Bank of India Mid & Small Cap Equity & Debt Fund

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

July 2026 Update

Portfolio Data as on 31st July 2026

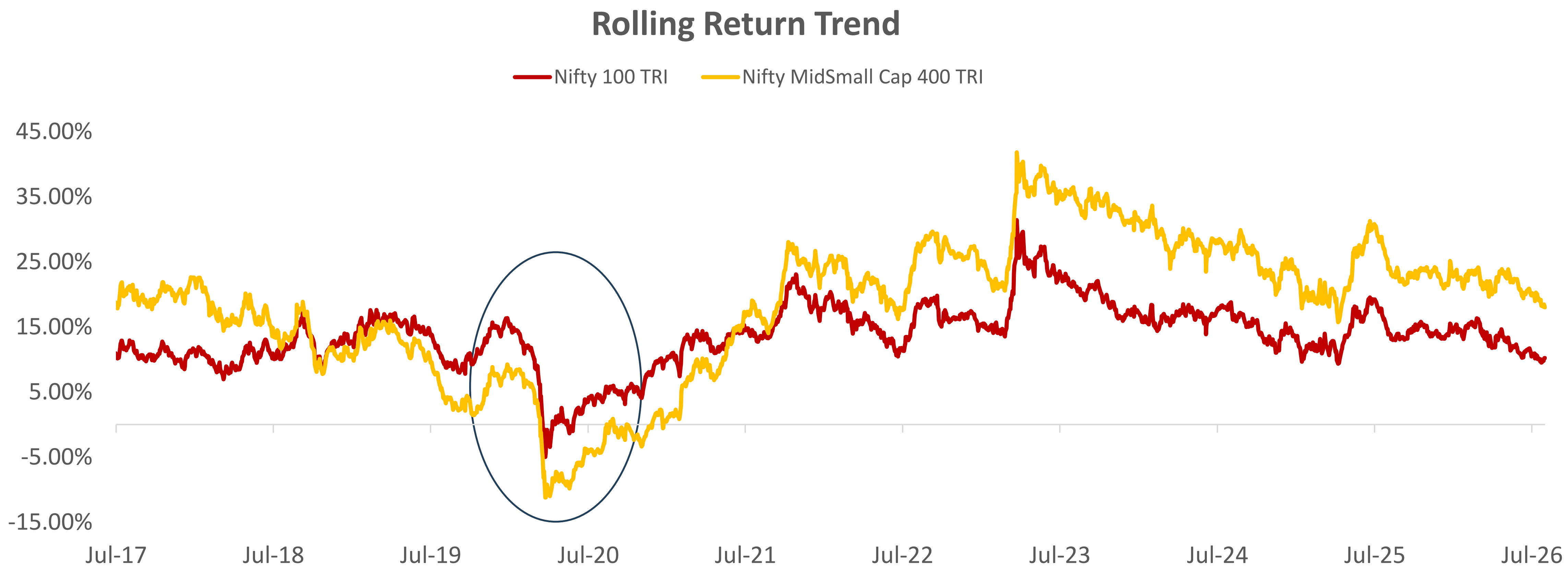
Bank of India Mutual Fund
SEBI Reg. No: MF/056/08/01

Table of Content

Bank of India Mutual Fund

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 July 31 2026. Source: ACEMF (3 Year 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 – July 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.

Volatility is Friend in Long Term Wealth Creation Journey

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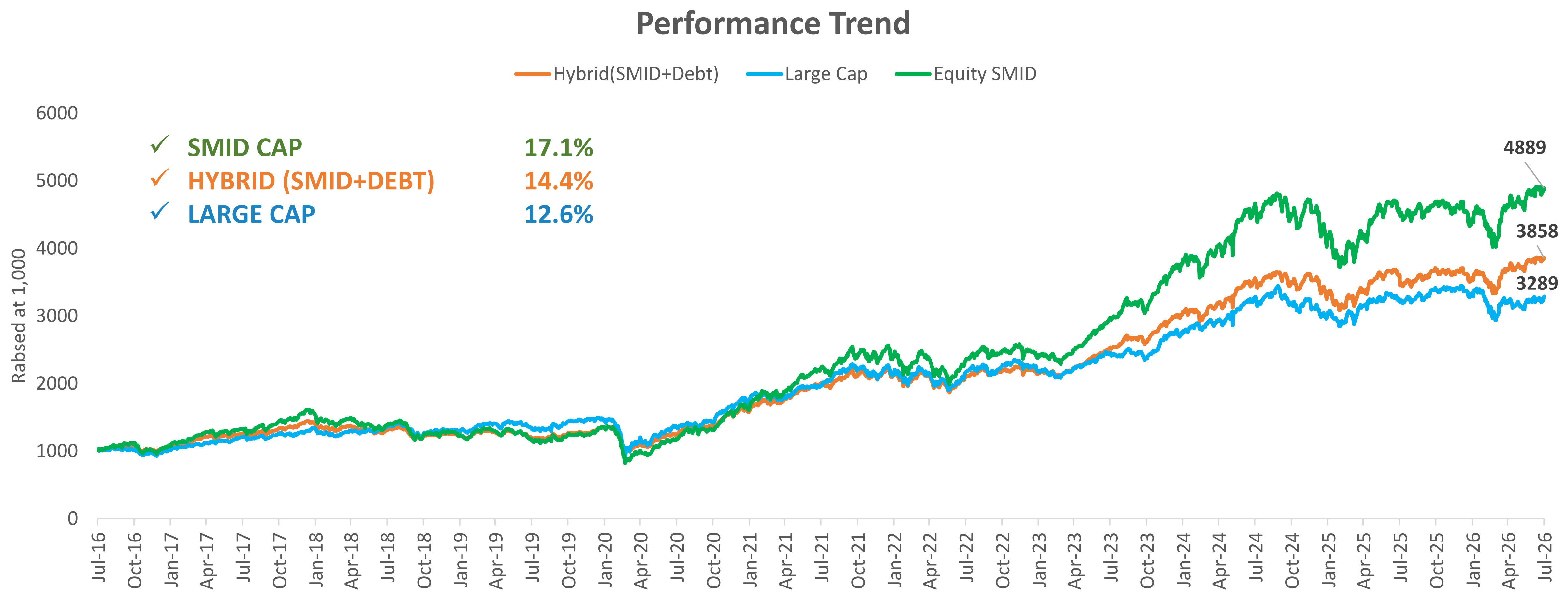
- Mid & Small Caps over long term have generated higher return opportunities as compared to Large Caps



Past performance may or may not be sustained in future. Data as on July 31 2026. Source: ACEMF. 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) - July 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.

