

| Fields | SCHEME SUMMARY DOCUMENT | |
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| 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 B-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 1.52, Direct 1.18 |
| 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. |