

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-1 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- 0.15% (including GST) Direct Plan-0.09% (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 INF761K01EV9 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 OVZK-149413 OVZR-149415 OVDZ-149414 OVZD-149412
30	SEBI Scheme Code	BOIA/O/D/ONF/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