Bank of India Flexi Cap Fund

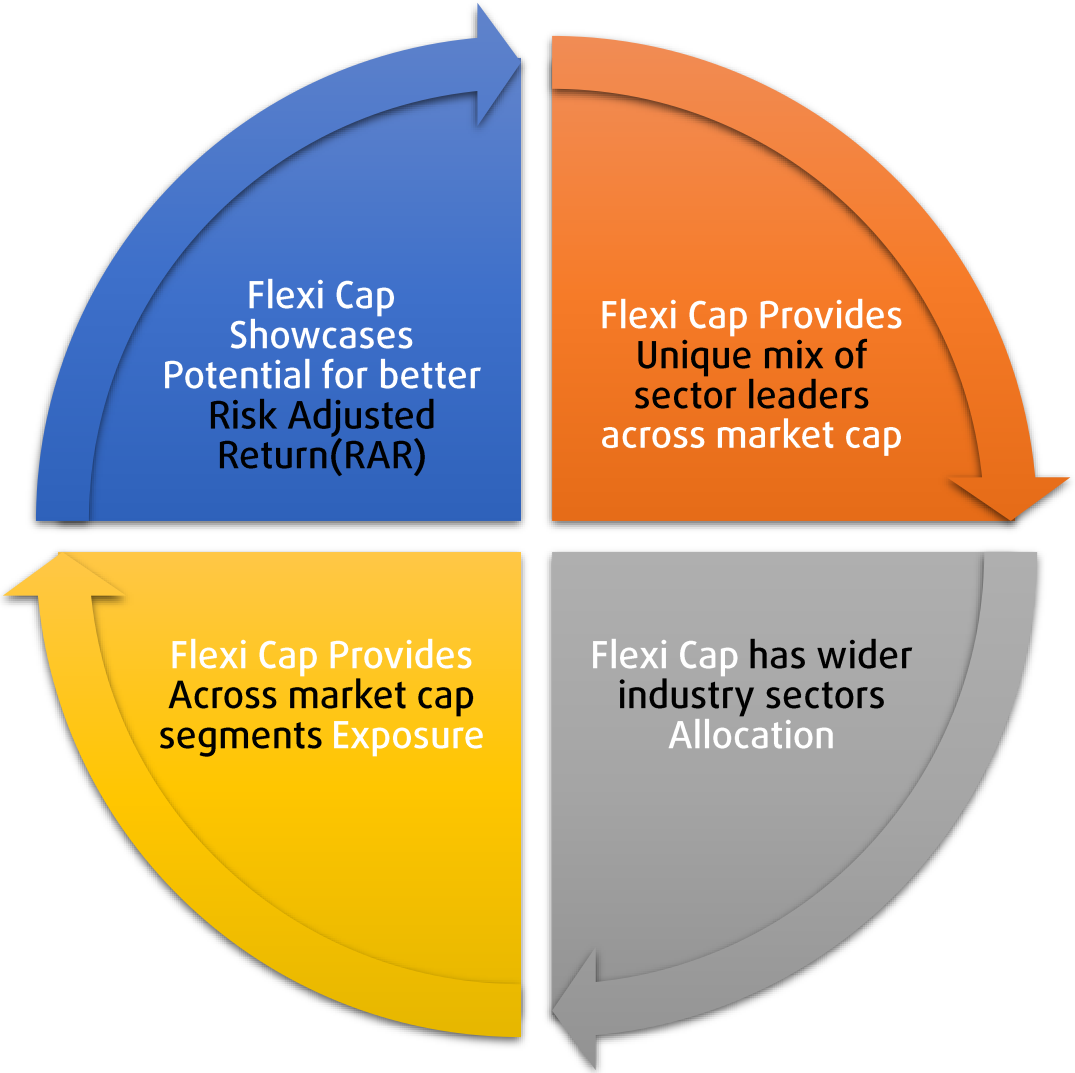
(An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks)

June 2026 Update
30th June 2026

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

Flexi Cap Fund is an "ALL WEATHER" Fund

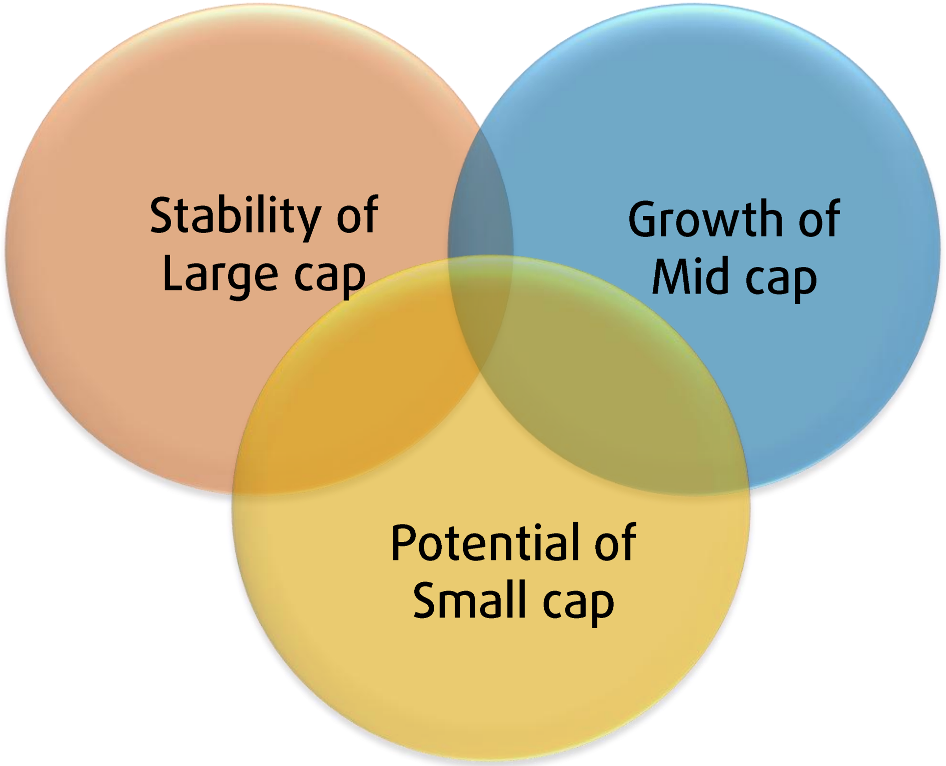
Bank of India Mutual Fund



Note: An all-weather portfolio is a diversified investment strategy designed to perform well across various economic conditions. It aims to manage downside risk and provide risk-adjusted returns over the long term by allocating assets that react differently to market fluctuations. It take exposure across market cap, sectors as well as factors depending on the market circumstances/cycles.

