

## KEY INFORMATION MEMORANDUM

### BARODA BNP PARIBAS LARGE CAP FUND

(An Open ended Equity Scheme predominantly investing in large cap stocks)

This product is suitable for investors who are seeking*:	Riskometer for the Scheme^^
<ul style="list-style-type: none"> <li>Wealth creation in long term.</li> <li>Investments in diversified and actively managed portfolio of equity and equity related securities with bias to large cap companies</li> </ul>	 <p>Investors understand that their principal will be at VERY HIGH risk</p>

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

^^basis scheme portfolio as on March 31, 2023

#### Continuous Offer for Units at NAV based prices

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

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.

This KIM is dated April 28, 2023.

# KEY INFORMATION MEMORANDUM

Name of the Scheme	<b>Baroda BNP Paribas Large Cap Fund (BBNPPLCF)</b>			
Type of the Scheme	An Open ended Equity Scheme predominantly investing in large cap stocks			
'Category' as per SEBI circular dt. October 06, 2017	Large Cap Fund			
Scheme Code	BBNP/O/E/LCF/04/07/0006			
Date of Inception	September 23, 2004			
Investment objective	<p>The investment objective of the Scheme is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities by predominantly investing in large market capitalization companies.</p> <p>However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.</p>			
Asset Allocation Pattern of the Scheme	The asset allocation of the scheme under normal circumstances would be:			
	<b>Type of Instruments</b>	<b>Minimum Allocation (% of Net Assets)</b>	<b>Maximum Allocation (% of Net Assets)</b>	<b>Risk Profile</b>
	Equity & equity related instruments# of Large Cap companies	80	100	Medium to High
	Equity & equity related instruments of other than Large Cap companies, Debt instruments* & Money Market Instruments (including cash and money at call)	0	20	Low to Medium
	Units issued by REITs & InvITs	0	10	Medium to High
<p># including investments in foreign equity and equity related securities, ADR / GDR upto 25% of the net assets.</p> <p>Exposure upto 50% of equity assets in equity derivatives instruments as permitted under the SEBI (Mutual Funds) Regulations, 1996 from time to time. The Scheme may use derivatives for such purposes as maybe permitted under the SEBI (Mutual Funds) Regulations, 1996, including but not limited for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time.</p> <p>*Debt instruments may include securitised debt upto 20% of the net assets, exposure in debt derivatives only for hedging and portfolio balancing upto 20% of the net assets. The Scheme may invest in foreign debt securities including foreign securitised debt upto 10% of the net assets. The Scheme will not engage in short selling. The Scheme will not invest into debt instruments having Structured Obligations / Credit Enhancements.</p> <p>The Scheme may undertake Securities Lending transactions, in accordance with the framework relating to securities lending and borrowing specified by SEBI, within following limits:</p> <p>i. Not more than 20% of the net assets can be deployed in Stock Lending</p> <p>ii. Not more than 5% of the net assets can be deployed in Stock Lending to any single intermediary.</p> <p>The cumulative gross exposure through equity, debt, derivative positions, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities /assets and such other securities/assets as may be permitted by SEBI from time to time (subject to prior approval from SEBI, if any) will not exceed 100% of the net assets of the Scheme.</p> <p>It may be noted that the AMC has to adhere to the asset allocation pattern indicated in the Scheme Information Document under normal circumstances.</p> <p>According to the SEBI circulars (reference no. SEBI/IMD/CIR No. 1/ 91171/07 dated April 16, 2007, SEBI/IMD/CIR No. 8/107311/07 dated October 26, 2007, SEBI/IMD/CIR No. 7/129592/08 dated June 23, 2008, SEBI/HO/IMD/DF4/CIR/P/2019/093 dated August 16, 2019 and SEBI/HO/IMD/DF2/CIR/P/2019/101 dated Sept 20, 2019), 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><b>Definition of Large Cap:</b> 1st -100th company in terms of full market capitalization. AMC shall consider</p>				

	<p>the list of stocks for large cap categorization / classification as prepared by AMFI in this regard in accordance with guidelines enumerated under SEBI Circular SEBI/HO/IMD/DF3/CIR/ P/2017/114 dated October 06, 2017 read with SEBI circular SEBI/HO/IMD/DF3/CIR/ P/2017/126 dated December 04, 2017, however, investors are requested to note that the investment universe for the Scheme shall be at the discretion of the fund managers. Further, the list would be uploaded on the AMFI website and the same would be updated every six months based on the data as on the end of June and December of each year. The data shall be available on the AMFI website within 5 calendar days from the end of the 6 months period. Subsequent to any updation in the list, AMC would rebalance the Scheme portfolio (if required) in line with updated list, within a period of one month.</p>
Investment Strategy	<p>The aim of the Scheme is to provide long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities.</p> <p>The Scheme will invest in a range of companies, with a bias towards large market capitalization companies. These are companies which rank from 1st to 100th in terms of their full market capitalization, at the time of investment. AMC shall consider the list of stocks for large cap categorization / classification as prepared by AMFI in this regard in accordance with guidelines enumerated under SEBI Circular SEBI/HO/IMD/DF3/CIR/ P/2017/114 dated October 06, 2017 read with SEBI circular SEBI/HO/IMD/DF3/CIR/ P/2017/126 dated December 04, 2017, however, investors are requested to note that the investment universe for the Scheme shall be at the discretion of the fund managers. The Scheme may also invest in unlisted and / or privately placed and / or unrated debt securities subject to the limits, from issuers of repute and sound financial standing.</p> <p>As per the asset allocation pattern indicated, for investment in debt securities and money market instruments, the Scheme may invest a part of the portfolio in various debt securities issued by corporates and /or State and Central Government. Such Government securities may include securities which are supported by the ability to borrow from the treasury or supported only by a sovereign guarantee or of the State Government or supported by Government of India / State Government in some other way.</p>
Risk Profile of the scheme	<p>Mutual Fund units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.</p> <p><b>Standard Risk Factors</b></p> <ul style="list-style-type: none"> <li>- Investments in mutual fund units involves investment risks such as market risk, credit &amp; default risk, liquidity risk, trading volumes, settlement risk, including the possible loss of principal.</li> <li>- As the price/ value/ interest rates of the securities in which the scheme invests fluctuate, the value of your investment in the scheme may go up or down. The various factors which impact the value of the scheme's investments include, but are not limited to, fluctuations in the stock markets, bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the companies and issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes etc.</li> <li>- Past performance of the Sponsor/ AMC/ Mutual Fund does not guarantee future performance of the scheme.</li> <li>- Baroda BNP Paribas Large Cap Fund is the name of the scheme and does not in any manner indicate either the quality of the scheme or its future prospects and returns.</li> <li>- The sponsors / associates are not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs. 10,00,000/- (Rupees ten lakh only) to the corpus of the Mutual Fund made by it towards setting up the Fund.</li> <li>- The present scheme is not a guaranteed or assured return scheme.</li> </ul> <p><b>Scheme Specific Risk Factors are summarized as follows :</b></p> <p><b>Market Risk:</b> All mutual funds and securities investments are subject to market risk and there can be no assurance / guarantee that the scheme's objectives will be achieved. The securities that the scheme invests in would be exposed to price changes on a day-to-day basis. These price changes may occur due to instrument-specific factors as well as general macroeconomic conditions.</p> <p>Markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments. The scheme may be subject to price volatility due to factors such as interest sensitivity, market perception, and creditworthiness of issuer and market liquidity.</p> <p>Different parts of the market can react differently to these developments. The value of an individual security or particular type of security can be more volatile than the market as a whole and can perform differently from the value of the market as a whole.</p> <p><b>Risks associated with investing in equities:</b></p>

The risks associated with investments in equities and similar instruments include significant fluctuations in prices. The impact of fluctuations is likely to be accentuated for short-term investments. The risk that the performance of one or more companies declines or stagnates may have a negative impact on the performance of the Scheme as a whole at any given time. Stock markets are volatile and can decline significantly in response to political, regulatory, economic, market and stock-specific developments etc. Different parts of the market can react differently to these developments. The stock-specific volatility may also change over a period of time as the characteristic of the stock undergoes a change in terms of market-cap category.

The Scheme may hold such securities for only a very short time, which could tend to increase the costs. The Scheme may invest in growth stocks which may be more volatile than the market in general and may react differently to economic, political and market developments and to specific information about the issuer. Growth stocks traditionally show higher volatility than other stocks, especially over short periods. These stocks may also be more expensive in relation to their profits than the market in general. Consequently, growth stocks may react with more volatility to variations in profit growth.

The Fund Manager may temporarily adopt a more defensive approach if it considers that the equity market or economy is experiencing excessive volatility, a persistent general decline, or other unfavourable conditions. In such circumstances, the Scheme may be unable to achieve or pursue its investment objective.

The Scheme may invest in companies making an initial public offering. In such cases there is a risk that the price of the newly floated share is more volatile due to factors such as the absence of previous trading, unseasonal transactions and the limited number of securities available for trading.

#### **Concentration Risk:**

The scheme may pursue only a limited degree of diversification. It may 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. This could have implications on the performance of the scheme. The scheme may be more sensitive to economic, business, political or other changes and this may lead to sizeable fluctuation in the Net Asset Value of the scheme.

#### **Risks associated with investing in 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.

#### **Risk associated with investment in unrated instruments:**

The scheme may invest in lower rated/unrated instruments considering the overall risk of the portfolio. This may increase the absolute level of risk of the portfolio. The credit risk & liquidity risk will be relatively higher for lower/unrated instruments as compared to the instruments that have been assigned investment grade ratings. Lower rated/ unrated securities also tend to be more sensitive to economic conditions than instruments that have been assigned investment grade ratings.

#### **Risks associated with investing in securitised debt:**

The scheme may invest in domestic securitized debt such as asset backed securities (ABS) or mortgage backed securities (MBS). ABS means securitized debts wherein the underlying assets are receivables arising from personal loans, automobile loans, etc. MBS means securitized debts wherein the underlying assets are receivables arising from loans backed by mortgage of properties which can be residential or commercial in nature. ABS / MBS instruments reflect the undivided interest in the underlying of assets and do not represent the obligation of the issuer of ABS / MBS or the originator of the underlying receivables. The ABS / MBS holders have a limited recourse to the extent of credit enhancement provided. Securitized debt may suffer credit losses in the event of the delinquencies and credit losses in the underlying pool exceeding the credit enhancement provided. As compared to the normal corporate or sovereign debt, securitized debt is normally exposed to a higher level of reinvestment risk. For more details, please refer SID.

#### **Risks associated with investing in liquid funds:**

To the extent of the investments in liquid mutual funds, the risks associated with investing in liquid funds like market risk, credit & default risk, liquidity risk, redemption risk including the possible loss of principal; etc. will exist.

#### **Risk associated with investments in derivatives:**

The scheme may use various derivative instruments and techniques, permitted within SEBI Regulation from time to time only for portfolio balancing and hedging purpose, which may increase the volatility of scheme's performance. Usage of derivatives will expose the scheme to certain risks inherent to such derivatives.

Derivative products are specialized instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

The risks associated with the use of derivatives are different from or possibly greater than the risks associated with investing directly in securities and other traditional investments. For more details, please refer SID.

#### **Risk factors specific to investments in foreign securities:**

The Scheme may invest in Foreign Securities including overseas debt / equities / ADRs / GDRs with the approval of RBI/SEBI, subject to such guidelines as may be issued by RBI/SEBI. The net assets,



distributions and income of the Scheme may be affected adversely by fluctuations in the value of certain foreign currencies relative to the Indian Rupee to the extent of investments in these securities. Repatriation of such investment may also be affected by changes in the regulatory and political environments. Market risks can be greater with respect to political instability, lack of complete or reliable information, market irregularities or high taxation. The Scheme's NAV may also be affected by a fluctuation in the general and specific level of interest rates internationally, or the change in the credit profiles of the issuers. The liquidation of securities where investments will be made by the schemes shall be subject to the liquidity / settlement issues of the country of investment / settlement. Non-business days in country of investment / settlement may impact the liquidity of the scheme investments.

The Scheme may, where necessary, appoint advisor(s) for providing advisory services for such investments. The appointment of such advisor(s) shall be in accordance with the applicable requirements of SEBI. The fees and expenses would illustratively include, besides the investment management fees, custody fees and costs, transaction costs and overseas regulatory costs, the fees of appointed advisor(s). The fees related to these services would be borne by the AMC and would not be charged to the Scheme.

