Fields		SCHEME SUMMARY DOCUMENT
1	Fund Name	Bank of India Conservative Hybrid Fund
2	Option Names (Regular & Direct)	Regular Plan and Direct Plan. Each of the Plan shall offer the following Option: •Growth Option for capital appreciation • IDCW Option (Reinvestment of IDCW) (with Monthly, Quarterly and Annual frequency) • IDCW Option (Payout of IDCW facility) for regular income (with Monthly, Quarterly and Annual frequency)
3	Fund Type	An open ended hybrid scheme investing predominantly in debt instruments
4	Riskometer (At the time of Launch)	Moderate
5	Riskometer (as on Date)	Moderately High
6	Category as Per SEBI Categorization Circular	Conservative Hybrid Fund
7	Potential Risk Class (as on date)	Not applicable
8	Description, Objective of the scheme	The Scheme seeks to generate regular income through investments in fixed income securities and also to generate long term capital appreciation by investing a portion in equity and equity related instruments. 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.
9	Stated Asset Allocation	Money market securities and debt securities including government securities, corporate debt, securitized debt, and other debt instruments-75% to 90%-Low to Medium Equity and equity related securities-10% to 25%-Medium to High
10	Face Value	10
11	NFO Open Date	28 Jan 2009
12	NFO Close date	26 Feb 2009
13	Allotment Date	March 18, 2009 (Regular Plan) and for Direct Plan - January 1, 2013
14	Reopen Date	20 Mar 2009
15	Maturity Date (For closed-end funds)	Not applicable
16	Benchmark (Tier 1)	CRISIL Hybrid 85 + 15 - Conservative 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	21 May 2012
21	Annual Expense (Stated maximum)	Regular Plan- 2.32% (including GST) Direct Plan- 1.88 % (including GST)
22	Exit Load (if applicable)	• For redemption/switch out Upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL" • 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 1 year from the date of allotment of units. • If the units are redeemed/switched out after 1 year from the date of allotment of units : "Nil"
23	Custodian	Deutsche Bank AG
24	Auditor	S Panse & Co LLP (Statutory Auditors)
25	Registrar	KFin Technologies Limited
26	RTA Code (To be phased out)	116
27	Listing Details	Not applicable
28	ISINs	INF761K01801 Bank of India Conservative Hybrid Fund Direct Plan - Annual IDCW Reinvestment INF761K01793 Bank of India Conservative Hybrid Fund Direct Plan - Annual IDCW Payout INF761K01CQ9 Bank of India Conservative Hybrid Fund Direct Plan - Bonus Bonus INF761K01819 Bank of India Conservative Hybrid Fund Direct Plan - Growth Growth INF761K01827 Bank of India Conservative Hybrid Fund Direct Plan - Monthly IDCW Reinvestment INF761K01835 Bank of India Conservative Hybrid Fund Direct Plan - Monthly IDCW Payout INF761K01843 Bank of India Conservative Hybrid Fund Direct Plan - Quarterly IDCW Reinvestment INF761K01850 Bank of India Conservative Hybrid Fund Direct Plan - Quarterly IDCW Payout INF761K01447 Bank of India Conservative Hybrid Fund Regular Plan - Annual IDCW Reinvestment INF761K01454 Bank of India Conservative Hybrid Fund Regular Plan - Annual IDCW Payout INF761K01CR7 Bank of India Conservative Hybrid Fund Regular Plan - Bonus Bonus INF761K01462 Bank of India Conservative Hybrid Fund Regular Plan - Growth Growth INF761K01470 Bank of India Conservative Hybrid Fund Regular Plan - Monthly IDCW Reinvestment INF761K01488 Bank of India Conservative Hybrid Fund Regular Plan - Monthly IDCW Payout INF761K01496 Bank of India Conservative Hybrid Fund Regular Plan - Quarterly IDCW Reinvestment INF761K01504 Bank of India Conservative Hybrid Fund Regular Plan - Quarterly IDCW Payout
29	AMFI Codes (To be phased out)	RRRA-111714 RRRG-111712 RRRM-111716 RRRQ-111713 RRDG-119393 RRDM-119394 RRDQ-119395 RRDA-119396 RRDB-126385 RRRB-126386
30	SEBI Codes	BOIA/O/H/CHF/08/12/0006
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 except that for Unit holders opting for SWP facility, in case their Unit balance falls below Rs. 5,000/-, the AMC may redeem the balance Units and close the folio
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.
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	No Limit

Fields		SCHEME SUMMARY DOCUMENT
	applicable)	
44	Max Switch Amount	No Limit
45	Max Switch Units (if applicable)	Not applicable.
46	Swing Pricing (if applicable)	Enabling provision in SID. However, no segregated portfolio is created.
47	Side-pocketing (if applicable)	SIP & STP-Monthly /Weekly, SWP-Monthly, Quarterly, Half yearly & Annually
48	SIP SWP & STP Details: Frequency	100
49	SIP SWP & STP Details: Minimum amount	SIP & STP-Monthly (6) and Weekly (12 weeks), SWP-Monthly-6 & Quartely-4 & Half yearly-2 & Annually- 1
50	SIP SWP & STP Details: In multiple of	SIP-Any day (1to28),Weekly (Monday to Friday), SWP-01,07,10,15,20,25, STP-Monthly-01,07,10,15,20,25 and weekly (Monday to Friday)
51	SIP SWP & STP Details: Minimum Instalments	No limit
52	SIP SWP & STP Details: Dates	SSD_4296
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.