

Fields	SCHEME SUMMARY DOCUMENT	
1	Fund Name	Bank of India Credit Risk Fund
2	Option Names (Regular & Direct)	Direct Plan - Growth Regular Plan - Growth
3	Fund Type	An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds.) A Moderate Interest Rate Risk and Relatively High Credit Risk.
4	Riskometer (At the time of Launch)	Very High
5	Riskometer (as on Date)	Moderately High
6	Category as Per SEBI Categorization Circular	Credit Risk Fund
7	Potential Risk Class (as on date)	C-II
8	Description, Objective of the scheme	The Scheme's investment objective is to generate capital appreciation over the long term by investing predominantly in corporate debt across the credit spectrum within the universe of investment grade rating. To achieve this objective, the Scheme will seek to make investments in rated, unrated instruments and structured obligations of public and private companies. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.
9	Stated Asset Allocation	Corporate Debt (including securitized debt-65% to 100%-Medium to High Money market instruments-0% to 35%-Low
10	Face Value	10
11	NFO Open Date	06 Feb 2015
12	NFO Close date	20 Feb 2015
13	Allotment Date	27-Feb-2015 (Regular Plan) and for Direct Plan - 27.Feb.2015
14	Reopen Date	09 Mar 2015
15	Maturity Date (For closed-end funds)	Not applicable
16	Benchmark (Tier 1)	CRISIL Credit Risk Debt B-II Index
17	Benchmark (Tier 2)	-
18	Fund Manager Name	Mr.Alok Singh
19	Fund Manager Type (Primary/Comanage/Description)	Primary Fund Manager having around 20 years of experience, including 16 years in mutual fund industry.
20	Fund Manager From Date	27 Feb 2015
21	Annual Expense (Stated maximum)	Regular 1.36, Direct 0.61
22	Exit Load (if applicable)	• If redeemed/ switched-out within 1 year from the date of allotment: - For 10% of investments: Nil - For remaining investments:1% • If redeemed/ switched-out after 1 year from the date of allotment: Nil
23	Custodian	Deutsche Bank AG
24	Auditor	Chokshi & Chokshi LLP (Statutory Auditors)
25	Registrar	KFin Technologies Private Limited
26	RTA Code (To be phased out)	116
27	Listing Details	Not applicable
28	ISINs	INF761K01DG8 Bank of India Credit Risk Fund Direct Plan Growth INF761K01DH6 Bank of India Credit Risk Fund Regular Plan Growth
29	AMFI Codes (To be phased out)	CSDG-133868 CSRG-133867
30	SEBI Codes	BOIA/O/D/CRF/14/09/0009
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	0.001
37	Minimum Balance Amount (if applicable)	Currently, there is no minimum balance requirement
38	Minimum Balance Amount in Units (if applicable)	There is no limit on the maximum amount to be raised under the Scheme.
39	Max Investment Amount	-
40	Minimum Switch Amount (if applicable)	5000
41	Minimum Switch Units	-
42	Switch Multiple Amount (if applicable)	1
43	Switch Multiple Units (if applicable)	-
44	Max Switch Amount	Not applicable.
45	Max Switch Units (if applicable)	-
46	Swing Pricing (if applicable)	-
47	Side-pocketing (if applicable)	Enabling provision in SID. However, no segregated portfolio is created.
48	SIP SWP & STP Details: Frequency	Not applicable
49	SIP SWP & STP Details: Minimum amount	Not applicable
50	SIP SWP & STP Details: In multiple of	Not applicable
51	SIP SWP & STP Details: Minimum Instalments	Not applicable
52	SIP SWP & STP Details: Dates	Not Applicable
53	SIP SWP & STP Details: Maximum Amount (if any)	-