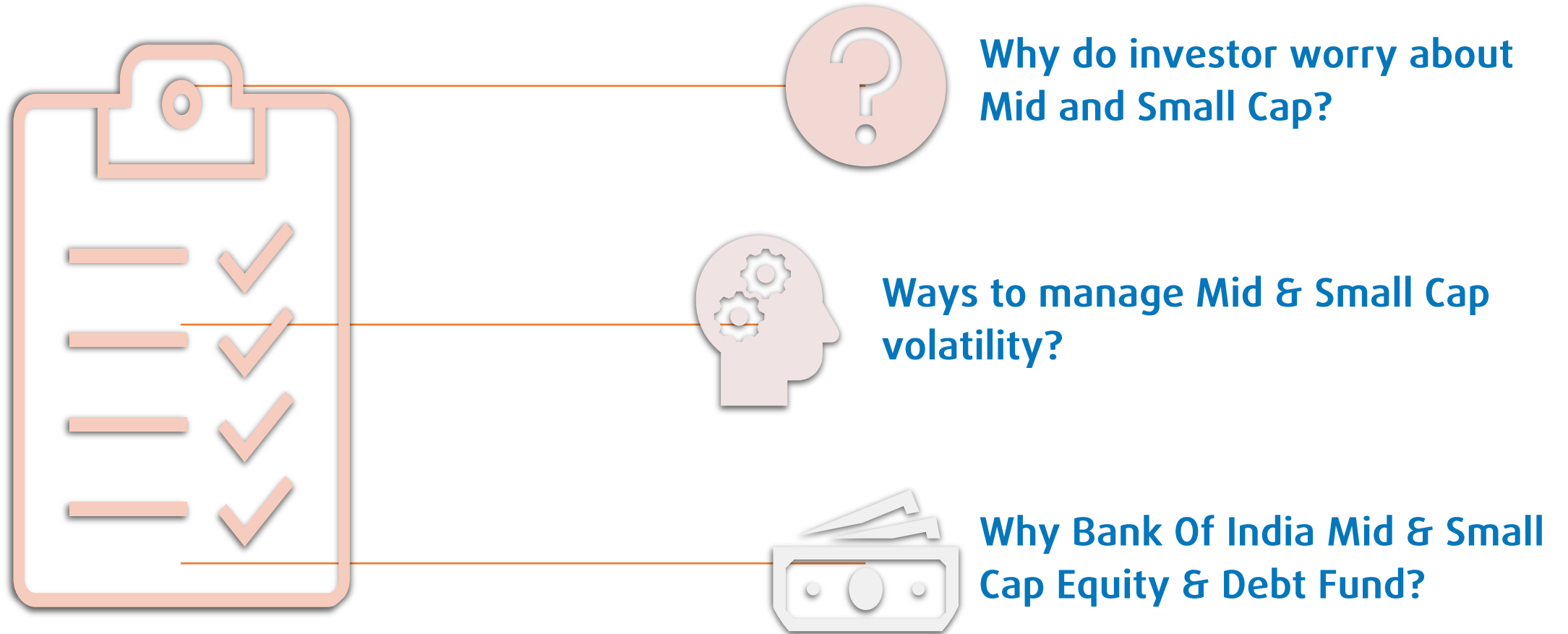




Bank of India Mid & Small Cap Equity & Debt Fund

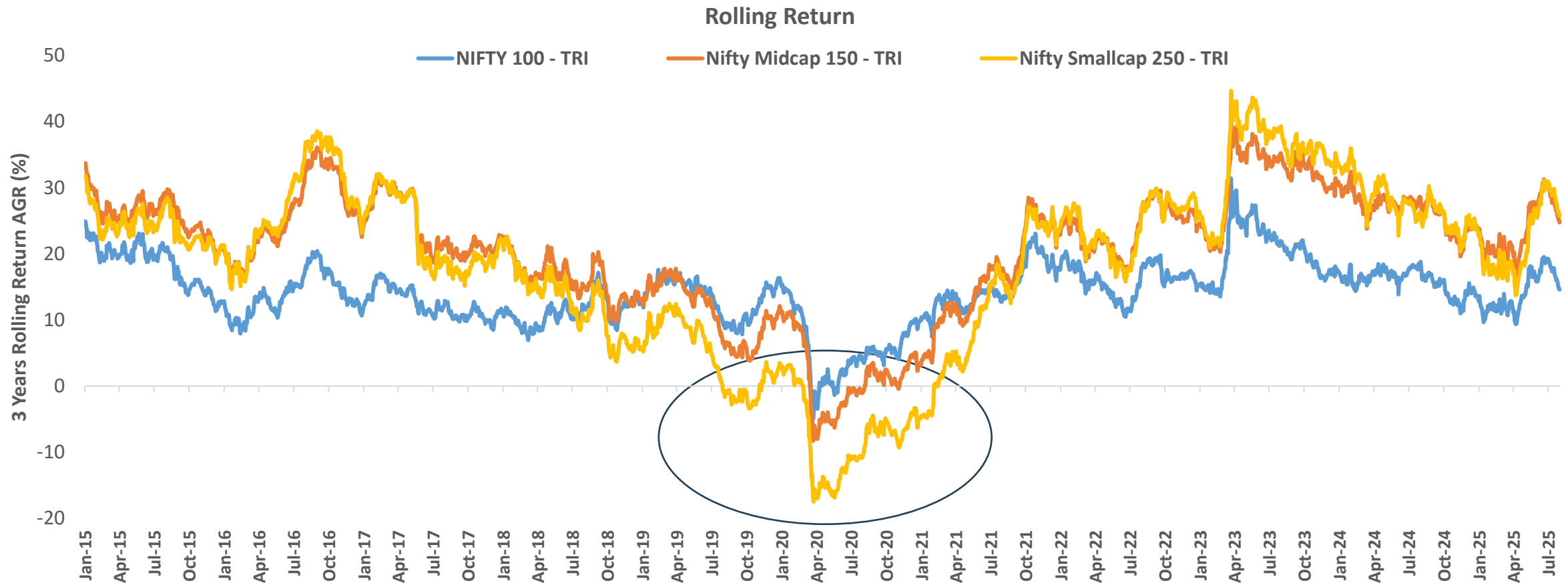
An open-ended hybrid scheme investing predominantly in equity
and equity related instruments

Table of Content



Why do Investor Worry About Mid and Small Cap?

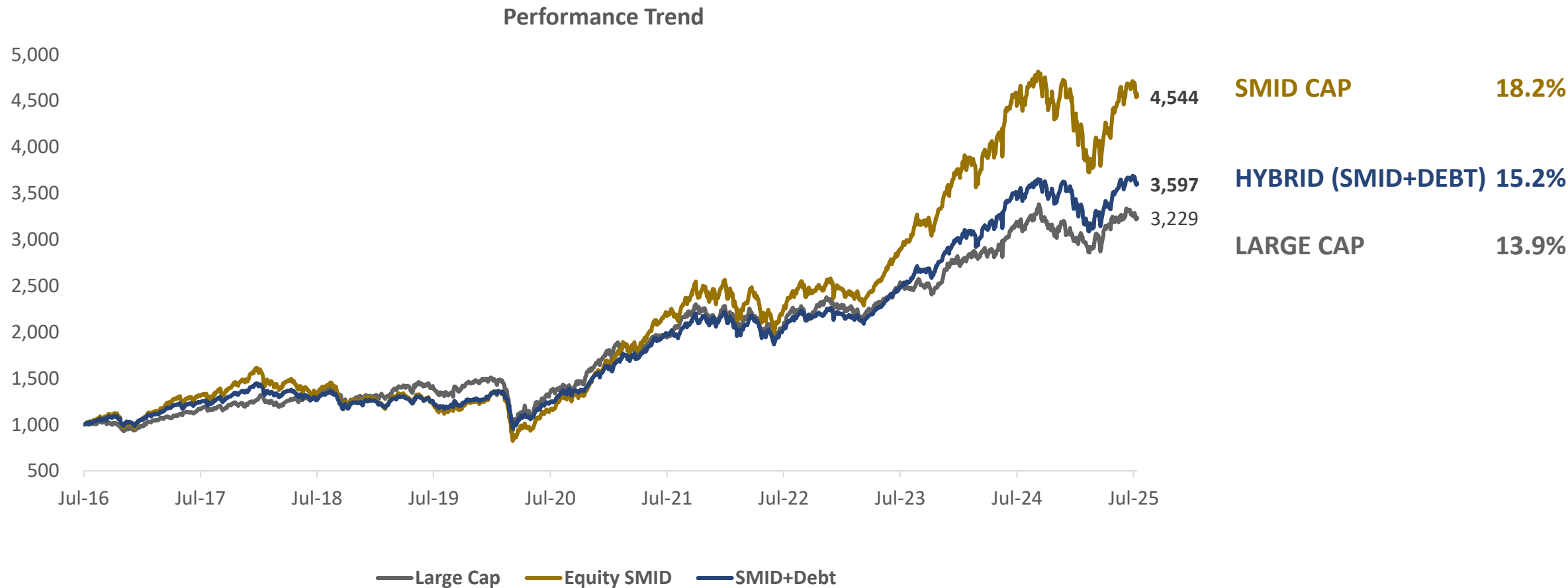
- Due to volatility in Mid and Small cap, investors tend to avoid taking exposure
- Drawdown in Mid and Small Cap as compared to Large Cap is higher



Past performance may or may not be sustained in future. Data as on July 31, 2025. Source: ACEMF (Rolling Returns). Returns are Compounded Annualised Growth Rate (CAGR). Large Cap is represented by Nifty 50 TRI; Mid Cap is represented by Nifty Mid Cap 150 TRI. And Small Cap – Nifty Small Cap 250 TRI. Volatility/Risk is calculated based on daily returns and is annualized. Time Period : Jan 01, 2015 – July 31, 2025. 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

