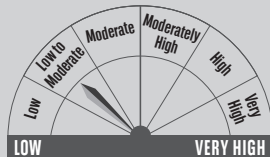


# KEY INFORMATION MEMORANDUM

## BARODA BNP PARIBAS FIXED MATURITY PLAN SERIES 2 (189 DAYS)

(A close ended fixed income fund investing in debt instruments maturing at or before the maturity of the fund. A relatively low interest rate risk and moderate credit risk)

This product is suitable for investors who are seeking*:	Riskometer for the Scheme^^
<ul style="list-style-type: none"> <li>Income over a short-term investment horizon</li> <li>Investment in debt &amp; money market securities</li> </ul>	 <p>Investors understand that their principal will be at low to moderate risk.</p>

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

^^the riskometer assigned is based on internal assessment of the scheme characteristics and the same may vary post NFO when actual investments are made.

Potential Risk Class (PRC) matrix*			
Credit Risk (Max) →	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Interest Rate Risk (Max) ↓			
Relatively Low: Class I (MD<=1 year)		<b>B-I</b>	
Moderate: Class II (MD<=3 year)			
Relatively High: Class III (Any MD)			

MD=Macaulay Duration, CRV=Credit Risk Value.

\*The PRC matrix denotes the maximum risk that the respective Scheme can take i.e. maximum interest rate risk (measured by MD of the Scheme) and maximum credit risk (measured by CRV of the Scheme).

### Offer of units of Rs. 10 each during the New Fund Offer Period

New Fund Offer Opens on	New Fund Offer Closes on	Duration
19th June 2023	21st June 2023	189 Days from the date of allotment

Sponsors	<b>Bank of Baroda</b> , Registered Office: Baroda House, P. B. No. 506, Mandvi, Baroda - 390006. <b>BNP Paribas Asset Management Asia Limited</b> , Registered Office: 17/F, Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong
Name of Mutual Fund (Mutual Fund)	<b>Baroda BNP Paribas Mutual Fund</b> (formerly known as Baroda Mutual Fund)
Name of Asset Management Company (AMC)	<b>Baroda BNP Paribas Asset Management India Private Limited</b> (Formerly BNP Paribas Asset Management India Private Limited) (CIN: U65991MH2003PTC142972)
Name of Trustee Company (Trustee)	<b>Baroda BNP Paribas Trustee India Private Limited</b> (formerly known as Baroda Trustee India Private Limited) (CIN: U74120MH2011PTC225365)
Addresses of the entities	Crescenzo, 7th Floor, Bandra Kurla Complex, Bandra (E), Mumbai – 400051. India
Website of the entity	<a href="http://www.barodabnpparibasmf.in">www.barodabnpparibasmf.in</a>
Scheme Code	BBNP/C/D/FTP/22/12/0035

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. Investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996 (SEBI (MF) Regulations), as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM.

The Mutual Fund/AMC and its empanelled broker(s) has not given and shall not give any indicative portfolio and indicative yield in any communication, in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative yield/portfolio with regard to the scheme.

It is to be distinctly understood that the permission given by National Stock Exchange of India Limited (NSE) should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Draft Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the 'Disclaimer Clause of NSE'.

This KIM is dated June 13, 2023

Name of the Scheme	BNP PARIBAS FIXED MATURITY PLAN SERIES 2 (189 DAYS)																																																																							
Type of the Scheme	A close ended fixed income fund investing in debt instruments maturing at or before the maturity of the fund. A relatively low interest rate risk and moderate credit risk.																																																																							
Duration of the Scheme	The duration of the scheme will be 189 days from the date of allotment. The Scheme will be fully redeemed / wound up at the end of the tenure of the scheme. In case the Maturity date happens to be a non-business day then the applicable NAV for redemptions and switch out shall be calculated immediately on the next business day.																																																																							
Scheme Code	BBNP/C/D/FTP/22/12/0035																																																																							
'Category' as per SEBI circular dt. October 06, 2017	NA-Close ended																																																																							
Investment objective	The investment objective of the Scheme seeks to achieve growth of capital through investments made in a basket of fixed income securities maturing on or before the maturity of the Scheme. However, there is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.																																																																							
Asset Allocation Pattern of the Scheme	<div>Under normal circumstances, the asset allocation under the Scheme would be as follows:</div> <table><tr><th>Type of Instruments</th><th>Minimum Allocation (% of Net Assets)</th><th>Maximum Allocation (% of Net Assets)</th><th>Risk Profile</th></tr><tr><td>Debt Instruments*</td><td>0</td><td>50</td><td>Low to Medium</td></tr><tr><td>Money Market Instruments</td><td>50</td><td>100</td><td>Low to Medium</td></tr></table> <div>The Scheme shall invest only in such securities which mature on or before the date of the maturity of the Scheme. In case of securities with put options, the maturity shall be reckoned with respect to the final maturity date and not the “put option” date. The Scheme will not invest in equity and equity related securities and foreign securities. The Scheme will not indulge in short selling and securities lending and borrowing. The scheme shall not participate in reverse repurchase agreements in corporate debt securities and Credit Default Swaps (CDS) for Corporate Bonds. The Scheme may enter into repos/reverse repos as may be permitted by RBI other than repo in corporate debt securities. From time to time, the Scheme may hold cash. A part of the net assets may be invested in the Tri-Party Repos (TREPS) or repo or in an alternative investment as may be provided by RBI. It may be noted that cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. *Debt instruments may include securitised debt upto 20% of the net assets.</div> <div><b>Credit Enhancement / Structured Obligations</b> The scheme will invest in debt instruments having structured obligations / credit enhancement as per limit prescribed by SEBI and as amended from time to time. In terms of SEBI circular No. SEBI/HO/IMD/DF2/CIR/P/2019/104 dated October 1, 2019, the Scheme may invest into debt instruments having Structured Obligations / Credit Enhancements upto 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio.</div> <div><b>Investment in Short Term Deposits</b> Pending deployment of the funds in securities in terms of investment objective of the Scheme, the AMC may park the funds of the Scheme in short term deposits of the Scheduled Commercial Banks, subject to the guidelines issued by SEBI from time to time. The Scheme retains the flexibility to invest across all the securities in the debt, money markets instruments, units issued by REITs &amp; InvITs and mutual fund units.</div> <div><b>Investment in Mutual Fund units</b> The Scheme may seek exposure in Mutual Fund units of debt schemes subject to applicable Regulations. The cumulative gross exposure through debt, derivative positions and such other securities/assets as may be permitted by SEBI from time to time (subject to prior approval from SEBI, if any) will not exceed 100% of the net assets of the Scheme.</div> <div><b>Intended Portfolio Allocation:</b> As per SEBI Circular No IMD/ DF/12 /2011 dated August 1, 2011 on Indicative portfolio or yield in close ended debt oriented mutual fund, AMC/Baroda BNP Paribas Mutual Fund shall, at the time of launch of series, disclose the floors and ceilings within a range of 5% of the intended allocation (in %) against each sub asset class/credit rating as per the sample matrix below:</div> <table><tr><th>Credit Rating</th><th>A1+</th><th>AAA</th><th>AA</th><th>A</th><th>BBB</th><th>NA</th></tr><tr><th>Instruments</th><td></td><td></td><td></td><td></td><td></td><td></td></tr><tr><td>CDs</td><td>40%-45%</td><td>–</td><td>–</td><td>–</td><td>–</td><td>–</td></tr><tr><td>CPs</td><td>40%-45%</td><td>–</td><td>–</td><td>–</td><td>–</td><td>–</td></tr><tr><td>NCDs / Bonds</td><td>–</td><td>10%-15%</td><td>–</td><td>–</td><td>–</td><td>–</td></tr><tr><td>Government securities / State Development Loans (SDLs)</td><td>0%-5%</td><td>–</td><td>–</td><td>–</td><td>–</td><td>–</td></tr><tr><td>Securitised Debt</td><td>–</td><td>–</td><td>–</td><td>–</td><td>–</td><td>–</td></tr><tr><td>*Tri-Party Repo on government securities or T-bills / Repo / Reverse Repos (including repo in corporate bonds) / T-Bills / Liquid schemes</td><td>0%-5%</td><td>–</td><td>–</td><td>–</td><td>–</td><td>–</td></tr></table> <div><b>Notes :-</b> a. Securities with Rating AA will include AA+ and AA-. Similarly, securities with Rating A will include A+ and A-. b. All investments shall be made based on the ratings prevalent at the time of investments. However, where there are dual ratings for a particular security, most conservative publicly available rating shall be considered.</div>				Type of Instruments	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile	Debt Instruments*	0	50	Low to Medium	Money Market Instruments	50	100	Low to Medium	Credit Rating	A1+	AAA	AA	A	BBB	NA	Instruments							CDs	40%-45%	–	–	–	–	–	CPs	40%-45%	–	–	–	–	–	NCDs / Bonds	–	10%-15%	–	–	–	–	Government securities / State Development Loans (SDLs)	0%-5%	–	–	–	–	–	Securitised Debt	–	–	–	–	–	–	*Tri-Party Repo on government securities or T-bills / Repo / Reverse Repos (including repo in corporate bonds) / T-Bills / Liquid schemes	0%-5%	–	–	–	–	–
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	<p>In the event of the scheme not being rebalanced within the aforesaid period, justification for the same shall be placed before Investment Committee of the AMC and reasons for the same shall be recorded in writing. Investment Committee shall then decide on the course of action and may suggest rebalancing of the portfolio. However, at all times the AMC shall ensure that the portfolio would adhere to the overall investment objective of the Scheme. An ongoing review of the credit strategy of investments shall be conducted along with duration management of the asset portfolio.</p> <p>Any changes in the investment pattern will be for short term and defensive considerations and the Fund Manager will rebalance the portfolio within 30 days from the date of deviation. In accordance with SEBI Circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, as amended from time to time, where the portfolio is not rebalanced within 30 days, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before the Investment Committee of the AMC. The Investment Committee, if so desires, can extend the timelines up to 60 business days from the date of completion of mandated rebalancing period. The AMC shall comply with the requirements prescribed under SEBI Circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022 as may be amended from time to time.</p> <p>Further, AMC shall ensure to adhere to the requirements of SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022.</p> <p>d. The scheme shall not invest in any debt instruments/papers issued by Tourism companies, Airlines Companies, Gems and Jewellery and unrated debt instruments</p> <p>e. The scheme shall also not undertake securities lending, short selling and shall not invest in ADR/GDR, foreign securities and in Credit Default Swaps.</p> <p>f. Positive variation in investment towards higher credit rating in the same instrument may be allowed.</p> <p>g. In case of non-availability of and taking into account the risk-reward analysis of CPs, NCDs, the Scheme may invest in Tri party Repos / CDs having highest credit rating (A1+) / Government Securities / Treasury Bills/ Reverse Repos.</p> <p>h. At the time of building up the portfolio post NFO and towards the maturity of the Scheme, there may be a higher allocation to cash and cash equivalent.</p> <p>i. Subsequent to the initial portfolio construction, during the tenure of the Scheme, the above allocation may vary due to instances like (i) Inflows on account of coupons or any corporate actions; (ii) the instrument is called or bought back by the issuer; (iii) in anticipation of any adverse credit event. In such cases, the fund as an alternate would invest in CDs of highest credit ratings (A1+ or equivalent) / T-bills / cash management bill / Tri Party Repos) over the residual maturity of the scheme or till such time as suitable instruments of desired credit quality is/ are not available. The Fund may have positive variation in investments towards higher credit rating.</p> <p>There will be no variation between intended portfolio allocation and the final portfolio allocation except to the exception as mentioned above.</p> <p>In case of any deviation from floors and ceilings of the intended allocation (%) against each sub asset class/ ratings indicated in the above table and subject to aforesaid points the Fund Manager will rebalance the same within the period as specified in the table above. Further, in case the portfolio is not rebalanced, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.</p>
<b>Investment Strategy</b>	<p>The investment strategy seeks to generate risk-adjusted returns through a research driven investment approach in line with the investment objective of the scheme. The investment manager aims to allocate assets of the scheme between various money market and fixed income securities. The actual percentage of investment in various fixed income securities will be decided after considering various factors like the prevailing interest rate and inflation scenario, performance of corporate sector, general liquidity and other considerations.</p> <p>The AMC aims to identify securities which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, analysis of macroeconomic fundamentals such as growth, inflation, exchange rates, liquidity, etc. along with an in-depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC.</p> <p>Being a fixed term fund, under normal circumstances, the need to rebalance will be minimal once the initial investments have been made.</p>
<b>Risk Profile of the scheme</b>	<p>Mutual Fund units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment.</p> <p><b>Standard Risk Factors</b></p> <ol style="list-style-type: none"> <li>Investments in mutual fund units involves investment risks such as market risk, credit &amp; default risk, liquidity risk, trading volumes, settlement risk, including the possible loss of principal.</li> <li>As the price/ value/ interest rates of the securities in which the scheme invests fluctuate, the value of your investment in the scheme may go up or down. The various factors which impact the value of the scheme's investments include, but are not limited to, fluctuations in the stock markets, bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the companies and issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes etc.</li> <li>Past performance of the Sponsor/ AMC/ Mutual Fund does not guarantee future performance of the scheme.</li> <li>Baroda BNP Paribas Fixed Maturity Plan Series 2 is the name of the scheme and does not in any manner indicate either the quality of the scheme or its future prospects and returns.</li> <li>The sponsors / associates are not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs. 10,00,000/- (Rupees ten lakh only) to the corpus of the Mutual Fund made by it towards setting up the Fund.</li> <li>The present scheme is not a guaranteed or assured return scheme.</li> </ol> <p><b>Scheme Specific Risk Factors are summarized as follows:</b></p> <p><b>Market Risk:</b></p> <p>All mutual funds and securities investments are subject to market risk and there can be no assurance / guarantee that the scheme's objectives will be achieved. The securities that the scheme invests in would be exposed to price changes on a day-to-day basis. These price changes may occur due to instrument-specific factors as well as general macroeconomic conditions.</p>

Markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments. The scheme may be subject to price volatility due to factors such as interest sensitivity, market perception, and creditworthiness of issuer and market liquidity.

Different parts of the market can react differently to these developments. The value of an individual security or particular type of security can be more volatile than the market as a whole and can perform differently from the value of the market as a whole.

**Risks associated with investing in fixed income securities:**

- **Credit and Counterparty risk:** Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security or honor its contractual obligations).

Counterparty risk refers to the counterparty's inability to honor its commitments (payment, delivery, repayment, etc.) and to risk of default. This risk relates to the quality of the counterparty to which the scheme has exposures. Losses can occur in particular for the settlement/delivery of financial instruments or the conclusion of financial derivatives contracts.

The value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit and counterparty risk as well as any actual event of default. Changes in financial conditions of an issuer, changes in economic and political conditions in general, or changes in economic or and political conditions specific to an issuer, all of which are factors that may have an adverse impact on an issuer's credit quality and security value.

- **Liquidity Risk:** The liquidity of the scheme's investment is inherently restricted by trading volumes in the securities in which the scheme invests. A lower level of liquidity affecting an individual security or an entire market at the same time, may have an adverse bearing on the value of the scheme's assets. More importantly, this may affect the Fund's ability to sell particular securities quickly enough to minimise impact cost, as and when necessary to meet requirements of liquidity or to sell securities in response to triggers such as a specific economic/corporate event. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of a few or all of the investments and may affect the liquidity of the investments of the scheme. The scheme may be unable to implement purchase or sale decisions when the markets turn illiquid, missing some investment opportunities or limiting ability to face redemptions. The lack of liquidity could also lead to the risk that the sale price of a security could be substantially lower than the fair value of the security.
- **Interest Rate Risk & Re-investment Risk:** The value of an investment may be affected by interest rate fluctuations. Interest rates may be influenced by several elements or events, such as monetary policy, the discount rate, inflation, etc. The value of debt and fixed income securities held by the Scheme generally will vary inversely with the changes in prevailing interest rates. In general, price of debt and fixed income securities go up when interest rates fall, and vice versa. Securities of any issuer that has higher duration could be more risky in terms of price movements relative to those with lower duration. Thus any impact of interest rate changes would be higher on securities with higher duration irrespective of the status of the issuer of the security. The investments made by the Scheme are subject to reinvestment risk. This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
- **Sovereign risk:** The Central Government of India is the issuer of the local currency debt in India. The Government raises money to meet its capital and revenue expenditure by issuing debt or discounted securities. Since payment of interest and principal amount has a sovereign status implying least probability of a default, such securities are known as securities with sovereign credit. It also implies that the credit risk on such Government securities is even lower than that on non-government securities with "AAA" rating and hence yields on government securities are even lower than yields on non-government securities with "AAA" rating.
- **Concentration Risk:** The Scheme may pursue only a limited degree of diversification. It may invest in a limited number of securities or invest a greater proportion of assets in the securities of very few issuers (within the limits permitted by regulation) or be concentrated on a few market sectors as compared to a diversified scheme. The scheme is also expected to have higher market liquidity risk on account of concentration. This could have implications on the performance of the scheme. The scheme may be more sensitive to economic, business, political or other changes and this may lead to sizeable fluctuation in the Net Asset Value of the scheme.

**Risks associated with investing in securities segment and tri-party repo trade settlement:**

The mutual fund is a member of securities segment and Tri-party Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL at any given point in time i.e. in the event that the default waterfall is triggered and the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, the scheme may lose an amount equivalent to its contribution to the default fund.

**Risk Factors associated with Investments in Derivatives (including imperfect Hedging with investments into IRFs):**

The Scheme(s) may use various derivative instruments and techniques, permitted within SEBI (Mutual Funds) Regulations, 1996 from time to time including but not limited to portfolio balancing and hedging purpose, which may increase the volatility of Scheme's performance. Usage of derivatives will expose the Scheme(s) to certain risks inherent to such derivatives.

