

| SCHEME SUMMARY DOCUMENT | | |
|-----------------------------------|---|---|
| 1 | Fund Name | Bank of India Mid & Small Cap Equity & Debt Fund |
| 2 | Option Names (Regular & Direct) | Regular Plan and Direct Plan. Each of the Plan shall offer the following Option: •Growth Option • IDCW Option (Reinvestment of IDCW & payout of IDCW facility) |
| 3 | Fund Type | An open ended hybrid scheme investing predominantly in equity and equity related instruments |
| 4 | Riskometer (At the time of Launch) | Very High |
| 5 | Riskometer | Very High |
| 6 | Category as Per SEBI Categorization Circular | Aggressive Hybrid Fund |
| 7 | Potential Risk Class (as on date) | Not applicable |
| 8 | Description/Objective of the scheme | The scheme's objective is to provide capital appreciation and income distribution to investors from a portfolio constituting of mid and small cap equity and equity related securities as well as fixed income 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 | Mid Cap & Small Cap Equity & Equity Related Securities-65% to 80%-High Debt & Money Market Instruments-20 to 35%-Low to Medium |
| 10 | Face Value | 10 |
| 11 | NFO Open Date | 29-Jun-16 |
| 12 | NFO Close date | 13-Jul-16 |
| 13 | Allotment Date | 20-Jul-16 (Regular Plan) and for Direct Plan - 20-Jul-16 |
| 14 | Reopen Date | 27-Jul-16 |
| 15 | Maturity Date (For closed-end funds) | Not applicable |
| 16 | Benchmark (Tier 1) | NIFTY MidSmallcap 400 TRI 70%; CRISIL Short Term Bond Fund Index: 30% |
| 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 | 16-Feb-17 |
| 21 | Actual Expense (TER) | Regular Plan- 2.59% (including GST) Direct Plan- 1.57% (including GST) |
| 22 | Exit Load (if applicable) | • For redemption/switch out Upto 10% of the initial units allotted - within 1 year from the date of allotment: "NIL" • 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. • If the units are redeemed/switched out after 1 year from the date of allotment of units : "Nil" |
| 23 | Custodian | Deutsche Bank AG |
| 24 | Auditor | Scheme Auditors : M.P.Chitale & Co. |
| 25 | Registrar | KFin Technologies Limited |
| 26 | RTA Code (To be phased out) | 116 |
| 27 | Listing Details | Not applicable |
| 28 | ISINs | INF761K01DN4 Bank of India Mid & Small Cap Equity & Debt Fund Direct Plan - IDCW Payout INF761K01DO2 Bank of India Mid & Small Cap Equity & Debt Fund Direct Plan - IDCW Reinvestment INF761K01DM6 Bank of India Mid & Small Cap Equity & Debt Fund Direct Plan - Growth Growth INF761K01DQ7 Bank of India Mid & Small Cap Equity & Debt Fund Regular - IDCW Payout INF761K01DR5 Bank of India Mid & Small Cap Equity & Debt Fund Regular - IDCW Reinvestment INF761K01DP9 Bank of India Mid & Small Cap Equity & Debt Fund Regular Plan - Growth Growth |
| 29 | AMFI Codes (To be phased out) | MCDD-139530 MCDG-139527 MCRD-139528 MCRG-139529 |
| 30 | SEBI Scheme Code | BOIA/O/H/BHF/16/04/0010 |
| 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 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/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 |