 TRI (Additional Benchmark)	-0.43%	8.56%	10.39%	13.37%

The scheme has consistently **outperformed the benchmark across time periods,** delivering a happy investing experience for investors.

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 July 31, 2026.

Rolling Return Analysis

Rolling Return Analysis	3 Years Rolling CAGR on Daily Basis Since Inception of the Scheme		
Scheme/Index Name	**Bank of India Large & Mid Cap Fund**	**BSE 250 Large MidCap (Benchmark)**	**Nifty 50 TRI (Additional Benchmark)**
Minimum CAGR (%)	-6.84	5.77	-5.19
Maximum CAGR (%)	30.26	31.61	32.39
Average CAGR (%)	12.25	15.79	11.98
Median CAGR (%)	13.41	15.46	12.31
Negative Observations	7%	0%	1%
0 to 6% CAGR	16%	62%	12%
6 to 10% CAGR	13%	2%	17%
10 to 15% CAGR	22%	16%	36%
Above 15% CAGR	**42%**	**21%**	**35%**
Total Observations	3637	3637	3637

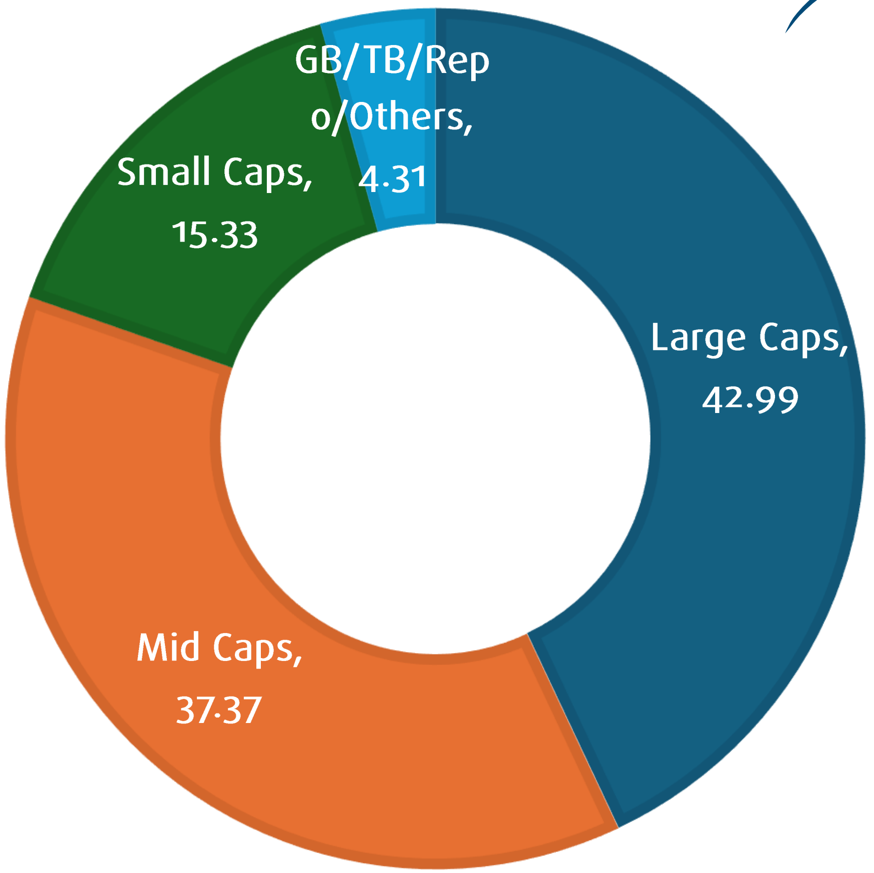


Rolling return analysis highlights consistency in performance, with the scheme delivering **higher average and median returns compared to benchmarks.**

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.** Period: From 21st Oct 2008 (inception date of the scheme) to 31st July 2026.