Derivative products are specialized instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different from or possibly greater than the risks associated with investing directly in securities and other traditional investments.

The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself. There is a possibility that a loss may be sustained by the Scheme(s) as a result of the failure of another party (usually referred to as the "counterparty") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, interest rates and indices. Even a small price movement in the underlying instrument could have a large impact on their value. This could increase the volatility of the Scheme's performance. The AMC has provision for using derivative instruments for portfolio balancing and hedging purposes. Interest Rate Swaps will be done with approved counter parties under pre approved ISDA agreements. Mark to Market of swaps, netting off of cash flow and default provision clauses will be provided as per standard practice on a reciprocal basis. Interest Rate Swaps and other derivative instruments will be used as per local (RBI and SEBI) regulatory guidelines.

In case of hedge, it is possible that derivative positions may not be perfectly in line with the underlying assets they are hedging. As a consequence, the derivative cannot be expected to perfectly hedge the risk of the underlying assets. This also increases the volatility of the Scheme's performance. Some of the risks inherent to derivatives investments include:

- **Price Risk:** Despite the risk mitigation provided by various derivative instruments, there remains an inherent price risk which may result in losses exceeding actual underlying.
- **Default Risk:** This is the risk that losses will be incurred due to default by counter party. This is also known as credit risk or counterparty risk.
- **Basis Risk:** This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying being hedged for e.g. mismatch between the maturity date of the futures and the actual selling date of the asset. As the Scheme will invest in floating rate instruments, the Scheme could be exposed to the interest rate risk (a) to the extent of time gap in resetting of the benchmark rates and (b) to the extent the benchmark index fails to capture the interest rate movement.
- **Limitations on upside:** Derivatives when used as hedging tool can also limit the profits from a genuine investment transaction.
- **Liquidity risk:** This risk pertains to how saleable a security is in the market. All securities/instruments irrespective of whether they are equity, bonds or derivatives may be exposed to liquidity risk (when the sellers outnumber buyers) which may impact returns while exiting opportunities.

#### **Risk associated with Close Ended Scheme**

In a close ended scheme, redemption / repurchase shall not be allowed prior to maturity of the Scheme. Redemption will be allowed only on maturity of the Scheme. Scheme will mature at the end of the close ended period. For liquidity purpose units of the scheme are to be listed on Stock Exchange. Investors who wish to trade on the exchange and Investors wishing to exit / redeem before the scheduled maturity may do so through stock exchange mode where the scheme will be listed. For the units listed on the exchange it is possible that the market price at which the units are traded may be at a discount to the NAV of such Units and investor may not get the desired return. Also there may not be sufficient liquidity on the stock exchange for the investors to exit from the stock exchange mode.

#### **Risk Factors associated with Listing of units:**

- Listing of units of the scheme on stock exchange(s) does not necessarily guarantee liquidity and there can be no assurance that an active secondary market for the units will develop or be maintained.
- Trading in the units of the Scheme on the Exchange may be halted because of market conditions, including any halt in the operations of Depository Participants or for reasons that in view of the Exchange Authorities or SEBI, trading in the units is suspended and / or restricted. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange rules of 'circuit filter'. There can be no assurance that the requirements of Stock Exchange necessary to maintain the listing of units of scheme will continue to be met or will remain unchanged.
- Further, the Scheme being a close ended scheme and listed on stock exchange, as per SEBI guidelines, no redemption / repurchase / switches of units will be allowed prior to maturity under the scheme. The investors wishing to redeem their units may do so through stock exchange mode.
- The Units of the scheme may trade above or below their face value / NAV. The NAV of the scheme will fluctuate with changes in the market value of schemes holdings. The trading prices of units of the scheme will fluctuate in accordance with changes in their NAV as well as market supply and demand which may even lead the units to quote at significant premium or discount to NAV.
- There is a possibility that the unitholders find it difficult or uneconomical to liquidate their investments at any particular time. As a result, investors in the scheme must be prepared to hold the units until the maturity under the Scheme.
- **Regulatory Risk:** Any changes in trading regulations by the Stock Exchange or SEBI, inter alia, may also result in wider premium/ discount to the NAV of the Schemes. Although the Units are proposed to be listed on the Stock Exchange, the AMC and the Trustees will not be liable for any loss suffered by investors due to delay in listing of units of the Schemes on the Stock Exchange or due to connectivity problems with the depositories due to the occurrence of any event beyond their control.
- As the units of the scheme may be held in electronic (demat) mode through depositories, the records of the depository shall be final with respect to the number of units available to the credit of unitholder. Settlement of trades, redemption/IDCW payment, in lieu of such units held in electronic (demat) form, by the Mutual Fund will depend upon the confirmations to be received from depository (ies) on which the Mutual Fund has no control.

#### **Risk Factors associated with investing in debt instrument securities with special features:**

Pursuant to SEBI Circular dated March 10, 2021, the schemes may investment in securities having special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption.

These securities having special features will carry and be subject to all the risks associated with the investment in Fixed Income securities like Credit and Counterparty Risk, Liquidity Risk, Interest Rate Risk etc. However investors are requested to note that as these securities are subordinate to all other Fixed Income securities issued by an issuer and only senior to common equity, such securities with special features are more riskier than other Fixed Income Securities of the same issuer.

**Credit Risk :** Where the payout of interest or principal amount is due to be paid by an issuer for senior debt securities and for securities with such special features, such payout for the securities with special features would normally happen only after paying off all the senior debt dues. This increases the risk that the Issuer of the securities with special features may default on interest and /or principal payment obligations and/or default upon violation of covenant(s) and/or delay in scheduled payment(s)



	<p><b>Liquidity Risk :</b> The securities with special features can normally be considered to have limited secondary market liquidity as compared to any senior debt of the issuer, and thus fund manager may be forced to hold such securities with special features till its maturity. Further, where the special features results in trigger and conversion to equity securities, such equity security received by the scheme(s) upon conversion will carry and be subject to all the risks associated with the investment in equity securities.</p> <p><b>Risk Factors associated with investments in debt instruments having Structured Obligations / Credit Enhancements:</b></p> <p>The risks factors stated for debt instruments having Structured Obligations / Credit Enhancements are in addition to the risk factors associated with fixed income instruments:</p> <ul style="list-style-type: none"> <li>• Credit rating agencies assign CE rating to an instrument based on any identifiable credit enhancement for the debt instrument issued by an issuer. The credit enhancement could be in various forms and could include guarantee, shortfall undertaking, letter of comfort, etc. from another entity. This entity could be either related or non-related to the issuer like a bank, financial institution, etc. Credit enhancement could include additional security in form of pledge of shares listed on stock exchanges, etc. SO transactions are asset backed/ mortgage backed securities, securitized paper backed by hypothecation of car loan receivables, securities backed by trade receivables, credit card receivables etc. Hence, for CE rated instruments evaluation of the credit enhancement provider, as well as the issuer is undertaken to determine the issuer rating. In case of SO rated issuer, the underlying loan pools or securitization, etc. is assessed to arrive at rating for the issuer</li> <li>• SO rated securities are often complex structures, with a variety of credit enhancements. Debt securities lack a well-developed secondary market in India, and due to the credit enhanced nature of CE securities as well as structured nature of SO securities, the liquidity in the market for these instruments is adversely affected compared to similar rated debt instruments. Hence, lower liquidity of such instruments, could lead to inability of the scheme to sell such debt instruments and generate liquidity for the scheme or higher impact cost when such instruments are sold.</li> <li>• The credit risk of debt instruments which are CE rated derives rating is based on the combined strength of the issuer as well as the structure. Hence, any weakness in either the issuer or the structure could have an adverse credit impact on the debt instrument. The weakness in structure could arise due to inability of the investors to enforce the structure due to issues such as legal risk, inability to sell the underlying collateral or enforce guarantee, etc. In case of SO transactions, comingling risk and risk of servicer increases the overall risk for the securitized debt or assets backed transactions. Therefore, apart from issuer level credit risk such debt instruments are also susceptible to structure related credit risk.</li> </ul> <p><b>Risks associated with segregated portfolio:</b></p> <ul style="list-style-type: none"> <li>• Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer.</li> <li>• Security comprises of segregated portfolio may not realise any value.</li> <li>• Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.</li> <li>• Trading in the units of segregated portfolio on the Exchange may be halted because of market conditions, including any halt in the operations of Depository Participants or for reasons that in view of the Exchange Authorities or SEBI, trading in the units is suspended and / or restricted. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange rules of 'circuit filter'. There can be no assurance that the requirements of Stock Exchange necessary to maintain the listing of units of scheme will continue to be met or will remain unchanged.</li> </ul> <p><b>Risks associated with investments in mutual fund units:</b></p> <p>To the extent of the investments made by the scheme in mutual funds units, the risks associated with investing in such funds like market risk, credit &amp; default risk, liquidity risk, redemption risk including the possible loss of principal; etc. will exist.</p> <p><b>Risks associated with investing in securitised debt:</b></p> <p>The scheme may invest in domestic securitized debt such as asset backed securities (ABS) or mortgage backed securities (MBS). ABS means securitized debts wherein the underlying assets are receivables arising from personal loans, automobile loans, etc. MBS means securitized debts wherein the underlying assets are receivables arising from loans backed by mortgage of properties which can be residential or commercial in nature. ABS / MBS instruments reflect the undivided interest in the underlying of assets and do not represent the obligation of the issuer of ABS / MBS or the originator of the underlying receivables. The ABS / MBS holders have a limited recourse to the extent of credit enhancement provided. Securitized debt may suffer credit losses in the event of the delinquencies and credit losses in the underlying pool exceeding the credit enhancement provided. As compared to the normal corporate or sovereign debt, securitized debt is normally exposed to a higher level of reinvestment risk.</p> <p>Pass through Certificate (PTC) (Pay through or other Participation Certificates) represents beneficial interest in an underlying pool of cash flows. These cash flows represent dues against single or multiple loans originated by the sellers of these loans. These loans are given by banks or financial institutions to corporates. PTCs may be backed, but not exclusively, by receivables of personal loans, car loans, two wheeler loans and other assets subject to applicable regulations.</p> <p><b>Investors in the Scheme are not being offered any guaranteed returns. Please refer to SID for detailed scheme specific risk factors.</b></p>
<p><b>Risk Control Measures</b></p>	<p>Investments made by the Scheme would be in accordance with the investment objective of the Scheme and the provisions of the SEBI (MF) Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. While allocating and choosing securities, the Investment Manager will aim to diversify by gaining broad exposure to different industries and companies in order to reduce risk.</p>

	<b>Risk Mitigation measures for investments in debt instruments</b> The investments in debt and Money Market instruments would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. The AMC shall undertake credit evaluation of each investment opportunity and invest in rated papers of companies having a sound background, strong fundamentals and quality of management and financial strength. In addition, the Scheme would endeavor to invest in instruments with a relatively higher liquidity, and will seek to manage the duration of the debt assets on proactive basis to manage interest rate risk and to optimize returns.																																						
	<b>Risk &amp; description specific to Debt</b>	<b>Risk Mitigation/ management strategy</b>																																					
	<b>Interest Rate Risk</b>	The duration of a portfolio is one of the means of measuring the interest rate risk of the portfolio. Hence portfolios with higher duration will have higher interest rate risk. The duration of the Scheme will be actively managed based on prevailing macroeconomics condition, political environment, liquidity position in system, inflationary expektorations and other economic considerations.																																					
	<b>Credit Risk</b>	The credit evaluation of the AMC entails evaluation of credit fundamentals of each investment opportunity. Some of the factors that are evaluated inter-alia may include outlook on the sector, parentage, quality of management, and overall financial strength of the credit. The AMC will utilize ratings of recognized rating agencies as an input in the decision making process. To reduce credit risk, the scheme shall Invest in debt and money market instruments that have been assigned high investment grade ratings by a recognized rating agency.																																					
	<b>Liquidity Risk</b>	Liquidity risk is the risk of not being able to sell / liquidate a security at short notice at prevailing market prices or without incurring impact cost. Liquidity Risk can be partly mitigated by creating portfolios that are diversified across maturities, ratings, types of securities, etc. in line with the fund objectives, regulations and investment strategy. The Scheme shall follow the asset allocation pattern in Scheme Information Document under normal circumstances and residual cash may be invested in the Tri-party repo on Government Securities and treasury bills, repo market, units of mutual fund which seeks to ensure liquidity in the scheme under normal circumstances.																																					
	<b>Volatility Risk</b>	There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The Scheme will manage volatility risk through diversification. To that extent, the Volatility risk will be mitigated in the Scheme.																																					
	<b>Concentration Risk</b>	The AMC will attempt to mitigate this risk by maintaining adequate diversification across issuers/ sectors / instrument type in line with the scheme objectives, investment strategy and applicable regulations. This will also be managed by keeping prudent investment limits on any particular industry or issuer or issuer group based on the size, credit profile, etc. to reduce issuer or industry specific risk.																																					
The scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by SEBI/RBI for the purpose of hedging and portfolio rebalancing.																																							
The above risk control measures shall be implemented by the AMC on best effort basis however there can be no guarantee that such measures can completely mitigate the risks involved in Scheme.																																							
<b>Benchmark Index (Tier 1)</b>	NIFTY Low Duration Fund BI Index																																						
<b>Plans &amp; Options</b>	<p>The Scheme offers following two plans:</p> <ul style="list-style-type: none"><li>Regular Plan</li><li>Direct Plan</li></ul> <p>Each Plan offers Growth Option and Income Distribution cum Capital Withdrawal (IDCW) Option*. The IDCW option offers payout option.</p> <p>There shall be a single portfolio under the scheme.</p> <p>In cases where the investor fails to opt for a particular Option at the time of investment, the default Option will be Growth.</p> <p>*Amounts under IDCW option can be distributed out of investors capital (equalization reserve), which is part of sale price that represents realized gains. However, investors are requested to note that amount of distribution under IDCW option is not guaranteed and subject to availability of distributable surplus.</p> <p><b>Default Plan:</b></p> <p>The treatment of applications under "Direct"/ "Regular" Plans shall be as follows:</p> <table><tr><th>Scenarios</th><th>Broker Code mentioned by the investor in application form</th><th>Plan mentioned by the investor in application form</th><th>Default Plan to apply</th></tr><tr><td>1</td><td>Not mentioned</td><td>Not mentioned</td><td>Direct Plan</td></tr><tr><td>2</td><td>Not mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>3</td><td>Not mentioned</td><td>Regular Plan</td><td>Direct Plan</td></tr><tr><td>4</td><td>Mentioned</td><td>Direct</td><td>Direct Plan</td></tr><tr><td>5</td><td>Direct</td><td>Not Mentioned</td><td>Direct Plan</td></tr><tr><td>6</td><td>Direct</td><td>Regular Plan</td><td>Direct Plan</td></tr><tr><td>7</td><td>Mentioned</td><td>Regular Plan</td><td>Regular Plan</td></tr><tr><td>8</td><td>Mentioned</td><td>Not Mentioned</td><td>Regular Plan</td></tr></table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of allotment of aforesaid units under the Regular Plan, without any exit load.</p>			Scenarios	Broker Code mentioned by the investor in application form	Plan mentioned by the investor in application form	Default Plan to apply	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular Plan	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular Plan	Direct Plan	7	Mentioned	Regular Plan	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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8	Mentioned	Not Mentioned	Regular Plan																																				
<b>Applicable NAV</b>	Units of the scheme cannot be redeemed by the investors directly with the fund until the date of maturity of the scheme. Therefore, the provisions of cut off timing for redemptions will not be applicable.																																						

