

Fields	SCHEME SUMMARY DOCUMENT	
1	Fund Name	Bank of India Multi Allocation 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 scheme investing in Equity, Debt and Gold ETF/ Silver ETF
4	Riskometer (At the time of Launch)	Very High
5	Riskometer (as on Date)	High
6	Category as Per SEBI Categorization Circular	Multi Asset Allocation Fund
7	Potential Risk Class (as on date)	Not applicable.
8	Description, Objective of the scheme	The investment objective of the scheme is to seek long term capital growth by predominantly investing in equity and equity related securities, debt & money market instruments and Gold ETF/ Silver ETF. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.
9	Stated Asset Allocation	Equity & Equity related instruments 10% to 80% Debt and Money Market instruments - 10% to 80% Gold ETF/Silver ETF - 10% to 50% Residual Portion: Units issued by INVITs - 00% to 10% ETCDS - 00% to 30% Mutual fund units - 00% to 05%
10	Face Value	10
11	NFO Open Date	07 Feb 2024
12	NFO Close date	21 Feb 2024
13	Allotment Date	28-Feb-2024 (Regular Plan) and for Direct Plan - 28-Feb-2024
14	Reopen Date	01 Mar 2024
15	Maturity Date (For closed-end funds)	Not applicable
16	Benchmark (Tier 1)	40% of Nifty 500 TRI + 40% of Nifty Composite Debt Index + 15% of Domestic Prices of Gold + 5% of Domestic prices of Silver
17	Benchmark (Tier 2)	-
18	Fund Manager Name	Mr. Mithraem Bharucha & Mr. Nilesh Jethani
19	Fund Manager Type (Primary/Comanage/Description)	Mr. Mithraem Bharucha: 15 years of experience in Fixed Income market domain, Investment strategy development & Mr. Nilesh Jethani: With over 9 years of experience in equity research across BFSI, IT, and capital goods sectors.
20	Fund Manager From Date	Mr. Mithraem Bharucha has been managing this scheme w.e.f. February 28, 2024 & Mr. Nilesh Jethani co-manages the fund (equity portion) w.e.f. April 23, 2024
21	Annual Expense (Stated maximum)	Regular 2.22, Direct 1.08
22	Exit Load (if applicable)	• If redeemed/ switched-out within 3 months from the date of allotment: - For 10% of investments: Nil - For remaining investments:1% • If redeemed/ switched-out after 3 months from the date of allotment: Nil
23	Custodian	Deutsche Bank AG
24	Auditor	Chokshi & Chokshi LLP (Statutory Auditors)
25	Registrar	KFin Technologies Limited
26	RTA Code (To be phased out)	116
27	Listing Details	Not applicable
28	ISINs	INF761K01F23 Bank of India Multi Asset Allocation Fund-Direct Plan-Growth INF761K01GA4 Bank of India Multi Asset Allocation Fund-Direct Plan-IDCW INF761K01GB2 Bank of India Multi Asset Allocation Fund-Direct Plan-IDCW Reinvestment INF761K01FW0 Bank of India Multi Asset Allocation Fund-Regular Plan-Growth INF761K01FX8 Bank of India Multi Asset Allocation Fund-Regular Plan-IDCW INF761K01FY6 Bank of India Multi Asset Allocation Fund-Regular Plan-IDCW Reinvestment
29	AMFI Codes (To be phased out)	152399 / 152396 / 152395 / 152398
30	SEBI Codes	BOIA/O/H/MAA/24/01/0019
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.	1
36	Minimum Redemption Amount in Units	Rs. 1,000/- (or equivalent Unit value) or account balance, whichever is lower
37	Minimum Balance Amount (if applicable)	0.01
38	Minimum Balance Amount in Units (if applicable)	0.001
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	NA
42	Switch Multiple Amount (if applicable)	1
43	Switch Multiple Units (if applicable)	0.001
44	Max Switch Amount	-
45	Max Switch Units (if applicable)	-
46	Swing Pricing (if applicable)	Not applicable
47	Side-pocketing (if applicable)	Enabling provision in SID. However, no segregated portfolio is created.
48	SIP SWP & STP Details: Frequency	SIP - Weekly & Monthly, SWP - Monthly & Quarterly, STP - Daily, Weekly & Monthly
49	SIP SWP & STP Details: Minimum amount	SIP - 250, SWP - 1000 & STP - 1000
50	SIP SWP & STP Details: In multiple of	SIP - 1, SWP - 1 & STP - 1
51	SIP SWP & STP Details: Minimum Instalments	SIP - Weekly 12 & Monthly 6, SWP - Monthly 6 & Quarterly 4, STP - Daily 30, Weekly 12 & Monthly 6
52	SIP SWP & STP Details: Dates	SIP - Weekly (Monday to Friday) & Monthly (any day - 1 to 28), SWP - Monthly (01,07,10,15,20,25) & Quarterly (01,07,10,15,20,25), STP - Daily (any day - 1 to 28), Weekly (Monday to Friday) & Monthly (01,07,10,15,20,25) If such a day is a Holiday/Non-Business day, then the next Business Day
53	SIP SWP & STP Details: Maximum Amount (if any)	-