



KEY INFORMATION MEMORANDUM

BARODA BNP PARIBAS INNOVATION FUND
(An open-ended equity scheme investing in innovation theme.)

Product Labelling

<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital appreciation • Investment in equity & equity related securities of the companies that benefit from innovation theme. 	<p>Risk-o-meter for the Scheme^^</p>  <p>Investors understand that their principal will be at VERY HIGH RISK</p>	<p>Benchmark Risk-o-meter^</p>  <p>Benchmark Riskometer is at Very High Risk</p> <p>As per AMFI Tier I Benchmark i.e Nifty 500 TRI</p>

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

^^basis scheme portfolio as on October 31, 2025

^basis Index Constituents as on October 31, 2025

Continuous Offer for Units at NAV based prices.

Name of Mutual Fund (Mutual Fund)	Baroda BNP Paribas Mutual Fund
Name of Asset Management Company (AMC)	Baroda BNP Paribas Asset Management India Private Limited (CIN: U65991MH2003PTC142972)
Name of Trustee Company (Trustee)	Baroda BNP Paribas Trustee India Private Limited (CIN: U74120MH2011PTC225365)
Addresses of the entities	201(A) 2nd Floor, A wing, Crescenzo, C-38 & 39, G Block, Bandra-Kurla Complex, Mumbai, Maharashtra, India - 400 051
Website of the entity	www.barodabnpparibasmf.in

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 at www.barodabnpparibasmf.in.

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 November 28, 2025

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Investment objective	<p>The investment objective of the scheme is to seek long term capital appreciation by investing at least 80% of its net assets in equity/equity related instruments of companies focusing and benefitting from innovation.</p> <p>However, there is no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/ indicate any returns.</p>		
Asset Allocation Pattern of the Scheme	<p>Under normal circumstances, the asset allocation under the Scheme would be as follows:</p>		
	<p style="text-align: center;">Type of Instruments</p>	<p>Indicative allocations (% of total assets)</p>	
		<p>Minimum</p>	<p>Maximum</p>
	<p>Equity & Equity related instruments ^ of companies belonging to the innovation theme</p>	<p>80</p>	<p>100</p>
	<p>Equity and equity related instruments^ of any other companies</p>	<p>0</p>	<p>20</p>
	<p>Debt* & Money Market instruments</p>	<p>0</p>	<p>20</p>
	<p>Units issued by REITs & INvITs</p>	<p>0</p>	<p>10</p>
	<p>Units of Mutual Fund Schemes (Domestic Schemes)</p>	<p>0</p>	<p>10</p>
	<p>^The Scheme may invest 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 equity 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 debt portfolio of the scheme.</p>		
	<p>The Scheme retains the flexibility to invest across all the securities in the equity, debt, money markets instruments, units issued by REITs & InvITs and mutual fund units.</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>However, with reference to SEBI letter No. SEBI/HO/IMD-II/DOF3/OW/P/2021/31487/1 dated November 03, 2021, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash equivalent shall consist of following securities having residual maturity of less than 91 days:</p>		
	<ul style="list-style-type: none"> a. Government securities b. T- Bills and c. Repo on Government Securities 		
	<p>It may be noted that AMC has to adhere to the asset allocation pattern indicated in the Scheme Information Document under normal circumstances.</p>		
	<p>Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)</p>		
Sl. no	Type of Instrument	Percentage of exposure	Circular references*
1	Securities Lending	<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> <ul style="list-style-type: none"> i. Not more than 20% of the net assets can be deployed in Stock Lending ii. Not more than 5% of the net assets can be 	<p>Paragraph 12.11 of SEBI Master Circular dated June 27, 2024</p>

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		deployed in Stock Lending to any single intermediary.	
2	Repo in corporate debt securities	The Scheme may enter into repos/ reverse repos as may be permitted by RBI other than repo in corporate debt securities. From time to time, the Scheme may hold cash. A part of the net assets may be invested in the Tri-party repo on Government Securities or treasury bills or repo or in an alternative investment as may be provided by RBI, subject to prior approval from SEBI, if any.	Para 12.18 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024
3	Short term deposits of scheduled commercial banks	According to Para 4.5.2 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, 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.	Para 4.5.2 and Para 12.16 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024
4	Credit Default Swaps (CDS) for Corporate Bonds	The Scheme will not participate in Credit Default Swaps (CDS) for Corporate Bonds.	-
5	Debt derivative instruments	The scheme shall not invest in the said security.	-
6	Debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption including Additional Tier 1 bonds and Tier 2 bonds issued under Basel III framework.	The scheme shall not invest in the said security.	-
7	Debt instruments having Credit Enhancements.	The scheme shall not invest in the said security.	-
8	Foreign debt securities including foreign securitized debt.	The scheme shall not invest in the said security.	-
9	Short Selling	The Scheme shall not engage in short selling.	-
10	Debt securities having structured obligations (SO rating)	The Scheme may invest in debt securities having structured obligations (SO rating) upto 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio.	Para 12.3 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024

	11	Foreign securities	The Scheme may invest in foreign securities (including ADR / GDR, units of global mutual funds / ETFs belonging to the innovation theme) upto 35% of the net equity assets. -
<p>Portfolio rebalancing in case of deviation from asset allocation under Defensive consideration:</p> <p>The scheme shall rebalance the portfolio in case of any deviation to the asset allocation for a short term period on defensive considerations as per Para 1.14.1.2 (b) of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. Such rebalancing shall be done within 30 days from the date of occurrence of deviation However, at all times the AMC shall ensure that the portfolio would adhere to the overall investment objective of the scheme.</p> <p>Portfolio Rebalancing in case of passive deviation from asset allocation:</p> <p>In accordance with para 2.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, as amended from time to time, the scheme shall rebalance the portfolio in case of any deviation to the asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), the portfolio shall be rebalanced within a period of thirty (30) business days.</p> <p>In case the portfolio of scheme is not rebalanced within the above mandated timelines, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before Investment Committee. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period.</p> <p>In case the portfolio of scheme is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall:</p> <ol style="list-style-type: none"> i. not be permitted to launch any new scheme till the time the portfolio is rebalanced. ii. not to levy exit load, if any, on the investors exiting such scheme(s). 			
Investment Strategy	<p>The scheme is actively managed and intends to invest atleast 80% of its net assets in equity/equity related instruments of companies focusing and benefitting from innovation.</p> <p>Innovative Companies are those companies that are likely to:</p> <p>Bring a change or disrupt industries or market structures or value networks or gain market share from conventional incumbents, by offering an alternative solution to existing products, services, processes; or be a part of an industry or business experiencing favourable shifts in demand curve on account of any disruption / innovation.</p> <p>The focus would be on companies that are expected to thrive in the new internet and digital economy. We believe companies across multiple industries are undertaking transformation initiatives to survive and thrive in the new economy.</p> <p>The Scheme has identified the following investment themes in the current economic environment:</p> <ol style="list-style-type: none"> 1) Transformers: – These are companies who provide tools/ technologies / know how /infrastructure for innovative businesses that are operating in the new digital and internet-based economy. 2) Digital Native Companies: These are companies the primarily leverage on new technologies and / or are at the forefront in serving and producing for new age customers. These are also companies that are disrupting traditional business models and developing completely new business and service models. 3) Legacy Companies: These companies are legacy large businesses that are adopting new age technology and processes to remain significant players in their respective sectors and industries. The companies would typically be early adopters of new technology leading to 		

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innovation/disruption and transforming their companies as they respond to the changing market environment.

Some of the characteristics of the companies and a representative list of sectors / industries that they operate in is further detailed below:

Transformers*

Nature of work	Underlying sector or company profile
Companies offering IT solutions, Business process outsourcing solutions	IT& IT enabled services / consulting companies/ Analytics companies. Industrial automation players / Geospatial companies.
Companies building / creating the IT digital infrastructure.	Telecom operators/ telecom tower cos/ telecom equipment providers/ IT hardware & Software providers/ IT platform providers/ telecom network services providers/ optical fiber companies/ cable & Wires companies / data centre providers
Companies providing digital engineering and product engineering services	Traditional technology and engineering companies helping redefine a product or working on innovations for enterprises.

Digital Native Companies*

Nature of work	Underlying sector or company profile
Companies challenging incumbents in a sector or driving disruption	New edge companies across sectors – OTT in media, EV in auto, auto ancillary players, ecommerce in retail/ consumer/ healthcare, / logistics etc
Offering new and disruptive products or services to customers	Platform providers across industries eg. brokerage, consumer services such as food or services, exchanges such as commodity or currency, Fintech and digital lending, ticketing cos
Companies aiding Sustainability and Green energy transformation	Companies investing in renewables/ green hydrogen Niche Chemicals/ material sciences or providing technology for such activities.

Legacy Companies*

Nature of work	Underlying sector or company profile
Traditional companies, looking to transform operations using technology, redefining processes or use of above technologies or driving transformation through M&A activities or demerger activities.	Companies across sectors looking to transform operations.

* The sectors or company profile's Covered above are only indicative and not an exhaustive list.

The Scheme shall have a diversified portfolio across market caps and certain portion can also be invested in ADR/GDR, foreign equity securities, units/shares of global mutual fund/ ETFs which are a part of the innovation theme.

Trading In Derivatives

The Scheme intend to use derivatives for the purposes, which may be permitted by SEBI Mutual Fund Regulations from time to time, which will include hedging & portfolio balancing. Hedging does not mean maximization of returns but only reduction of systematic or market risk inherent in the investment. SEBI has vide its Circular SEBI/MFD/CIR No.03/158/03 dated June 10, 2003, specified the guidelines pertaining to trading by Mutual Fund in Exchange Traded Derivatives. For detailed derivative strategies, please refer to SAI.

Risk Profile of the Scheme Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.

Scheme specific Risk Factors are summarized below:

The Scheme invests predominantly in equity / equity related instruments of entities engaged in and/or expected to benefit from innovation theme. It is possible that such innovations maybe short lived or may not be as profitable as expected thereby affecting the prospects of companies held in the portfolio of the Scheme. Investing in a thematic fund could involve potentially higher volatility and risk.

Risk associated with investing in companies adopting the innovation theme:

The Scheme is thematic in nature, hence will be affected by the risks associated with the innovation theme. The Scheme invests predominantly in equity / equity related instruments of entities engaged in and/or expected to benefit from innovation theme. It is possible that such innovation is short term and/or do not crystalize in a manner commensurate with expectations thereby affecting the prospects of companies held in the portfolio of the Scheme. Owing to high concentration risk for thematic scheme, risk of capital loss is high. There is an element of unpredictable market cycles that could run for extended periods. Loss of value due to obsolescence, or regulatory changes coupled with structural rigidity of the Scheme can lead to permanent loss of capital. Thus, investing in a thematic fund could involve potentially higher volatility and risk.

Investors may note that AMC/Fund Manager's investment decisions may not be always profitable. Although it is intended to generate capital appreciation and maximize the returns by actively investing in equity/ equity related securities and utilising debt and money market instruments as a defensive investment strategy. At times, churning of portfolios may lead to substantial losses due to subsequent adverse developments in the capital markets or unfavourable market movements. In view of the same, there can be no assurance that the investment objective of the Scheme will be realised.