**Risk factors associated with investments in REITs and InvITs:**

- **Price Risk / Market Risk:** REITs and InvITs Investments are volatile and subject to price fluctuations on a daily basis owing to factors impacting the underlying assets. The valuation of the REIT/InvIT units may fluctuate based on economic conditions, fluctuations in markets (eg. real estate) in which the REIT/InvIT operates and the resulting impact on the value of the portfolio of assets, regulatory changes, force majeure events etc. REITs & InvITs may have volatile cash flows. As an indirect shareholder of portfolio assets, unit holders rights are subordinated to the rights of creditors, debt holders and other parties specified under Indian law in the event of insolvency or liquidation of any of the portfolio assets.
- **Liquidity Risk:** As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk. Further, there is no assurance that an active secondary market will develop or be maintained. Hence there would be time when trading in the units could be infrequent. The subsequent valuation of illiquid units may reflect a discount from the market price of comparable securities for which a liquid market exists
- **Risk of lower than expected distributions:** The distributions by the REIT or InvIT will be based on the net cash flows available for distribution. The amount of cash available for distribution principally depends upon the amount of cash that the REIT/InvIT receives as dividends or the interest and principal payments from portfolio assets. The cash flows generated by portfolio assets from operations may fluctuate based on, among other things:
  - success and economic viability of tenants and off-takers
  - economic cycles and risks inherent in the business which may negatively impact valuations, returns and profitability of portfolio assets
  - force majeure events related such as earthquakes, floods etc. rendering the portfolio assets inoperable
  - debt service requirements and other liabilities of the portfolio assets
  - fluctuations in the working capital needs of the portfolio assets
  - ability of portfolio assets to borrow funds and access capital markets
  - changes in applicable laws and regulations, which may restrict the payment of dividends by portfolio assets
  - amount and timing of capital expenditures on portfolio assets
  - insurance policies may not provide adequate protection against various risks associated with operations of the REIT/InvIT such as fire, natural disasters, accidents.
- **Interest Rate Risk:** Generally, when interest rates rise, prices of units fall and when interest rates drop, such prices increase.
- **Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.
- **Credit Risk:** In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. REITs & InvITs are likely to have volatile cash flows as the repayment dates would not

	<p>necessarily be pre scheduled.</p> <ul style="list-style-type: none"> <li>- <b>Regulatory/Legal Risk:</b> REITs and InvITs being new asset classes, rights of unit holders such as right to information etc may differ from existing capital market asset classes under Indian Law.</li> </ul> <p>The above are some of the common risks associated with investments in REITs &amp; InvITs. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis.</p> <p><b>Risks Factors associated with investing in Securities Lending:</b>          Securities Lending is lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed. The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure to comply can result in a possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The Mutual Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.</p> <p><b>Risks associated with segregated portfolio:</b></p> <ol style="list-style-type: none"> <li>1) Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer.</li> <li>2) Security comprises of segregated portfolio may not realise any value.</li> <li>3) Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.</li> <li>4) Trading in the units of segregated portfolio on the Exchange may be halted because of market conditions, including any halt in the operations of Depository Participants or for reasons that in view of the Exchange Authorities or SEBI, trading in the units is suspended and / or restricted. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange rules of 'circuit filter'. There can be no assurance that the requirements of Stock Exchange necessary to maintain the listing of units of scheme will continue to be met or will remain unchanged.</li> </ol> <p><b>Other Risks:</b> Other risks including risk associated with inflation, legal risk, taxation risk, valuation risk &amp; operational risk &amp; risk factors associated with processing of transaction in case of investors investing in mutual fund units through Stock Exchange Mechanism as provided in SID.</p> <p><b>Investors in the Scheme are not being offered any guaranteed returns. Please refer to SID for more details on scheme specific risk factors.</b></p>
Risk Control Measures	<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 for investments in equity / equity related and debt instruments</p> <ul style="list-style-type: none"> <li>• The Scheme aims to maintain a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector specific risks.</li> <li>• The Scheme targets to maintain exposure across different market cap segments - i.e. large, mid-cap and small cap. This shall aid in managing volatility and also improve liquidity.</li> <li>• The Scheme's will strive to mitigate risk through a judicious mix of Debt and Money Market Instruments and equity/ equity related instruments.</li> </ul> <p>The investments in debt and Money Market instruments would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. The AMC shall undertake credit evaluation of each investment opportunity and invest in rated papers of companies having a sound background, strong fundamentals and quality of management and financial strength. In addition, the Scheme would endeavor to invest in instruments with a relatively higher liquidity, and will seek to manage the duration of the debt assets on proactive basis to manage interest rate risk and to optimize returns. The following table summarizes the risk mitigation/management strategy for the Debt assets of the Scheme.</p>

	<b>Risk &amp; description specific to Debt</b>	<b>Risk Mitigation/ management strategy</b>
	Interest Rate Risk	<p>The duration of a portfolio is one of the means of measuring the interest rate risk of the portfolio. Hence portfolios with higher duration will have higher interest rate risk.</p> <p>The duration of the Scheme will be actively managed based on prevailing macroeconomics condition, political environment, liquidity position in system, inflationary expectations and other economic considerations.</p>
	Credit Risk	<p>The credit evaluation of the AMC entails evaluation of credit fundamentals of each investment opportunity. Some of the factors that are evaluated inter-alia may include outlook on the sector, parentage, quality of management, and overall financial strength of the credit. The AMC will utilize ratings of recognized rating agencies as an input in the decision making process. To reduce credit risk, the scheme shall invest in debt and money market instruments that have been assigned high investment grade ratings by a recognized rating agency.</p>
	Liquidity Risk	<p>Liquidity risk is the risk of not being able to sell / liquidate a security at short notice at prevailing market prices or without incurring impact cost. Liquidity Risk can be partly mitigated by creating portfolios that are diversified across maturities, ratings, types of securities, etc. in line with the fund objectives, regulations and investment strategy.</p> <p>The Scheme shall follow the asset allocation pattern in Scheme Information Document under normal circumstances and residual cash may be invested in the Tri-party repo on Government Securities and treasury bills, repo market, units of mutual fund which seeks to ensure liquidity in the scheme under normal circumstances.</p>
	Volatility Risk	<p>There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The Scheme will manage volatility risk through diversification. To that extent, the Volatility risk will be mitigated in the Scheme.</p>
	Concentration Risk	<p>The AMC will attempt to mitigate this risk by maintaining adequate diversification across issuers/ sectors / instrument type in line with the scheme objectives, investment strategy and applicable regulations. This will also be managed by keeping prudent investment limits on any particular industry or issuer or issuer group based on the size, credit profile, etc. to reduce issuer or industry specific risk.</p>
	<p>The scheme may utilize derivative instruments for hedging &amp; portfolio balancing purposes. All Interest Rate Swaps will be undertaken with approved counter parties under pre-approved International Swaps and Derivatives Association (ISDA) agreements. The scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by SEBI/RBI for the purpose of hedging and portfolio rebalancing.</p> <p>The above risk control measures shall be implemented by the AMC on best effort basis however there can be no guarantee that such measures can completely mitigate the risks involved in Scheme</p>	
Plans & Options	<p>The Scheme offers following two plans:</p> <ul style="list-style-type: none"> <li>Baroda BNP Paribas Large Cap Fund – Regular Plan</li> <li>Baroda BNP Paribas Large Cap Fund - Direct Plan</li> </ul> <p>Each Plan offers Growth and Income Distribution cum Capital Withdrawal (IDCW) Option*.</p> <p>The IDCW Option offers Payout and Re-investment facilities. There shall be a single portfolio under the scheme.</p> <p>Direct Plan is meant for direct investments, i.e. for investors who purchase/subscribe to the units of the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor, while Regular Plan is meant for investors who route their investments through distributors only.</p> <p><b>*Amounts under IDCW option can be distributed out of investors capital (equalization reserve), which is part of sale price that represents realized gains.</b> However, investors are requested to note that amount of distribution under IDCW option is not guaranteed and subject to availability of distributable surplus.</p>	



**Growth Option:** The Scheme will not declare any distribution under this option. The income attributable to units under this option will continue to remain invested in the option and will be reflected in the Net Asset Value of Units under this option.

**IDCW Option:** Under IDCW Option, the amount of distribution, if any, shall be declared by Trustees from time to time.

- For amount payable of Rs. 500 or less: Automatic Reinvestment.
- For amount payable of more than Rs. 500: Option to choose between Payout and reinvestment.

The NAV of the unit holders in any of the IDCW options will stand reduced by the amount so distributed and statutory levy, if any, under said IDCW option. The NAV of the Growth Option will remain unaffected.

It may be noted that the amount of distribution, if any, under IDCW option will be subject to the availability of distributable surplus as computed in accordance with the SEBI Regulations and discretion of the Trustees/ AMC. There is no assurance or guarantee to unitholders as to the rate of distribution nor that the amounts shall be distributed regularly. The Trustee's/AMC's decision with regards to the rate, timing and frequency of distribution shall be final. The AMC may announce a book closure period for the purpose of distribution of amounts under IDCW option. Amount of distribution, if declared, will be paid to the unit holders appearing in the register of unit holder on the Record Date. To the extent the entire net income and realised gains are not distributed, the same will remain invested in the option and will be reflected in the NAV.

Unitholders opting for the IDCW Option may choose to reinvest the amounts to be received by them under IDCW option in additional Units of the said Option. The amount reinvested will be net of tax deducted at source, wherever applicable. The amounts so reinvested shall constitute a constructive payment of the income distribution cum capital withdrawal under IDCW option to the Unitholders and a constructive receipt of the same amount from each Unitholder for reinvestment in Units.

#### Default Plan:

The following matrix shall apply for default plan:

Scenarios	Broker Code mentioned by the investor in application form	Plan mentioned by the investor in application form	Default Plan to apply
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

Direct Plan shall be the default plan if the investor doesn't indicate any plan and distributor code in the application form or in case of any ambiguity.

In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall endeavor to obtain the correct ARN code, within 30 calendar days of the receipt of the application form, from the investor/ distributor. In case, the correct code is not received within 30 calendar days (remediation period), the AMC shall re-process the transaction under Direct Plan from the date of application without any exit load, subject to following exceptions/ conditions:

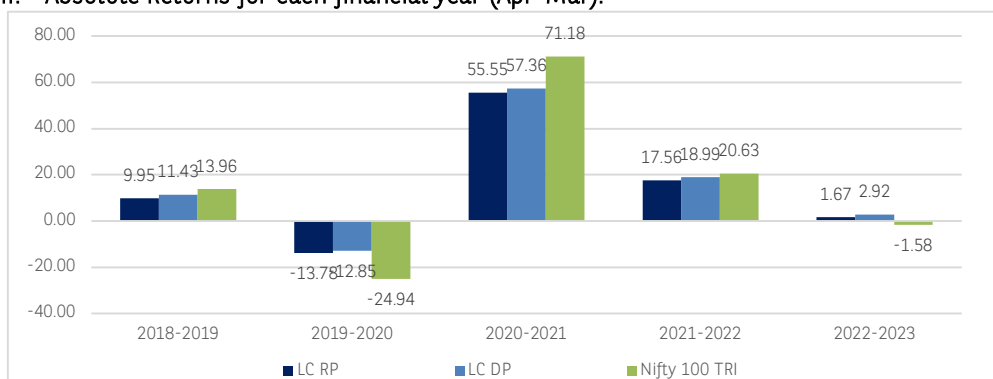
1. Such re-processing **shall not** be carried out in case of already redeemed units. i.e. re-processing shall only be carried out for balance units as maybe available after 30 calendar days.
2. Any subsequent switch-out or STP (transfer out) request for units allotted under wrong/ invalid/ incomplete ARN codes **shall not** be processed unless:
  - a. Such switch or STP request is for 'switching-in' to direct plan of target scheme / same scheme, as maybe applicable or
  - b. Correct ARN code is provided and verified by AMC/Mutual Fund, to its satisfaction, prior to processing of such switch request or registration of STP request.
3. In case of SIP transaction, the above time period for remediation shall be applicable from first installment/registration only. In case correct ARN code is not provided within 30 calendar days of such first installment, re-processing shall be carried out and subsequent SIP triggers shall happen in Direct Plan.
4. Notwithstanding any of the clauses as above, re-processing **shall not** be carried out, for units

