

# 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)  
₹ 1,554.32Cr



Total number of stocks  
99



Total Expense Ratio (TER)  
Regular Plan: 1.76%  
Direct Plan: 0.63%

## Top 10 Equity Holdings

Company	Market Value (%)
Abbott India Limited	2.59%
Lloyds Metals And Energy Limited	2.57%
UNO Minda Limited	2.35%
Aurobindo Pharma Limited	2.20%
Glenmark Pharmaceuticals Limited	2.20%
Indian Bank	2.17%
Nippon Life India Asset Management Limited	2.12%
Max Financial Services Limited	2.06%
Bank of Maharashtra	1.99%
Bharat Dynamics Limited	1.88%

## Sector Allocation

	Sector	Fund	Benchmark	Under/ Over Weight
Top 3 sectors	Metals & Mining	10.07	3.02	<b>7.05</b>
	Financial Services	28.16	26.10	<b>2.06</b>
	Capital Goods	15.97	14.10	<b>1.87</b>
Bottom 3 sectors	Consumer Durables	1.56	3.88	<b>-2.32</b>
	Consumer Services	1.81	4.63	<b>-2.82</b>
	Information Technology	0.67	4.76	<b>-4.09</b>



### Options

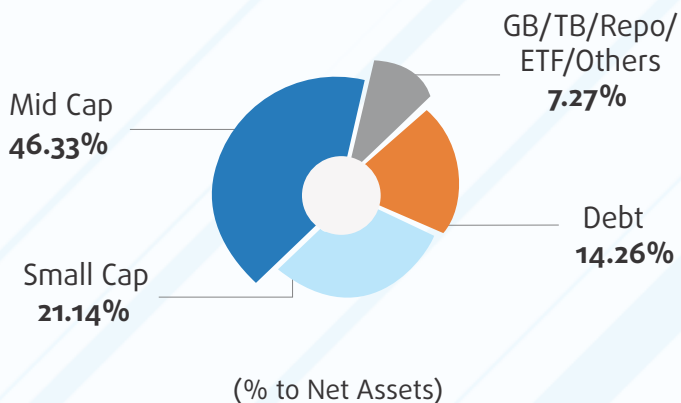
- Growth
- Income Distribution cum Capital Withdrawal (IDCW) (Reinvestment of IDCW & payout of IDCW option)



### 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	78.47%
Corporate Debt	8.57%
Money Market Instrument	4.74%
Cash & Cash Equivalent	4.84%
Government Bond & Treasury Bill	2.43%
RFV_N-AMRT	0.95%

## Fund Performance - Regular Plan - Growth Option

(As on May 29, 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	6.69%	5.42%	-3.84%	10,669	10,542	9,616
3 years	19.62%	17.32%	9.54%	17,109	16,141	13,140
5 years	16.34%	14.99%	9.88%	21,305	20,095	16,012
Since inception*	15.23%	14.30%	12.11%	40,480	37,397	30,894

^ 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](#).

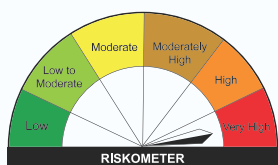
All the above data is as on May 31, 2026.

To invest scan the QR code:



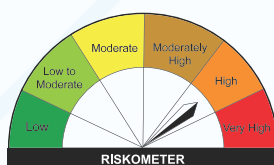
PRODUCT LABEL

Risk-o-meter is based on the scheme portfolio as on May 31, 2026



Investors understand that their principal will be at very high risk

Benchmark# Risk-o-meter as on May 31, 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%