

Bank of India Mid & Small Cap Equity & Debt Fund

(An Open-Ended Hybrid Scheme investing predominantly in equity and equity related instruments)

About the Scheme:

Bank of India Mid & Small Cap Equity & Debt Fund is an open-ended hybrid scheme investing predominantly in equity and equity-related instruments. The fund aims to generate appreciation and regular returns through a well-rounded investment strategy. The key highlights as follows:

- A Hybrid fund which invests between 65 to 80% in mid & small cap equities and the remaining in fixed income securities
- It primarily invests in a diversified mix of mid & small-cap equities (SMID Strategy) 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.

Benefits of a SMID Strategy:

Economic Growth Lever	Sector Diversification	Capture Future Leaders	High Growth Potential	Potential Alpha Generation
<ul style="list-style-type: none"> • Domestic growth, manufacturing, capex, exports, and consumption themes often reflect strongly in SMID companies. 	<ul style="list-style-type: none"> • Wider Sector opportunity with highly under researched universe 	<ul style="list-style-type: none"> • Future Large-cap winners start as small/mid-cap companies, early participation may have higher Alpha opportunity 	<ul style="list-style-type: none"> • SMID companies benefits from expansion, market share gains, new products, and formalization of the economy 	<ul style="list-style-type: none"> • Larger set of companies, with most of the IPO opportunity, new sector and higher upside potential leads to higher return capability

SMID Businesses Have Wider Sector Coverage:

Sector	Nifty MidSmallcap 400 TRI	Nifty 100 TRI	OW/UW
Financial Services	25.66	32.99	-7.33
Capital Goods	12.94	3.99	8.95
Healthcare	11.31	5.02	6.29
Automobile and Auto Components	7.47	6.88	0.59
Chemicals	5.13	0.56	4.57
Consumer Services	5.03	2.80	2.23
Information Technology	4.73	8.08	-3.35
Consumer Durables	4.21	2.11	2.10
Fast Moving Consumer Goods	4.11	6.48	-2.37
Metals & Mining	3.03	4.95	-1.92
Oil, Gas & Consumable Fuels	2.69	10.23	-7.54
Power	2.47	4.00	-1.53
Services	2.41	1.50	0.91
Telecommunication	2.34	4.42	-2.08
Realty	2.23	0.42	1.81
Construction	1.51	3.32	-1.81
Construction Materials	1.21	2.26	-1.05
Textiles	0.79	0.00	0.79
Media, Entertainment & Publication	0.41	0.00	0.41
Diversified	0.31	0.00	0.31

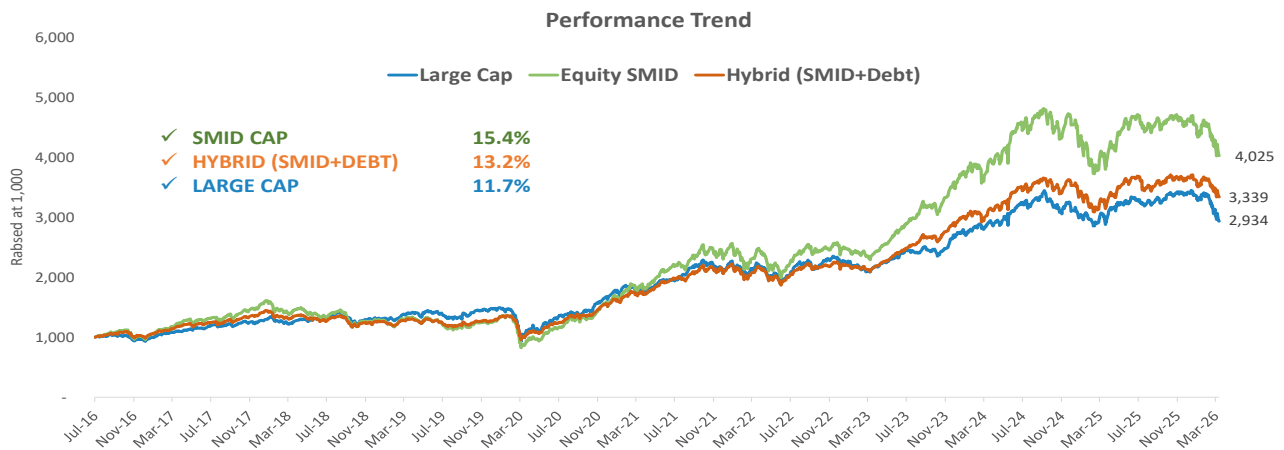
Overweight Sectors: SMID vs Large Cap

- 1 Capital Goods
- 2 Healthcare
- 3 Chemicals
- 4 Auto & Auto Component
- 5 Realty

Source: NSE Website, Nifty MidSmallcap 400 TRI, Nifty 100 TRI. Data as on March 31, 2026.