	<p>allotted under wrong/ invalid/ incomplete ARN codes under IDCW option, in case any amount for distribution has been declared during the aforesaid remediation period of 30 calendar days.</p> <p>5. Subject to above, once the units are re-processed under Direct Plan, no submission of correct ARN code shall be accepted by AMC for such re-processed units.</p> <p>6. Investors are requested to note that pursuant to such re-processing, the number of units to the credit of such investors may change and AMC / Mutual Fund/ Trustees /Sponsors shall not be liable for any loss that may occur to investors/distributors or any scheme of Mutual Fund consequent to such re-processing.</p> <p><b>Investors are strongly advised to provide the correct ARN codes in case they wish to subscribe to units of the Scheme under Regular Plan.</b></p> <p><b>Default Option/Facility:</b> In case no option is indicated in the application form, then <b>Growth option shall be considered as default option</b>. Further, under IDCW option, <b>Reinvestment facility shall be the default facility</b>.</p> <p>Investors may also opt to simultaneously invest in any / all option(s) of the Scheme subject to minimum subscription requirements under such option(s)/ Scheme.</p>							
Applicable NAV	<b>Subscriptions and Switch-ins* (irrespective of application amount):</b>	<b>Applicable NAV</b>						
	In respect of valid application received up to 3.00 p.m. on a Business Day and funds for the entire amount of subscription/purchase/switch-in as per application/request are credited to the bank account of the Scheme before cut-off time i.e. available for utilization before the cut-off time (of 3.00 p.m.).	The NAV of the day on which the funds are available for utilization.						
	In respect of valid application is received after 3.00 p.m. on a Business Day and funds for the entire amount of subscription/purchase/switch-in as per application /request are credited to the bank account of the Scheme after cut-off time i.e. available for utilization after the cut-off time (of 3.00 p.m.)	The NAV of the subsequent day on which the funds are available for utilization.						
	Irrespective of the time of receipt of application, where the funds for the entire amount of subscription/ purchase/ switch-in as per application/ request are credited to the bank account of the Scheme before cutoff time on any subsequent Business Day i.e. available for utilization before the cut-off time (of 3.00 p.m.) on any subsequent Business Day.	The NAV of such subsequent Business Day on which the funds are available for utilization.						
	*In case of Switch transactions, funds will be made available for utilization in the switch-in scheme based on redemption payout cycle of the switch-out scheme.							
	<p>Please note that with respect to applicability of NAV for the subscription / switch ins, irrespective of the amount, the funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.</p> <p>Please note the aforesaid provisions shall also apply to systematic transactions i.e. Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) etc. To clarify, for investments through systematic investment routes such as SIP, STP, myTrigger STP, IDCW Sweep facility, etc. the units will be allotted as per the NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date for amount of distribution under IDCW option etc.</p>							
	<table><tr><td><b>Redemptions and Switch-outs</b></td><td><b>Applicable NAV</b></td></tr><tr><td>Receipt of valid application up to 3 p.m. on a Business Day</td><td>The NAV of the day on which the application is received.</td></tr><tr><td>Receipt of valid application after 3 p.m. on a Business Day</td><td>The NAV of the next Business Day on which the application is received.</td></tr></table>	<b>Redemptions and Switch-outs</b>	<b>Applicable NAV</b>	Receipt of valid application up to 3 p.m. on a Business Day	The NAV of the day on which the application is received.	Receipt of valid application after 3 p.m. on a Business Day	The NAV of the next Business Day on which the application is received.	
<b>Redemptions and Switch-outs</b>	<b>Applicable NAV</b>							
Receipt of valid application up to 3 p.m. on a Business Day	The NAV of the day on which the application is received.							
Receipt of valid application after 3 p.m. on a Business Day	The NAV of the next Business Day on which the application is received.							
	Subject to above provisions, with respect to investors who transact through the stock exchange platform, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism. Similarly, the time of transaction done through electronic mode (including online facility), for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/Registrar.							

# KEY INFORMATION MEMORANDUM

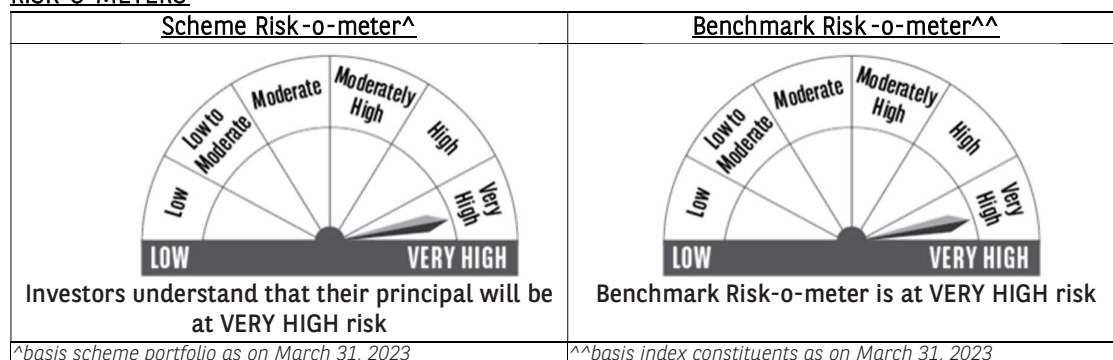
	The cut off time for the tele transact facility is 12.30 p.m. for purchases on all business days and, units will be allotted as per the closing NAV of the day on which the funds are received before the cut off time and the funds are available for utilization.				
Minimum Application Amount / Number of Units	Minimum Amount for Purchase	Lumpsum investment: Rs. 5,000 and in multiples of Re. 1 thereafter. SIP: (i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.			
	Additional Amount for Purchase	Rs. 1,000 and in multiples of Re.1 thereafter			
	Minimum amount /units for Redemption / Switch Out	Rs. 1,000 and in multiples of Re. 1 thereafter There will be no minimum redemption criterion for Unit based redemption			
	There is no upper limit on the amount for application. The Trustee / AMC reserves the right to change the minimum amount for application and the additional amount for application from time to time in the Scheme and these could be different under different plan(s) / option(s).				
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 Business Days of the date of valid redemption request.				
Benchmark Index (Tier 1)	Nifty 100 Total Return Index (TRI)				
Distribution Policy (i.e. Dividend Policy)	Distribution of amounts under IDCW option shall be in line with provisions mentioned in SEBI Circular IMD/Cir. No. 1/64057/06 dated April 4, 2006 and SEBI Circular no. SEBI/HO/IMD/IMD-I DOF2/P/CIR/2022/161 dated November 25, 2022, read with further guidelines/clarifications issued by SEBI from time to time.				
Name of the Fund Managers	Mr. Jitendra Sriram (managing fund since June 16, 2022 i.e. 0.87 years)				
Name of the Trustee Company	Baroda BNP Paribas Trustee India Private Limited (formerly Baroda Trustee India Private Limited)				
Performance of the scheme	I. Compounded annualised returns (%) of Growth Option as at March 31, 2023:				
	Particulars	Since Inception	Last 5 Years	Last 3 Years	Last 1 Year*
	BNPPLCF-RP	15.32	11.58	22.96	1.67
	Nifty 50 Index TRI^	14.79	11.67	26.66	-1.58
	BNPPLCF-DP	14.37	12.92	24.44	2.92
	Nifty 50 Index TRI^	12.39	11.67	26.66	-1.58
	*Absolute Returns      ^TRI denotes Total Return Index				
	Inception Date: BBNPPLCF-RP: September 23, 2004; BBNPPLCF - DP: January 01, 2013				
	The scheme has been in existence since September 23, 2004. The performance given above is the blended performance of erstwhile BNP Paribas Large Cap Fund and erstwhile Baroda Large Cap Fund in accordance with SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2018/69 dated April 12, 2018. The performance has been blended from Oct 03, 2016, i.e., the effective date of the change in the fundamental attribute of Baroda Infrastructure Fund to convert it to Baroda Large Cap Fund.				

## II. Absolute Returns for each financial year (Apr-Mar):



Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments. Since inception returns are calculated on Rs. 10/- invested at inception. The returns are calculated for the growth option considering the movement of the NAV during the period. Performance of IDCW option under the scheme for the investors would be net of distribution tax, if any. Returns do not take into account load and taxes, if any.

## RISK-O-METERS



## Other Disclosures

- I. Aggregate investment in the scheme as on March 31, 2023 by:
  1. AMC's Board of Directors: NIL
  2. Scheme's Fund Manager: ₹ 4,05,546.28
  3. Other Key personnel (excluding 1 and 2 above): ₹ 16,03,323.40
- II. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) as on March 31, 2023:
  - 1) Top 10 Holdings by Issuer:
 

Security name	As % of net assets
HDFC Bank Ltd.	9.04
ICICI Bank Ltd.	8.11
Reliance Industries Ltd.	6.78
Infosys Ltd.	5.94
Tata Consultancy Services Ltd.	5.93
Larsen & Toubro Ltd.	4.72
ITC Ltd.	4.05
Housing Development Finance Corporation Ltd.	3.84
Axis Bank Ltd.	2.84
Siemens Ltd.	2.20

Investment in Top 10 scrips constitutes 53.44% (of net assets) of the portfolio as on March 31, 2023
  - 2) Fund Allocation towards various Sectors
 

Industry / Sector*	As % of Net Assets
Banks	23.33

		IT – Software	13.67
		Petroleum Products	7.91
		Diversified FMCG	5.91
		Finance	5.17
		Construction	4.72
		Triparty Repo	4.34
		Pharmaceuticals & Biotechnology	3.67
		Auto Components	3.64
		Automobiles	3.54
		Insurance	3.26
		Cement & Cement Products	2.36
		Power	2.33
		Electrical Equipment	2.20
		Telecom – Services	1.98
		Retailing	1.63
		Oil	1.20
		Leisure Services	1.18
		Beverages	1.15
		Aerospace & Defense	1.05
		Fertilizers & Agrochemicals	1.04
		Food Products	1.04
		Agricultural, Commercial & Construction Vehicles	1.00
		Chemicals & Petrochemicals	0.86
		Non - Ferrous Metals	0.59
		Stock Futures	0.54
		Entertainment	0.42
		Sovereign	0.37
		NET CURRENT ASSETS	-0.10
	<i>*Industry Classification as recommended by AMFI</i>		
	Scheme's Portfolio turnover ratio is 0.45 times as on March 31, 2023.		
	To view the Scheme's latest portfolio holding, please visit our website at <a href="https://www.barodabnpparibasmf.in/downloads/monthly-portfolio-scheme">https://www.barodabnpparibasmf.in/downloads/monthly-portfolio-scheme</a>		
Expenses of the Scheme	<b>a. Load Structure</b> Entry Load : Not Applicable Exit Load: <ul style="list-style-type: none"><li>• If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil;</li><li>• If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV;</li><li>• If units of scheme are redeemed or switched out after 12 months from the date of allotment - Nil.</li></ul> <p>The above load shall also be applicable for switches between the schemes of the Fund and all Systematic Investment Plans, Systematic Transfer Plans, Systematic Withdrawal Plans. No load will be charged on units issued upon re-investment of amount of distribution under same IDCW option and bonus units. No exit load will be charged on switches between options of the same plan of the Fund. Please refer the section "Direct Plan" for load structure for switches within the Plan.</p> <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. 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>The AMC reserves the right to modify the load structure on a prospective basis.</p>		



For any change in load structure, the AMC will issue an addendum and display it on the website/ISCs.

**b. Recurring Expenses**

The maximum recurring expenses including the investment management and advisory fee that can be charged to the Scheme shall be subject to a percentage limit of average daily net assets as given in the table below.

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 2.25%
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 IDCW/ redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 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 2.25%
Additional expenses under Regulation 52 (6A) (c)**	Upto 0.05%
Additional expenses for gross new inflows from retail investors* from specified cities under Regulation 52 (6A) (b)	Upto 0.30%

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

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.

**Estimated annual recurring expenses [% per annum of daily net assets]**

As per Regulation 52(6)(c) of SEBI Regulations, the total expenses of the scheme, including Investment Management and Advisory Fees, shall be subject to following limits as specified below:

- On the first Rs. 500 crore of the daily net assets: 2.25%;
- On the next Rs.250 crores of the daily net assets: 2.00%;
- On the next Rs.1,250 crores of the daily net assets: 1.75%;
- On the next Rs. 3,000 crore of the daily net assets: 1.60%;
- On the next Rs. 5,000 crore of the daily net assets: 1.50%;
- On the next Rs. 40,000 crore of the daily net assets: Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof;
- On the balance of the assets: 1.05%

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

- \*expenses not exceeding 0.30 per cent of daily net assets, based on inflows only from retail investors#, if the new inflows from beyond top 30 cities are at least -
  - 30 per cent of gross new inflows in the Scheme, or;
  - 15 per cent of the average assets under management (year to date) of the Scheme, whichever is higher:

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

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

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

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

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

(b) Additional expenses under Regulation 52 (6A) (c), not exceeding 0.05% of daily net assets of the scheme\*\*

\*\* In accordance with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2018/15 dated February 02, 2018, 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.

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

(d) @Brokerage and transaction costs includes service tax incurred for the purpose of execution of trade and is included in the cost of investment that shall not exceed 0.12 per cent (12 bps) in case of cash market transactions and 0.05 per cent (5 bps) in case of derivatives transactions.