<b>Minimum Application Amount / Number of Units</b>	<p><b>Lumpsum investment:</b> Rs. 5,000 and in multiples of Re. 1 thereafter.</p> <p>There is no upper limit.</p> <p>The AMC reserves the right to change the minimum application amount from time to time.</p>														
<b>Redemption</b>	<p>As the Scheme is close ended scheme, investors will not be able to redeem their Units during the tenure of the Scheme. However, investors wishing to exit before the maturity date may do so through the Stock Exchange mode. Further, based on the Beneficiary Position provided by the Depositories (NSDL/CDSL) giving the details of the demat account holders and the number of Units held by them in electronic form as on the Maturity Date, the redemption proceeds shall be forwarded by a cheque or directly credited to the bank account linked to the demat account of the investor.</p> <p>Further, all Units of the Scheme will be compulsorily and fully redeemed on the maturity date of the Scheme, at the Applicable NAV as on that date (subject to release of lien, if any), except requests for Switch-Out from this Scheme to any other Scheme of the Fund received by the AMC/Fund on the Maturity Date/Final Redemption Date (such Switchout requests will be accepted upto 3.00 p.m. on the Maturity Date/Final Redemption Date).</p> <p>If the maturity date falls on a bank holiday, the immediate following banking day would be considered the maturity date. Decision of the AMC in this regard shall be final and binding. Under normal circumstances the AMC shall dispatch the Redemption proceeds within 3 working days from the Maturity Date. Whenever a demat account has been freezed by NSDL/CDSL/SEBI or due to any regulatory authorities, such cases will not be processed for maturity payment, till such time the account freeze is removed and a communication to this effect is received by the AMC or the Registrar.</p>														
<b>Listing</b>	<p>The scheme being offered through the Scheme Information Document is a close ended Scheme and the units offered under the Scheme are to be listed on NSE and any other recognized stock exchange/s as may be decided by AMC from time to time within 5 (five) Business days from the date of allotment. Thus, the units of the Scheme are to be listed and traded on the stock exchange/s and settled through depository mechanism as per the settlement cycle of the stock exchange/s. As the units are to be listed on stock exchange/s, investors/ unitholders can buy / sell units on a continuous basis on the stock exchange/s during the trading hours like any other publicly traded stock at market prices. The minimum number of Units that can be bought or sold on the Exchange is 1 (one) unit. A separate ISIN (International Security Identification Number) will be allotted for each Plan/Option of the respective Series/Scheme. Unitholders who wish to trade in units would be required to have a demat account.</p> <p>Although Units are to be listed on stock exchange/s, there can be no assurance that an active secondary market will develop or be maintained. The AMC and the Trustees will not be liable for delay in trading of Units on stock exchange/s due to the occurrence of any event beyond their control.</p> <p>As per SEBI circular SEBI/IMD/CIR No. 12/147132/08 dated December 11, 2008, the units of the scheme are to be listed on National Stock Exchange of India (NSE) for which an in-principle approval from NSE vide letter NSE/LIST/5488 dated September 09, 2022 has been obtained.</p>														
<b>Distribution Policy (i.e. Dividend Policy)</b>	Distribution of amounts under IDCW option shall be in line with provisions mentioned in SEBI Circular IMD/Cir. No. 1/64057/06 dated April 4, 2006 and SEBI Circular No. SEBI/HO/IMD/IMD-I DOF2/P/CIR/2022/161 dated November 25, 2022, read with further guidelines/clarifications issued by SEBI from time to time.														
<b>Name of the Fund Manager</b>	Mr. Mayank Prakash														
<b>Name of the Trustee Company</b>	Baroda BNP Paribas Trustee India Private Limited														
<b>Performance of the Scheme</b>	This Scheme is a new Scheme and does not have any performance track record.														
<b>Other Disclosures</b>	<p>Since the scheme is a new scheme, the following details are not available: (a) top 10 holdings by issuer and fund allocation towards various sectors, (b) aggregate investments in the Scheme by AMC's Board of Directors, concerned Scheme's Fund Manager(s) &amp; Other Key Personnel, (c) Scheme's portfolio turnover ratio. To view the Scheme's latest monthly portfolio holding, please visit our website at &lt;<a href="https://www.barodabnp-paribasmf.in/downloads/monthly-portfolio-scheme">https://www.barodabnp-paribasmf.in/downloads/monthly-portfolio-scheme</a>&gt;</p> <p><b>(Note: The monthly portfolio shall be available, once the portfolio has been constructed)</b></p>														
<b>Expenses of the Scheme</b>	<p><b>a. Load Structure</b></p> <p>Entry Load: Not Applicable</p> <p>Exit Load: Nil</p> <p><b>b. Annual Scheme Recurring Expenses</b></p> <p>These are the fees and expenses incurred for the respective Plan(s) under the Scheme. These expenses include but are not limited to Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee including costs related to providing accounts statement, dividend/redemption cheques/warrants etc., marketing and selling costs marketing &amp; selling expenses including agents commission and statutory advertisement, brokerage &amp; transaction cost pertaining to the distribution of units, audit fees, fees and expenses of trustees, costs related to investor communications, costs of fund transfer from location to location etc., listing fee, custodial fees etc.</p> <p>The maximum recurring expenses including the investment management and advisory fee that can be charged to the Scheme shall be subject to a percentage limit of average daily net assets as given in the table below.</p> <p>The AMC has estimated the annual recurring expenses under the Scheme as per the table below:</p> <table border="1"> <thead> <tr> <th>Particulars</th><th>% of daily Net Assets (Regular Plan)</th></tr> </thead> <tbody> <tr> <td>Investment Management &amp; Advisory Fee</td><td rowspan="11">Upto 1.00%</td></tr> <tr> <td>Trustee fee</td></tr> <tr> <td>Audit fees</td></tr> <tr> <td>Custodian Fees</td></tr> <tr> <td>Registrar &amp; Transfer Agent Fees</td></tr> <tr> <td>Marketing &amp; Selling Expenses including Agents Commission</td></tr> <tr> <td>Costs related to investor communications</td></tr> <tr> <td>Costs of fund transfer from location to location</td></tr> <tr> <td>Cost of providing account statements and dividend redemption cheques and warrants</td></tr> <tr> <td>Costs of statutory Advertisements</td></tr> <tr> <td>Cost towards investor education &amp; awareness (at least 2 bps)</td></tr> </tbody> </table>	Particulars	% of daily Net Assets (Regular Plan)	Investment Management & Advisory Fee	Upto 1.00%	Trustee fee	Audit fees	Custodian Fees	Registrar & Transfer Agent Fees	Marketing & Selling Expenses including Agents Commission	Costs related to investor communications	Costs of fund transfer from location to location	Cost of providing account statements and dividend redemption cheques and warrants	Costs of statutory Advertisements	Cost towards investor education & awareness (at least 2 bps)
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Particulars	% of daily Net Assets (Regular Plan)
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively@	
GST on expenses other than investment management and advisory fees	
GST on brokerage and transaction cost	
Other Expenses^&	
Maximum Total Expense Ratio (TER) permissible under Regulation 52 (6) (c)	Upto 1.00%
Additional expenses for gross new inflows from retail investors* from specified cities under Regulation 52 (6A) (b)	Upto 0.30%

^Expenses charged under the said parameters shall be in line with the Regulation 52 of SEBI (MF) Regulations or such other basis as specified by SEBI from time to time.& Listing expenses are part of other expenses.

**Further, the Direct Plan shall have a lower expense ratio excluding distribution expenses, commission etc. since no commission shall be paid from this plan. Further, all fees and expenses charged in the Direct Plan (in percentage terms) under various heads including the Investment Management and Advisory Fee shall not exceed the fees and expenses charged under such heads in the distributor Plan.**

Further, the following costs or expenses shall be charged to the Scheme (in addition to the limits specified as per Regulation 52(6)(c) of SEBI Regulations):

(a) expenses under Regulation 52(6A) (b) not exceeding 0.30 per cent of daily net assets, based on inflows only from retail investors\*; if the new inflows from beyond top 30 cities are at least -

(i) 30 per cent of gross new inflows in the Scheme, or;

(ii) 15 per cent of the average assets under management (year to date) of the Scheme, whichever is higher:

\*As per SEBI circular SEBI/HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from 'retail investor'.

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the Scheme shall be charged on proportionate basis.

The top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.

The said additional expenses on account of inflows from beyond top 30 cities so charged shall be clawed back in the respective schemes, in case the said inflow is redeemed within a period of 1 year from the date of investment.

(b) The AMC may charge GST on investment management and advisory service fees (AMC Fees) which shall be borne by the Scheme in addition to the total expense ratio mentioned in table above;

(c) @Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment shall not exceed 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.

It is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of TER as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

The total expenses charged to the scheme shall be the maximum limit of TER as prescribed under regulation 52.

Investors should note that the total recurring expenses of the scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI Regulations. The AMC will charge the Scheme such actual expenses incurred, subject to the statutory limit prescribed in the Regulations.

**For the actual current expenses being charged, the investor should refer to the website of the mutual fund at the following link <<https://www.barodabnp-paribasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes>>. Any change proposed to the current expense ratio will be updated on the website and communicated to the investors via e-mail or SMS at least three working days prior to the effective date of the change (in accordance with SEBI circular SEBI/HO/IMD/DF2/CIR/P/2018/18 dated February 05, 2018, SEBI Circular SEBI/ HO/IMD/DF2/CIR/P/2018/91 dated June 05, 2018 read with SEBI Circular SEBI/ HO/IMD/DF2/CIR/P/ 2019/42 dated March 25, 2019). Further, the disclosure of the expense ratio on a daily basis shall also be made on the website of AMFI viz. [www.amfiindia.com](http://www.amfiindia.com).**

These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per SEBI (Mutual Funds) Regulations, 1996. The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the scheme will bear directly or indirectly.

#### An Illustration of impact of expense ratio on Scheme's returns:

If an investor A invests in a regular plan of a Scheme with an expense of 2% p.a. and an investor B invests in Direct Plan of the same scheme with an expense of 1% p.a. Assuming the gross return of this fund is 10% for that given year, investor A will make a return of 8% (post expense) for that year, whereas investor B will make 9% return for same period.

Also, please take a look at below illustration which shows impact of different expense ratio assumed on initial investment of Rs. 10,000 invested over period of 10 years with an average annualized gain of 10% p.a.

Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year	10,000	10,000
Returns before Expenses (@15%pa)	1,500	1,500
Expenses other than Distribution Expenses	150	150
Distribution Expenses	50	-
Returns after Expenses at the end of the Year	1,300	1350
% Returns on Investment (Post Expenses)	13%	13.5%

	<p><b>Note:</b></p> <ul style="list-style-type: none"> <li>The purpose of the above illustration is to purely explain the impact of expense ratio charged to the Scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments, without considering any impact due to taxation.</li> <li><b>Investors are requested to note that NAV declaration made by AMC/Mutual Fund on every business day is net of expenses, and consequently scheme performance disclosures made by Mutual Fund, which are based on NAV values of the scheme are also net of expenses but does not consider impact of load and taxes, if any.</b></li> </ul>
<b>Transaction charges</b>	<p>Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the AMC/the Fund shall deduct transaction charges as per the following details from the subscription amount. The amount so deducted shall be paid to the distributor/agent of the investor (in case they have "opted in") and the balance shall be invested. In accordance with SEBI circular no. CIR/IMD/ DF/21/2012 dated September 13, 2012, the distributors shall have an option either to opt in or opt out of levying transaction charge based on type of the product.</p> <ol style="list-style-type: none"> <li><b>First time investor in Mutual Fund (across all the Mutual Funds):</b> Transaction charge of Rs. 150/- for subscription of Rs. 10,000 and above shall be deducted.</li> <li><b>Existing investor in Mutual Funds (across all the Mutual Funds):</b> Transaction charge of Rs. 100/- per subscription of Rs. 10,000 and above shall be deducted.</li> <li><b>For SIP -</b> The transaction charges in case of investments through SIP shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. The transaction charges shall be deducted in 3-4 installments.</li> <li>Transaction charges shall not be deducted for: <ol style="list-style-type: none"> <li>purchases /subscriptions for an amount less than Rs. 10,000/-</li> <li>transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc.</li> <li>purchases /subscriptions made directly with the Fund (i.e. not through any distributor/agent).</li> <li>Transactions through stock exchange.</li> </ol> </li> <li>The statement of account shall reflect the net investment as gross subscription less transaction charge and the number of units allotted against the net investment.</li> <li>As per SEBI circular no. SEBI/ IMD/ CIR No. 4/ 168230/09 dated June 30, 2009, the upfront commission to distributors shall be paid by the investor directly to the distributor by a separate cheque based on the investor's assessment of various factors including service rendered by the distributor.</li> </ol>
<b>Levy of Stamp Duty on applicable Mutual Fund Transactions</b>	<p>Investors/Unit holders are requested to note that that pursuant to Notification No. S.O. 1226(E) and G.S.R 226 (E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of The Finance Act, 2019, notified on February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India, a stamp duty @0.005% of the transaction value would be levied on applicable mutual fund transactions. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase/switch transactions (including reinvestment of amounts under IDCW option i.e. dividend reinvestment) to the Investors/Unit holders would be reduced to that extent.</p>
<b>Waiver of Load for Direct Applications</b>	<p>In accordance with the requirements specified by the SEBI circular no. SEBI / IMD/CIR No. 4 / 168230/ 09 dated June 30, 2009 no entry load will be charged for purchase / additional purchase / switch-in accepted by the Fund. Hence provision for waiver of load for direct application is not applicable.</p>
<b>Tax treatment for the Investors (unitholders)</b>	<p>Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his/her tax advisor.</p>
<b>Daily Net Asset Value (NAV) Publication</b>	<p>The AMC/Mutual Fund will calculate and disclose the first NAV(s) of the Scheme not later than 5 Business days from the date of allotment.</p> <p>Thereafter, the AMC shall declare the Net Asset Value of the scheme on every business day on AMFI's website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) by 11.00 p.m. and also on its website (<a href="http://www.barodabnp-paribasmf.in">www.barodabnp-paribasmf.in</a>). The NAV shall be calculated for all business days. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI in writing and the number of such instances would also be reported to SEBI on quarterly basis. If the NAVs are not available before the commencement of business hours of the following day due to any reason, the Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. The NAV shall also be made available to Unit Holders through SMS upon receiving a specific request in this regard on its website.</p> <p>The AMC/Mutual Fund shall disclose portfolio (along with ISIN) on a fortnightly and monthly basis for the Scheme on its website and on the website of AMFI within 5 days of every fortnight and within 10 days from the close of each month. The AMC/Mutual Fund shall also disclose portfolio (along with ISIN) as on the last day of the half-year (i.e. 31st March and on 30th September) for the Scheme on its website and on the website of AMFI within 10 days from the close of half-year.</p> <p>The AMC shall within one month from the close of each half year, i.e. 31st March &amp; 30th September, host a copy of its unaudited financial results on its website.</p>
<b>For Investor Grievances, please contact</b>	<p>All investor grievance / complaints and related correspondence may be addressed to:</p> <p><b>Mr. Vivek Kudal, Investor Relations Officer,</b>  <b>Baroda BNP Paribas Asset Management India Private Limited</b>  Cresenzo, 7th Floor, G-Block, Bandra Kurla Complex, Mumbai – 400051  Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM)  Email id: <a href="mailto:service@barodabnp-paribasmf.in">service@barodabnp-paribasmf.in</a></p> <p>For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stock broker or the investor grievance cell of the respective stock exchange.</p> <p>Investors also have the option to approach SEBI, by logging a complaint on SEBI's complaints redressal system (SCORES) (<a href="https://scores.gov.in/scores/Welcomes.html">https://scores.gov.in/scores/Welcomes.html</a>)</p>

<b>Unitholders' Information</b>	<p><b>Allotment Confirmation</b></p> <p>(a) <b>Allotment:</b> The process of allotment of units will be completed within 5 (five) business days from the date of closure of the New Fund Offer Period.</p> <p>(b) <b>Units in Physical mode:</b> Investors opting to subscribe to / hold units in physical form, whether by way of a normal purchase or SIP / STP, will be sent, (i) by way of an email and/or an SMS to their registered email address and or mobile number, an allotment confirmation, as soon as possible but not later than 5 Business Days from the date of acceptance of the request for subscription, and (ii) a CAS, as mentioned in 'Consolidated Account Statement (CAS)' below.</p> <p>(c) <b>Units in Demat Mode:</b> For investors who hold Units in dematerialized form, a demat statement shall be provided by the depository participant (DP) periodically, in such form and in such manner and at such time as provided in the agreement between investor and the DP.</p> <p>(d) <b>Consolidated Account Statement (CAS)</b> Consolidated Account Statement (CAS) for each calendar month on or before fifteenth day of succeeding month detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all the schemes of all mutual funds in whose folios transaction has taken place during that month. Also, the AMC shall issue a CAS every half year (September / March) on or before twenty first day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds to all such investors in whose folios no transaction has taken place during that period and such half yearly CAS shall provide all such additional details as maybe specified by SEBI from time to time.</p> <p>Unitholders are requested to ensure that their email id and mobile number are registered/updated with the AMC/RTA through our investor service centres in order to facilitate effective communication.</p> <p><b>For more details, Investors are requested to refer the Scheme Information Document (SID).</b></p> <p><b>Portfolio Disclosure</b></p> <ol style="list-style-type: none"> <li>1. AMC/Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the month and half-year (i.e. 31st March and on 30th September) for the Scheme on its website and on the website of AMFI within 10 days from the close of each month/ half-year respectively.</li> <li>2. AMC/Mutual Fund shall send the said statement of scheme portfolio via email to those unitholders whose email addresses are registered with AMC/Mutual Fund within 5 days of every fortnight and within 10 days from the close of each month/ half year for respective statement of scheme portfolio and disclose the same on its website. <b>The unit holders are requested to ensure that their email address is registered with AMC/Mutual Fund.</b></li> <li>3. AMC/Mutual Fund shall send the monthly and half-yearly statement of scheme portfolio via email to those unitholders whose email addresses are registered with AMC/Mutual Fund within 10 days from the close of each month and half-year respectively. <b>The unit holders are requested to ensure that their email address is registered with AMC/Mutual Fund.</b></li> <li>4. AMC/Mutual Fund shall publish an advertisement, in the all India edition of at least two daily newspapers, one each in English and Hindi, every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on its website and on the website of AMFI and the modes such as telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the half-yearly statement of its schemes portfolio.</li> <li>5. Further, AMC/Mutual Fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.</li> </ol> <p>Unitholders' can obtain the scheme's latest portfolio holding in a user-friendly and downloadable spreadsheet format at the following link <a href="https://www.barodabnp-paribasmf.in/downloads/monthly-portfolio-scheme">https://www.barodabnp-paribasmf.in/downloads/monthly-portfolio-scheme</a></p> <p><b>Half Yearly Unaudited Financial Results Disclosure:</b> The Mutual Fund /AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website. The Mutual Fund and /AMC shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.</p> <p><b>Annual Report or abridged summary thereof:</b> SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 05, 2018 shall be complied with in order to bring cost effectiveness in disclosing and providing information to unitholders and as a green initiative measure.</p> <p><b>For more details, Investors are requested to refer the Scheme Information Document (SID).</b></p>
<b>Directions to investors applying directly under all Schemes of the fund</b>	<p>In case of receipt of Application Form having broker code as blank space at the time of processing and allotting the units by the Registrars, AMC will consider such application as "Direct". However, the Investors are requested to fill the blank space with the words such as "Not Applicable" or "Direct" so as to ensure that their application is processed as direct and any misuse is prevented. Alternatively, investors can also strike off the blank space in the broker code field to prevent any misuse.</p>
<b>Compliance with Foreign Accounts Tax Compliance Act ("FATCA") and Common Reporting Standards (CRS) requirements</b>	<p><b>FATCA and CRS requirements may require disclosure regarding your investment in the units of the Scheme.</b></p> <p>Investors are informed that the AMC / the Fund are required to adhere to various requirements inter alia including submission of various information / details relating to the investors in the schemes of the mutual fund, to authorities/third parties including the U.S Internal Revenue Service ('IRS') or the Indian tax authorities, for the purpose of onward transmission to the U.S. Internal Revenue Service or such other authority as specified under the applicable laws from time to time. The information disclosed may include (but is not limited to) the identity of investors and their direct or indirect beneficiaries, beneficial owners and controlling persons, their residential status / details. Accordingly, Investors are requested to provide all the necessary information / declarations and to comply with any reasonable request from the AMC/ the Fund to allow the AMC/ the Fund to comply with such information reporting requirements.</p> <p><b>For more details, investors are requested to refer to Scheme Information Document.</b></p>
<b>Treatment of Financial Transactions received through Distributors suspended by AMFI (with effect from October 31, 2019)</b>	<p>The financial transactions of an investor where his/her distributor's AMFI Registration Number (ARN) has been suspended temporarily or terminated permanently by Association of Mutual Funds in India (AMFI) shall be processed as follows:</p> <ol style="list-style-type: none"> <li>1. During the period of suspension, no commission shall be accrued or payable to the distributor whose ARN is suspended. During the period of suspension, commission on the business canvassed prior to the date of suspension shall stand forfeited, irrespective of whether the suspended distributor is the main ARN holder or a sub-distributor.</li> <li>2. All Purchase / Switch requests (including under fresh registrations of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) or under SIPs / STPs registered prior to the suspension period) received during the suspension period shall be processed under Direct Plan and continue to be processed under Direct Plan perpetually unless after the suspension of ARN is revoked, unitholder makes a written request to process the future instalments / investments under regular/ distributor Plan. The AMC shall also suitably inform the concerned unitholders about the suspension of the distributor from doing mutual fund distribution business.</li> </ol>