The other Scheme specific risk factors are summarized as follows:

Market Risk:

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. Markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments. The scheme may be subject to price volatility due to factors such as interest sensitivity, market perception, and creditworthiness of issuer and market liquidity. Different parts of the market can react differently to these developments. The value of an individual security or particular type of security can be more volatile than the market as a whole and can perform differently from the value of the market as a whole.

Risks associated with investing in equity and equity related instruments:

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.

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.

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 issuers 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 riskier 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 "AAA" rating and hence yields on government securities are even lower than yields on non-government securities with "AAA" rating.
5. **Concentration Risk:**
The Scheme may pursue only a limited degree of diversification. It may invest in a limited number of securities or invest a greater proportion of assets in the securities of very few issuers (within the limits permitted by regulation) or be concentrated on a few market sectors as compared to a diversified scheme. The scheme is also expected to have higher market liquidity risk on account of concentration. This could have implications on the performance of the scheme. The scheme may be more sensitive to economic, business, political or other changes and this may lead to sizeable fluctuation in the Net Asset Value of the scheme.

Risk Factors associated with Investments in 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.

Some of the risks inherent to derivatives investments include:

1. **Price Risk:** Despite the risk mitigation provided by various derivative instruments, there remains

an inherent price risk which may result in losses exceeding actual underlying.

2. **Default Risk:** This is the risk that losses will be incurred due to default by counter party. This is also known as credit risk or counterparty risk.

3. **Basis Risk:** This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying being hedged for e.g., mismatch between the maturity date of the futures and the actual selling date of the asset.

4. **Limitations on upside:** Derivatives when used as hedging tool can also limit the profits from a genuine investment transaction. **5. Liquidity risk:** This risk pertains to how saleable a security is in the market. All securities/instruments irrespective of whether they are equity, bonds or derivatives may be exposed to liquidity risk (when the sellers outnumber buyers) which may impact returns while exiting opportunities.

6. **Execution Risk:** The prices which are seen on the screen need not be the same at which execution will take place.

Risks for writing covered call options for equity shares:

- Writing call options are highly specialized activities and entail higher than ordinary investment risks. In such investment strategy, the profits from call option writing are capped at the option premium, however the downside depends upon the increase in value of the underlying equity shares. Being a covered call, the downside risk is not unlimited but limited to the extent of change in the price of underlying security held by the Fund.
- The Scheme may write covered call option only in case it has adequate number of underlying equity shares as per regulatory requirement. This would lead to setting aside a portion of investment in underlying equity shares. If covered call options are sold to the maximum extent allowed by regulatory authority, the scheme may not be able to sell the underlying equity shares immediately if the view changes to sell and exit the stock. The covered call options need to be unwound before the stock positions can be liquidated. This may lead to a loss of opportunity or can cause exit issues if the strike price at which the call option contracts have been written become illiquid. Hence, the scheme may not be able to sell the underlying equity shares, which can lead to temporary illiquidity of the underlying equity shares and result in loss of opportunity.
- The writing of covered call option would lead to loss of opportunity due to appreciation in value of the underlying equity shares. Hence, when the appreciation in equity share price is more than the option premium received the scheme would be at a loss.
- The total gross exposure related to option premium paid and received shall not exceed the regulatory limits of the net assets of the scheme.

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.

Risks associated with Securities Lending

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.

- Risks associated with investing in mutual fund units:

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

Risk associated with investment in ETF:

- ETFs are typically designed to track the performance of certain indices, market sectors or groups of assets such as stocks, bonds or commodities. ETF managers may use different strategies to achieve this goal but in general they do not have the discretion to take defensive positions in declining markets. Investors must be prepared to bear the risk of loss and volatility associated with the underlying index/assets.
- Investments in the securities constituting the Index/commodities are subject to price fluctuation on daily basis. The volatility in the value of those securities is due to various micro and macroeconomic factors like economic and political developments, changes in interest rates, etc. affecting the securities markets. This may have adverse impact on the NAV of Scheme
- The units of the Scheme are to be listed on stock exchanges. However, there can be no assurance that an active secondary market will develop or be maintained.
- Listing and trading of the ETF is undertaken on the Stock Exchanges within the rules, regulation and policy of the Stock Exchange and Regulator. Any change in trading rules, regulation and policy by the regulatory authority would have a bearing on the trading of the units of the ETF and its prices.
- Trading in units of the Scheme on the exchange may be halted due to market conditions or for reasons that in view of the stock exchange or SEBI, trading in the units of the Scheme is not advisable. In addition, trading in units of the scheme is subject to trading halts caused by extraordinary market volatility and pursuant to BSE/NSE and SEBI circuit filter rules. There can be no assurance that the requirements of the market necessary to maintain the listing of units of the Scheme will continue to be met or will remain unchanged.
- Units of the scheme may trade above or below its NAV. The NAV of the scheme will fluctuate with changes in the market value of scheme's portfolio. The trading price of units of the Scheme will change in according with changes in its NAV as well as market supply and demand of units in the scheme. However, given the fact that units of the scheme can be created or redeemed in creation unit directly with the fund, large discounts or premiums to the NAV are not expected to sustain due to the arbitrage opportunity available.
- Any changes in trading regulations by the stock exchange/s or SEBI may affect the ability of the market maker to arbitrage resulting into wider premium/discount to NAV. Although the units are listed on the stock exchanges, the AMC and the Trustee will not be liable for delay in listing of Units of the scheme on the stock exchanges / or due to the connectivity problems with depositories and/or due to the occurrence of any event beyond their control.

Risk factors associated with investments in REITs and InvITs

Investments in REITs/InvITs carry liquidity risk, price risk/market risk, interest rate risk, reinvestment risk, credit risk, regulatory/legal of lower than expected distributions.

Risk factors associated with investments in repo transactions in corporate debt:

The Scheme may be exposed to counter party risk in case of repo lending transactions in the event of the

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

Risks associated with segregated portfolio:

- Investor holding units of segregated portfolio may not be able to liquidate their holding till the time recovery of money from the issuer.
- Security comprises of segregated portfolio may not realise any value.
- Listing of units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.
- Trading in the units of segregated portfolio on the Exchange may be halted because of market conditions, including any halt in the operations of Depository Participants or for reasons that in view of the Exchange Authorities or SEBI, trading in the units is suspended and / or restricted. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange necessary to maintain the listing of units of scheme will continue to be met or will remain unchanged.

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.

Pass through Certificate (PTC) (Pay through or other Participation Certificates) represents beneficial interest in an underlying pool of cash flows. These cash flows represent dues against single or multiple loans originated by the sellers of these loans. These loans are given by banks or financial institutions to corporates. PTCs may be backed, but not exclusively, by receivables of personal loans, car loans, two-wheeler loans and other assets subject to applicable regulations.

How the risk profile of securitized debt fits into the risk appetite of the scheme

Securitized debt is a form of conversion of normally non-tradable loans to transferable securities. This is done by assigning the loans to a special purpose vehicle (a trust), which in turn issues Pass-Through-Certificates (PTCs). These PTCs are transferable securities with fixed income like characteristics. The risk of investing in securitized debt is similar to investing in debt securities. In addition, securitized debt may also carry prepayment risk and has a relatively higher liquidity risk (the same are explained in the sections that follow). However, if the fund manager evaluates that the additional risks are suitably compensated by the higher returns, he may invest in securitized debt up to the limits specified in the asset allocation table. The investment shall be in securitized instruments that are top rated (AAA/ A1+) or its equivalent, by a recognised credit rating agency for the retail pool, and for single loan securitization, limits will be assigned as per the internal credit policy of the Fund.

Policy relating to originators The originator is the person who has initially given the loan. The originator is also usually responsible for servicing the loan (i.e. collecting the interest and principal payments). An analysis of the originator is especially important in case of retail loans as this affects the credit quality and servicing of the PTC. Originators may be: Banks, Non Banking Finance Companies, Housing Finance Companies, etc. The fund manager's evaluation will be based on the track record of the originator, delinquencies in the pool and the seasoning of the pool. Other factors that will be considered are loan type, size of the loan, average original maturity of the pool, Loan to Value Ratio, geographical distribution, liquid facility, default rate distribution, credit enhancement facility and structure of the pool.

Risk associated with each kind of originator:

(a) Prepayment risk : MBS and ABS are subject to prepayment risk. When the underlying loans are paid

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off by the borrower prior to their respective due dates, this is known as a prepayment. It could be triggered on account of various factors particularly in periods of declining interest rates. The possibility of such prepayment may require the scheme to reinvest the proceeds of such investments in securities offering lower yields, thereby.

(b) **Interest rate risk** : MBS carry interest rate risk. Home loan borrowers are provided the facility of refinancing their loans at the prevailing interest rates. A lowering of interest rates could induce a borrower to pay his loan off earlier than the scheduled tenure, whereas if the interest rates move upward, the borrower would tend to hold on to his loan for a longer period, thus increasing the maturity of the bond. The maturity of the bond could therefore shorten or lengthen, depending on the prevailing interest rates.

(c) **Credit risk / default risk** : MBS and ABS also carry credit or default risk. MBS and structures carry built in credit enhancement in different forms. However, any delinquencies would result in reduction of the principal amount if the amount available in the credit enhancement facility is not enough to cover the shortfall. Historically, housing loans have had lower default rates than other forms of credit.

(d) **Price risk / liquidity risk** : MBS and ABS are subject to prepayment risk. Limited volumes of trading in securitized paper in secondary market could restrict or affect the ability of the scheme to re-sell them. Thus these trades may take place at a discount, depending on the prevailing interest rates.

In case of securitization involving single loans or a small pool of loans, the credit risk of the underlying borrower is analyzed. In case of diversified pools of loans, the overall characteristic of the loans is analyzed to assess the credit risk. Securitization transactions may include some risk mitigants (to reduce credit risk). These may include interest subvention (difference in interest rates on the underlying loans and the PTC serving as margin against defaults), overcollateralization (issue of PTCs of lesser value than the underlying loans, thus even if some loans default, the PTC continues to remain protected), presence of an equity / subordinate tranche (issue of PTCs of differing seniority when it comes to repayment - the senior tranches get paid before the junior tranche) and / or guarantees.

Level of diversification with respect to the underlying assets and risk mitigation measures for less diversified investments: Currently, the following parameters are used while evaluating investment decision relating to a pool securitization transaction. These parameters may be revised the from time to time.

Characteristics/ Type Of Pool	Mortgage Loan	Commercial Vehicle and Construction Equipment	Car	Two Wheelers	Micro Finance Pools	Personal Loans	Single Sell Downs	Others
Approximate Average maturity (in Months)	Up to 10 Yrs	Up to 3 yrs	Up to 3 yrs	Up to 3 yrs	NA	NA	Refer to Note a	Refer to Note b
Collateral margin (including cash, guarantees, excess interest spread, subordinate tranche)	>10%	>10%	>10%	>10%	NA	NA		
Average Loan to Value Ratio	<90%	<80%	<80%	<80%	NA	NA		
Average seasoning of the Pool	>3 mths	>3 mths	>3 mths	>3 mths	NA	NA		
Maximum single exposure range	<1%	<1%	<1%	<1%	NA	NA		
Average single exposure range %	<1%	<1%	<1%	<1%	NA	NA		

Notes

- a. In case of securitization involving single loans or a small pool of loans, the credit risk of the borrower is analyzed. The investment limits applicable to the underlying borrower are applied to the single loan sell-down.
- b. Other investments will be decided on a case-to-case basis.

