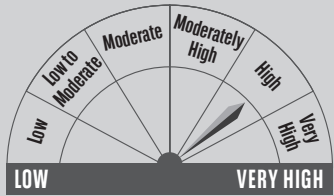


KEY INFORMATION MEMORANDUM

BARODA BNP PARIBAS GOLD ETF

(An open-ended scheme replicating/tracking domestic price of Gold)

This product is suitable for investors who are seeking*:	Riskometer for the Scheme^^
<ul style="list-style-type: none"> Long Term Capital Appreciation Investment in physical gold and returns that track domestic price of gold subject to tracking error. 	 <p>Investors understand that their principal will be at HIGH 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.

Offer of units of Rs. 10 per unit issued at a premium approximately equal to the difference between face value and allotment price during the New Fund Offer Period The units of the Scheme are listed on the National Stock Exchange of India Ltd. (NSE) and BSE Limited (BSE). All investors including Market Maker and Large Investors can subscribe (buy) / redeem (sell) units on a continuous basis on the NSE/BSE on which the Units are listed during the trading hours on all the trading days. In addition, Market Maker can directly subscribe/ redeem units of the Scheme on all Business Days with the Fund in 'Creation Unit Size' at NAV based prices on an ongoing basis.

Large Investors can directly subscribe/ redeem units of the Scheme on all Business Days with the Fund in 'Creation Unit Size' at NAV based prices on an ongoing basis for an amount greater than INR 25 Crores.

New Fund Offer Opens on	New Fund Offer Closes on	Scheme re-opens on
November 28, 2023	November 30, 2023	within 5 days from the date of allotment

Sponsors	Bank of Baroda , Registered Office: Baroda House, P. B. No. 506, Mandvi, Baroda - 390006. BNP Paribas Asset Management Asia Limited , Registered Office: 17/F, Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong
Name of Mutual Fund (Mutual Fund)	Baroda BNP Paribas Mutual Fund (formerly known as Baroda Mutual Fund)
Name of Asset Management Company (AMC)	Baroda BNP Paribas Asset Management India Private Limited (Formerly BNP Paribas Asset Management India Private Limited) (CIN: U65991MH2003PTC142972)
Name of Trustee Company (Trustee)	Baroda BNP Paribas Trustee India Private Limited (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	www.barodabnpparibasmf.in
Scheme Code	BBNP/O/O/GET/23/09/0037

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.

NSE Disclaimer:

As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/5583 dated June 14, 2023, permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by 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 in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription /acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever."

BSE Disclaimer:

BSE Limited ("the Exchange") has given vide its letter dated June 19, 2023 permission to Baroda BNP Paribas Mutual Fund to use the Exchange's name in this SID as one of the Stock Exchanges on which this Mutual Fund's Unit are proposed to be listed. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to Baroda BNP Paribas Mutual Fund. The Exchange does not in any manner:-

- Warrant, certify or endorse the correctness or completeness of any of the contents of the SID; or
- Warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or
- Take any responsibility for the financial or other soundness of this Mutual Fund, its promoter, its management or any scheme or project of this Mutual Fund;

and it should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of BARODA BNP PARIBAS GOLD ETF of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever.

This KIM is dated November 16, 2023

Name of the Scheme	Baroda BNP Paribas Gold ETF (BBNPGETF)																
Type of the Scheme	An Open ended scheme replicating/tracking domestic price of gold.																
NSE Symbol	BBNPPGOLD																
BSE Symbol	BBNPPGOLD																
Scheme Code	BBNP/O/O/GET/23/09/0037																
'Category' as per SEBI Master circular dt. May 19, 2023	Other Schemes – ETFs																
Investment objective	<p>The investment objective of the scheme is to provide investment returns closely corresponding to the Domestic Price of Gold before expenses, subject to tracking errors, fees and expenses by investing in physical gold.</p> <p>However, there is no assurance that the objective of the Scheme will be realized, and the Scheme does not assure or guarantee any returns.</p>																
Asset Allocation Pattern of the Scheme	<p>Under normal circumstances, the asset allocation of the Scheme will be as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2">Instruments</th><th colspan="2">Indicative allocations (% of total assets)</th><th rowspan="2">Risk Profile</th></tr> <tr> <th>Minimum</th><th>Maximum</th></tr> </thead> <tbody> <tr> <td>Physical Gold & Gold related instruments#</td><td>95</td><td>100</td><td>High</td></tr> <tr> <td>Debt instruments, units of debt mutual fund schemes, money market instruments, cash & cash equivalents etc*@.</td><td>0</td><td>5</td><td>Low to Medium</td></tr> </tbody> </table> <p># Gold related instruments as may be permitted by SEBI from time to time</p> <p>Note: Investment in warehouse receipts and other permitted instruments linked to gold prices and Units of international gold linked ETFs would be made as and when permitted by regulatory authorities</p> <p># The scheme may invest in Gold Monetization Scheme (GMS) of banks notified by RBI as per para 3.2.1.3 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, subject to guidelines provided by SEBI which may be amended from time to time. The cumulative investment by the scheme in GMS will not exceed 20% of total scheme AUM or as prescribed from SEBI from time to time.</p> <p>a) The policy has provisions to obtain prior approval of the Trustee company for each investment proposal in GMS of any bank. The policy may be reviewed, at least once a year.</p> <p>b) Gold certificates issued by the banks in respect to investments made by the scheme may be held in physical or dematerialized form.</p> <p>c) All other conditions applicable to investments in GMS of banks will also be applicable to investments by the scheme.</p> <p>d) GMS will be designated as a gold related instrument.</p> <p># The scheme may also participate in Exchange Traded Commodity Derivatives (ETCD) with gold as an underlying to the extent of 50% of net asset value of scheme. Such investments shall be made in line with the SEBI regulations.</p> <p># The cumulative exposure to gold related instruments including GMS and ETCD shall not exceed 50% of net asset value of the scheme.</p> <p>*Money Market Instruments will include treasury bills and government securities having a residual maturity upto one year, Tri-Party Repos, Repo in government securities and treasury bills and any other like instruments as specified by the Reserve Bank of India from time to time.</p> <p>@ excluding money in transit before deployment / payout</p> <p>The cumulative gross exposure through Gold (including ETCDs with gold as underlying) and Debt, and such other securities/assets as may be permitted by the Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme. In accordance with para 12.26.6 of SEBI Master circular dated May 19, 2023, the following exposures shall not be considered in the cumulative gross exposure:</p> <p>a. Short position in Exchange Traded Commodity Derivatives (ETCDs) not exceeding the holding of the underlying goods received in physical settlement of ETCD contracts</p> <p>b. Short position in ETCDs not exceeding the long position in ETCDs on the same goods.</p> <p>c. Further, the mutual funds shall not write options, or purchase instruments with embedded written options in goods or on commodity futures. However, with reference to SEBI letter No. SEBI/HO/IMD-II/DOF3/OW/P/2021/31487/1 dated November 03, 2021, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash equivalent shall consist of following securities having residual maturity of less than 91 days:</p> <ol style="list-style-type: none"> Government securities T- Bills and Repo on Government Securities <p>During normal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table.</p> <p>The Scheme will not invest in equity and equity related securities. The Scheme will not indulge in short selling and securities lending and borrowing. The Scheme will not invest in debt instruments having Structured Obligations / Credit Enhancements. The Scheme will not invest in debt instruments with 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 including Additional Tier I bonds and Tier 2 bonds issued under Basel III framework. The scheme does not intend to take exposure in Securitized Debt, RelTs, InVITs and debt derivative instruments but the Underlying Funds may invest in derivatives instrument</p> <p>The scheme shall not participate in reverse repurchase agreements in corporate debt securities and Credit Default Swaps (CDS) for Corporate Bonds.</p> <p>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 Collateralised Borrowing & Lending Obligations (CBLO) 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.</p>			Instruments	Indicative allocations (% of total assets)		Risk Profile	Minimum	Maximum	Physical Gold & Gold related instruments#	95	100	High	Debt instruments, units of debt mutual fund schemes, money market instruments, cash & cash equivalents etc*@.	0	5	Low to Medium
Instruments	Indicative allocations (% of total assets)		Risk Profile														
	Minimum	Maximum															
Physical Gold & Gold related instruments#	95	100	High														
Debt instruments, units of debt mutual fund schemes, money market instruments, cash & cash equivalents etc*@.	0	5	Low to Medium														

