

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"> <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	Moderate
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"> <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 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	BOIA/O/H/CHE/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