Market Cap Allocation

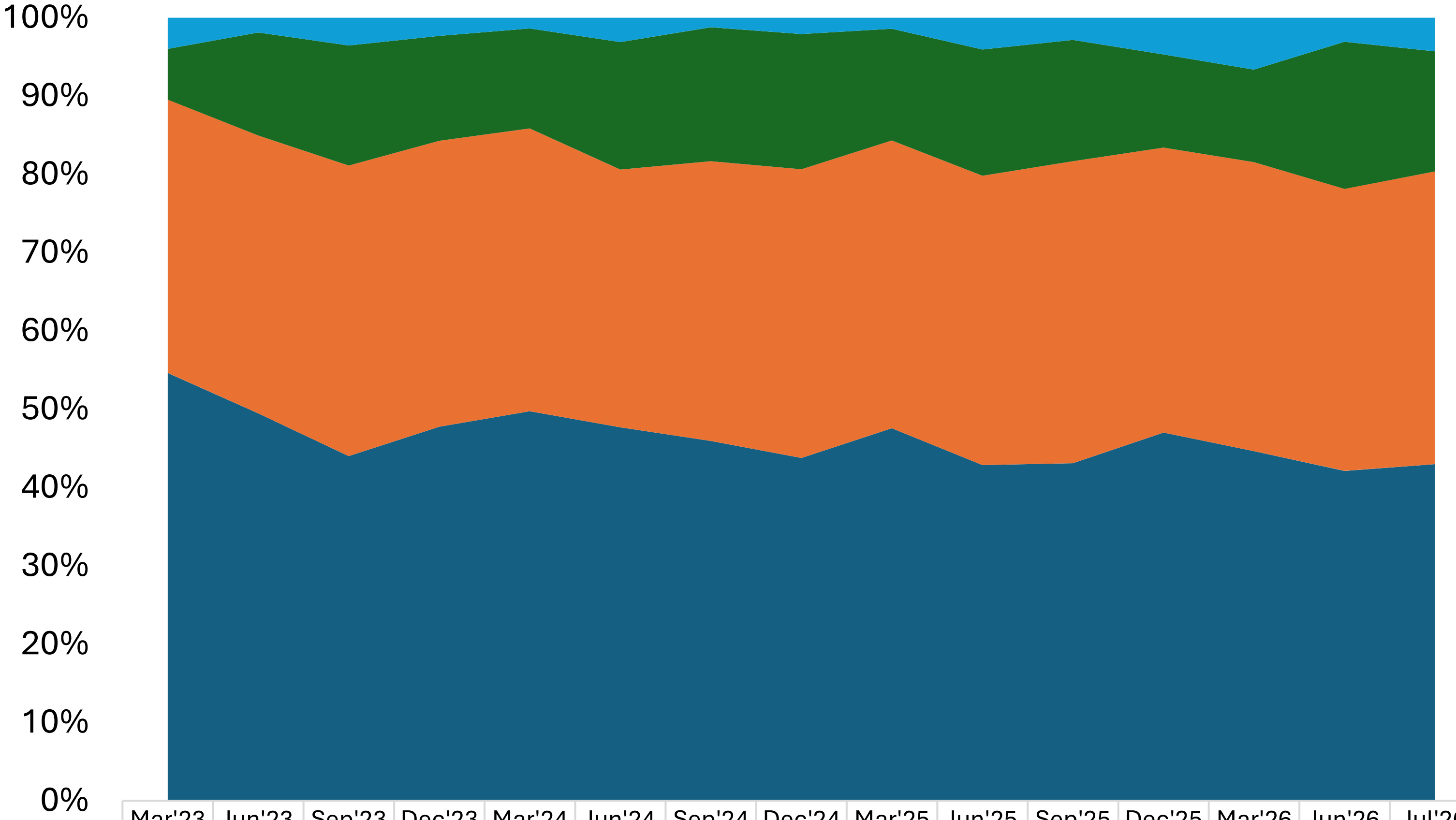
Bank of India Mutual Fund



- **Strength at the core:** Large Caps provide stability and quality exposure.
- **Growth in motion:** Mid Caps add momentum through high-potential businesses.
- **Opportunities at the edge:** Selective Small Cap and cash exposure supports upside with flexibility.

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. Market capitalization as on 31st July 2026

Market Cap Categorization



	Mar'23	Jun'23	Sep'23	Dec'23	Mar'24	Jun'24	Sep'24	Dec'24	Mar'25	Jun'25	Sep'25	Dec'25	Mar'26	Jun'26	Jul'26
GB/TB/Repo/Others	4.00%	1.90%	3.54%	2.33%	1.36%	3.13%	1.22%	2.08%	1.42%	4.05%	2.82%	4.71%	6.63%	3.08%	4.31%
Small Cap	6.45%	13.14%	15.34%	13.37%	12.79%	16.25%	17.09%	17.28%	14.27%	16.14%	15.49%	11.87%	11.82%	18.78%	15.33%
Mid Cap	34.92%	35.48%	37.12%	36.54%	36.11%	32.93%	35.73%	36.86%	36.74%	36.95%	38.58%	36.41%	36.91%	36.01%	37.37%
Large Cap	54.63%	49.48%	44.00%	47.76%	49.74%	47.69%	45.96%	43.78%	47.57%	42.86%	43.11%	47.01%	44.64%	42.13%	42.99%

