

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
65



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

Top 10 Equity Holdings

Company	Market Value (%)
Abbott India Limited	3.03%
UNO Minda Limited	2.66%
Indian Bank	2.51%
Glenmark Pharmaceuticals Limited	2.49%
Aurobindo Pharma Limited	2.44%
Lloyds Metals And Energy Limited	2.20%
Bharat Dynamics Limited	2.07%
Eris Lifesciences Limited	2.05%
JK Cement Limited	2.02%
Jindal Stainless Limited	1.99%

Sector Allocation

	Sector	Fund	Benchmark	Under/ Over Weight
Top 3 sectors	Financial Services	31.33	25.66	5.67
	Metals & Mining	7.10	3.03	4.07
	Healthcare	12.35	11.31	1.04
Bottom 3 sectors	Realty	0.02	2.23	-2.21
	Consumer Services	1.93	5.03	-3.10
	Information Technology	1.35	4.73	-3.38



Options

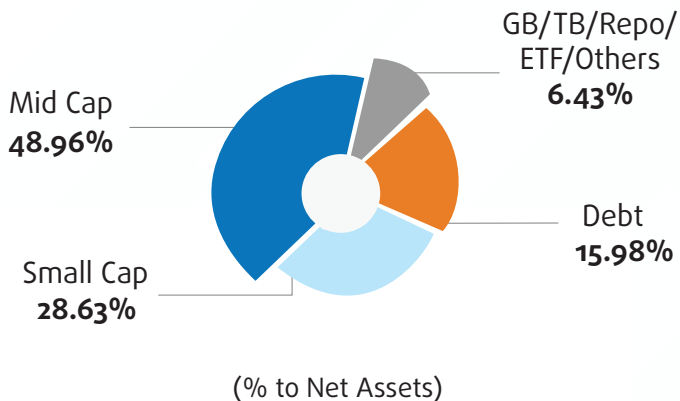
- Growth
- Income Distribution cum Capital Withdrawal (IDCW) (Reinvestment of IDCW & payout of IDCW option)



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

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	2.18%	1.95%	-3.99%	10,218	10,195	9,601
3 years	16.73%	16.10%	10.02%	15,912	15,656	13,320
5 years	15.56%	14.05%	10.01%	20,614	19,303	16,113
Since Inception*	13.97%	13.23%	11.69%	35,580	33,390	29,245

^ 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 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 Mid & Small Cap Equity & Debt Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments)
	<p>Investors understand that their principal will be at very high risk</p>	<p>Benchmark riskometer is at high risk</p>	<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • 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.
<p>#NIFTY MidSmallcap 400 Total Return Index (TRI): 70%; CRISIL Short Term Bond Index: 30%</p>			<p>*Investor should consult their financial advisor if they are not clear about the suitability of the product.</p>