

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	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	6-Feb-15
12	NFO Close date	20-Feb-15
13	Allotment Date	27-Feb-2015 (Regular Plan) and for Direct Plan - 27.Feb.2015
14	Reopen Date	9-Mar-15
15	Maturity Date (For closed-end funds)	Not applicable
16	Benchmark (Tier 1)	CRISIL Credit Risk Fund CII Index
17	Benchmark (Tier 2)	-
18	Fund Manager 1- Name	Mr. Alok Singh
19	Fund Manager 1- Type (Primary/Comanager/Description)	Primary Fund Manager having around 20 years of experience, including 16 years in mutual fund industry.
20	Fund Manager 1- From Date	27-Feb-15
21	Actual Expense (TER)	Regular Plan- 1.56% (including GST) Direct Plan- 1.28% (including GST)
22	Exit Load (if applicable)	<ul style="list-style-type: none"> • 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 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 Scheme Code	BOIA/O/D/CRF/14/09/0009
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
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. However, the Trustee/AMC retains the sole and absolute discretion to reject any application.
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)	Not applicable
46	Swing Pricing (if applicable)	Yes
47	Segregated portfolio (if applicable)	Enabling provision in SID. However, no segregated portfolio is created.
SIP, SWP & STP details		
SIP Details		
48	Frequency	NA
49	Minimum amount	NA
50	In multiple of	NA
51	Minimum Instalments	NA
52	Dates	NA
53	Maximum Amount (if any)	NA
SWP Details		
54	Frequency	NA
55	Minimum amount	NA
56	In multiple of	NA
57	Minimum Instalments	NA
58	Dates	NA
59	Maximum Amount (if any)	NA
STP Details		
60	Frequency	NA
61	Minimum amount	NA
62	In multiple of	NA
63	Minimum Instalments	NA
64	Dates	NA
65	Maximum Amount (if any)	NA