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

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

Investors should note that the total recurring expenses of the Scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) 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-paribas-mf.in/downloads/total-expense-ratio-of-mutual-fund-schemes>. Any change proposed to the current expense ratio will be updated on the website and communicated to the investors via e-mail or SMS at least three working days prior to the effective date of the change (in accordance with SEBI circular SEBI/HO/IMD/DF2/CIR/P/2018/18 dated February 05, 2018, SEBI Circular SEBI/ HO/IMD/DF2/CIR/P/2018/91 dated June 05, 2018 read with SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019). Further, the disclosure of the expense ratio on a daily basis shall also be made on the website of AMFI viz. [www.amfiindia.com](http://www.amfiindia.com).

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

#### **Actual expenses for the financial year 2022-23:**

##### **Total recurring expense as a % to daily net assets:**

- Regular Plan - 2.18%
- Direct Plan - 0.96%

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

## KEY INFORMATION MEMORANDUM

	<p>If an investor A invests in a distributor/regular plan of a Scheme with an expense of 2% p.a. and an investor B invests in Direct Plan of the same scheme with an expense of 1% p.a. Assuming the gross return of this fund is 10% for that given year, investor A will make a return of 8% (post expense) for that year, whereas investor B will make 9% return for same period.</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 10% 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 (@15%pa)</td><td>1,500</td><td>1,500</td></tr><tr><td>Expenses other than Distribution Expenses</td><td>150</td><td>150</td></tr><tr><td>Distribution Expenses</td><td>50</td><td>-</td></tr><tr><td>Returns after Expenses at the end of the Year</td><td>1,300</td><td>1350</td></tr><tr><td><b>% Returns on Investment (Post Expenses)</b></td><td><b>13%</b></td><td><b>13.5%</b></td></tr></table> <p><b>Note:</b></p> <ul style="list-style-type: none"><li>• The purpose of the above illustration is to purely explain the impact of expense ratio charged to the scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments, without considering any impact due to taxation.</li><li>• 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.</li></ul>	Particulars	Regular Plan	Direct Plan	Amount Invested at the beginning of the year	10,000	10,000	Returns before Expenses (@15%pa)	1,500	1,500	Expenses other than Distribution Expenses	150	150	Distribution Expenses	50	-	Returns after Expenses at the end of the Year	1,300	1350	<b>% Returns on Investment (Post Expenses)</b>	<b>13%</b>	<b>13.5%</b>
Particulars	Regular Plan	Direct Plan																				
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Returns after Expenses at the end of the Year	1,300	1350																				
<b>% Returns on Investment (Post Expenses)</b>	<b>13%</b>	<b>13.5%</b>																				
Transaction charges  (For Lumpsum Purchases and SIP Investments routed through distributor / agent)	<p>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.</p> <ol style="list-style-type: none"><li>1. <b>First time investor in Mutual Fund (across all the Mutual Funds):</b> Transaction charge of Rs. 150/- for subscription of Rs. 10,000 and above shall be deducted.</li><li>2. <b>Existing investor in Mutual Funds (across all the Mutual Funds):</b> Transaction charge of Rs. 100/- per subscription of Rs. 10,000 and above shall be deducted.</li><li>3. <b>For SIP</b> - The transaction charges in case of investments through SIP shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. The transaction charges shall be deducted in 3-4 installments.</li><li>4. Transaction charges shall not be deducted for:<ol style="list-style-type: none"><li>a. purchases /subscriptions for an amount less than Rs. 10,000/-</li><li>b. transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc.</li><li>c. purchases /subscriptions made directly with the Fund (i.e. not through any distributor/agent).</li><li>d. Transactions through stock exchange.</li></ol></li><li>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.</li><li>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.</li></ol>																					
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, <b>a stamp duty @0.005% of the transaction value</b> 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	<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>																					

## KEY INFORMATION MEMORANDUM

Investors (unitholders)					
Daily Net Asset Value (NAV) Publication	The AMC shall declare the Net Asset Value of the scheme on every business day on AMFI's website (www.amfiindia.com) by 11.00 p.m. and also on its website (www.barodabnpparibasmf.in). The NAV shall be calculated for all business days. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI in writing and the number of such instances would also be reported to SEBI on quarterly basis. If the NAVs are not available before the commencement of business hours of the following day due to any reason, the Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. The NAV shall also be made available to Unit Holders through SMS upon receiving a specific request in this regard on its website.				
For Investor Grievances, please contact	<p><b>Investor grievances will normally be received directly by the Registrar and Transfer Agent or at the Investor Service Centres or at the office the AMC.</b></p> <table border="1"> <tr> <th>Name, address, telephone number, fax number, e-mail id of Investor Relations Officer:</th><th>Name and Address of Registrar and Transfer Agent</th></tr> <tr> <td>           Mr. Vivek Kudal            Baroda BNP Paribas Asset Management India Private Limited            (formerly 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: <a href="mailto:service@barodabnpparibasmf.in">service@barodabnpparibasmf.in</a> </td><td>           KFIN Technologies Limited            (SEBI Registration No. INR000000221)            Selenium Tower B, Plot number 31 &amp; 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032.            India. Fax: +91 40 2331 1968            Toll Free No.: 1800-2670-189 (Monday to Saturday, 9 AM to 7 PM)            E-mail id: <a href="mailto:cs.barodabnppmf@kfintech.com">cs.barodabnppmf@kfintech.com</a> </td></tr> </table> <p>For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stock broker or the investor grievance cell of the respective stock exchange.</p> <p>Investors also have the option to approach SEBI, by logging a complaint on SEBI's complaints redressal system (SCORES) (<a href="https://scores.gov.in/scores/Welcome.html">https://scores.gov.in/scores/Welcome.html</a>)</p>	Name, address, telephone number, fax number, e-mail id of Investor Relations Officer:	Name and Address of Registrar and Transfer Agent	Mr. Vivek Kudal Baroda BNP Paribas Asset Management India Private Limited (formerly 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: <a href="mailto:service@barodabnpparibasmf.in">service@barodabnpparibasmf.in</a>	KFIN Technologies Limited (SEBI Registration No. INR000000221) Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. India. Fax: +91 40 2331 1968 Toll Free No.: 1800-2670-189 (Monday to Saturday, 9 AM to 7 PM) E-mail id: <a href="mailto:cs.barodabnppmf@kfintech.com">cs.barodabnppmf@kfintech.com</a>
Name, address, telephone number, fax number, e-mail id of Investor Relations Officer:	Name and Address of Registrar and Transfer Agent				
Mr. Vivek Kudal Baroda BNP Paribas Asset Management India Private Limited (formerly 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: <a href="mailto:service@barodabnpparibasmf.in">service@barodabnpparibasmf.in</a>	KFIN Technologies Limited (SEBI Registration No. INR000000221) Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. India. Fax: +91 40 2331 1968 Toll Free No.: 1800-2670-189 (Monday to Saturday, 9 AM to 7 PM) E-mail id: <a href="mailto:cs.barodabnppmf@kfintech.com">cs.barodabnppmf@kfintech.com</a>				
Unitholders' Information	<p><b>Allotment Confirmation</b></p> <p><b>(a) Units in Physical mode :</b> Investors opting to subscribe to / hold units in physical form, whether by way of a normal purchase or SIP / STP, will be sent, (i) by way of an email and/or an sms to their registered email address and or mobile number, an allotment confirmation, as soon as possible but not later than 5 Business Days from the date of acceptance of the request for subscription, and (ii) a CAS, as mentioned in 'Consolidated Account Statement (CAS)' below.</p> <p><b>(b) Units in Demat Mode:</b> For investors who hold Units in dematerialized form, a demat statement shall be provided by the depository participant (DP) periodically, in such form and in such manner and at such time as provided in the agreement between investor and the DP.</p> <p><b>(c)Consolidated Account Statement (CAS)</b></p> <p>Consolidated Account Statement (CAS) for each calendar month on or before fifteenth day of succeeding month detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all the schemes of all mutual funds in whose folios transaction has taken place during that month. Also, the AMC shall issue a CAS every half year (September / March) on or before twenty first day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds to all such investors in whose folios no transaction has taken place during that period and such half yearly CAS shall provide all such additional details as maybe specified by SEBI from time to time.</p> <p><b>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.</b></p> <p><b>For more details, Investors are requested to refer the Scheme Information Document (SID).</b></p> <p><b>Portfolio Disclosure</b></p> <ol style="list-style-type: none"> <li>AMC/Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the month and half-year (i.e. 31st March and on 30th September) for the Scheme on its website and on the website of AMFI within 10 days from the close of each month/ half-year respectively.</li> <li>AMC/Mutual Fund shall send the monthly and half-yearly statement of scheme portfolio <b>via email</b> to those unitholders whose email addresses are registered with AMC/Mutual Fund within 10 days from the close of each month and half-year respectively. <b>The unit holders are requested to ensure that their email address is registered with AMC/Mutual Fund.</b></li> </ol>				

	<p>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.</p> <p>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.</p> <p>5. Unitholders' can obtain the scheme's latest portfolio holding in a user-friendly and downloadable spreadsheet format at the following link <a href="https://www.barodabnpparibasmf.in/downloads/monthly-portfolio-scheme">https://www.barodabnpparibasmf.in/downloads/monthly-portfolio-scheme</a></p> <p><b>Half Yearly Unaudited Financial Results Disclosure:</b>          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 (<a href="http://www.barodabnpparibasmf.in">www.barodabnpparibasmf.in</a>). 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.          Necessary link for the Half Yearly Unaudited Financial Results Disclosure shall also be provided on the AMFI website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>).</p> <p><b>Annual Report or abridged summary thereof:</b>          SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 05, 2018 shall be complied with in order to bring cost effectiveness in disclosing and providing information to unitholders and as a green initiative measure.</p> <p><b>For more details, Investors are requested to refer the Scheme Information Document (SID).</b></p>
Direct Plan	<p>Direct Plan is available under all the existing open-ended schemes of the Fund for investors who purchase /subscribe units in a scheme directly with the Fund and is not available for investors who route their investments through a Distributor. Following provisions shall be applicable for investments in Direct Plan:</p> <ol style="list-style-type: none"> <li>1. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of units will be paid / charged under Direct Plan.</li> <li>2. Investors wishing to transfer their accumulated unit balance held under regular plan (through lumpsum / systematic investments made with or without Distributor code) to Direct Plan will have to initiate a switch request which shall be processed in the normal course as per timelines applicable for switch transactions.</li> <li>3. Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund {except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors}.</li> <li>4. Investors, who have invested without Distributor code and have opted for IDCW reinvestment facility under regular plan prior to the January 01, 2013 ('Effective Date'), may note that the amount will continue to be reinvested in the existing plan with the applicable terms and conditions.</li> <li>5. In case of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP), etc. registered prior to the Effective Date without any distributor code under the regular plan, installments falling on or after the Effective Date will be automatically processed under the Direct Plan with the applicable terms and conditions.</li> <li>6. In case of the following facilities which were registered under the regular plan prior to the Effective Date the future installments shall continue under the regular plan: (i) Systematic Transfer Facilities (registered with Distributor Code) (ii) IDCW Sweep facility (erstwhile Dividend Transfer Plans) (registered from a folio where investments were made both with and without Distributor code) In case such investors wish to invest under the Direct Plan through these facilities, they would have to cancel their existing enrolments and register afresh for such facilities.</li> <li>7. Investors who have registered for SIP facility prior to the Effective Date with distributor code and wish to invest their future installments into the Direct Plan shall make a written request to the Fund for the same. The Fund will take at least 15 working days to process such requests. Intervening installment, if any, will continue in the regular plan.</li> <li>8. Where units under a scheme are held under both distributor and Direct Plan and the redemption / switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the regular plan. However, where units under the requested option are held only under one plan, the request would</li> </ol>