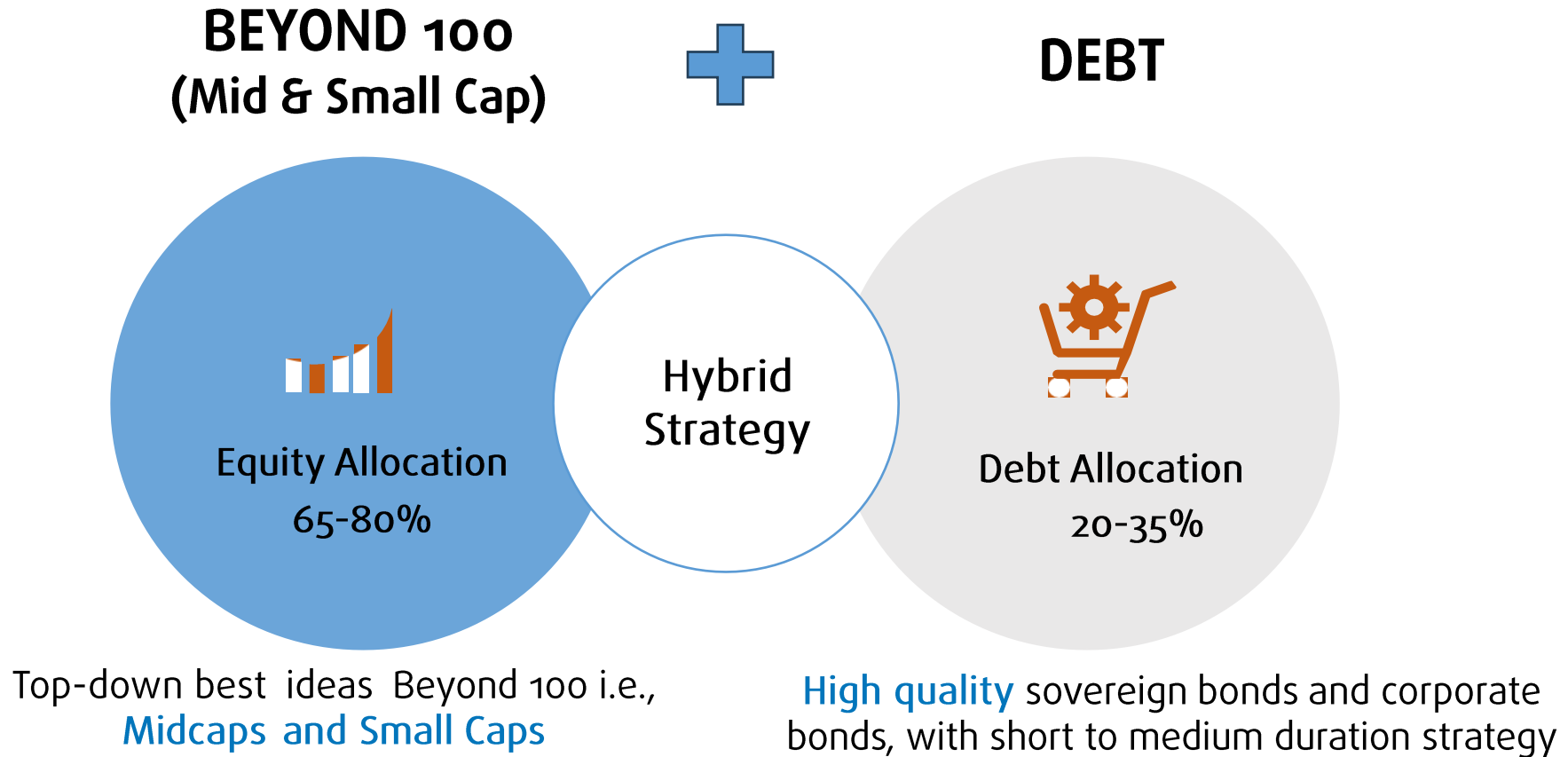
Mid & Small Caps over long term have generated higher return opportunities as compared to Large Caps



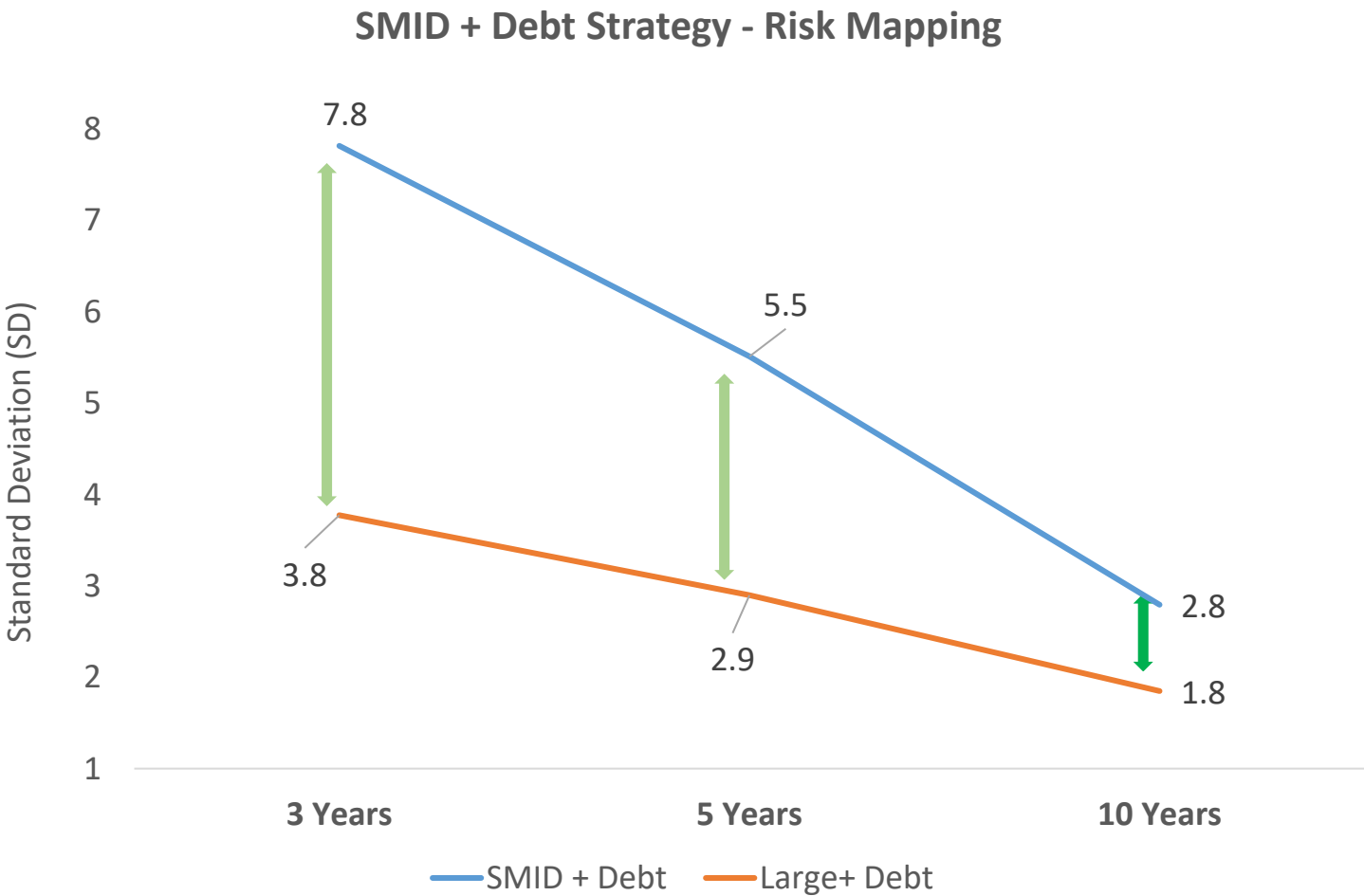
Past performance may or may not be sustained in future. Data as on July 31, 2025. Source: ACEMF (Rolling Returns). Returns are Compounded Annualised Growth Rate (CAGR). Large Cap is represented by Nifty 50 TRI; SMID is represented by Nifty MidSmall 400 TRI. Hybrid SMID+Debt is represented by Nifty MidSmall 400 TRI (70%) plus Debt is Crisil Short Term Bond Index (30%). Time Period : July 20, 2016 - July 31, 2025. 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



Volatility Reduces Significantly Over Long Term



Risk = SD	3 Years (%)	5 Years (%)	10 Years (%)
SMID + Debt	7.8	5.5	2.8
Large + Debt	3.8	2.9	1.8
Difference	4.0	2.6	0.9

SMID plus Debt strategy, volatility reduces significantly over long term

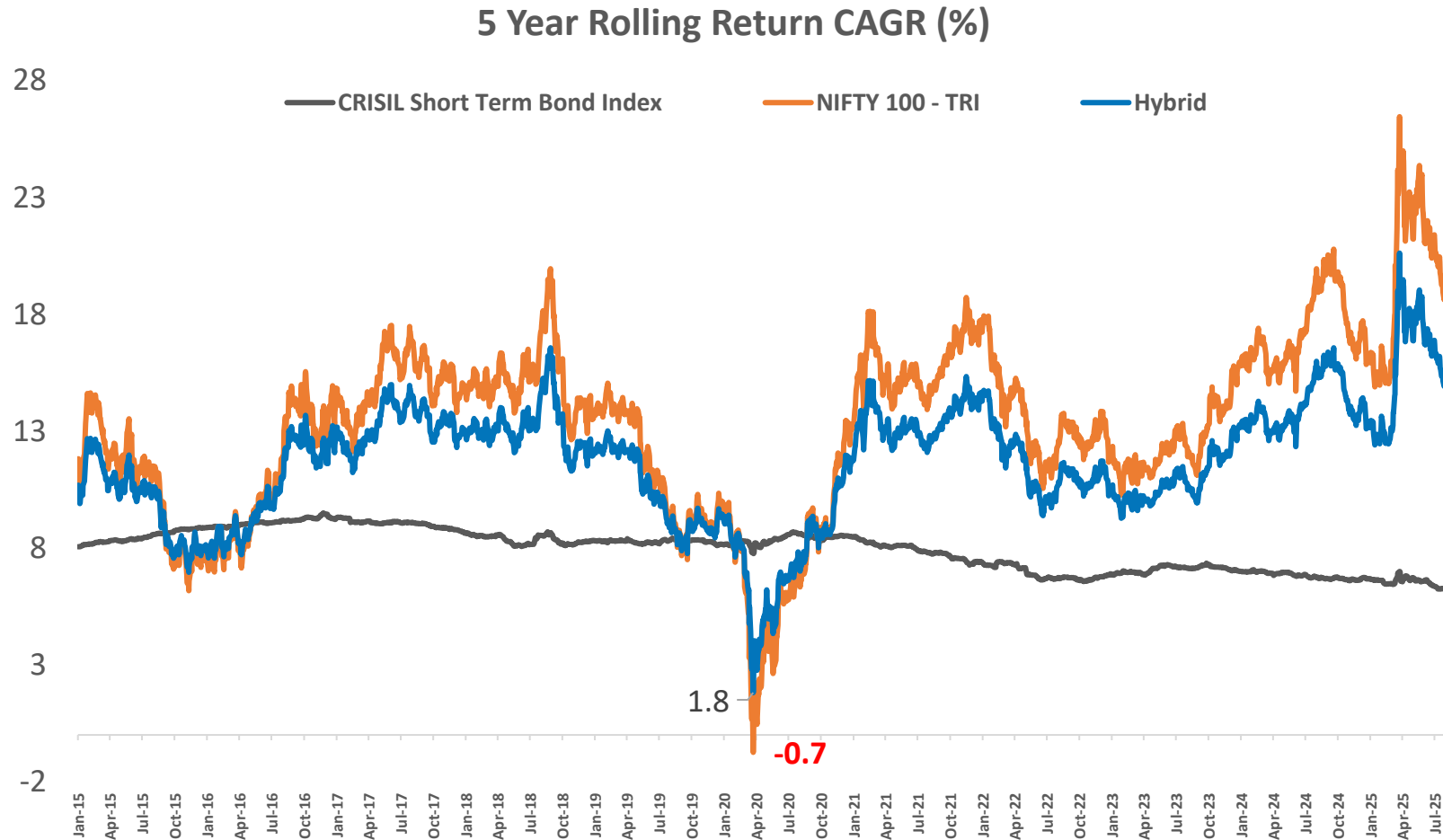
Past performance may or may not be sustained in future. Data as on July 31, 2025. Source: ACEMF (Rolling Returns). Returns are Compounded Annualised Growth Rate (CAGR). Large Cap is represented by Nifty 100 TRI; SMID is represented by Nifty MidSmall 400 TRI (70%) plus Debt is Crisil Short Term Bond Index (30%) Volatility/Risk is calculated based on daily returns and is annualized. Standard deviation is a statistical measure of the range of an investment's performance. Time Period : Jan 01, 2005 - July 31, 2025. 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.