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

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

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BEYOND 100 (Mid & Small Cap)

DEBT

Equity Allocation

65-80%

Hybrid Strategy

Debt Allocation

20-35%

Top-down best ideas Beyond 100 i.e., Midcaps and Small Caps

High quality sovereign bonds and corporate bonds, with short to medium duration strategy

Beyond 100 means companies which are above rank 100 i.e. ideally Mid Cap and Small Cap Companies.

SMID Businesses Have Wider Sector Coverage

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Sector	Nifty 100	Nifty MidSmallcap 400	Overweight/Underweight
Financial Services	33.27	26.11	-7.16
Oil, Gas & Consumable Fuels	9.08	2.48	-6.6
Automobile and Auto Components	7.52	7.58	0.06
Information Technology	7.12	4.87	-2.25
Fast Moving Consumer Goods	6.19	3.83	-2.36
Healthcare	5.43	11.32	5.89
Metals & Mining	4.49	2.74	-1.75
Telecommunication	4.38	2.38	-2
Capital Goods	4.16	13.09	8.93
Power	3.98	2.46	-1.52
Construction	3.37	1.37	-2
Consumer Services	3.26	5.15	1.89
Consumer Durables	2.38	4.18	1.8
Construction Materials	2.33	1.05	-1.28
Services	1.77	2.58	0.81
Chemicals	0.69	4.87	4.18
Realty	0.56	2.37	1.81
Textiles	0	0.81	0.81
Media, Entertainment & Publication	0	0.46	0.46
Diversified	0	0.31	0.31

Overweight Sectors: SMID vs Large Cap

1 Capital Goods

2 Healthcare

3 Chemicals

4 Consumer Service

5 Realty

Past performance may or may not be sustained in the future. Source: NSE Website, July 2026. Nifty MidSmallcap 400 TRI, Nifty 100 TRI. Data as on July 31 2026.

Why SMID + Debt Hybrid Strategy?

SMID means Small and Mid Cap Allocation

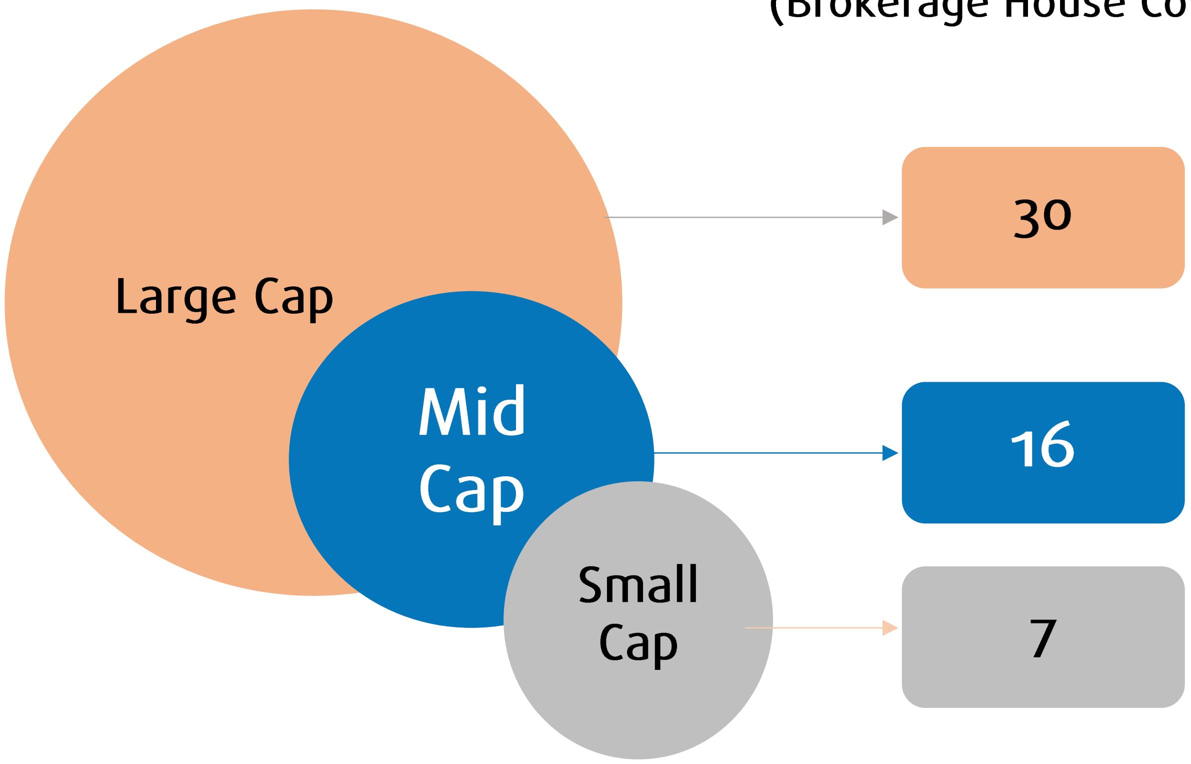
Benefits of a SMID Strategy (Small + Mid Cap Strategy)

Bank of India Mutual Fund

Economic Growth Lever	Sector Diversification	Capture Future Leaders	High Growth Potential	Potential Alpha Generation
• Domestic growth, manufacturing, capex, exports, and consumption themes often reflect strongly in SMID companies.	• Wider Sector opportunity with highly under researched universe	• Future Large-cap winners start as small/mid-cap companies, early participation may have higher Alpha opportunity	• SMID companies benefits from expansion, market share gains, new products, and formalization of the economy	• Larger set of companies, with most of the IPO opportunity, new sector and higher upside potential leads Possibly higher return capability

Small and Mid Caps are Under-researched Vs Large Caps

No. of Analysts
(Brokerage House Coverage)



- **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.

Bank of India Mutual Fund

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

Unique Blend of Mid & Small with Debt Asset

Bank of India Mutual Fund

Fund's Unique Investment Approach

Equity Allocation

65-80%

Best of Both Worlds

Debt Allocation

20-35%

Equity component follows a bottom-up best ideas strategy including a selective allocation to mid caps and small caps

Debt component follows a tactical approach across sovereign bonds and corporate bonds

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.

Distinctive Portfolio Construction Approach

Bank of India Mutual Fund

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.

