

| 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: <ul style="list-style-type: none"> •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 | 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 | January 28, 2009 |
| 12 | NFO Close date | February 26, 2009 |
| 13 | Allotment Date | March 18, 2009 (Regular Plan) and for Direct Plan - January 1, 2013 |
| 14 | Reopen Date | March 20, 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 1- Name | Mr.Alok Singh |
| 19 | Fund Manager 1- Type (Primary/Comanage/Description) | Primary Fund Manager having around 20 years of experience, including 16 years in mutual fund industry. |
| 20 | Fund Manager 1- From Date | May 21, 2012 |
| 21 | Actual Expense (TER) | Regular Plan- 2.30% (including GST) Direct Plan- 1.79% (including GST) |
| 22 | Exit Load (if applicable) | <ul style="list-style-type: none"> • 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) | RRRRA-111714 RRRRG-111712 RRRRM-111716 RRRRQ-111713 RRRDG-119393 RRRDM-119394 RRRDQ-119395 RRRDA-119396 RRRDB-126385 RRRRB-126386 |
| 30 | SEBI Scheme Code | BOLA/O/H/CHF/08/12/0006 |
| Investment Amount Details: | | |
| 31 | Minimum Application Amount | 10000 |
| 32 | Minimum Application Amount in multiples of Rs. | 1 |
| 33 | Minimum Additional Amount | 1000 |
| 34 | Minimum Additional Amount in multiples of Rs. | 1 |
| 35 | Minimum Redemption Amount in Rs. | 1000 |
| 36 | Minimum Redemption Amount in Units | 100 |
| 37 | Minimum Balance Amount (if applicable) | 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 |
| 38 | Minimum Balance Amount in Units (if applicable) | Currently, there is no minimum balance requirement |
| 39 | Max Investment Amount | There is no limit on the maximum amount to be raised under the Scheme. |
| 40 | Minimum Switch Amount (if applicable) | 5000 |
| 41 | Minimum Switch Units | 1 |
| 42 | Switch Multiple Amount (if applicable) | 5000 |
| 43 | Switch Multiple Units (if applicable) | 1 |
| 44 | Max Switch Amount | No Limit |
| 45 | Max Switch Units (if applicable) | No Limit |
| 46 | Swing Pricing (if applicable) | Not applicable |
| 47 | Segregated portfolio (if applicable) | Enabling provision in SID. However, no segregated portfolio is created. |
| SIP, SWP & STP details | | |
| SIP Details | | |
| 48 | Frequency | Monthly and Weekly |
| 49 | Minimum amount | 1000 |
| 50 | In multiple of | 100 |
| 51 | Minimum Instalments | Monthly (6 months) and Weekly (12 weeks) |
| 52 | Dates | Any day(1to28),Weekly(Monday to Friday) |
| 53 | Maximum Amount (if any) | No Limit |
| SWP Details | | |
| 54 | Frequency | Monthly, Quarterly, Half yearly & Annually |
| 55 | Minimum amount | 1000 |
| 56 | In multiple of | 100 |
| 57 | Minimum Instalments | Monthly-6 & Quarterly-4 & Half yearly-2 & Annually- 1 |
| 58 | Dates | 01,07,10,15,20,25 |
| 59 | Maximum Amount (if any) | No Limit |
| STP Details | | |
| 60 | Frequency | Monthly and Weekly |
| 61 | Minimum amount | 1000 |
| 62 | In multiple of | 100 |
| 63 | Minimum Instalments | Monthly (6 months) and Weekly (12 weeks) |
| 64 | Dates | Monthly-01,07,10,15,20,25 and Weekly (Monday to Friday) |
| 65 | Maximum Amount (if any) | No Limit |