- **Large Cap forms the foundation,** offering stability and consistent participation across market cycles.
- **Mid Cap provides balanced growth,** enhancing returns while maintaining portfolio discipline.
- **Small Cap is selectively included,** capturing upside potential without excessive risk concentration.

Source: Factsheet Data as on July 31, 2026.

Fund has demonstrated Active Sector Allocation

Bank of India Mutual Fund

Sectors	Jul'26	Jun'26	Mar'26	Dec'25	Sep'25	Jun'25	Mar'25
Financial Services	26.2	26.6	24.8	27.8	27.8	30.3	32.5
Healthcare	12.8	13.4	12.3	10.6	11.7	8.0	10.4
Metals & Mining	5.2	6.6	8.4	9.3	8.2	8.7	9.8
Oil, Gas & Consumable Fuels	9.2	8.9	11.0	8.9	7.4	6.4	6.2
Consumer Services	7.8	7.6	6.1	4.5	4.6	3.2	3.1
Cash, Cash Equivalent & Others	4.3	3.1	6.6	4.7	2.8	4.1	1.4
Consumer Durables	7.4	6.8	3.0	2.8	2.2	2.4	1.1
Construction	3.6	3.8	4.3	4.6	3.7	4.0	4.1
Fast Moving Consumer Goods	5.8	4.1	1.1	1.5	2.6	2.8	2.2
Information Technology	2.3	2.6	7.0	8.8	7.8	8.0	5.0
Telecommunication	2.7	2.6	0.9	1.0	1.0	1.7	3.1
Automobile and Auto Components	5.0	4.0	4.7	5.6	5.5	5.8	6.1
Media, Entertainment & Publication	2.4	2.1	1.7	1.8	2.1	2.3	1.1
Chemicals	1.6	1.7	2.1	2.2	2.5	2.8	4.3
Other	4.0	6.1	6.1	5.8	10.2	9.6	9.6
Total	100	100	100	100	100	100	100

The portfolio remains anchored in Financial Services, while actively increasing exposure to Healthcare, Oil, Gas and Consumable Fuels and Consumer Services to capture emerging growth opportunities.

The sector allocation is designed to enhance long-term growth potential while managing risk, combining a strong core with targeted investments in sectors expected to benefit from evolving economic trends.

Source: Factsheet Data as on July 31, 2026.

Sector over/underweight position vis-à-vis benchmark

Bank of India Mutual Fund

Table-i Sector Overweight Fund vs Benchmark

Sector	Bank of India Large & Mid cap Fund	BSE 250 LargeMidCap TRI Index	Overweight
Healthcare	12.75	6.60	6.15
Consumer Durables	7.36	2.93	4.43
Consumer Services	7.75	3.89	3.86
Media, Entertainment & Publication	2.36	0.00	2.36
Oil, Gas & Consumable Fuels	9.22	7.56	1.66

The fund is selectively overweight in Healthcare, Consumer Service, Consumer Durable, reflecting conviction in sectors with strong growth potential as compared to the benchmark.

Table-ii Sector Underweight Fund vs Benchmark

Sector	Bank of India Large & Mid cap Fund	BSE 250 LargeMidCap TRI Index	Underweight
Power	1.49	3.65	-2.16
Automobile and Auto Components	4.98	7.58	-2.60
Capital Goods	1.80	6.17	-4.37
Information Technology	2.27	6.68	-4.41
Financial Services	26.18	31.74	-5.56

The scheme remains underweight in Capital Goods, Financial Services and Information Technology.

Source: Factsheet Data as on July 31, 2026.

To Sum up …

To Sum Up …

- A Large & Mid Cap Fund combines the stability of large-cap companies with the growth potential of mid-cap businesses, creating a balanced approach to long-term wealth creation.
- Large-cap exposure helps provide consistency and resilience during market volatility, while mid-cap investments offer opportunities for higher growth and return potential over time.
- Diversification across market capitalizations allows the fund to participate in different phases of economic and market cycles, enhancing overall portfolio strength.