Flexi Cap Offers 3-in-1 Benefit

Bank of India Mutual Fund



Large cap: (1st -100th by market capitalization)
Business in mature phase, stable ROE & cash flow

Mid cap: (101st -250th by market capitalization)
Business in growth phase, improving return ratio

Small cap: (251st onwards by market capitalization)
Niche business with potential large opportunities, scalable business model

Flexi Cap Provides Unique Mix of Sector Leaders Across Market Cap

Bank of India Mutual Fund

Small Cap

- Entertainment
- Abrasives and Bearings
- Ceramics
- Dairy Products
- Education
- Financial Product Distributor

Mid Cap

- Asset Management
- Fintech
- Cables – Electricals
- Casting & Forgings
- Cigarettes & Tobacco Products

Large Cap

- Banking
- Automobile
- Cement
- Aerospace & Defense

Above mentioned sector is based on the AMFI Sector classification and Basic Industry and mapping based on Total Market Cap.

Flexi Cap has Wider Industry Sectors Allocation Based on Market Cycles

Bank of India Mutual Fund

Apr'25	Jun'25	Sep'25	Dec'25	Mar'26	Jun'26
Telecom 8.7%	Telecom 6.1%	Metal 9.6%	Metal 8.5%	Pharma -3.1%	Bank 6.1%
Bank 6.8%	Infrastructure 4.9%	Auto 6.3%	Telecom 1.9%	Power -4.2%	Realty 6%
FMCG 5.3%	IT 4.4%	Power 5%	Auto 1.5%	IT -5%	Media 5%
Auto 4.8%	Realty 3.9%	Energy 4%	IT 1.3%	Energy 5.9%	
Financial Services 4.1%	Metal 3.7%	Industrials 3.2%	Manufacturing Index 0.8%	Manufacturing Index -8.7%	Pharma 4%
Realty 4.1%	Consumer Discretionary 3.5%	Manufacturing Index 1.8%	FMCG -0.2%	Metal -9%	Consumer Discretionary 3.9%
Consumer Discretionary 4%	Services Sector 3.4%	Financial Services 1.8%	Bank -0.3%	Telecom -9%	Services Sector 2.8%
Infrastructure 3.9%	Bank 2.8%	Bank 1.8%	Infrastructure -0.4%	Infrastructure -10.2%	Industrials 2.5%
Services Sector 3.2%	Pharma 2.8%	Infrastructure 1.5%	Energy -0.6%	Media 10.9%	Telecom 2.2%
Pharma 3%	Media 2.5%	Consumer Discretionary 1%	Financial Services -1%	FMCG 11%	Auto 0.5%
Media 2.6%	Financial Services 2.5%	Telecom 0.5%	Services Sector -1%	Services Sector -12.3%	Infrastructure 0.4%
Manufacturing Index 2.5%	Auto 2.3%	Services Sector 0.3%	Pharma -1.2%	Consumer Discretionary -13%	FMCG -1.2%
Energy 2%	Manufacturing Index 2.2%	Realty -0.4%	Industrials -1.3%	Industrials 13.1%	Manufacturing Index -1.5%
Power 0.9%	Power 2%	Pharma -1.6%	Consumer Discretionary -1.4%	Auto 15.6%	Energy -2.8%
Industrials 0.3%	Industrials 1.9%	FMCG -2.5%	Media -1.6%	Financial Services -15.6%	Power -3.4%
IT -3%	Energy 1.9%	IT -4.3%	Power -1.7%	Realty 16.6%	Metal -6.9%
Metal -5.6%	FMCG -0.7%	Media -4.3%	Realty -2.8%	Bank 16.9%	IT -9.6%

Source: Bloomberg, past performance may or may not be sustained in future. Data as on June 30, 2026

Flexi Cap Showcases Potential Opportunities of All Market Caps

Bank of India Mutual Fund

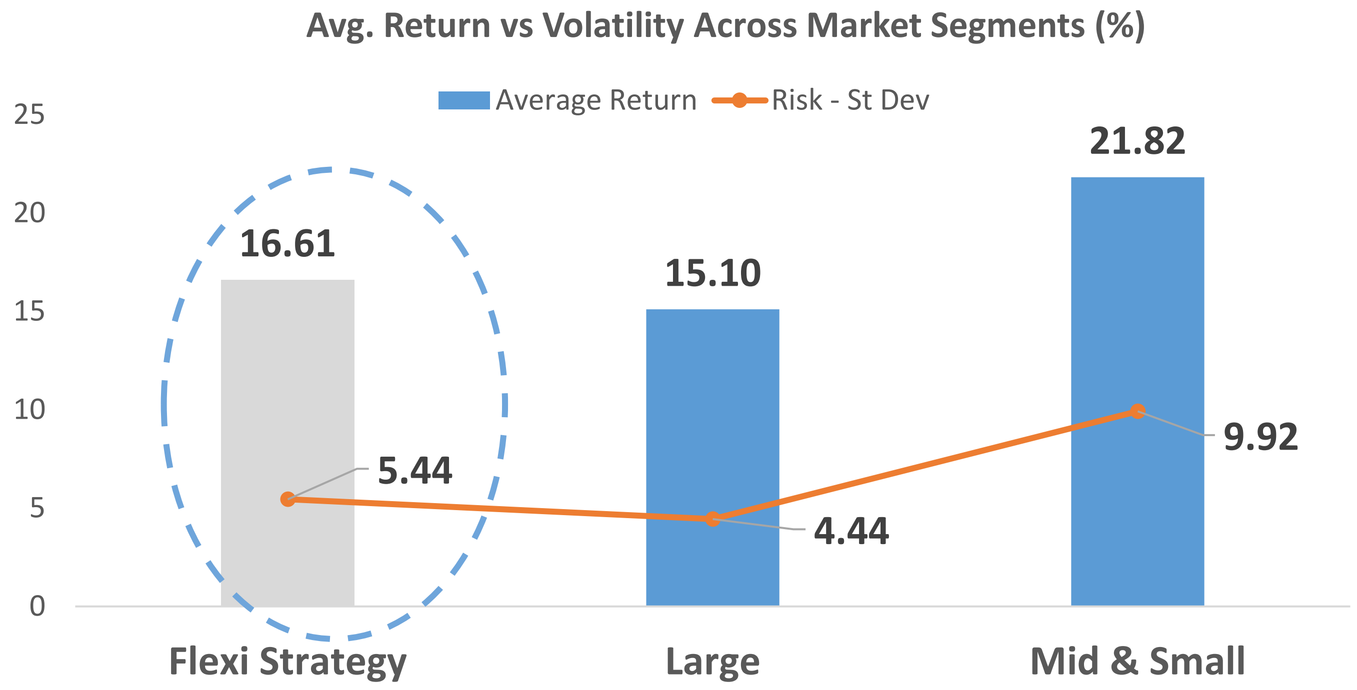
Calendar Year	Nifty 100 TRI	Nifty Midcap 150 TRI	Nifty Smallcap 250 TRI
CY 2006	40.2%	28.5%	32.9%
CY 2007	59.9%	81.5%	101.3%
CY 2008	-52.0%	-64.7%	-68.3%
CY 2009	80.4%	108.6%	111.4%
CY 2010	19.3%	20.1%	17.6%
CY 2011	-24.9%	-31.0%	-35.1%
CY 2012	33.6%	48.4%	42.2%
CY 2013	7.0%	-1.9%	-6.4%
CY 2014	34.9%	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	-6.10%	2.11%	6.41%
% CAGR	**15.9%**	**22.2%**	**22.3%**