	<p>It may be noted that AMC has to adhere to the asset allocation pattern indicated in the Scheme Information Document under normal circumstances.</p> <p>According to Para 4.5.2 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 pending deployment of funds of the Scheme in securities in terms of investment objective of the Scheme, the Mutual Fund may invest the funds of the Scheme in short term deposits of scheduled commercial banks subject to restrictions laid down under the SEBI Regulations from time to time</p> <p>The Scheme shall replicate the underlying index subject to the requirements as specified under</p> <p>Portfolio rebalancing in case of deviation from asset allocation under Defensive consideration:</p> <p>The scheme shall rebalance the portfolio in case of any deviation to the asset allocation as per Para 2.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023. Such rebalancing shall be done within 7 calendar days from the date of occurrence of deviation.. However, at all times the AMC shall ensure that the portfolio would adhere to the overall investment objective of the scheme.</p> <p>Change in Investment Pattern Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and defensive considerations. Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed later in this document.</p>
Investment Strategy	<p>The scheme is an actively managed scheme. The scheme will invest in physical gold in general. The scheme will also invest in gold related instruments that may be permitted by SEBI from time to time.</p>
Risk Profile of the Scheme	<p>Scheme Specific Risk Factors</p> <p>The Scheme specific risk factors are summarized as follows:</p> <ol style="list-style-type: none"> 1. The value of the units relate directly to value of gold held by the scheme and fluctuations in the price of gold could adversely affect investment value of the units. The factors that may affect the price of gold, inter-alia, include economic and political developments, changes in interest rates and perceived trends in bullion prices, exchange rates, inflation trends, market movements etc. 2. The formula for determining NAV of the Units is based on the imported (landed) value of gold. The landed value of gold is computed by multiplying international market price by US dollar value. The value of gold and thus NAV, therefore, will depend upon the conversion value of US dollar into Indian rupee and attracts all the risks attached to such conversion. 3. There is no exchange for physical gold in India. The scheme may have to buy or sell gold from the open market which may lead to counter party risks for scheme for trading and settlement. 4. The returns from physical gold in which the scheme invests may underperform returns from other securities or asset classes. Because the ETF holds only gold, an investment in the ETF may be more volatile than an investment in a more broadly diversified portfolio. 5. Any investment in the scheme may be adversely affected by competition from other methods of investing in gold. 6. There is a risk that part or all of the scheme's gold could be lost, damaged or stolen. Access to the scheme's gold could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the scheme and consequently on investment/redemption of units. 7. The Scheme may retain certain investments in cash or cash equivalents for its day-to-day liquidity requirements. The Scheme has to sell gold only to bullion bankers / traders who are authorized to buy gold. Though, there are adequate numbers of players (commercial or bullion bankers) to whom the Scheme can sell gold, the Scheme may have to resort to distress sale of gold if there is no or low demand for gold to meet its cash needs of redemption or expenses. The Trustee, in general interest of the Unit holders of the Scheme offered under this Scheme Information Document and keeping in view of the unforeseen circumstances / unusual market conditions, may limit the total number of Units, which can be redeemed on any Business Day. 8. For the valuation of gold by the Scheme, indirect taxes like customs duty, VAT, etc. would also be considered. Hence, any change in the rates of indirect taxation / applicable taxes would affect the valuation of the Scheme. 9. Gold Exchange Traded Funds (GETFs) are relatively new products, and their value could decrease if unanticipated operational or trading problems arise. Baroda BNP Paribas Gold ETF, an open-ended Exchange Traded Fund, is therefore subject to operational risks. 10. Investors should be aware that there is no assurance that gold will maintain its long-term value in terms of purchasing power. In the event that the price of gold declines, the value of investment in Units is expected to decline proportionately. 11. Though this is an open-ended scheme, the Scheme would ordinarily repurchase Units in Creation Unit Size. Thus, Unit holding less than Creation Unit Size can only be sold through the secondary market on the Exchange. Further, the price received upon the redemption of Units of the Scheme may be less than the value of the gold represented by them. 12. A day on which valuation on London Bullion Market Association (LBMA) is not available shall not be a Business Day and hence NAV for the said day shall not be available to the Investors. Baroda BNP Paribas Gold ETF is a passively managed fund that shall be investing substantial portion of its assets in physical gold and tracking its performance as close as possible to the price of gold. Therefore, irrespective of decline / rise in prices of physical gold, the scheme shall remain invested in gold and being a passively managed fund, no active calls based on outlook of gold prices will be taken by the Fund. 13. Investments by the Scheme are subject to availability of Gold. If favourable investment opportunities do not exist or opportunities have notably diminished, the scheme may suspend accepting fresh subscriptions. 14. The price of gold is driven by speculation and supply and demand, like most commodities. The price of gold may be volatile due to smaller market, lower market liquidity and demand fluctuations between industrial use and store of value. At times, this may cause wide-ranging valuations in the market, creating volatility. The price of gold & thus the performance of the Scheme may be affected by geo-political uncertainties, political, social and economic developments, which may include changes in government policies, diplomatic conditions, taxation and other policies.