SMID Strategy has showcased broader opportunity set:

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



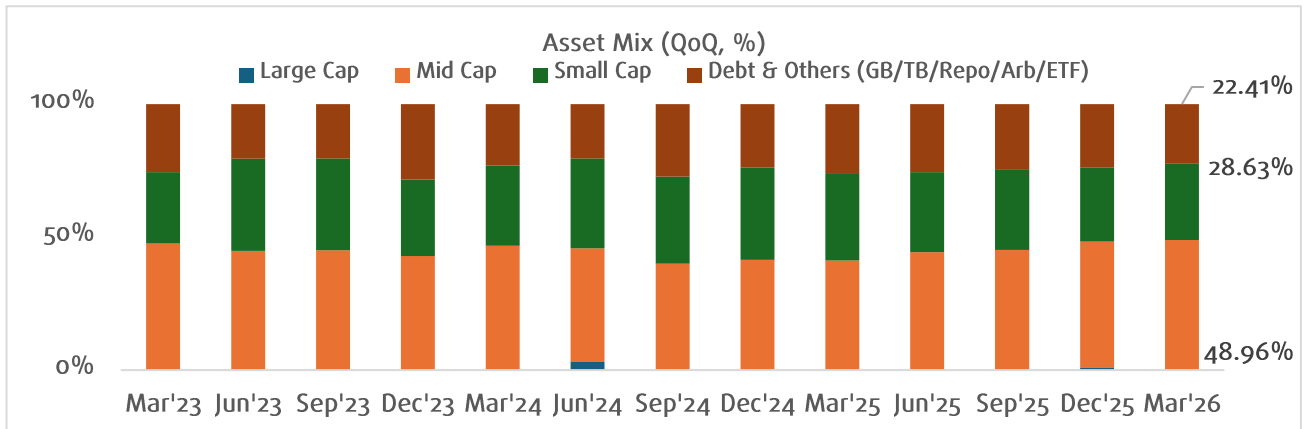
Past performance may or may not be sustained in future. Data as on Mar 31, 2026. Source: ACEMF (Rolling Returns). Returns are Compounded Annualised Growth Rate (CAGR). Large Cap is represented by Nifty 100 TRI; SMID is represented by Nifty MidSmall 400 TRI. Hybrid SMID+Debt is represented by Nifty MidSmall 400 TRI (70%) plus Debt is Crisil Short Term Bond Index (30%). Time Period: July 20, 2016 - Mar 31, 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.

Fund's Portfolio Highlights:

Bank of India Mid & Small Cap Equity & Debt Fund is structured to provide the best of both worlds, the high-growth potential of mid and small cap equities combined with the stability and income generation of quality debt instruments. The fund's portfolio turnover ratio of 0.91 times as on March 31, 2026, indicates active portfolio management in the equity component while maintaining stability in the fixed income segment.

a. Across Market Cap Allocation:

Bank of India Mid & Small Cap Equity & Debt Fund is dynamically allocated across mid & small cap equities and remaining in fixed income securities. The fund's allocation reduced towards Mid cap was at 41.26% in March 31, 2025 from 46.77% as on March 31, 2024, however, increased to 48.96% as on March 31, 2026. Small Cap remained relatively stable as it moved between 28% - 33% from March



2024 to 2026, demonstrating constant growth opportunities.

Source: Factsheet. Above data is based on the portfolio dated March 31, 2026.

b. Sector Agnostic Approach:

The fund is well diversified with broad based sector opportunities. The fund has invested across sectors with healthy diversification.

