Bank of India Mutual Fund



Holding radiance in tiny size

Bank of India Small Cap Fund

About the Fund

Bank of India Small Cap Fund aims to achieve long term capital appreciation by investing predominantly 65% and above in equity and equity related securities of small cap companies. It maintains flexibility to allocate up to 35% in other equities. The fund targets high growth potential while acknowledging the increased volatility and liquidity risks inherent in small caps. Best suited for investors with above 5 years investment horizon and high-risk tolerance.

Benefits of the Fund

- Focused Exposure to Small Cap Stocks
- Potentially Higher Long-Term Growth Potential
- For Long-Term Investors with High-Risk Appetite

Sector Allocation

		Fund	Benchmark	Under/ Over Weight
Top 3 sectors	Capital Goods	21.37	16.44	**4.93**
	Textiles	3.61	0.68	**2.93**
	Consumer Durables	5.59	2.82	**2.77**
Bottom 3 sectors	Realty	0.00	2.82	**-2.82**
	Information Technology	1.45	4.45	**-3.00**
	Chemicals	0.19	6.52	**-6.33**

Top 10 Equity Holdings

Company	Market Value (%)
Hero Motors Ltd	2.82%
Sky Gold And Diamonds Limited	2.72%
City Union Bank Limited	2.72%
Sterlite Technologies Limited	2.53%
Quality Power Electrical Eqp Ltd	2.51%
Raymond Limited	2.51%
Optiemus Infracom Ltd	2.18%
Sigma Advanced Systems Limited	2.15%
Anand Rathi Wealth Limited	2.08%
Wockhardt Limited	2.02%

Fund Facts

Inception Date
December 19, 2018

Assets Under Management (AUM)
₹ 3,670.75 Cr

Total number of stocks
85

Total Expense Ratio (TER)
Regular Plan: 1.64%
Direct Plan: 0.42%

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

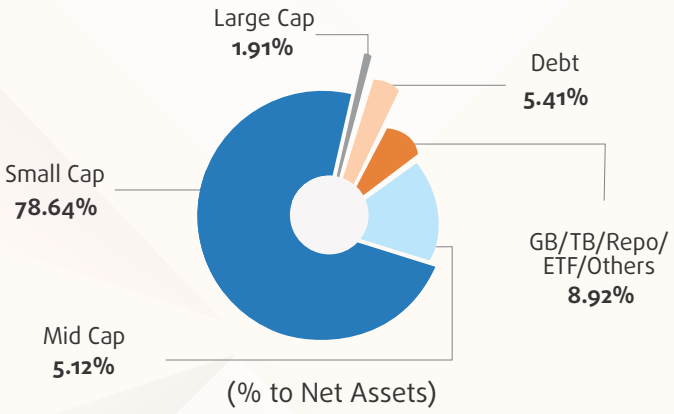
MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Options
-Growth Option, IDCW Option (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

Market Cap Categorisation



(% to Net Assets)

Asset Allocation

Asset Class	% to Net Assets
Equity Holdings	85.67%
Cash & Cash Equivalent	8.74%
Money Market Instrument	5.41%
Government Bond & Treasury Bill	0.18%

Fund Performance - Regular Plan - Growth Option

(As on September 30, 2026)

Fund Manager - Alok Singh & Nav Bhardwaj				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%)^	Benchmark Returns (Nifty Smallcap 250 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Smallcap 250 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	29.03%	7.23%	-7.09%	12,903	10,723	9,291
3 years	19.98%	13.96%	6.05%	17,290	14,812	11,931
5 years	18.36%	14.50%	6.37%	23,238	19,685	13,621
Since inception*	25.49%	17.81%	11.06%	58,630	35,840	22,636

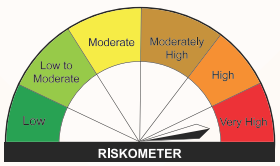
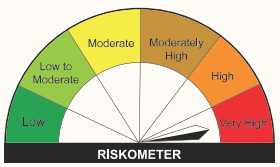
^ Past performance may or may not be sustained in the future. *Date of Allotment - December 19, 2018.
Above returns are in Compounded Annual Growth Rate (CAGR).
@ In case, the start date or the end date of the concerned period is a non-business day, the NAV of the previous business day is considered for computation of returns.

1. Mr. Alok Singh has been managing this scheme from October 1, 2024. In addition to this, he manages 8 open ended schemes and co-manages 1 open ended scheme of Bank of India Mutual Fund. Mr. Nav Bhardwaj has been co-managing the Scheme w.e.f. July 14, 2025. In addition to this, he 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 & Mr. Nav Bhardwaj and direct plan of this scheme, click here.
All the above data is as on September 30, 2026.

To invest scan the QR code:

PRODUCT LABEL

Risk-o-meter is based on the scheme portfolio as on September 30, 2026	Benchmark# Risk-o-meter as on September 30, 2026	**Bank of India Small Cap Fund** (An open ended equity scheme predominantly investing in small cap stocks)
		This product is suitable for investors who are seeking*: • Long term capital appreciation. • Investment predominantly in equity & equity related instruments of Small Cap companies.
Investors understand that their principal will be at very high risk	Benchmark riskometer is at very high risk	*Investor should consult their financial advisor if they are not clear about the suitability of the product.

#NIFTY Smallcap 250 Total Return Index (TRI) (Tier 1)

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.