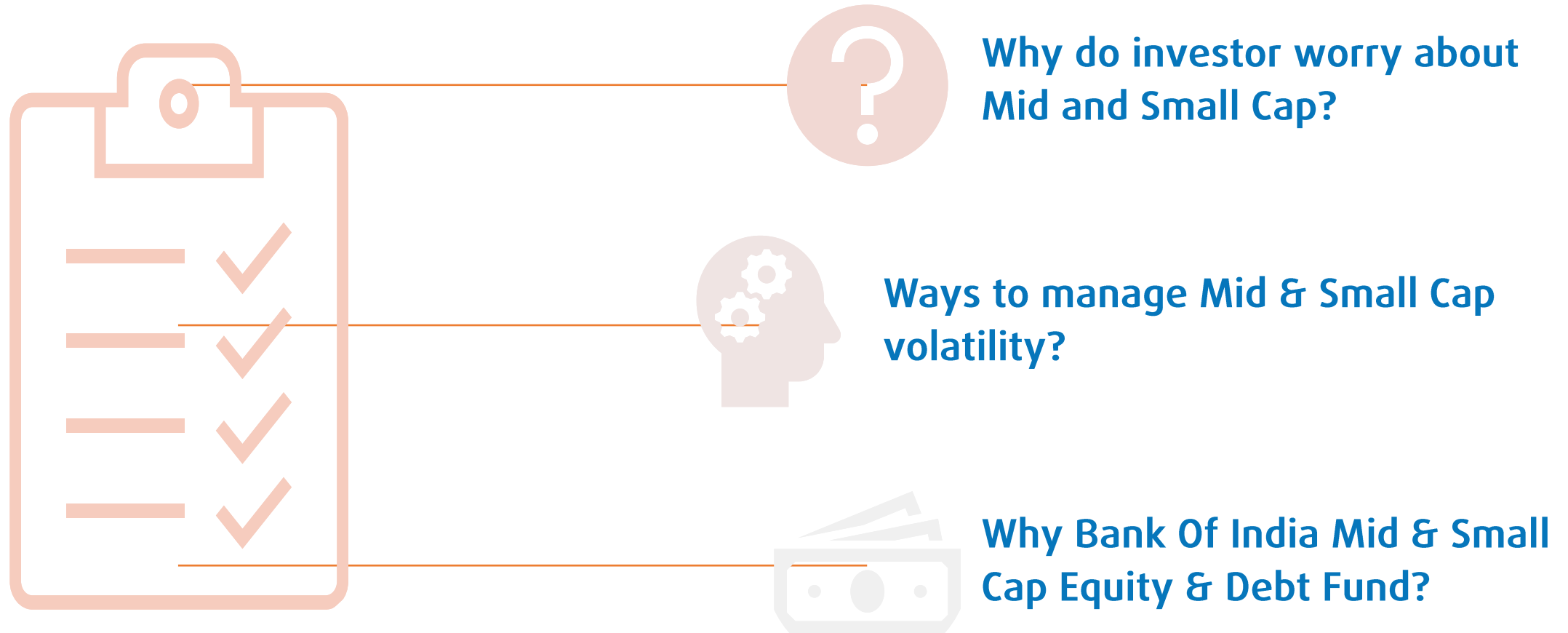


Bank of India Mid & Small Cap Equity & Debt Fund

(An open-ended hybrid scheme investing predominantly in equity and equity related instruments)

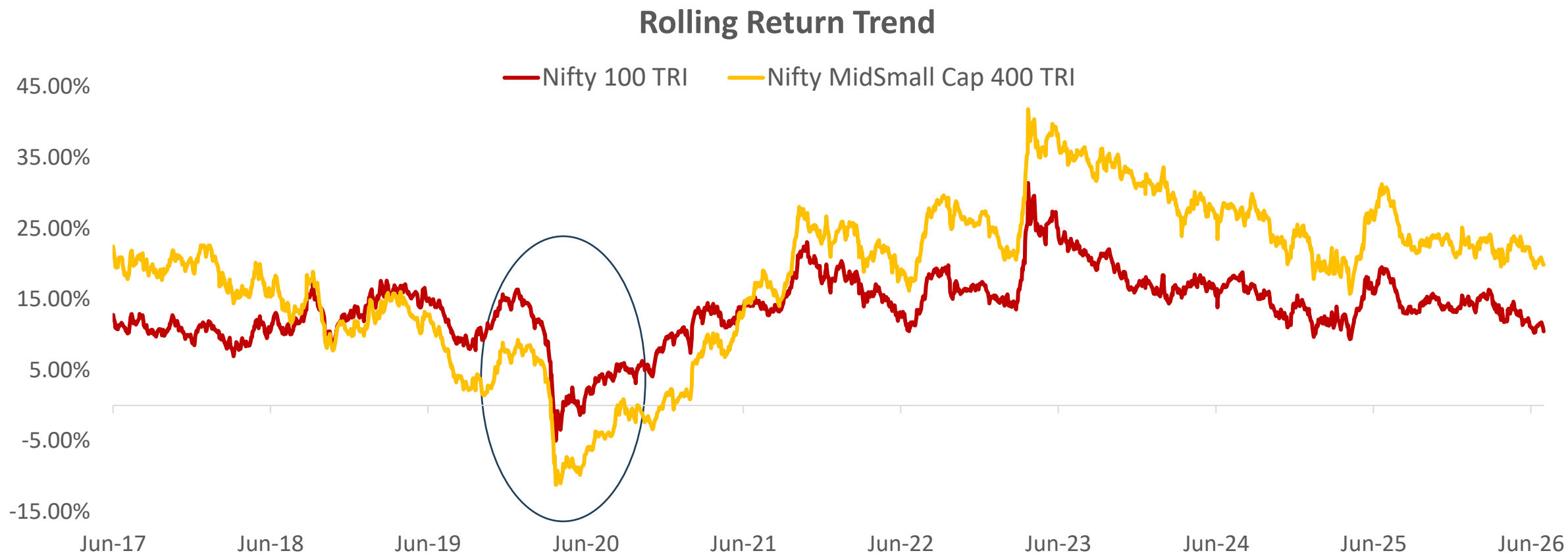


June 2026 Update
Portfolio Data as on 30th June 2026
Bank of India Mutual Fund
SEBI Reg. No: MF/056/08/01



Why do Investor Worry About Mid and Small Cap?