Equity Investment Approach

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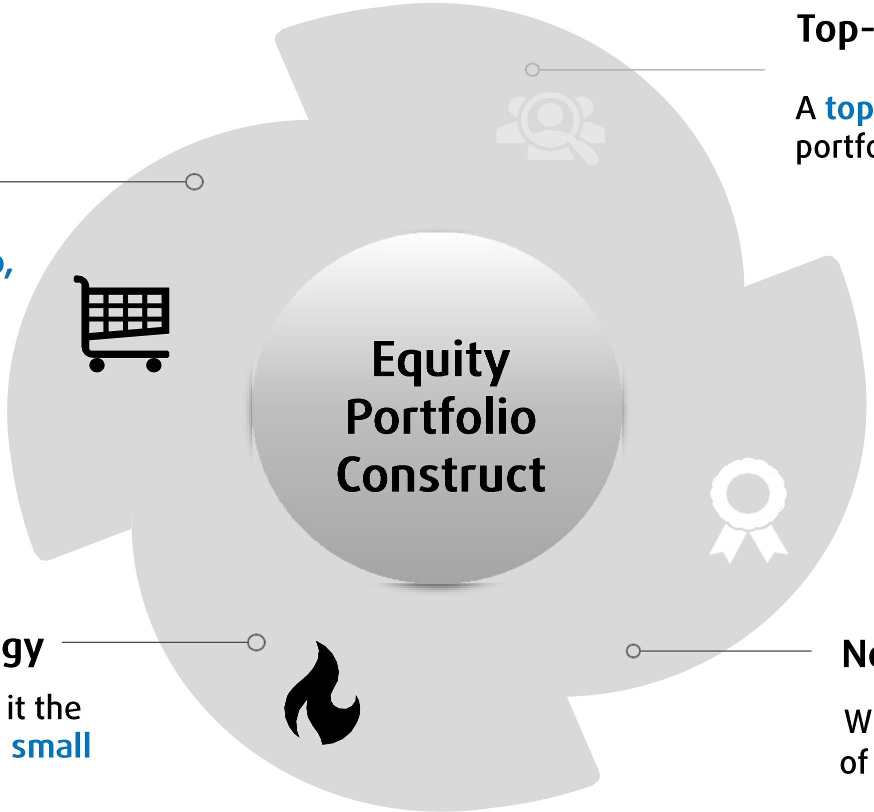


Quantitative Framework

Qualitative framework of MVPS (**Macro, Valuation, Policy and Sentiment**)

Top-Down Stock Selection approach

A **top down** approach to shortlist stocks for portfolio construction

Active Strategy

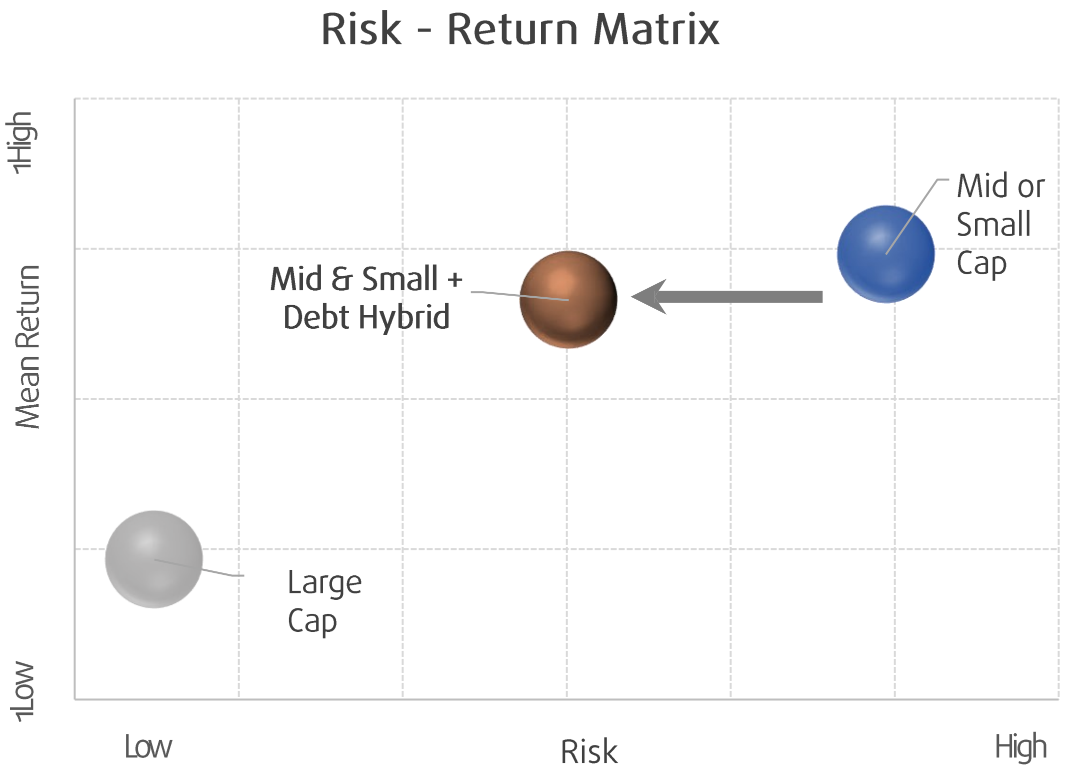
An actively managed approach allowing it the flexibility to allocate across the **mid and small cap universe**

No Sector Bias

Without having any biases in favour of **sectoral allocations**

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

Past performance may or may not be sustained in future.

Why have we Chosen Debt over Large Cap?