SMID Businesses Have Wider Sector Coverage

Sectors	SMID - Nifty Midsmallcap 400 TRI	Large - Nifty 100 TRI	OW/ UW
Financial Services	22.7	34.9	-12.1
Capital Goods	14.1	2.4	11.7
Healthcare	12.6	4.2	8.4
Chemicals	6.6	0.3	6.3
Information Technology	5.9	9.0	-3.1
Automobile and Auto Components	5.5	7.2	-1.8
Consumer Durables	4.6	2.1	2.5
Fast Moving Consumer Goods	4.1	7.5	-3.4
Consumer Services	3.1	3.9	-0.7
Oil, Gas & Consumable Fuels	3.1	9.5	-6.5
Services	2.6	1.6	1.0
Metals & Mining	2.6	3.7	-1.1
Realty	2.6	0.6	1.9
Telecommunication	2.2	3.9	-1.6
Power	2.2	3.6	-1.4
Construction	2.0	3.2	-1.1
Construction Materials	1.3	2.4	-1.1
Textiles	1.1	0.0	1.1
Media, Entertainment & Publication	0.6	0.0	0.6
Diversified	0.4	0.0	0.4
Forest Materials	0.2	0.0	0.2

- SMID businesses have diversification across sectors
- SMID has significant pool of Emerging Themes
- Most of the Industry Market Leaders

Hybrid Funds Provide Cushion During Market Volatility

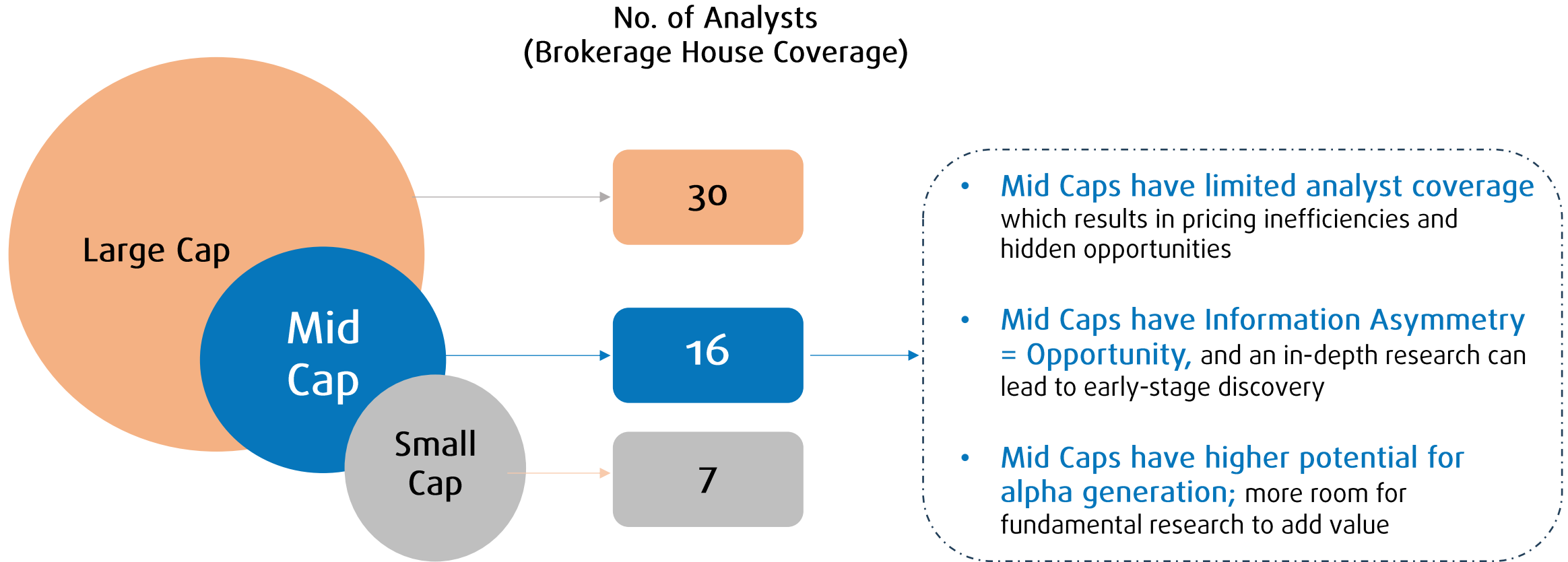


- Hybrid Funds provide cushion during market downturns, **reducing the impact of volatility**
- Automatic Portfolio rebalancing leads to **reduction in** the equity allocation when markets rally significantly and vice versa

The above charts are only for illustrative purposes. Hybrid is represented using 70% Nifty 100 TRI + 30% Crisil Short Term Bond Index (rebalanced when equity allocation > 80% or < 65%). **Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.** These figures pertain to performance of the index and do not in any manner indicate the returns/performance of the Scheme. It is not possible to invest directly in an index. Source: ACEMF, Data as on July 2025.

Why SMID + Debt Hybrid Strategy?

Small and Mid Caps are Under-researched Vs Large Caps



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.

All Market Caps Correct if Market Cycle Turns Negative

CY return	Large Cap	Mid Cap	Small Cap	Mid Cap vis-à-vis Large Cap
2006	40.4	28.6	33.0	-11.8
2007	59.1	77.6	96.7	18.5
2008	-53.0	-64.8	-68.5	-11.9
2009	84.9	113.9	117.4	29.0
2010	19.3	20.1	17.6	0.8
2011	-25.0	-31.1	-35.1	-6.1
2012	32.3	46.4	40.1	14.1
2013	7.9	-1.3	-6.4	-9.2
2014	34.9	62.7	71.7	27.8
2015	-1.3	9.7	11.3	11.0
2016	5.0	6.5	1.4	1.5
2017	33.0	55.9	58.7	22.9
2018	2.6	-12.6	-26.0	-15.1
2019	11.8	0.6	-7.3	-11.2
2020	16.0	25.5	26.4	9.5
2021	26.4	48.2	63.3	21.7
2022	5.0	3.9	-2.6	-1.0
2023	21.3	44.8	49.3	23.5
2024	12.8	24.2	27.0	11.4
2025 YTD	4.1	5.8	3.4	1.6

✓ 2008 and 2011 shows that Large, Mid as well as Small Caps have generated negative returns



Tax Impact to Investor's Selling of Securities (Equity/ Debt)

Selling of Securities	Direct Equity Investors	Aggressive Hybrid Fund*
Equity security held <1 year	STCG @20% applicable	No tax incidence
Equity security held >=1 year	LTCG @12.5% applicable	No tax incidence
Fixed Income security	Tax at marginal tax slab	No tax incidence
Tax Deferment	Tax incidence each time when selling securities	Tax incidence only at redemption/ switching-out

