

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: •Growth Option •Reinvestment of IDCW Option (with monthly and quarterly frequency of dividend re-investment) •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	Moderate
6	Category as Per SEBI Categorization Circular	Short Duration Fund
7	Potential Risk Class (as on date)	B-I
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 (IER)	Regular Plan-1.12% (including GST) Direct Plan-0.87% (including GST)
22	Exit Load (if applicable)	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	INF761K01C6 Bank of India Short Term Income Fund Direct Plan - Bonus Bonus INF761K01736 Bank of India Short Term Income Fund Direct Plan - Growth Growth INF761K01744 Bank of India Short Term Income Fund Direct Plan - Monthly IDCW Reinvestment INF761K01751 Bank of India Short Term Income Fund Direct Plan - Monthly IDCW Payout INF761K01769 Bank of India Short Term Income Fund Direct Plan - Quarterly IDCW Reinvestment INF761K01777 Bank of India Short Term Income Fund Direct Plan - Quarterly IDCW Payout INF761K01512 Bank of India Short Term Income Fund Institutional Plan - Growth Growth INF761K01520 Bank of India Short Term Income Fund Institutional Plan - Monthly IDCW Reinvestment INF761K01538 Bank of India Short Term Income Fund Institutional Plan - Monthly IDCW Payout INF761K01546 Bank of India Short Term Income Fund Institutional Plan - Quarterly IDCW Reinvestment INF761K01553 Bank of India Short Term Income Fund Institutional Plan - Quarterly IDCW Payout INF761K01561 Bank of India Short Term Income Fund Institutional Plan - Weekly IDCW IDCW Payout INF761K01C4 Bank of India Short Term Income Fund Regular Plan - Bonus Bonus INF761K01579 Bank of India Short Term Income Fund Regular Plan - Growth Growth INF761K01587 Bank of India Short Term Income Fund Regular Plan - Monthly IDCW Reinvestment INF761K01595 Bank of India Short Term Income Fund Regular Plan - Monthly IDCW Payout INF761K01603 Bank of India Short Term Income Fund Regular Plan - Quarterly IDCW Reinvestment INF761K01611 Bank of India Short Term Income Fund Regular Plan - Quarterly IDCW Payout
29	AMFI Codes (To be phased out)	IFIG-111586 IFIM-111591 IFW-111587 IFQ-111588 IFRG-111585 IFRM-111589 IFRQ-111590 IFDC-119382 IFDM-119383 IFDQ-119384 IFDB-126387 IFRB-126388
30	SEBI Scheme Code	BOLA/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