	<p>3. Any Purchase / Switch or SIP / STP transaction requests received through the stock exchange platform, from any distributor whose ARN has been suspended, shall be rejected.</p> <p>4. Additionally, where the ARN of a distributor has been terminated permanently, the AMC shall advise the concerned unitholder(s), who may at their option, either continue their existing investments under regular/ distributor Plan under any valid ARN holder of their choice or switch their existing investments from regular/ distributor Plan to Direct Plan subject to tax implications and exit load, if any.</p>
<b>Mandatory Updation of Know Your Customer (KYC) requirements for processing of mutual fund transactions</b>	<p>It is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. <b>Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders have not completed KYC requirements.</b></p> <p>Unitholders are advised to use the applicable KYC Form for completing the KYC requirements and submit the form at any of the Official points of acceptance of Transactions. Further, upon updation of PAN details with the KRA (KRA-KYC)/ CERSAI (CKYC), the unitholders are requested to intimate us/our Registrar and Transfer Agent (i.e. KFin Technologies Limited) their PAN information along with the folio details for updation in our records.</p>

Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres / Distributors or Brokers.

#### COMPARISON OF EXISTING CLOSE ENDED SCHEMES OF THE FUND

Fund has no existing Close ended scheme, hence comparison of scheme is not shown

## INSTRUCTIONS

### 1. GENERAL INFORMATION

- a) The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please Tick (✓) in the appropriate box (□), where boxes have been provided. Please refer to the Scheme Information Document and the Key Information Memorandum carefully before filling the Application Form. All applicants are deemed to have accepted the terms of the Scheme Information Document subject to which this offer is being made and bind themselves to such terms of the Scheme Information Document upon signing the Application Form and tendering the payment.

#### b) Directions to investors applying under all Schemes of the Fund directly

All existing / prospective investors are requested to note and follow the below-mentioned directions while applying for the units of the Schemes of Baroda BNP Paribas Mutual Fund to enable the AMC to treat them as direct applications:

- In case of receipt of application form having broker code as blank space at the time of processing and allotting the units by the Registrars, AMC will consider such application as "Direct". However, the Investors are requested to fill the blank space with the words such as "Not Applicable" or "Direct" so as to ensure that their application is processed as direct. Alternatively, investors can also strike off the blank space in the broker code field.
- Investors subscribing under Direct Plan of a scheme will have to indicate "Direct Plan" in the application form. Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the scheme name, the Distributor code will not be considered and the application will be processed under Direct Plan. Further, where application is received for distributor plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. If the Distributor Code is mentioned, but the Plan is not mentioned, the application shall be processed under Distributor Plan. Direct Plan shall be the default plan if the investor doesn't indicate any plan in the application form or in case of any ambiguity.
- In case, the Broker code is pre-printed on the application form, investors (any / all in case of joint holders) must strike-off the code & countersign before submitting the application form at the applicable collections centres / Official Points of Acceptance of Transaction, if investors require change in the broker / direct status.
- Investors must provide their full signatures for the changes on the pre-printed application forms. Investors are also informed that if the changes / alterations carried out in the broker code are not accompanied with the full countersignature by the investor(s) on the said modification, the application will be processed with existing broker code details as recorded with the AMC. In case of multiple brokers preprinted on the transaction slip, the additional investment will be under "Direct", if the investor does not mention a specific broker.
- The Registrar shall be diligent in effecting the received changes in the broker code within a reasonable period from the time of receipt of the written request from the investors at the designated Official Points of Acceptance of Transaction.
- The detailed list of all the Official Points of Acceptance of Transactions will be available on the AMC website from time to time. The application received shall be considered "Direct" if they are submitted at the designated Official Points of Acceptance of Transactions, as notified from time to time.
- If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).

Investors should note that the AMC, the Trustee and the Mutual Fund should not be held liable for any claims in case the application forms are not completed in the manner stated as above.

#### c) Employees unique identity number (EUIIN)

- Investors should provide EUIIN of the distributor, particularly in advisory transactions. This would assist in tackling the problem of mis-selling even if the employee / relationship manager / sales person leaves the employment of the distributor.
- EUIIN is applicable to sales persons of non individual ARN holders only. Individual / Sole Proprietorship ARN holders should intimate AMFI-unit of CAMS in case they employ any Sales Person for selling mutual funds so that EUIIN could be allotted to them by AMFI. EUIIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ARN-14/12-13 dated July 13, 2012.
- Transactions that will be considered for this purpose are purchases, switches, SIP / STP / STP Triggers registration, Transfer of Income Distribution cum Capital Withdrawal Plan (TIDCW). Transactions that will be excluded are auto SIP / STP / SWP / STP Triggers Installments, IDCW Reinvestments, Bonus Units, Redemption, SWP Registration, Zero Balance Folio creation and Transfer of Income Distribution cum Capital Withdrawal Plan (TIDCW) installments.

- Distributors shall ensure that the sub broker affixes his / her ARN code and the EUIIN of the Sales Person in the columns separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder.
- In case EUIIN is not provided or fails the validation test, ARN holder shall remediate the same within 30 days either by providing the EUIIN or submitting the declaration signed by the investor in the format prescribed by AMFI.
- In case EUIIN or the above declaration is not provided within aforesaid remediation period, brokerage on the transaction shall be forfeited permanently.
- AMC reserves the right to conduct a due diligence on the distributor's activities if it is observed that significantly large number of transactions is being submitted without EUIIN.
- The EUIIN requirement shall be applicable for all modes of transactions including transaction through Stock Exchange Platform. The AMC shall comply with AMFI guidelines on this matter from time to time.

#### Applications under Power of Attorney / Body Corporate / Registered Society / Trust / Partnership

In case of an application under a Power of Attorney, the application should be accompanied by an original Power of Attorney or by a duly notarised copy of the Power of Attorney. The Mutual Fund / Trustee / AMC reserves the right to reject the application forms not accompanied by a Power of Attorney. Further, the Mutual Fund / Trustee / AMC reserves the right to hold Redemption proceeds in case the requisite documents are not submitted.

Prerequisites for registration of POA are as follows:

- POA document should contain the clause for empowering investment in units of Mutual Fund / shares & securities and should bear signatures of Power of Attorney grantor & holder.
- A copy of PAN of POA holder is mandatory. The KYC compliance requirements are mandatory for both the POA issuer (i.e. Investor) and the Attorney (i.e. the holder of POA), both of whom should be KYC compliant in their independent capacity.
- POA holder should not be a resident of United States of America and Canada.
- Further, in case an application has been signed by POA holder, and the POA documents are not valid for any of the reasons mentioned above, then the application shall be rejected.
- The Mutual Fund / Trustee / AMC reserve the right to reject the application at the applicable NAV as on the date of rejection of subscription without any load, in case of non submission of requisite documents w.r.t. POA registration as above.
- The above POA process is also applicable for Partnership firm / Corporate / Trust.
- For all communication, the address of the investors shall be captured. For applications by a company, body corporate, eligible institutions, registered society, trusts, partnership or other eligible non-individuals who apply in the Scheme should furnish a certified copy of resolution or authority to make the application as the case may be, a list of specimen signatures of the authorised officials, duly certified / attested and a certified copy of the Memorandum and Articles of Association and / or bye-laws and / or Trust Deed and / or Partnership Deed and certificate of registration or any other document as the case may be. In case of a trust / fund, it shall submit a certified true copy of the resolution from the trustee(s) authorising such Subscriptions and Redemptions. The authorised officials should sign the application under their official designation.

#### d) Fax / Scan Submission

In order to facilitate quick processing of financial transactions and / or Financial transaction instructions of investors the AMC / Trustee / Mutual Fund may (at its sole discretion and without being obliged in any manner to do so and without being responsible and / or liable in any manner whatsoever) accept and process any financial transactions towards an Initial Purchase, additional purchase, SIP, STP, SWP along with necessary prerequisite supporting documents and / or instructions submitted by an investor / unit holder by facsimile (fax) / scan image by electronic mail (email) to designated email ids mentioned hereunder and the Investor / unit holder voluntarily and with full knowledge takes and assumes any and all risks associated therewith. The AMC / Trustee / Mutual Fund shall have no obligation to check or verify the authenticity or accuracy of fax / scan requests purporting to have been sent by the Investor and may act thereon as if same had been duly given by the Investors.

Wherever an investor chooses to submit fax / scan requests, investor should adopt the following safeguards to mitigate risks:

- The investor shall seek a confirmation from the AMC for successful receipt of the fax / scan submission by the AMC. The confirmation can be sought from respective branch of AMC, contact details of which are available on the website of Mutual Fund ([www.barodabnpbaribasmf.in](http://www.barodabnpbaribasmf.in)). In case, the transaction is not received by the AMC, then the AMC shall not be liable to indemnify the investor for such action.



## INSTRUCTIONS (Contd...)

- ii. The investor must submit the original within 24 hours of submission of the fax / scan request.
- iii. The investor must indicate by marking / stamping "Original for record purpose only" on the face of the original request submitted. It may be noted that if such indication is not there on the original request when submitted, there is a risk of processing the original again as a fresh transaction and the investor could be faced with adverse consequences.
- iv. It may be noted that in the event the processing is based on the fax / scan request, any discrepancy between the original and fax request may not be rectifiable.

The investor / unit holder shall indemnify the AMC / Trustee / Mutual Fund at all times and keep the AMC / Trustee / Mutual Fund indemnified and save harmless against any and all claims, losses, damages, costs, liabilities and expense (including without limitation, interest and legal fees) actually incurred, suffered or paid by the AMC / Trustee / Mutual Fund (directly or indirectly) and also against all demands, actions, suits, proceedings made, filed, instituted against the AMC / Trustee / Mutual Fund (by the investor or any third party), in connection with or arising out of or relating to the AMC / Trustee / Mutual Fund accepting and acting pursuant to, in accordance with or relying upon, any fax/ scan request signed by the Investor or authorised representative of the Investor.

### e) Unitholding option

1. Please fill up this section to indicate your preference of holding units in physical mode or dematerialized (demat) mode.
2. Please provide latest "Client Investor Master" or "Demat Account Statement" for opting units in demat form. If any of the document is not provided, the units by default will be allotted in physical mode.
3. In case there is any mismatch in the information provided in the application form, the details appearing on Client Investor Master or Demat Account statement shall be considered.
4. In case units are held in demat form, the request for redemption or any other non - financial request shall be submitted directly to the depositories participant (DP) and not to the AMC / RTA of the Fund. Further, investors will receive an account statement from their respective DPs and not from AMC / RTA of the Fund incase units are held in demat form.
5. Units will be credited in the demat account only based on fund realization.
6. The facility of availing the units in demat / remat form is available subject to such processes, operating guidelines and terms & conditions as may be prescribed by the DPs and the depositories from time to time.
7. Presently, the option to hold units in demat form shall not be available for systematic transactions like Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc. Similarly, such option shall not be provided to the investors investing in the plans with daily, weekly & fortnightly IDCW frequency. Such investors shall be mandatorily allotted units in physical form.
8. Incase details of more than one demat account are provided, the Fund may choose any one of the demat accounts for the purpose of verification and processing of application.
9. In case of valid demat account details provided, the bank account details, joint holding details, mode of holding (joint / anyone or survivor) in case of joint holdings, address details and nominee details as per the demat account shall prevail over the corresponding details provided on the application form.
10. Investors applying as Joint holders, need to provide Demat details of their Joint Demat Account.

### f) Email Communication

1. All investors are requested to note that as a part of "Go Green" initiative, electronic mail (e-mail) shall be the default mode of communication for those investors whose e-mail id is available in the database of Baroda BNP Paribas Mutual Fund. In case, email address is not available, the AMC shall send all the communication, except for annual report or abridged summary thereof, monthly or half yearly statement of scheme portfolio and such other statutory communications as maybe specified by SEBI, in physical copies at the address available in the records of the AMC. However, in case the unitholder submits a request to receive any communication, including abridged annual report, monthly or half yearly statement of scheme portfolio, in physical mode then AMC shall provide the same within five working days from the date of receipt of request.
2. In accordance with SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 05, 2018, in order to bring cost effectiveness in disclosing and providing information to unitholders and as a green initiative measure, the following shall be applicable:
  - AMC/Mutual Fund shall publish an advertisement, in the all India edition of at least two daily newspapers, one each in English and Hindi, every year disclosing the hosting of the scheme wise annual report on its website and on the website of AMFI and the

modes such as telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof.

- AMC/Mutual Fund shall send the scheme annual reports or abridged summary thereof **only via email** to those unitholders whose email addresses are registered with AMC/Mutual Fund. **The unit holders are requested to ensure that their email address is registered with AMC/ Mutual Fund.**
- In case of unitholders whose email address is not registered with the AMC/Mutual Fund, they may choose to visit our website or AMFI website for accessing the electronic copy of the scheme-wise annual report or abridged summary thereof. Such unitholders may also avail the option in the application form under section of 'Declaration & Signatures', to 'opt-in' to receive physical copy of the scheme-wise abridged annual report.
- Further, AMC/Mutual Fund shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder.

## 2. APPLICANT'S INFORMATION

Individual Applicants must provide all the details for all applicants under Applicant's Information Section of the Application Form.

- ai) Name and address must be given in full (P.O. Box Address alone is not sufficient). If the Name given in the application does not match the name as appearing on the PAN Card, application may be liable to get rejected or further transactions may be liable to get rejected. In case of NRIs / FILs, 'Overseas Address' is mandatory.
- aii) If the applicant is minor, the minor shall be the first and the sole holder in an account. Minor Application with joint holding shall be rejected. There shall not be any joint accounts with minor as the first or joint holder. Also, minor cannot appoint a nominee. Guardian in the folio on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. It is mandatory to provide information on the relationship / status of the guardian as father, mother or legal guardian in the application form. In case of natural guardian, a document evidencing the relationship has to be submitted. If the above documents are not submitted, the application will be liable to be rejected. The account of the minor shall be frozen for operation by the guardian on the day the minor attains the age of majority and no transactions shall be permitted. The request for change in status of the accounts shall be submitted in the required form along with the requisite documents. AMC shall suspend all standing instructions like SIPs, SWPs, STPs, etc. from the date of the minor attaining majority, by giving adequate prior notice. Please refer Checklist for the documents to be submitted for establishing date of birth or relationship status incase of application on behalf of minor.
- aiii) Investors are requested to note that prior to minor attaining majority, the Fund shall send an advance notice to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents to change the status of the account to "major". It is to be noted that the guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority till the time the above application form along with the prescribed documents are submitted to the Fund. The Fund will continue to process the standing instructions like SIP, STP, SWP ETC. and will send an advance notice to the guardian and the minor stating that the existing standing instructions will continue to be processed beyond the date of the minor attaining majority till the time a instruction from the major to terminate the standing instruction is received by the Fund along with the prescribed documents. Such standing instruction shall be terminated within 30 days from the date of receiving the instruction. Mutual funds shall send such advance notice by email or mobile alerts where email ids and mobile numbers are available with the Fund. The request form with details of the list of standard documents to change account status from minor to major is available on our website [www.barodabnp-paribasmf.in](http://www.barodabnp-paribasmf.in). The applications, if not conforming to the above requirements, shall be liable to be rejected.
- aiiv) When there is a change in guardian either due to mutual consent or demise of the existing guardian, a request along with requisite documents shall be sent to the Fund. The new guardian must be a natural guardian (i.e. father or mother) or a court appointed legal guardian. The request form alongwith the list of requisite documents is available on our website [www.barodabnp-paribasmf.in](http://www.barodabnp-paribasmf.in). The applications, if not conforming to the above requirements, shall be liable to be rejected.
- av) In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income / networth and Politically Exposed Person (PEP)\* status mentioned under section 2 & 3 which was forming part of uniform KYC form will now be captured in the application form of the Fund.

**The said details are mandatory for both Individual and Non Individual applicants.**

\*PEP are defined as individuals who are or have been entrusted with

## INSTRUCTIONS (Contd..)

prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government / judicial / military officers, senior executives of state owned corporations, important political party officials, etc.