## KEY INFORMATION MEMORANDUM

	<p>be processed under such plan.</p> <p>9. Switch / redemption / repurchase may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests.</p> <p>Further, exit load shall be applicable for switches between the two schemes. The exit load shall not be charged for inter option switch within the same plan.</p>
Directions to investors applying directly under all Schemes of the fund	<p>In case of receipt of Application Form having broker code as <b>blank</b> space at the time of processing and allotting the units by the Registrars, AMC will consider such application as <b>"Direct"</b>. However, the Investors are requested to fill the blank space with the words such as <b>"Not Applicable"</b> or <b>"Direct"</b> 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><b>FATCA and CRS requirements may require disclosure regarding your investment in the units of the Scheme.</b></p> <p>Investors are informed that the AMC / the Fund are required to adhere to various requirements inter alia including submission of various information / details relating to the investors in the schemes of the mutual fund, to authorities/third parties including the U.S Internal Revenue Service ('IRS') or the Indian tax authorities, for the purpose of onward transmission to the U.S. Internal Revenue Service or such other authority as specified under the applicable laws from time to time. The information disclosed may include (but is not limited to) the identity of investors and their direct or indirect beneficiaries, beneficial owners and controlling persons, their residential status / details. Accordingly, Investors are requested to provide all the necessary information / declarations and to comply with any reasonable request from the AMC/ the Fund to allow the AMC/ the Fund to comply with such information reporting requirements.</p> <p><b>For more details, investors are requested to refer to SID.</b></p>
Treatment of Financial Transactions received through Distributors suspended by AMFI (with effect from October 31, 2019)	<p>The financial transactions of an investor where his/her distributor's AMFI Registration Number (ARN) has been suspended temporarily or terminated permanently by Association of Mutual Funds in India (AMFI) shall be processed as follows:</p> <ol style="list-style-type: none"> <li>1. During the period of suspension, no commission shall be accrued or payable to the distributor whose ARN is suspended. During the period of suspension, commission on the business canvassed prior to the date of suspension shall stand forfeited, irrespective of whether the suspended distributor is the main ARN holder or a sub-distributor.</li> <li>2. All Purchase / Switch requests (including under fresh registrations of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) or under SIPs / STPs registered prior to the suspension period) received during the suspension period shall be processed under Direct Plan and continue to be processed under Direct Plan perpetually unless after the suspension of ARN is revoked, unitholder makes a written request to process the future instalments / investments under regular Plan. The AMC shall also suitably inform the concerned unitholders about the suspension of the distributor from doing mutual fund distribution business.</li> <li>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.</li> <li>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 Plan under any valid ARN holder of their choice or switch their existing investments from regular Plan to Direct Plan subject to tax implications and exit load, if any.</li> </ol>
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. <b>Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non- financial requests will not be processed if the unit holders have not completed KYC requirements.</b></p> <p>Unitholders are advised to use the applicable KYC Form for completing the KYC requirements and submit the form at any of the Official points of acceptance of Transactions. Further, upon updation of PAN details with the KRA (KRA-KYC)/ CERSAI (CKYC), the unitholders are requested to intimate us/our Registrar and Transfer Agent (i.e. KFin Technologies Limited) their PAN information along with the folio details for updation in our records.</p>

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

## COMPARISON OF EXISTING OPEN ENDED EQUITY/HYBRID SCHEMES OF THE FUND

# KEY INFORMATION MEMORANDUM

Name of the Scheme	'Category' as per SEBI circular dt. Oct 06, 2017	Type of Scheme	Investment Objective for the Scheme	Asset Allocation			Product Differentiation	Number of folios as on 31-Mar-2023	AUM as on 31-Mar-2023 (Rs. in crores)	
Baroda BNP Paribas Multi Cap Fund	Multi Cap Fund(Note 1)	An Open ended Equity Scheme investing across large cap, mid cap, and small cap stocks	The main objective of the scheme is to generate long term capital appreciation from an actively managed portfolio of equity & equity related instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee / indicate any returns.	Instruments	Normal Allocation (% of net assets)	Risk Profile	The fund invests across market capitalization and therefore, it has no specific bias towards market capitalization.	2,09,006	1,610.26	
				Equity & Equity related instruments of which: •Minimum investment in equity & equity related instruments of large cap^ companies would be 25% of total assets. •Minimum investment in equity & equity related instruments of mid cap^ companies would be 25% of total assets. •Minimum investment in equity & equity related instruments of small cap^ companies would be 25% of total assets	75 - 100	High to Medium				
				Money Market Instruments and Debt securities	0 - 25	Medium to Low				
Baroda BNP Paribas Banking and Financial Services Fund	Sectoral/ Thematic	An open ended equity scheme investing in banking and financial services sector	The investment objective is to generate long-term capital appreciation for unit holders from a portfolio invested predominantly in equity and equity related securities of companies engaged in the Banking & Financial Services Sector. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee / indicate any returns.	Type of Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile	The fund is a sectoral scheme which invests only in companies engaged in the banking and financial services sector.	11,255	74.36
					Minimum	Maximum				
				Equity & Equity related securities of companies engaged in Banking & Financial Services Sector*	80	100	High to Medium			
				Equity & Equity related securities of companies engaged in Non-Banking & Financial Services Sector*	0	20	High to Medium			
				Debt and Money Market instruments	0	20	Medium to Low			
				Investments in REITs & InvITs	0	10	High			
Baroda BNP Paribas Equity Savings Fund	Equity Savings Fund	An open-ended scheme investing in equity, arbitrage, and debt instruments	The primary objective of the Scheme is to generate capital appreciation and income by using arbitrage opportunities, investment in equity / equity related instruments and debt/ money market instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.	Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile	The fund is an open-ended scheme investing in equity, arbitrage and debt securities, using both hedged as well as unhedged strategies.	17,628	243.51
					Minimum	Maximum				
				Equity & equity related securities of which:	65	90	High			
				(i) Equity and equity related securities (unhedged); and *	0	50	High			
				(ii) Equities, equity related securities and derivatives including index futures, stock futures, index options, & stock options, etc. as part of hedged / arbitrage exposure (hedged)	15	90	Medium to High			
				Debt and Money Market Instruments*	10	35	Low to Medium			
				Investment in REITs and InvIT	0	10	High			
				Under defensive circumstances, the broad investment pattern will be as under:						
				Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile			
	Minimum	Maximum								

# KEY INFORMATION MEMORANDUM

Name of the Scheme	'Category' as per SEBI circular dt. Oct 06, 2017	Type of Scheme	Investment Objective for the Scheme	Asset Allocation			Product Differentiation	Number of folios as on 31-Mar-2023	AUM as on 31-Mar-2023 (Rs. In crores)
				Equity & equity related securities of which:	15	65	High		
				(i) Equity and equity related securities (unhedged); and *	0	50	High		
				(ii) Equities, equity related securities and derivatives including index futures, stock futures, index options, & stock options, etc. as part of hedged / arbitrage exposure (hedged)	15	65	Medium to High		
				Debt and Money Market Instruments*	35	85	Low to Medium		
				Investment in REITs and InvIT	0	10	High		
Baroda BNP Paribas Large and Mid-Cap Fund	Large & Mid Cap Fund	An open-ended equity scheme investing in both large and mid-cap stocks	The primary objective of the Scheme is to seek long term capital growth through investments in both large cap and mid-cap stocks. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.	<b>Instruments</b> Equity and equity related instruments of large cap* companies (including derivatives) Equity and equity related instruments of mid cap* companies (including derivatives) Other equities* and equity related instruments Debt & Money Market Instruments# Units issued by REITs/InvITs *Large Cap: 1st - 100th company in terms of full market capitalization. Mid Cap :101st to 250th company in terms of full market capitalization. Other equities may include small cap stocks. Small Cap : 251st company onwards in terms of full market capitalization. The exposure across these stocks will be in line with limits/classification defined by AMFI/SEBI from time to time.	<b>Indicative Asset Allocation (% of total assets)</b> <b>Minimum</b> <b>Maximum</b>	<b>Risk Profile</b>	The Fund is an open-ended scheme investing in both large cap and mid-cap stocks.	79,706	714.56
Baroda BNP Paribas Business Cycle Fund	Sectoral/ Thematic	An open-ended equity scheme following the Business Cycles theme	The investment objective of the Scheme is to generate long term capital appreciation for investors by investing predominantly in equity and equity related securities with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate	<b>Instruments</b> Equity and equity related instruments selected on the basis of business cycles* Other equity and equity related instruments* Overseas equity and equity related instruments, including ADR, GDR, or any other type of securities Units issued by REITs & InvITs Debt/Money Market instruments including units of Debt oriented Mutual funds as may be permissible from time to time#	<b>Indicative Allocation (% of net assets)</b> <b>Min</b> <b>Max</b>	<b>Risk Profile</b>	The Fund is an open-ended equity scheme following the Business Cycles theme.	29,337	479.17

# KEY INFORMATION MEMORANDUM

Name of the Scheme	'Category' as per SEBI circular dt. Oct 06, 2017	Type of Scheme	Investment Objective for the Scheme	Asset Allocation					Product Differentiation	Number of follos as on 31-Mar-2023	AUM as on 31-Mar-2023 (Rs. in crores)
			any returns.								
Baroda BNP Paribas Balanced Advantage Fund	Dynamic Asset Allocation / Balanced Advantage	An open-ended balanced advantage fund	The primary objective of the Scheme is to generate capital appreciation by investing in a portfolio of equity or equity linked securities while the secondary objective is to generate income through investments in debt and money market instruments. It also aims to manage risk through active asset allocation. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.	Instruments	Indicative Allocation (% of net assets)		Risk Profile		The extent of equity exposure in the fund will be guided by an underlying quantitative model, while the balance will be invested in equity /debt derivatives and debt and money market securities.	1,54,912	3,118.92
					Min	Max					
				Equity & equity related securities	65	100	Medium to High				
				Debt and money market instruments*	0	35	Low to Medium				
				Units issued by REITs & InvITs	0	10	Medium to High				
				*Investment in securitized debt will not exceed 10% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt. Gross equity exposure is maintained between 65% to 100% and the net long equity exposure will be between 30% to 100%. The Scheme may take derivatives positions up to 50% of the equity and debt assets of the Scheme, based on the opportunities available, subject to the guidelines issued by SEBI from time to time, and in line with the overall investment objective of the Scheme							
Baroda BNP Paribas ELSS Fund	ELSS	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.	The investment objective of the Scheme is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities along with income tax rebate, as may be prevalent from time to time. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.	Type of Instruments	Normal Allocation (% of Net Assets)	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile	The Scheme has a lock-in period of 3 years from the date of allotment. As per the Finance Act, 2005, this is an eligible investment for deduction under section 80C of the Income Tax Act, 1961, for Individuals and HUFs for subscription to the extent of Rs. 150,000/-.	68,480	647.41
				Equities and Equity Related Securities of companies*	95	80	100	High			
				Debt Instruments* and Money Market instruments (including money at call)	5	0	20	Low			
Baroda BNP Paribas Arbitrage Fund	Arbitrage Fund	An Open ended Scheme investing in arbitrage opportunities.	The primary investment objective of the scheme is to generate income and capital appreciation by investing in a combination of diversified portfolio of equity and equity related instruments, including use of equity derivatives strategies and arbitrage opportunities with	Type of Instruments	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile	The strategy seeks to generate income and capital appreciation through a diversified portfolio. The fund predominantly invests in equity & equity related instruments, which includes	2,319	332.00	
				Equities, equity related instruments# and derivatives including index futures, stock futures, index options, & stock options, etc. as hedged/ arbitrage exposure	65	100	Medium to High				
				Debt Securities and Money market instruments and/or units of liquid fund	0	35	Low				
				Units issued by REITs & InvITs	0	10	Medium to High				

# KEY INFORMATION MEMORANDUM

Name of the Scheme	'Category' as per SEBI circular dt. Oct 06, 2017	Type of Scheme	Investment Objective for the Scheme	Asset Allocation				Product Differentiation	Number of folios as on 31-Mar-2023	AUM as on 31-Mar-2023 (Rs. In crores)
			exposure in debt and fixed income instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.					investment in arbitrage opportunities. It also invests in debt and money market instruments.		
Baroda BNP Paribas Aggressive Hybrid Fund	Aggressive Hybrid Fund	An Open ended Hybrid Scheme investing predominantly in equity and equity related instruments	The Scheme seeks to generate income and capital appreciation by investing in a diversified portfolio of equity and equity related instruments and fixed income instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.	<b>Type of Instruments</b>	<b>Minimum Allocation (% of Net Assets)</b>	<b>Maximum Allocation (% of Net Assets)</b>	<b>Risk Profile</b>	The funds strategy seeks to generate income and capital appreciation by taking advantage of diversification by investing in a mix of asset classes comprising equity & equity related instruments and fixed income securities. The equity component would have a large cap bias and some exposure to mid & small cap stocks. The fixed income portion provides cushion to earnings thereby reducing the overall volatility of the fund.	27,758	780.80
				Debt Instruments & Money Market Instruments (including cash / call money)	20	35	Medium to High			
				Equity & Equity related securities	65	80	Medium to High			
				Units issued by REITs & InvITs	0	10	Medium to High			
Baroda BNP Paribas Focused Fund	Focused Fund	An Open ended Equity Scheme investing in maximum 25 stocks across market capitalization (i.e. multi cap stocks)	The Scheme seeks to generate long-term capital growth by investing in a concentrated portfolio of equity & equity related instruments of up to 25 companies across market capitalization. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.	<b>Type of Instruments</b>	<b>Minimum Allocation (% of Net Assets)</b>	<b>Maximum Allocation (% of Net Assets)</b>	<b>Risk Profile</b>	The fund will emphasize on investing in a concentrated portfolio of equity & equity related instruments of up to 25 companies across market capitalisation. The Scheme adopts a blend of value and growth approaches to investing with a focus on generating long	15,606	304.44
				Equity and Equity related securities, (which are not exceeding 25 companies)	65	100	High			
				Debt and Money Market Instruments	0	35	Low to Medium			
				Units issued by REITs & InvITs	0	10	Medium to High			