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An Illustration

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

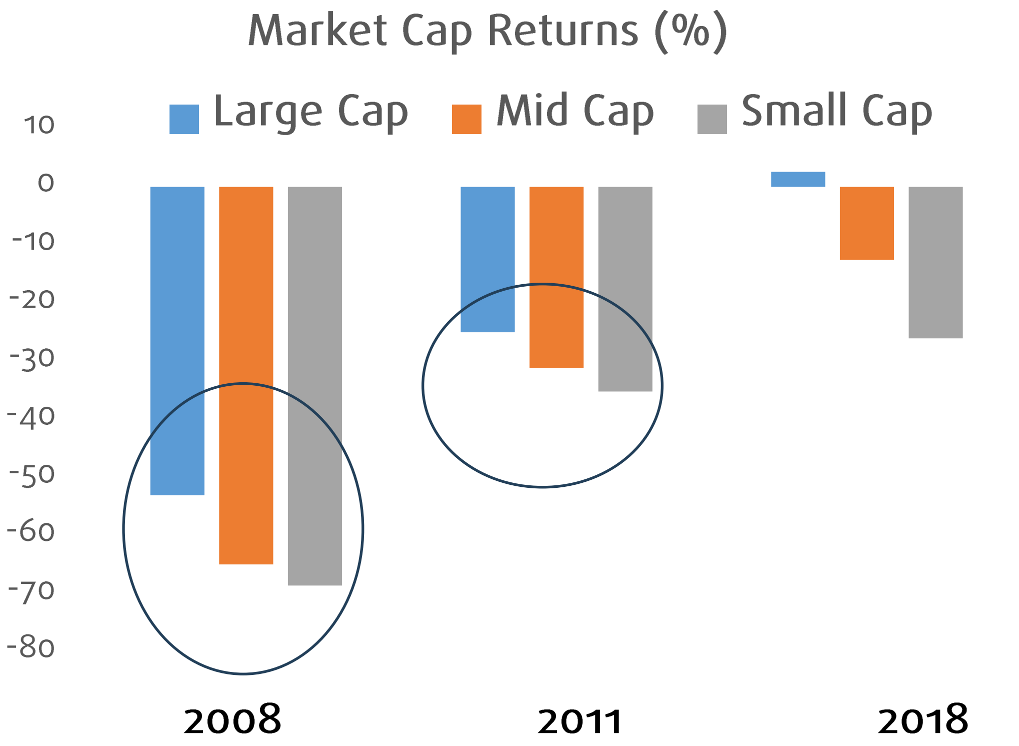


Fig ii: However, Debt manages volatility relatively well

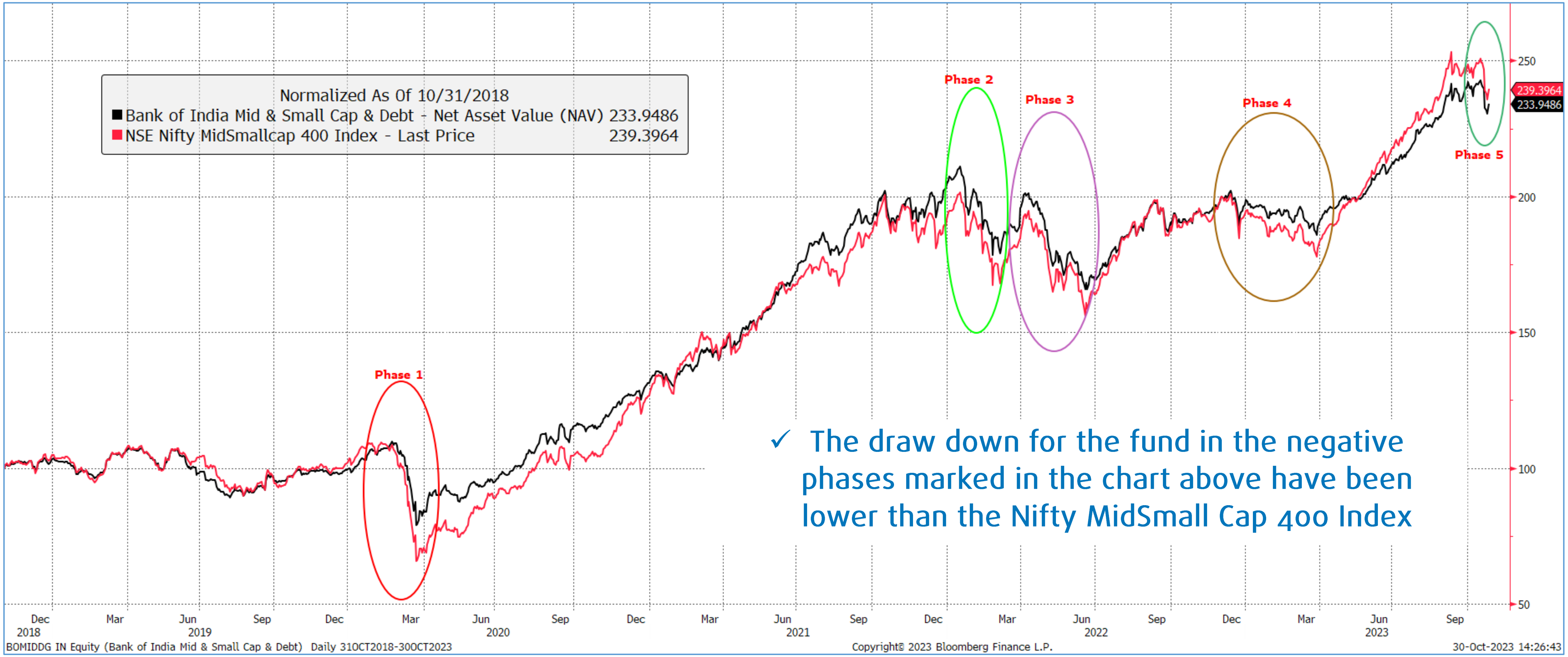
Asset Class	3 Year Rolling Return (%)		5 Year Rolling Return (%)	
	Median	Min	Median	Min
Large	13.97	-4.98	14.23	-0.75
Mid & Small	21.06	-11.28	19.11	-1.63
Debt	7.6	4.9	7.8	6

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 July 31 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) – July 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.

Fund has Cushioned well During the Volatile Markets

Bank of India Mutual Fund

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



✓ The draw down for the fund in the negative phases marked in the chart above have been lower than the Nifty MidSmall Cap 400 Index

Source: Bloomberg. Past performance may or may not be sustained in future.