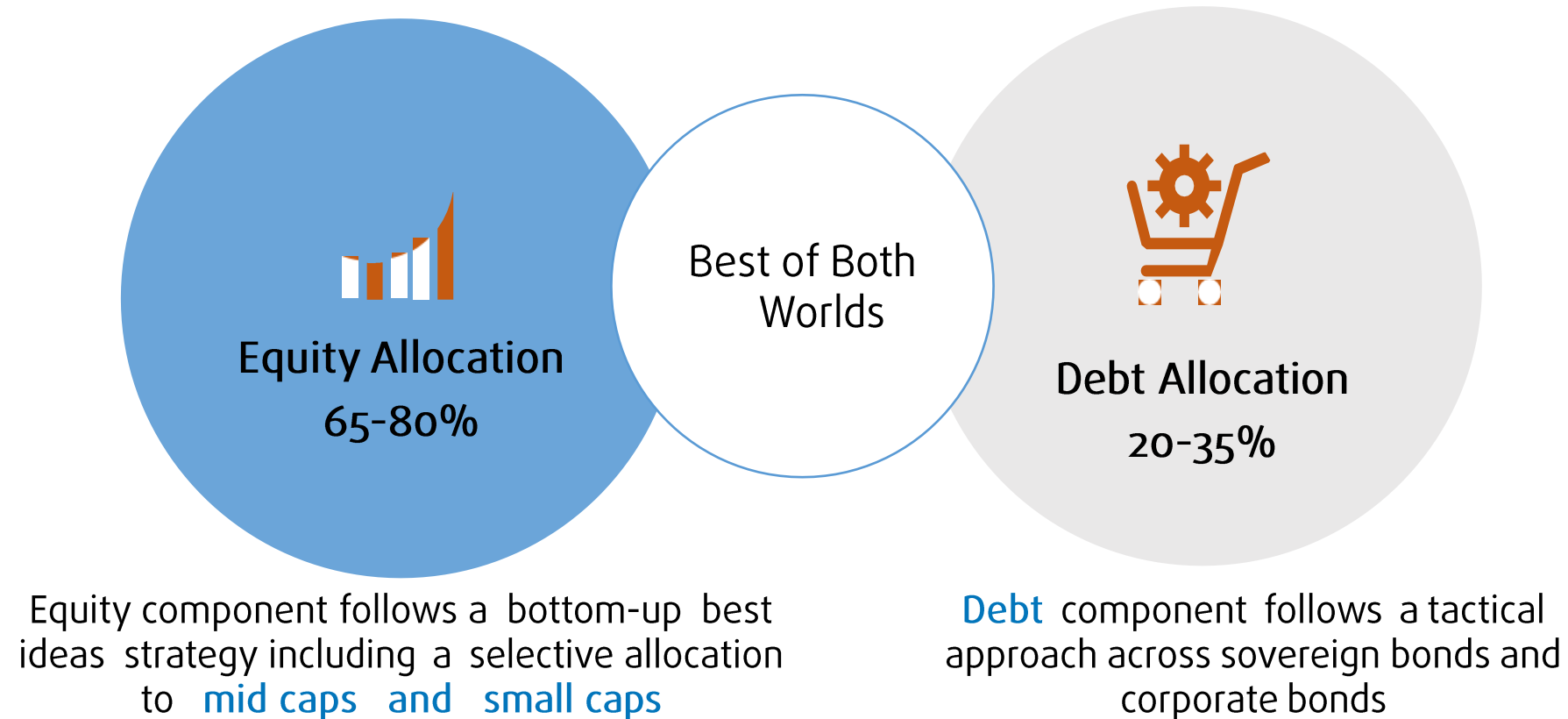
*Tax incidence may occur at the time of redemption depending on the exit load and tenure of the investment.

STCG –Short term capital gain; LTCG –Long term capital gain

Subject to prevailing tax laws. Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

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

Fund's Unique Investment Approach



Distinctive Portfolio Construction Approach

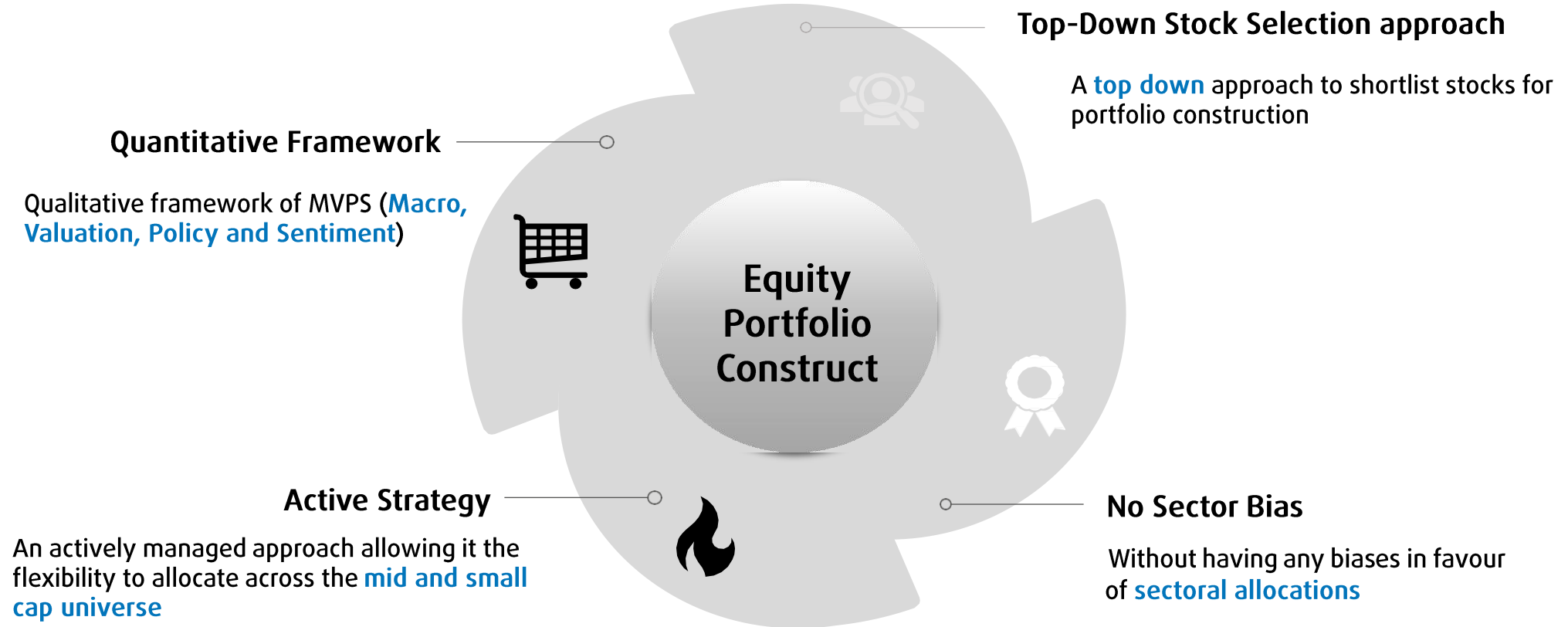
Portfolio Construct

- 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%
- **Small cap allocation can be maximum 35%**
- As and when any midcap allocation become large cap, fund exits those stock
- **Portfolio is normally allocated in 40-50 stocks**

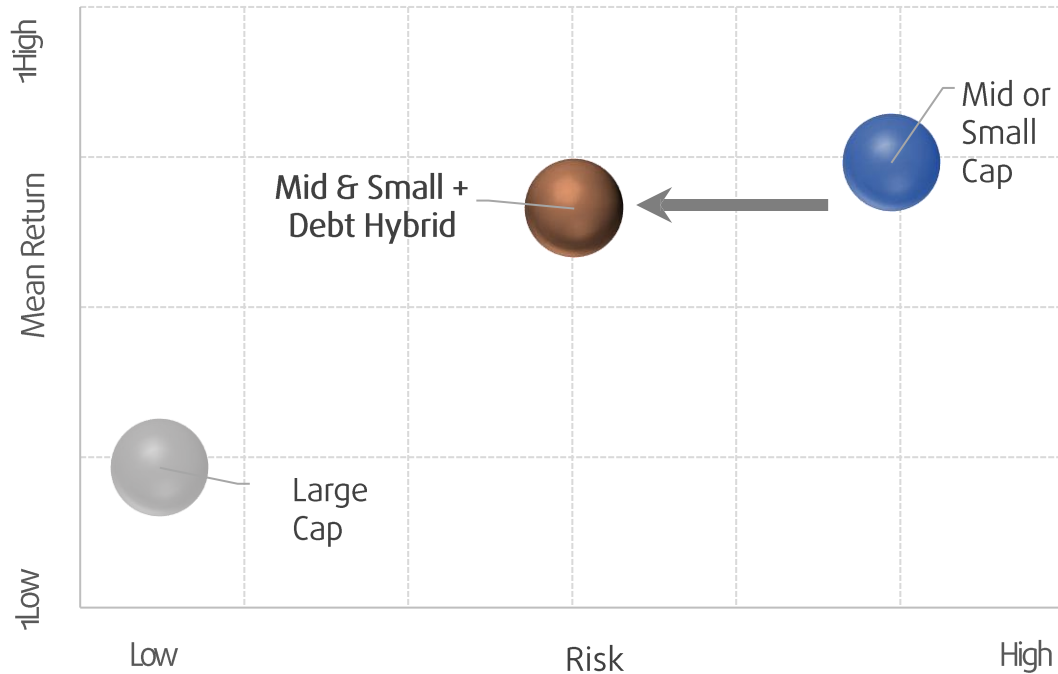
Current Portfolio Allocation is based on the prevailing market conditions and is subject to changes depending on the fund manager's view of the markets. Investment approach is based on current market outlook and is subject to fund manager discretion. **Refer slide 35 for asset allocation details.** Investors 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

Risk - Return Matrix



- 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?