Minimum retention period of the debt by originator prior to securitization

Issuance of securitized debt is governed by the Reserve Bank of India. RBI norms cover the "true sale" criteria including credit enhancement and liquidity enhancements. In addition, RBI has proposed minimum holding period of between nine and twelve months for assets before they can be securitized. The minimum holding period depends on the tenure of the securitization transaction. The Scheme will invest in securitized debt that is in compliance with the regulations.

Minimum retention percentage by originator of debts to be securitized

RBI norms cover the "true sale" criteria including credit enhancement and liquidity enhancements, including maximum exposure by the originator in the PTCs. In addition, RBI has proposed minimum retention requirement of between five and ten percent of the book value of the loans by the originator. In the PTCs. In addition, RBI has proposed minimum retention requirement of between five and ten percent of the book value of the loans by the originator. The minimum retention requirement depends on the tenure and structure of the securitization transaction. The Scheme will invest in securitized debt that is in compliance with the regulations.

Mechanism to tackle conflict of interest when the mutual fund invests in securitised debt of an originator and the originator in turn invests makes investments in that particular scheme of the fund

The key risk in securitized debt relates to the underlying borrowers and not the originator. In a securitization transaction, the originator is the seller of the debt(s) and the scheme is the buyer. However, the originator is also usually responsible for servicing the loan (i.e. collecting the interest and principal payments). As the originators may also invest in the scheme, the fund manager shall ensure that the investment decision is based on parameters as set by the Investment Committee (IC) of the AMC and IC shall review the same at regular interval.

The resources and mechanism of individual risk assessment with the AMC for monitoring investments in securitised debt

The fund management team including the credit analyst has the experience to analyze securitized debt. In addition, credit research agencies provide analysis of individual instruments and pools. On an on-going basis (typically monthly) the servicer provides reports regarding the performance of the pool. These reports would form the base for ongoing evaluation where applicable. In addition, rating reports indicating rating changes would be monitored for changes in rating agency opinion of the credit risk

Risk Factors associated with investments in debt instruments having Structured Obligations:

The risks factors stated for debt instruments having Structured Obligations (SO) are in addition to the risk factors associated with fixed income instruments:

- SO transactions are asset backed/ mortgage backed securities, securitized paper backed by hypothecation of car loan receivables, securities backed by trade receivables, credit card receivables etc. In case of SO rated issuer, the underlying loan pools or securitization, etc. is assessed to arrive at rating for the issuer
- SO rated securities are often complex structures, with a variety of credit enhancements. Debt securities lack a well-developed secondary market in India, and due to structured nature of SO securities, the liquidity in the market for these instruments is adversely affected compared to similar rated debt instruments. Hence, lower liquidity of such instruments, could lead to inability of the scheme to sell such debt instruments and generate liquidity for the scheme or higher impact cost when such instruments are sold.
- In case of SO transactions, comingling risk and risk of servicer increases the overall risk for the securitized debt or assets backed transactions. Therefore apart from issuer level credit risk such debt instruments are also susceptible to structure related credit risk.

Other Risks:

- **Risk associated with inflation:** Over time, yields of short-term investments may not keep pace with inflation, leading to a reduction in an investment's purchasing power.
- **Legal risk:** The scheme may be affected by the actions of government and regulatory bodies. Legislation could be imposed retrospectively or may be issued in the form of internal regulations which the public may not be aware of. Legislation (including legislation relating to tax) or regulation may be introduced which inhibits the scheme from pursuing their strategies or which renders an existing strategy less profitable than anticipated. Such actions may take any form, for example nationalization of any institution or restrictions on investment strategies in any given market sector

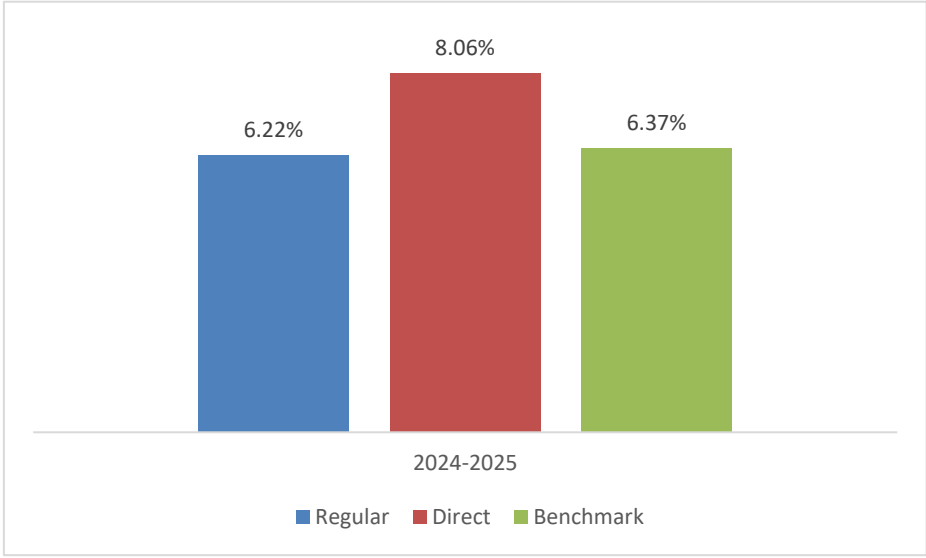
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	<p>or changing requirements and imposed without prior warning by any regulator.</p> <ul style="list-style-type: none"> • Taxation risk: The value of an investment may be affected by the application of tax laws, including withholding tax, or changes in government or economic or monetary policy from time to time. As such, no guarantee can be given that the financial objectives will actually be achieved. The tax information described in this Scheme Information Document (SID) is as available under the prevailing taxation laws. This could be changed at any moment by regulation. Further, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the scheme will endure indefinitely. • Valuation risk: This risk relates to the fact that markets, in specific situations and due to lack of volumes of transactions, do not enable an accurate assessment of the fair value of invested assets. In such cases, valuation risk represents the possibility that, when a financial instrument matures or is sold in the market, the amount received is less than anticipated, incurring a loss to the portfolio and therefore impacting negatively the NAV of the scheme. • Operational Risk: Operational risk addresses the risk of trading and back office or administration issues that may result in a loss to the Scheme. This could be the result of oversight, ineffective securities processing procedures, computer systems problems or human error. There could also be risk associated with grouping of orders. For instance, at the time of placing the trades, the fund manager shall group orders on behalf of all schemes managed by him, provided it is unlikely to be detrimental overall for any of the schemes whose orders have been included. However, such grouping may have a detrimental effect to the scheme compared to the execution[of an individual order for the scheme. <p>Risk factors associated with processing of transaction in case of investors investing in mutual fund units through Stock Exchange Mechanism: The trading mechanism introduced by the stock exchange(s) is configured to accept and process transactions for mutual fund units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or BSE or any other recognized stock exchange(s), on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing / settlement, etc. upon which the Fund and the AMC have no control. Moreover, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s) upon which the Fund and the AMC have no control. Accordingly, there could be negative impacts to the investors such as delay or failure in allotment / redemption of Units. The Fund and the AMC are not responsible for the negative impacts.</p>	
<p>Plans & Options</p>	<p>The Scheme offers following plans:</p> <ul style="list-style-type: none"> • Baroda BNP Paribas Innovation Fund - Regular Plan • Baroda BNP Paribas Innovation Fund - Direct Plan <p>Each Plan has the following options:</p> <ul style="list-style-type: none"> - Growth Option - Income Distribution cum Capital Withdrawal Option (IDCW)* Option <p>The IDCW option offers two options:</p> <ul style="list-style-type: none"> - Payout of Income Distribution cum capital withdrawal option and -Reinvestment of Income Distribution cum capital withdrawal option <p>There shall be a single portfolio under the scheme.</p> <p>Default Option/Facility: In case no option is indicated in the application form, then Growth option shall be considered as default option. Further, under Income Distribution cum Capital Withdrawal option, Reinvestment facility shall be the default facility. 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> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>	
<p>Applicable NAV (after the scheme opens for subscriptions and redemptions)</p>	<p style="text-align: center;">Subscriptions and Switch-ins* (Irrespective of application amount):</p> <p>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.).</p>	<p style="text-align: center;">Applicable NAV</p> <p>The NAV of the day on which the funds are available for utilization.</p>

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	<p>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.)</p>	<p>The NAV of the subsequent day on which the funds are available for utilization.</p>						
	<p>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.</p>	<p>The NAV of such subsequent Business Day on which the funds are available for utilization.</p>						
<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 border="1"> <thead> <tr> <th>Redemptions and Switch-outs</th> <th>Applicable NAV</th> </tr> </thead> <tbody> <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> </tbody> </table>			Redemptions and Switch-outs	Applicable NAV	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.
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<p>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. 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.</p>								
<p>Minimum Application Amount/ Number of Units</p>	<p>Minimum Amount for Purchase / Initial switch In</p>	<p>Lumpsum investment: Rs. 1,000 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.</p>						
	<p>Additional Amount for Purchase</p>	<p>Rs. 1,000/- and in multiples of Re. 1/- thereafter</p>						
	<p>Minimum amount /units for Redemption / Switch Out</p>	<p>Rs. 1,000/- and in multiples of Re. 1/- thereafter. There will be no minimum redemption criterion for Unit based redemption.</p>						
<p>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).</p>								
<p>Dispatch of Repurchase (Redemption) Request</p>	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. For details refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024.</p>							
<p>Benchmark Index (Total Return Index)</p>	<p>Name of benchmark as per AMFI Tier I benchmark: The performance of the scheme will be benchmarked to the performance of Nifty 500 TRI</p> <p>Justification for use of benchmark: The aforesaid Benchmark is the Tier 1 benchmark Index basis the category of the scheme and in line with the list of benchmarks as notified by AMFI.</p>							