Calendar year performance highlights that **leadership across market caps keeps shifting,** with mid and small caps often delivering stronger returns

Data as on December for every calendar year. Source: ACE MF. Past performance may or may not sustain in future. CTYD 2026 – Till June 30, 2026.The index return is in Total Return Variant. The data shown above pertains to the Index and does not in manner indicate performance of any scheme of the Fund. Returns greater than one year are CAGR returns.

Flexi Cap - Balanced Return Potential with Measured Risk

Bank of India Mutual Fund



3Y Rolling Return – CAGR (%)	Flexi Strategy	Large	Mid & Small
Average Return	16.61	15.10	21.82
Risk - St Dev	5.44	4.44	9.92
Risk-adjusted return	**3.05**	**3.40**	**2.20**

- **Flexi Cap Strategy** captures opportunities across market cap
  - **Large Cap** offers relatively better risk-adjusted return opportunity with the lowest volatility
  - **Mid & Small Cap** aims to deliver the better returns but at significantly higher risk
- **Flexi Cap Strategy** presents a balanced investment opportunity by combining attractive returns with moderate risk.

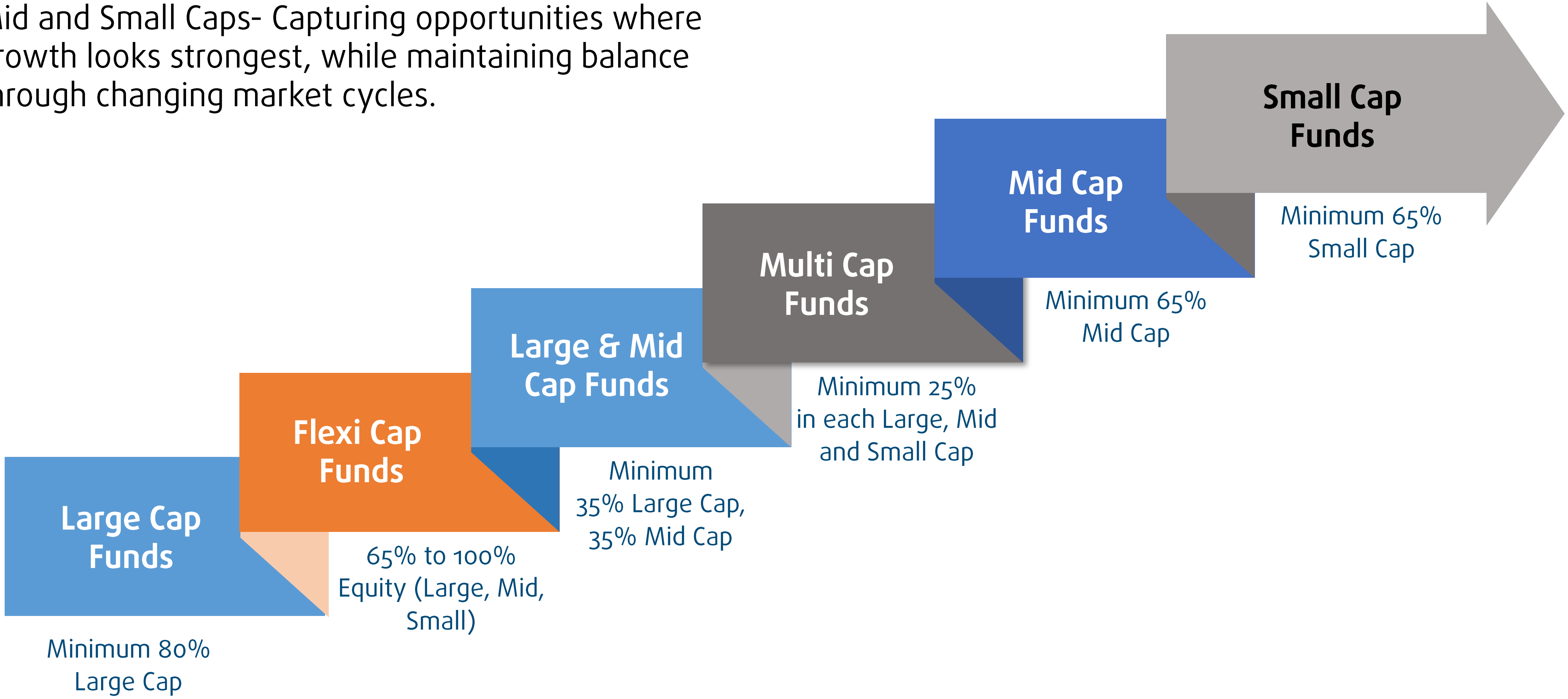
Source: ACE MF, Above data is based on the 3 year rolling returns, for the period 29th June 2020(Since Inception) – 30th June 2026. Data as on June 30, 2026. Flexi Strategy – Nifty 500 TRI. Large Cap – Nifty 100 TRI ; Mid & Small Cap -Nifty MidSmall Cap 400 TRI

- Why Flexi Cap Fund?

- Why Bank of India Flexi Cap Fund?

Positioning of Flexi Cap Fund

A Flexible Strategy designed to move across Large, Mid and Small Caps- Capturing opportunities where growth looks strongest, while maintaining balance through changing market cycles.



