

Aggressive Where It **Counts**.
Balanced Where It **Matters**.

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)
₹ 1,695.32 Cr



Total number of stocks
68



Total Expense Ratio (TER)
Regular Plan: 1.79%
Direct Plan: 0.67%

Top 10 Equity Holdings

Company	Market Value (%)
Abbott India Limited	2.25%
Aurobindo Pharma Limited	2.23%
UNO Minda Limited	2.12%
Bank of Maharashtra	2.11%
Nippon Life India Asset Management Limited	2.06%
Glenmark Pharmaceuticals Limited	1.95%
Indian Bank	1.95%
Bharat Dynamics Limited	1.95%
Quality Power Electrical Eqp Ltd	1.89%
Lloyds Metals And Energy Limited	1.84%

Sector Allocation

Sector		Fund	Benchmark	Under/ Over Weight
Top 3 sectors	Financial Services	34.74	26.18	8.56
	Metals & Mining	6.10	2.71	3.39
	Capital Goods	16.19	14.07	2.12
Bottom 3 sectors	Chemicals	2.36	4.84	-2.48
	Consumer Services	1.77	4.99	-3.22
	Information Technology	0.60	4.25	-3.65



Options

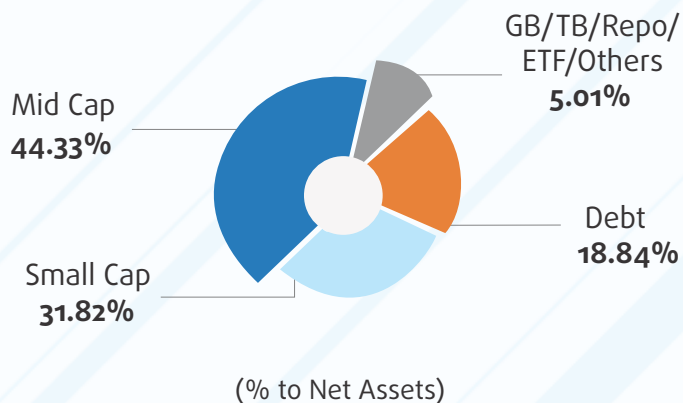
- Growth
- Income Distribution cum Capital Withdrawal (IDCW) (Reinvestment of IDCW & payout of IDCW option)



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	76.15%
Corporate Debt	7.05%
Money Market Instrument	10.91%
Cash & Cash Equivalent	2.99%
Government Bond & Treasury Bill	2.02%
RFV_N-AMRT	0.88%

Fund Performance - Regular Plan - Growth Option

(As on June 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	7.34%	3.90%	-5.42%	10,734	10,390	9,458
3 years	18.99%	16.30%	8.80%	16,855	15,739	12,882
5 years	15.21%	14.60%	9.98%	20,302	19,775	16,097
Since inception*	15.43%	14.39%	12.19%	41,700	38,118	31,409

^ Past performance may or may not be sustained in the future.

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.

- 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 June 30, 2026.

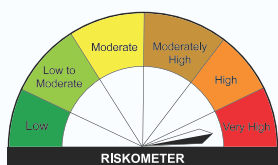
*Date of Allotment - July 20, 2016.

To invest scan the QR code:



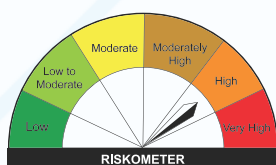
PRODUCT LABEL

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



Investors understand that their principal will be at very high risk

Benchmark# Risk-o-meter as on June 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%

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