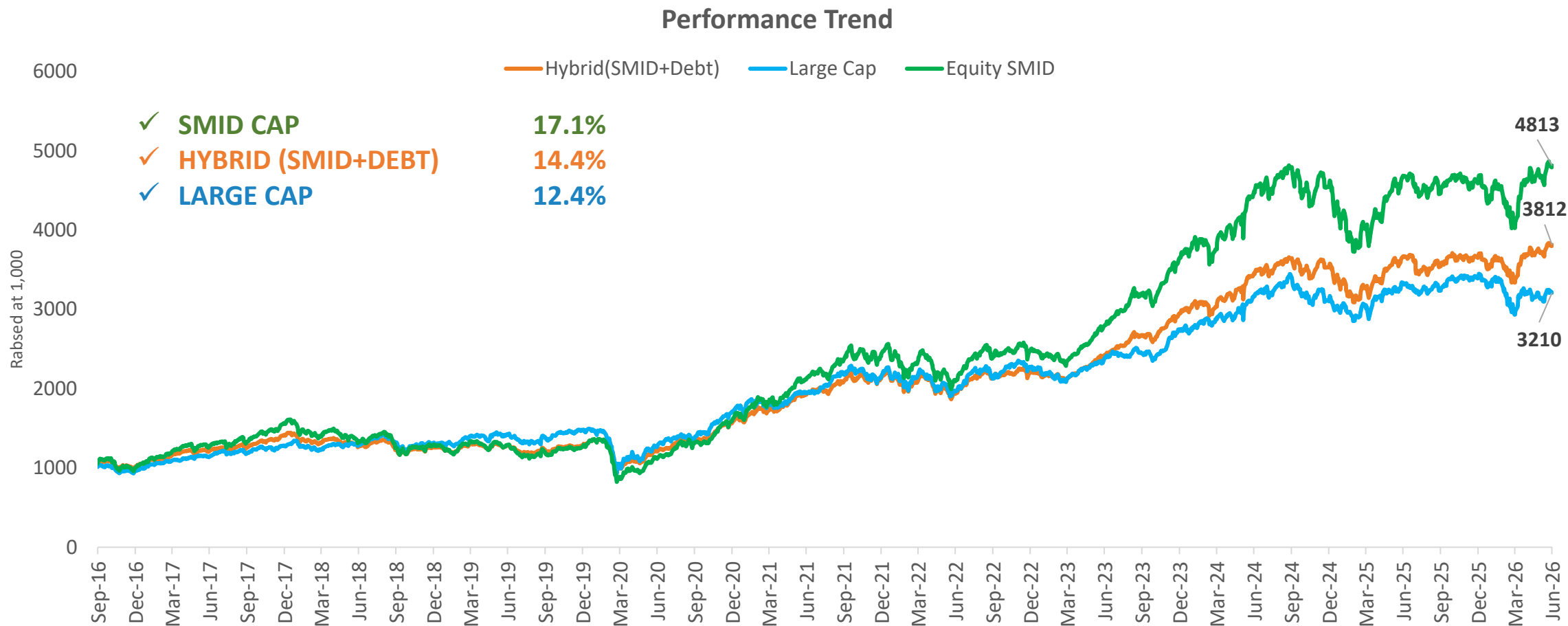
- Due to volatility in Mid and Small cap, investors tend to avoid taking exposure
- Drawdown in Mid and Small Cap as compared to Large Cap is higher



Past performance may or may not be sustained in future. Data as on Jun 30 2026. Source: ACEMF (Rolling Returns). Returns are Compounded Annualised Growth Rate (CAGR). Large Cap is represented by Nifty 100 TRI; Mid Cap and Small Cap – Nifty MidSmall Cap 400 TRI. Volatility/Risk is calculated based on daily returns and is annualized. Time Period: Jun 01, 2017 – Jun 30 2026. The above simulation is for illustration purpose only and should not be construed as a promise on minimum returns and safeguard of capital. Bank Of India Mutual Fund is not guaranteeing or forecasting any returns.

Volatility is Friend in Long Term Wealth Creation Journey

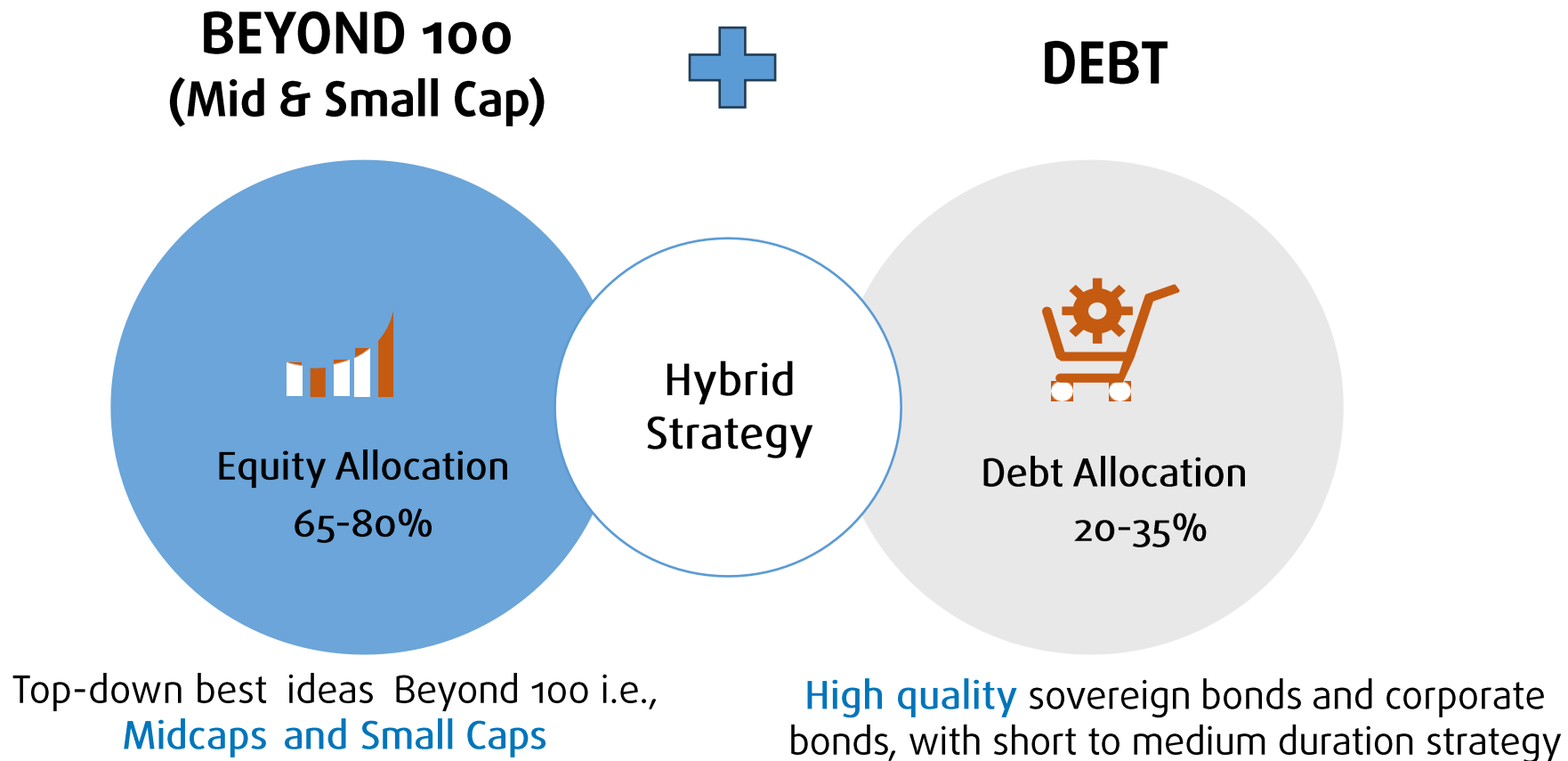
- Mid & Small Caps over long term have generated higher return opportunities as compared to Large Caps



Past performance may or may not be sustained in future. Data as on June 30 2026. Source: ACEMF (Rolling Returns). Returns are Compounded Annualised Growth Rate (CAGR). Large Cap is represented by Nifty 100 TRI; SMID is represented by Nifty MidSmall 400 TRI. Hybrid SMID+Debt is represented by Nifty MidSmall 400 TRI (70%) plus Debt is Crisil Short Term Bond Index (30%). Time Period : July 20, 2016(Since Inception) - Jun 30 2026. The above simulation is for illustration purpose only and should not be construed as a promise on minimum returns and safeguard of capital. Bank Of India Mutual Fund is not guaranteeing or forecasting any returns.