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

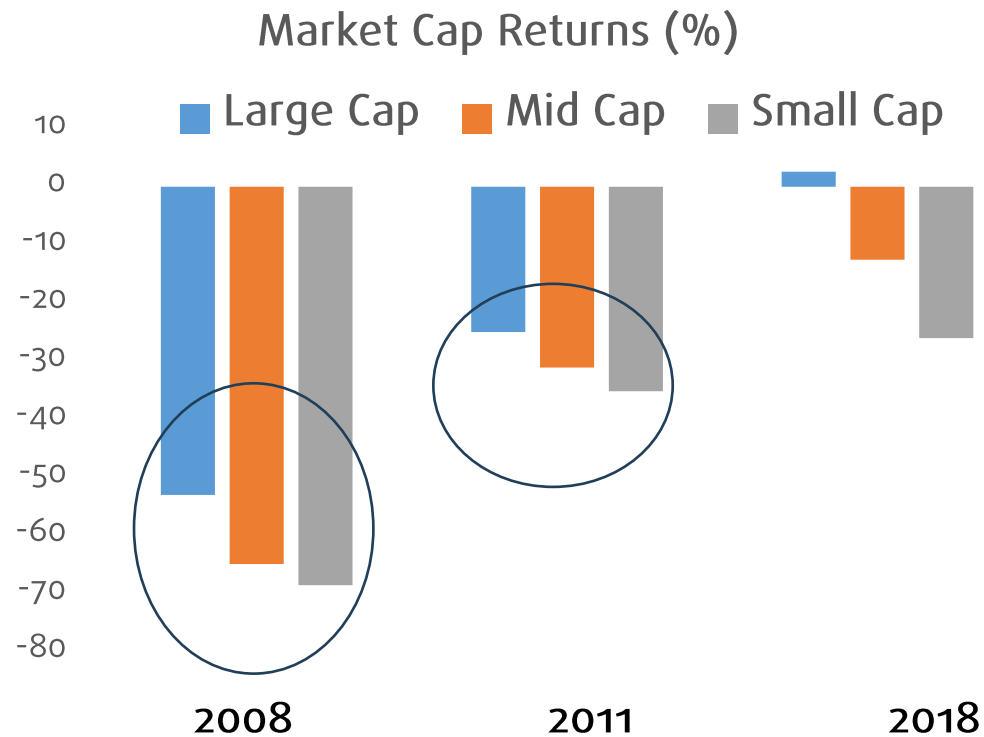
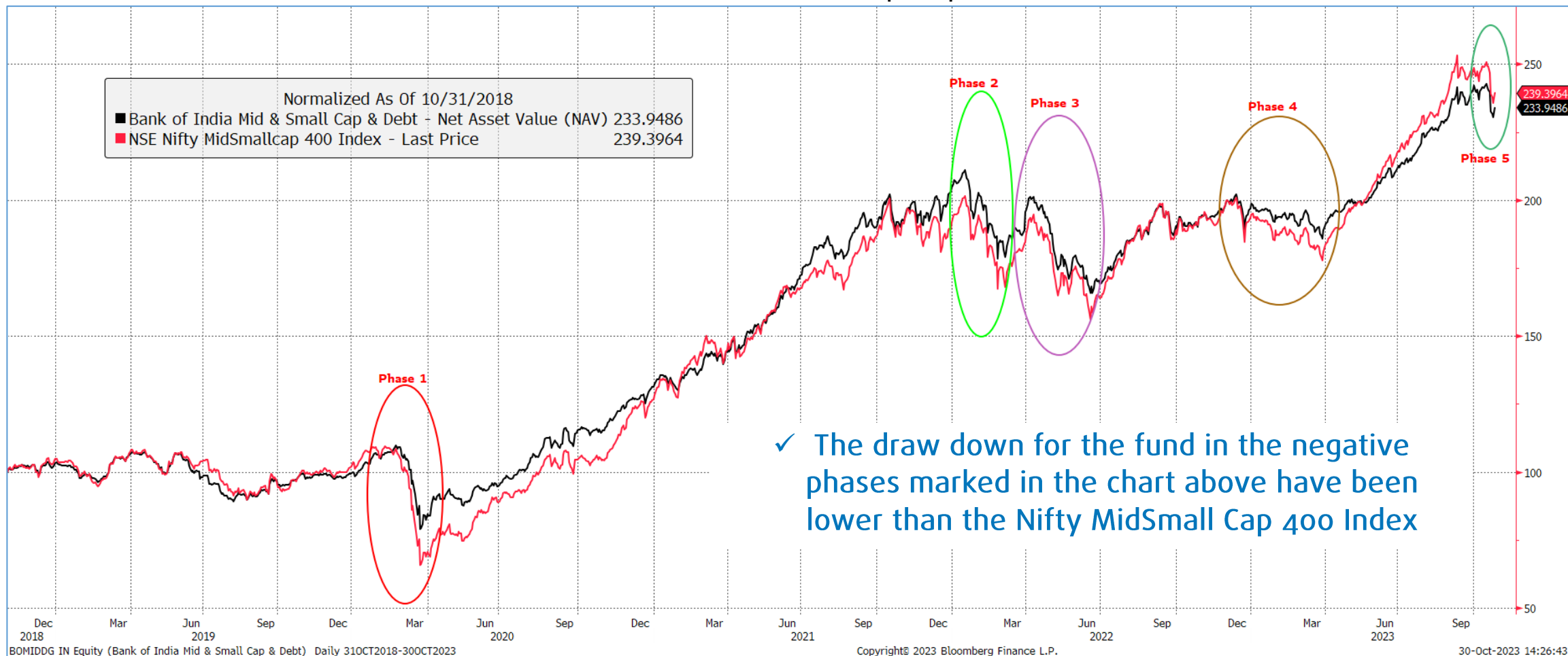


Fig ii: However, Debt manages volatility relatively well

Asset Class	3 Year Rolling Return (%)		5 Year Rolling Return (%)	
	Median	Min	Median	Min
Large	14.3	-5.0	13.8	-0.7
Mid	21.7	-8.3	17.7	0.3
Small	21.2	-17.5	14.3	-5.8
Debt	7.8	4.9	8.2	6.4

Fund has Cushioned well During the Volatile Markets

- ✓ Funds construct has allowed to protect 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)

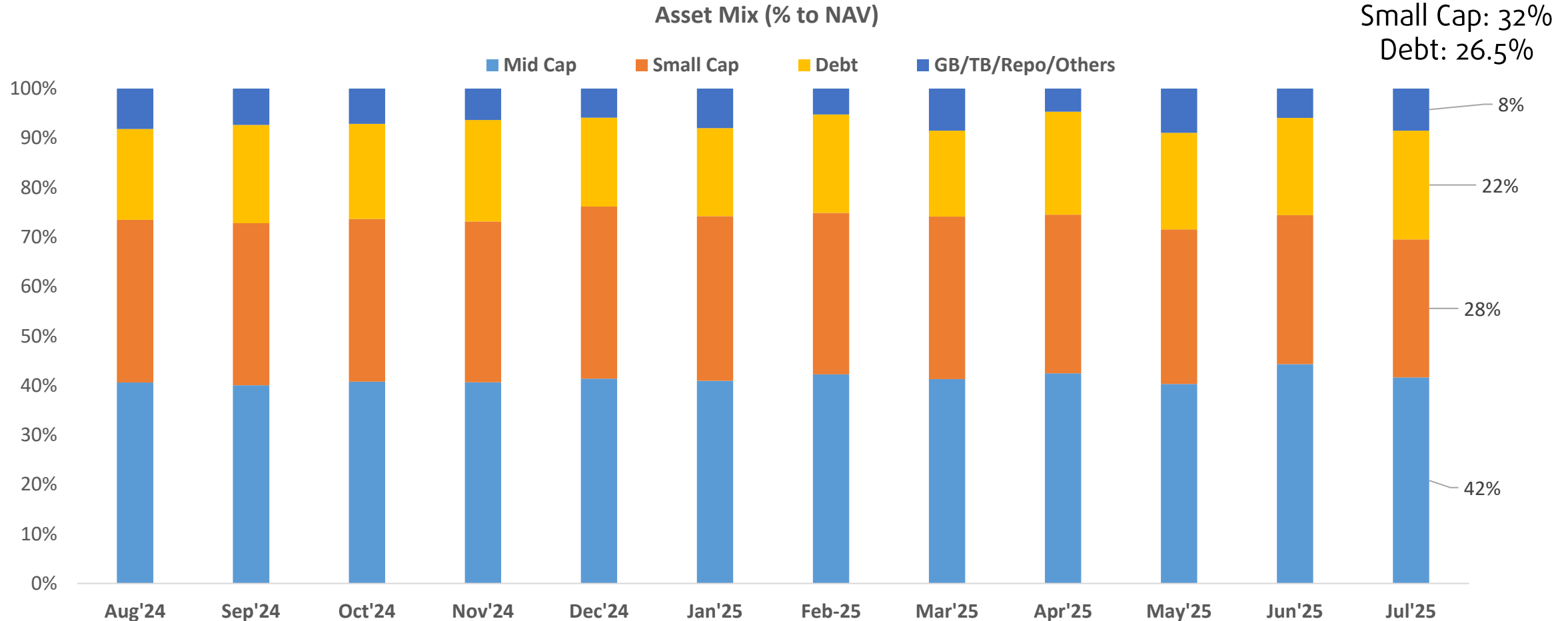
✓ The draw down for the fund in the negative phases have been lower than the Nifty Midsmallcap 400 Index

Fund has Remained Nimble in Terms of Risk Management

Date	Fund	Nifty 50	Midcap	Smallcap	Largecap	Fund performance vs Large Cap
30-06-2025	11.96%	8.49%	15.00%	17.83%	8.66%	3.30%
31-03-2025	-10.36%	-0.53%	-9.56%	-14.92%	-1.79%	-8.57%
31-12-2024	-0.28%	-8.39%	-5.25%	-3.58%	-8.90%	8.62%
30-09-2024	4.63%	7.50%	7.10%	7.60%	7.53%	-2.90%
30-06-2024	15.42%	7.54%	17.26%	19.40%	9.10%	6.32%
31-03-2024	5.77%	2.74%	4.03%	2.06%	4.57%	1.20%
31-12-2023	10.40%	10.66%	12.79%	14.81%	11.96%	-1.56%
30-09-2023	13.94%	2.34%	12.98%	15.99%	2.50%	11.44%
30-06-2023	10.91%	10.54%	18.05%	19.99%	11.13%	-0.22%
31-03-2023	-3.30%	-4.12%	-4.49%	-7.31%	-5.88%	2.58%
31-12-2022	3.41%	5.91%	1.98%	3.07%	4.71%	-1.29%
30-09-2022	12.57%	8.33%	16.05%	13.72%	9.47%	3.10%
30-06-2022	-13.54%	-9.65%	-9.78%	-14.33%	-9.81%	-3.73%
31-03-2022	-4.39%	0.64%	-3.57%	-4.05%	0.24%	-4.63%
31-12-2021	7.64%	-1.50%	1.60%	5.08%	-1.27%	8.91%
30-09-2021	10.49%	12.06%	11.58%	10.79%	11.81%	-1.32%
30-06-2021	19.24%	7.02%	13.27%	21.57%	7.78%	11.46%
31-03-2021	9.84%	5.07%	14.32%	14.42%	5.09%	4.75%
31-12-2020	14.00%	24.31%	21.31%	21.51%	23.77%	-9.77%
30-09-2020	22.01%	9.18%	15.20%	22.95%	8.56%	13.45%
30-06-2020	11.88%	19.82%	25.21%	27.04%	20.11%	-8.23%
31-03-2020	-15.02%	-29.34%	-28.92%	-34.09%	-28.83%	13.80%
31-12-2019	3.17%	6.05%	6.92%	3.85%	5.63%	-2.46%
30-09-2019	-1.80%	-2.67%	-6.84%	-8.97%	-2.26%	0.46%
30-06-2019	-7.91%	1.42%	-2.42%	-5.52%	0.79%	-8.70%
31-03-2019	3.11%	7.01%	2.60%	2.71%	6.11%	-3.00%
31-12-2018	1.10%	-0.62%	3.61%	3.22%	-0.15%	1.25%
30-09-2018	-6.88%	2.02%	-4.69%	-11.34%	1.21%	-8.09%
30-06-2018	-4.27%	5.94%	-2.71%	-7.72%	4.91%	-9.18%
31-03-2018	-3.97%	-3.96%	-9.78%	-13.32%	-4.61%	0.65%
31-12-2017	15.00%	7.58%	17.45%	18.72%	8.29%	6.71%
30-09-2017	7.57%	2.81%	4.41%	1.86%	3.14%	4.43%
30-06-2017	6.09%	3.78%	4.65%	6.89%	3.90%	2.19%
31-03-2017	13.07%	12.07%	20.27%	21.68%	12.93%	0.14%
31-12-2016	-5.47%	-4.94%	-7.14%	-6.58%	-5.22%	-0.26%