# KEY INFORMATION MEMORANDUM

Name of the Scheme	'Category' as per SEBI circular dt. Oct 06, 2017	Type of Scheme	Investment Objective for the Scheme	Asset Allocation				Product Differentiation	Number of folios as on 31-Mar-2023	AUM as on 31-Mar-2023 (Rs. In crores)
								term capital appreciation.		
Baroda BNP Paribas India Consumption Fund	Sectoral / Thematic	An Open ended Equity Scheme following consumption theme.	The primary investment objective of the Scheme is to seek to generate capital appreciation and provide long-term growth opportunities by investing in companies expected to benefit by providing products and services to the growing consumption needs of Indian consumers, which in turn is getting fuelled by high disposable income. The Scheme also seeks to generate income by investing in debt and money market securities. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee /indicate any returns.	<b>Type of Instruments</b>	<b>Allocation (as % of net assets)</b>	<b>% of</b>	<b>Risk Profile</b>	The Scheme shall be investing in equities of the companies expected to benefit by providing products and services to the growing consumption needs of Indian consumers. These will include companies that are expected to benefit from the consumption patterns in India, which in turn is getting fuelled by high disposable incomes and growing consumption needs of Indian households.	55,758	886.79
					<b>Minimum</b>	<b>Maximum</b>				
				Equity and equity related instruments#	80	100	Medium to High			
				Equity and equity related instruments*	0	10	Medium to High			
				Debt and Money market instruments and/or units of liquid fund**	0	20	Low			
Baroda BNP Paribas Large Cap Fund	Large Cap Fund(Note 1)	An Open ended Equity Scheme predominantly investing in large cap stocks	The investment objective of the Scheme is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities by predominantly investing in large market capitalization companies. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.	<b>Type of Instruments</b>	<b>Minimum Allocation (% of Net Assets)</b>	<b>Maximum Allocation (% of Net Assets)</b>	<b>Risk Profile</b>	The Scheme will invest in a range of companies with a bias towards large market capitalisations. These may be companies focusing on quality exhibiting sound management and fundamentals across sectors with sustainable earnings growth.	61,745	1,362.06
				Equity & equity related instruments# of Large Cap companies	80%	100%	Medium to High			
				Equity & equity related instruments of other than Large Cap companies, Debt instruments & Money Market Instruments (including cash and money at call)	0%	20%	Low to Medium			
				Units issued by REITs & InvITs	0%	10%	Medium to High			
Baroda BNP Paribas Mid Cap Fund	Mid Cap Fund(Note 1)	An Open ended Equity Scheme predominantly investing in mid cap stocks	The investment objective of the Scheme seeks to generate long-term capital appreciation by investing primarily in	<b>Type of Instruments</b>	<b>Minimum Allocation (% of Net Assets)</b>	<b>Maximum Allocation (% of Net Assets)</b>	<b>Risk Profile</b>	The fund will invest predominantly in the mid-capitalisation space. These may be	81,452	1,191.20

## KEY INFORMATION MEMORANDUM

Name of the Scheme	'Category' as per SEBI circular dt. Oct 06, 2017	Type of Scheme	Investment Objective for the Scheme	Asset Allocation				Product Differentiation	Number of folios as on 31-Mar-2023	AUM as on 31-Mar-2023 (Rs. In crores)
			companies with high growth opportunities in the mid capitalization segment. The fund will emphasize on companies that appear to offer opportunities for long-term growth and will be inclined towards companies that are driven by dynamic style of management and entrepreneurial flair. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.	Equity & equity related instruments of Mid Cap companies#	65	100	Medium to High	companies focusing on high growth with superior earnings potential across all sectors.		
				Equity & equity related instruments of other than Mid Cap companies, Debt instruments* & Money Market Instruments (including cash and money at call)#	0	35	Medium to High			
				Units issued by REITs & InvITs	0	10	Medium to High			
Baroda BNP Paribas Flexi Cap Fund	Flexi Cap Fund	An Open ended dynamic equity scheme investing across large cap, mid cap, small cap companies	The Scheme seeks to generate long term capital appreciation by investing in a dynamic mix of equity and equity related instruments across market capitalizations. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns	Type of Instruments	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile	The fund shall dynamically invests across market capitalization.	54,713	1,311.93
				Equity & Equity related instruments ^	65	100	High			
				Debt* & Money Market instruments	0	35	Low to Medium			
				Units issued by REITs & INVITs	0	10	Medium to High			
Baroda BNP Paribas Multi Asset Fund	Multi Asset Fund	An open ended scheme investing in Equity, Debt and Gold ETF	The investment objective of the scheme is to seek long term capital growth by investing in equity and equity related securities, debt & money market instruments, REITs / InvITs and Gold ETF.	Instruments	Indicative Allocations (% of net assets)		Risk Profile	The fund shall invest in Multi Assets i.e. in equity and equity related securities, debt & money market instruments, REITs / InvITs and Gold ETF	39,188	1,326.54
					Minimum	Maximum	High/Medium / Low			
				Equity and Equity Related Instruments^	65%	80%	Very High			
				Debt & Money Market Instruments*	10%	25%	Low to Medium			
				Gold ETFs	10%	25%	High			
Units of REITs / InvITS	0%	10%	Medium to High							

### Notes:

#### 1. Definition of Large, Mid and Small Cap as per SEBI circular dated October 06, 2017 and December 4, 2017:

**Large cap:** 1<sup>st</sup> - 100<sup>th</sup> company in terms of full market capitalization.

**Mid cap:** 101<sup>st</sup> - 250<sup>th</sup> company in terms of full market capitalization.

**Small Cap:** 251<sup>st</sup> company onwards in terms of full market capitalization

AMC shall consider the list of stocks for large cap, midcap and small cap categorization / classification as prepared by AMFI in this regard in accordance with guidelines enumerated under SEBI Circular SEBI/HO/IMD/DF3/CIR/ P/2017/114 dated October 06, 2017 read with SEBI circular SEBI/HO/IMD/DF3/CIR/P/2017/126 dated December 4, 2017 or any amendments issued thereto.

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.

# Common Application Form (For Lumpsum and SIP)

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.



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

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

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

\*I/We hereby confirm that the EUIN box has been intentionally left blank by me / us as this transaction is executed without any interaction or advice by the employee / relationship manager / sales person of the above distributor / sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee / relationship manager / sales person of the distributor / sub broker.  
\*\* I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser.

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

Second Applicant / POA Holder

Third Applicant / POA Holder

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

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

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

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

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

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

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

\* Required for 1st holder/Minor

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

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

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

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

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

GO GREEN (Default mode of Communication) → Mobile  E-Mail

Status (Please ✓) ☐ Self ☐ Spouse ☐ Dependent Children ☐ Dependent Parents

Wherever email ID is registered an electronic Statement of Account (e-SOA) will be shared with the investor. In case you want to receive a physical statement, please request for the same separately  
Investors are advised to give their email IDs or that of their family member and not third party so that the important communication from the Fund reaches them directly and in SMS. This will also prevent any unintended consequences that can arise out of providing third party email ids.

Tax Status:	Individual	Non-Individual
<input type="radio"/> Resident <input type="radio"/> NRI-Repatriation <input type="radio"/> NRI-Non Repatriation <input type="radio"/> Sole-Proprietorship <input type="radio"/> Minor	<input type="radio"/> Company <input type="radio"/> Trust <input type="radio"/> Society / Club <input type="radio"/> Partnership / LLP <input type="radio"/> AOP / BOI <input type="radio"/> FPI <input type="radio"/> Non Profit Organisation	
<input type="radio"/> NRI-Minor <input type="radio"/> PIO / OCI <input type="radio"/> HUF <input type="radio"/> Others (Please Specify)	<input type="radio"/> Bank <input type="radio"/> Government Body <input type="radio"/> Others (Please Specify)	

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

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

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

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

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

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

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

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

### Third Applicant's Details

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

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

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

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

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

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

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

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

Mr. / Ms. / M/s.

Instrument No.	Dated	Drawn on Bank	Account No.	Amount (Rs.)	Scheme / Plan / Option

ISC Stamp, Date & Signature



<b>4. INVESTMENT &amp; PAYMENT DETAILS : (Mandatory)</b>			
<b>FOR ZERO BALANCE FOLIO &amp; LUMP SUM : Please fill details below</b>			
<input type="checkbox"/> Zero Balance <input type="checkbox"/> Lumpsum (please fill details below)			
Scheme Name: Baroda BNP Paribas		Amount (₹)	
Cheque No./UMRN:	Bank	Account No.	Payment Mode: <input type="radio"/> Cheque <input type="radio"/> NEFT <input type="radio"/> RTGS <input type="radio"/> OTM
<b>FOR SIP / MULTIPLE SIP : Please fill details below and also fill SIP form</b>			
For Multiple SIP - investment can be made upto four Schemes with a single instrument. Multiple SIP Schemes to be mentioned in the below table and single instrument for the total consolidated amount favouring Baroda BNP Mutual Fund to be provided. Mention First SIP Cheque Details below and in SIP Form.			
Scheme Name	Plan	Option	Amount
1. Baroda BNP Paribas	Direct / Regular		₹
2. Baroda BNP Paribas	Direct / Regular		₹
3. Baroda BNP Paribas	Direct / Regular		₹
4. Baroda BNP Paribas	Direct / Regular		₹
Total Amount (In Words)		Total Amount (In Figures)	
Cheque No./UMRN:	Bank:	Account No.	Payment Mode: <input type="radio"/> Cheque <input type="radio"/> NEFT <input type="radio"/> RTGS <input type="radio"/> OTM
Payment Type : <input type="radio"/> Non-Third Party Payment <input type="radio"/> Third Party Payment (Please attach "Third Party Declaration Form")			

<b>5. DEMAT ACCOUNT DETAILS</b>	
<input type="checkbox"/> National Securities Depository Ltd. <input type="checkbox"/> Central Depository Services (India) Ltd.	Depository Participant Name _____ DP ID No. _____ Beneficiary Account No. _____

Investor willing to invest in Demat option, may provide a copy of the DP Statement enabling us to match the Demat details as stated in the Application Form. In case the form is not filled, the default option will be physical mode.

<b>6. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory)</b>											
Bank Name _____											
Ac. no. (In Figures)	_____	A/c. Type	<input type="radio"/> Savings <input type="radio"/> Current <input type="radio"/> NRE <input type="radio"/> NRO <input type="radio"/> FCNR								
Ac. no. (In Words)	_____										
Branch Address	_____										
State	_____	City	_____								
Pin Code	_____		_____								
MICR Code	_____ (9 Digit No. next to your Cheque No.)	IFSC Code	_____ (11 Digit No. appearing on Cheque)								
Example for filling the Account No. <table border="1"><tr><td>1</td><td>3</td><td>5</td><td>7</td></tr></table> in words <table border="1"><tr><td>One</td><td>Three</td><td>Five</td><td>Seven</td></tr></table> (Please attach copy of cancelled cheque)				1	3	5	7	One	Three	Five	Seven
1	3	5	7								
One	Three	Five	Seven								

<b>7. FATCA DETAILS For Individual (Mandatory)   Non Individual investors including HUF should Mandatorily fill separate FATCA detail form</b>			
Details under Foreign Tax Laws:	First / Sole Applicant / Guardian	Second Applicant	<input type="radio"/> Third Applicant <input type="radio"/> PoA
Place & Country of Birth	_____	_____	_____
Nationality	<input type="radio"/> Indian <input type="radio"/> US <input type="radio"/> Others (Please Specify) _____	<input type="radio"/> Indian <input type="radio"/> US <input type="radio"/> Others (Please Specify) _____	<input type="radio"/> Indian <input type="radio"/> US <input type="radio"/> Others (Please Specify) _____
Address Type	<input type="radio"/> Residential <input type="radio"/> Registered Office <input type="radio"/> Business	<input type="radio"/> Residential <input type="radio"/> Registered Office <input type="radio"/> Business	<input type="radio"/> Residential <input type="radio"/> Registered Office <input type="radio"/> Business
Are you a tax resident (i.e. are you assessed for Tax) in any other country outside India? <input type="checkbox"/> Yes <input type="checkbox"/> No   (If Yes, please provide information below)			
Country of Tax Residency	_____	_____	_____
Tax Identification Number or Functional Equivalent	_____	_____	_____
Identification Type (TIN or Other, please specify)	_____	_____	_____
If TIN is not available, please tick	Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C (Please Specify) _____	Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C (Please Specify) _____	Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C (Please Specify) _____
Reason A: The country where Account Holder is liable to pay tax does not issue TIN to its residents require the TIN to be collected)		Reason B: No TIN Required (Select this only if the authorities of the respective country of tax residents do not	
Reason C: others, please specify the reason above			

<b>8. NOMINATION - MANDATORY, even if no intention to nominate. Minor &amp; PoA holder cannot nominate and should not fill this section</b>				
1. I/We do not wish to nominate	SIGNATURE(S)	First / Sole Applicant	Second Applicant	Third Applicant
2. Having read and understood the instruction for Nomination, I / We hereby nominate the person(s) more particularly described hereunder in respect of the Units under the Folio held by me/us in the event of my death.				
	Nominee Name	Relationship	Date of Birth <sup>A</sup>	Allocation % <sup>#</sup>
Nominee 1	_____	_____	_____	_____
Nominee 2	_____	_____	_____	_____
Nominee 3	_____	_____	_____	_____

<sup>A</sup> In case Nominee is minor. <sup>#</sup> Please indicate the percentage of allocation / share for each of the nominees in whole numbers only without any decimals making a total of 100 per cent.