For understanding purpose only. Visit AMFI's website: https://www.amfiindia.com/investor/knowledge-center-info?zoneName=CategorizationOfMutualFundSchemes

Across Market Cap

Bank of India Flexi Cap Fund follows a flexible market cap approach, investing across large cap, mid cap and small cap stocks with sustainable business models, and potential for capital appreciation

Across Sectors

The scheme offers diversified exposure across sectors, enabling it to benefit from both defensive and cyclical sectors across different economic scenarios

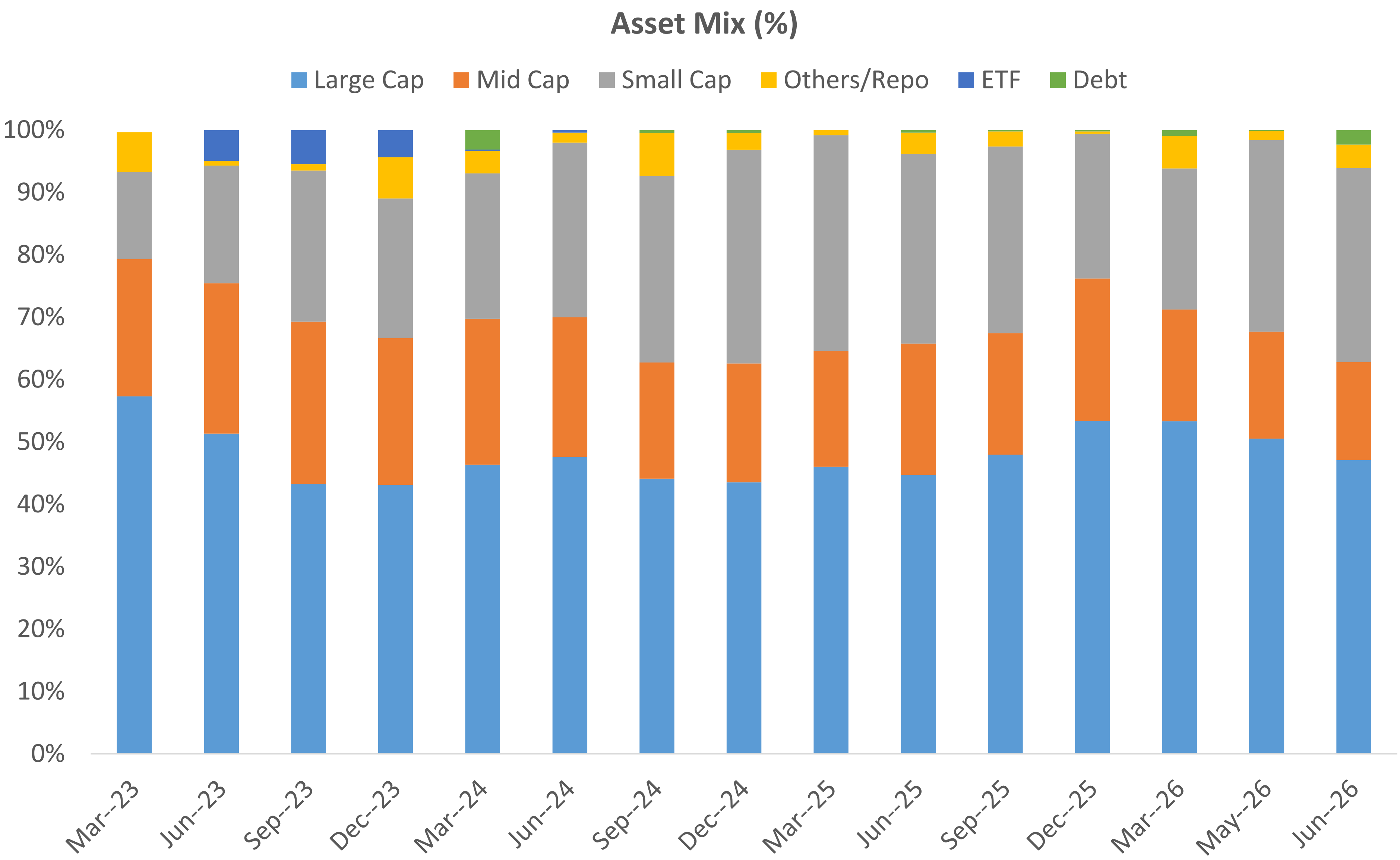
Blend of Growth and Value

The scheme capitalizes on the growth potential of small- and mid-cap stocks to generate relatively higher alpha opportunities, while dynamically allocating to large-cap stocks to provide stability to the portfolio

Above is a broad fund's investment approach based on the nature of the scheme.