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IDCW Policy (i.e. Dividend Policy)	Distribution of amounts under IDCW option shall be in line with provisions mentioned under Chapter 11 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 read with further guidelines/clarifications issued by SEBI from time to time.																																
Name of the Fund Manager	Mr. Pratish Krishnan managing since March 5, 2024 i.e. 1.66 years and Mr. Ankeet Pandya managing since January 1, 2025 i.e. 0.83 years.																																
Name of the Trustee Company	Baroda BNP Paribas Trustee India Private Limited																																
Performance of the scheme	<p>I. Compounded annualised returns (%) of Growth Option as at October 31, 2025:</p> <table border="1" data-bbox="280 577 1350 1043"> <thead> <tr> <th>Absolute Returns</th> <th>Scheme Returns % Regular Plan</th> <th>Scheme Returns % Direct Plan</th> <th>Benchmark Returns (%)#</th> </tr> </thead> <tbody> <tr> <td>Returns for the last 1 year</td> <td>0.96</td> <td>2.42</td> <td>5.56</td> </tr> <tr> <td>Returns for the last 3 years</td> <td>N.A</td> <td>N.A</td> <td>16.50</td> </tr> <tr> <td>Returns for the last 5 years</td> <td>N.A</td> <td>N.A</td> <td>21.10</td> </tr> <tr> <td>Returns since inception - Reg Plan</td> <td>15.01</td> <td>-</td> <td>10.70</td> </tr> <tr> <td>Returns since inception - Direct Plan</td> <td>-</td> <td>16.80</td> <td>10.70</td> </tr> </tbody> </table> <p># Nifty 500 TRI Inception Date: March 5, 2024 Scheme has not completed 3 and 5 years, hence 3 and 5 years performance are not provided.</p> <p>II. Absolute Returns for each financial year (Apr-Mar):</p> <div data-bbox="280 1238 1209 1794">  <table border="1"> <caption>Absolute Returns for 2024-2025</caption> <thead> <tr> <th>Plan Type</th> <th>Return (%)</th> </tr> </thead> <tbody> <tr> <td>Regular</td> <td>6.22%</td> </tr> <tr> <td>Direct</td> <td>8.06%</td> </tr> <tr> <td>Benchmark</td> <td>6.37%</td> </tr> </tbody> </table> </div> <p>Past Performance may or may not be sustained in future and is not a guarantee of future returns. 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.</p>	Absolute Returns	Scheme Returns % Regular Plan	Scheme Returns % Direct Plan	Benchmark Returns (%)#	Returns for the last 1 year	0.96	2.42	5.56	Returns for the last 3 years	N.A	N.A	16.50	Returns for the last 5 years	N.A	N.A	21.10	Returns since inception - Reg Plan	15.01	-	10.70	Returns since inception - Direct Plan	-	16.80	10.70	Plan Type	Return (%)	Regular	6.22%	Direct	8.06%	Benchmark	6.37%
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<p>Additional Scheme Related Disclosures</p>	<p>i. Scheme’s portfolio holdings (top 10 holdings) by issuer and fund allocation towards various sector, is available at</p> <p>https://www.barodabnpparibasmf.in/downloads/sid-related-disclosures</p> <p>Scheme’s Portfolio turnover ratio is 0.70 times as on October 31, 2025</p>				
<p>Expenses of the Scheme</p>	<p>a. Load Structure Exit Load:</p> <ul style="list-style-type: none"> • If units of the Scheme are redeemed or switched out up to 10% of the units within 1 year from the date of allotment - Nil. • If units of the scheme are redeemed or switched out in excess of the limit within 1 year from the date of allotment - 1% of the applicable NAV. • If units of scheme are redeemed or switched out after 1 year from the date of allotment - Nil. <p>There shall be no exit load levied in case of switch investments: i)between the plans (i.e. Regular and Direct Plans) and/or ii)between the options (i.e. IDCW and Growth options),within the Scheme/Plan</p> <p>No load will be charged on units issued upon re-investment of amount of distribution under same IDCW option and bonus units.</p> <p>The AMC reserves the right to modify the load structure on a prospective basis.</p> <p>For any change in load structure, the AMC will issue an addendum and display it on the website/ISCs.</p> <p>b. Recurring Expenses</p> <p>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:</p> <ul style="list-style-type: none"> (i) On the first Rs. 500 crore of the daily net assets: 2.25%; (ii) On the next Rs.250 crores of the daily net assets: 2.00%; (iii) On the next Rs.1,250 crores of the daily net assets: 1.75%; (iv) On the next Rs. 3,000 crore of the daily net assets: 1.60%; (v) On the next Rs. 5,000 crore of the daily net assets: 1.50%; (vi) 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; (vii) On the balance of the assets: 1.05% <p>Note:</p> <ul style="list-style-type: none"> • The total expenses of the Scheme including the Investment Management and Advisory Fee shall not exceed the limits stated in Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. • For the actual current expenses being charged, the investor should refer to the website of the mutual fund at the following link <https://www.barodabnpparibasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes>. Investors are requested to read section ‘Annual Recurring Expenses’ in the SID. <p>Actual expenses for the financial year 2024-25 Total recurring expense as a % to daily net assets for F.Y. 2024-25:</p> <table border="1" data-bbox="280 1843 624 1921"> <tr> <td>• Regular Plan -</td> <td>2.26</td> </tr> <tr> <td>• Direct Plan -</td> <td>1.06</td> </tr> </table> <p>The maximum limit of recurring expenses that can be charged to the Scheme would be as per Regulation 52 of the SEBI (MF) Regulation, 1996. Investors are requested to read “Section- Annual Scheme Recurring Expenses” in the SID.</p>	• Regular Plan -	2.26	• Direct Plan -	1.06
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• Direct Plan -	1.06				

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Tax treatment for the Investors (unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his/her tax advisor.				
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 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>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.</p> <table border="1" data-bbox="280 546 1449 931"> <tr> <td data-bbox="280 546 863 611">Name, address, telephone number, fax number, e-mail id of Investor Relations Officer:</td> <td data-bbox="871 546 1449 611">Name and Address of Registrar and Transfer Agent</td> </tr> <tr> <td data-bbox="280 616 863 931">Mr. Vivek Kudal Baroda BNP Paribas Asset Management India Private Limited 201(A) 2nd Floor, A wing, Crescenzo, C-38 & 39, G Block, Bandra-Kurla Complex, Mumbai, Maharashtra, India - 400 051 Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM) Email id: service@barodabnpparibasmf.in</td> <td data-bbox="871 616 1449 931">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: cs.barodabnppmf@kfintech.com</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 2.0) (https://scores.gov.in/)</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 201(A) 2nd Floor, A wing, Crescenzo, C-38 & 39, G Block, Bandra-Kurla Complex, Mumbai, Maharashtra, India - 400 051 Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM) Email id: service@barodabnpparibasmf.in	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: cs.barodabnppmf@kfintech.com
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 201(A) 2nd Floor, A wing, Crescenzo, C-38 & 39, G Block, Bandra-Kurla Complex, Mumbai, Maharashtra, India - 400 051 Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM) Email id: service@barodabnpparibasmf.in	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: cs.barodabnppmf@kfintech.com				
Unitholders' Information	<p>Allotment Confirmation</p> <p>(a) Units in Physical mode :- 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) Units in Demat Mode:- 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>(c)Consolidated Account Statement (CAS)</p> <p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). The CAS shall be generated on a monthly basis and shall be issued on or before 15th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)] and shall be issued on or before 21st of the immediately succeeding month.</p> <p>Investors having MF investments and holding securities in Demat account shall receive a CAS containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode. Investors having MF investments and not having Demat account shall receive a CAS from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode.</p> <p>For further details, refer SAI.</p> <p>Unitholders are requested to ensure that their email id and mobile number are registered/updated with the AMC/RTA through our investor service centres in order to facilitate effective communication. For more details, Investors are requested to refer the Scheme Information Document (SID).</p> <p>Portfolio Disclosure</p>				

1. AMC shall disclose portfolio (along with ISIN) as on the last day of the month and half-year (i.e. 31st March and on 30th September) for the Scheme on its website and on the website of AMFI within 10 days from the close of each month/ half-year respectively.
2. AMC shall send the monthly and half-yearly statement of scheme portfolio **via email** to those unitholders whose email addresses are registered with AMC/Mutual Fund within 10 days from the close of each month and half-year respectively. **The unit holders are requested to ensure that their email address is registered with AMC.**
3. AMC shall publish an advertisement, in all the India edition of at least two daily newspapers, one each in English and Hindi, every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on its website and on the website of AMFI and the modes such as telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the half-yearly statement of its schemes portfolio.
4. Further, AMC shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.
5. Unitholders' can obtain the scheme's latest portfolio holding in a user-friendly and downloadable spreadsheet format at the following link <https://www.barodabnpparibasmf.in/downloads/monthly-portfolio-scheme>.

Half Yearly Unaudited Financial Results Disclosure:

AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.barodabnpparibasmf.in). Further, the 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 (www.amfiindia.com).

Annual Report or abridged summary thereof:

Para 5.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 shall be complied with in order to bring cost effectiveness in disclosing and providing information to unitholders and as a green initiative measure.

For more details, Investors are requested to refer the Scheme Information Document (SID).

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.a

INSTRUCTIONS

1. GENERAL INFORMATION

1. Please read the Key Information Memorandum, Scheme Information Document (SID) and Statement of Additional Information (SAI) containing the terms of offer carefully before investing. In the SID your attention is particularly drawn to the risk factors of investing in the Scheme.
2. Applications from U.S. Person and residents of Canada, except Non-Resident Indians (NRI)/ Persons of Indian Origin (PIO) **will not be accepted**. NRI/PIO may invest in schemes of the Fund, when physically present in India, as lumpsum subscriptions / switch requests, only through physical mode and upon submission of requisite declaration and documents, on such terms as may be prescribed by the AMC and subject to compliance with applicable laws. Further applications shall not be accepted from any other restricted jurisdiction Financial Action Task Force (FATF) declared Non Compliant Countries or Territories (NCCTs) will not be accepted.
3. All applicants are deemed to have accepted the terms subject to which the offer is being made and bind themselves to the terms upon signing the Common Application Form and tendering the payment.
4. Common Application Form should be filled legibly in ENGLISH in BLOCK letters using Black or Dark Blue ink. Incomplete application forms are liable to be rejected. Please refer to the checklist at the end of the application form to ensure that the requisite details and documents have been provided in order to avoid unnecessary delays and / or rejection of your application.
5. Please strike out any section that is not applicable. Correction/Cancellation on any of the mandatory information should be countersigned by the investor.
6. If an application for purchase, switch, SIP or STP is received from or under the ARN of a non-empaneled Distributor, such a transaction shall be processed under the Direct Plan.

2. APPLICANT INFORMATION

1. Name should be given in full without any abbreviations exactly as it appears in your PAN.
2. Name, Date of birth of the Minor, Name of Parent/Legal Guardian and relationship with minor is mandatory for investment on behalf of Minor applicant.
3. Name, Email and Mobile No. of the Contact Person should be mentioned in case of investments by Company, Body Corporate, Trust, Society, FII and other non-individual applicants.
4. The signature should be in English or in any of the Indian languages. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Application by minor should be signed by the guardian. In case of H.U.F., the Karla should sign on behalf of the H.U.F. In case the applicants are more than one, all the applicants should sign the application form, irrespective of mode of holding.
5. The designated Investor Service Center/ Collection Center will affix time stamp/manual stamp and return the acknowledgment slip from the application form, to acknowledge receipt of the Application. No separate receipt will be issued for the application money.
6. Please fill in all the fields to prevent rejection of your Application. Please refer to the checklist provided at the end of the Common Application Form to ensure that the necessary details and attachments are made available. The application complete in all respects along with the cheque/ fund transfer instructions must be submitted to the nearest designated Investor Service Center/Collection Center. Applications which are incomplete, invalid in any respect or not accompanied by cheque or fund transfer instructions for the amount payable are liable to be rejected.
7. Investors must write the Application Form number / Folio number on the reverse of the cheques accompanying the Application Form.
8. Direct application- Investors are requested to mention the correct distributor Code in the Application Form. In case, the investor is directly applying, then they should clearly mention "DIRECT" in the column mentioned Name and Distributor Code, in all such cases where applications are not routed through any distributor/ agent/broker. In cases where unit holder uses a pre-printed Broker Code, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column and it should also be counter signed by the First unit holder.
9. If the investor does not specify any plan or distributor code in the application form or in case of any ambiguity of these fields, the Direct Plan shall be considered as the default plan.
10. Investment through constituted Attorney should necessarily be signed by the constituted Power of Attorney holder.
11. Some additional details are required for validating your identity for certain transactions/ Communications. Hence please fill the parent's name in case of first applicant and date of birth of all unit holders.
12. Please provide email ID & Mobile Number, as this will help us send investment / product related communication and resolve any queries more promptly.
13. In the event the application has more than one investor and the mode of holding is not specified in the application form, the default option for holding would be considered to be "anyone or survivor". However, in all such cases, communications, proceeds of all IDCW/redemption will be paid to the first named holder.