Sectors	Mar'26	Dec'25	Sep'25	Jun'25	Mar'25
Financial Services	31.33	35.20	33.53	33.31	29.88
Capital Goods	13.75	13.11	13.38	13.89	8.33
Healthcare	12.35	8.19	9.78	6.88	8.01
Metals & Mining	7.10	12.19	9.97	10.00	8.09
Automobile and Auto Components	6.41	6.63	5.04	3.79	3.52
Fast Moving Consumer Goods	3.58	3.88	4.17	3.01	3.87
Chemicals	3.33	4.28	4.33	4.49	4.75
Consumer Durables	2.97	1.26	2.88	2.58	3.86
Services	2.39	2.06	1.65	1.05	1.13
Construction Materials	2.02	2.21	2.12	1.57	1.48
Consumer Services	1.93	0.00	0.00	0.91	2.61
Textiles	1.48	1.37	1.18	1.50	2.82
Power	1.79	1.77	1.81	2.16	2.53
Other Sectors	3.14	3.72	4.40	8.93	10.56
Debt & Cash Equivalent	6.43	4.13	5.76	5.93	8.56

Source: Internal Research. Above data is based on the portfolio dated March 31, 2026.

c. **Top 10 Stock Holdings:** The fund has stayed diversified with no stock concentration

Top 10 Stock Holdings	Industry	% to Net Assets
Abbott India Limited	Pharmaceuticals & Biotechnology	3.03%
UNO Minda Limited	Auto Components	2.66%
Indian Bank	Bank	2.51%
Glenmark Pharmaceuticals Limited	Pharmaceuticals & Biotechnology	2.49%
Aurobindo Pharma Limited	Pharmaceuticals & Biotechnology	2.44%
Lloyds Metals and Energy Limited	Minerals and Mining	2.20%
Bharat Dynamics Limited	Aerospace & Defence	2.07%
Eris Lifesciences Limited	Pharmaceuticals & Biotechnology	2.05%
JK Cement Limited	Cement & Cement Products	2.02%
Jindal Stainless Limited	Ferrous Metals	1.99%
Total		23.46%

Source: Factsheet. Above data is based on the portfolio dated March 31, 2026

d. **Overweight/ underweight Sector Break-up:**

The fund has remained agile and active with significant overweight under Financial Services and Metal & Mining while, underweight in Information Technology and Consumer Services.

Sectors	Bank of India Mid & Small	Nifty MidSmallcap 400 TRI	Overweight/ Underweight
Financial Services	31.33%	25.66%	5.67%
Metals & Mining	7.10%	3.03%	4.07%
Healthcare	12.35%	11.31%	1.04%
Construction Materials	2.02%	1.21%	0.81%
Capital Goods	13.75%	12.94%	0.81%
Chemicals	3.33%	5.13%	-1.80%
Telecommunication	0.52%	2.34%	-1.82%
Realty	0.02%	2.23%	-2.21%
Consumer Services	1.93%	5.03%	-3.10%
Information Technology	1.35%	4.73%	-3.38%

Source: Bloomberg, Internal. Above data is based on the portfolio dated 31st March, 2026

e. Tactical Debt Allocation Approach:

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



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. Source: Factsheet March 31, 26

Portfolio Stance:

The composition of the sectors in the fund shows a balanced approach towards cyclical and growth sectors. The top 5 sectors form roughly ~70.94% as on March 31,2026 of the entire portfolio, indicating diversification and no excessive concentration. The fund's allocation under Financial Services was ~23.46% as on March 31,2026. Simultaneously, fund has participated in other structural growth opportunities like Metal & Mining (~7.10%) and Automobile and Auto Components (~ 6.41%) as on March 31, 2026.

➤ **Financial Services**

The fund holds an overweight position in Financial Services (~31.33%) as on March 31, 2026. India's expanding economic landscape and financial growth has made this allocation a key sector from long term opportunity. Strong credit growth, rising retail participation, and continued penetration of banking and insurance products are expected to drive sustained momentum in the sector. The fund's investment strategy focuses on fundamentally strong companies across large and mid-cap segments, aiming to benefit from sectoral stability and scalable growth opportunities.

