

Bank of India Mid and Small Cap Equity and Debt Fund

About the Fund

Bank of India's Mid & Small Equity and Debt Fund seeks to deliver long-term capital growth along with steady income. It primarily invests in a diversified mix of mid- and small-cap equities and related securities while also allocating to fixed-income instruments. By blending equity with debt, the fund aims to balance growth potential and income stability. The objective is to generate appreciation and regular returns through a well-rounded investment strategy.

Benefits of the Fund



Unique combination of Mid and Small Cap companies along with Debt



Targeted Long-Term Wealth Creation



Managing volatility through debt allocation

Fund Facts



Inception Date
July 20, 2016



Assets Under Management (AUM)
₹1281.95 Cr



Total number of stocks
96



Total Expense Ratio (TER)
Regular Plan: 2.03%
Direct Plan: 0.70%

Top 10 Equity Holdings

Company	Market Value (%)
Lloyds Metals And Energy Limited	2.64%
Abbott India Limited	2.58%
UNO Minda Limited	2.49%
Glenmark Pharmaceuticals Limited	2.44%
Indian Bank	2.33%
Aurobindo Pharma Limited	2.25%
Bharat Dynamics Limited	2.23%
Quality Power Electrical Eqp Ltd	2.11%
Bank of Maharashtra	2.07%
Nippon Life India Asset Management Limited	2.05%

Sector Allocation

Sector	Fund	Benchmark	Under/ Over Weight	
Top 3 sectors	Metals & Mining	10.42	3.08	7.34
	Financial Services	29.61	26.12	3.49
	Capital Goods	16.30	13.65	2.65
Bottom 3 sectors	Realty	0.02	2.36	-2.34
	Consumer Services	1.94	4.87	-2.93
	Information Technology	0.80	4.57	-3.77



Options

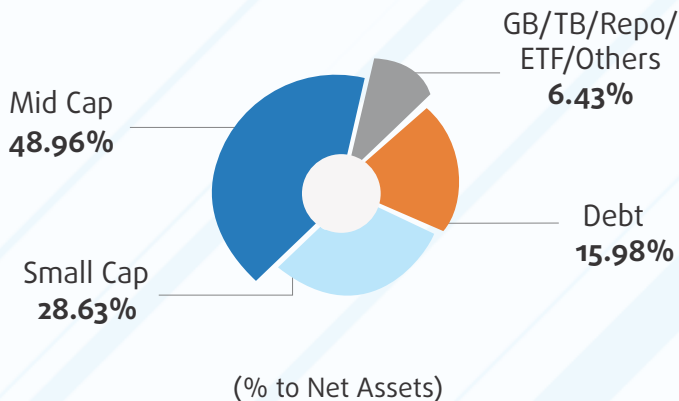
- Growth
- Income Distribution cum Capital Withdrawal (IDCW) (Reinvestment of IDCW & payout of IDCW option)



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

Market Cap Categorisation



Asset Allocation

Asset Class	% to Net Assets
Equity Holdings	77.59%
Corporate Debt	9.95%
Money Market Instrument	5.10%
Cash & Cash Equivalent	3.34%
Government Bond & Treasury Bill	3.09%
RFV_N-AMRT	0.93%

Fund Performance - Regular Plan - Growth Option

(As on April 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%)^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) 7 CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) 7 CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	13.63%	9.42%	-0.28%	11,363	10,942	9,972
3 years	19.80%	18.20%	11.18%	17,220	16,537	13,753
5 years	17.28%	15.81%	11.69%	22,196	20,840	17,382
Since inception*	15.22%	14.24%	12.42%	40,020	36,783	31,434

^ Past performance may or may not be sustained in the future. Above returns are in Compounded Annual Growth Rate (CAGR).

*Date of Allotment - July 20, 2016.

@ 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.

- Mr. Alok Singh has been managing this scheme from February 16, 2017. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
- 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.
- 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](#).

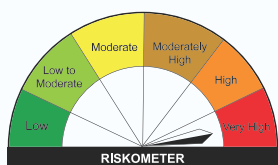
All the above data is as on April 30, 2026.

To invest scan the QR code:



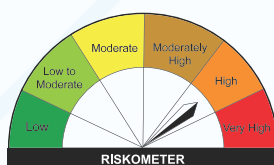
PRODUCT LABEL

Risk-o-meter is based on the scheme portfolio as on April 30, 2026



Investors understand that their principal will be at very high risk

Benchmark# Risk-o-meter as on April 30, 2026



Benchmark riskometer is at high risk

Bank of India Mid & Small Cap Equity & Debt Fund
(An open ended hybrid scheme investing predominantly in equity and equity related instruments)

This product is suitable for investors who are seeking*:

- Long term capital appreciation and income distribution.
- Equity fund investing in Mid & Small Cap equity and equity related securities (not part of the top 100 stocks by market capitalization) as well as fixed income securities.

*Investor should consult their financial advisor if they are not clear about the suitability of the product.

#NIFTY MidSmallcap 400 Total Return Index (TRI): 70%; CRISIL Short Term Bond Index: 30%