True to Label Flexi Cap with Flexible Market Cap Allocation

Bank of India Mutual Fund

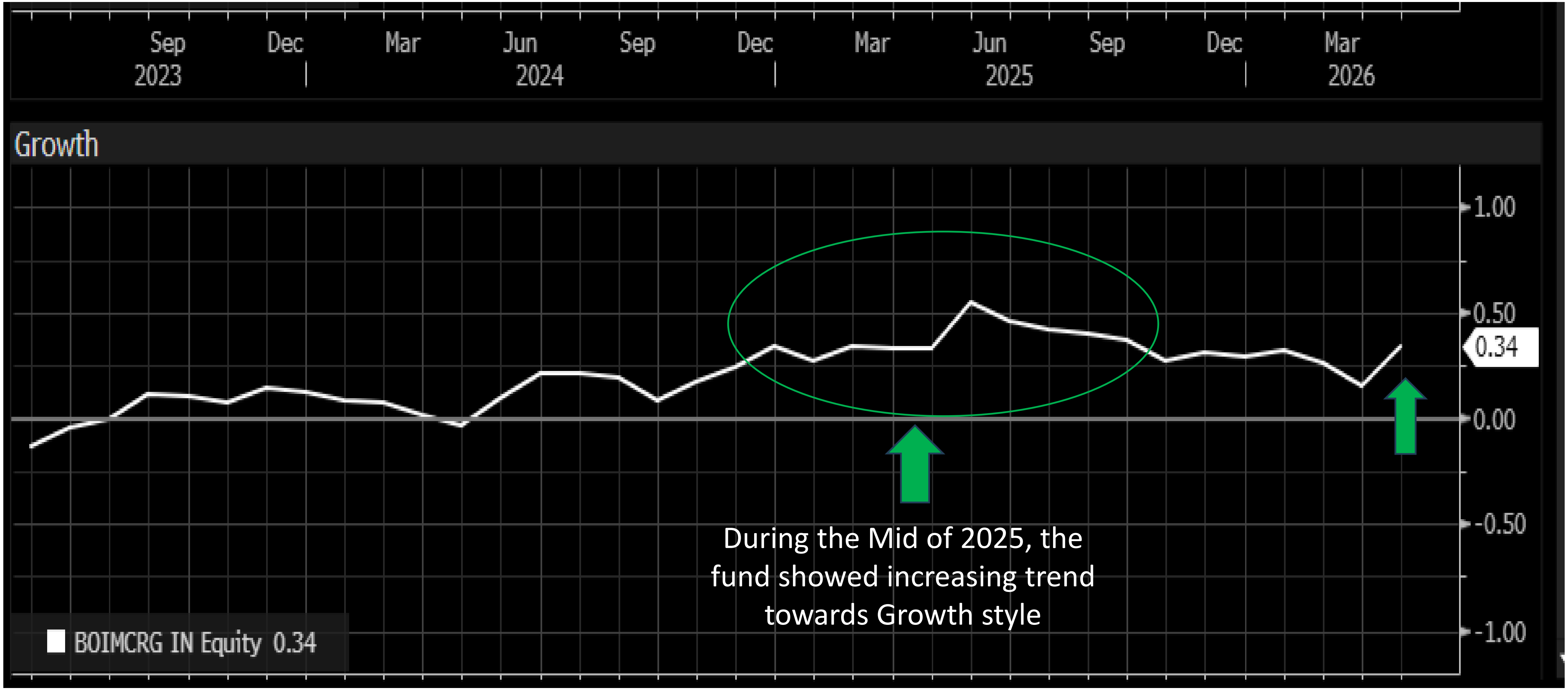


Average Allocation	
Large Cap	~47%
Mid Cap	~20%
Small Cap	~26%
Debt	~2%

Source: Factsheet. Above data is based on the portfolio dated 30th June, 2026. Average = 3 Years q-o-q allocation average percentage is shown in the table.

