

| Fields | SCHEME SUMMARY DOCUMENT | |
|----------------------------|------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1 | Fund Name | Bank of India Overnight 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 •IDCW Option offering Re-investment of IDCW (Daily, Weekly and Monthly) •Monthly Dividend Pay-out facilities •Unclaimed IDCW Plan - upto 3 years; •Unclaimed IDCW Plan - greater than 3 years •Unclaimed Redemption Plan - upto 3 Years; •Unclaimed Redemption Plan - greater than 3 years. |
| 3 | Fund Type | An open ended debt scheme investing in overnight securities.A Relatively Low Interest Rate Risk and A Relatively Low Credit Risk. |
| 4 | Riskometer (At the time of Launch) | Low |
| 5 | Riskometer | Low |
| 6 | Category as Per SEBI Categorization Circular | Overnight Fund |
| 7 | Potential Risk Class (as on date) | |
| 8 | Description,Objective of the scheme | A-I The investment objective of the scheme is to generate income commensurate with low risk and high liquidity by investing in overnight securities having residual maturity of 1 business day. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not assure or guarantee any returns. |
| 9 | Stated Asset Allocation | Debt and Money Market Instruments with residual maturity of 1 business day- 0 -100%-Low |
| 10 | Face Value | 1000 |
| 11 | NFO Open Date | 27-Jan-20 |
| 12 | NFO Close date | 28-Jan-20 |
| 13 | Allotment Date | 28-Jan-2020 (Regular Plan & Direct Plan) |
| 14 | Reopen Date | 29-Jan-20 |
| 15 | Maturity Date (For closed-end funds) | Not applicable |
| 16 | Benchmark (Tier 1) | CRISIL Overnight Fund AI Index |
| 17 | Benchmark (Tier 2) | - |
| 18 | Fund Manager 1- Name | Mr.Mithraem Bharucha |
| 19 | Fund Manager 1- Type (Primary /Comanage/Description) | Primary Fund Manager having 13 years of experience in Fixed Income market domain, Investment strategy development |
| 20 | Fund Manager 1- From Date | 17-Aug-21 |
| 21 | Actual Expense (TER) | Regular Plan- 0.16% (including GST) Direct Plan- 0.13% (including GST) |
| 22 | Exit Load (if applicable) | 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 | INF761K01EV5 Bank of India OVERNIGHT FUND Direct Plan - Daily IDCW Reinvestment INF761K01EU7 Bank of India OVERNIGHT FUND Direct Plan - Growth Growth INF761K01EX1 Bank of India OVERNIGHT FUND Direct Plan - Monthly IDCW Reinvestment INF761K01EY9 Bank of India OVERNIGHT FUND Direct Plan - Monthly IDCW Payout INF761K01EW3 Bank of India OVERNIGHT FUND Direct Plan - Weekly IDCW Reinvestment INF761K01FA6 Bank of India OVERNIGHT FUND Regular Plan - Daily IDCW Reinvestment INF761K01EZ6 Bank of India OVERNIGHT FUND Regular Plan - Growth Growth INF761K01FD0 Bank of India OVERNIGHT FUND Regular Plan - Monthly IDCW Payout INF761K01FC2 Bank of India OVERNIGHT FUND Regular Plan - Monthly IDCW Reinvestment INF761K01FB4 Bank of India OVERNIGHT FUND Regular Plan - Weekly IDCW Reinvestment |
| 29 | AMFI Codes (To be phased out) | OVRD-147953 OVDW-147950 OVDD-147952 OVDM-147948 OVDG-147951 OVRM-147949 OVRW-147947 OVRG-147936 OVRZ-149413 OVZR-149415 OVDZ-149414 OAZD-148417 |
| 30 | SEBI Scheme Code | BOIA/O/D/ONE/20/01/0015 |
| Investment Amount Details: | | |
| 31 | Minimum Application Amount | 5000 |
| 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 for Liquidity facility for which the minimum balance required is Rs. 1 Lac, failing which the facility would be dis-continued. |
| 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. All valid applications are assured of full allotment. |
| 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 | Not applicable |
| 49 | Minimum amount | Not applicable |
| 50 | In multiple of | Not applicable |
| 51 | Minimum Instalments | Not applicable |
| 52 | Dates | Not applicable |
| 53 | Maximum Amount (if any) | Not applicable |
| 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 | Monthly-01,07,10,15,20,25 & quarterly, Half yearly & annually |
| 59 | Maximum Amount (if any) | No Limit |
| STP Details | | |
| 60 | Frequency | Monthly/Weekly |
| 61 | Minimum amount | 1000 |
| 62 | In multiple of | 100 |
| 63 | Minimum Instalments | Monthly (6) 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 |