<b>9. DECLARATION &amp; SIGNATURES</b>			
I / We hereby confirm and declare as under:- I / We am / are not prohibited from accessing capital markets under any order / ruling / judgment etc., of any regulation, including SEBI. My application is in compliance with applicable Indian and foreign laws. I / We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I am / we are not a US person, within the meaning of the United States Securities Act, 1933, as amended from time to time; and that I am / we are not applying on behalf of or as proxyholders of a person who is a US person. I am / We are competent under the applicable laws and duly authorised where required, to make this investment in the above mentioned scheme. I / We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents including the provisions of the section of 'Who cannot Invest' and apply for allotment of Units of the Scheme(s) of Baroda BNP Paribas Mutual Fund ('Fund'). I/We hereby confirm that the proposed investment is being made from known, identifiable and legitimate sources of funds /income of mine only and I am / we are the rightful beneficial owner(s) of the funds and the resulting investments therefrom. The above mentioned investment does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions or of the provisions of any law in India including but not limited to The Income Tax Act, the Prevention of Money Laundering Act, 2002, The Prevention of Corruption Act, 1988 and /or any other relevant rules / guidelines notified in this regard or applicable laws enacted by the Government of India / any other regulatory body from time to time. I / we hereby understand and agree that if any of the aforesaid disclosures made / information provided by me / us is found to be contradictory or non-reliable to the above statements or if I / we fail to provide adequate and complete information, the AMC / Mutual Fund / Trustees reserve the right to not create a folio / account, reject the application / withhold the investments made by me / us and / or make disclosures and report the relevant details to the competent authority and take such other actions as may be required to comply with the applicable law as the AMC / Mutual Fund / Trustees may deem proper at their sole option. I / We hereby authorise the Fund, AMC and its Agents to disclose my / our details including investment details to my / our bank(s) / Fund's bank(s) and / or Distributor / Broker / Investment Advisor and to verify my / our bank details provided by me / us, or to disclose to such service providers as deemed necessary for conduct of business. I / We confirm that I / We do not have any existing Micro SIP / Investments which together with the current application will result in aggregate investments exceeding Rs. 50,000/- in a financial year or a rolling period of one year. I / We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my / our transactions. The ARN holder (AMFI registered Distributor) has disclosed to me / us all the commissions (in the form of trail commission or any other mode), payable to him / them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us. I / WE HEREBY CONFIRM THAT I / WE HAVE NOT BEEN OFFERED / COMMUNICATED ANY INDICATIVE PORTFOLIO AND / OR ANY INDICATIVE YIELD BY THE FUND / AMC / ITS DISTRIBUTOR FOR THIS INVESTMENT. I / We declare that the information provided in this form is, to the best of my knowledge and belief, accurate and complete and further agree to furnish such other further/additional information as may be required by the Baroda BNP Paribas Asset Management India Pvt Ltd (AMC) / Fund. I further undertake to advise the AMC / Mutual Fund / Trustees promptly of any change in circumstance which causes the information contained herein to become incorrect and to provide the AMC / Mutual Fund / Trustees with a suitably updated self-declaration within 30 days of such change in circumstances. I hereby declare that the AMC / Fund can provide my information to any institution / tax authorities / governmental body for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. To receive physical annual statements and scheme wise abridged report please tick here (✓) <input type="checkbox"/>			
<b>Additional declaration for NRIs only :</b> I / We confirm that I am / We are Non-Resident of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account. <b>Additional declaration for Foreign Nationals Resident in India only:</b> I/We will redeem my / our entire investment/s before I / We change my / our Indian residency status. I / We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem on account of change in residential status. <b>Additional declaration for NRIs / PIO / OCIs only:</b> I / We am / are not prohibited from accessing capital markets under any order / ruling / judgment etc., of any regulation, including SEBI. I / We confirm that my application is in compliance with applicable Indian and foreign laws.   please (✓) <input type="checkbox"/> Yes <input type="checkbox"/> No   If yes, (✓) <input type="checkbox"/> Repatriation basis <input type="checkbox"/> Non-Repatriation basis			
Dated	First / Sole Applicant / Guardian / POA Holder / Authorised Signatory	Second Applicant / POA Holder	Third Applicant / POA Holder

	<b>Baroda BNP Paribas Asset Management India Private Limited</b> (Formerly BNP Paribas Asset Management India Private Limited) Crescenzo, 7th Floor, G-Block, Bandra Kurla Complex, Mumbai – 400051, Maharashtra, India. Email Id- service@barodabnp-paribasmf.in   Board line no.- 022 69209600 • Toll Free no.- 1800 2670 189 Fax no.- 022 69209 460/470   Website URL- www.barodabnp-paribasmf.in CIN no.- U65991MH2003PTC142972		<b>Simply send **SMS to 9212 132763 to avail the below facilities</b> Balance   SMS BAL <space> last 6 digits of Folio No. NAV   SMS NAV <space> last 6 digits of Folio No. Statement thru Email   SMS ESOA <space> last 6 digits of Folio No. Last 3 Transactions   SMS Transaction <space> last 6 digits of Folio No. **SMS charges as per service provider applicable.

**For Non Individuals**  
**FATCA, CRS & Ultimate Beneficial Owner (UBO)**



Name of the entity

Type of address given at KRA ☐ Residential or Business ☐ Residential ☐ Business ☐ Registered Office

"Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"

Folio No.

PAN  Date of incorporation

City of incorporation  Country of incorporation

Entity Constitution Type (Please tick as appropriate) ☐ Partnership Firm ☐ HUF ☐ Private Limited Company ☐ Public Limited Company ☐ Society ☐ AOP/BOI  
☐ Trust ☐ Liquidator ☐ Limited Liability Partnership ☐ Artificial Juridical Person ☐ Others specify

Please tick the applicable tax resident declaration:

**1. Is "Entity" a tax resident of any country other than India** ☐ Yes ☐ No (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number %	Identification Type (TIN or Other, please specify)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

% In case Tax Identification Number is not available, kindly provide its functional equivalent\$.

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Entity Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here   
(Please Refer to para 3(vii) exemption code for U.S persons under part D of FATCA instructions and definitions)

**FATCA & CRS Declaration please consult your Professional Tax Advisor for further Guidance on FATCA & CRS classification.**

**PART A** (to be filled by Financial Institutions or Direct Reporting NFEs)

We are a, ☐ Financial institution<sup>3</sup> ☐ or ☐ Direct reporting NFE<sup>4</sup> (please tick as appropriate)

Global Intermediary Identification Number (GIIN)

Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below

Name of sponsoring entity

GIIN not available (please tick as applicable) ☐ Applied for

If the entity is a financial institution, ☐ Not required to apply for - please specify 2 digits sub-category<sup>10</sup>  ☐ Not obtained - Non-participating FI

**PART B** (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1.	Is the Entity a publicly traded company <sup>1</sup> (that is, a company whose shares are regularly traded on an established securities market) <input type="checkbox"/> No	<input type="checkbox"/> Yes (If yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange <input type="text"/>
2.	Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market) <input type="checkbox"/> No	<input type="checkbox"/> Yes (If yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company <input type="text"/> Nature of relation: <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company <input type="text"/>
3.	Is the Entity an active <sup>1</sup> Non-Financial Entity (NFE) <input type="checkbox"/> No	<input type="checkbox"/> Yes (If yes, please fill UBO declaration in the next section.) Nature of Business <input type="text"/> Please specify the sub-category of Active NFE <input type="text"/> (Mention code-refer 2c of Part D)
4.	Is the Entity a passive <sup>2</sup> NFE	<input type="checkbox"/> Yes (If yes, please fill UBO declaration in the next section.) Nature of Business <input type="text"/>

<sup>1</sup> Refer 2 of Part D | <sup>2</sup> Refer 3(ii) of Part D | <sup>3</sup> Refer 1(i) of Part D | <sup>4</sup> Refer 3 (vi) of Part D



**PART C****UBO Declaration**

Category (Please tick applicable category)

☐ Unlisted Company
 ☐ Partnership Firm
 ☐ Limited Liability Partnership Company
 ☐ Unincorporated association / body of individuals Private Trust  
☐ Public Charitable Trust
 ☐ Religious Trust
 ☐ Others

Please list below the details of controlling person(s), confirming ALL countries of tax residency / permanent residency / citizenship and ALL Tax Identification Numbers for EACH controlling person(s).

Details	UBO1	UBO2	UBO3
Name			
PAN	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address	<input type="text"/> <input type="text"/> Zip <input type="text"/> State <input type="text"/> Country <input type="text"/>	<input type="text"/> <input type="text"/> Zip <input type="text"/> State <input type="text"/> Country <input type="text"/>	<input type="text"/> <input type="text"/> Zip <input type="text"/> State <input type="text"/> Country <input type="text"/>
Address Type	<input type="checkbox"/> Residence <input type="checkbox"/> Registered office <input type="checkbox"/> Business	<input type="checkbox"/> Residence <input type="checkbox"/> Registered office <input type="checkbox"/> Business	<input type="checkbox"/> Residence <input type="checkbox"/> Registered office <input type="checkbox"/> Business
Date of Birth	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others		
Father's Name (Mandatory if PAN is not available)			
City of Birth			
Country of birth			
Occupation Type	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="text"/>	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="text"/>	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="text"/>
Nationality			
UBO Type Code <sup>11</sup>			
Country of Tax residency*			
Tax ID No. <sup>§</sup>			
Tax ID Type			
Percentage of Holding (%) <sup>^</sup>			
Politically Exposed Person (PEP) Status <sup>12</sup>	<input type="checkbox"/> PEP <input type="checkbox"/> Related to PEP <input type="checkbox"/> Not Applicable	<input type="checkbox"/> PEP <input type="checkbox"/> Related to PEP <input type="checkbox"/> Not Applicable	<input type="checkbox"/> PEP <input type="checkbox"/> Related to PEP <input type="checkbox"/> Not Applicable

# Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India:

\* To include US, where controlling person is a US citizen or green card holder

% In case Tax Identification Number is not available, kindly provide functional equivalent

<sup>^</sup> Attach valid documentary proof like Shareholding pattern duly self attested by Authorized Signatory / Company Secretary<sup>12</sup> PEP : PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country e.g Heads of Sates or of Governments ,senior politicians senior Government/Judicial/military officers, senior executives of state owned corporations ,important political party officials, etc.**FATCA - CRS Terms and Conditions**

The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as Investment Entities to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 days.

Please note that you may receive more than one request for information if you have multiple relationships with Baroda BNP Paribas Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

If you have any questions about your tax residency, please contact your tax advisor. If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the 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

**CERTIFICATION**

I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me / us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA& CRS Terms and Conditions above and hereby accept the same.

Name	<input type="text"/>
Designation	<input type="text"/>
Dated	
Place	<div>Signature</div> <div>Signature</div> <div>Signature</div>

## PART D FATCA INSTRUCTIONS & DEFINITIONS

1. (i) Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
  - (ii) Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
  - (iii) Custodial institution is an entity that holds as a substantial portion of its business, financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of
    - (i) The three financial years preceding the year in which determination is made; or
    - (ii) The period during which the entity has been in existence, whichever is less.
  - (iv) Investment entity is any entity:
    - (a) That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
      - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
      - (ii) Individual and collective portfolio management; or
      - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
    - or
    - (b) The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.

