

Fields	SCHEME SUMMARY DOCUMENT	
1	Fund Name	Bank of India Credit Risk Fund
2	Option Names (Regular & Direct)	Direct Plan - Growth Regular Plan - Growth
3	Fund Type	An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds.) A Moderate Interest Rate Risk and Relatively High Credit Risk.
4	Riskometer (At the time of Launch)	Very High
5	Riskometer (as on Date)	Moderately High
6	Category as Per SEBI Categorization Circular	Credit Risk Fund
7	Potential Risk Class (as on date)	C-II
8	Description, Objective of the scheme	The Scheme's investment objective is to generate capital appreciation over the long term by investing predominantly in corporate debt across the credit spectrum within the universe of investment grade rating. To achieve this objective, the Scheme will seek to make investments in rated, unrated instruments and structured obligations of public and private companies. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.
9	Stated Asset Allocation	Corporate Debt (including securitized debt-65% to 100%-Medium to High Money market instruments-0% to 35%-Low
10	Face Value	10
11	NFO Open Date	06 Feb 2015
12	NFO Close date	20 Feb 2015
13	Allotment Date	27-Feb-2015 (Regular Plan) and for Direct Plan - 27.Feb.2015
14	Reopen Date	09 Mar 2015
15	Maturity Date (For closed-end funds)	Not applicable
16	Benchmark (Tier 1)	CRISIL Credit Risk Debt C-II Index
17	Benchmark (Tier 2)	-
18	Fund Manager Name	Mr.Alok Singh
19	Fund Manager Type (Primary/Comanage/Description)	Primary Fund Manager having around 20 years of experience, including 16 years in mutual fund industry.
20	Fund Manager From Date	27 Feb 2015
21	Annual Expense (Stated maximum)	Regular Plan- 1.49% (including GST) Direct Plan- 0.99% (including GST)
22	Exit Load (if applicable)	• 4% if redeemed within 12 months from the date of allotment • 3% if redeemed after 12 months but within 24 months from the date of allotment. • 2% if redeemed after 24 months but within 36 months from the date of allotment. • Nil if redeemed after 36 months from the date of allotment
23	Custodian	Deutsche Bank AG
24	Auditor	S Panse & Co LLP (Statutory Auditors)
25	Registrar	KFin Technologies Private Limited
26	RTA Code (To be phased out)	116
27	Listing Details	Not applicable
28	ISINs	INF761K01DG8 Bank of India Credit Risk Fund Direct Plan Growth INF761K01DH6 Bank of India Credit Risk Fund Regular Plan Growth
29	AMFI Codes (To be phased out)	CSDG-133868 CSRG-133867
30	SEBI Codes	BOIA/O/D/CRF/14/09/0009
31	Minimum Application Amount	1
32	Minimum Application Amount in multiples of Rs.	1000
33	Minimum Additional Amount	1
34	Minimum Additional Amount in multiples of Rs.	1000
35	Minimum Redemption Amount in Rs.	100
36	Minimum Redemption Amount in Units	Currently, there is no minimum balance requirement
37	Minimum Balance Amount (if applicable)	Currently, there is no minimum balance requirement
38	Minimum Balance Amount in Units (if applicable)	There is no limit on the maximum amount to be raised under the Scheme. All valid applications are assured of full allotment. However, the Trustee/AMC retains the sole and absolute discretion to reject any application.
39	Max Investment Amount	5000
40	Minimum Switch Amount (if applicable)	1
41	Minimum Switch Units	5000
42	Switch Multiple Amount (if applicable)	1
43	Switch Multiple Units (if applicable)	No Limit
44	Max Switch Amount	Not applicable.
45	Max Switch Units (if applicable)	Yes
46	Swing Pricing (if applicable)	Enabling provision in SID. However, no segregated portfolio is created.
47	Side-pocketing (if applicable)	Not applicable
48	SIP SWP & STP Details: Frequency	Not applicable
49	SIP SWP & STP Details: Minimum amount	Not applicable
50	SIP SWP & STP Details: In multiple of	Not applicable
51	SIP SWP & STP Details: Minimum Instalments	Not applicable
52	SIP SWP & STP Details: Dates	SSD_9146
53	SIP SWP & STP Details: Maximum Amount (if any)	SIP Monthly - 6; Yearly - 3, SWP - Monthly - 6; Quarterly - 4; Halfyearly - 4; Yearly - 2, STP - Daily -6; Weekly - 6; Fortnightly -6; Monthly - 6; Quarterly -2.