15. There might be a liquidity risk in physical market due to issues related to supply chain, seasonality of demand and supply, undetermined situations like wars, pandemic, government policies etc. Lack of liquidity in physical market may have an impact on scheme performance.
16. The scheme shall, as permitted by SEBI, invest a part of its physical gold assets in Gold Monetisation Scheme (GMS) run by Banks. Under GMS, the ETF scheme will deposit physical gold as principal with the banks which offer such facility ("issuer"). A situation could arise where the issuer is unable to return the physical gold to Baroda BNP Paribas Gold ETF scheme upon maturity or in case of an early redemption. Such inability to return physical gold could arise on account of liquidity problems or general financial health of the issuer. A default by the issuer under a GMS may result in losses to the Unit holders. GMS being an unlisted and non-transferrable security can be redeemed only with the issuer and hence, is subject to the risk of an issuer's inability to meet principal and interest payments on the obligation (credit risk).
17. Conversion of underlying physical gold into the Units of the ETF may attract capital gains tax depending on acquisition cost and holding period.
18. The Units will be issued only in demat form through depositories. The records of the depository are final with respect to the number of Units available to the credit of Unit holder. Settlement of trades, repurchase of Units by the Mutual Fund during liquidity window depends upon the confirmations to be received from depository(ies) on which the Mutual Fund has no control.

Governments, central banks and related institutions worldwide, own a significant portion of the aggregate world gold holdings. If one or more of these institutions decides to sell in amounts large enough to cause a decline in world gold prices, the price of Units of the Scheme will be adversely affected.

Risks associated with handling, storing and safekeeping of physical gold:

All physical gold procured must follow the LBMA guidelines as per prescribed SEBI guidelines. Risk arises when part or all of the gold held by the Fund could be lost, stolen or damaged and access to gold may be restricted due to natural calamities or human actions, loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power. Loss due to aridity, humidity, exposure to light or extremes of temperature. Hence, the Custodian maintains insurance in regard to the business on terms and conditions and the custodian is also responsible for all costs arising from the insurance policies.

The custodian taking delivery on behalf of the AMC needs to ensure the weight, purity, and the source of gold as specified under the LBMA guidelines.

Since this is paramount to the SEBI guidelines the risk arises in violation of same. Safekeeping of physical gold requires appropriate vaulting space, confirming to the best global standards. The vaulting agents engaged by the custodian needs to ensure the same.

Risks Related to the Custody of Gold

- The Custodian is responsible for the safekeeping of the gold bullion and also facilitates the transfer of gold bullion into and out of the vault. Although the Custodian is a clearer and approved weigher under the rules of the LBMA (which sets out good practices for participants in the bullion market), the LBMA is not an official or governmental regulatory body. Accordingly, the ETF is dependent on the Custodian to comply with the best practices of the LBMA and to implement satisfactory internal controls for its gold bullion custody operations in order to keep the gold bullion secure.
- The Custodian is responsible for loss or damage to the gold only under limited circumstances. The Custodian Agreement contemplates that the Custodian will be responsible to the AMC only if it acts with negligence, fraud or in willful default of its obligations under the Custodian Agreement. In addition, the Custodian has agreed to indemnify the Trust for any loss or liability directly resulting from a breach of the Custodian's representations and warranties in the Custodian Agreement, a failure of the Custodian to act in accordance with the instructions or any physical loss, destruction or damage to the gold held for the Trust's account, except for losses due to nuclear fission or fusion, radioactivity, war, terrorist event, invasion, insurrection, civil commotion, riot, strike, act of government or public authority, act of God or a similar cause that is beyond the control of the Custodian for which the Custodian will not be responsible to the AMC. The Custodian's liability to the AMC, if any, will be limited to the value of any gold lost, or the amount of any balance held on an unallocated basis, at the time of the Custodian's negligence, fraud or willful default, or at the time of the act or omission giving rise to the claim for indemnification.
- Neither the Shareholders nor any Authorized Participant have a right under the Custodian Agreement to assert a claim against the Custodian. Claims under the Custodian Agreement may only be asserted by the AMC.
- The procedures agreed to with the Custodian contemplate that the Custodian must undertake certain tasks in connection with the inspection of gold delivered by Authorized Participants in exchange for Baskets. The Custodian's inspection includes review of the corresponding bar list to ensure that it accurately describes the weight, fineness, refiner marks and bar number appearing on the gold bars, but does not include any chemical or other tests designed to verify that the gold received does, in fact, meet the purity requirements. Accordingly, such inspection procedures may not prevent the deposit of gold that fails to meet these purity standards. The Custodian will not be responsible or liable to the Trust or to any investor in the event any gold otherwise properly inspected by it does not meet the purity requirements
- The AMC does not insure its gold (Underlying gold of the scheme). The Custodian maintains insurance on such terms and conditions as it considers appropriate in connection with its custodial obligations under the Custodian Agreement and is responsible for all costs, fees and expenses arising from the insurance policy or policies. The AMC is not a beneficiary of any such insurance and does not have the ability to dictate the existence, nature or amount of coverage. Therefore, Shareholders cannot be assured that the Custodian maintains adequate insurance or any insurance with respect to the gold held by the Custodian on behalf of the Trust.

Risks associated with ETF:

- ETFs are typically designed to track the performance of certain indices, market sectors or groups of assets such as stocks, bonds or commodities. ETF managers may use different strategies to achieve this goal but in general they do not have the discretion to take defensive positions in declining markets. Investors must be prepared to bear the risk of loss and volatility associated with the underlying index/assets.
- Investments in the securities constituting the Index/commodities are subject to price fluctuation on daily basis. The volatility in the value of those securities is due to various micro and macroeconomic factors like economic and political developments, changes in interest rates, etc. affecting the securities markets. This may have adverse impact on the NAV of Scheme

- The units of the Scheme are to be listed on stock exchanges. However, there can be no assurance that an active secondary market will develop or be maintained.
- Listing and trading of the ETF is undertaken on the Stock Exchanges within the rules, regulation and policy of the Stock Exchange and Regulator. Any change in trading rules, regulation and policy by the regulatory authority would have a bearing on the trading of the units of the ETF and its prices.
- Trading in units of the Scheme on the exchange may be halted due to market conditions or for reasons that in view of the stock exchange or SEBI, trading in the units of the Scheme is not advisable. In addition, trading in units of the scheme is subject to trading halts caused by extraordinary market volatility and pursuant to BSE/NSE and SEBI circuit filter rules. There can be no assurance that the requirements of the market necessary to maintain the listing of units of the Scheme will continue to be met or will remain unchanged.
- Units of the scheme may trade above or below its NAV. The NAV of the scheme will fluctuate with changes in the market value of scheme's portfolio. The trading price of units of the Scheme will change in according with changes in its NAV as well as market supply and demand of units in the scheme. However, given the fact that units of the scheme can be created or redeemed in creation unit directly with the fund, large discounts or premiums to the NAV are not expected to sustain due to the arbitrage opportunity available.
- Any changes in trading regulations by the stock exchange/s or SEBI may affect the ability of the market maker to arbitrage resulting into wider premium/discount to NAV. Although the units are listed on the stock exchanges, the AMC and the Trustee will not be liable for delay in listing of Units of the scheme on the stock exchanges / or due to the connectivity problems with depositories and/or due to the occurrence of any event beyond their control.
- The scheme proposes to invest not less than 95% of the net assets in physical gold or gold related instruments. It is not an actively managed scheme. The scheme may be affected by general market movements relating to gold. The scheme invests in physical gold or gold related instruments. Hence, the risk associated with gold as an asset class would be applicable to the ETF. The scheme would invest in physical gold or gold related instruments regardless of investment merit, research, without taking a view of the market and without adopting any defensive measures. The scheme would not select securities in which it wants to invest but is guided by its objective. As such the scheme is not actively managed but is passively managed. There is no guarantee that the scheme will achieve its investment objective.