An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :

    - (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made;
    - or
    - (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 04, 05, 06 and 07 - refer point 2).
  - (v) Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
- FI not required to apply for GIIN: Refer Rule 114(5) of Income Tax Rules, 1962 for the conditions to be satisfied as "non-reporting financial institution and Guidance issued by CBDT in this regard.

### A. Reasons why FI not required to apply for GIIN:

Code	Sub-category
01	Governmental Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Governmental Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI solely because it is an investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executing Brokers
07	Exempt collective investment vehicle
08	Trust
09	Non-registering local banks
10	FFI with only Low-Value Accounts
11	Sponsored investment entity and controlled foreign corporation
12	Sponsored, Closely Held Investment Vehicle

2. Active Non Financial Entity (NFE) (any one of the following) : Refer explanation (A) to 114F(6) of Income tax Rules, 1962 for details :

Code	Sub-category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity. The stock of which is regularly traded on an established securities market.
03	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;
04	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buyout fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes;
05	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
06	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than that of a Financial Institution;
07	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
08	Any NFE that fulfills all of the following requirements: <ul style="list-style-type: none"> <li>• It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare;</li> <li>• It is exempt from income tax in India;</li> <li>• It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;</li> </ul>

The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to, or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and

The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.

Explanation.- For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely :-

- (i) an Investor Protection Fund referred to in clause (23EA);
- (ii) a Credit Guarantee Fund Trust for Small Industries referred to in clause 23EB; and
- (iii) an Investor Protection Fund referred to in clause (23EC), of section 10 of the Act;

### 3. Other definitions

#### (i) Related entity

An entity is a 'related entity' of another entity if either entity controls the other entity, or the two entities are under common control For this

purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

- (i) any non-financial entity which is not an active non-financial entity including a publicly traded corporation or related entity of a publicly traded company; or
- (ii) an investment entity defined in clause 1 (iv)(b) of these instructions
- (iii) a withholding foreign partnership or withholding foreign trust;
- (iii) Passive income

The term passive income includes income by way of :

- (1) Dividends,
- (2) Interest
- (3) Income equivalent to interest,
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets,
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering Rules, 2005 (Maintenance of Records). In determining the beneficial owner, the procedure specified in the following circular as amended from time to time shall be applied, namely :-

- (i) DBOD.AML.BC NO 71/14.01.001/2012-13, issued on the 18th January, 2013 by the Reserve Bank of India; or
- (ii) CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India; or
- (iii) IRDA/SDD/GDLC/CIR/019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust. In the case of a legal arrangement other than a trust, controlling person means persons in equivalent or similar positions.

Where no natural person is identified the identity of the relevant natural person who holds the position of senior managing official.

(A) Controlling Person Type:

Code	Sub-category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement-trust-trustee
06	CP of legal arrangement-trust-protector
07	CP of legal arrangement-trust-beneficiary
08	CP of legal arrangement-trust-other
09	CP of legal arrangement-Other-settlor equivalent
10	CP of legal arrangement-Other-trustee equivalent
11	CP of legal arrangement-Other-protector equivalent
12	CP of legal arrangement-Other-beneficiary equivalent
13	CP of legal arrangement-Other-other equivalent
14	Unknown

(v) Specified U.S. person – AU.S. person other than the following:

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64);
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Direct reporting NFE

A direct reporting NFFE means a NFFE that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(vii) Exemption code for U.S. persons (Refer 114F(9) of Income Tax Rules, 1962 for details).

Code	Sub-category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37).
B	The United States or any of its agencies or instrumentalities.
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities.
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i).
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i).
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards, and options) that is registered as such under the laws of the United States or any state.
G	A real estate investment trust.
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the Investment Company Act of 1940.
I	A common trust fund as defined in section 584(a).
J	A bank as defined in section 581.
K	A broker.
L	A trust exempt from tax under section 664 or described in section 4947(a)(1).
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan.

## LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

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

#### AMC INVESTOR SERVICE CENTRES :

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

#### KFIN CUSTOMER CARE CENTRES/OPATS:

**Agartala :** Ols Rms Chowmuhan, 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-1, 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 Kcs 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 Shrow 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 Pachli, 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 :** House No. 290, Ground Floor, Civil Lines, Near Sahara Office, Azamgarh 276001 • **Balalore :** 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 Floor, rear Side A -Square Building. 54-Civil Lines, Ayub Khan Chauraha, Bareilly 243001 • **Baroda :** 1st Floor, 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri, Vadodra 390007 • **Begusarai :** C/O Dr Hazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai 851117 • **Belgaum :** Premises No.101, CTS No.1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum 590011 • **Bellary :** Ground Floor, 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 Complex, Ghantaghar, 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, Opporite Nippon India, MF GT Road, Near Hanuman Chowk, Bhatinda 151001 • **Bhavnagar :** 303 Sterling Plot, Waghawadi Road, Bhavnagar 364001 • **Bhilai :** Office No. 2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai 490020 • **Bhilwara :** Office No. 14 B, Prem Bhawan, Pur Road, Gandhi Nagar, Near Canarabank, Bhilwara 311001 • **Bhopal :** SF-13 Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal 462011 • **Bhubaneswar :** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar 751007 • **Bikaner :** 70-71 2nd Floor, Dr. Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner 334003 • **Bilaspur :** Shop.No.306, 3rd Floor, Anandam Plaza, Vyapar Vihar Main Road, Bilaspur 495001 • **Bokaro :** City Centre, Plot No. He-07, Sector-Iv, Bokaro Steel City, Bokaro 827004 • **Borivali :** Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai 400 092 • **Burdwan :** Saluja Complex, 846, Laxmipur, G T Road, Burdwan, Ps: Burdwan & Dist: Burdwan-East. Pin: 713101 • **Calicut :** Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut 673001 • **Chandigarh :** First Floor, Sco 2469-70, Sec. 22-C, Chandigarh 160022 • **Chennai :** 9th Floor, Capital Towers, 180 Kodambakkam High Road, Nungambakkam, Chennai - 600 034 • **Chinsura :** No. 96, Po: Chinsurah, Doctors Lane, Chinsurah 712101 • **Cochin :** Ali Arcade, 1st Floor,Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam 682036 • **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 :** 2nd Floor, Raj Complex, Near Poor Home, Darbhanga - 846004 • **Davangere :** D.No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere Taluk, Davangere Mandla, 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 • **Elturu :** 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-28 2nd Floor, Neelam Bata Road, Peer Ki Mazar, Nehru Groundnit, Faridabad 121001 • **Ferozpur :** The Mall Road, Chawla Bulding, 1st 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, Swaraipur Road, Gaya 823001 • **Ghaziabad :** Ff - 31, Konark Building, Rajnagar, Ghaziabad 201001 • **Ghaziपुर :** House No. 148/19, Mahua Bagh, Raini Katra, Ghazipur 233001 • **Gonda :** A H No 782, Shiv Sadan Iti Road, Near Raghuikul 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. 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 :** Shoop No 5, Kmyn Shopping Complex, Haldwani 263139 • **Haridwar :** Shop No. 17, Bhatia Complex, Near Jamuna Palace, Haridwar 249410 • **Hassan :** Sas No: 490, Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan 573201 • **Hissar :** Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar 125001 • **Hoshiarpur :** Unit # Sf-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur 146001 • **Hubli :** R R Mahalaksmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubballi 580029 • **Hyderabad :** No:303, Vamsee Estates, Opp: Bigbazaar, Amreepet, Hyderabad 500016 • **Hyderabad(Gachibowli) :** Selenium Plot No: 31 & 32, Tower B Survey No.115/22 115/24 115/25, Financial District, Gachibowli Nanakramguda Serilimgampally Mandal, Hyderabad 500032 • **Indore :** 101, Diamond Trade Centre, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore • **Jabalpur :** 2nd Floor, 290/1 (615-New), Near Bhavartal 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, Jalpaiguri 735101 • **Jammu :** 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, Sakshi, 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 Shutterh No. 7-2-607, Sri Matha, Complex Mankammathota, Karimnagar 505001 • **Karnal :** 3 Randhir Hospital, 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 College, Nehru 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, 4th floor, 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, Csisacension Square, Railway Station Road, Collectorate, P O Kottayam 686002 • **Kurnool :** Shop No 47, 2nd Floor, S Komda Shopping Mall, Kurnool 518001 • **Lucknow :** 1st Floor, A. A. Complex, 5 Park Road, Hazratganj Thaper House, Lucknow 226001 • **Ludhiana :** Sco 122, Second Floor, Above HDFC 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 Hotel Road, Mangalore - 575003 , Dakshina Kannada Kamatak • **Margao :** Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, Sgdpd 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 Floorduard Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga 142001 • **Moradabad :** Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad 244001 • **Morena :** House No. Hig 959, Near Court, Front Of Dr. Lal Lab, Old Housing Board Colony, Morena 476001 • **Mumbai :** 6/8 Ground Floor, Crossley House, Near Bse ( Bombay Stock Exchange),Next Union Bank, Fort, Mumbai - 400 001 • **Muzaffarpur :** First Floor, Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur 842001 • **Mysore :** No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore 570009 • **Nadiad :** 311-3rd Floor, City Centre, 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 14, 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 Floor, 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 Jewellers, 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 145001 • **Patiala :** B- 17/423, Lower Mall Patiala, Opp Modi College, Patiala 147001 • **Patna :** 3A 3rd Floor, Anand Tower, Exhibition Road, Opp Icici Bank, Patna 800001 • **Pondicherry :** No 122(108), Tuthumariamman 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, 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 321217 • **Rewa :** Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa 486001 • **Rohtak :** Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak 124001. • **Roorkee :** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee 247667 • **Rourkela :** 2nd Floor, Main Road, Udit Nagar, Sundargarh, Rourekla 769012 • **Sagar :** II Floor, Above Shiva Kanch Mandir, 5 Civil Lines, Sagar Sagar 470002 • **Salem :** No.6 Ns Complex, Omalur Main Road, Salem 636009 • **Sambalpur :** First Floor, Shop No. 219, Sahaj Plaza Golebazar, Sambalpur 768001 • **Satna :** 1st Floor, Gopal Complex, Near Bus Stand, Rewa Road, 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 Floor, Super 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. 131001. • **Sri Ganganagar :** Address Shop No 5, Opposite Bihani Petrol Pump, Nh - 15, Near Baba Ramdev Mandir, Sri Ganganagar 335001 • **Srikakulam :** D No 4-4-97, First Floor, Behind Sri Vijayaganapathi Temple, Pedda Relli Veedhi, Palakonda Road, Srikakulam 532001 • **Sultanpur :** 1st Floor, Ramashanker Market, Civil Line, Sultanpur 228001 • **Surat :** Ground Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat 395002 • **Thane :** Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai 400602 • **Tirunelveli :** 55/18 Jency Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli 627001 • **Tirupathi :** Shop No.18-1-421/F1, City Centre, K.T.Road, Airtel Backside Office, Tirupathi - 517501 • **Tiruvalla :** 2nd Floor, Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689107 • **Trichur :** 4th Floor, Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thiruvallur 680001 • **Trichy :** No 23C/1 E V R Road, Near Vekkali Amman Kalyana Mandapam, Putthur - Trichy 620017 • **Trivandrum :** 1st Floor, Marvel Building, Opp SI Electricals, Uppalam Road, Statue Po, Trivandrum 695001 • **Tuticorin :** 4 - B A34 - A37, Mangalam Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin 628003 • **Udaipur :** Shop No. 202, 2nd Floor, Business Centre, 1C Madhuwan, Opp G P O, Chetak Circle, Udaipur 313001 • **Ujjain :** Heritage Shop No. 227, 87 Vishvavidhyalaya Marg, Station Road, Near ICICI Bank, Above Vishal Megha Mart, Ujjain 456001 • **Valsad :** 406 Dreamland Arcade, Opp 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-64/132 Ka, 2nd Floor, Anant Complex, Sgra, Varanasi 221010 • **Vashi :** Vashi Plaza, Shop No. 324, C Wing, 1st Floor, Sector 17, Vashi, Mumbai 400705 • **Vellore :** No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore 632001 • **Vijayawada :** Hno26-23, 1st Floor, Sundaramama Street, Gandhinagar, Krishna Vijayawada 520010 • **Vile Parle :** Shop No. 1, Ground Floor, Dipati Jyothi Co-Operative Housing Society, Near Mtnl Office, P M Road, Vile Parle East 400057 • **Visakhapatnam :** Dno : 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp Roadto Lalitha Jeweller Showroom, Beside Taj Hotel Ladje, 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 •



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