Fund has Cushioned Well During the Volatile Markets

Bank of India Mutual Fund

	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)

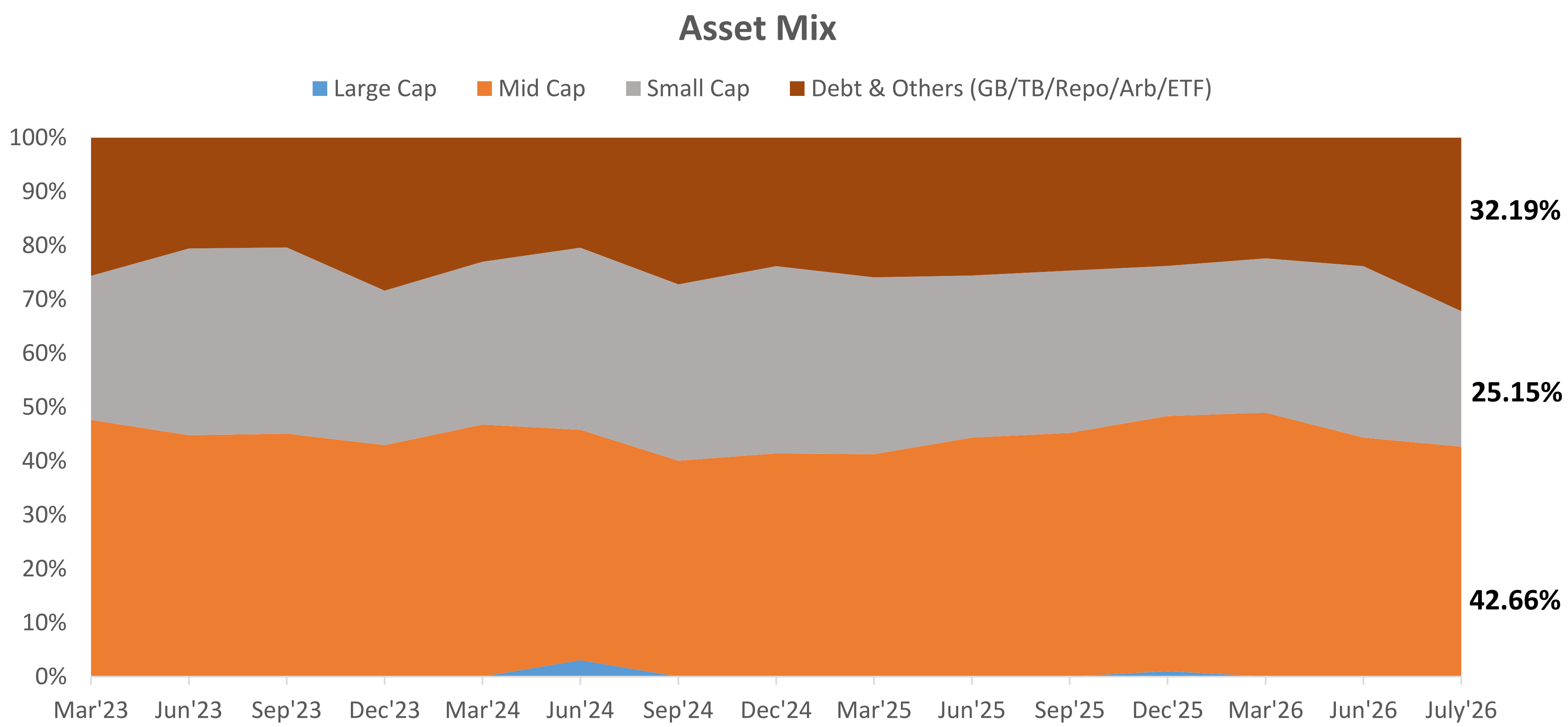
✓ The draw down for the fund in the negative phases has been lower than the Nifty Midsmallcap 400 Index

Source: Bloomberg. Phase 1- Mar2020; Phase 2- Mar 2022; Phase 3- Jun 2022; Phase 4- Mar 2023; Phase 5- Sep 2023 . Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

Unique Mid + Small Cap Equity with Debt Allocation

Bank of India Mutual Fund

- 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.



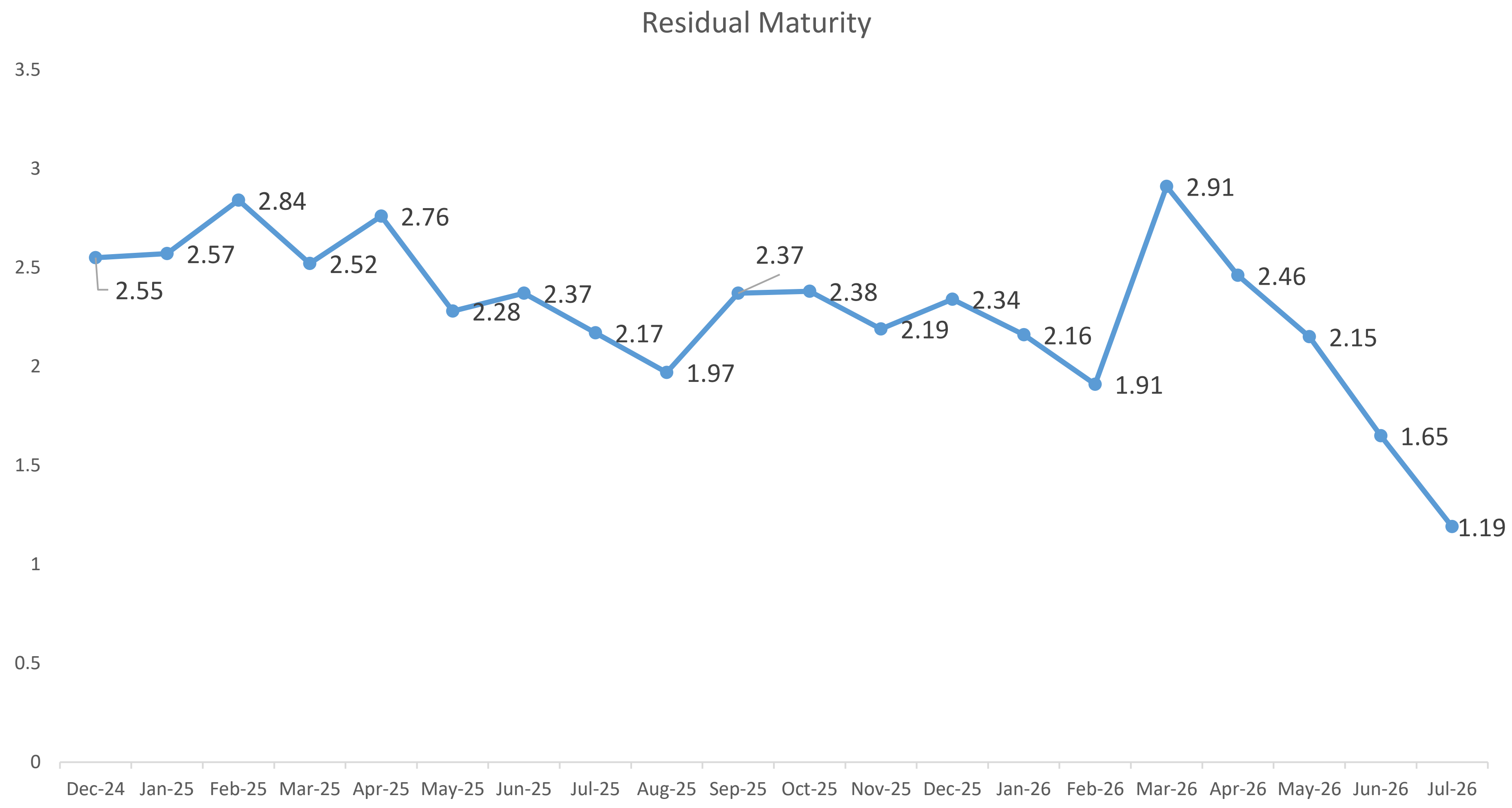
Average Allocation	
Mid Cap	~44 %
Small Cap	~31%
Debt & others(GB/TB/Repo/Arb/ETF)	~25 %