### bi) PAN Information

It is mandatory for investors (except ASBA investors) making an application for investment to furnish copy of PAN. A copy of PAN has to be self certified by the investor and the original PAN card should be made available for verification in the manner and to the entity as may be specified by the Baroda BNP Paribas Asset Management India Private Limited (AMC) from time to time.

- If your investment is being jointly made with other co-applicants, the PAN for each of the co-applicants should be furnished along with a copy of a document, evidencing the PAN for each of the co-applicant.
  - Where the person making an application is a minor, Guardian PAN copy is mandatory even if minor has his / her own valid PAN.
  - Applications, where the details of the documents submitted as evidence for PAN do not match with the Applicants / existing information available with Baroda BNP Paribas Mutual Fund, will be rejected.
  - In case of Micro Investment, under SIP or Lumpsum investments where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed ₹ 50,000 (to be referred as "Micro Investments" hereinafter) shall be exempted from the requirement of PAN. This exemption will be applicable only to investments by individuals, NRIs, minors, joint holders and sole proprietary firms (but not including PIOs, HUFs and other categories). Those investors (including joint holders) subscribing to a Micro Investments will be required to submit a self attested photocopy / attested by the ARN holder (mentioning the ARN) of any one of the current and valid documents along with their applications (for list of valid documents, refer: 'Micro Investment - Checklist').
  - The AMC will reject a application if it is found that the registration of the application will result in the aggregate of Micro Investments to exceed ₹ 50,000 in a financial year or if there are deficiencies in the supporting documents. In case the first SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the SIP registration will be ceased for future installments. No refunds will be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.
- Applications not complying with the above requirements will be deemed to be incomplete and will be rejected.

### bii) Know Your Client (KYC) information / documents

Investors are requested to note that with effect from January 01, 2011, KYC compliance is mandatory for all the investments irrespective of amount of application. SEBI vide circular no. MIRSD/SE/Cir-21/2011 dated October 5, 2011 has mandated that the uniform KYC form and supporting documents shall be used by all SEBI registered intermediaries in respect of all new clients from January 1, 2012. Further, SEBI vide circular no. MIRSD/Cir-23/2011 dated December 2, 2011, has developed a mechanism for centralization of the KYC records in the securities market to bring about uniformity in securities markets. Accordingly, KYC registration is being centralised through KYC Registration Agencies (KRA) registered with SEBI. Thus each investor has to undergo a uniform KYC process only once in the securities market and the details would be shared with other intermediaries by the KRA. Investors are requested to note the following:

#### For existing investors as on December 31, 2011:

It may be noted that investors who have successfully completed the KYC process with CVL for investments in mutual funds (in the old format) can continue to use the KYC acknowledgment / confirmation issued to them for mutual fund investments. However, it will not be applicable for investments in with other intermediaries in the securities market.

#### • Additional KYC requirements:

Investors are requested to note that with effect from December 03, 2012, investors who have completed their KYC through CDSL Ventures Ltd (CVL) upto December 31, 2011 wish to invest in a new mutual fund where they have not invested earlier (or not opened a folio earlier), they will be required to submit 'missing / not available' KYC information and complete the 'In Person Verification' (IPV) requirements.

- In case of Individual investors, the following details need to be submitted:

1. Father's / Spouse's Name,
2. Marital Status,
3. Nationality,
4. Gross Annual Income or Net worth (not older than 1 year)
5. In-Person Verification (IPV)

Individual investors are requested to fill in 'KYC Details Change Form' issued by CVL - KRA and also available on the AMC website [www.barodabnp-paribasmf.in](http://www.barodabnp-paribasmf.in). This duly filled form along with IPV completed status can be submitted along with purchase application, to the new mutual fund where the investor is investing or opening an account. Alternatively, investors may also approach their existing

mutual funds at any investor service centre for completion of this KYC requirement.

- In case of Non Individuals, KYC is required to be done again with any SEBI registered KRA due to significant changes in KYC requirements, else they will not be able to invest with a new mutual fund from the effective date.

#### For new investors in mutual funds from January 01, 2012:

Investors who have not completed the KYC process with CVL for investments in mutual funds in the old format, has to comply with new uniform KYC norm (including submission of new KYC forms along with relevant supporting documents & and in - person verification. Please refer to our website [www.barodabnp-paribasmf.in](http://www.barodabnp-paribasmf.in) for KYC forms). The KYC acknowledgment issued by the KRA can be used for all investments in securities market, including mutual funds.

Investors who have completed KYC process through any of the intermediaries on or after January 01, 2012 and hold a valid acknowledgement issued by KRA for the same may invest with any of the mutual funds. However, Baroda BNP Paribas Mutual Fund / AMC / Trustee reserves the right to carry out enhanced due diligence based on its internal client due diligence policy.

Investors are requested to further note that:

1. **Minors:** In respect of a Minor applicant, the Guardian should obtain a KYC confirmation / acknowledgement in his / her own name and quote it while investing in the name of the minor. The Minor, upon attaining majority, should immediately apply for a KYC Confirmation in his / her own capacity and intimate it to Baroda BNP Paribas Mutual Fund, in order to transact further in his / her own capacity. Guardian's KYC Compliance is mandatory even if minor has his / her own KYC acknowledgement.
2. **Power of Attorney (PoA) Holder:** Investors desirous of investing through a PoA must note that the KYC confirmation / acknowledgement is required to be obtained by both the PoA issuer (i.e. Investor) and the Attorney (i.e., the holder of PoA).
3. **Transmission (in case of death of the unit holder):** If an individual becomes a Baroda BNP Paribas Mutual Fund Investor due to an operation of law, e.g., transmission of units upon death of an Investor, the claimant will be required to obtain KYC confirmation / acknowledgement. If the deceased is the sole applicant, the claimant should submit his / her KYC confirmation / acknowledgement along with the other relevant documents to effect the transmission of units in his / her favour.

Non-individual investors are requested to note that they have to furnish mandated certain additional documents as stated under SEBI circular no. MIRSD/SE/Cir-21/2011 dated October 5, 2011 otherwise application shall be liable to be rejected. It shall be further noted that if it comes to the knowledge of the AMC subsequently that the KYC of the applicant has failed then further purchase, switch and other related transactions shall not be permitted.

AMC reserves the right to validate the investors details with the records of KRA, income tax database; as the case may be either before allotting the units or subsequently. AMC further reserves the right to refund the investments made subsequently, if it is found that a valid KYC confirmation / acknowledgement is not provided & valid PAN is not quoted on such application(s), refund will be done at applicable NAV, subject to payment of applicable exit load.

It may be noted that the Mutual Fund, Trustees or AMC shall not be liable for any failure to perform its obligations, to the extent that such performance has been delayed, hindered or prevented by systems failures, network errors, delay or loss of data / document during transit, due to interoperability issues amongst multi-intermediaries involved therein.

For those who have updated the KYC confirmation / acknowledgement with the Fund, it may be noted that communication with respect to change in address should be sent to KRA & not to the Registrar.

**Investors investing from July 1, 2014 are requested to provide additional KYC details viz. net-worth / Income details, occupation, kind of business, etc. This information shall be mandatory. AMC reserves the right to reject the application in case these details are not provided.**

#### Operationalisation of CKYC:

Pursuant to SEBI circular no. CIR/MIRSD/66/2016 dated July 21, 2016, SEBI Circular no. CIR/MIRSD/120/2016 dated November 10, 2016 and AMFI Best Practices Guidelines Circular No. 68/2016-17 pertaining to implementation of Central KYC ('CKYC') norms, new investors investing in Schemes of the Fund are requested to note the following:

1. New investors who have never done KYC under KYC Registration Agency (KRA) regime will be required to fill in the new CKYC forms while investing with the Fund. (It may be noted that the requirement of PAN shall be mandatory for completing CKYC process).
2. If any new investor uses the old KRA KYC form, which does not have all information needed for registration with CKYC, then such customer will be either be required to fill the new 'CKYC Form' or provide additional/ missing information using a 'Supplementary CKYC Form'.

## INSTRUCTIONS (Contd..)

3. Investors who have already completed KYC & have obtained their KYC Identification Number (KIN) from KYC platform can invest in the Fund using their KIN. In case of minors, KIN of the Guardian shall be applicable. However, in case the PAN of the investor is not updated in the KYC system, then the investor will be required to provide a self-certified copy of PAN card.

The aforesaid forms are available on our website ([www.barodabnpparibasmf.in](http://www.barodabnpparibasmf.in)).

**biii) Country of Tax Residence and Foreign Tax ID number:**

Tax Regulations require us to collect information about each Investor's tax residency. Please indicate all countries in which you are resident for tax purposes and the associated Tax ID numbers. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should any information provided change in the future, please ensure you advise us of the changes with updated self-declaration within 30 days. If you are a US citizen or resident, please include United States in this related field along with your US Tax Identification Number. If you declare more than one country of Tax Residence, please provide the exhaustive list in free form along with the associated Tax ID numbers with the application form.

**biv) FATCA & CRS Instructions:**

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number.

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA / CRS indicia
U.S. place of birth	<ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;</li> <li>Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND</li> <li>Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth</li> </ol>
Residence / mailing address in a country other than India	<ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and</li> <li>Documentary evidence (refer list below)</li> </ol>
Telephone number in a country other than India	<p><b>If no Indian telephone number is provided</b></p> <ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and</li> <li>Documentary evidence (refer list below)</li> </ol> <p><b>If Indian telephone number is provided along with a foreign country telephone number</b></p> <ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR</li> <li>Documentary evidence (refer list below)</li> </ol>
Telephone number in a country other than India	<ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and</li> <li>Documentary evidence (refer list below)</li> </ol>

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

- Certificate of residence issued by an authorized government body\*
- Valid identification issued by an authorized government body\* (e.g. Passport, National Identity card, etc.)

\* Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

**bv) Non acceptance of Third Party payment under the Scheme:**

Definition of Third Party payment:

- a) When payment is made through instruments issued from an account other than that of the beneficiary investor, the same is referred to as Third Party payment.

- b) It is clarified that in case of payments from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.

Exceptions:

Third Party payments shall be rejected except in the following exceptional situations:

- Custodian on behalf of an FII or a client.
- Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum / one time subscription through Payroll deductions or deductions out of expense reimbursements. The AMC shall exercise extra due diligence in terms of ensuring the authenticity of such arrangements from a fraud prevention and KYC perspectives.
- Payment by the AMC to an empanelled distributor on account of omission/incentive etc. in the form of Mutual Fund Units of the schemes managed by the AMC through SIP or lump sum / one-time subscription, subject to compliance with SEBI regulations and Guidelines issued by AMFI, from time to time.
- Payment by a Corporate to its Agent/Distributor /Dealer (similar arrangement with principal-Agent relationship), on account of commission or incentive payable for sale of its goods/services, in form of the Mutual fund units through SIP or lump sum / one-time subscription, subject to compliance with SEBI regulations and Guidelines issued by AMFI, from time to time.

For iii & iv above, AMC shall exercise extra due diligence in terms of ensuring the authenticity of such arrangements from a fraud prevention and ensure compliance with provisions of PMLA, 2002 regarding prevention of money laundering etc.

If applicant belongs to any of the above categories, please provide KYC acknowledgement of the Third Party along with declaration in required format.

Applications with Third Party payments not conforming to the above requirements shall be rejected and the amounts received shall be refunded.

Transfer letter format to clearly state the source Bank Name and Account Number.

- c) Please provide the name of the Guardian in case of investments on behalf of minor or the name of the Contact Person in case of investments by a Company / Body Corporate / Partnership Firm / Trust / Society / FIs / Association of Persons / Body of Individuals.
- d) Applications not complying with the above requirements will be deemed to be incomplete and will be rejected.

- bvi) Investors are requested to note that transaction requests such as subscriptions, redemptions, switches etc. submitted by the investor must be correct, complete, clear and unambiguous in all respects and should conform to the procedure / documentation requirements prescribed for such requests, failing which the Trustee / AMC reserves the right to reject the same and in such a case the Trustee / AMC will not be responsible for any consequence therefrom.

If the investor submits the transaction request in a format other than the one prescribed by AMC, the same shall also need to conform to the above requirements. Further, in such cases, it would be implied that the investor has read and understood the contents of the Statement of Additional Information, respective Scheme Information Document, and Key Information Memorandum and Application form of the Fund and that the investor agrees to abide by the provisions thereof including such other terms and conditions as may be amended from time to time.

**3. BANK ACCOUNT DETAILS (MANDATORY)**

- a) Applicants should provide the name of the bank, branch address, account type and account number of the Sole / First Applicant. Please note that as per SEBI guidelines, it is mandatory for investors to mention their bank account details in the Application Form. Applications without this information will be deemed to be incomplete and will not be accepted by the Mutual Fund.
- b) Investments or redemptions should be made from / to domestic accounts i.e. accounts within Indian Banking system. Investors should make subscription of units of the Fund in their own name and through their own bank accounts only and no third party subscription will be allowed.
- c) In addition to providing the redemption bank mandate, it is mandatory for applicants to mention their Bank Account number, instrument number and the Bank name from which the subscription is funded, in their each Subscription request.



## INSTRUCTIONS (Contd...)

### d) Direct Credit Facility

Direct Credit facility (RTGS / NEFT or such other means introduced by RBI from time to time) shall be considered as default mode of payment i.e. for your IDCW entitlement / redemption proceeds. This facility will be provided to unitholders having bank accounts with other banks as and when the same is facilitated by AMC. Please provide correct IFSC, NEFT, MICR code for ensuring correct direct credit into your account.

Investors should provide original of any of the following documents of the bank account to be registered:

- Cancelled original cheque of the bank mandate with first unitholder name and bank account number printed on the face of the cheque OR
- Self attested copy of bank statement OR
- Bank pass book page with account number, account holder's name and address with current entries not older than 3 months OR
- Bank Letter duly signed by branch manager / authorized personnel. Bank letter should be on its letterhead certifying that the Unit holder maintains / maintained an account with the bank, the bank account information like PAN, bank account number, bank branch, account type, the MICR code of the branch & IFSC Code.

If photocopies of the above stated documents are submitted, investors must produce original for verification of bank account details to the AMC branches / ISCs of KFin. The original bank account statement or passbook shall be returned to the investors over the counter upon verification. Photocopies can also be attested by the concerned Bank. It should be noted that attestation by the Bank should be done only by the branch manager or authorized personnel of the Bank with the full signature, name, employee code, bank seal and contact number stated.

If you wish to receive cheque payout instead of direct credit facility, please indicate your preference for the same by ticking in the box provided.

The investor shall not hold AMC / Fund liable for any non-receipt or delay or deficiency in service by the banks executing direct credit or due to any incorrect bank account details provided by the bank.

### e) Process for change in Bank Account

Investors shall submit duly filled in "Change of bank mandate & Registration of multiple bank accounts form" at any of the Official Point of Acceptance of Transactions (OPAT) of the Fund. The request form alongwith the list of requisite documents is available on our website [www.barodabnp-paribasmf.in](http://www.barodabnp-paribasmf.in).

1. The original of any of the following documents of the new bank account shall be required:
  - (i) Cancelled original cheque of the new bank mandate with first unitholder name and bank account number printed on the face of the cheque OR
  - (ii) Self attested copy of bank statement OR
  - (iii) Bank pass book page with account number, account holder's name and address with current entries not older than 3 months OR
  - (iv) Bank Letter\* duly signed by branch manager / authorized personnel
2. Self attested photocopy of any of the above stated document of the old bank account with first unitholder name and bank account number printed on the face of the cheque. In case, old bank account is already closed, a duly signed and stamped original letter from such bank\* on the letter head of bank, confirming the closure of said account shall be required.

\* Bank letter should be on its letterhead certifying that the Unit holder maintains / maintained an account with the bank, the bank account information like PAN, bank account number, bank branch, account type, the MICR code of the branch & IFSC Code.

If photocopies of the above stated documents are submitted, investors must produce original for verification of bank account details to the AMC branches / ISCs of KFin. The original bank account statement or passbook shall be returned to the investors over the counter upon verification. Photocopies can also be attested by the concerned Bank. It should be noted that attestation by the Bank should be done only by the branch manager or authorized personnel of the Bank with the full signature, name, employee code, bank seal and contact number stated on it.

There shall be a cooling period of not more than 10 calendar days for validation and registration of new bank account. Post the completion of such validation, redemption proceeds shall be released within a period of 10 working days.

In case, the request for change in bank account information being invalid / incomplete / dissatisfactory in respect of signature mismatch / document insufficiency / not complying with any requirements as stated above, the request for such change will not be processed. Redemptions / IDCW payments, if any, will be processed as per specified service standards and the last registered bank account information will be used for such payments to Unit holders.

### f) Registration of multiple bank accounts

Unitholders can also register multiple bank accounts in his folio. The "Change of Bank Mandate & Registration of Multiple Bank Account Form" shall

be used by the unitholders for change in existing bank mandate or for registration of multiple bank account details for all investments held in the specified folio (existing or new). Individuals / HUF / Sole Proprietor firm can register upto 5 different bank accounts for a folio by using this form. Non individuals can register upto 10 different bank accounts for a folio. The request form alongwith the list of requisite documents is available on our website [www.barodabnp-paribasmf.in](http://www.barodabnp-paribasmf.in).

### 4. INVESTMENT DETAILS & PAYMENT DETAILS

- a) Applicants should indicate the Plan / Option and IDCW Mode, for which the application is made, by indicating the choice in the appropriate box provided for this purpose in the Common Application Form.
- b) In case Applicants wish to opt for both the Plans / Options, separate Application Forms will have to be filled.
- c) If no indication of plan / option / facility is given, the provision as stated in the Scheme Information Document of the respective scheme shall be applicable.
- d) i) Resident investors may make payment by cheque payable locally in the city where the application form is submitted at the local Offices / Authorised Collection Centres.
- ii) Payment shall be accepted through RTGS/NEFT as well as Cheques.