What is the way to manage the Mid & Small cap volatility?

Unique Solution = SMID (Mid & Small Cap) + Debt



SMID Businesses Have Wider Sector Coverage

Sector	Nifty 100	Nifty MidSmallcap 400	Overweight/Underweight
Financial Service	34.1	26.18	-7.92
Capital Goods	4.34	14.07	9.73
Healthcare	5.2	11.48	6.28
Automobile and Auto Components	7.07	7.32	0.25
Consumer Services	3.24	4.99	1.75
Chemicals	0.71	4.84	4.13
Information Technology	6.3	4.25	-2.05
Consumer Durables	2.25	3.91	1.66
Fast Moving Consumer Goods	6.32	3.81	-2.51
Metals & Mining	4.55	2.71	-1.84
Power	4.15	2.6	-1.55
Telecommunication	4.21	2.56	-1.65
Oil Gas & Consumable Fuels	9.2	2.5	-6.7
Services	1.91	2.41	0.5
Realty	0.5	2.29	1.79
Construction	3.63	1.48	-2.15
Construction material	2.32	1.05	-1.27
Textile	0	0.87	0.87
Media Entertainment & Publication	0	0.4	0.4
Diversified	0	0.3	0.3

Overweight Sectors: SMID vs Large Cap

- 1 Capital Goods
- 2 Healthcare
- 3 Chemicals
- 4 Consumer Service
- 5 Realty

Why SMID + Debt Hybrid Strategy?

Benefits of a SMID Strategy (Small + Mid Cap Strategy)

Economic Growth Lever

- Domestic growth, manufacturing, capex, exports, and consumption themes often reflect strongly in SMID companies.

Sector Diversification

- Wider Sector opportunity with highly under researched universe

Capture Future Leaders

- Future Large-cap winners start as small/mid-cap companies, early participation may have higher Alpha opportunity

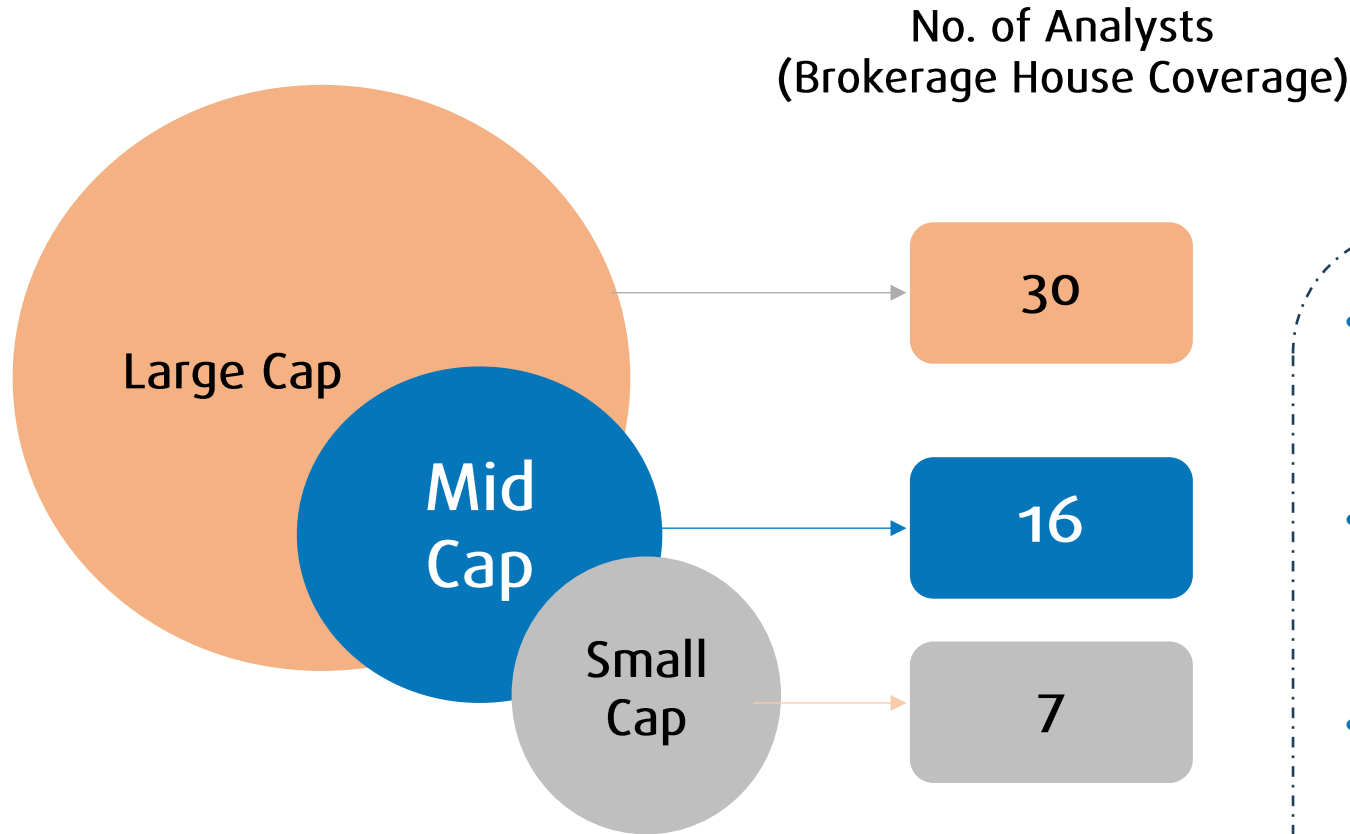
High Growth Potential

- SMID companies benefit from expansion, market share gains, new products, and formalization of the economy

Potential Alpha Generation

- Larger set of companies, with most of the IPO opportunity, new sector and higher upside potential leads to possibly higher return capability