#1. Unique Mid + Small Cap Equity with Debt Allocation

✓ True to Label – Mid & Small Cap with Debt Strategy



#2.1 Better Diversification Across Asset Class

- 1. Exposures to Large, Mid and Small cap stocks as % of Fund
- 2. Concentration of the top 3, 5, 10 and 20 largest fund holdings

Fig I: Market Cap Breakup

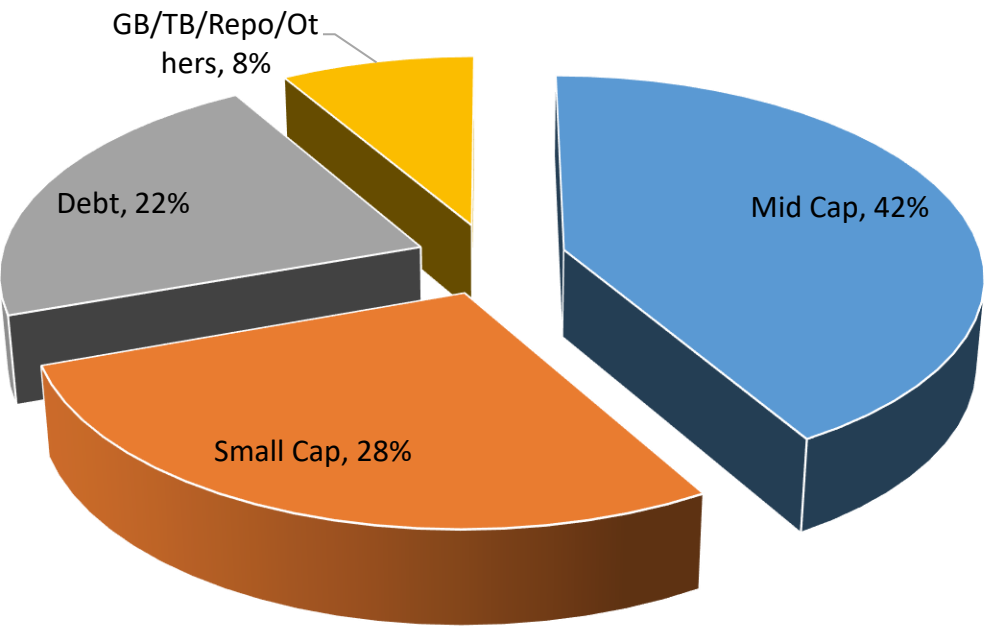
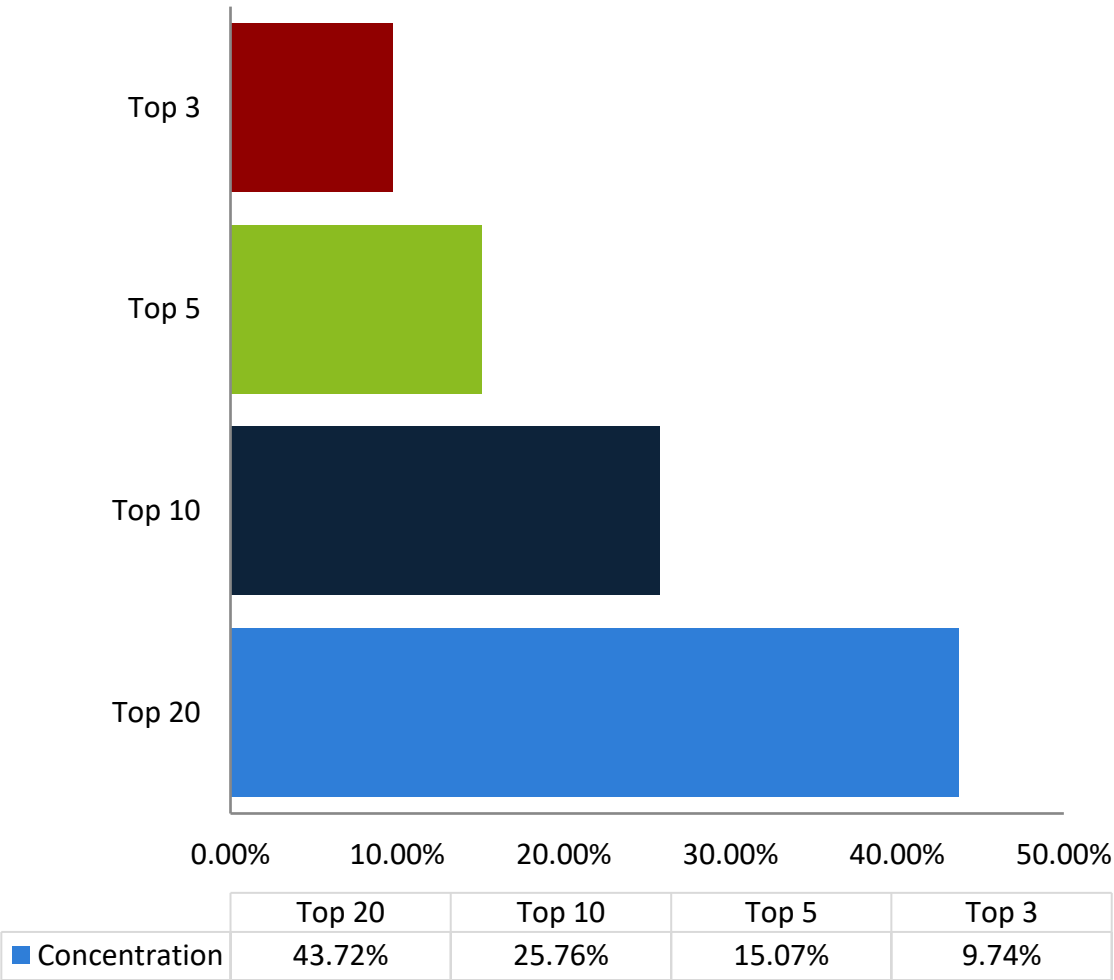


Fig ii: Position Concentration



#2.2 Actively Managed Equity Portfolio

Holding	Sector/Rating	Percentage
Coforge	IT - Software	3.67
Jindal Stain.	Steel	3.12
H U D C O	Finance	2.67
Lloyds Metals	Mining & Mineral products	2.66
Glenmark Pharma.	Pharmaceuticals	2.55
PB Fintech.	IT - Software	2.09
Bharat Dynamics	Aerospace & Defence	2.05
Hindustan Copper	Non Ferrous Metals	2.03
ERIS Lifescience	Pharmaceuticals	1.97
Swan Energy	Textiles	1.95
Top 10 Holdings		24.76

Sector	Fund (%)	Benchmark (%)	OW / UW (%)
Financial Services	33.6	22.7	10.9
Metals & Mining	9.3	2.6	6.8
Forest Materials	0.9	0.2	0.7
Realty	0.0	2.6	-2.6
Consumer Services	0.0	3.1	-3.1
Healthcare	8.5	12.6	-4.1

Quantitative Indicators	
AUM	₹ 1,257.61 Cr.
Asset Allocation	
Net Equity	69.53%
Total Stocks	52