Well demonstrated Style Diversification #1 Growth Style

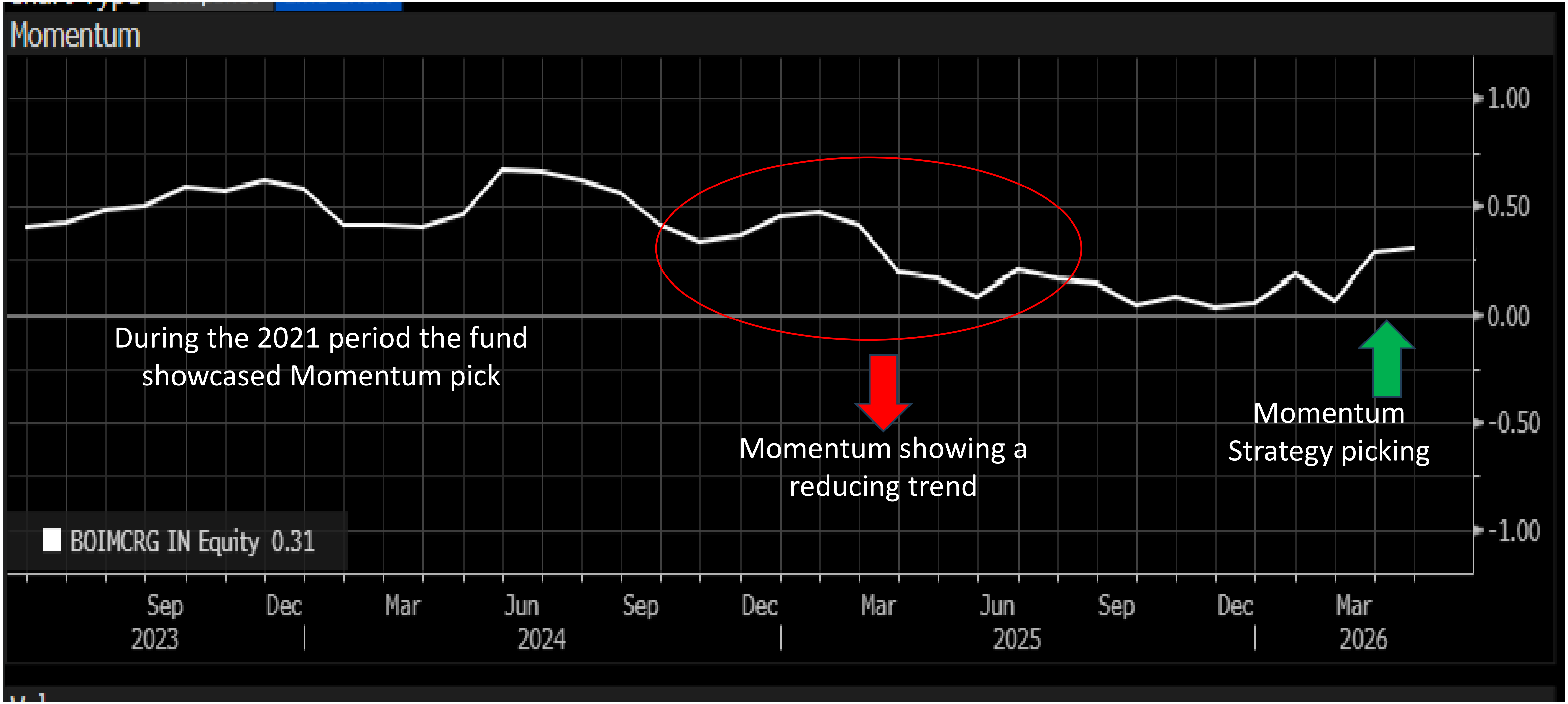
Bank of India Mutual Fund



Source: Bloomberg, Above data is based on the portfolio dated June 30, 2026

Well demonstrated Style Diversification #2 Momentum Style

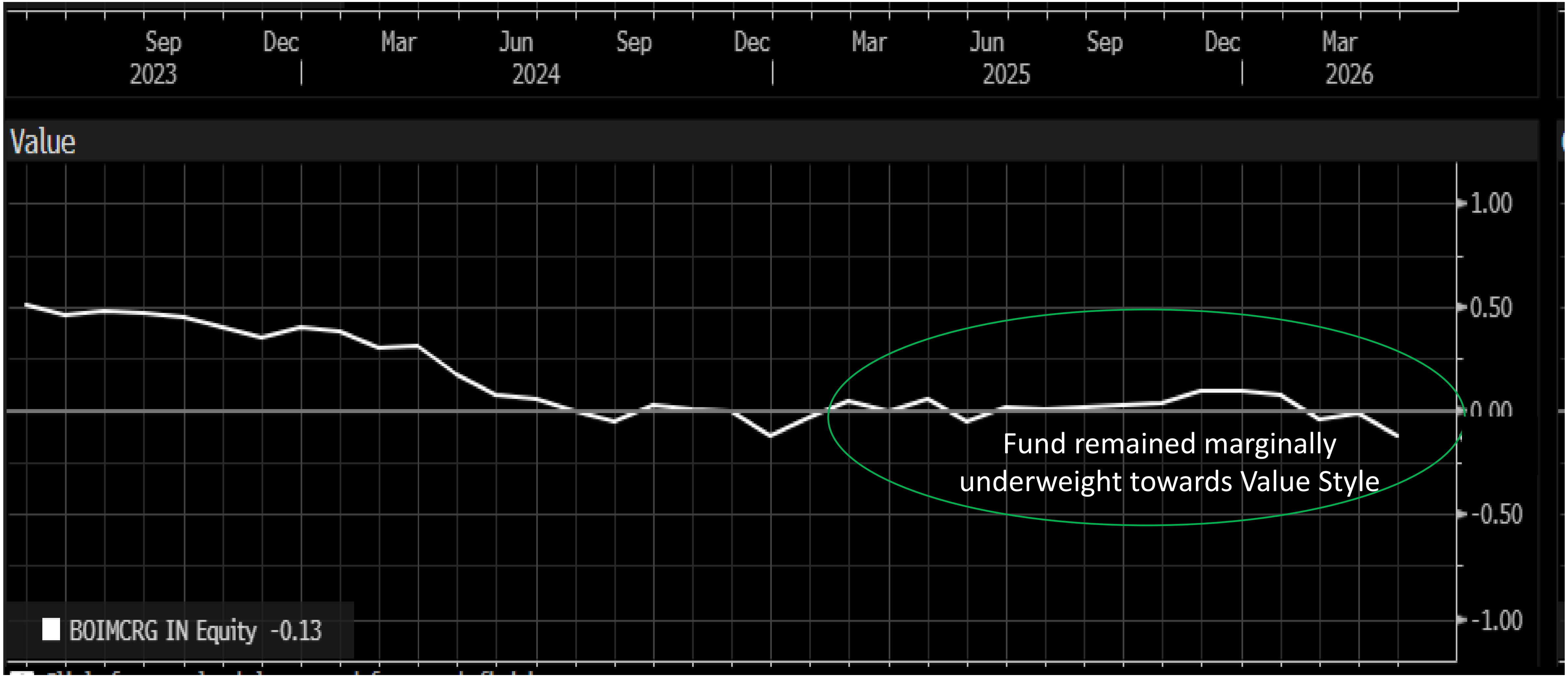
Bank of India Mutual Fund



Source: Bloomberg, Above data is based on the portfolio dated June 30, 2026

Well demonstrated Style Diversification #3 Value Style

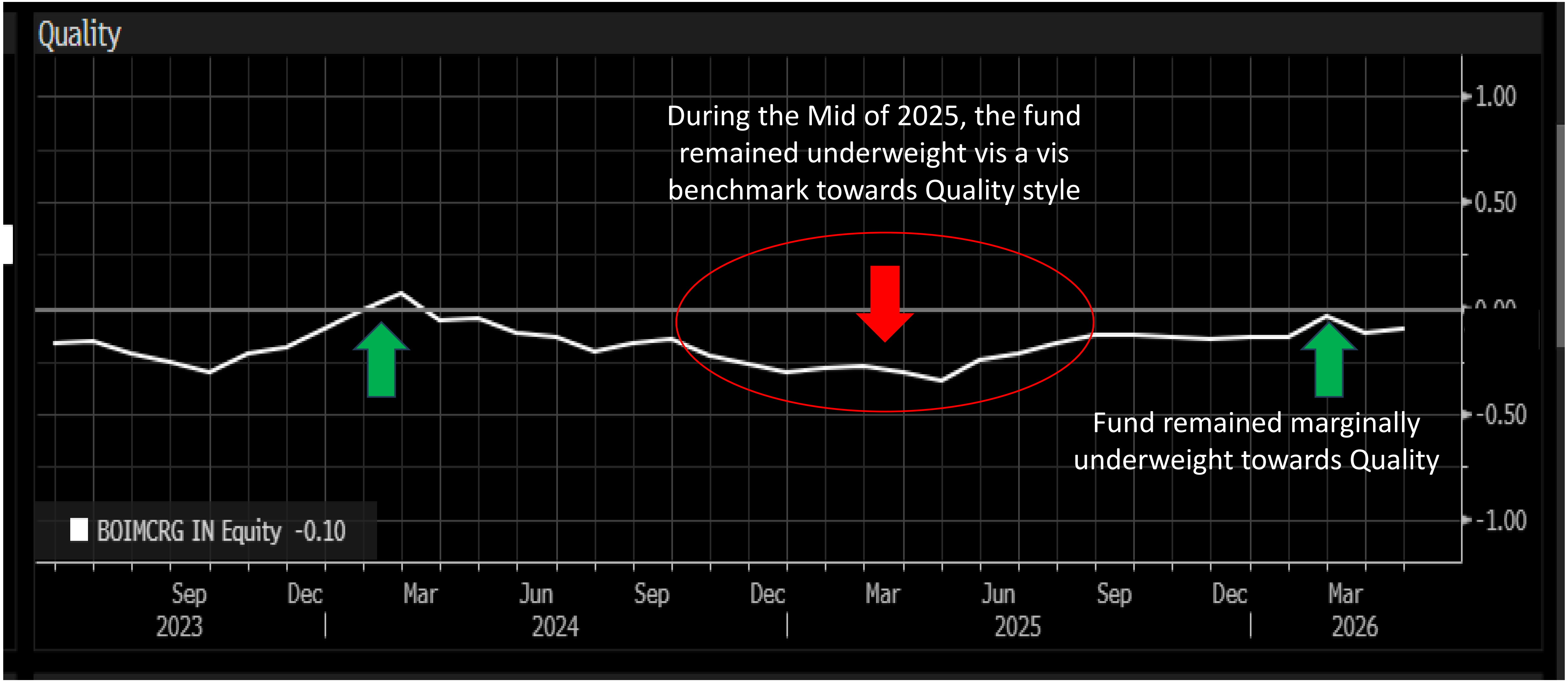
Bank of India Mutual Fund



Source: Bloomberg, Above data is based on the portfolio dated June 30, 2026

Well demonstrated Style Diversification #4 Quality Style

Bank of India Mutual Fund



Source: Bloomberg, Above data is based on the portfolio dated June 30, 2026

Portfolio Well Diversified - Top Holdings & Sector Allocation

Bank of India Mutual Fund

Top 10 Holdings	Weight (%)	Sector
State Bank of India	4.48%	Banks
ICICI Bank Limited	3.68%	Banks
HDFC Bank Limited	3.43%	Banks
Sky Gold And Diamonds Limited	3.12%	Consumer Durables
Hindustan Aeronautics Limited	3.08%	Aerospace & Defense
Quality Power Electrical Eqp Ltd	2.73%	Electrical Equipment
Acutaas Chemicals Limited	2.69%	Pharmaceuticals & Biotechnology
Adani Ports and SEZ Limited	2.63%	Transport Infrastructure
Lloyds Metals And Energy Limited	2.62%	Minerals & Mining
Dr. Reddy's Laboratories Limited	2.57%	Pharmaceuticals & Biotechnology
Total	**31.03%**	

Top 5 Sector Weights	Allocation (%)
Financial Services	23.64
Capital Goods	17.12
Healthcare	9.26
Automobile and Auto Components	7.67
Metals & Mining	6.02
Total	**63.71**

Above sector classification is based on AMFI Sector.

Portfolio Highlights:

- Fund is diversified and flexible equity strategy with **Top 5 Sector allocation of 63.71%**
- Fund is diversified across sectors and with **Top 10 stock exposure of 31.03%**

Source: Factsheet, The data is based on the portfolio of the scheme and data published on our website, scheme page. as on 30th June 2026. SEZ_ pecial Economic Zone

