

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)
₹ 1,840.69 Cr



Total number of stocks
108



Total Expense Ratio (TER)
Regular Plan: 1.78%
Direct Plan: 0.60%

Top 10 Equity Holdings

Company	Market Value (%)
Abbott India Limited	2.27%
Mankind Pharma Limited	2.15%
Bank of Maharashtra	2.15%
UNO Minda Limited	2.12%
Shreeji Shipping Global Limited	2.07%
Aurobindo Pharma Limited	2.06%
The Federal Bank Limited	1.97%
Balrampur Chini Mills Limited	1.90%
Nippon Life India Asset Management Limited	1.89%
Glenmark Pharmaceuticals Limited	1.82%

Sector Allocation

Sector		Fund	Benchmark	Under/ Over Weight
Top 3 sectors	Financial Services	36.93	26.11	10.82
	Metals & Mining	4.21	2.74	1.47
	Textiles	1.83	0.81	1.02
Bottom 3 sectors	Automobile and Auto Components	5.10	7.58	-2.48
	Consumer Services	0.97	5.15	-4.18
	Information Technology	0.55	4.87	-4.32



Options

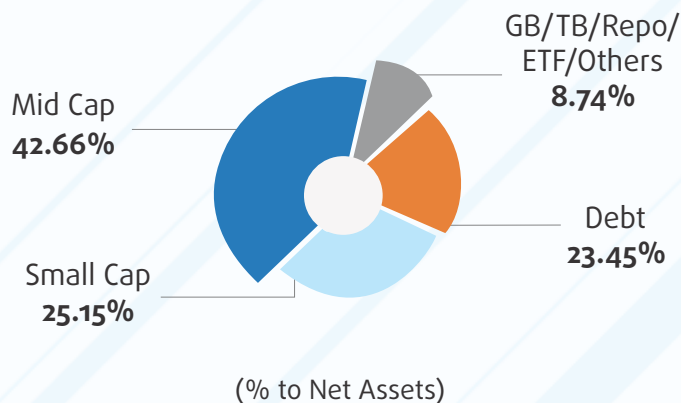
- Growth
- Income Distribution cum Capital Withdrawal (IDCW) (Reinvestment of IDCW & payout of IDCW option)



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



Asset Allocation

Asset Class	% to Net Assets
Equity Holdings	67.81%
Corporate Debt	6.95%
Money Market Instrument	15.69%
Cash & Cash Equivalent	6.88%
Government Bond & Treasury Bill	1.86%
RFV_N-AMRT	0.81%

Fund Performance - Regular Plan - Growth Option

(As on July 31, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%)^	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) CRISIL Short Term Bond Fund Index (30%)) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty Midsmallcap 400 TRI (70%) CRISIL Short Term Bond Fund Index (30%)) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	9.85%	7.26%	-0.43%	10,985	10,726	9,957
3 years	16.83%	15.03%	8.56%	15,951	15,227	12,798
5 years	13.75%	14.06%	10.39%	19,062	19,322	16,405
Since inception*	15.32%	14.40%	12.34%	41,840	38,576	32,152

^ 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 July 31, 2026.

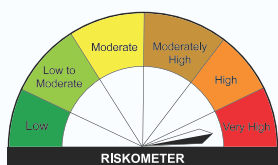
*Date of Allotment - July 20, 2016.

To invest scan the QR code:



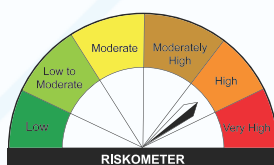
PRODUCT LABEL

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



Investors understand that their principal will be at very high risk

Benchmark# Risk-o-meter as on July 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%

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