Risks associated with investing in fixed income securities:

1. **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.
2. **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.
3. **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.
4. **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.
5. **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.

Risk Associated with Tri – Party Repo:

The Scheme may be exposed to counter party risk in case of repo lending transactions in the event of the counterparty failing to honour the repurchase agreement. However, in repo transactions, the collateral may be sold, and a loss is realized only if the sale price is less than the repo amount. The risk is further mitigated through over-collateralization (the value of the collateral being more than the repo amount).

Risk Factors Associated with Investments in Exchange Traded Commodity Derivatives (ETCD)

An exchange traded commodity derivative is a derivative instrument that mimics the price movements of an underlying commodity, allowing an investor exposure to the commodity without physical purchase.

- o **Liquidity Risk:** While ETCDs that are listed on an exchange carry lower liquidity risk, the ability to sell these contracts is limited by the overall trading volume on the exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes of the ETCD contracts in which it invests. Additionally, change in margin requirements or intervention by government agencies to reduce overall volatility in the underlying commodity could lead to adverse impact on the liquidity of the ETCD.
- o **Price risk:** ETCDs are leveraged instruments hence, a small price movement in the underlying security could have a large impact on their value. Also, the market for ETCDs is nascent in India hence, arbitrage can occur between the price of the physical commodity and the ETCD, due to a variety of reasons such as technical issues and volatile movement in the price of the physical good. This can result in mispricing and improper valuation of investment decisions as it can be difficult to ascertain the amount of the arbitrage.,
- o **Settlement risk:** ETCDs can be settled either through the exchange or physically. The inability to sell ETCDs held in the Schemes' portfolio in the exchanges due to the extraneous factors may impact liquidity and would result in losses, at times, in case of adverse price movement. Wherein the underlying commodity is physically delivered in order to settle the derivative contract, such settlement could get impacted due to various issues, such as logistics, Government policy for trading in such commodities.

Risks associated with investments in mutual fund units

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 & default risk, liquidity risk, redemption risk including the possible loss of principal; etc. will exist.

– Other Risks:

- **Risk associated with inflation:** Over time, yields of short-term investments may not keep pace with inflation, leading to a reduction in an investment's purchasing power.
- **Legal risk:** The scheme may be affected by the actions of government and regulatory bodies. Legislation could be imposed retrospectively or may be issued in the form of internal regulations which the public may not be aware of. Legislation (including legislation relating to tax) or regulation may be introduced which inhibits the scheme from pursuing their strategies or which renders an existing strategy less profitable than anticipated. Such actions may take any form, for example nationalization of any institution or restrictions on investment strategies in any given market sector or changing requirements and imposed without prior warning by any regulator.
- **Taxation risk:** The value of an investment may be affected by the application of tax laws, including withholding tax, or changes in government or economic or monetary policy from time to time. As such, no guarantee can be given that the financial objectives will actually be achieved. The tax information described in this Scheme Information Document (SID) is as available under the prevailing taxation laws. This could be changed at any moment by regulation. Further, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the scheme will endure indefinitely.
- **Valuation risk:** This risk relates to the fact that markets, in specific situations and due to lack of volumes of transactions, do not enable an accurate assessment of the fair value of invested assets. In such cases, valuation risk represents the possibility that, when a financial instrument matures or is sold in the market, the amount received is less than anticipated, incurring a loss to the portfolio and therefore impacting negatively the NAV of the scheme.
- **Operational Risk:** Operational risk addresses the risk of trading and back office or administration issues that may result in a loss to the Scheme. This could be the result of oversight, ineffective securities processing procedures, computer systems problems or human error. There could also be risk associated with grouping of orders. For instance, at the time of placing the trades, the fund manager shall group orders on behalf of all schemes managed by him, provided it is unlikely to be detrimental overall for any of the schemes whose orders have been included. However, such grouping may have a detrimental effect to the scheme compared to the execution of an individual order for the scheme.

Risk factors associated with processing of transaction in case of investors investing in mutual fund units through Stock Exchange Mechanism:

The trading mechanism introduced by the stock exchange(s) is configured to accept and process transactions for mutual fund units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or BSE or any other recognized stock exchange(s), on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing / settlement, etc. upon which the Fund and the AMC have no control. Moreover, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s) upon which the Fund and the AMC have no control. Accordingly, there could be negative impacts to the investors such as delay or failure in allotment / redemption of Units. The Fund and the AMC are not responsible for the negative impacts.

Tracking Error Risk: Tracking error is defined as the standard deviation of the difference between the daily returns of the Underlying index and NAV of the scheme. The scheme's returns may deviate from the underlying benchmark index for the following reasons:

1. Fees & expenditure incurred by the scheme.
2. Cash held by the scheme due to subscriptions or to meet redemptions, expenses etc.
3. Corporate Actions
4. Halting of trading in underlying securities by exchange