3. EMAIL COMMUNICATION

For those unit holders who have provided an email address, the AMC will send the communication by email. Unit holders who receive email statements may download the documents after receiving email from the Mutual Fund. In case the Unit holder experiences any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. Failure to inform the Mutual Fund of such difficulty within 24 hours after receiving the email will serve as a confirmation regarding the acceptance by the Unitholder of the account statement.

It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. For ease of communication, the first applicant's own email ID

and mobile number should be provided. Subsequent Account Statements/Newsletters /Annual Reports / Other statutory information/Disclosures (as permitted under SEBI (Mutual Funds) Regulations, 1996) will be sent to each Unit holder by e-mail. Investors are requested to provide their e-mail address for the same and this will also help us resolve your queries more promptly. Unitholders who have provided email id will be sent all communications/reports as mentioned above by email only and no physical communications will be sent. Any change in the e-mail address should be communicated to nearest designated Investor Service Center. MF/Registrars are not responsible for e-mail not reaching the investor and for all consequences thereof. In case the Unit holder experiences any difficulty in accessing the electronically delivered documents, the AMC will arrange for the same through physical mode on receipt of request for the same.

4. BANK ACCOUNT DETAILS

It is mandatory to attach cancelled original cheque / self certified copy of blank cheque / self certified Bank Statement/ first page of the Bank Pass book (bearing account number and first unit holder name on the face of the cheque/ Bank Pass Book/ Bank Statement) as an incremental additional document in case of: a. Registration of the investor's Bank Mandate at the time of investment b. Subsequent change in the investor's Bank Mandate.

SEBI Regulations have made it mandatory for investors to mention the Bank Name & address of branch and bank Account Number in their Investment application form in order to protect the interest of investors from fraudulent encashment of cheques. For registering multiple bank account please fill separate Form for Registering/ Adding Multiple Bank Accounts. Individuals / HUF can register upto 5 bank accounts and Non Individuals upto 10 bank accounts. For further information please refer SAI.

5. PAN DETAILS

It is mandatory for all investors to quote their Permanent Account Number (PAN) (except MICRO SIP Investments) and submit self certified copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint holding, PAN details of all holders should be submitted. In case the application is on behalf of minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission; however sufficient documentary evidence shall have to be submitted for verifying that they are residents of the State of Sikkim. Applications without the aforesaid details are liable to be rejected without any reference to the investors. Central Board of Direct Taxes vide its gazette notification G.S.R 112 (E) dated February 12, 2020 inserted rule 114AAA in the Income Tax Rule, which made Aadhar linking mandatory with PAN for all PAN holders on or before September 30, 2021 or such extended timeline as may be prescribed in this regard, post which if PAN is not linked with Aadhar, then PAN of such person shall become inoperative immediately.

6. INVESTMENT DETAILS

Investors should indicate the Option for which the application is made. In case Investors wish to opt for both the Options, separate Application form will have to be filled. In case applications are received where option/ sub-option for investment is not selected the default option/ Sub option as prescribed in SID will be applicable.

Investors have the option to sweep their IDCW in any other Open-ended Scheme of the Fund at the applicable NAV based prices, please refer SID/ SAI for further information. If the Scheme name on the application form and on the payment instrument are different, the application will be processed and units allotted at applicable NAV of the Scheme mentioned in the application/ transaction slip duly signed by investor(s).

7. IN CASE MINOR APPLICANT

A. On behalf of Minor's accounts:

- a. The Minor shall be the first and sole holder in the account. As per paragraph 17.6 of SEBI master circular for Mutual Funds dated June 27, 2024, payments can be accepted from the bank account of the Minor, Parent (Guardian in the folio) or Legal Guardian, or from a joint Account of the Minor with the Natural / Legal Guardian.
- b. No joint holders are allowed. In case an investor provides joint holder details, these shall be ignored.
- c. Guardian should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.
- d. Guardian should mention the relationship with Minor and date of birth of the Minor on the application form.
- e. A document evidencing the relationship and date of birth of the Minor should be submitted along with the application form. Photo copy of any one of the following documents can be submitted a) Birth certificate of the minor or b) school leaving certificate/ mark sheet of Higher Secondary board of respective states, ICSE, CBSE etc. c) Passport of the minor d) Any other suitable proof evidencing the relationship.
- f. Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
- g. If the mandatory details and/or documents are not provided, the application is liable to be rejected.

B. Minor attaining majority (MAM)

- a. In case of a minor investor attaining the age of majority (i.e. completes 18 years of age), the AMC / Registrar will send 30 days advance notice advising the guardian and minor to submit an application along with prescribed documents for changing the status in the Fund's records from 'Minor' to 'Major'.

List of documents required for minor attaining major are duly filled MAM form, copy of PAN Card of the applicant, KYC Acknowledgment or a duly completed KYC form, a cancelled cheque leaf with the applicant's name pre-printed or the applicant's latest Bank Statement/Passbook and Nomination Form.

- b. The guardian shall not be allowed to undertake any financial or non-financial transactions from the date of the minor attaining majority. Accordingly all existing standing instructions like SIP, SWP & STP, if registered for a period beyond the date on which the minor attains majority, will cease to be executed from the date of the minor attaining majority.

INSTRUCTIONS (Contd...)

The unitholder (erstwhile minor) will need to submit a fresh SIP. STP. SWP mandate in the prescribed form while applying for change in status from minor to major, in order to continue the SIP, STP, SWP.

The minor's account shall be frozen for operation by the guardian on the day the minor attains the age of majority and no further customer-initiated transactions shall be permitted till the the status is changed from minor to major.

c. Before submitting the MAM application form for change in status from Minor to Major, the unitholder should -

- i. Apply for PAN & obtain a PAN card;
- ii. Complete the KYC process; and
- iii. Change his/her status in his/her existing bank account from Minor to Major OR open a new bank account immediately upon becoming a major and procure a new cheque book with his/her name pre-printed on the cheque.

Only after fulfilling the above steps, he/she should submit the prescribed MAM form duly completed to the AMC/ Registrar along with the requisite supporting documents.

C. Change in Guardian:

In case there is a change in guardian of the minor, the new guardian must be either a natural guardian (mother/father) or court appointed guardian and such guardian will have to provide valid prescribed document/s prior to registering the guardianship including KYC related processes and bank attestation of his/her signature from the Branch Manager of the bank with whom his/her name is registered as the guardian of the minor.

Prescribed form pertaining to Minors DOB and details of Guardian, change in Guardian of Minor, change in status from minor to major and Bank attestation of account details and account holder signature is available on our website www.barodabnparribasmf.in

8. MODE OF PAYMENT

1. As per AMFI best practice guidelines on 'Risk mitigation process against third party cheques in mutual fund subscriptions', Baroda BNP Paribas Mutual Fund shall not accept applications for subscriptions with third party payment instruments. For further information please refer SAI.

2. Investors may make payment by cheque payable locally in the city where the application form is submitted at AMC/ Kfin ISC's or electronic mode such as RTGS/NEFT directly to Mutual Fund Collection account

3. The cheque should be drawn on any bank which is situated at and is a member/sub member of the bankers clearing house. Cheque drawn on the bank not participating in the clearing house will not be accepted.

4. Payment through Stock invest, outstation cheques and cash will not be accepted.

5. The cheque should be drawn in favor of Scheme and should be crossed 'Account Payee Only'.

6. Returned cheques will not be presented again for collection and the accompanying application will be rejected.

7. Single cheque for investments in multiple Schemes and multiple cheques for investments in Single Scheme will not be accepted.

8. In case of investment through electronic mode (RTGS/ Transfer letter), you are requested to contact the nearest AMC/ Kfin ISC for the Bank Account Number to which the purchase/ additional purchase amount is to be credited. The bank acknowledgment copy has to be submitted along with purchase application.

9. Guidelines specific to NRI/ FII:

Repatriation basis: Payments by NRIs/FLIs may be made by way of cheques drawn on non-resident external accounts payable at par and payable at the cities where the Investor Service Centers are located.

Non-Repatriation basis:- NRIs investing on a non repatriable basis may do so by issuing cheques drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Investor Service Centers are located.

9. PAYMENT OF REDEMPTION / IDCW PAYOUT

Investors are requested to provide the following details along with the mandatory requirement of bank account details (bank,branch address, account type and account no.) in the application form for electronic fund transfer (EFT) of IDCW PAYOUTS/ redemption amount to the unit holders bank account. AMC will automatically extend this facility to all unit holders in case the bank account as communicated by the unit holder is with any of the bank providing EFT facility.

a. The 11 digit IFSC Code b. The 9-digit MICR number appearing next to the cheque number in the cheque leaf (Please attach copy of the cancelled cheque for verification) Based on the above information AMC will enable secure transfer of your redemption and IDCW PAYOUTS via one of the various mode of transfers RTGS/NEFT/Direct Credit mode that are available in the banking system.

This facility of EFT is safe and fast and eliminates the potential risk of loss of instruments in transit through physical mode. The Mutual Fund, however, reserves the right to issue a cheque / demand draft to unit holders residing at locations where this facility is not available.

If the remittance is delayed or not affected for reasons of incomplete or incorrect information, AMC cannot be held responsible. For validation of IFSC/MICR code, investor is required to attach the cancelled cheque/copy of cheque (PSU banks account holders to provide the front page of pass book along with cheque copy). If these documents are not provided the fund will not be responsible consequent delay in receipt of payment. Fund is also not responsible for bankers delay.

Amounts can be distributed under the IDCW option out of investors capital (equalization reserve), which is part of the sale price that represents realized gains. However, investors are requested to note that the distribution of the amount under the IDCW option is not guaranteed and subject to the availability of distributable surplus.

10. NOMINATION DETAILS

Applicants applying for Units singly/ jointly can make a nomination at the time of initial investment or during subsequent investments.

1. The nomination can be made only by individuals applying for /holding units on their own singly or jointly. Non-individuals including society, trust (other than a

religious or charitable trust), body corporate, partnership firm, Karta of Hindu Undivided Family, etc. Nomination is not allowed in a folio held on behalf of a minor. All holders will have to sign request for nomination or cancellation of nomination, even if the mode of holding is not joint. Nomination cannot be signed by Power of Attorney (POA) holders.