Small and Mid Caps are Under-researched Vs Large Caps

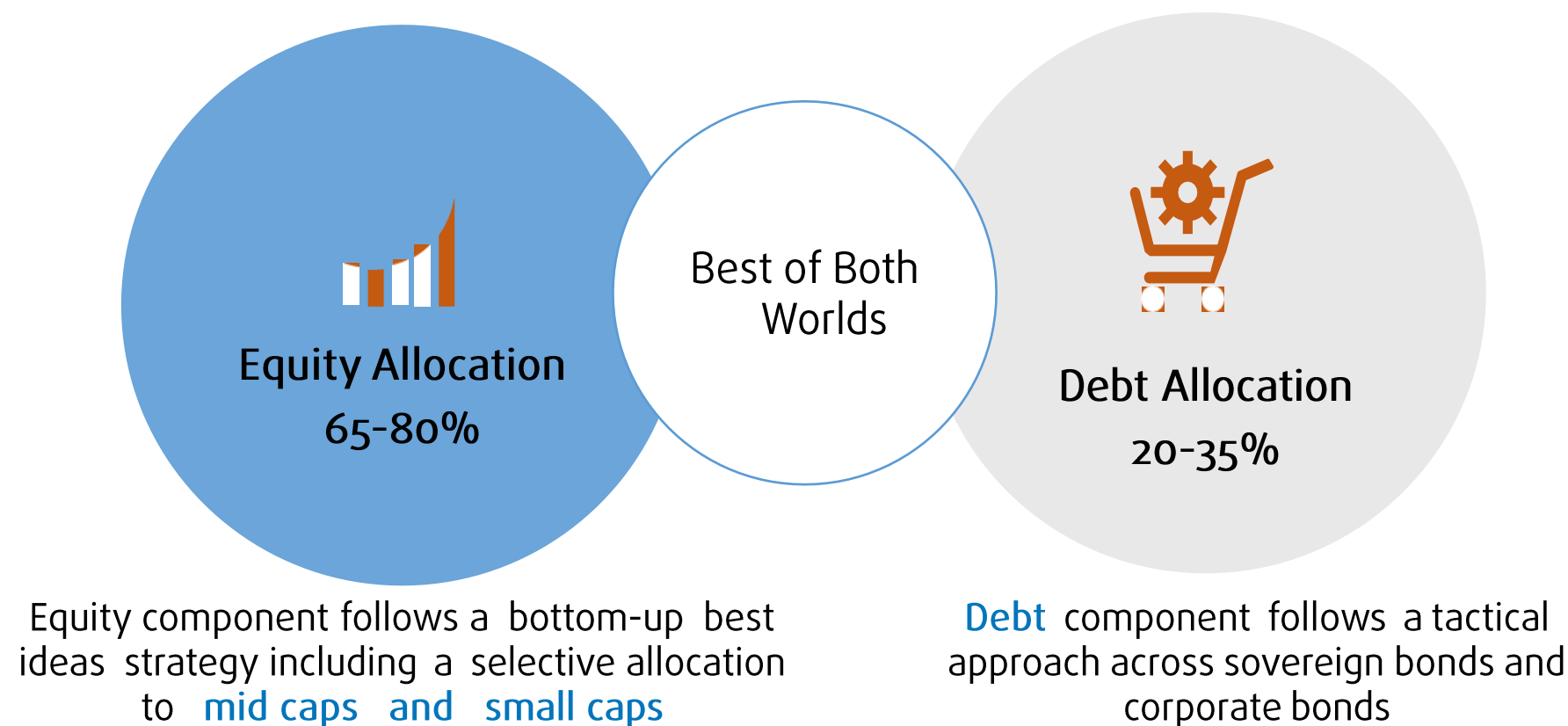


- **Mid Caps have limited analyst coverage** which results in pricing inefficiencies and hidden opportunities
- **Mid Caps have Information Asymmetry = Opportunity**, and an in-depth research can lead to early-stage discovery
- **Mid Caps have higher potential for alpha generation**; more room for fundamental research to add value

Source: Capitaline. Brokerage House Coverage refers to the process by which brokerage firms, also known as brokerages or brokerage houses, provide analysis, research, and recommendations on various stocks. Above data considers the Median count of analyst coverage for each of the companies in the various market cap segment.

Why Bank of India Mid & Small Cap Equity & Debt Fund?

Fund's Unique Investment Approach



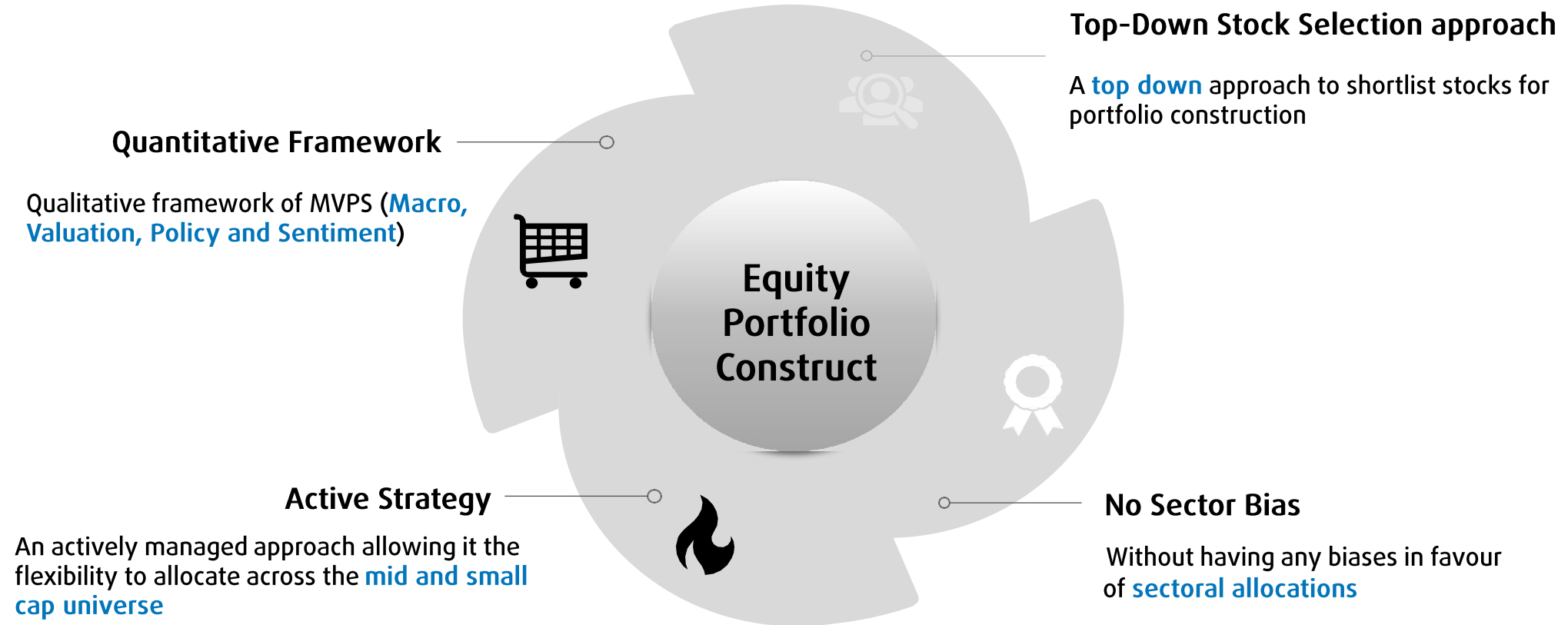
Portfolio Construct

- 70-80% of portfolio is invested in mid and small cap companies
- **Fund is not allowed to invest in large cap companies**
- 20% of portfolio is invested in Debt with duration of around 2-4 years