	<p>5. Methodology of calculation of settlement price of the index. The benchmark or underlying index reflects the Volume Weighted Average Price (VWAP) of securities in the last half hour. However, the scheme may buy and sell at different points in time during the trading session at the then prevailing prices which may not correspond to the closing prices on the exchange.</p> <p>6. Inability to acquire the securities due to various reasons like circuit filters, lack of liquidity etc.</p> <p>7. Delay in replicating the portfolio during times of high volatility and reconstitution/rebalancing of index.</p> <p>8. Rounding off securities for buying or selling as compared to the underlying index</p> <p>The AMC and fund manager would monitor the tracking error of the scheme on an ongoing basis and would seek to keep tracking error as low as possible. Under normal circumstances and as per SEBI regulation, it would not cross 2% per annum. However, in case of various market events beyond the control of AMC or fund manager like dividend issuance by constituent members, rights issuance by constituent members, market volatility during reconstitution and rebalancing of portfolio and any abnormal circumstances, tracking error may exceed the prescribed limits. There can be no assurance or guarantee that the scheme will achieve any particular level of tracking error relative to performance of the Underlying Index</p> <p>Risks associated with segregated portfolio:</p> <ul style="list-style-type: none"> Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer. Security comprises of segregated portfolio may not realise any value. 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. 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. <p>Tracking Difference: The tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the Scheme will be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.</p> <p>The annualized tracking difference averaged over one year period shall not exceed 1.25%. In case the average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same will be brought to the notice of trustees with corrective actions taken by the AMC, if any</p> <p>Passive Investments Risk:</p> <p>The Scheme is not actively managed. Since the Scheme is linked to index, it may be affected by a general decline in the Indian markets relating to its underlying index. The Scheme as per its investment objective invests in Securities which are constituents of its underlying index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.</p>								
<p>Risk Control Measures</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> <p>Risk Mitigation Measures:</p> <p>The Scheme by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in debt markets. The risk control process involves identifying & measuring the risk through various risk measurement tools. Based on the availability of issuances, it is expected that the portfolio allocation could be different than that of underlying index allocation and could result in Tracking Error. That said, broad risk parameters of the portfolio of the Scheme such as credit rating, weighted average YTM, weighted average maturity, asset allocation etc. are expected to be similar to the Underlying Index.</p> <p>This allocation will be monitored periodically, and it shall be ensured that investments are made in accordance with the Scheme objective and within the regulatory and internal investment restrictions prescribed from time to time.</p> <p>Since disciplined investing requires risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The Scheme has a detailed process to identify, measure, monitor and manage various portfolio risks. The objective is to understand these risks and mitigate them wherever possible.</p> <p>Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. There is a Board level Risk Management Committee which reviews overall risk management function.</p> <table border="1" data-bbox="408 1697 1495 2076"> <thead> <tr> <th>Risk Specific to the scheme</th><th>Risk mitigants / management strategy</th></tr> </thead> <tbody> <tr> <td>Tracking Error: The performance of the scheme may not be commensurate with the performance of the benchmark index on any given day or over any given period, referred to as tracking error.</td><td>The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. The investment manager will endeavor to maintain low cash levels to minimize tracking error.</td></tr> <tr> <td>Price risk: Fluctuations in the price of Gold</td><td>The fund is passively managed and fluctuations in Gold prices will not increase the tracking error.</td></tr> <tr> <td>Liquidity risk: Inability to buy / sell appropriate quantity of gold</td><td>Purchase of gold: All bullion banks have access to the international markets for purchase of gold. Sale of gold: The bullion banks are not allowed to sell the gold back in the international markets. However, sale of gold to meet the expenses of the would require gold to be sold in Scheme very small quantities which would be bought by the Market Maker/Authorised Participants.</td></tr> </tbody> </table>	Risk Specific to the scheme	Risk mitigants / management strategy	Tracking Error: The performance of the scheme may not be commensurate with the performance of the benchmark index on any given day or over any given period, referred to as tracking error.	The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. The investment manager will endeavor to maintain low cash levels to minimize tracking error.	Price risk: Fluctuations in the price of Gold	The fund is passively managed and fluctuations in Gold prices will not increase the tracking error.	Liquidity risk: Inability to buy / sell appropriate quantity of gold	Purchase of gold: All bullion banks have access to the international markets for purchase of gold. Sale of gold: The bullion banks are not allowed to sell the gold back in the international markets. However, sale of gold to meet the expenses of the would require gold to be sold in Scheme very small quantities which would be bought by the Market Maker/Authorised Participants.
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	<p>Risk Mitigation measures for portfolio volatility</p> <ol style="list-style-type: none"> The Scheme being passively managed carry lesser risk compared to active management. The Scheme follows the underlying price of gold and therefore the level of portfolio volatility would be same as that of the underlying gold price. The fund manager would also endeavour to keep minimal cash levels to keep performance deviation to minimal. <p>Risk mitigation measures for managing liquidity</p> <ol style="list-style-type: none"> The Scheme invest in physical gold which satisfy the norms of 'Good Delivery' as defined by London Bullion Markets association. Liquidity issues are not envisaged as gold is a globally traded commodity and thereby liquid. There are also designated Authorised Participants who facilitate liquidity on the exchange. Also the Scheme could have tracking error with respect to price of physical gold which may add to the Schemes tracking error with its benchmark i.e. physical gold due to various factors including but not limited to: <ol style="list-style-type: none"> Delay in the purchase or sale of gold due to Illiquidity of gold, Delay in realization of sale proceeds, Creating a lot size to buy the required amount of gold <p>General Risk Mitigation</p> <ol style="list-style-type: none"> Gold is a Gold is a fairly liquid asset and hence in normal circumstances would be available for purchase and sale at all points of time. The AMC has a robust process of retrieving speedily the daily collections at various RTA locations. The RTA has been advised to bank cheques as expeditiously as possible. The AMC tracks the daily cash flows and the Fund Managers towards prompt deployment, subject to market conditions. Even if the collections reported on a day are less than the minimum lot size, the AMC can/may procure the required quantity through open market purchases. The AMCs generally appoint Authorised Participants to ensure liquidity in the market place. The Scheme may buy or sell the gold at different points of time during the trading session at the then prevailing prices which may not correspond to its closing prices.
Plans & Options	<p>Currently, there are no investment Plans/Options being offered under the Scheme.</p> <p>However, the Trustee reserves the right to introduce investment Plans/Options under the Scheme at a future date in accordance with SEBI (MF) Regulations.</p> <p>The Trustee also reserves the right to discontinue/withdraw any option/investment plan, if deemed fit.</p>
Applicable NAV for subscription	<p>Units of the Scheme will be allotted at approximately indicative NAV based prices (along with applicable charges and execution variations) during the Ongoing Offer for applications directly received at AMC. Additionally, the difference in the value of portfolio and cost of purchase/sale of Portfolio Deposit on the exchange for creation/redemption of the Units including the Cash Component and transaction handling charges, if any, will have to be borne by the Authorized Participant/Large Investor.</p> <p>The Units of the Scheme will be listed on the Capital Market Segment of the National Stock exchange of India Ltd. (NSE) and/ or BSE Limited (BSE) and/or on any other recognized Stock exchange(s) as may be decided by AMC from time to time. All investors including Authorized Participants and Large Investors can subscribe (buy) / redeem (sell) Units on a continuous basis on the NSE and/ or BSE on which the Units are listed during the trading hours on all the trading days.</p> <p>In addition, Authorized Participants and Large Investors can directly subscribe to/ redeem the Units on all Business Days with the Fund in 'Creation Unit Size' on an ongoing basis.</p> <p>The subscription/redemption of Units of the Scheme in Creation Unit Size will be allowed both by means of exchange of Portfolio Deposit and by Cash.</p> <p>ON THE EXCHANGE</p> <p>As Units of the Scheme are listed on the NSE and BSE, Investors can buy/sell Units on a continuous basis on the Stock Exchange(s) on which the Units are listed during the trading hours on all trading days like any other publicly traded stock at prices which may be close to the NAV of the Scheme. Subscriptions made through Stock Exchanges/demat mode will be made by specifying the number of Units to be subscribed and not the amount to be invested.</p> <p>The minimum number of Units that can be bought or sold through the Stock Exchange is 1 (one) Unit of the Scheme.</p> <p>DIRECTLY FROM THE FUND</p> <p>The Scheme offers for subscriptions (purchase)/redemptions (sale) only for Authorised Participants and Large Investors in 'Creation Unit Size' on all Business Days from the date of listing at NAV based prices.</p> <p>Pursuant to para 8.7 of SEBI Master Circular No. SEBI/HO/IMD/IMDI/DOF5/P/CIR/2021/0606 dated July 30, 2021, transactions in units of the Scheme by Authorized Participants / Large Investors directly with the AMC, intra-day NAV, based on the executed price at which the securities representing the underlying index are purchased / sold shall be applicable.</p> <p>The AMC will appoint Authorised Participants to also provide for the liquidity in secondary market on an ongoing basis. The Authorised Participants would offer two-way quotes (buy and sell quotes) in the secondary market for ensuring liquidity in Units of the Scheme.</p>
Applicable NAV for Redemption	<ol style="list-style-type: none"> For Redemption of units directly with the Mutual Fund: (Authorized Participants & Large Investors) Mutual Fund will repurchase units from Authorized participants/Large Investors on any Business Day in Creation Unit size at approximately indicative NAV based prices (along with applicable charges and execution variations) during the Ongoing Offer for applications directly received at AMC. However, transaction charges payable to Custodian/Depository Participants, and other incidental charges relating to conversion of units into basket of securities may be deducted from redemption proceeds. For Redemption of units directly with the Mutual Fund (other than Authorized Participants): Investors other than Authorized Participants and Large Investors can redeem units directly with the Fund for less than Creation Unit size at approximately indicative NAV based prices (along with applicable charges and execution variations) during the Ongoing Offer of units without any exit load if:

	<p>a. Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or</p> <p>b. No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or</p> <p>c. Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days.</p> <p>In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day.</p> <p>Such instances shall be tracked by the AMC on an ongoing basis and in case any of the above mentioned scenario arises, the same shall be disclosed on the website of the Mutual Fund.</p> <p>3. For Sale through Stock Exchange(s): All categories of investors may sell the Units of the Scheme through the Stock Exchange(s) on which the units of the Scheme are listed, on any trading day in round lot of one (1) Unit and multiples thereof.</p> <p>Note: The transaction handling charges which include brokerage, Securities transaction tax, regulatory charges if any, depository participant charges, uploading charges and such other charges that the mutual fund may have to incur in the course of cash subscription/ redemption or accepting the portfolio deposit or for giving a portfolio of securities as consideration for a redemption request, shall be recoverable from the transacting Authorized Participant or Large Investor. As required under the Regulations, the Fund will ensure that the Redemption Price is not lower than 95% of the NAV applicable at that moment, provided that the difference between the Redemption Price and Purchase Price of the Units shall not exceed the permissible limit of 5% of the Purchase Price, as provided for under the Regulations.</p>
Minimum amount for Purchase / Redemption/ Switches	<p>ON THE EXCHANGE Investors can subscribe (buy) and redeem (sell) Units on a continuous basis on the NSE and BSE on which the Units are listed. On the Stock Exchange(s), the Units of the Scheme can be purchased/sold in minimum lot of 1 (one) Unit and in multiples thereof.</p> <p>DIRECTLY FROM THE FUND The Scheme offers for subscriptions/redemptions only for Authorized Participants and Large Investors in 'Creation Unit Size' on all Business Days at a price determined on the basis of approximately indicative NAV based prices (along with applicable charges and execution variations) during the Ongoing Offer for applications directly received at AMC. Additionally, the difference in the value of portfolio and cost of purchase/sale of Portfolio Deposit on the Exchange for creation/redemption of scheme Units including the Cash Component and transaction handling charges, if any, will have to be borne by the Authorized Participant/ Large Investor.</p> <p>The Fund creates/redeems Units of the Scheme in large size known as "Creation Unit Size". Each "Creation Unit" consists of 1,10,000 Units of the Scheme. The value of the "Creation Unit" is 1 kilogram of physical gold or in multiple thereof called as the "Portfolio Deposit" and a "Cash Component" which will be exchanged for 1,10,000 Units of the Scheme. During buying or selling, for a concerned transaction, In case of any variation in the weight of the gold bar (away from 1 kg), same shall be adjusted in the cash component i.e. higher weight will reduce cash component and lower weight will increase cash component for the concerned investor.</p> <p>The Portfolio Deposit and Cash Component for the Scheme may change from time to time due to change in NAV.</p>
Despatch of Repurchase (Redemption) Request	As per the SEBI (MF) Regulations, the Mutual Fund shall despatch redemption proceeds within 3 Business Days of receiving the valid redemption / repurchase request at any of the Official Points of Acceptance of Transactions (OPAT). A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not despatched within 3 working Days of the date of valid redemption request.
Benchmark (Tier 1)	Domestic Price of Gold
Name of the Fund Manager	Mr. Vishnu Soni
Name of the Trustee Company	Baroda BNP Paribas Trustee India Private Limited (formerly known as Baroda Trustee India Private Limited)
Performance of the scheme	This Scheme is a new Scheme and does not have any performance track record.
Other Disclosures	<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) & Other Key Personnel, (c) Scheme's portfolio turnover ratio. To view the Scheme's latest monthly portfolio holding, please visit our website at <https://www.barodabnp-paribasmf.in/downloads/monthly-portfolio-scheme></p> <p>(Note: The monthly portfolio shall be available, once the portfolio has been constructed)</p>
Expenses of the Scheme	<p>Entry Load: Not Applicable</p> <p>Exit Load: Nil</p> <p>The above load shall also be applicable for switches between the schemes of the Fund. However, any subsequent switch-out or redemption of such investment shall be subject to exit load based on the date of switch in of investment. No load will be charged on units issued upon re-investment of amount of distribution under bonus units.</p> <p>In accordance with the requirements specified by the SEBI, no entry load will be charged for purchase/additional purchase/ switch-in accepted by the Fund. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder. The exit load charged, net of Goods and Services Tax (GST), if any, shall be credited to the Scheme.</p> <p>For any change in load structure, the AMC will issue an addendum and display it on the website/ISCs.</p> <p>Subject to the SEBI Regulations, the AMC / Trustee reserve the right to modify / alter the load structure on the Units subscribed / redeemed on any business day under each Plan(s) / Option(s) from time to time. Such changes will be applicable for prospective investments. At the time of changing the load structure, the AMC shall take the following steps:</p> <ul style="list-style-type: none"> The addendum detailing the changes shall be attached to SID and Key Information Memorandum. The addendum will be circulated to all the distributors so that the same can be attached to all SIDs and Key Information Memorandum already in stock.

- Arrangements shall be made to display the changes/modifications in the SID in the form of a notice in all the ISCs' and distributors' offices.
- The introduction of the load along with the details shall be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load.
- A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.
- Any other measures which the Mutual Fund may feel necessary.

The investor is requested to check the prevailing load structure of the scheme before investing. For any change in load structure AMC will issue an addendum and display it on the website/investor Service Centres.

The AMC has estimated the annual recurring expenses under the Scheme as per the table below:

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 1 bps)	
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 under regulation 52 (6A) (c)**	Upto 0.05%

^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.

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 Regular Plan.

- (a) additional expenses under Regulation 52(6A) (c) at 0.05% of daily net assets of the scheme **;

** In accordance with para 10.1.7 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, AMC shall not charge any additional expense of upto 0.05% as per Regulation 52(6A) (c), if exit load is not being levied under the Scheme.

- (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. All scheme related expenses including commission paid to distributors, if any, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February 21, 2019 as amended from time to time on implementation of SEBI Circular dated October 22, 2018 on Total Expense Ratio (TER) and performance disclosure for Mutual Fund.