#3 Tactical Debt Allocation Approach

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

Fig i: Target Portfolio Maturity – 2 to 4 years

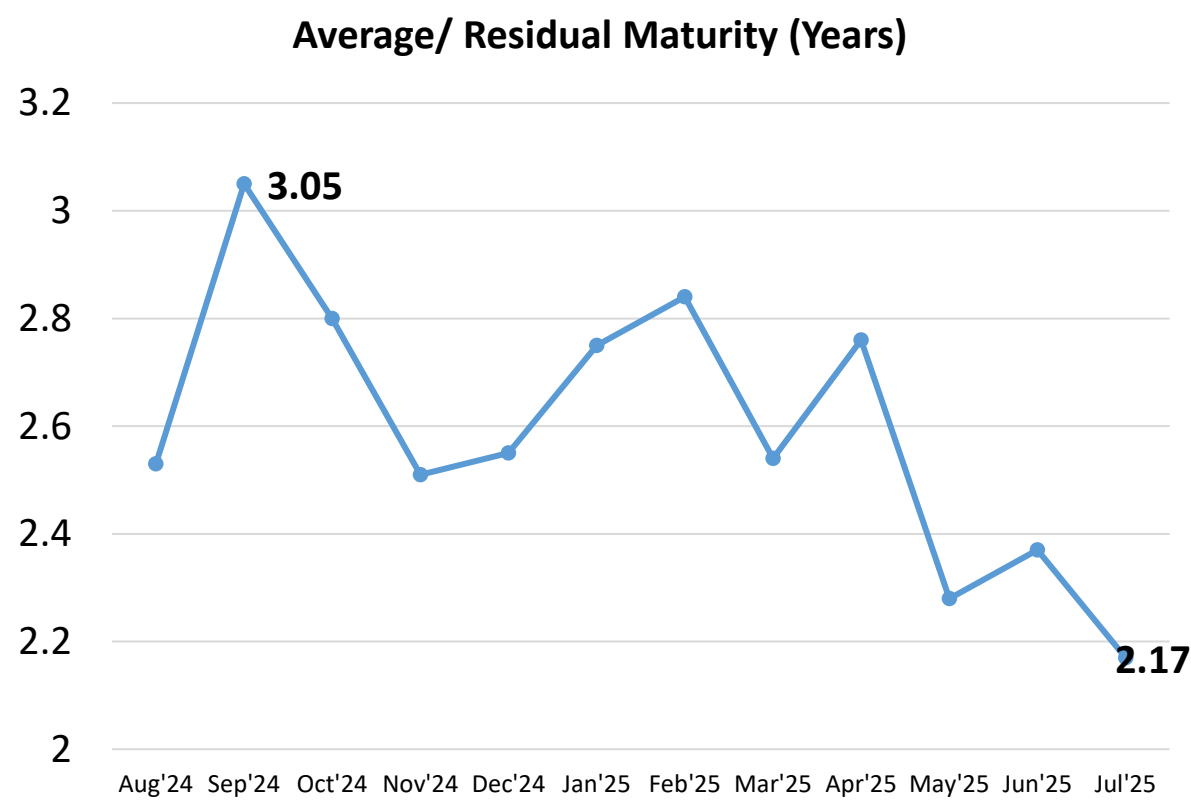
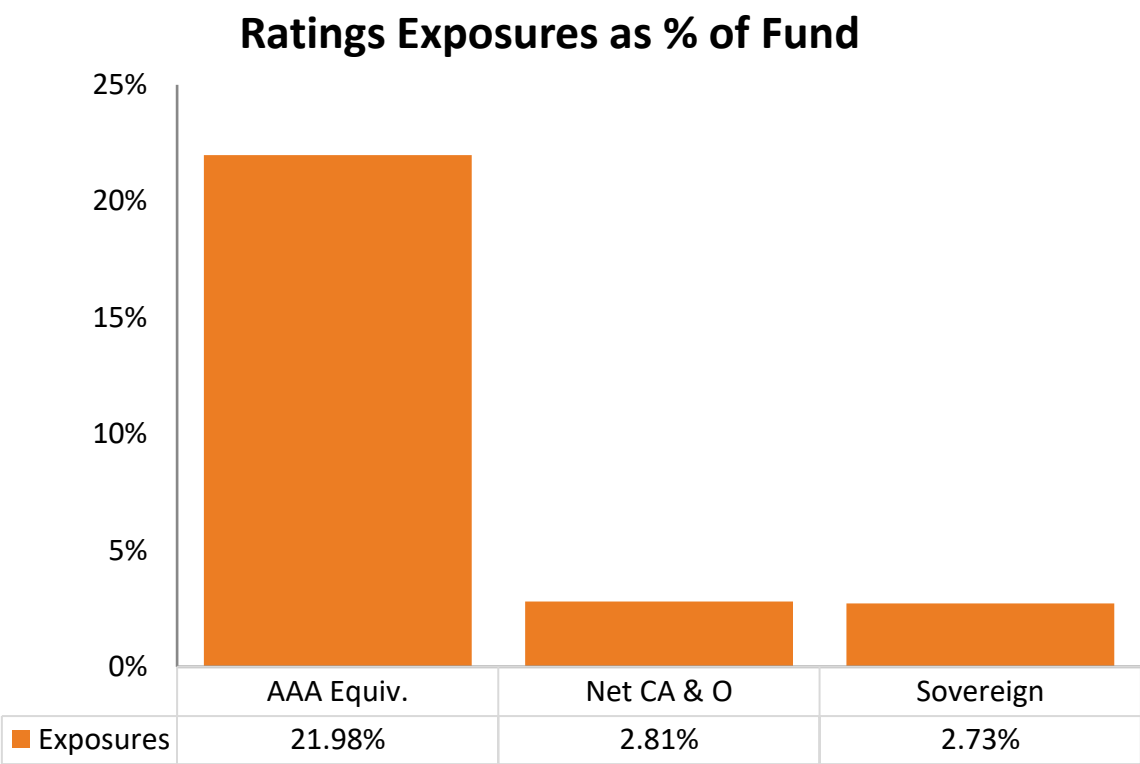
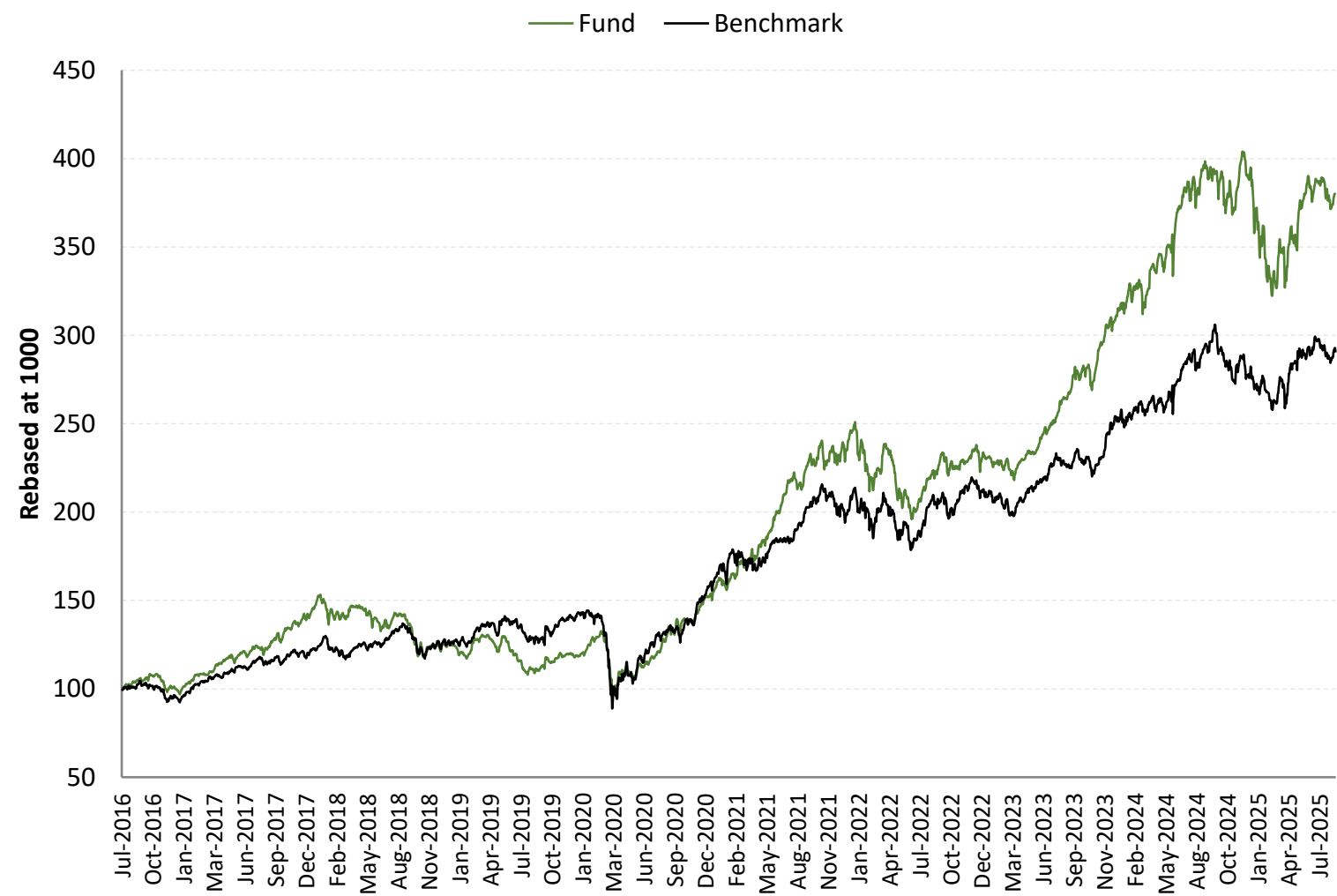


Fig ii: Mix of high quality Debt



#4.1 Fund has Generated Superior Returns vis-a-vis Nifty 50

✓ Risk and Return historical trend of the Fund vs Nifty 50



MTD	YTD	1 YEAR	3 YEAR	5 YEAR
-0.32%	-2.57%	-3.65%	20.11%	23.33%

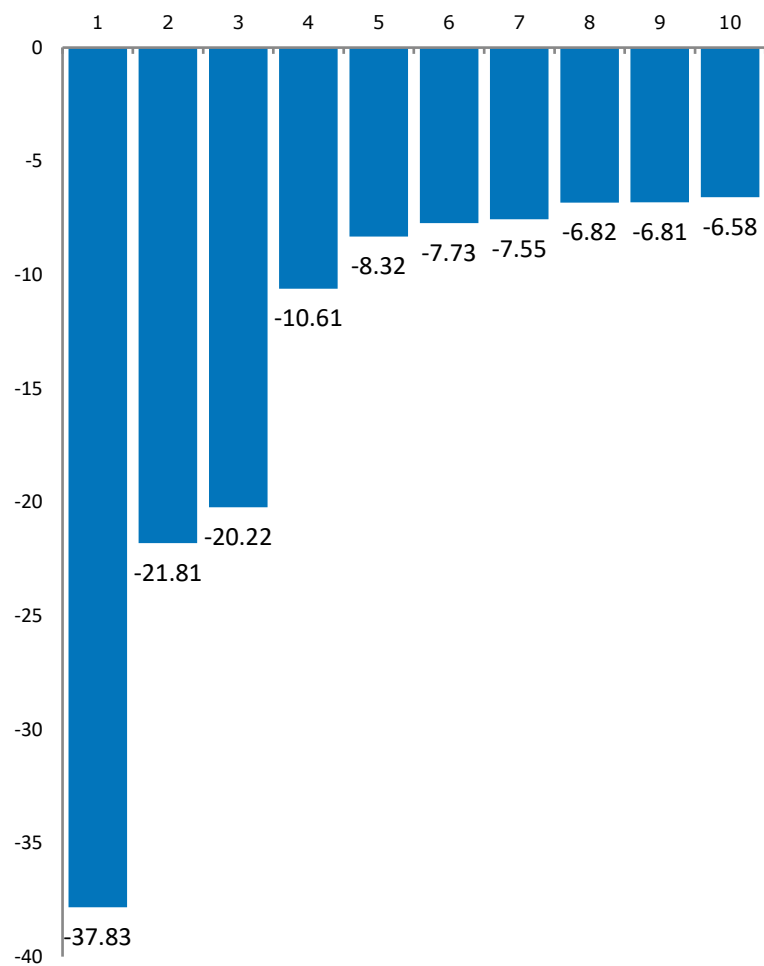
Return Statistics	Asset	Benchmark
Cumulative Return	279.70%	190.34%
CAGR (since 20-Jul-2016)	15.80%	12.43%
Annual Volatility	14.28%	16.26%
Sharpe Ratio	0.64	0.40
Sortino Ratio	0.72	0.46
Historical 95% VaR	-22.56%	-22.14%
Implied 95% VaR	-23.49%	-26.75%

Relative Statistics	
Cumulative Return over benchmark	89.36%
Annual Return over benchmark	3.37%
Tracking Error	11.49%
Information Ratio	0.23
Up Capture Ratio	88.72
Down Capture Ratio	70.88

Source: NGEN, Data as on July 31, 2025; Comparison is with broad market benchmarking with Nifty 50.

