

| 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:<br><br><ul style="list-style-type: none"> <li>•Growth Option for capital appreciation</li> <li>• IDCW Option (Reinvestment of IDCW) (with Monthly, Quarterly and Annual frequency)</li> <li>• IDCW Option (Payout of IDCW facility) for regular income (with Monthly, Quarterly and Annual frequency)</li> </ul>  |
| 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.<br>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<br>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)<br>Direct Plan- 1.79% (including GST)  |
| 22                         | Exit Load (if applicable)                           | <ul style="list-style-type: none"> <li>• For redemption/switch out Upto 10% of the initial units allotted - within 1 year from the date of allotment: "Nil"</li> <li>• 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.</li> <li>• If the units are redeemed/switched out after 1 year from the date of allotment of units : "Nil"</li> </ul>   |
| 23                         | Custodian   | Deutsche Bank AG   |
| 24                         | Auditor   | S Parise & 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<br>INF761K01793 Bank of India Conservative Hybrid Fund Direct Plan - Annual IDCW Payout<br>INF761K01C09 Bank of India Conservative Hybrid Fund Direct Plan - Bonus Bonus<br>INF761K01819 Bank of India Conservative Hybrid Fund Direct Plan - Growth Growth<br>INF761K01827 Bank of India Conservative Hybrid Fund Direct Plan - Monthly IDCW Reinvestment<br>INF761K01835 Bank of India Conservative Hybrid Fund Direct Plan - Monthly IDCW Payout<br>INF761K01843 Bank of India Conservative Hybrid Fund Direct Plan - Quarterly IDCW Reinvestment<br>INF761K01850 Bank of India Conservative Hybrid Fund Direct Plan - Quarterly IDCW Payout<br>INF761K01447 Bank of India Conservative Hybrid Fund Regular Plan - Annual IDCW Reinvestment<br>INF761K01454 Bank of India Conservative Hybrid Fund Regular Plan - Annual IDCW Payout<br>INF761K01CR7 Bank of India Conservative Hybrid Fund Regular Plan - Bonus Bonus<br>INF761K01462 Bank of India Conservative Hybrid Fund Regular Plan - Growth Growth<br>INF761K01470 Bank of India Conservative Hybrid Fund Regular Plan - Monthly IDCW Reinvestment<br>INF761K01488 Bank of India Conservative Hybrid Fund Regular Plan - Monthly IDCW Payout<br>INF761K01496 Bank of India Conservative Hybrid Fund Regular Plan - Quarterly IDCW Reinvestment<br>INF761K01504 Bank of India Conservative Hybrid Fund Regular Plan - Quarterly IDCW Payout |
| 29                         | AMFI Codes (To be phased out)                       | RRRRA-111714<br>RRRRG-111712<br>RRRRM-111716<br>RRRRQ-111713<br>RRDG-119393<br>RRRDM-119394<br>RRRDQ-119395<br>RRRDA-119396<br>RRRDB-126385<br>RRRBL-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   |