Top 3 Sector Overweight/Underweight

Table I: Top 3 Overweight Sectors

Sector	Fund	Benchmark – BSE 500 TRI	Over Weight
Capital Goods	17.12	7.61	**9.51**
Metals & Mining	6.02	3.73	**2.29**
Healthcare	9.26	7.23	**2.03**

Table II: Top 3 Underweight Sectors

Sector	Fund	Benchmark - BSE 500 TRI	Under Weight
Information Technology	0.96	5.75	**-4.79**
Oil, Gas & Consumable Fuels	1.73	7.20	**-5.47**
Financial Services	23.64	31.04	**-7.40**

- The fund exhibits overweight in the areas of Metals and Mining and Capital Goods
- There is a considerable overweight on the parts of cyclical and investment sectors, which implies that the areas could gain benefits during times when there is economic growth
- The portfolio indicates moderate overweight in Healthcare, which shows that the portfolio has a slight tilt towards defensives
- There is an underweight in Financial Services, Oil & Gas, and Information Technology sector

Source: Website, The data is based on the portfolio of the scheme as on 30th June 2026.

Capital Goods

The sector is a robust growth engine, driven by government infrastructure investments and manufacturing focus, offering significant investment potential. Medium term for these segments looks okay as corporates and banks both have capacity to invest. We will be observant on the potential of this segment with an expectation of an upturn in the macro before increasing weights in this sector.

Metal & Mining

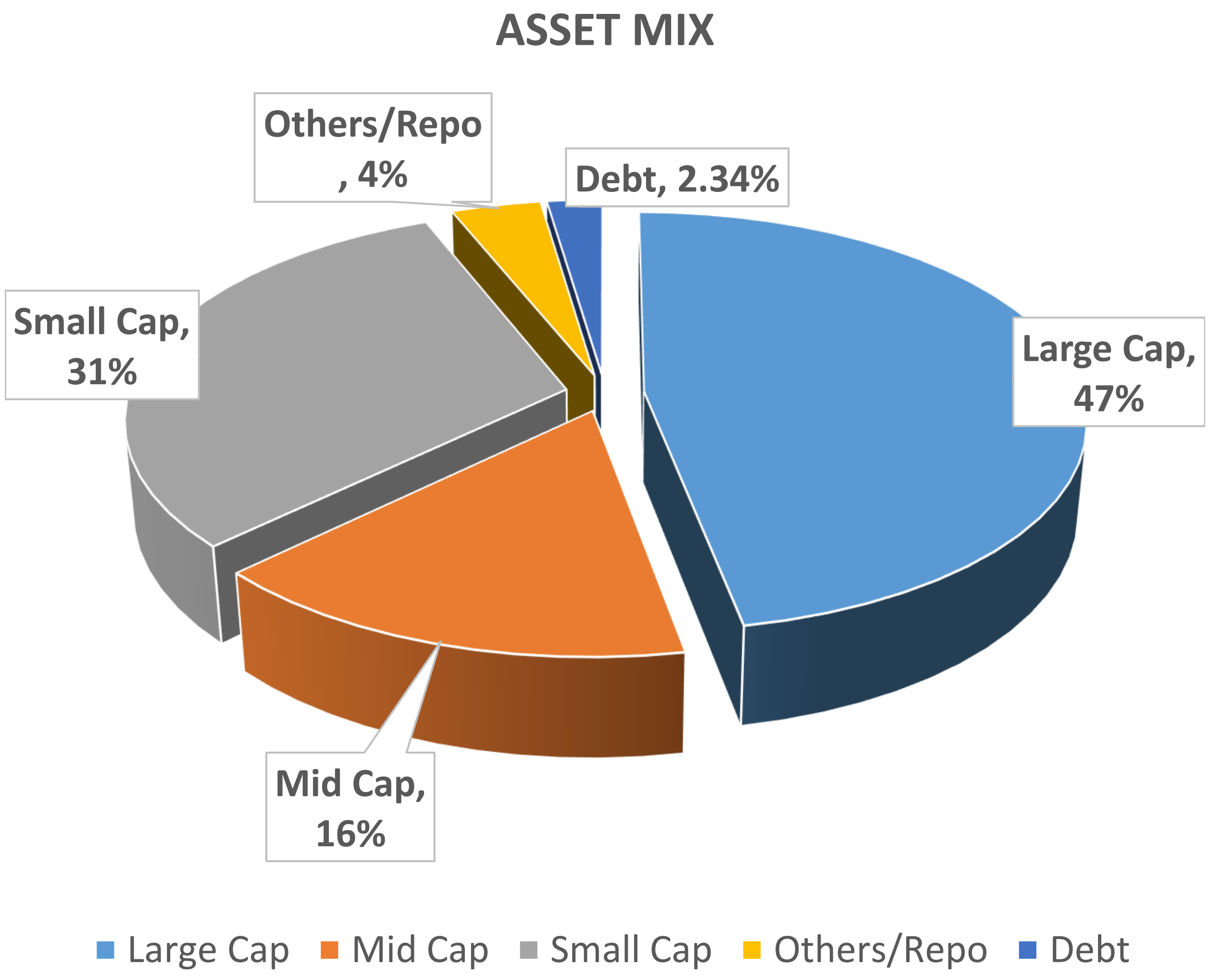
Metal & Mining has representation across market cap of India's metals and mining sector, rich in resources, drives industrial growth, offers investment opportunities, and supports sustainable development. The fund has allocation to key businesses in this segment under the large and mid cap segment. The synergy between economic progress, resource management, and policy intervention for the metals and mining sectors fosters inclusive development, opening up new avenues for investment and production way forward.