The AMC reserves the rights to refund such application money if deposited by the Collecting Banks in inadvertently. All cheques must be drawn in the name of the respective Scheme / Plan as applicable and crossed "Account Payee only". For e.g. "BARODA BNP PARIBAS Fixed Maturity Plan Series 2 (189 days)". A separate cheque must accompany each Application.

### e) Cheque Bouncing

In cases where the cheque(s) given by the investor for the application made by him / her in the Scheme, are bounced (i.e. not realised) on presentation to the Bank on which it is drawn, the AMC / Trustee / Mutual Fund reserves the right to reject the application and also restrain the said investor from making any further investment in any of the Schemes of the Mutual Fund. The AMC / Trustee / Mutual Fund will not be responsible in any manner whatsoever for any losses / damages (whether direct, indirect or otherwise including opportunity loss) caused to the investor as result of the AMC / Trustee / Mutual Fund rejecting the application on the basis of cheque bouncing and also for restraining the investor from making any further investment in any of the Schemes of the Mutual Fund.

### f) Direct Plan

1. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.
2. Plans / Options / Sub-options: All Plans / Options / Sub-Options offered under the Schemes will also be available for subscription under the Direct Plan.
3. Eligible investors / modes for applying: All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Schemes are eligible to subscribe under Direct Plan. Investments under Direct Plan can be made through various modes offered for investing directly with Baroda BNP Paribas Mutual Fund {except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors}.
4. Investors subscribing under Direct Plan of a scheme will have to indicate "Direct Plan" in the application form. Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the scheme name, the Distributor code will not be considered and the application will be processed under Direct Plan. Further, where application is received for distributor plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. If the Distributor Code is mentioned, but the Plan is not mentioned, the application shall be processed under Distributor Plan. Direct Plan shall be the default plan if the investor doesn't indicate any plan in the application form or in case of any ambiguity.

### g) NRIs, Persons of Indian Origin, FIIs

Payment by FIIs / NRIs / Persons of Indian Origin must be made by cheque out of funds held in the NRE / FCNR account, in the case of purchases on a repatriation basis or out of funds held in the NRO / NRE / FCNR account, in the case of purchases on a non-repatriation basis.

### 5. NOMINATION INSTRUCTIONS

- a) Nomination will be maintained at the folio or account level and shall be applicable for investments in all schemes in the folio or account.
- b) In case of joint holders, all joint holders should sign the request for nomination / cancellation of nomination, even if the mode of holding is not "joint".
- c) Nomination form cannot be signed by Power of attorney (PoA) holders. In case PoA holder provides nomination form, such application will be processed. However information regarding nomination will not be considered. Such information will be ignored.

## INSTRUCTIONS (Contd..)

- d) Every new nomination for a folio / account will overwrite the existing nomination.
  - e) Nomination shall be mandatory for all the new folios / accounts opened by individuals (with single holding) and sole proprietor. Investors who do not wish to nominate must mention about their non-intention to nominate and sign the relevant section under nomination.
  - f) Nomination is not allowed in a folio held on behalf of a minor. Hence any information provided shall not be considered in the folio.
  - g) Pursuant to the SEBI Regulation 29A, the AMC is introducing Multiple Nomination Facility to enable Unitholders to nominate more than one person in whom the Units held by the Unitholder shall vest in the event of the demise of the Unitholder. Accordingly, Multiple nominees can be designated per folio maximum upto 3 nominees.
  - h) The investor has an option to provide nomination details of maximum upto 3 nominees.
  - i) The Unitholders are further informed that additional nominee(s) can be added to the existing nominee(s) in their investments with Baroda BNP Paribas Mutual Fund. Such request form is available on the website.
  - j) The nomination can be made only by individuals including proprietorship firms applying for / holding Units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate.
  - k) A minor can be nominated and in that event, the name and address of the Guardian of the minor Nominee shall be provided by the Unitholder. Nomination can also be in favour of Central / State Government, a local authority, any person designated by a virtue of his office or a religious or a charitable trust.
  - l) The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force from time to time.
  - m) Nomination in respect of the Units stands rescinded upon the Redemption / transfer of Units.
  - n) The nomination facility extended under the Scheme is in accordance with the SEBI Regulations and subject to other applicable laws. Transmission of the Units in the name of the nominee shall discharge the Mutual Fund, the Trustee and the AMC from any liability towards the successor(s) / heir(s) of the deceased Unitholder(s). However, the Mutual Fund / Trustee / AMC may request the nominee to execute suitable indemnities in favour of the Mutual Fund and / or the Trustee and / or the AMC, and to submit necessary documentation to the satisfaction of the Mutual Fund before transmitting Units to his / her favour. Nominations received in the form prescribed by the AMC alone shall be valid.
  - o) Unitholders are requested to note that in case of multiple nominations, it is mandatory to clearly indicate the percentage of allocation in favour each of the nominees against their Name and such allocation should be in whole numbers without any decimals making a total of 100 percent. It may be noted that if the percentage allocation is not mentioned or is left blank or is ambiguous, in the Nomination Form then the AMC shall apply the default option of equal distribution among all the nominees as designated by the deceased Unitholder.
  - p) Request form for changing the Nomination / Cancellation of Nomination is available on our website [www.barodabnp-paribasmf.in](http://www.barodabnp-paribasmf.in). The applications, if not conforming to the above requirements, shall be liable to be rejected.
- The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.

### 6. DECLARATION AND SIGNATURES

Signatures can be in English or in any Indian language. Thumb impressions must be attested by a Magistrate / Notary Public under his / her official seal. In case of HUF, the Karta will sign on behalf of the HUF.

### 7. WHO CANNOT INVEST

It should be noted that the following persons cannot invest in the Scheme:

1. Any person who is a foreign national.
2. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies, which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs).
3. Non-Resident Indians residing in the United States of America and Canada.
4. Individual investors defined as US persons which shall include the following:
  - Designation of the unitholder as a US citizen or resident; or
  - Unitholder with a US place of birth; or
  - Unitholder with a current US residence address or US mailing address (including a US post office box); or

- Unitholder with a current US telephone number (regardless of whether such number is the only telephone number associated with the account holder); or
  - Unitholder with a current power of attorney or signatory authority granted to a person with a US address as above;
    - (i) Accordingly, no fresh purchases in the Scheme would be allowed to be made by US persons as defined above.
    - (ii) In case AMC / Fund subsequently identifies, that the subscription amount has been received from US person, then the AMC / Baroda BNP Paribas Mutual Fund at its sole discretion shall reject the application at the applicable NAV (at the time of investment) without any load, within 10 working days of identification of their status as US person.
    - (iii) If an existing unit holder(s) subsequently becomes a US person, then such unit holder(s) will not be able to purchase any additional Units in any of the Schemes of Baroda BNP Paribas Mutual Fund. In case the AMC / Fund subsequently identifies, that the subscription amount has been received from US person, either through its own source or through intimation from the investor, then the AMC / Fund at its sole discretion shall redeem all the existing investment at the applicable NAV on date of redemption, subject to exit load, if any, within 10 working days of identification of such change.
- It is further clarified that the provisions in clause (ii) and (iii) as above shall, mutatis mutandis, also be applicable for investments received from Non-Resident Indians / PIOs residing in Canada.

5. NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.
6. Religious and charitable trusts, wakfs or other public trusts that have not received necessary approvals and a private trust that is not authorised to invest in Mutual Fund schemes under its trust deed. The Mutual Fund will not be responsible for or any adverse consequences as a result of an investment by a public or a private trust if it is ineligible to make such investments.
7. Any other person determined by the AMC or the Trustee as not being eligible to invest in the Scheme

The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Schemes from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. As Units may not be held by any person in breach of the SEBI Regulations, any law or requirements of any governmental, statutory authority including, without limitation, exchange control regulations, the Mutual Fund / Trustee / AMC may mandatorily redeem all the Units of any Unitholder where the Units are held by a Unitholder in breach of the same. The Mutual Fund / Trustee / AMC may redeem Units of any Unitholder in the event it is found that the Unitholder has submitted information either in the application or otherwise that is false, misleading or incomplete.

### 8. THE TRUSTEE / AMC RETAINS THE SOLE AND ABSOLUTE DISCRETION TO REJECT ANY APPLICATION.

### 9. TRANSACTION CHARGES

Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the AMC shall deduct transaction charges as per the following details from the subscription amount. The amount so deducted shall be paid to the distributor/agent of the investor (in case they have "opted in") and the balance shall be invested. In accordance with SEBI circular no. CIR/ IMD/DF/21/2012 dated September 13, 2012, the distributors shall have an option either to opt in or opt out of levying transaction charge based on type of the product.

1. First time investor in Mutual Fund (across all the Mutual Funds): Transaction charge of Rs. 150/- for subscription of Rs. 10,000 and above shall be deducted.
2. Existing investor in Mutual Funds (across all the Mutual Funds): Transaction charge of Rs. 100/- per subscription of Rs. 10,000 and above shall be deducted.
3. Transaction charges shall not be deducted for:
  - a. purchases /subscriptions for an amount less than Rs. 10,000/-
  - b. transaction other than purchases/ subscriptions relating to new inflows such as Switches etc.
  - c. purchases /subscriptions made directly with the Fund (i.e. not through any distributor/agent).
  - d. Transactions through stock exchange.
4. The statement of account shall reflect the net investment as gross subscription less transaction charge and the number of units allotted against the net investment.
5. As per SEBI circular no. SEBI/ IMD/ CIR No. 4/ 168230/09 dated June 30, 2009, the upfront commission to distributors shall be paid by the investor directly to the distributor by a separate cheque based on the investor's assessment of various factors including service rendered by the distributor.



# NFO Application Form (For Lumpsum)

Please read product labelling details available on cover page and the instructions before filling up the Application form. Tick (✓) whichever is applicable, strike out whichever is not required.



**BARODA BNP PARIBAS FIXED MATURITY PLAN SERIES 2 (189 DAYS)** (A close ended fixed income fund investing in debt instruments maturing at or before the maturity of the fund. A relatively low interest rate risk and moderate credit risk)

**This product is suitable for investors who are seeking\*:**

- Income over a short-term investment horizon
- Investment in debt & money market securities
- \*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

<sup>AA</sup>the riskometer assigned is based on internal assessment of the scheme characteristics and the same may vary post NFO when actual investments are made.

**Scheme Riskometer<sup>AA</sup>**



**NFO Opens : 19th June 2023**

**NFO Closes : 21st June 2023**

**Duration : 189 Days from the date of allotment**

All sections should be completed in English and in BLOCK LETTERS with blue or black ink only.

Distributor / Broker ARN	Sub-Broker Code	Sub-Broker ARN	EUIN*	LG Code	RIA Code**

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

\*I/We hereby confirm that the EUIN box has been intentionally left blank by me / us as this transaction is executed without any interaction or advice by the employee / relationship manager / sales person of the above distributor / sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee / relationship manager / sales person of the distributor / sub broker.

\*\*I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser.

First / Sole Applicant  
/ Guardian / POA Holder  
/ Authorised Signatory

Second Applicant / POA  
Holder

Third Applicant / POA  
Holder

**TRANSACTION CHARGES for**  
Rs. 10,000 and above (✓ any one)

- ☐ I confirm that I am a first time investor across Mutual Funds. (Rs. 150 deductible as Transaction Charge and payable to the Distributor)  
☐ I confirm that I am an existing investor across Mutual Funds. (Rs. 100 deductible as Transaction Charge and payable to the Distributor)

**1. EXISTING INVESTOR'S FOLIO NUMBER** Folio No.

The details in our records under the Folio number mentioned alongside will apply for this application.

**2. APPLICANT'S INFORMATION (Non-Individual investors please fill Ultimate Beneficial Owner (UBO) details and submit with Application Form.**

**SOLE / FIRST APPLICANT'S PERSONAL DETAILS (Please fill in ALPHABETS and use one box for on alphabet, leaving one box blank between two words, as it appears in your PAN Card)** ☐ Mr. ☐ Ms. ☐ M/s. ☐ Minor

Name: (Please mention Name as per PAN Card)	FIRST	MIDDLE	LAST
Date of Birth* / Incorporation	PAN / PEKRN	KYC Identification Number (KIN)	GSTIN
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

\* Required for 1st holder/Minor

**Guardian Details** ☐ Mr. ☐ Ms. (in case of First / Sole Applicant is a Minor) / Name of Contact Person (incase of non-individual Investors)

Name: (Please mention Name as per PAN Card)	FIRST	MIDDLE	LAST
Date of Birth	PAN / PEKRN	KYC Identification Number (KIN)	Mobile No.
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**For Investment "on behalf of Minor"** ☐ Birth Certificate ☐ School Certificate ☐ Passport ☐ Other **Relationship with Minor (Mandatory)** ☐ Father ☐ Mother ☐ Court Appointed Legal Guardian

Mailing Address	
City	State
Country	STD Code
	Pin Code (Mandatory)
	Tel. Off.

Overseas Address (Mandatory for NRI / FII Applicant)	Country	Zip Code

**GO GREEN (Default mode of Communication)** ☒ Mobile ☐ E-Mail

**Status (Please ✓)** ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Parents ☐ Dependent Siblings ☐ Guardian

Wherever email ID is registered an electronic Statement of Account (e-SOA) will be shared with the investor. In case you want to receive a physical statement, please request for the same separately

Investors are advised to give their email IDs or that of their family member and not third party so that the important communication from the Fund reaches them directly and in SMS. This will also prevent any unintended consequences that can arise out of providing third party email ids.

**Tax Status:** **Individual**  
☐ Resident ☐ NRI-Repatriation ☐ NRI-Non Repatriation ☐ Sole-Proprietorship ☐ Minor  
☐ NRI-Minor ☐ PIO / OCI ☐ HUF ☐ Others (Please Specify) \_\_\_\_\_  
**Non-Individual**  
☐ Company ☐ Trust ☐ Society / Club ☐ Partnership / LLP ☐ AOP / BOI ☐ FPI ☐ Non Profit Organisation  
☐ Bank ☐ Government Body ☐ Others (Please Specify) \_\_\_\_\_

**Occupation:** ☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Student ☐ Professional ☐ Housewife ☐ Business ☐ Retired ☐ Agriculturist ☐ Proprietorship  
☐ Defence ☐ Others (Please Specify) \_\_\_\_\_

**Gross Annual Income (₹)** ☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ > 25 Lacs - 1 Crore ☐ > 1 Crore OR Net worth ₹ \_\_\_\_\_

**Politically Exposed Person (PEP) Status :** ☐ I am PEP ☐ I am Related to PEP ☐ Not Applicable

**Second Applicant's Details** **Mode of Holding (please ✓)** ☐ Joint<sup>#</sup> ☐ Anyone or Survivor (<sup>#</sup> Default, in case of more than one applicant and not ticked)

Name: <input type="radio"/> Mr. <input type="radio"/> Ms.	FIRST	MIDDLE	LAST
(Please mention Name as per PAN Card)			
Date of Birth	PAN / PEKRN	KYC Identification Number (KIN)	Mobile No.
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Occupation** ☐ Pvt. Sector Service ☐ Pub. Sector Service ☐ Gov. Service ☐ Housewife ☐ Student ☐ Professional ☐ Housewife ☐ Business ☐ Retired ☐ Defence ☐ Agriculturist ☐ Forex Dealer ☐ Others

**Gross Annual Income (₹)** ☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ > 25 Lacs - 1 Crore ☐ > 1 Crore OR Net worth ₹ \_\_\_\_\_

**Politically Exposed Person (PEP) Status :** ☐ I am PEP ☐ I am Related to PEP ☐ Not Applicable

**Third Applicant's Details**

Name: <input type="radio"/> Mr. <input type="radio"/> Ms.	FIRST	MIDDLE	LAST
(Please mention Name as per PAN Card)			
Date of Birth	PAN / PEKRN	KYC Identification Number (KIN)	Mobile No.
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

**Occupation** ☐ Pvt. Sector Service ☐ Pub. Sector Service ☐ Gov. Service ☐ Housewife ☐ Student ☐ Professional ☐ Housewife ☐ Business ☐ Retired ☐ Defence ☐ Agriculturist ☐ Forex Dealer ☐ Others

**Gross Annual Income (₹)** ☐ Below 1 Lac ☐ 1-5 Lacs ☐ 5-10 Lacs ☐ 10-25 Lacs ☐ > 25 Lacs - 1 Crore ☐ > 1 Crore OR Net worth ₹ \_\_\_\_\_

**Politically Exposed Person (PEP) Status :** ☐ I am PEP ☐ I am Related to PEP ☐ Not Applicable

**3. POWER OF ATTORNEY (PoA) HOLDER DETAILS (If the investment is being made by a Constituted Attorney, please furnish the details of PoA Holder)**

<input type="checkbox"/> First / Sole Applicant <input type="checkbox"/> Second Applicant <input type="checkbox"/> Third Applicant	
<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s. <input type="checkbox"/> Others	Name of PoA Holder
PAN	KYC Identification Number (KIN)
Enclosed <input type="checkbox"/> PAN card proof <input type="checkbox"/> KYC Confirmation proof	Signature of PoA Holder

**ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)**

Application form received for purchase of units, subject to realization, verification and conditions

BARODA BNP PARIBAS FIXED MATURITY PLAN SERIES 2 (189 DAYS) (A close ended fixed income fund investing in debt instruments maturing at or before the maturity of the fund. A relatively low interest rate risk and moderate credit risk)

Mr. / Ms. / M/s.