Allocation Limits

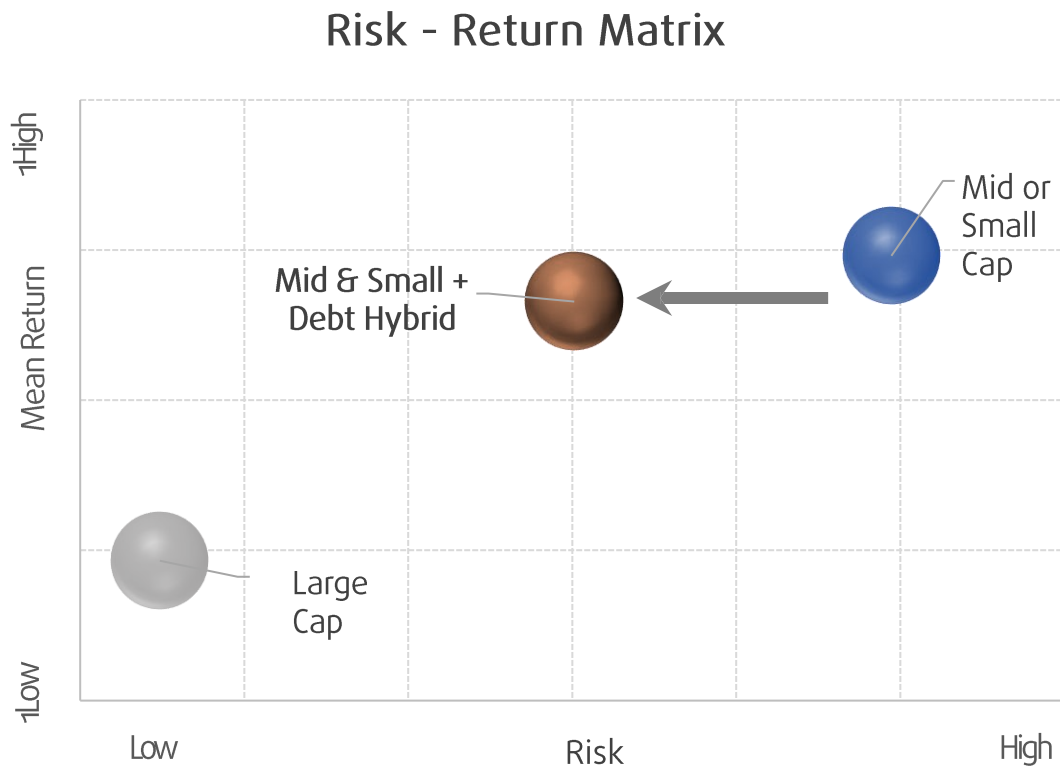
- Equity allocation is managed between 65-80%
- As and when any midcap allocation become large cap, fund exits those stock
- **Portfolio is normally allocated in 40-50 stocks**

Current Portfolio Allocation is based on the prevailing market conditions and is subject to changes depending on the fund manager's view of the markets. Investment approach is based on current market outlook and is subject to fund manager discretion. Investors are advised to refer SID for detailed asset allocation and investment strategy of the scheme. *Above mentioned range is based on the historical exposure which remains an identical range however, the specific market circumstance may lead to differ from the above but aligned within the regulatory limit.



Current Portfolio Allocation is based on the prevailing market conditions and is subject to changes depending on the fund manager's view of the markets. Investment approach is based on current market outlook and is subject to fund manager discretion. Investors are advised to refer SID for detailed asset allocation and investment strategy of the scheme.

Fund Positioning Relative to Risk



- Bank of India Mid & Small Equity & Debt Fund is positioned to offer **middle path** to those investors who are **hesitant to commit fully to Mid and Small Caps**
- The fund provides growth potential and **optimal steadiness** with exposure to 20-35% debt and 65-80% Mid and Small Caps

Why have we Chosen Debt over Large Cap?