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 para 10.1.8 of SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023). Further, the disclosure of the expense ratio on a daily basis shall also be made on the website of AMFI viz. www.amfiindia.com.

	<p>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.</p> <p>An Illustration of impact of expense ratio on Scheme's returns:</p> <p>If an investor A invests in a regular plan of a Scheme with an expense of 1% p.a. and an investor B invests in Direct Plan of the same scheme with an expense of 0.65% p.a. Assuming the gross return of this fund is 10% for that given year, investor A will make a return of 9% (post expense) for that year, whereas investor B will make 9.35% return for same period.</p> <p>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 15% p.a.</p> <table><tr><th>Particulars</th><th>Regular Plan</th><th>Direct Plan</th></tr><tr><td>Amount Invested at the beginning of the year</td><td>10,000</td><td>10,000</td></tr><tr><td>Returns before Expenses (@10%pa)</td><td>1,000</td><td>1,000</td></tr><tr><td>Expenses other than Distribution Expenses</td><td>65</td><td>65</td></tr><tr><td>Distribution Expenses</td><td>35</td><td>-</td></tr><tr><td>Returns after Expenses at the end of the Year</td><td>900</td><td>935</td></tr><tr><td>% Returns on Investment (Post Expenses)</td><td>9%</td><td>9.35%</td></tr></table> <p>Note:</p> <ul style="list-style-type: none">- 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.- 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.	Particulars	Regular Plan	Direct Plan	Amount Invested at the beginning of the year	10,000	10,000	Returns before Expenses (@10%pa)	1,000	1,000	Expenses other than Distribution Expenses	65	65	Distribution Expenses	35	-	Returns after Expenses at the end of the Year	900	935	% Returns on Investment (Post Expenses)	9%	9.35%
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Returns after Expenses at the end of the Year	900	935																				
% Returns on Investment (Post Expenses)	9%	9.35%																				
Transaction charges	<p>Pursuant to para 10.5 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, 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">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. For SIP - Not applicable as no SIP shall be accepted in the fund.4. Transaction charges shall not be deducted for:<ol style="list-style-type: none">a. purchases /subscriptions for an amount less than Rs. 10,000/-b. transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc.c. purchases /subscriptions made directly with the Fund (i.e. not through any distributor/agent).d. Transactions through stock exchange.5. 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.6. 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.																					
Levy of Stamp Duty on applicable Mutual Fund Transactions	<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>																					
Waiver of Load for Direct Applications	<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>																					
Tax treatment for the Investors (unitholders)	<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>																					
Daily Net Asset Value (NAV) Publication	<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 (NAV) of the scheme on every Business Day on AMFI's website (www.amfiindia.com) by 9 a.m. of the following calendar day and also on its website (www.barodabnp-paribasmf.in). The NAV shall be calculated for all Business Days. In case of any delay, the reasons for such delay would also be explained to AMFI & SEBI in writing and the number of such instances would also be reported to SEBI on a quarterly basis. If the NAVs are not available before the commencement of business hours of the following day due to any reason, the AMC/Mutual Fund shall issue a press release providing reasons and explaining when the AMC/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 monthly basis for the Scheme on its website and on the website of AMFI 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 & 30th September, host a copy of its unaudited financial results on its website.</p>																					

For Investor Grievances, please contact	<p>All investor grievance / complaints and related correspondence may be addressed to:</p> <p>Mr. Vivek Kudal, Investor Relations Officer, Baroda BNP Paribas Asset Management India Private Limited Cresenzo, 7th Floor, G-Block, Bandra Kurla Complex, Mumbai – 400051 Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM) Email id: service@barodabnp-paribasmf.in</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) (https://scores.gov.in/scores/Welcome.html)</p>
Unitholders' Information	<p>Allotment Confirmation</p> <p>(a) Allotment: 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) Units to be held in Demat Mode: Units of the scheme shall be in dematerialised form only, 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>(c) Consolidated Account Statement (CAS)</p> <p>As the units of the Scheme will be issued, traded and settled compulsorily in dematerialized (electronic) form, the statement of holding of the Unitholder i.e. beneficiary account holder will be sent by the respective DP/ Depositories periodically.</p> <p>The consolidated account statement/account statement will be sent by ordinary post / courier / email. The account statements shall be non-transferable.</p> <p>The Mutual Fund / Trustee / AMC reserves the right to reverse the transaction of crediting Units in the unitholder's account, in the event of non realisation of any cheque or other instrument remitted by the investor. 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>For more details, Investors are requested to refer the Scheme Information Document (SID).</p> <p>Portfolio Disclosure</p> <ol style="list-style-type: none"> 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. 2. 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. The unit holders are requested to ensure that their email address is registered with AMC/Mutual Fund. 3. 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. 4. 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. 5. Unitholders can obtain the scheme's latest portfolio holding in a user-friendly and downloadable spreadsheet format at the following link https://www.barodabnp-paribasmf.in/downloads/monthly-portfolio-scheme <p>Half Yearly Unaudited Financial Results Disclosure:</p> <p>Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.barodabnp-paribasmf.in). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in atleast one national English daily newspaper and a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.</p> <p>Necessary link for the Half Yearly Unaudited Financial Results Disclosure shall also be provided on the AMFI website (www.amfiindia.com).</p> <p>Annual Report or abridged summary thereof:</p> <p>In accordance with para 5.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, in order to bring cost effectiveness in disclosing and providing information to unitholders and as a green initiative measure.</p> <p>For more details, Investors are requested to refer the Scheme Information Document (SID).</p>
Directions to investors applying directly under all Schemes of the fund	<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>
Compliance with Foreign Accounts Tax Compliance Act ("FATCA") and Common Reporting Standards (CRS) requirements	<p>FATCA and CRS requirements may require disclosure regarding your investment in the units of the Scheme.</p> <p>Investors are further 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>For more details, investors are requested to refer to Scheme Information Document.</p>

Treatment of Financial Transactions received through Distributors suspended by AMFI	<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"> 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. 2. All Purchase/Switch requests (including under fresh registrations of SIP/ STP or under SIPs/STPs registered prior to the suspension period) received during the suspension period shall be processed under Direct Regular 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. 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. 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.
Mandatory Updation of Know Your Customer (KYC) requirements for processing of mutual fund transactions	<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. 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.</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 OPEN ENDED EQUITY SCHEMES OF THE FUND

Product differentiation could not be shown, as currently we do not have any ETF scheme.

For further details on asset allocation and investment pattern and investment strategy of each of the above schemes, please refer to the Scheme Information Document of the respective scheme.

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 requires 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.

c) Unitholding option

- Only Demat unitholding option is available under this scheme. Accordingly, all details should be exactly as it appears in your Demat Account
- Applicants should indicate their status by ticking the appropriate check-box as per DP records.
- The mode of holding registered with Depository Participant will be applicable to the Units of the Scheme

d) Email Communication

- 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.
- 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

INSTRUCTIONS (Contd...)

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.