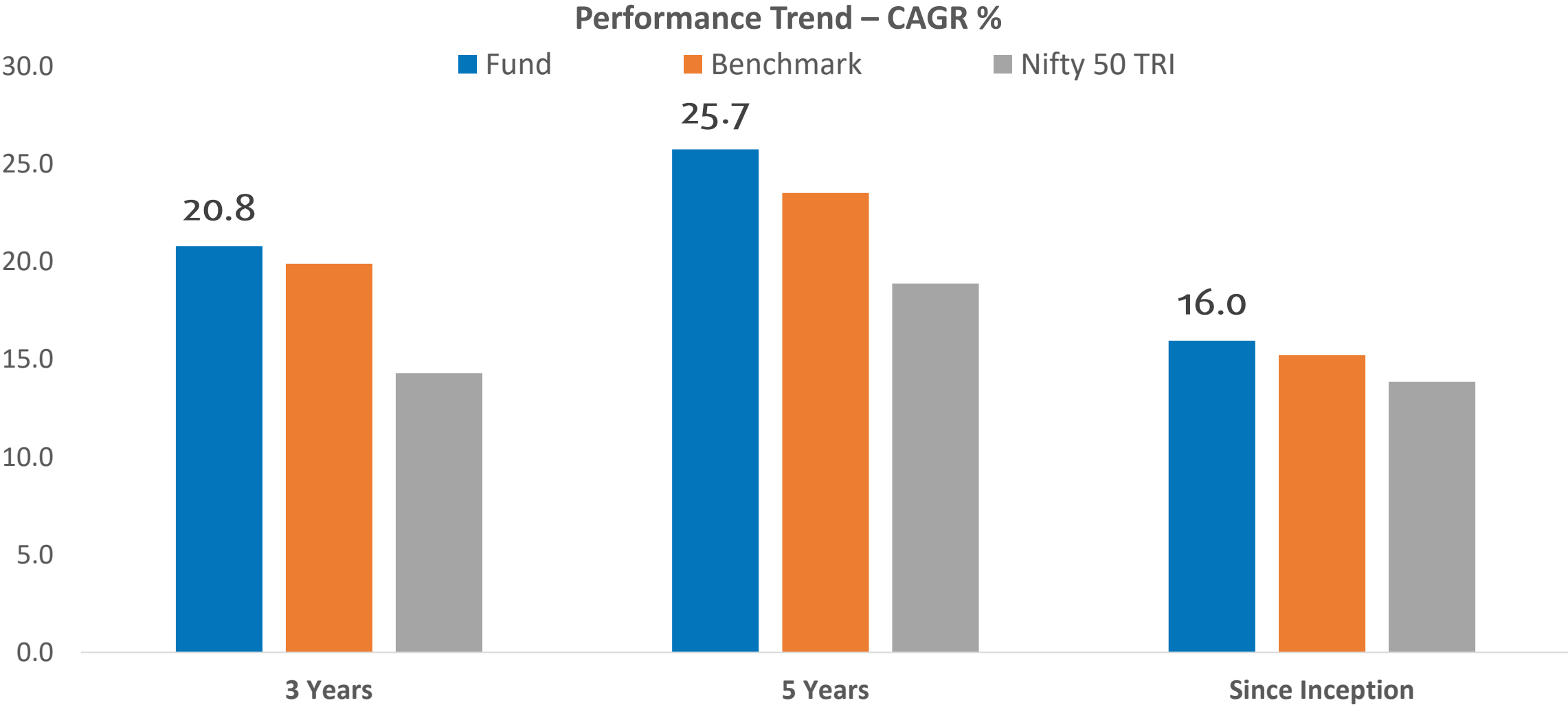
#4.2 Drawdown Analysis – Recovery has been Quick

- ✓ Data below show the ten worst losses suffered, measured from peak to trough with start and end dates and prices
- ✓ Also shown are the recovery periods, if recovered, for each drawdown expressed as number of trading days

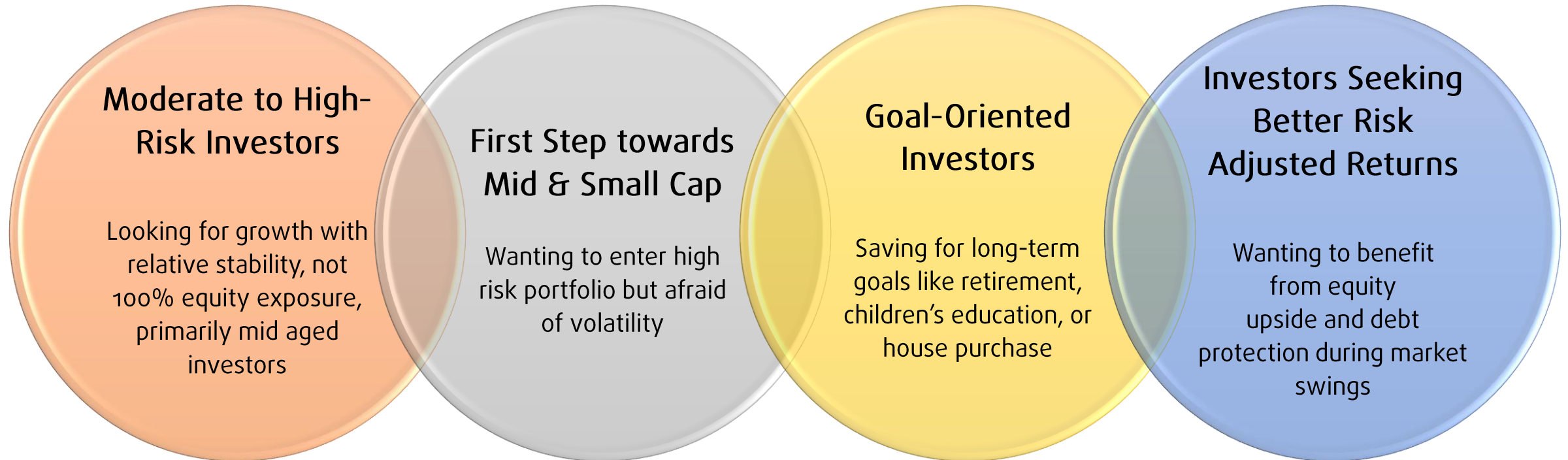


Loss	Start Date	Start Price	End Date	End Price	Days to recover	Recovery Date
-37.83%	15-Jan-2018	15.33	23-Mar-2020	9.53	192	16-Dec-2020
-21.81%	17-Jan-2022	25.08	20-Jun-2022	19.61	276	11-Jul-2023
-20.22%	11-Dec-2024	40.40	3-Mar-2025	32.23	70% recovered	Still ongoing
-10.61%	21-Oct-2016	10.84	26-Dec-2016	9.69	41	21-Feb-2017
-8.32%	14-Dec-2022	23.80	28-Mar-2023	21.82	48	02-Jun-2023
-7.73%	24-Mar-2025	35.44	7-Apr-2025	32.70	10	21-Apr-2025
-7.55%	30-Aug-2024	39.85	13-Nov-2024	36.84	18	09-Dec-2024
-6.82%	18-Oct-2021	24.05	25-Oct-2021	22.41	47	29-Dec-2021
-6.81%	30-Apr-2020	11.30	19-May-2020	10.53	10	02-Jun-2020
-6.58%	3-Jun-2024	35.71	4-Jun-2024	33.36	4	10-Jun-2024

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



Source: Factsheet, Data as on July 31, 2025. Above performance is for the Regular Plan of the scheme. Past Performance may or may not be sustained in the future.



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 35% 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 ~4.1X returns since inception

Fund has Generated ~3.8X Returns Since Inception

Regular Plan

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on July 31, 2025)

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	-2.23%	1.07%	0.54%	9,777	10,107	10,054
3 years	20.79%	19.89%	14.29%	17,651	17,260	14,946
5 years	25.74%	23.51%	18.88%	31,453	28,760	23,751
Since inception*	15.95%	15.21%	13.85%	38,090	35,966	32,289

^ 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 6 other open ended schemes and co-manages 2 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 ~4.1X Returns Since Inception

Direct Plan

Bank of India Mid & Small Cap Equity & Debt Fund - Growth Option - PERFORMANCE (As on July 31, 2025)

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	-1.00%	1.07%	0.54%	9,900	10,107	10,054
3 years	22.15%	19.89%	14.29%	18,255	17,260	14,946
5 years	27.02%	23.51%	18.88%	33,092	28,760	23,751
Since inception [#]	17.06%	15.21%	13.85%	41,530	35,966	32,289

[^] 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 6 other open ended schemes and co-manages 2 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](#)

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 from the date of allotment of units after 3 months: NIL - If the units are redeemed/switched out after 1 year from the date of allotment of units : Nil.
Minimum investment amount	₹5,000 and in multiples of ₹1/- thereafter

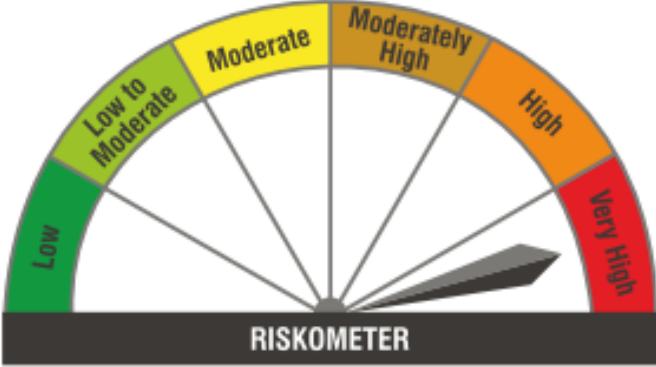
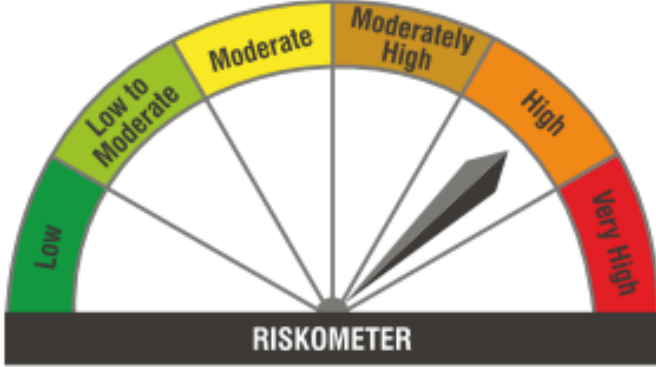
Fund Facts – Asset Allocation

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.

This product is suitable for investors who are seeking*:	Risk-o-meter is based on the scheme portfolio as on July 31, 2025	Benchmark Risk-o-meter as on July 31, 2025^
• 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.

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THANK YOU