Source: Factsheet data of July 31, 2026. Average = 3 Years Quarter-on-quarter allocation average from Mar'23 to Jul'26 is shown in the table.

Tactical Debt Allocation Approach

Bank of India Mutual Fund

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



Maturity has been manged tactically across market circumstances:

- Feb’25: 2.84 years
- Aug’25: 1.97 years
- Jul’26: 1.19 years

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 July 31, 2026.

Better Diversification Across Asset Class

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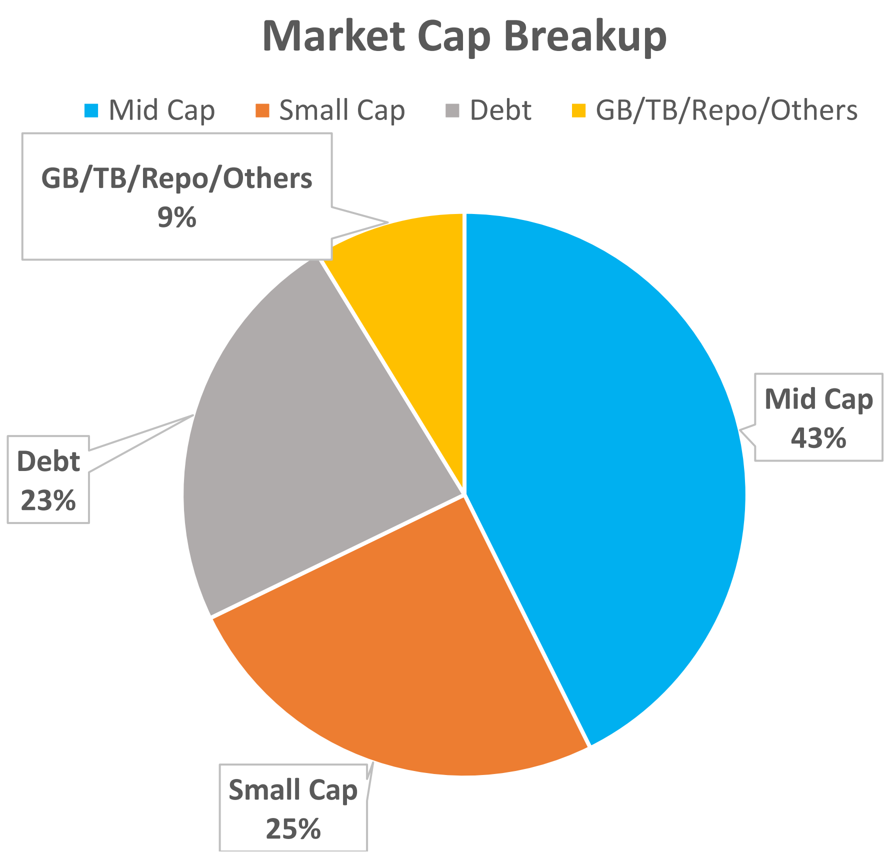

Quantitative Indicators	
AUM (Latest)31st July 2026	₹ 1,840.69 Crs

Asset Allocation	
Net Equity	~68%
Total Stocks	62

Source: Factsheet data of July 31 2026.

Fund has demonstrated Active Sector Allocation

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Sector	Jul'26	Jun'26	Mar'26	Dec'25	Sep'25	Jun'25	Mar'25
Financial Services	36.9	34.7	31.3	35.2	33.5	33.3	29.9
Capital Goods	12.1	16.2	13.8	13.1	13.4	13.9	8.3
Metals & Mining	4.2	6.1	7.1	12.2	10.0	10.0	8.1
Healthcare	11.6	11.6	12.4	8.2	9.8	6.9	8.0
Information Technology	0.6	0.6	1.4	2.8	2.9	5.7	6.6
Cash, Cash Equivalent & Others	6.9	3.0	3.3	1.2	2.7	3.0	4.8
Chemicals	2.5	2.4	3.3	4.3	4.3	4.5	4.8
Fast Moving Consumer Goods	3.9	2.7	3.6	3.9	4.2	3.0	3.9
Consumer Durables	1.9	1.5	3.0	1.3	2.9	2.6	3.9
Sovereign	1.9	2.0	3.1	2.9	3.0	2.9	3.8
Automobile and Auto Components	5.1	5.3	6.4	6.6	5.0	3.8	3.5
Textiles	1.8	1.9	1.5	1.4	1.2	1.5	2.8
Consumer Services	1.0	1.8	1.9	0.0	0.0	0.9	2.6
Power	1.3	1.4	1.8	1.8	1.8	2.2	2.5
Oil, Gas & Consumable Fuels	1.2	1.6	1.2	0.5	0.7	1.5	1.9
Construction Materials	1.8	1.9	2.0	2.2	2.1	1.6	1.5
Services	3.0	3.0	2.4	2.1	1.7	1.1	1.1
Forest Materials	0.0	0.0	0.0	0.4	0.8	1.1	1.1
Construction	0.0	0.0	0.0	0.0	0.0	0.6	0.5
Diversified	0.0	0.0	0.0	0.0	0.0	0.0	0.5
Realty	0.2	0.2	0.0	0.0	0.0	0.0	0.0
Telecommunication	2.2	2.2	0.5	0.0	0.0	0.0	0.0
Media, Entertainment & Publication	0.0	0.0	0.0	0.0	0.0	0.0	0.0

Source: Factsheet Data as on July 31, 2026.