2. A minor can be nominated and in that event, the name and address of the guardian of the minor nominee shall be provided by the Unit Holder. Nomination can also be made in favor of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.

3. A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.

4. Nomination in respect of the units stands rescinded upon the redemption/ transfer/ transmission of units.

5. Transmission of units in favour of a Nominee shall be a valid discharge by the Asset Management Company (AMC) against the legal heir.

6. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC/ Fund/ Trustees shall not be under any obligation to transmit the units in favour of the Nominee.

7. Nomination shall maintained at the folio / account level and shall be applicable for all Schemes in the folio / account.

8. A Nominee cannot be a resident of US & Canada.

9. The applicant who does not wish to nominate must select "**Wish to Opt-Out of Nomination**", failing which the form shall be treated as incomplete and may be rejected at the discretion of the AMC/Mutual Fund.

10. Nomination is mandatory for new folios/accounts opened by individuals no new folios/accounts for individuals in shall be opened without nomination or investor declaration to "Wish to Opt-Out of Nomination"

11. PREVENTION OF MONEY LAUNDERING AND KNOW YOUR CUSTOMER (KYC) ACCORDING TO SEBI GUIDELINES UNDER 'THE PREVENTION OF MONEY LAUNDERING ACT, 2002'

Mutual Funds are required to follow enhanced know your customer (KYC) norms. Further, SEBI has also notified SEBI (KYC Registration Agency) Regulations, 2011 with a view to bring uniformity in KYC requirements for the securities market and to develop a mechanism for centralization of the KYC records. Accordingly the following procedures shall apply:

SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including IPV with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.barodabnparribasmf.in

The Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors in line with the aforementioned circulars/circulars issued by SEBI in this regard from time to time. The Fund shall upload the details of the investors on the system of the KYC Registration Agency ("KRA"). The Registrar & Transfer Agent of the Fund viz. KFin Technologies Limited ("Kfin") may also undertake the KYC of the investors on behalf of the Fund. On receipt of the KYC documents from the Fund, the KRA shall send a communication to the investor within SEBI stipulated timelines, confirming the details thereof.

Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary but can submit the letter/acknowledgment issued by the KRA.

It is mandatory for intermediaries including mutual funds to carry out IPV of its new investors. The IPV carried out by any SEBI registered intermediary can be relied upon by the Fund. Baroda BNP Paribas Asset Management India Private Limited and NISM/AMFI certified distributors who are Know Your Distributor (KYD) compliant are authorized to undertake the IPV for mutual fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

Existing KYC compliant investors of the Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYG requirements including IPV as mandated by SEBI.

Application Form not accompanied by KYC Application Form or letter/acknowledgment issued by KRA may be rejected by the Fund. The KYC compliance status will be validated with the records of the KRA. AMC reserves the right to call for any additional information from the investors/ application/reject applications/subsequent application in order to fulfill the requirements of PMLA norms prescribed by SEBI/ PMLA Regulation from time to time.

12. PURCHASE/REDEMPTION OF UNITS THROUGH STOCK EXCHANGE INFRASTRUCTURE

The investors may subscribe to the Units in the "Growth" option and "IDCW" option of the Scheme through Mutual Fund Service System ("MFSS") platform of National Stock Exchange of India Limited ("NSE"), "BSESTAR MF" platform of Bombay Stock Exchange of India Limited ("BSE") or any such other exchange providing Mutual Fund subscription facility, as and when units are available for transactions on such exchanges.

Please refer Scheme Information Document(s) of the Scheme(s) for further details.

13. LEGAL ENTITY IDENTIFIER

RBI vide circular dated January 2021 on "Introduction of Legal Entity Identifier for Large Value Transactions in Centralized Payment Systems" decided to introduce the LEI system for all payment transactions of value INR 50 crores and above for Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT) from

5. JOINT APPLICANTS (IF ANY) DETAILS Mode of Holding (Please tick ✓) Joint Anyone or Survivor (Default)

Name of 2nd Applicant (As per PAN) (Refer Instructions) **Date of Birth** (Mandatory)

D D M M Y Y Y Y

PAN (2nd Applicant) CKYC - KIN

a. **Relationship with 1st Holder** (Please tick ✓) Spouse Father Mother Daughter Son Others (Please specify)

b. **Mobile** Tel. STD Code

c. **Email ID** (CAPITAL Letters Only)

d. **Email ID belongs to** (Please tick ✓) Self Spouse Dependent Children Dependent Siblings Dependent Parents Guardian in case of minor Others

e. **Mobile No. belongs to** (Please tick ✓) Self Spouse Dependent Children Dependent Siblings Dependent Parents Guardian in case of minor Others

f. **Occupation Details** (Please tick ✓) Private Sector Service Public Sector Service Government Service Business Professional Agriculturist Retired Housewife Student Forex Dealer Others (Please specify)

g. **Status** (Please tick ✓) Resident Individual NRI

h. **Gross Annual Income** (Please tick ✓) Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs >25 Lacs-1 crore >1 crore

i. **Politically Exposed Person (PEP) Status** : (Please tick ✓) Not Applicable I am Politically Exposed Person I am Related to Politically Exposed Person

Name of 3rd Applicant (As per PAN) (Refer Instructions) **Date of Birth** (Mandatory)

D D M M Y Y Y Y

PAN (3rd Applicant) CKYC - KIN

a. **Relationship with 1st Holder** (Please tick ✓) Spouse Father Mother Daughter Son Others (Please specify)

b. **Mobile** Tel. STD Code

c. **Email ID** (CAPITAL Letters Only)

d. **Email ID belongs to** (Please tick ✓) Self Spouse Dependent Children Dependent Siblings Dependent Parents Guardian in case of minor Others

e. **Mobile No. belongs to** (Please tick ✓) Self Spouse Dependent Children Dependent Siblings Dependent Parents Guardian in case of minor Others

f. **Occupation Details** (Please tick ✓) Private Sector Service Public Sector Service Government Service Business Professional Agriculturist Retired Housewife Student Forex Dealer Others (Please specify)

g. **Status** (Please tick ✓) Resident Individual NRI

h. **Gross Annual Income** (Please tick ✓) Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs >25 Lacs-1 crore >1 crore

i. **Politically Exposed Person (PEP) Status** : (Please tick ✓) Not Applicable I am Politically Exposed Person I am Related to Politically Exposed Person

6. FATCA AND CRS DETAILS (Non-Individual investors please fill separate UBO & FATCA/CRS Form)

First Applicant/Guardian			2nd Applicant			3rd Applicant			POA
Place & Country of Birth	PLACE	COUNTRY	Place & Country of Birth	PLACE	COUNTRY	Place & Country of Birth	PLACE	COUNTRY	
Nationality <input type="radio"/> Indian <input type="radio"/> U.S. <input type="radio"/> Other	<input type="text"/>	<input type="text"/>	Nationality <input type="radio"/> Indian <input type="radio"/> U.S. <input type="radio"/> Other	<input type="text"/>	<input type="text"/>	Nationality <input type="radio"/> Indian <input type="radio"/> U.S. <input type="radio"/> Other	<input type="text"/>	<input type="text"/>	<input type="text"/>

Are you a tax resident (i.e. are you assessed for Tax) in any other country outside India? Yes NO (If yes please provide information below.)

Country#	Tax Identification Number	Identification Type/Reason*	Country#	Tax Identification Number	Identification Type/Reason*	Country#	Tax Identification Number	Identification Type/Reason*
1			1			1		
2			2			2		
3			3			3		

Please indicate all Countries, other than India, in which you are a resident for tax purpose, associated Taxpayer Identification Number and it's Identification type eg. TIN etc.
 * 11 TIN is not available or mentioned, please mention reason as: 'A' if the country does not issue TINs to its residents; 'B' & mention why you are unable to obtain a TIN; 'C' if the authorities of the country of tax residence entered above do not require the TIN to be disclosed.

7. BANK ACCOUNT DETAILS (Avail Multiple Bank Registration Facility)

Bank Name Bank A/c No.

LEI A/C Type Savings Current NRE NRO FCNR Others

Branch Pin IFSC code: (11 digit)

8. PAYMENT & INVESTMENT DETAILS (In Case Of Multiple Schemes, Cheque Should Be Drawn In Favor Of "Baroda BNP Paribas Mutual Fund Collection Account")

Zero Balance Lumpsum SIP (Please fill details below) SIP (Fill separate SIP form)

Payment Mode Cheque NEFT RTGS OTM (Please tick ✓)

Investment Amount (₹)	Instrument No/TR No.	Date	Drawn on Bank	Bank Branch	City
		D D M M Y Y Y Y			

Scheme	Plan	Option	Frequency	Purchase Amount
1. BBNPP	<input type="radio"/> Direct <input type="radio"/> Regular	<input type="radio"/> Growth <input type="radio"/> IDCW Payout <input type="radio"/> IDCW Reinvestment		
2. BBNPP	<input type="radio"/> Direct <input type="radio"/> Regular	<input type="radio"/> Growth <input type="radio"/> IDCW Payout <input type="radio"/> IDCW Reinvestment		
3. BBNPP	<input type="radio"/> Direct <input type="radio"/> Regular	<input type="radio"/> Growth <input type="radio"/> IDCW Payout <input type="radio"/> IDCW Reinvestment		
4. BBNPP	<input type="radio"/> Direct <input type="radio"/> Regular	<input type="radio"/> Growth <input type="radio"/> IDCW Payout <input type="radio"/> IDCW Reinvestment		
5. BBNPP	<input type="radio"/> Direct <input type="radio"/> Regular	<input type="radio"/> Growth <input type="radio"/> IDCW Payout <input type="radio"/> IDCW Reinvestment		

The cheque amount should match with the Total Investment Amount mentioned here. **Total Amount**

Please use the details below for initiating RTGS/NEFT: Bank Name: **HDFC BANK**, Bank Account Number: **00600350106284**, IFSC Code: **HDFC0000060**, Account Name: **Baroda BNP Paribas Mutual Fund Collection Account**

Email Id : service@barodabnp-paribasmf.in www.barodabnp-paribasmf.in Toll Free No.: 1800 2670 189

Quick Checklist <input type="checkbox"/> Name/s mentioned are as per PAN only <input type="checkbox"/> Address, Email ID/Mobile are correctly mentioned <input type="checkbox"/> KYC information provided for each applicant <input type="checkbox"/> FATCA/CRS details provided for each applicant	<input type="checkbox"/> Full scheme name, plan, option is mentioned <input type="checkbox"/> Pay-In bank details and supportings are attached <input type="checkbox"/> Nomination facility opted <input type="checkbox"/> Form is signed by all applicants	<input type="checkbox"/> Additional documents provided if investor name is not pre-printed on payment cheque or if Demand Draft is used. <input type="checkbox"/> Non Individual investors should attach <input type="checkbox"/> FATCA Details and Declaration Form <input type="checkbox"/> UBO Declaration Form
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9. DEMAT ACCOUNT DETAILS

National Securities Depository Ltd. Depository Participant Name DP ID No. Beneficiary Account No.
 Central Depository Services (India) Ltd.