An Illustration

Fig i: When market corrects, Large caps, Mid caps as well as Small Caps fall

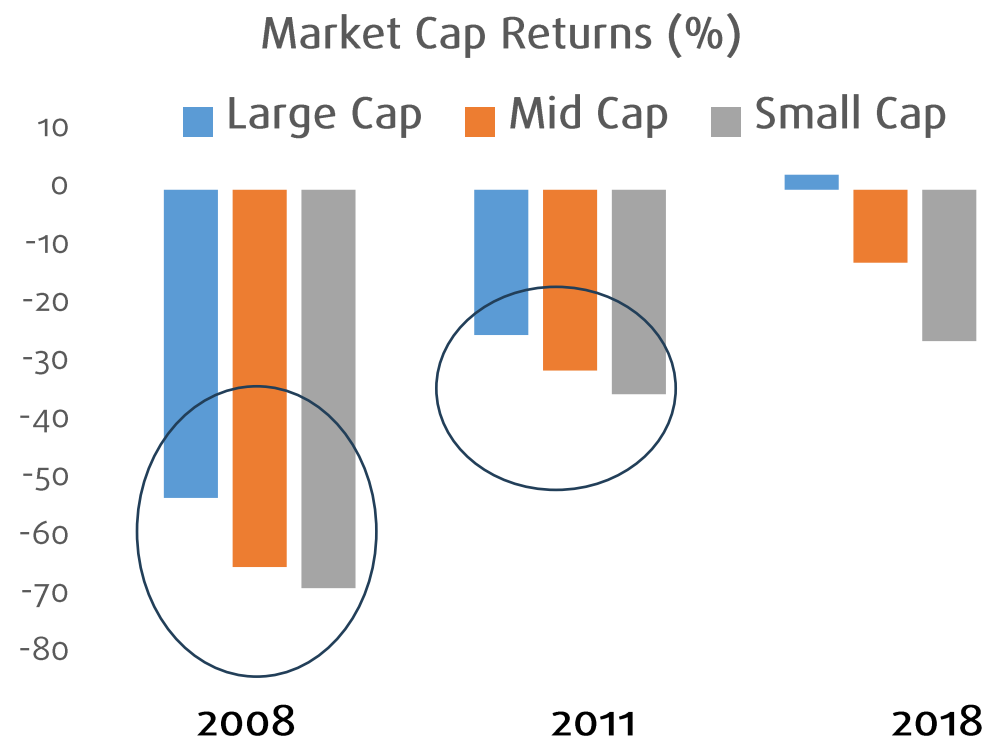


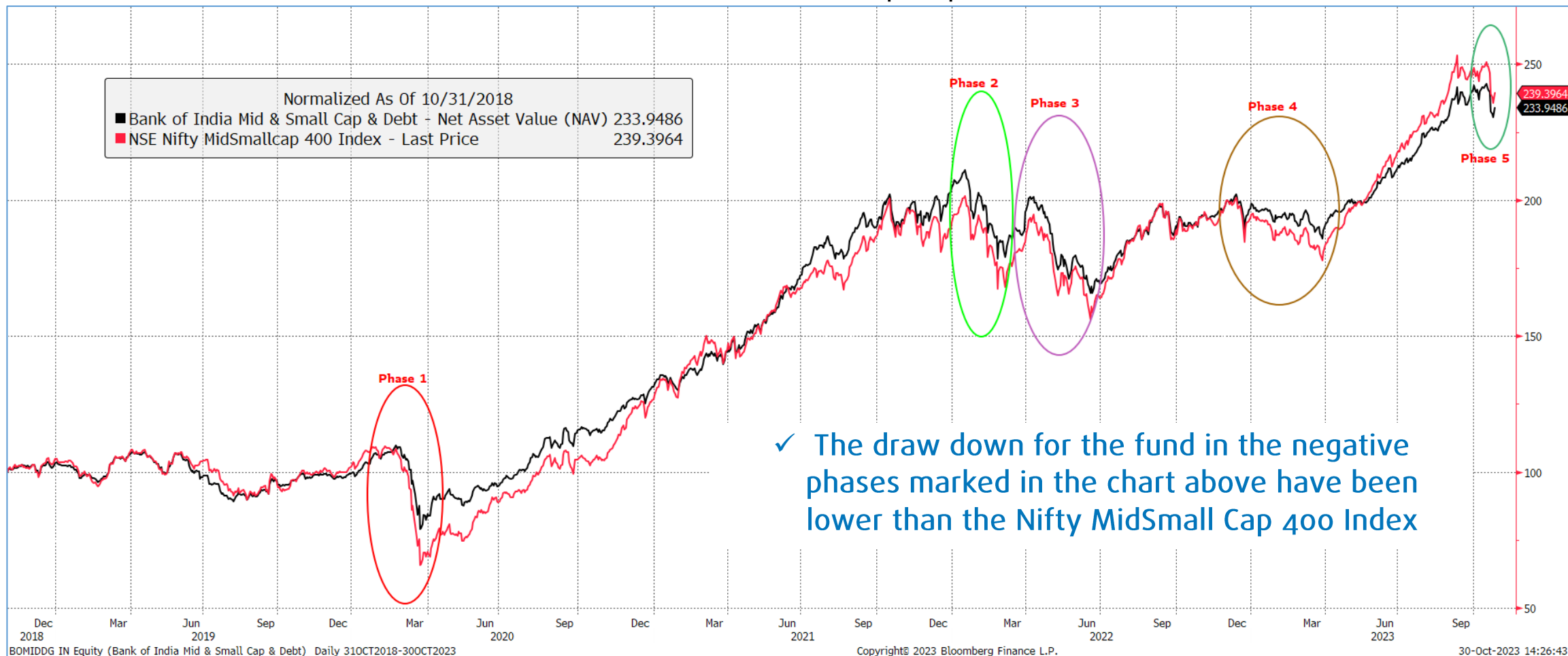
Fig ii: However, Debt manages volatility relatively well

Asset Class	3 Year Rolling Return (%)		5 Year Rolling Return (%)	
	Median	Min	Median	Min
Large	14.02	-4.98	14.29	-0.75
Mid & Small	21.14	-11.22	19.25	-1.63
Debt	7.6	4.9	7.8	6

Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments. Data as on June 30 2026. Source: ACEMF (Rolling Returns). Returns are Compounded Annualised Growth Rate (CAGR). Large Cap is represented by Nifty 100 TRI; Mid & Small Cap is represented by Nifty MidSmall 400 TRI and Debt - Crisil Short Term Bond Index.. Time Period: July 20 2016(Since Inception) – June 30 2026. The above simulation is for illustration purpose only and should not be construed as a promise on minimum returns and safeguard of capital.

Fund has Cushioned well During the Volatile Markets

- ✓ Funds construct has allowed to manage drawn down and enable upside participation as compared to full scale mid and small cap exposure



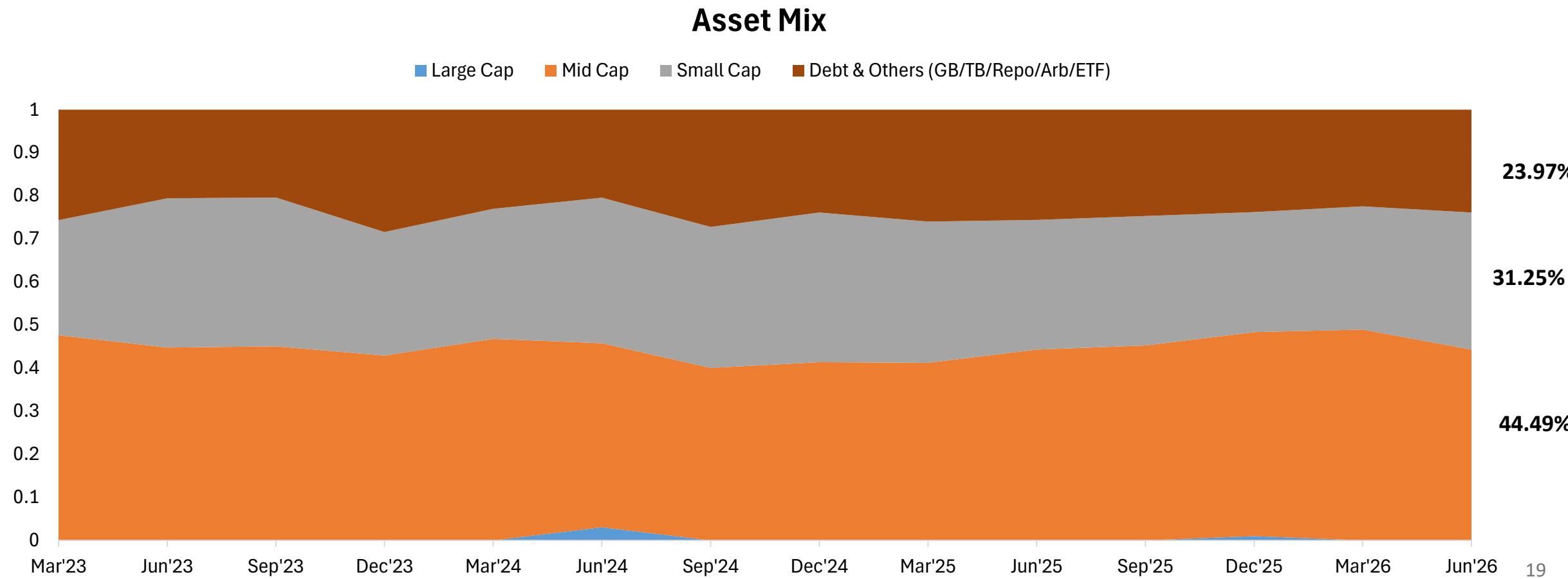
Fund has Cushioned Well During the Volatile Markets

	Nifty Midsmallcap 400 Index	Bank of India Mid & Small Cap Equity & Debt Fund
	% Absolute Return	
Phase 1	(39.56)	(35.29)
Phase 2	(17.52)	(14.91)
Phase 3	(15.41)	(12.28)
Phase 4	(11.54)	(8.85)
Phase 5	(6.97)	(6.65)

✓ The draw down for the fund in the negative phases has been lower than the Nifty Midsmallcap 400 Index

Unique Mid + Small Cap Equity with Debt Allocation

- Up to 75% is invested in high-quality mid- and small-cap businesses with strong long-term growth potential.
- Up to 25% of the portfolio is allocated to sovereign or AAA/A1+ rated instruments, providing diversification through exposure to high-quality, low-risk debt.