Sector over/underweight position vis-à-vis benchmark

Bank of India Mutual Fund

Table-i Sector Overweight Fund vs Benchmark

Sector	Bank of India Mid & Small Cap Equity & Debt Fund	Nifty Midsmallcap 400 TRI	Overweight
Financial Services	36.93	26.11	10.82
Metals & Mining	4.21	2.74	1.47
Textiles	1.83	0.81	1.02
Construction Materials	1.84	1.05	0.79
Services	3.01	2.58	0.43

The fund is selectively overweight in Financial Services, Metals & Mining and Textiles reflecting conviction in sectors with strong growth potential as compared to the benchmark.

Table-ii Sector Underweight Fund vs

Sector	Bank of India Mid & Small Cap Equity & Debt Fund	Nifty Midsmallcap 400 TRI	Underweight
Consumer Durables	1.89	4.18	-2.29
Chemicals	2.45	4.87	-2.42
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

The scheme remains underweight in Information Technology, Consumer Services and Automobile and Auto Components.

Source: Factsheet Data as on July 31, 2026.

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

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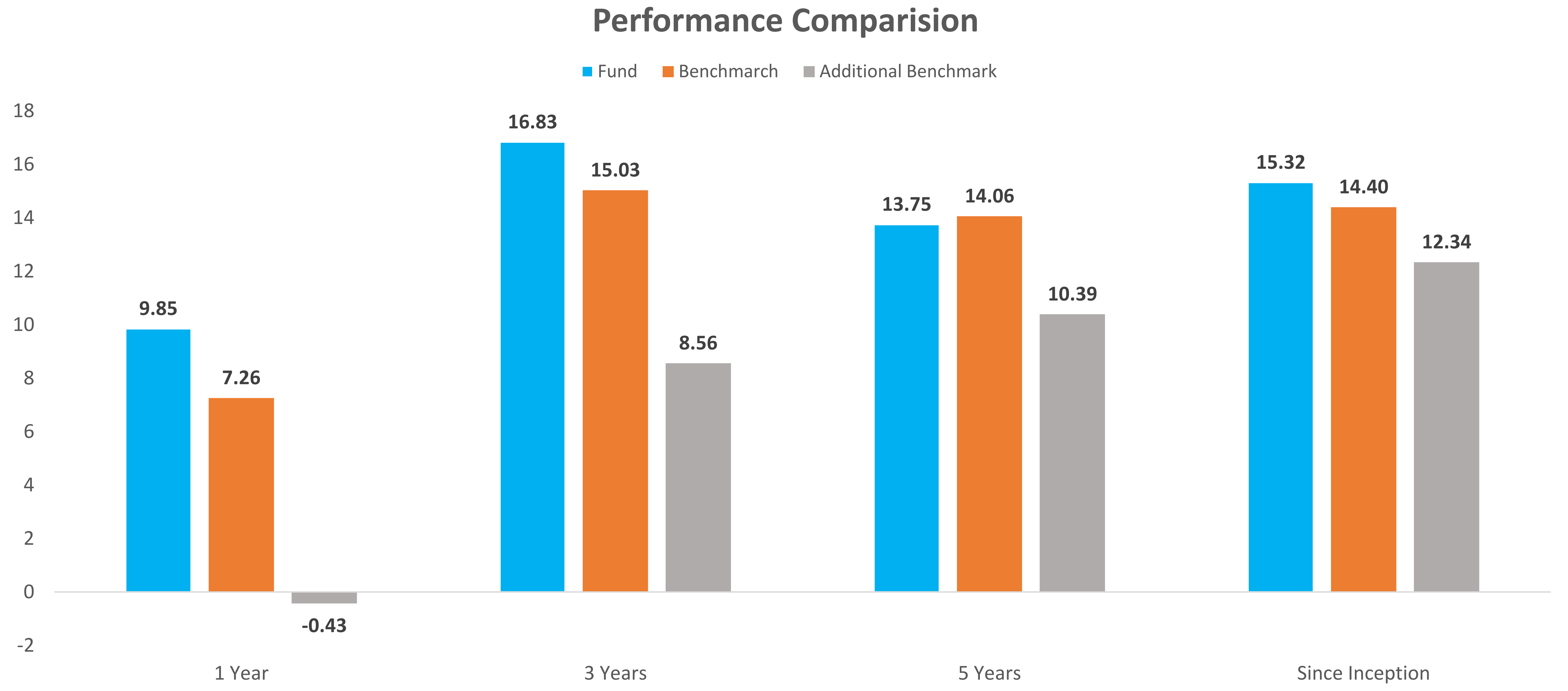


Source: Factsheet July 31, 2026. Above performance is for the Regular Plan of the scheme. BENCHMARK -Nifty Midsmallcap 400 TRI (70%) & CRISIL Short Term Bond Fund Index (30%) & ADDITIONAL BENCHMARK- Nifty 50 TRI. Past Performance may or may not be sustained in the future.

Fund Suitability

Moderate to High-Risk Investors

Looking for growth with relative stability, not 100% equity exposure, primarily mid aged investors