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.

10. NOMINATION - MANDATORY, Minor & PoA holder cannot nominate and should not fill this section

- A. I/We wish to nominate:** I / We hereby nominate the following person(s) who shall receive all the assets held in my / our account / folio in the event of my / our demise, as trustee and on behalf of my / our legal heir(s).
 I / We want the details of my/ our nominee to be printed in the statement of account, provided to me/us by the AMC as follows: **(Mandatory in case Nomination is provided)**
 Name of Nominee(s) Nomination Status^ (Yes/No)

Mandatory Information							Non-mandatory Information
Name of Nominee(s) (IN CAPITALS) (Mandatory)	Share of each Nominee#	Date of Birth (for Minor)	Relationship with the Applicant (select one)	Nominee/ Guardian (in case of Minor) Identification details <small>[Please tick any one of the following and provide ID Number and no copies required].</small>	Address of Nominee(s)/ Guardian in case of Minor City / Place, State & Country	Mobile & Email ID of nominee(s)/ Guardian in case of Minor (Mandatory)	Nominee Guardian Name (in case Nominee is Minor)
Mr./Ms. Details of 1st Nominee			<input type="radio"/> Spouse <input type="radio"/> Father <input type="radio"/> Mother <input type="radio"/> Daughter <input type="radio"/> Son <input type="radio"/> Others (please specify)	<input type="radio"/> PAN <input type="radio"/> Aadhaar (masked last 4 digits) **** * <input type="radio"/> Passport (for NRIs/OCIs/PIOs) <input type="radio"/> Driving Lincense	Pin Code:		
Mr./Ms. Details of 1st Nominee			<input type="radio"/> Spouse <input type="radio"/> Father <input type="radio"/> Mother <input type="radio"/> Daughter <input type="radio"/> Son <input type="radio"/> Others (please specify)	<input type="radio"/> PAN <input type="radio"/> Aadhaar (masked last 4 digits) **** * <input type="radio"/> Passport (for NRIs/OCIs/PIOs) <input type="radio"/> Driving Lincense	Pin Code:		
Mr./Ms. Details of 1st Nominee			<input type="radio"/> Spouse <input type="radio"/> Father <input type="radio"/> Mother <input type="radio"/> Daughter <input type="radio"/> Son <input type="radio"/> Others (please specify)	<input type="radio"/> PAN <input type="radio"/> Aadhaar (masked last 4 digits) **** * <input type="radio"/> Passport (for NRIs/OCIs/PIOs) <input type="radio"/> Driving Lincense	Pin Code:		

Nomination can be made upto three nominees in the account in case the above percentages do not total upto 100 %. # Any odd lot after division shall be assigned / transferred to the first nominee mentioned in the form.

- B. I/We do not wish to nominate:** I / We hereby confirm that I / We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my / our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.

***Signature of witness, along with name and address are required, if the account holder affixes thumb impression, instead of signature**

Name of the Holder	Signature of two witness(es) along with name & address are required, if the account holder affixes thumb impression instead of signature	
	Name & Address of Witness	Witness Signatue
Sole / 1st Holder (Mr./Ms.)	Witness 1 - name Address	Witness 1
	Witness 2 - name Address	Witness 2
2nd Holder (Mr./Ms.)	Witness 1 - name Address	Witness 1
	Witness 2 - name Address	Witness 2
3rd Holder (Mr./Ms.)	Witness 1 - name Address	Witness 1
	Witness 2 - name Address	Witness 2

11. DECLARATION & SIGNATURES

Having read and understood the contents of the Scheme Information Document (SID) and Statement of Additional Information (SAI), Key Information Memorandum (KIM), Instructions and addenda issued by Baroda BNP Paribas Mutual Fund (MF) , I / We, hereby apply to the Trustee of MF for Units of the relevant Scheme and agree to abide by the terms and conditions, rules and regulations of the Scheme. I / We declare that the amount invested in the Scheme is through legitimate sources only and is not designed for the purpose of contravention or evasion of any Act, Regulation, Rule, Notification, Directions or any other applicable laws enacted by the Government of India or any Statutory Authority. I / We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. Applicable to NRIs only: I/We confirm that I am/We are Non-Resident(s) of Indian Nationality.

- To receive physical annual statements and scheme wise abridged report please tick here (✓)

Sole / First Applicant / Guardian	Second Applicant	Third Applicant	POA holder, if any
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COMMON CHECKLIST

Please ensure that :

- I. Please ensure that your Application Form is complete in all respect and signed by all applicants:
 - Name, Address and Contact Details are mentioned in full. • Status of First/Sole Applicant is correctly indicated. • Bank Account Details are entered completely and correctly. • Permanent Account Number (PAN) of all Applicants is mentioned irrespective of the amount of purchase and proof attached (if not already validated) OR PAN Exempt KYC Reference Number (PEKRN) in case of PAN exempt investment. • Please attach proof of KYC Compliance status if not already validated. • Appropriate Plan / Option is selected. • If units are applied by more than one applicant, Mode of Operation of account is indicated. • Mention contact details with relationship flag for all the holders.
- II. Your investment Cheque is drawn in favour of 'the Specific Scheme A/c. PAN' or 'the Specific Scheme A/c Investor Name' dated, signed and crossed 'A/c Payee only'. Application Number / Folio No. is mentioned on the reverse of the Cheque/DD.
- III. Documents as listed below are submitted along with the Application Form (as applicable to your specific case).

Documents	Companies / Trusts / Societies / Partnership Firms / LLP / FIs*	FPI	NRI / OCI / PIO	Minor	Investments through Constituted Attorney
1. Board/ Committee Resolution / Authority Letter	✓				
2. List of Authorised Signatories with Specimen Signature(s) @	✓	✓			✓
3. Notarised Power of Attorney					✓
4. Account Debit Certificate in case payment is made by DD from NRE / FCNR A/c. where applicable			✓		
5. PAN Proof	✓	✓	✓	✓#	✓
6. KYC Acknowledgement Letter / Print out of KYC Compliance Status downloaded from CDSL Ventures Ltd. website (www.cvindia.com)	✓	✓	✓	✓#	✓
7. Proof of Date of Birth				✓	
8. Proof of Relationship with Guardian				✓	
9. PIO / OCI Card (as applicable)			✓		
10. Certificate of registration granted by Designated Depository Participant on behalf of SEBI		✓		✓	

@ Should be original or true copy by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public, as applicable.

* For FIs, copy of SEBI registration certificate should be provided. # If PAN/PEKRN/KYC proof of Minor is not available, PAN/PEKRN/KYC proof of Guardian should be provided.

MICRO INVESTMENT - CHECKLIST

Documents required for Micro SIP applications (any one of the following):

Ref. No.	Documents
I.	Voter Identity Card
II.	Driving License
III.	Government / Defence identification card
IV.	Passport
V.	Photo Ration Card
VI.	Photo Debit Card
VII.	Employee ID cards issued by companies registered with Registrar of Companies
VIII.	Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament
IX.	ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks.
X.	Senior Citizen / Freedom Fighter ID card issued by Government.
XI.	Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI.
XII.	Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).
XIII.	Any other photo ID card issued by Central Government / State Governments / Municipal authorities / Government organizations like ESIC / EPFO.

In addition to the photo identification documents prescribed above, a copy of the proof of address which is self attested and also attested by the ARN Holder will be required.

CHECKLIST FOR "APPLICATIONS ON BEHALF OF MINOR"

I.	Birth certificate of the minor, or School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or Passport of the minor, or Any other suitable proof evidencing the date of birth of the minor / relationship.
II.	Copy of PAN of Guardian.
III.	KYC acknowledgement of Guardian.

INSTRUCTIONS

- The SIP Registration Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. The SIP Enrolment Form, complete in all respects, should be submitted to any of the Official Points of Acceptance of Transactions.
- Minimum SIP Amount and in multiples thereafter:

Scheme	Daily (INR)	Weekly (INR)	Fortnightly (INR)	Monthly (INR)	Quarterly (INR)
Schemes mentioned below defined as "Schemes Eligible for Fortnightly Frequency"	500 and 1 thereafter		250 and 1 thereafter		1500 and 1 thereafter
Schemes, other than those mentioned below defined as "Schemes Eligible for Fortnightly Frequency" and ELSS	500 and 1 thereafter		Not Eligible	500 and 1 thereafter	1500 and 1 thereafter
ELSS	500 and 500 thereafter		Not Eligible	500 and 500 thereafter	

Schemes Eligible for Fortnightly Frequency : BBNPP Dividend Yield Fund, BBNPP Flexi Cap Fund, BBNPP Focused Fund, BBNPP Large & Midcap Fund, BBNPP Large Cap Fund, BBNPP Multi Cap Fund, BBNPP Value Fund, BBNPP Aggressive Hybrid Fund, BBNPP Arbitrage Fund, BBNPP Balanced Advantage Fund, BBNPP Conservative Hybrid Fund, BBNPP Equity Savings Fund, BBNPP Multi Asset Fund, BBNPP Nifty 50 Index Fund, BBNPP Children's Fund, BBNPP Retirement Fund

Minimum number of Instalments
For Daily, Weekly, Fortnightly and Monthly frequency: 6 instalments
For Quarterly frequency: 4 instalments
Accordingly, the provision of criteria of Minimum Application Amount of the scheme shall not apply to such applications using the SIP facility.
- Applicable Load Structure for SIP**
Entry Load: Nil
The provisions of Exit Load as applicable to the normal investments as on the date of Registration will be applicable to fresh SIP investments.
- The investor will have the right to discontinue SIP at any time he or she so desires by providing a written request to this effect at least 2 days prior to the subsequent SIP date. SIP cancellation request will be processed within two working days from the date of submission of a valid request. However, if the next SIP date falls within ten days from the request date, the debit will occur for that installment and SIP will be ceased from the subsequent month.
- Fortnightly SIP frequency is available only in selected schemes. Trigger dates for Fortnightly SIP frequency are 5 and 20.
- Date and the validity of the mandate should be mentioned in DD/MM/YYYY format. The maximum mandate validity period is 40 years only. **SIP Enrollment period should be less than or equal to the mandate tenure.**
- The registration period of SIP will be as per the instruction given by the investor. In case of any ambiguity in registration period or if the end date of SIP is not mentioned, the default period for SIP will be 40 years.
- In case investor has not selected any frequency or in case of any ambiguity, monthly frequency shall be considered as default option. Similarly, 7th day shall be considered as default Trigger date.
- In case of no credit receipt/ failed debit instalment for Daily, Weekly, Monthly SIP for 3 consecutive installments, SIP will be ceased. In case of no credit receipt/ failed debit instalment for Quarterly SIP for 2 consecutive installments, SIP will be ceased
- In case of minor application, AMC will register standing instructions till the date of the minor attaining majority, though the instructions may be for a period beyond that date. Prior to minor attaining majority, AMC shall send advance notice to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents to change the status of the account to "major". The account shall be frozen for operation by the guardian on the day the minor attains the age of majority and no fresh transactions shall be permitted till the documents for changing the status are received.
- The Trustee / AMC reserves the right to change / modify the terms of the SIP.
- If no start date is mentioned by the investors, the SIP will be registered to start from a period after 30 days from the date of submission of the application form.
- Daily SIP shall be triggered and processed on all Business Days only.
- Investors can choose any preferred date of the month as SIP debit date. In case the chosen date falls on a non-business day, the SIP will be processed on the immediate next business day. In case chosen date is not available in a particular month, the SIP will be processed on the last business day of the month.
- The amount mentioned on the first cheque should be equal to the combined SIP instalment amount mentioned against all the Schemes in the Form. Accordingly, the first cheque amount will get invested in multiple Schemes as mentioned in the form. In case of mismatch, the transaction is liable to be rejected. Further, investor should ensure that the amount mentioned on the OTM is equal to the total consolidated amount across all schemes mentioned as per the form
- If a Micro SIP application is found such that the registration of the application will result in the aggregate of all investments made by the investor in a financial year exceeding Rs. 50,000 or where there is any deficiency in the application form or any supporting document In case the first Micro SIP instalment is processed (as the cheque may be banked), and the application / supporting document is found to be defective, such Micro SIP will be ceased for future instalments. No refunds shall be made for the units already allotted. Investor, can however, redeem the units if so desired.
- The investor agrees to abide by the terms and conditions of NACH facilities of Reserve Bank of India (RBI)/ NPCI(National Payment Corporation of India). Investor will not hold Baroda BNP Paribas Mutual Fund, Baroda BNP Paribas Asset Management Company Limited (the AMC), Baroda BNP Paribas Trust Limited (the Trustee), its registrars and other service providers responsible and/or liable if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles for NACH or any other reason/fault not attributable to Baroda BNP Paribas Mutual Fund/the AMC/the Trustee. Baroda BNP Paribas Mutual Fund reserves the right to reject any SIP application without assigning any reason thereof.