- 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 / FIIs, 'Overseas Address' is mandatory.
- 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 in case of application on behalf of minor.

bi) Know Your Client (KYC) information / documents

With effect from 1st January, 2011, KYC (Know Your Customer) norms are mandatory for ALL investors for making investments in Mutual Funds, irrespective of the amount of investment.

Applications are liable to be rejected without any intimation to the applicants, if KYC requirement are not complied with/filed by all the applicants with the Depository Participant.

bi) 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.

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

1. Certificate of residence issued by an authorized government body*
2. 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:

- 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.
- 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:

- (i) Custodian on behalf of an FII or a client.
- (ii) 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.
- (iii) 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.
- (iv) 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.

- 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 / FIIs / Association of Persons / Body of Individuals.
 - 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

INSTRUCTIONS (Contd..)

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)

Bank Account Details registered with Depository Participant will be considered for Refund/Redemption/Dividend payment. The AMC will make payments through NEFT/RTGS where complete account details are available and valid. In case of any rejection, payment will be made through Cheque/DD. In case of invalid DP ID mentioned in the application form, the refund may be processed to bank account mentioned in the application form/source bank account from where the cheque was issued. Any change of bank mandate request should be submitted to the Depository Participant.

4. INVESTMENT DETAILS & PAYMENT DETAILS

- 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.
- In case Applicants wish to opt for both the Plans / Options, separate Application Forms will have to be filled.
- 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.
- 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.
 - 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 GOLD ETF"**. 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.

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

The nomination details registered by the Investor(s) with its Depository Participant will be applicable for the investment in the Units of the Scheme.

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:

- Any person who is a foreign national.
- 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).

- Non-Resident Indians residing in the United States of America and Canada.

- 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.

- NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.

- 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.

- 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.

INSTRUCTIONS (Contd..)

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.

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



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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, ShubhJyot 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 • **Kanpur :** Office No.317 Kan Chambers, Civil Lines, Kanpur 208001 • **Lucknow :** Shop No 104, First Floor, Vaishali Arcade, 6 Park Road, Hazratganj, Lucknow – 226001 • **Jaipur :** Ground Floor of the building known as “Fortune Heights” G-2-A, Subhash Marg, C-Scheme, Jaipur – 302001

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 Sevti 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 Vishnupriya 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 Center Nirala Bazar Aurangabad 431001 • **Azamgarh :** Shop no. 18 Gr. Floor; Nagarpalika, Infront of Tseroy office, Azamgarh, UP-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 :** SRI RAM MARKET, KALI ASTHAN CHOWK, MATHANI ROAD, BEGUSARAI, BIHAR - 851101 • **Belgaum :** Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011 • **Bellary :** Ground Floor 3Rd Office 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 Opposite 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 :** H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001 • **Bilaspur :** Shop. No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001 • **Bokaro :** City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004 • **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 • **Chandrapur :** C/o Global Financial Services, 2nd Floor, Raghuvanshi Complex, Near Azad Garden, Chandrapur, Maharashtra-442402 • **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 Subas Bose Arcade (Big Bazar Building) Adjacent To Reliance Trends Dargha Bazar Cuttack 753001 • **Darbhanga :** , H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk , Darbhanga, Bihar - 846004 • **Davangere :** D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002 • **Dehradun :** Shop No-809/799 Street No-2 A Rajendra Nagar Near Sheesha Lounge Kaulagarh 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 • **Elooru :** 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 Groundnit Faridabad 121001 • **Ferozpur :** The Mall Road Chawla Buiding 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 Hdjc Bank Gandhidham 370201 • **Gandhinagar :** 123 First Floor Megh Malhar Complex Opp. Vijay Petrol Pump Sector - 11 Gandhinagar 382011 • **Gaya :** Property No. 711045129 Ground Floor Hotel Skylark Swaraipuri Road - Gaya 823001 • **Ghaziabad :** Ff - 31 Konark Building Rajnagar - Ghaziabad 201001 • **Ghaziapur :** House No. 148/19 Mahua Bagh Raini Katra - Ghaziapur 233001 • **Gonda :** H No 782 Shiv Sadan Iti 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 Kmnv Shopping Complex - Haldwani 263139 • **Haridwar :** Shop No. - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410 • **Hassan :** Sas No: 490 Hemadri Arcade 2Nd Main Rd. 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: Bigbazaar Ameerpet Hyderabad 500016 • **Indore :** 101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore • **Jabalpur :** 2Nd Floor 290/1 (615-New) Near Bhavartal Garden 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 Opp Nirala Hotel Jalpaiguri 735101 • **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 :** Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001 • **Jhansi :** 1St Floor Puja 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 Road Kannur 670001 • **Kanpur :** 15/46 B Ground Floor Opp: Muir Mills Civil Lines Kanpur 208001 • **Karimnagar :** 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - 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 Dist: Paschim Medinipur 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 5 Park Road Hazratganj Thaper House Lucknow 226001 • **Ludhiana :** Sco 122 Second Floor Above Hdjc 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 • **Margaoa :** Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdp 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 Floordutt 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

LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

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 Apratment 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 Suyojit Sankul Sharanpur 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 Kalyan 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 Ici Bank Patna 800001 • **Pondicherry** : No 122(10B) Muthumariamman Koil 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 Reheja Tower Fafadih 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** : Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667 • **Rourkela** : 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012 • **Sagar** : li 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 Golebazar; Sambalpur Sambalpur 768001 • **Satna** : 1St Floor Gopal Complex Near Bus Stand Rewa Roa 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 Taparya 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 Sitapur 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. 311001. • **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 • **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 Floorerinjery Complex Ramanchira 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 Vekkaliannan Kalyana Mandapam Putthur - Trichy 620017 • **Trivandrum** : 1St Floor Marvel Building Opp Sl Electricals Uppalam Road Statue Po Trivandrum 695001 • **Tuticorin** : 4 - B A34 - A37 Mangalmai 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 Ici Bank Above Vishal Megha Mart Ujjain 456001 • **Valsad** : 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001 • **Vapi** : A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191 • **Varanasi** : D.64 / 52, G - 4 Arihant Complex , Second Floor ,Madhopur, Shivpurva Sagra ,Near Petrol Pump Varanasi -221010 • **Vellore** : No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001 • **Vijayawada** : Hno26-23 1St Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010 • **Visakhapatnam** : Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016 • **Warangal** : Shop No22 Ground Floor Warangal City Center 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

COLLECTION CENTER

Borivali : Gomati Smutiground Floor, Jambli Gully, Near Railway Station, Borivali Mumbai 400 092 • **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 • **Thane** : Room No. 302 3Rd Floorganga Prasad Near Rbl Bank Ltd Ram Maruti Cross Roadnaupada Thane West, Mumbai 400602 • **Vashi** : Vashi Plaza Shop No. 324 C Wing 1st Floor Sector 17 Vashi Mumbai 400703 • **Vile Parle** : Shop No.1 Ground Floor, Dipti Jyothi Co-Operative Housing Society, Near Mtnl Office P M Road, Vile Parle East - 400057



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**Mutual Fund investments are subject to market risks,
read all scheme related documents carefully.**