First Step towards Mid & Small Cap

Wanting to enter high risk portfolio but afraid of volatility

Goal-Oriented Investors

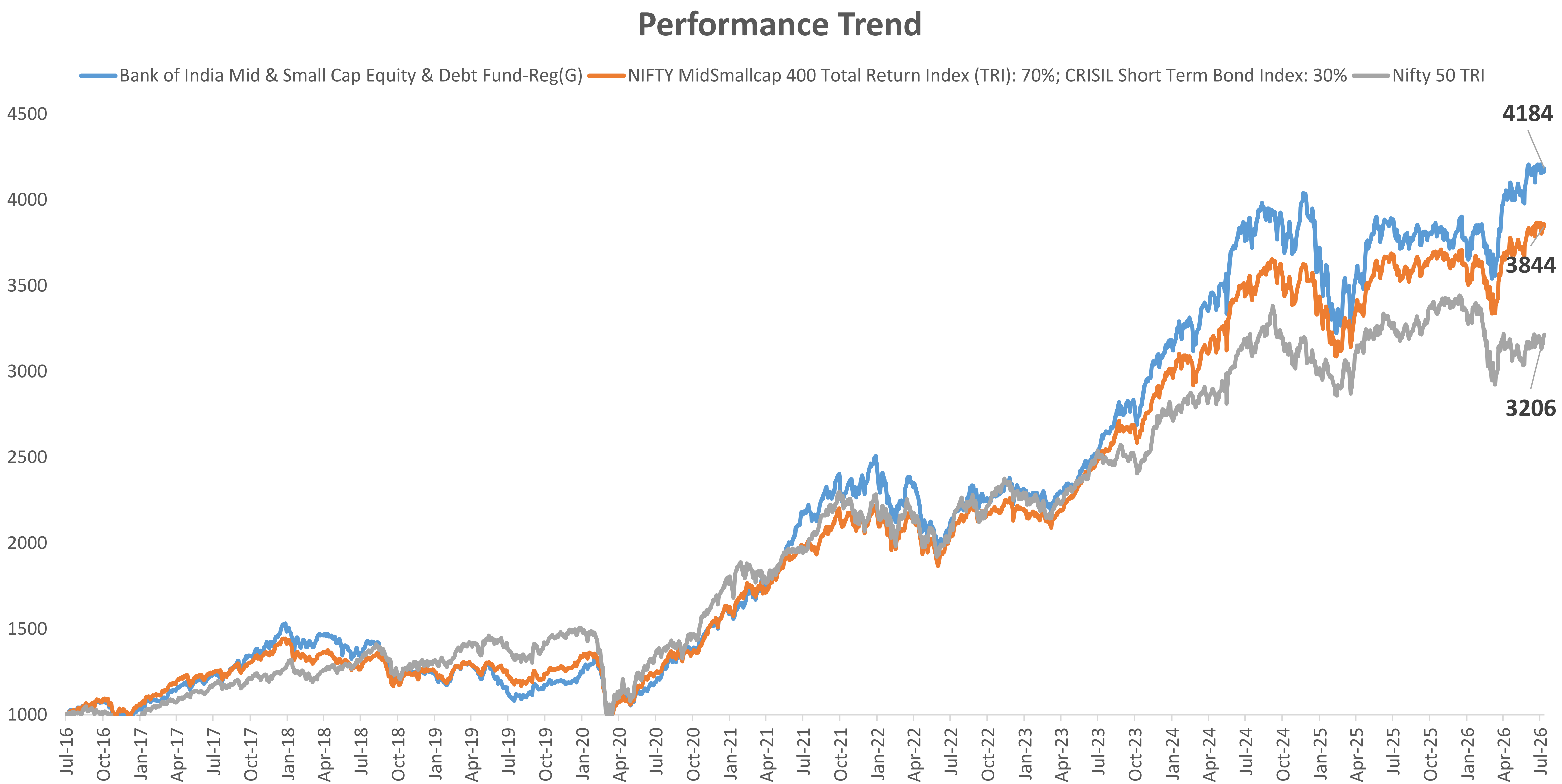
Saving for long-term goals like retirement, children's education, or house purchase

Investors Seeking Better Risk Adjusted Returns

Wanting to benefit from equity upside and debt protection during market swings

Since Inception Journey of the Scheme

Bank of India Mutual Fund



Source: ACE MF and Internal Calculation. NAV for Regular Plan Growth Option. **Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Data as on 31-July-2026.

Fund Facts

Bank of India Mutual Fund

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	• 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
Minimum investment amount	₹5,000 and in multiples of ₹1/- thereafter

Note: For more details about the scheme, please refer to the Scheme Information Document.

Fund has Generated ~4.1X Returns Since Inception

Bank of India Mutual Fund

Regular Plan

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (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. *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

Bank of India Mutual Fund

Direct Plan

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (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	11.34%	7.26%	-0.43%	11,134	10,726	9,957
3 years	18.28%	15.03%	8.56%	16,556	15,227	12,798
5 years	15.05%	14.06%	10.39%	20,175	19,322	16,405
Since inception#	16.48%	14.40%	12.34%	46,240	38,576	32,152

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Take Away

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)

Alpha represents an investment's ability to outperform a benchmark index or the broader market.

Fund Facts – Asset Allocation

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.

Note: For more details about the scheme, please refer to the Scheme Information Document.

Product Label

Bank of India Mutual Fund

<table>
<tr>
<th>This product is suitable for investors who are seeking*:</th>
<th>Risk-o-meter is based on the scheme portfolio as on July 31, 2026</th>
<th>Benchmark Risk-o-meter as on July 31, 2026^</th>
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- 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.

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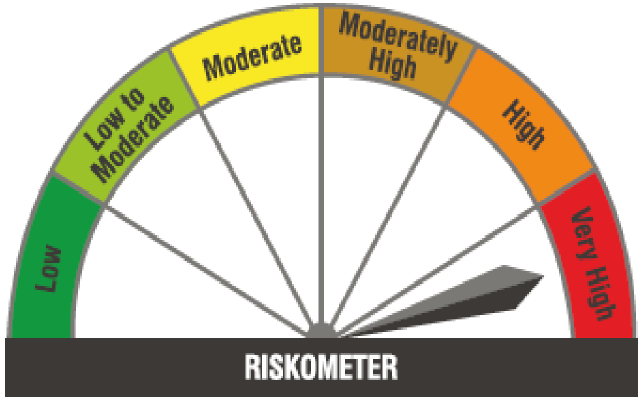

Investors understand that their principal will be at very high risk
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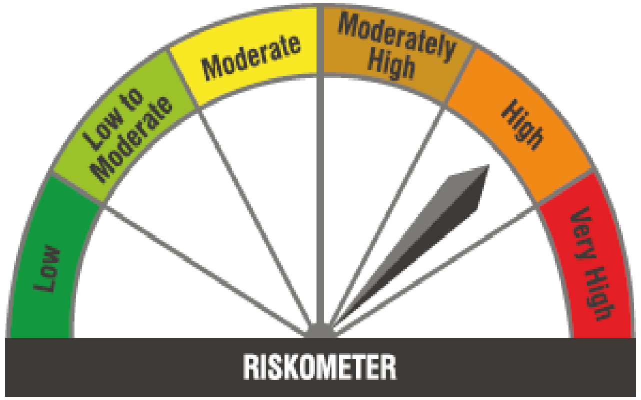

Benchmark riskometer is at high risk
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*Investors should consult their financial advisor if they are not clear about the suitability of the product.

^NIFTY MidSmallcap 400 Total Return Index (TRI): 70%; CRISIL Short Term Bond Index: 30%

Bank of India Mutual Fund

Statutory Disclaimer:

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Thank You