Key Scheme Features

Bank of India Mutual Fund

Scheme Name	Bank of India Large & Mid Cap Fund
Scheme Type	An open-ended equity scheme investing in both large cap and mid cap stocks
Investment Objective	The Scheme seeks to generate income and long-term capital appreciation by investing through a diversified portfolio of predominantly large cap and mid cap equity and equity related securities including equity derivatives. The Scheme is in the nature of large and mid cap fund. The Scheme is not providing any assured or guaranteed returns
Benchmark	BSE 250 Large MidCap Total Return Index (TRI)
Fund Manager	Mr. Nitin Gosar
Plan & Options	Regular Plan and Direct Plan 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

Source: Factsheet Data as on July 31, 2026.

Scheme Performance – Regular Plan

Bank of India Mutual Fund

The fund has produced 1.7x return in last 5 years

Bank of India Large & Mid Cap Fund - Growth Option - PERFORMANCE (As on July 31, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	7.69%	2.87%	-0.43%	10,769	10,287	9,957
3 years	13.71%	11.57%	8.56%	14,706	13,893	12,798
5 years	12.06%	12.11%	10.39%	17,685	17,720	16,405
Since inception*	13.34%	14.78%	13.37%	92,810	1,16,169	93,279

^ Past performance may or may not be sustained in the future. *Date of Allotment - October 21, 2008.
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. Nitin Gosar has been appointed Fund Manager for this scheme w.e.f. from September 27, 2022. In addition to this scheme, he manages 3 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.

Source: Factsheet Data as on July 31, 2026.

Scheme Performance – Direct Plan

Bank of India Mutual Fund

The fund has produced 1.8x return in last 5 years

Bank of India Large & Mid Cap Fund - Growth Option - PERFORMANCE (As on July 31, 2026)

Fund Manager - Nitin Gosar				Current Value of Standard Investment of ₹ 10000 in the		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 250 Large MidCap (TRI)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 250 Large MidCap (TRI)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	9.17%	2.87%	-0.43%	10,917	10,287	9,957
3 years	15.05%	11.57%	8.56%	15,236	13,893	12,798
5 years	13.31%	12.11%	10.39%	18,694	17,720	16,405
Since inception#	13.90%	13.64%	12.30%	58,606	56,816	48,362

^ Past performance may or may not be sustained in the future. #Date of Allotment - January 1, 2013.
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.

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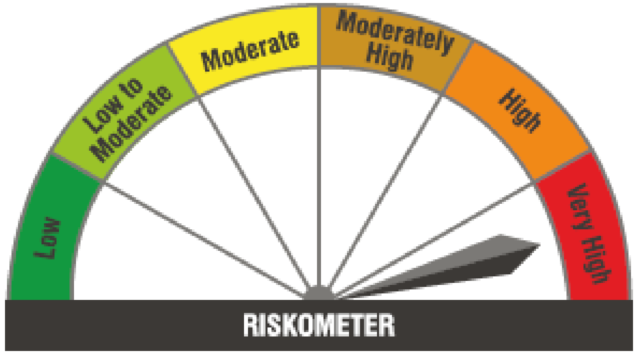
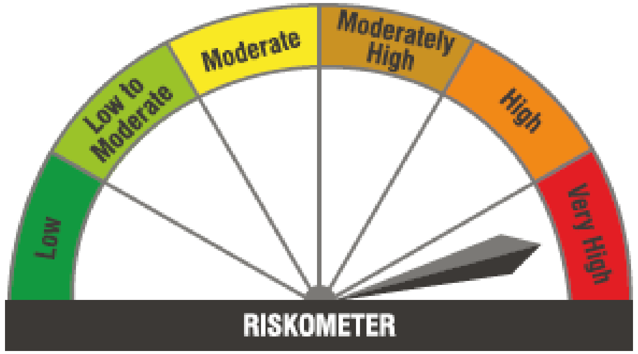
Source: Factsheet Data as on July 31, 2026.

Product Labelling & Disclaimer

Bank of India Mutual Fund

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2026	Benchmark Risk-o-meter as on July 31, 2026^
• Long-term capital growth. • Investment in equity and equity-related securities including equity derivatives of companies across market capitalisations.	 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.

^ Tier I Benchmark: BSE 250 LargeMidCap Total Return Index (TRI)

Source: Factsheet Data as on July 31, 2026.

Disclaimer

Bank of India Mutual Fund

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