Healthcare

The investment in companies involved in the healthcare sector, including pharmaceuticals, hospitals, diagnostics, medical devices, and healthcare services, is included within the portfolio. The rationale behind such an investment strategy is to derive benefits from the consistent demand for healthcare products and services owing to the essential nature of medical care and increasing healthcare needs among the population. It is considered to be a relatively safe investment avenue due to steady demand, advancements in medical technology, growing health awareness, and rising healthcare expenditure.

Fund Portfolio Update

Bank of India Mutual Fund



Key Highlights	
Standard Deviation (Annualized)	Fund: 18.99%
	BSE 500 TRI: 15.30%
Beta	1.13
Sharpe Ratio*:	0.79
Latest AUM	Rs. 2,615.05 Crore

Source: Factsheet. Data as of June'26. Risk-free rate assumed to be 5.43% (MIBOR as on June 30, 2026)

Fund Manager Commentary

Bank of India Mutual Fund

- Bank of India Flexi Cap Fund has delivered steady performance across market cycles by leveraging its flexibility to invest across large-cap, mid-cap, and small-cap stocks
- The fund has benefited from active asset allocation, disciplined stock selection, and a focus on fundamentally strong companies across sectors
- Performance has been supported by timely positioning across market segments and prudent risk management amid volatile conditions
- The portfolio remains diversified, with exposure aligned to evolving market opportunities while maintaining emphasis on balance-sheet quality and earnings visibility

Note: Views are of the Fund Manager based on the current market circumstances and may change depending on various market parameters and scenarios.

Who Should Invest?

Bank of India Mutual Fund

Suitable for investors looking for allocation from core equity portfolio strategy

First time investors seeking exposure across market caps through a single fund

Any investor looking to participate in leaders businesses growth ideas evolving across market caps

Suitable for Investment horizon of 5 years and above

Fund Facts

Bank of India Mutual Fund

Type	An open ended dynamic equity scheme investing across large cap, mid cap, small cap stocks.
Investment Objective	The investment objective of the scheme is to generate long term capital appreciation by investing predominantly in equity and equity-related securities across various market capitalisation. However, there can be no assurance that the investment objectives of the Scheme will be realized.
Benchmark	Tier I Benchmark: BSE 500 Total Return Index.
Fund Manager	Mr. Alok Singh
Plan & Options	Plans- Direct Plan and Regular Plan Options under each Plan(s): Growth and Income Distribution cum Capital Withdrawal (IDCW) (Reinvestment of IDCW & payout of IDCW option)
Exit Load	• For redemption/switch out of initial units allotted within 3 months from the date of allotment: 1% Exit Load • Any redemption/switch out from the date of allotment of units after 3 months: NIL
Minimum investment amount	Rs. 5,000 and in multiples of Re. 1/- thereafter

Note: For more details, please refer the SID of the scheme.

Fund Performance – Regular Plan

The fund has produced 3.7x return Since inception

Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on June 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	6.39%	-1.96%	-5.42%	10,639	9,804	9,458
3 years	20.41%	12.52%	8.80%	17,465	14,251	12,882
5 years	16.29%	12.20%	9.98%	21,278	17,784	16,097
Since inception*	24.40%	19.20%	16.36%	37,130	28,721	24,857

^ Past performance may or may not be sustained in the future. *Date of Allotment - June 29, 2020.
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 has been managing the Scheme since June 29, 2020. In addition to this, he manages 7 open ended schemes and co-manages 2 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

For other funds managed by Mr. Alok Singh, please click here

Fund Performance – Direct Plan

Bank of India Mutual Fund

The fund has produced 4x return Since inception

Bank of India Flexi Cap Fund - Growth Option - PERFORMANCE (As on June 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%) ^	Benchmark Returns (BSE 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (BSE 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	7.91%	-1.96%	-5.42%	10,792	9,804	9,458
3 years	22.15%	12.52%	8.79%	18,237	14,251	12,882
5 years	18.05%	12.19%	9.98%	22,938	17,784	16,097
Since inception#	26.34%	19.19%	16.36%	40,760	28,721	24,857

^ Past performance may or may not be sustained in the future. #Date of Allotment - June 29, 2020.
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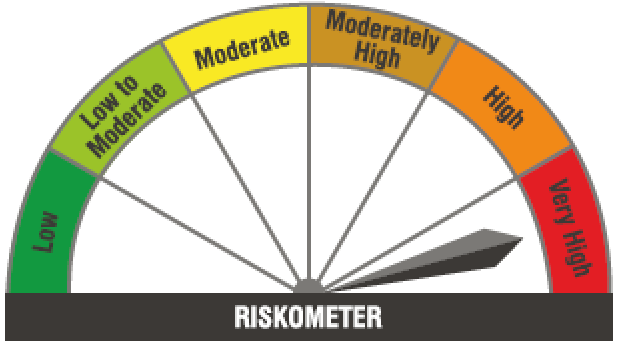
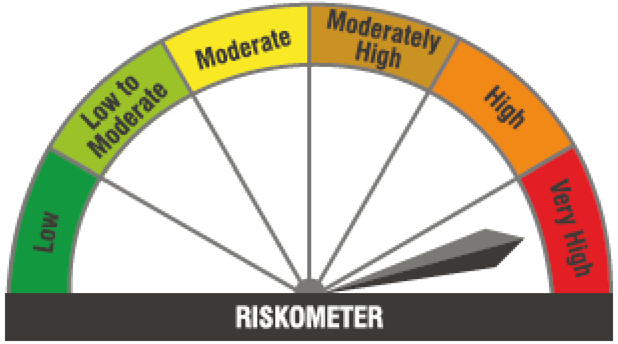
Product Labelling

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 June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
• Capital appreciation over medium to long term. • Investment in a diversified portfolio consisting of equity and equity related instruments across market capitalization.	 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 500 Total Return Index.

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