➤ Metals & Mining

With an overweight allocation of (~7.10%) as on March 31, 2026, the industry still stands to gain from continued investments in infrastructure and urbanization projects. The robust resource endowment in India and favourable government policies have contributed significantly to the growth of the industry. The fund investment strategy leans towards fundamental stocks in the large and mid-cap categories within the industry.

➤ Healthcare

With an overweight allocation of (~12.35%) as on March 31, 2026, the industry stands to gain from continued investments in pharmaceuticals and biotechnology. The sector aims at structural growth supported by rising demand, increasing health care awareness. The sector offers resilience during market uncertainties.

Note: Above mentioned sectors/ stocks should not be construed as a recommendation from Bank of India Mutual Fund. Past performance may or may not be sustained and does not guarantee future returns. Data above is based on the allocation across the investment themes based on the fund manager view/ rationale. The same may change based on the market circumstance. It does not in any manner indicate the performance of the scheme and does not in any manner indicate any potential return of the scheme. The data is based on the portfolio of the scheme as on March 31, 2026.

Scheme Suitability:

- The scheme is suitable for investors who have a medium to long term investment horizon and prior experience in equity investing.
- The scheme is Ideal for small cap investors who can patiently invest and those willing to absorb short-term volatility and the risks associated with investing in equities, especially small cap companies.
- Ideal for those who have an investment horizon of 3+ years.

History of Income Distribution cum Capital Withdrawal (IDCW):

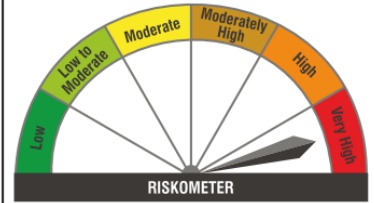

Record Date	IDCW/ Unit Declared (in Rs.)	NAV^ as on Record Date (in Rs.)
Regular Plan - Regular IDCW		
27-Jan-26	0.24	31.48
26-Feb-26	0.24	31.99
27-Mar-26	0.23	30.27
Direct Plan - Regular IDCW		
27-Jan-26	0.25	33.27
26-Feb-26	0.25	33.85
27-Mar-26	0.24	32.05

Source: Factsheet. Above data is based on the portfolio dated March 31, 2026. ^Pursuant to payment of IDCW, NAV of the IDCW Option of the Plan/ Scheme falls to the extent of such IDCW payment and applicable statutory levy (taxes, levies, cess etc.), Face Value - 10/-. Past performance may or may not be sustained in the future. For complete IDCW History please visit www.boimf.in.

Fund Details:

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	NIFTY MidSmallcap 400 Total Return Index (TRI): 70%; CRISIL Short Term Bond Index: 30%
Fund Manager	Mr. Alok Singh
Plan & Options	Plans- Direct Plan and Regular Plan Options under each Plan(s): Growth and Income Distribution cum Capital Withdrawal (IDCW) (Reinvestment of IDCW & payout of IDCW option)
Exit Load	<ul style="list-style-type: none"> 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
Minimum investment amount	Rs. 5,000 and in multiples of Re. 1/- thereafter

PRODUCT LABEL:

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on March 31, 2026	Benchmark Risk-o-meter as on March 31, 2026 [^]
<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>RISKOMETER Investors understand that their principal will be at very high risk</p>	 <p>RISKOMETER Benchmark riskometer is at high risk</p>

*Investors should consult their financial advisor if they are not clear about the suitability of the product.

Statutory disclaimer:

The material includes statements/opinions which contain words or phrases such as " will", " believe", " and similar expressions or variations of such expressions, that are forward looking statements. Actual results may differ materially from those suggested by the forward looking statements due to risk or uncertainties associated with the statements mentioned with respect to but not limited to exposure to market risks, general and exposure to market risks, general economic and political conditions in India and other countries globally, which have an impact on investments, the monetary and interest policies of India, inflation, deflation, unanticipated turbulence in interest rates, foreign exchange rates, equity prices or other rates or prices etc. Past performance may or may not be sustained in future. This is not intended for distribution or use by any person in any jurisdiction where such distribution would be contrary to local law or regulation. The distribution of it, in certain jurisdictions may be restricted or totally prohibited and accordingly, persons who come into possession of this material are required to inform themselves about, and to observe, any such restrictions. The sector(s) referred, should not be construed as any kind of recommendation and are for general information only.

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