Bank of India
MutualFund

About the Fund

Bank of India Business Cycle Fund invests in companies aligned with prevailing and emerging business cycles to generate long-term capital appreciation by predominantly investing in equity and equity-related securities. Under normal market conditions, the fund will invest at least 80% of assets in a diversified portfolio of businesses positioned to benefit from economic and sectoral cycles, with sustainable business models and potential for capital appreciation.

Benefits of the Fund

- **Dynamic Allocation Across Business Cycles**
- **Flexibility To Rotate Across Sectors & Market Caps**
- **Potential To Capture Emerging Growth Opportunities**

Fund Facts

Inception Date
August 30, 2024

Assets Under Management (AUM)
₹ 437.41 Cr

Total number of stocks
50

Total Expense Ratio (TER)
Regular Plan: 2.10%
Direct Plan: 1.01%

Top 10 Equity Holdings

Company	Market Value (%)
ICICI Bank Limited	5.41%
State Bank of India	5.07%
NTPC Limited	4.16%
Bharti Airtel Limited	3.78%
Apollo Hospitals Enterprise Limited	3.36%
Quality Power Electrical Eqp Ltd	3.19%
LG Electronics India Ltd	3.03%
Glenmark Pharmaceuticals Limited	2.94%
Power Grid Corporation of India Limited	2.82%
Sky Gold And Diamonds Limited	2.67%

Sector Allocation

	Sector	Fund	Benchmark	Under/ Over Weight
Top 3 sectors	Consumer Durables	11.81	2.80	**9.01**
	Capital Goods	16.18	7.50	**8.68**
	Power	8.84	3.41	**5.43**
Bottom 3 sectors	Oil, Gas & Consumable Fuels	3.30	6.77	**-3.47**
	Information Technology	0.97	6.02	**-5.05**
	Financial Services	19.32	30.58	**-11.26**

Bank of India Mutual Fund - SEBI Registration Number: MF/056/08/01

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

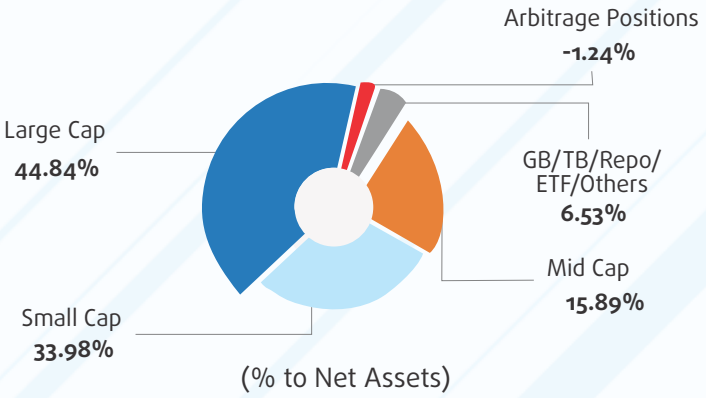
Options

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

Exit Load

- NIL - There will be no exit load within 3 months from the date of allotment for redemption/switch out upto 10% of the units allotted.
- 1% - Any redemption/switch out in excess of the above mentioned limit would be subject to an exit load of 1%, if the units are redeemed/ switched out within 3 months from the date of allotment of units.
- NIL - There will be no exit load on any redemption/switch out after 3 months from the date of allotment of units.

Market Cap Categorisation



(% to Net Assets)

Asset Allocation

Asset Class	% to Net Assets
Equity Holdings	94.71%
Cash & Cash Equivalent	6.47%
Government Bond & Treasury Bill	0.06%
Futures And Options	-1.24%

Fund Performance - Regular Plan - Growth Option

(As on September 30, 2026)

Fund Manager - Alok Singh				Current Value of Standard Investment of ₹ 10000		
Period@	Scheme Returns (%)^	Benchmark Returns (Nifty 500 TRI) (%)	Additional Benchmark Returns (Nifty 50 TRI) (%)	Scheme Returns (₹)	Benchmark Returns (Nifty 500 TRI) (₹)	Additional Benchmark Returns (Nifty 50 TRI) (₹)
1 year	3.72%	-2.03%	-7.09%	10,372	9,797	9,291
3 years	NA	NA	NA	NA	NA	NA
5 years	NA	NA	NA	NA	NA	NA
Since inception*	-2.53%	-2.52%	-4.04%	9,480	9,481	9,175

^ Past performance may or may not be sustained in the future. *Date of Allotment - August 30, 2024.

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.

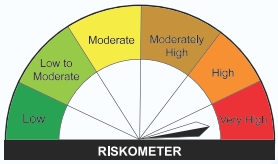
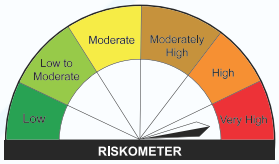
- Mr. Alok Singh has been managing this scheme from August 30, 2024. In addition to this, he manages 7 open ended schemes and co-manages 2 open ended schemes of Bank of India Mutual Fund.
- Period for which scheme's performance has been provided is computed basis on last working day of the Month-end 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 September 30, 2026.

To invest scan the QR code:

PRODUCT LABEL

Risk-o-meter is based on the scheme portfolio as on September 30, 2026	Benchmark# Risk-o-meter as on September 30, 2026	**Bank of India Business Cycle Fund** (An open ended equity scheme investing in sector based on its business cycle)
		**This product is suitable for investors who are seeking*:** • Long term capital appreciation. • Investment in equity and equity related instruments with a focus on navigating business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy.
Investors understand that their principal will be at very high risk	Benchmark riskometer is at very high risk	*Investor should consult their financial advisor if they are not clear about the suitability of the product.

#NIFTY 500 Total Return Index (TRI)

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.