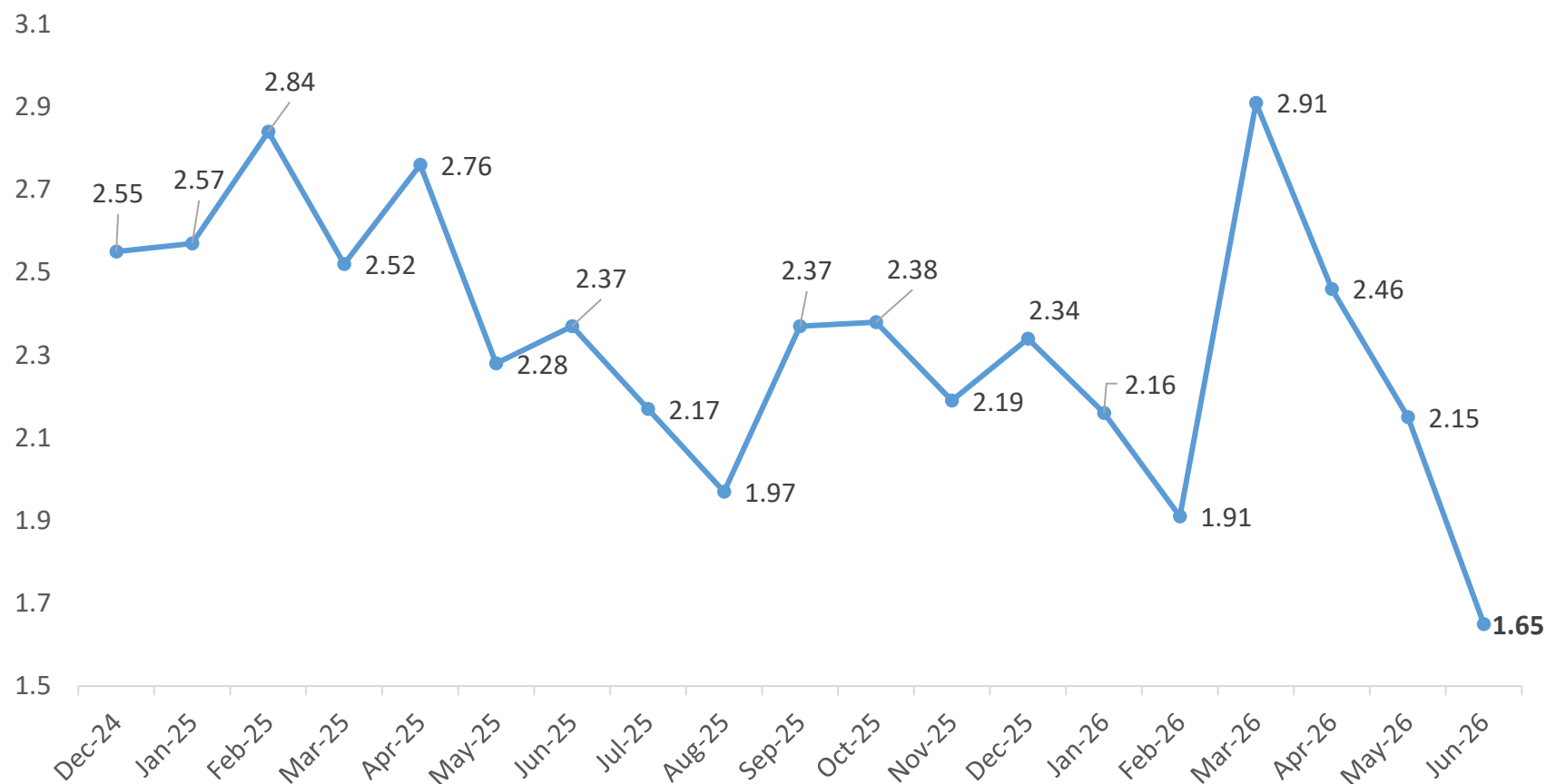


Source: Factsheet data of June30, 2026. Average = 3 years q-o-q allocation average percentage is shown in the table beside the graph.

Tactical Debt Allocation Approach

- ✓ Fund endeavour to construct a well- diversified, **high credit** portfolio that **minimizes liquidity risk and credit risk**

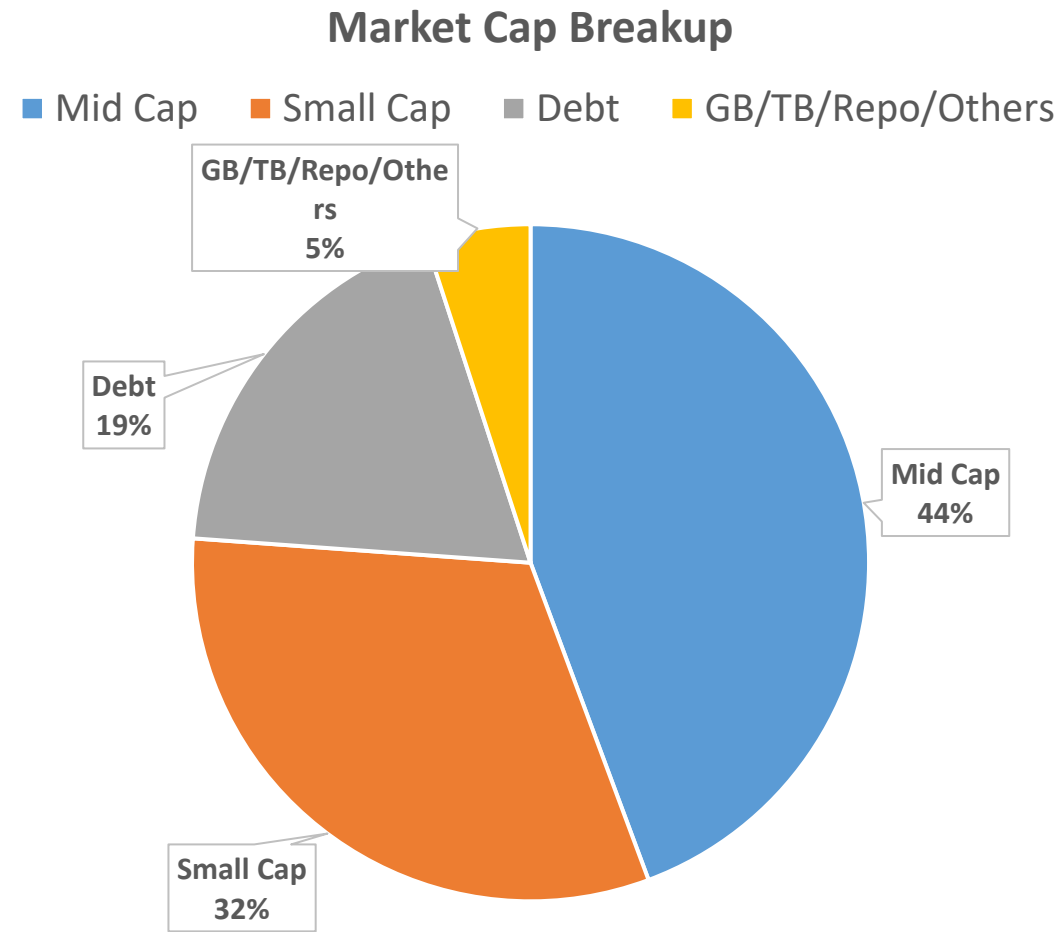
Residual Maturity



Maturity has been managed tactically across market circumstances:

- Feb'25: 2.84 years
- Aug'25: 1.97 years
- Jun'26: 1.65 years

Better Diversification Across Asset Class



Quantitative Indicators	
AUM (Latest)	₹ 1,695.32 Crs
Asset Allocation	
Net Equity	~76%
Total Stocks	68