Instrument No.	Dated	Drawn on Bank	Account No.	Amount (Rs.)	Scheme / Plan / Option	ISC Stamp, Date & Signature

4. INVESTMENT & PAYMENT DETAILS			
FOR LUMP SUM : Please fill details below			
Scheme Name: BARODA BNP PARIBAS FIXED MATURITY PLAN SERIES 2 (189 DAYS)		Plan <input type="radio"/> Regular Plan <input type="radio"/> Direct Plan	Option <input type="radio"/> Growth <input type="radio"/> IDCW Payout
Account No.	Cheque No./UMRN:	Amount (₹)	
Bank	Payment Mode: <input type="radio"/> Cheque <input type="radio"/> NEFT <input type="radio"/> RTGS <input type="radio"/> OTM		
5. DEMAT ACCOUNT DETAILS			
<input type="checkbox"/> National Securities Depository Ltd.		Depository Participant Name	
<input type="checkbox"/> Central Depository Services (India) Ltd.		DP ID No.	Beneficiary Account No.
Investor willing to invest in Demat option, may provide a copy of the DP Statement enabling us to match the Demat details as stated in the Application Form. In case the form is not filled, the default option will be physical mode.			
6. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory)			
Bank Name			
Ac. no. (In Figures)		A/c. Type <input type="radio"/> Savings <input type="radio"/> Current <input type="radio"/> NRE <input type="radio"/> NRO <input type="radio"/> FCNR	
Ac. no. (In Words)			
Branch Address			
State	City	Pin Code	
MICR Code	(9 Digit No. next to your Cheque No.)	IFSC Code	(11 Digit No. appearing on Cheque)
Example for filling the Account No. 1 3 5 7 in words One Three Five Seven (Please attach copy of cancelled cheque)			
7. FATCA DETAILS For Individual (Mandatory) Non individual investors including HUF should Mandatorily fill separate FATCA detail form			
Details under Foreign Tax Laws:		First / Sole Applicant / Guardian	Second Applicant
Place & Country of Birth			<input type="radio"/> Third Applicant <input type="radio"/> PoA
Nationality	<input type="radio"/> Indian <input type="radio"/> US <input type="radio"/> Others (Please Specify)	<input type="radio"/> Indian <input type="radio"/> US <input type="radio"/> Others (Please Specify)	<input type="radio"/> Indian <input type="radio"/> US <input type="radio"/> Others (Please Specify)
Address Type	<input type="radio"/> Residential <input type="radio"/> Registered Office <input type="radio"/> Business	<input type="radio"/> Residential <input type="radio"/> Registered Office <input type="radio"/> Business	<input type="radio"/> Residential <input type="radio"/> Registered Office <input type="radio"/> Business
Are you a tax resident (i.e. are you assessed for Tax) in any other country outside India? <input type="checkbox"/> Yes <input type="checkbox"/> No (If Yes, please provide information below)			
Country of Tax Residency			
Tax Identification Number or Functional Equivalent			
Identification Type (TIN or Other, please specify)			
If TIN is not available, please tick	Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C (Please Specify)	Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C (Please Specify)	Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C (Please Specify)
Reason A: The country where Account Holder is liable to pay tax does not issue TIN to its residents require the TIN to be collected)		Reason B: No TIN Required (Select this only if the authorities of the respective country of tax residents do not require the TIN to be collected)	
Reason C: others, please specify the reason above			
8. NOMINATION - MANDATORY, even if no intention to nominate. Minor & PoA holder cannot nominate and should not fill this section			
<input type="radio"/> I/We wish to nominate as under OR <input type="radio"/> I/We hereby confirm that I/We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my/our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.			
SIGNATURE(S)		First / Sole Applicant	Second Applicant
			Third Applicant
Having read and understood the instruction for Nomination, I / We hereby nominate the person(s) more particularly described hereunder in respect of the Units under the Folio held by me/us in the event of my death.			
	Nominee Name	Relationship	Date of Birth^
Nominee 1			Allocation %^
Nominee 2			Guardian Signature^
Nominee 3			
^ In case Nominee is minor. # Please indicate the percentage of allocation / share for each of the nominees in whole numbers only without any decimals making a total of 100 per cent.			
9. DECLARATION & SIGNATURES			
I / We hereby confirm and declare as under- I / We am / are not prohibited from accessing capital markets under any order / ruling / judgment etc., of any regulation, including SEBI. My application is in compliance with applicable Indian and foreign laws. I / We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I am / we are not a US person, within the meaning of the United States Securities Act, 1933, as amended from time to time; and that I am / we are not applying on behalf of or as proxyholders of a person who is a US person. I am / We are competent under the applicable laws and duly authorised where required, to make this investment in the above mentioned scheme. I / We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents including the provisions of the section of 'Who cannot Invest' and apply for allotment of Units of the Scheme(s) of Baroda BNP Paribas Mutual Fund ('Fund'). I/We hereby confirm that the proposed investment is being made from known, identifiable and legitimate sources of funds / income of mine only and I am / we are the rightful beneficial owner(s) of the funds and the resulting investments therefrom. The above mentioned investment does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions or of the provisions of any law in India including but not limited to The Income Tax Act, the Prevention of Money Laundering Act, 2002, The Prevention of Corruption Act, 1988 and / or any other relevant rules / guidelines notified in this regard or applicable laws enacted by the Government of India / any other regulatory body from time to time. I / we hereby understand and agree that if any of the aforesaid disclosures made / information provided by me / us is found to be contradictory or non-reliable to the above statements or if I / we fail to provide adequate and complete information, the AMC / Mutual Fund / Trustees reserve the right to not create a folio / account, reject the application / withhold the investments made by me / us and / or make disclosures and report the relevant details to the competent authority and take such other actions as may be required to comply with the applicable law as the AMC / Mutual Fund / Trustees may deem proper at their sole option. I / We hereby authorise the Fund, AMC and its Agents to disclose my / our details including investment details to my / our bank(s) / Fund's bank(s) and / or Distributor / Broker / Investment Advisor and to verify my / our bank details provided by me / us, or to disclose to such service providers as deemed necessary for conduct of business. I / We confirm that I / We do not have any existing Micro SIP / Investments which together with the current application will result in aggregate investments exceeding Rs. 50,000/- in a financial year or a rolling period of one year. I / We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my / our transactions. The ARN holder (AMFI registered Distributor) has disclosed to me / us all the commissions (in the form of trail commission or any other mode), payable to him / them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us. I / WE HEREBY CONFIRM THAT I / WE HAVE NOT BEEN OFFERED / COMMUNICATED ANY INDICATIVE PORTFOLIO AND / OR ANY INDICATIVE YIELD BY THE FUND / AMC / ITS DISTRIBUTOR FOR THIS INVESTMENT. I / We declare that the information provided in this form is, to the best of my knowledge and belief, accurate and complete and further agree to furnish such other further/additional information as may be required by the Baroda BNP Paribas Asset Management India Pvt Ltd (AMC) / Fund. I further undertake to advise the AMC / Mutual Fund/ Trustees promptly of any change in circumstance which causes the information contained herein to become incorrect and to provide the AMC / Mutual Fund/ Trustees with a suitably updated self-declaration within 30 days of such change in circumstances. I hereby declare that the AMC / Fund can provide my information to any institution / tax authorities / governmental body for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. To receive physical annual statements and scheme wise abridged report please tick here (✓) <input type="checkbox"/> Additional declaration for NRIs only : I / We confirm that I am / We are Non-Resident of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account. Additional declaration for Foreign Nationals Resident in India only: I/We will redeem my / our entire investment/s before I / We change my / our Indian residency status. I / We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem on account of change in residential status. Additional declaration for NRIs / PIO / OCIs only: I / We am / are not prohibited from accessing capital markets under any order / ruling / judgment etc., of any regulation, including SEBI. I / We confirm that my application is in compliance with applicable Indian and foreign laws. please (✓) <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, (✓) <input type="checkbox"/> Repatriation basis <input type="checkbox"/> Non-Repatriation basis			
Dated	First / Sole Applicant / Guardian / POA Holder / Authorised Signatory	Second Applicant / POA Holder	Third Applicant / POA Holder
			
Baroda BNP Paribas Asset Management India Private Limited (Formerly BNP Paribas Asset Management India Private Limited) Crescenzo, 7th Floor, G-Block, Bandra Kurla Complex, Mumbai - 400051, Maharashtra, India. Email Id- service@barodabnpnaribasmf.in Board line no.- 022 69209600 • Toll Free no.- 1800 2670 189 Fax no.- 022 69209 460/470 Website URL- www.barodabnpnaribasmf.in CIN no.- U65991MH2003PTC142972		Simply send **SMS to 9212 132763 to avail the below facilities Balance SMS BAL <space> last 6 digits of Folio No. NAV SMS NAV <space> last 6 digits of Folio No. Statement thru Email SMS ESOA <space> last 6 digits of Folio No. Last 3 Transactions SMS Transaction <space> last 6 digits of Folio No. **SMS charges as per service provider applicable.	

**APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM**

Please read ASBA instructions before filling the Form

**BARODA BNP PARIBAS FIXED MATURITY PLAN SERIES 2 (189 DAYS)**

(A close ended fixed income fund investing in debt instruments maturing at or before the maturity of the fund. A relatively low interest rate risk and moderate credit risk)

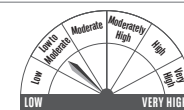
**NFO Opens : 19th June 2023****NFO Closes : 21st June 2023****Duration : 189 Days from the date of allotment****This product is suitable for investors who are seeking\*:**

- Income over a short-term investment horizon
- Investment in debt & money market securities

\*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

^^the riskometer assigned is based on internal assessment of the scheme characteristics and the same may vary post NFO when actual investments are made.

Scheme Riskometer^^



Investors understand that their principal will be at low to moderate risk.

Distributor / Broker ARN	Sub-Broker Code	Sub-Broker ARN	EUIN*	LG Code	RIA Code**

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

\*I/We hereby confirm that the EUIN box has been intentionally left blank by me / us as this transaction is executed without any interaction or advice by the employee / relationship manager / sales person of the above distributor / sub broker or notwithstanding the advice of inappropriateness, if any, provided by the employee / relationship manager / sales person of the distributor / sub broker.

\*\* I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser.

**TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY**[Please (✓) any one] ☐ I confirm that I am a first time investor across Mutual Funds. ☐ I confirm that I am an existing investor in Mutual Funds.

☐ In case the purchase/ subscription amount is Rs. 10,000 or more and your Distributor has opted in to receive Transaction Charges, the same are deductible as applicable from the purchase / subscription amount and payable to the Distributor. Transaction Charges in case of investments through SIP / Micro SIP are deductible only if the total commitment of investment (i.e. amount per SIP / Micro SIP installment x No. of installments) amounts to Rs. 10,000/- or more and shall be deducted in 3-4 installments. Units will be issued against the balance amount invested. Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.

Sign Here Sole/First Applicant/Guardian/Karta	Sign Here Second Applicant	Sign Here Third Applicant
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**1. APPLICANT'S PERSONAL DETAILS (IN BLOCK LETTERS)**

First / Sole Applicant	Second Applicant / Guardian / PoA Holder	Third Applicant
Name <input type="text"/>	<input type="text"/>	<input type="text"/>
PAN <input type="text"/>	<input type="text"/>	<input type="text"/>

Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of beneficiary account held with the Depository Participant.

**2. DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS**

Bank Account Number <input type="text"/>	Bank Name <input type="text"/>
Bank Address <input type="text"/>	
Account to be blocked (Rs. in figures) <input type="text"/>	Account to be blocked (Rs. in words) <input type="text"/>

Sub-Plan(s) / Option(s)	Amount (in Rs.)	ISIN
Regular Plan - Growth		
Regular Plan - IDCW Payout		
Direct Plan - Growth		
Direct Plan - IDCW Payout		
Total Amount		

**3. DEMAT ACCOUNT DETAILS (MANDATORY) Please (✓)**

NSDL	DP Name <input type="text"/>	DP ID <input type="text"/>	Beneficiary Account No. <input type="text"/>
CDSL	DP Name <input type="text"/>	Beneficiary Account No. <input type="text"/>	

The investors shall receive payments of Redemption/Dividend proceeds in the Bank Account linked to the Demat A/c as mentioned above.

**ACKNOWLEDGEMENT SLIP**

(To be filled by the Applicant)

**BARODA BNP PARIBAS FIXED MATURITY PLAN SERIES 2 (189 DAYS)**

(A close ended fixed income fund investing in debt instruments maturing at or before the maturity of the fund. A relatively low interest rate risk and moderate credit risk)

Received from <input type="text"/>	
ASBA Form Dated <input type="text"/>	Amount to be Blocked (Rs.) <input type="text"/>
SCSB (Bank & Branch) <input type="text"/>	Bank Account No. <input type="text"/> Submission Date <input type="text"/>

... continued overleaf

#### 4. DECLARATIONS & SIGNATURES

##### General Declaration:

I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I/We hereby confirm and declare as under:-

- (1) I / We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents (i.e. Scheme Information Document, Statement of Additional Information and Key Information Memorandum) and apply for allotment of Units of the BARODA BNP PARIBAS FIXED MATURITY PLAN SERIES 2 (189 DAYS) ('the Scheme') of Baroda BNP Paribas Mutual Fund ('the Fund') indicated above.
- (2) I/We am/are eligible Investor(s) as per the scheme related documents and am/are authorised to make this investment as per the Constitutive documents / authorization(s). The amount invested in the Scheme is derived through legitimate sources only and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directives of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I/We confirm that the funds invested in the Scheme, legally belongs to me/us. In event "Know Your Customer" process is not completed by me/us to the satisfaction of the Fund, I/we hereby authorize the Fund, to redeem the funds invested in the Scheme, in favour of the applicant, at the applicable NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the law.
- (3) I / We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment.
- (4) The information given in / with this application form is true and correct and further agree to furnish such other further/additional information as may be required by the Baroda BNP Paribas Asset Management Private Limited (AMC) / the Fund and undertake to inform the AMC / the Fund/Registrars and Transfer Agent (RTA) in writing about any change in the information furnished from time to time.
- (5) That in the event, the above information and/or any part of it is/are found to be false/ untrue/misleading, I/We will be liable for the consequences arising therefrom.
- (6) I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/updates that may be provided by me/us to the Fund, its Sponsor/s, Trustees, AMC, its employees, agents and third party service providers, SEBI registered intermediaries for single updation / submission, any Indian or foreign statutory, regulatory, judicial, quasijudicial authorities / agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to me/us.
- (7) If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the AMC / the Fund, their appointed service providers or representatives responsible. I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions.
- (8) The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.
- (9) I/We do not have any existing Micro Investments which together with the current Micro Investment application will result in aggregate investments exceeding Rs. 50,000/- in a year (applicable to Micro Investment investors only).
- (10) I / We confirm that I / We are not United States person(s) under the laws of United States or residents(s) of Canada as defined under the applicable laws of Canada.
- (11) I/WE HEREBY CONFIRM THAT I/WE HAVE NOT BEEN OFFERED/ COMMUNICATED ANY INDICATIVE PORTFOLIO AND/ OR ANY INDICATIVE YIELD BY THE FUND / AMC / ITS DISTRIBUTOR FOR THIS INVESTMENT.

##### Applicable to NRIs only :

I / We confirm that I am / we are Non-Residents of Indian Nationality / Origin and that the funds are remitted from abroad through approved banking channels or from my / our NRE / NRO / FCNR Account. I / We confirm that the details provided by me / us are true and correct.

##### ASBA Authorizations:

- 1) I/We hereby undertake that I/We am/are an ASBA applicant(s) as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements) (Amendment) Regulations, 2011.
- 2) In accordance with ASBA process provided in the SEBI (Issue of Capital and Disclosure Requirements) (Amendment) Regulations, 2011, I/We authorize (a) the SCSB to do all acts as are necessary to make an application in the NFO of the BARODA BNP PARIBAS FIXED MATURITY PLAN SERIES 2 (189 DAYS), including uploading of application details, blocking the amount to the extent mentioned above in the "Details of Bank Account for Blocking of Funds" or unblocking of funds in the bank account maintained with the SCSB specified in the form, transfer of funds to the nominated Baroda BNP Paribas Mutual Fund Bank Account on receipt of instruction from the Registrar to the New Fund Offer after finalisation of allotment entitling me/us to receive Units on such transfer of funds. (b) Registrar to the Baroda BNP Paribas Mutual Fund to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the ASBA Form, upon allotment and to transfer the requisite money to Baroda BNP Paribas Mutual Fund's nominated Bank account.
- 3) In case the amount available in the bank account specified in the ASBA Form is insufficient for blocking the amount equivalent to the application money, the SCSB shall reject the application.
- 4) If the DP ID, Beneficiary ID or PAN furnished by me/us in the ASBA Form is incorrect or incomplete, the application shall be rejected and Baroda BNP Paribas Asset Management Private Limited. (Investment Manager to Baroda BNP Paribas Mutual Fund), their appointed service providers and the SCSBs representatives shall not be liable for losses, if any.

Date           Place

Sign Here	Sign Here	Sign Here
Sole/First Applicant/Guardian/Karta	Second Applicant	Third Applicant

**Note:** To be signed as per mode of operation of the Bank Account

#### ASBA INSTRUCTIONS

- A. Self Certified Syndicate Bank (SCSB): SCSB is a bank which offers the facility of applying through the ASBA process.  
For the complete list of SCSBs with details of controlling/designated branches please refer to websites : <http://www.sebi.gov.in>, <http://www.nseindia.com> and <http://www.bseindia.com>.
- B. Investors Demat Account details:
  - It is mandatory to provide Demat Account details in ASBA Application Form as the units will be credited in the Demat Account specified in ASBA Application Form.
  - Applicant should ensure that the Demat Accounts specified in the ASBA Application Form are active i.e. not frozen or suspended.
  - Applicant to note that in case the DP-ID, beneficiary account no. or PAN provided in the ASBA Application Form are incorrect or do not match with the records of Depositories (NSDL or CDSL), the applications will be rejected.
- C. Bank Account details:
  - Applicants should provide Bank Account details from which the application amount is to be blocked along with Bank & Branch name and application amount.
  - Applicant should maintain sufficient balance in the Bank Account in which application amount is to be blocked. In case of insufficient funds in the specified Bank Account the application is liable to be rejected.
  - Applicant can make application for maximum upto 5 ASBA Applications from a single Bank Account with a Bank.
  - It may be noted that no application will be accepted for subscription to units of schemes of Baroda BNP Paribas Mutual Fund where such application is accompanied by Third Party Payment other than the exceptions allowed. 'Third-Party Payment' means a payment made through instruments issued from a bank account other than that of bank account of first named applicant/investor. Please refer to point no. 8 of the General Instructions for details.



## LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

### For all Schemes of Baroda BNP Paribas Mutual Fund

#### AMC INVESTOR SERVICE CENTRES :

**Mumbai - Fort :** Ground Floor Rahimtoola House 7, Homji Street, RBI Hornimal circle, Mumbai Fort 400001 • **Mumbai - Borivali :** Shop no. 5, Chitalia Enclave Co-op. Hsg. Soc. (Kapoor Apt.), Junction of Punjabi lane & Chandavarkar Road, Borivali (West), Mumbai - 400 092 • **Mumbai - Thane :** Shop No. 02, Ground Floor, Shubhlyot CHS, Near Ghantali Temple, Naupada, Thane (West) 400602 • **Pune :** Office No. A-4, Fourth Floor, Deccan Chambers 33/40, Erandwana, Karve Road, Pune - 411 004 • **Ahmedabad :** Office No. 104, 1st Floor, 6th Avenue Building, Opposite Textile Co-Operative Bank, Mithakhali Six Road, Ahmedabad - 380 009 • **Kolkata :** 9th Floor Landmark Building, 228A, A.J.C. Bose Road, Kolkata - 700020 • **Chennai :** HP Complex Flat No. 12, 3rd Floor, Door No. 124/1 283 New No.14 G N Chetty Road | T. Nagar | Chennai 600 017 | India • **Bengaluru :** Unit No. 205, 2nd Floor, West Wing - Raheja Tower, 26-27, M. G. Road, Bangalore 560 001 • **Hyderabad :** 8-2-618/8 & 9, unit no 404, ABK Olbee Plaza, Banjara Hills road no. 1&11, Hyderabad, Telangana • **New Delhi :** Unit No. G-4, Naurang House 21,K G Marg Connaught Place, New Delhi -110001

#### KFIN CUSTOMER CARE CENTRES/OPATS:

**Agartala :** Ols Rms Chowmuhani Mantri Bari Road 1st Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001 • **Agra :** House No. 17/2/4 2Nd Floor Deepak Wasan Plaza Behind Hotel Holiday Inn Sanjay Place Agra 282002 • **Ahmedabad :** Office No. 401 On 4Th Floor Abc-I Off. C.G. Road - Ahmedabad 380009 • **Ajmer :** 302 3Rd Floor Ajmer Auto Building Opposite City Power House Jaipur Road; Ajmer 305001 • **Akola :** Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444001 Maharashtra • **Aligarh :** 1St Floor Sevtl Complex Near Jain Temple Samad Road Aligarh-202001 • **Allahabad :** Meena Bazar 2Nd Floor 10 S.P. Marg Civil Lines Subhash Chauraha Prayagraj Allahabad 211001 • **Alwar :** Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001 • **Amaravathi :** Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601 • **Ambala :** 6349 2Nd Floor Nicholson Road Adjacent Kos Hospital Ambala Cant Ambala 133001 • **Amritsar :** Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001 • **Anand :** B-42 Vaibhav Commercial Center Nr Tvs Down Town Show Room Grid Char Rasta Anand 380001 • **Ananthapur :** #13/4 Vishnupuriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001. • **Asansol :** 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin : 713 303; Paschim Bardhaman West Bengal Asansol 713303 • **Aurangabad :** Shop No B 38 Motiwala Trade Centre Nirala Bazar Aurangabad 431001 • **Azamgarh :** House No. 290 Ground Floor Civil Lines Near Sahara Office - Azamgarh 276001 • **Balasore :** 1-B. 1st Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001 • **Bangalore :** No 35 Puttanna Road Basavanagudi Bangalore 560004 • **Bankura :** Plot Nos- 80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite PC Chandra Bankura Town Bankura 722101 • **Bareilly :** 1St Floorrear Sidea -Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001 • **Baroda :** 1St Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007 • **Begusarai :** C/O Dr Hazari Prasad Sahu Ward No 13 Behind Alka Cinema Begusarai (Bihar) Begusarai 851117 • **Belgaum :** Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011 • **Bellary :** Ground Floor Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103 • **Berhampur (Or) :** Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001 • **Bhagalpur :** 2Nd Floor Chandralok Complexghantaghar Radha Rani Sinha Road Bhagalpur 812001 • **Bharuch :** 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001 • **Bhatinda :** Mcb -Z-3-01043 2 Floor Goniana Road Opporrite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001 • **Bhavnagar :** 303 Sterling Point Waghawadi Road - Bhavnagar 364001 • **Bhilai :** Office No.2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020 • **Bhilwara :** Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001 • **Bhopal :** Sf-13 Gurukripa Plaza Plot No. 48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011 • **Bhubaneswar :** A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007 • **Bikaner :** 70-71 2Nd Floor | DrChahar Building Panchsati Circle Sadul Ganj Bikaner 334003 • **Bilaspur :** Shop No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001 • **Bokaro :** City Centre Plot No. He-07 Section-1v Bokaro Steel City Bokaro 827004 • **Borivali :** Gomati Smutgridung Road Jamblu Gully Near Railway Station Borivali Mumbai 400 092 • **Burdwan :** Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps : Burdwan & Dist : Burdwan-East Pin : 713101 • **Calicut :** Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001 • **Chandigarh :** First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022 • **Chennai :** 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam | Chennai - 600 034 • **Chinsura :** No : 96 Po : Chinsurah Doctors Lane Chinsurah 712101 • **Cochin :** Door No :61/2784 Second Floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015 • **Coimbatore :** 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018 • **Cuttack :** Shop No-45 2Nd Floor Netaji Subhas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends Dargha Bazar Cuttack 753001 • **Darbhanga :** 2Nd Floor Raj Complex Near Poor Home Darbhanga - 846004 • **Davangere :** D.No 162/6 1st Floor 3Rd Main P | Extension Davangere Taluk Davangere Manda Davangere 577002 • **Dehradun :** Shop No-809/799 Street No-2 A Rajendra Nagar Near Sheeha Lounge Kaulgarh Road Dehradun-248001 • **Deoria :** K. K. Plaza Above Apurwa Sweets Civil Lines Road Deoria 274001 • **Dhanbad :** 208 New Market 2Nd Floor Bank More - Dhanbad 826001 • **Dhule :** Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001 • **Durgapur :** Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216 • **Eluru :** Dno-23A-7-72/73K K S Plaza Munukutla Vari Street Opp Andhra Hospitals R R Peta Eluru 534002 • **Erode :** Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003 • **Faridabad :** A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundint Faridabad 121001 • **Ferozpur :** The Mall Road Chawla Bulding Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002 • **Gandhidham :** Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near Hdfc Bank Gandhidham 370201 • **Gandhinagar :** 123 First Floor Megh Malhar Complex Opp. Vijay Petrol Pump Sector - 11 Gandhinagar 382011 • **Gaya :** Property No. 711045129 Ground Floorhotel Skylark Swaraipuri Road - Gaya 823001 • **Ghaziabad :** Ff - 31 Konark Building Rajnagar - Ghaziabad 201001 • **Ghaziipur :** House No. 148/19 Mahua Bagh Raini Katra - Ghazipur 233001 • **Gonda :** H No 782 Shiv Sadan Ist Road Near Raghukul Vidyapeeth Civil Lines Gonda 271001 • **Gorakhpur :** Shop No 8 & 9 4Th Floor Cross Road The Mall Bank Road Gorakhpur - 273001 • **Gulbarga :** H No 2-231 Krishna Complex 2Nd Floor Opp. Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105 • **Guntur :** 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002 • **Gurgaon :** No : 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001 • **Guwahati :** Ganapati Enclave 4Th Floor Opposite Bora Service Ullubari Guwahati Assam 781007 • **Gwalior :** City Centre Near Axis Bank - Gwalior 474011 • **Haldwani :** Shop No 5 Kmvn Shopping Complex - Haldwani 263139 • **Haridwar :** Shop No. - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410 • **Hassan :** Sas No : 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201 • **Hissar :** Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001 • **Hoshiarpur :** Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001 • **Hubli :** R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029 • **Hyderabad :** No.303 Vamsee Estates Opp : Bigbazar Ameerpet Hyderabad 500016 • **Hyderabad(Gachibowli) :** Selenium Plot No : 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilingampally Mandal Hyderabad 500032 • **Indore :** . 101 Diamond Trade Centre 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore • **Jabalpur :** 2Nd Floor 290/1 (615-New) Near Bhavartal Grand Jabalpur - 482001 • **Jaipur :** Office No 101 1st Floor Okay Plus Tower Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaipur 302001 • **Jalandhar :** Office No 7 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001 • **Jalgaon :** 3Rd Floor 269 Jaee Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001 • **Jalpaiguri :** D B C Road Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735011 • **Jammu :** Kfin Technologies Ltd 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K • **Jamnagar :** 131 Madhav Plaza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008 • **Jamshedpur :** Madhukuni 3Rd Floor Q Road Sakshi Bistupur East Singhbhum Jamshedpur 831001 • **Jhansi :** 1St Floor Pujia Tower Near 48 Chambers Elite Crossing Jhansi 284001 • **Jodhpur :** Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003 • **Junagadh :** Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001 • **Kannur :** 2Nd Floor Global Village Bank Kannur Kannur 670001 • **Kanpur :** 15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001 • **Karimnagar :** 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathoda - Karimnagar 505001 • **Karnal :** 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal ( Haryana ) 132001 • **Karur :** No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002 • **Khammam :** 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002 • **Kharagpur :** Holding No 254/220 Sbi Building Malancha Road Ward No.16 Po : Kharagpur Ps : Kharagpur 721304 • **Kolhapur :** 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001 • **Kolkata :** 2/1 Russel Street 4ThFloor Kankaria Centre Kolkata 70001 Wb • **Kollam :** Sree Vigneswara Bhavan Shastri Junction Kollam - 691001 • **Kota :** D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007 • **Kottayam :** 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002 • **Kurnool :** Shop No 47 2Nd Floor S Komda Shopping Mall Kurnool 518001 • **Lucknow :** Ist Floor A. A. Complex S Park Road Hazratganj Thaper House Lucknow 226001 • **Ludhiana :** Sco 122 Second Floor Above Hdfe Mutual Fun Feroze Gandhi Market Ludhiana 141001 • **Madurai :** No G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001 • **Malda :** Ram Krishna Pally; Ground Floor English Bazar - Malda 732101 • **Mandi :** House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001 • **Mangalore :** Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka • **Margoa :** Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgda Market Complex Margao - 403601 • **Mathura :** Shop No. 9 Ground Floor Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001 • **Meerut :** Shop No - 111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001 Uttar Pradesh India • **Mehsana :** Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002 • **Mirzapur :** Triveni Campus Near Sbi Life Ratanganj Mirzapur 231001 • **Moga :** 1St Floordund Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001 • **Moradabad :** Chadha Complex G. M. D. Road Near Tadi Khana Chowk Moradabad 244001 • **Morena :** House No. Hig 959 Near Court Front Of Dr Lal Lab Old Housing Board Colony Morena 476001 • **Mumbai :** 6/8 Ground Floor Crossley House Near Bse ( Bombay Stock Exchange)Next Union Bank Fort Mumbai - 400 001 • **Muzaffarpur :** First Floor Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001 • **Mysore :** No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009 • **Nadiad :** 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001 • **Nagercoil :** Hno 45 1St Floor East Car Street Nagercoil 629001 • **Nagpur :** Plot No. 2 Block No. B / 1 & 2 Shree Apartment Khare Town Mata Mandir Road Dharampeth Nagpur 440010 • **Nanded :** Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601 • **Nasik :** S-9 Second Floor Suyoit Sankul Sharapur Road Nasik 422002 • **Navsari :** 103 1St Floore Landmark Mall Near Sayaji Library Navsari Gujarat Navsari 396445 • **New Delhi :** 305 New Delhi House 27 Barakhamba Road - New Delhi 110001 • **Noida :** F-21 2Nd Floor Near Kalyani Jewelers Sector-18 Noida 201301 • **Palghat :** No : 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001 • **Panipat :** Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana • **Panjim :** H. No : T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001 • **Pathankot :** 2Nd Floor Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot Pathankot 145001 • **Patiala :** B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001 • **Patna :** 3A 3Rd Floor Anand Tower Exhibition Road Opp Icici Bank Patna 800001 • **Pondicherry :** No 122(108) Muthumariamman Kolli Street - Pondicherry 605001 • **Pune :** Office # 207-210 Second Floor Kamla Arcade Jm Road. Opposite Balgandharva Shivaji Nagar Pune 411005 • **Raipur :** Office No S-13 Second Floor Rehjea Tower Fajadhi Chowk Jail Road Raipur 492001 • **Rajahmundry :** No. 46-23-10/A Tirumala Arcade 2Nd Floor Ganuga Veedhi Danavaipeta Rajahmundry East Godavari Dist Ap - 533103 • **Rajkot :** 302 Metro Plaza Near Moti Tanki Chowk Rajkot Rajkot Gujarat 360001 • **Ranchi :** " Room no 103, 1st Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi -834001" • **Renukoot :** C/O Mallick Medical Store Bangali Katra Main Road Dist. Sonebhadra (U.P) Renukoot 231217 • **Rewa :** Shop No. 2 Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001 • **Rohtak :** Office No :- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001. • **Roorkee :** Shree Ashadeep Complex 16 Civil Lines Near Income Tax Office Roorkee 247667 • **Rourkela :** 2Nd Floor Main Road Udit Nagar Sundargarh Rourkela 769012 • **Sagar :** Ii Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002 • **Salem :** No 6 Ns Complex Omalur Main Road Salem 636009 • **Sambalpur :** First Floor; Shop No. 219 Sahej Plaza Goleabazar; Sambalpur Sambalpur 768001 • **Satna :** 1St Floor Gopal Complex Near Bus Stand Rewa Rosa Satna 485001 • **Shillong :** Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001 • **Shimla :** 1St Floor Hills View Complex Near Tara Hall Shimla 171001 • **Shimoga :** Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201 • **Shivpuri :** A. B. Road In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551 • **Sikar :** First Floorsuper Tower Behind Ram Mandir Near Taparyya Bagichi - Sikar 332001 • **Silchar :** N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001 • **Siliguri :** Nanak Complex 2Nd Floor Sevoke Road - Siliguri 734001 • **Sitapur :** 12/12 Surya Complex Station Road Uttar Pradesh Station 261001 • **Solan :** Disha Complex 1St Floor Above Axis Bank Rajgarh Road Solan 173212 • **Solapur :** Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007 • **Sonepat :** Shop No. 205 Pp Tower Opp Income Tax Office Subhash Chowk Sonepat. 131001. • **Sri Ganganagar :** Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001 • **Srikakulam :** D No 4-4-97 First Floor Behind Sri Vijayaganapathi Temple Pedda Relli Veedhi Palakonda Road Srikakulam 532001 • **Sultanpur :** 1St Floor Ramashanker Market Civil Line - Sultanpur 228001 • **Surat :** Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002 • **Thane :** Room No. 302 3Rd Floorganga Prasad Near Rbl Bank Ltd Ram Maruti Cross Roadnaupada Thane West Mumbai 400602 • **Tirunelveli :** 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001 • **Tirupathi :** Shop No -18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501 • **Tiruvalla :** 2Nd Floorinjury Complex Ramachandrapa Opp Axis Bank Thiruvalla 689107 • **Trichur :** 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001 • **Trichy :** No 23C/1 E V R Road Near Vekkaliamman Kalyana Mandapam Putthur - Trichy 620017 • **Trivandrum :** 1St Floor Marvel Building Opp SI Electricals Uppalam Road Statue Po Trivandrum 695001 • **Tuticorin :** 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003 • **Udaipur :** Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001 • **Ujjain :** Heritage Shop No. 227 87 Vishvavidhyalaya Marg Station Road Near Icici Bank Above Vishal Megha Mart Ujjain 456001 • **Valsad :** 406 Dreamland Arcade Opp Jaded Blue Tithal Road Valsad 396001 • **Vapi :** A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gide Char Rasta Silvasa Road Vapi 396191 • **Varanasi :** D-64/132 Ka 2Nd Floor Anant Complex Sagra Varanasi 221010 • **Vashi :** Vashi Plaza Shop No. 324 C Wing 1St Floor Sector 17 Vashi Mumbai 400703 • **Vellore :** No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001 • **Vijayawada :** Hno26-23 1St Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010 • **Vile Parle :** Gomati Smutgridung Floor Jamblu Gully Near Railway Station Borivali Mumbai 400 092 • **Visakhapatnam :** Dno - 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Lodge Visakhapatnam 530016 • **Warangal :** Shop No22 Ground Floor Warangal City Centre 15-1-237 Mulugu Road Junction Warangal 506002 • **Yamuna Nagar :** B-V 185/A 2Nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001





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**Baroda BNP Paribas Asset Management India Pvt. Ltd.**

(Formerly BNP Paribas Asset Management India Pvt. Ltd.)

Regd. Off. : Crescenzo, 7th Floor, G-Block, Bandra Kurla Complex, Mumbai - 400051  
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**Mutual Fund investments are subject to market risks,  
read all scheme related documents carefully.**