

| Fields                     | SCHEME SUMMARY DOCUMENT                             |  |
|----------------------------|---|--|
| 1                          | Fund Name   | Bank of India Short Term Income Fund   |
| 2                          | Option Names (Regular & Direct)                     | Regular Plan and Direct Plan. Each of the Plan shall offer the following Option:<br><br>•Growth Option<br>• Reinvestment of IDCW Option (with monthly and quarterly frequency of dividend re-investment)<br>•Payout of IDCW Option for regular income (with monthly and quarterly frequency of dividend pay-out)   |
| 3                          | Fund Type   | An open ended short term debt scheme investing in instruments with Macaulay duration of the portfolio between 1 year and 3 years. A Moderate Interest Rate Risk and Moderate Credit Risk.  |
| 4                          | Riskometer (At the time of Launch)                  | Moderate   |
| 5                          | Riskometer  | Low to Moderate  |
| 6                          | Category as Per SEBI Categorization Circular        | Short Duration Fund  |
| 7                          | Potential Risk Class (as on date)                   | B-II   |
| 8                          | Description,Objective of the scheme                 | The Scheme seeks to generate income and capital appreciation by investing in a diversified portfolio of debt and money market securities. 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                             | Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 1 year - 3 years-0% to 100%-Low to Medium  |
| 10                         | Face Value  | 10   |
| 11                         | NFO Open Date                                       | 3-Dec-08   |
| 12                         | NFO Close date                                      | 10-Dec-08  |
| 13                         | Allotment Date                                      | 18-Dec-08 (Regular Plan) and Direct Plan - 01-Jan-2013   |
| 14                         | Reopen Date   | 22-Dec-08  |
| 15                         | Maturity Date (For closed-end funds)                | Not applicable   |
| 16                         | Benchmark (Tier 1)                                  | CRISIL Short Duration Fund BII 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- 1.06% (including GST)<br>Direct Plan- 0.55% (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   | INF761K01C16 Bank of India Short Term Income Fund Direct Plan - Bonus Bonus<br>INF761K01736 Bank of India Short Term Income Fund Direct Plan - Growth Growth<br>INF761K01744 Bank of India Short Term Income Fund Direct Plan - Monthly IDCW Reinvestment<br>INF761K01751 Bank of India Short Term Income Fund Direct Plan - Monthly IDCW Payout<br>INF761K01769 Bank of India Short Term Income Fund Direct Plan - Quarterly IDCW Reinvestment<br>INF761K01777 Bank of India Short Term Income Fund Direct Plan - Quarterly IDCW Payout<br>INF761K01512 Bank of India Short Term Income Fund Institutional Plan - Growth Growth<br>INF761K01520 Bank of India Short Term Income Fund Institutional Plan - Monthly IDCW Reinvestment<br>INF761K01538 Bank of India Short Term Income Fund Institutional Plan - Monthly IDCW Payout<br>INF761K01546 Bank of India Short Term Income Fund Institutional Plan - Quarterly IDCW Reinvestment<br>INF761K01553 Bank of India Short Term Income Fund Institutional Plan - Quarterly IDCW Payout<br>INF761K01561 Bank of India Short Term Income Fund Institutional Plan - Weekly IDCW IDCW Payout<br>INF761K01CJ4 Bank of India Short Term Income Fund Regular Plan - Bonus Bonus<br>INF761K01579 Bank of India Short Term Income Fund Regular Plan - Growth Growth<br>INF761K01587 Bank of India Short Term Income Fund Regular Plan - Monthly IDCW Reinvestment<br>INF761K01595 Bank of India Short Term Income Fund Regular Plan - Monthly IDCW Payout<br>INF761K01603 Bank of India Short Term Income Fund Regular Plan - Quarterly IDCW Reinvestment<br>INF761K01611 Bank of India Short Term Income Fund Regular Plan - Quarterly IDCW Payout |
| 29                         | AMFI Codes (To be phased out)                       | IFIG-111586<br>IFIM-111591<br>IFIW-111587<br>IFIQ-111588<br>IFRG-111585<br>IFRM-111589<br>IFRQ-111590<br>IFDG-119382<br>IFDM-119383<br>IFDQ-119384<br>IFDB-126387<br>IFRB-126388   |
| 30                         | SEBI Scheme Code                                    | BOIA/O/D/SDF/08/10/0004  |
| 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.   |
| 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 /Weekly  |
| 49                         | Minimum amount                                      | 1000   |
| 50                         | In multiple of                                      | 100  |
| 51                         | Minimum Instalments                                 | Monthly (6) 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/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   |