Actively Managed Equity Portfolio

Table 1: Top 10 Holdings

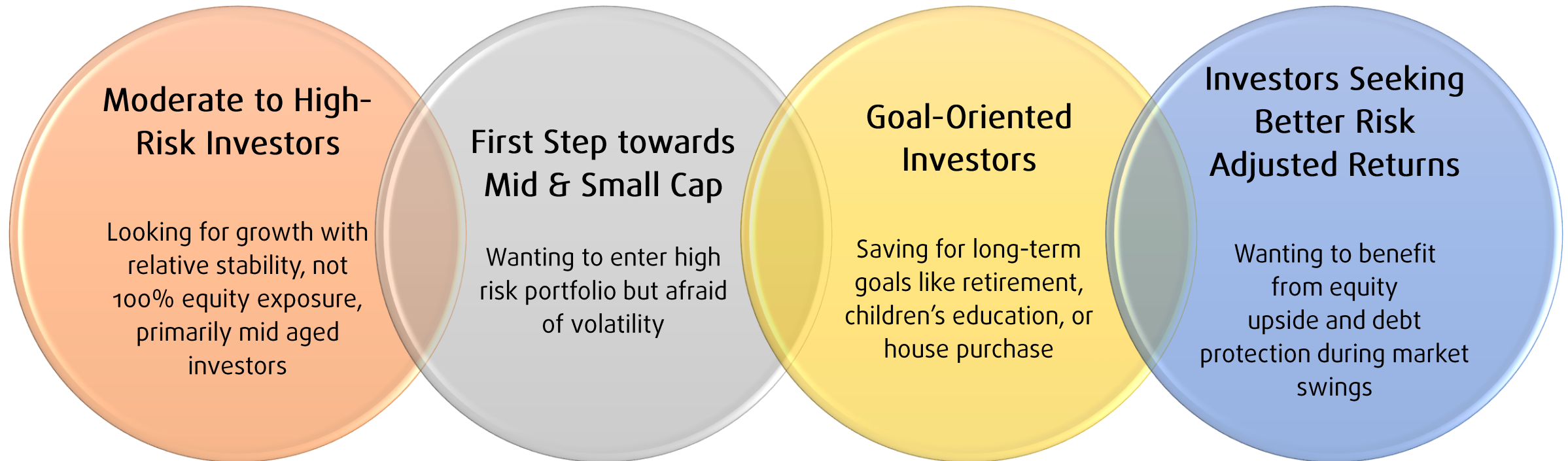
Company Name	Industry / Rating	% of Net Assets
Abbott India Limited	Pharmaceuticals & Biotechnology	2.25%
Aurobindo Pharma Limited	Pharmaceuticals & Biotechnology	2.23%
UNO Minda Limited	Auto Components	2.12%
Bank of Maharashtra	Banks	2.11%
Nippon Life India Asset Management Limited	Capital Markets	2.06%
Bharat Dynamics Limited	Aerospace & Defense	1.95%
Indian Bank	Banks	1.95%
Glenmark Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	1.95%
Quality Power Electrical Eqp Ltd	Electrical Equipment	1.89%
Lloyds Metals And Energy Limited	Minerals & Mining	1.84%

Table 2: Sector Over/ Underweight

Sectors	Fund	Nifty MidSmallcap 400 TRI (%)	Overweight/ Underweight
Metals & Mining	6.10	2.71	3.39
Financial Services	34.74	26.18	8.56
Capital Goods	16.19	14.07	2.12
Textiles	1.91	0.87	1.04
Construction Materials	1.87	1.05	0.82
Realty	0.18	2.29	-2.11
Consumer Durables	1.46	3.91	-2.45
Chemicals	2.36	4.84	-2.48
Consumer Services	1.77	4.99	-3.22
Information Technology	0.60	4.25	-3.65

Fund has Generated Superior Returns vis-à-vis Benchmark as well as the Broad Market





Fund has Generated ~4.1X Returns Since Inception

Regular Plan

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (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%) & 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	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. *Date of Allotment - July 20, 2016.

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.

1. 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.
2. 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.
3. Different plans shall have a different expense structure.

For performance of other schemes managed by Mr. Alok Singh, [click here](#)

Fund has Generated ~4.6X Returns Since Inception

Direct Plan

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (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%) & 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	8.77%	3.90%	-5.42%	10,877	10,390	9,458
3 years	20.46%	16.30%	8.80%	17,489	15,739	12,882
5 years	16.50%	14.60%	9.98%	21,469	19,775	16,097
Since inception*	16.58%	14.39%	12.19%	46,030	38,118	31,409

[^] Past performance may or may not be sustained in the future. #Date of Allotment - July 20, 2016.

Above returns are in Compounded Annual Growth Rate (CAGR).

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Scheme	Bank of India Mid & Small Cap Equity & Debt Fund
Type	An open-ended hybrid scheme investing predominantly in equity and equity related instruments
Investment Objective	The scheme's objective is to provide capital appreciation and income distribution to investors from a portfolio constituting of mid and small cap equity and equity related securities as well as fixed income securities. However, there can be no assurance that the income can be generated, regular or otherwise, or the investment objectives of the Scheme will be realized.
Benchmark	First Tier Benchmark: NIFTY MidSmallcap 400 TRI: 70% + CRISIL Short Term Bond Fund Index: 30%
Fund Manager	Mr. Alok Singh
Plan & Options	Plans- Direct Plan and Regular Plan Options under each Plan(s): 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 after 3 months from the date of allotment of units : NIL
Minimum investment amount	₹5,000 and in multiples of ₹1/- thereafter

1 Unique SMID Strategy

Fund invests in Mid and Small Cap businesses to generate higher alpha

2 High Quality Debt

For up to 25% of the portfolio, investment in sovereign or AAA/ A1+ rated instruments i.e., relatively higher quality debt/corporate bonds

3 Healthy Return

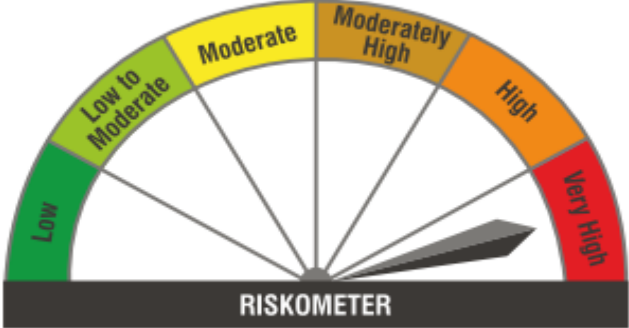
Investment in quality businesses with strong growth potential available at attractive valuations which has generated ~4X returns since inception (Direct plan)

The Asset Allocation Pattern of the Scheme in normal circumstances would be as under:

Instruments	Indicative Allocation (% of total assets)		Risk Profile
	Minimum	Maximum	
Mid Cap & Small Cap Equity & Equity Related Securities*	65%	80%	High
Debt & Money Market Instruments	20%	35%	Low to Medium

*Mid Caps are defined as the 101st -250th company in terms of full market capitalization.

*Small caps are defined as the 251st company onwards in terms of full market capitalization.

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on June 30, 2026	Benchmark Risk-o-meter as on June 30, 2026^
- 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.	 RISKOMETER Investors understand that their principal will be at very high risk	 RISKOMETER Benchmark riskometer is at high risk

*Investors 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%

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A background image showing two people in business suits shaking hands, with a blue overlay. The hands are clasped in the center, and the sleeves of the suits are visible. The background is slightly blurred, showing some bokeh light effects.

Thank You