

# Shape a Future for Growth!

## 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.

### Sector Allocation

|                  | Sector                 | Fund  | Benchmark | Under/ Over Weight |
|------------------|------------------------|-------|-----------|--------------------|
| Top 3 sectors    | Capital Goods          | 22.62 | 12.10     | <b>10.52</b>       |
|                  | Consumer Durables      | 7.61  | 3.45      | <b>4.16</b>        |
|                  | Metals & Mining        | 5.73  | 2.04      | <b>3.69</b>        |
| Bottom 3 sectors | Information Technology | 1.51  | 4.22      | <b>-2.71</b>       |
|                  | Financial Services     | 16.2  | 22.74     | <b>-6.49</b>       |
|                  | Chemicals              | 0.75  | 7.40      | <b>-6.65</b>       |

### Benefits of the Fund

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

### Top 10 Equity Holdings


| Company                                  | Market Value (%) |
|--|------------------|
| Acutaas Chemicals Limited                | 3.08%            |
| Wockhardt Limited                        | 2.92%            |
| Lloyds Metals And Energy Limited         | 2.60%            |
| Quality Power Electrical Eqp Ltd         | 2.57%            |
| Indian Bank                              | 2.53%            |
| City Union Bank Limited                  | 2.52%            |
| Computer Age Management Services Limited | 2.39%            |
| Sky Gold And Diamonds Limited            | 2.32%            |
| FIEM Industries Limited                  | 2.31%            |
| Eris Lifesciences Limited                | 2.10%            |

### Fund Facts

  
Inception Date  
December 19, 2018

  
Assets Under Management (AUM)  
₹ 1,770.44 Cr

  
Total number of stocks  
82

  
Total Expense Ratio (TER)  
Regular Plan: 1.95%  
Direct Plan: 0.51%



### Options

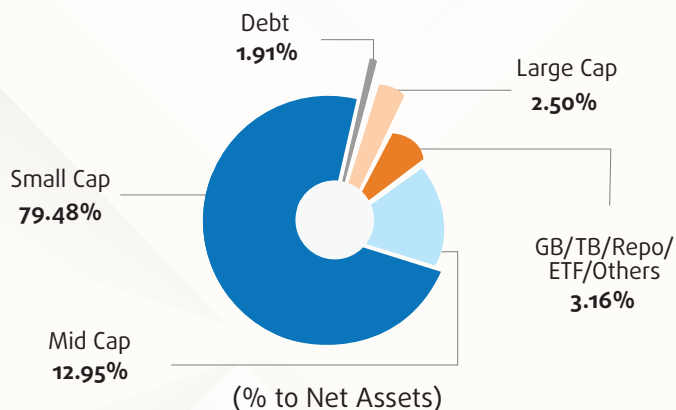
-Growth Option, IDCW Option (Payout of IDCW facility)



### Exit Load

- For redemption/switch out Upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL"
- Any redemption/switch out in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/switched out within 1 year from the date of allotment of units.
- If the units are redeemed/switched out after 1 year from the date of allotment of units : "Nil"

## Market Cap Categorisation



## Asset Allocation

| Asset Class                     | % to Net Assets |
|---------------------------------|-----------------|
| Equity Holdings                 | 94.93%          |
| Cash & Cash Equivalent          | 2.79%           |
| Money Market Instrument         | 1.91%           |
| Government Bond & Treasury Bill | 0.37%           |

## Fund Performance - Regular Plan - Growth Option

### 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           | -3.21%              | -4.86%   | -3.99%  | 9,679              | 9,514  | 9,601   |
| 3 years          | 16.40%              | 18.28%   | 10.02%  | 15,777             | 16,557   | 13,320  |
| 5 years          | 17.02%              | 16.34%   | 10.01%  | 21,951             | 21,317   | 16,113  |
| Since Inception* | 21.11%              | 15.54%   | 11.54%  | 40,390             | 28,661   | 22,164  |

^ 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.
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 direct plan of this scheme, click here.

All the above data is as on March 31, 2026.

| PRODUCT LABEL | Risk-o-meter is based on the scheme portfolio as on March 31, 2026  | Benchmark# Risk-o-meter as on March 31, 2026 | Bank of India Small Cap Fund<br>(An open ended equity scheme predominantly investing in small cap stocks)  |
|---------------|---|--|--|
|               |   |  | This product is suitable for investors who are seeking*:<br>• Long term capital appreciation.<br>• 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)