The terms and conditions for availing the 'Top-Up SIP' shall be as follows:

- Frequency for Top-Up SIP**
 - For Monthly SIP:**
 - Half Yearly Top-Up SIP: Under this option, the amount of investment through SIP installment shall be increased by amount chosen by Investor post every 6th SIP installment.
 - Yearly Top-Up SIP: Under this option, the amount of investment through SIP installment shall be increased by amount chosen by Investor post every 12th SIP installment.
 - For Quarterly SIP:**
 - Yearly Top-Up SIP: Under this option, the amount of investment through SIP installment shall be increased by amount chosen by Investor post every 4th SIP installment. In case the investor who has registered under Quarterly SIP opts for Half Yearly Top-Up SIP, the same shall be registered and processed as Yearly Top-Up SIP.
- Minimum Top-Up SIP Amount:**
₹ 100 and in multiples of ₹ 100 thereafter.
- Default Top-Up SIP Frequency and amount:**
For all open ended schemes, other than Baroda BNP Paribas ELSS Fund:
In case the investor fails to specify either the frequency or amount for Top-Up SIP, the same shall be deemed as Yearly Top-Up SIP and ₹ 100 respectively and the application form shall be processed accordingly.
For Baroda BNP Paribas ELSS Fund:
In case the investor fails to specify either the frequency or amount for Top-Up SIP, the same shall be deemed as Yearly Top-Up SIP and ₹ 500 respectively and the application form shall be processed accordingly.
In case the investor fails to specify both, i.e. the frequency for Top-Up SIP and amount for Top-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.
- Top-Up SIP shall be available for SIP Investments only through NACH / Direct Debit Facility only.
- Top-Up facility shall only be available for Monthly and Quarterly SIP frequency
- Top-Up SIP facility can be availed by the investors only at the time of registration of SIP or renewal of SIP. The Top-up details cannot be modified once enrolled. In order to make any changes, the investor needs to cancel the existing SIP and enroll for a fresh SIP with Top-up option
- Investors should ensure the amount mentioned in the OTM is on the higher side to be able to accommodate the increase as and when the top up amount is triggered. In case the OTM amount is lesser than the base amount + top up amount for any trigger in future, Top up facility will stand cancelled and the future SIP instalments will continue to be processed with the last topped up amount till the SIP end date.

INSTRUCTIONS TO FILL THE NACH DEBIT MANDATE FORM

Along with the mandate form an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate, failing which registration may not be accepted. The Unit holder(s) cheque/bank account details are subject to third party verification.

Please mention the amount in figures and words.

Please fill in all the required details in the Debit Mandate Form for NACH. The sole/first holder must be one of the holders in the bank account.

The UMRN, the Sponsor Bank Code and the Utility Code are meant for office use only and need not be filled in by the investors.

The 9-digit MICR and the 11-digit IFSC are mandatory requirements without which your SIP applications will be rejected. You should find these codes on your cheque leaf.

As per the Mandate circular (NPCI/NACH/OC No. 010/2023-24) dated October 31, 2023, effective April 1, 2024, the mandate can be for maximum duration of 40 years from date of application.

GENERAL INSTRUCTIONS

1. Please refer the Key Information Memorandum and Offer Document/ SAI/ SID of the respective scheme(s) for Applicable NAV, Risk Factors, Load Structure and other information before investing.
2. New Applicants need to compulsorily fill in all sections in the Investment Application Form in addition to Systematic Investment Form.
3. Irrespective of the investment amount please furnish your PAN details and enclose a photocopy of PAN Card for all applications. In case of minor applicants, please furnish the PAN details and PAN proof of the Guardian. Payment for investment shall be accepted from the bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with parent or legal guardian.
4. KYC compliance is mandatory, irrespective of the amount of investment.
5. (i) First SIP Installment : Your first SIP can be for any day of the month, however subject to the condition that, there shall be a minimum gap of 30 day between the first and the second SIP.
(ii) Second & subsequent SIP Installment : Your second and subsequent SIPs are available only on above specified dated of the month. You can choose only one of these dates for the purpose of SIP. In case the chosen date turns out to be a non-working day for the scheme, the SIP will be processed on the immediately following working day.
6. We would send you an Account Statement confirming your systematic investment within 10 working days from the date of your first systematic investment transaction. Confirmation for subsequent Systematic Investments would be sent to you as CAS (Consolidated Account Statement) on monthly basis.
7. Baroda BNP Paribas Mutual Fund, its Investment Manager, Trustees, Registrar and other service providers will not be liable for any transaction failures due to rejection of the transaction by your bank/ branch or its refusal to register the SIP mandate.
8. You will not hold Baroda BNP Paribas Mutual Fund, its Investment Manager, Registrar and other service providers responsible if the transaction is delayed or not effected or your bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS. Baroda BNP Paribas Mutual Fund, its Investment Manager, Registrar and other service providers responsible and liable for any damages / compensation for any loss, damage, etc. incurred by you as a result of use of this facility by you.
9. If you have not indicated any of your SIP preference completely in the form, or in case of any discrepancy, we would presume the same as below:
SIP Frequency: Monthly; SIP Date: 7th; End Date: OTM mandate end period; Scheme Name: If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the investment application form. In case multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.
10. Any discrepancy in the Account Statement should be brought to the notice of the Fund/AMC immediately. Contents of the Account Statement will be deemed to be correct if no error is reported within 30 days from the date of Transaction.
11. SIP will be ceased after 3 consecutive rejections
12. Incorrect and ambiguous forms will not be accepted and rejection for the same shall be communicated to the investor.

SIP PAYMENT THROUGH OTM / NACH / DIRECT DEBIT

1. The TAT for SIP Debit Mandate Form registration will be 30 days. Therefore, there has to be a minimum gap of 30 days between date of submission of SIP Mandate and subsequent SIP Auto Debit, provided the OTM gets successfully registered within this period.
2. In case of incomplete SIP Debit Mandate Forms or SIP Registration pending due to technical problems at NPCI/ Bankers end, AMC may seek remediation process to obtain incomplete details. In such cases registration process may exceed 30 days and hence may also impact processing of subsequent SIP instalments.
3. SIP start date shall not be beyond 90 days from the date of submission of SIP application.
4. The investor will have the right to discontinue SIP at any time he or she so desires by providing a written request to this effect at least 2 days prior to the subsequent SIP date.
SIP cancellation request will be processed within two working days from the date of submission of a valid request. However, if the next SIP date falls within ten days from the request date, the debit will occur for that installment and SIP will be ceased from the subsequent month.
5. If the investor fails to mention the scheme name in the SIP Mandate Form, then the Fund reserves the right to register the SIP as per the scheme name available in the investment application form. In case multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.
6. In case SIP date is not selected or the date mentioned is not legible or clear or multiple SIP date are opted, then the SIP will be registered on or before date as applicable.
7. If the investor has not mentioned the SIP start month, SIP will start from the next applicable month, subject to completion of 30 days lead time from the receipt of SIP request.
8. In case the SIP 'End Period' is incorrect or not mentioned by the investor in the SIP form, then the SIP End Date will be considered as OTM Mandate End Date.
9. Maximum Amount: The Maximum Amount in SIP NACH Debit Mandate Form refers to the maximum SIP debit limit per transaction permitted by the investor to be debited from his bank account. At any given point of time SIP instalment amount should not exceed Maximum Amount mentioned in the SIP NACH Mandate Form.
10. For Change in Bank details in your existing SIP, investor is required to submit SIP Modification Form, 30 days prior to the next SIP Date.
11. Mandatory fields in SIP NACH DEBIT MANDATE form as per NPCI:
OTM Mandate End date should not be more than 40 years from the OTM Mandate Start date.
• OTM mandate date • OTM period 'From' and 'To' in the OTM mandate form • Submission Date • Bank Account type to be selected • Bank account number and Bank name • IFSC and MICR Code • Folio number or application number • Phone number and email id • SIP From date • Signatures as per bank records • Name as per bank records • SIP End Date
12. All terms and conditions for SIP, including Exit Load, if any, prevailing at the time of SIP enrolment by the fund shall be levied in the Scheme.
13. The investor agrees to abide by the terms and conditions of NACH facilities of Reserve Bank of India (RBI)/ NPCI(National Payment Corporation of India). Investor will not hold Baroda BNP Paribas Mutual Fund, Baroda BNP Paribas Asset Management Company Limited (the AMC), Baroda BNP Paribas Trust Limited (the Trustee), its registrars and other service providers responsible and/or liable if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles for NACH or any other reason/fault not attributable to Baroda BNP Paribas Mutual Fund/the AMC/the Trustee. Baroda BNP Paribas Mutual Fund reserves the right to reject any SIP application without assigning any reason thereof.
14. In case the SIP instalment is not debited on a particular day on account of non-business day, system constraints, technical/ operational issues/ actions of other parties or any other circumstances beyond the control of AMC/ Fund, such missed debits will not be re-initiated.

CHECKLIST

Particulars	CHOTI SIP
Investor should be New to the MF industry	If Investor is New to the MF industry then only CHOTI SIP will be considered or else SIP will be registered as Normal SIP.
Eligible CHOTI SIP Schemes	Baroda BNP Paribas Dividend Yield Fund, Baroda BNP Paribas Flexi Cap Fund, Baroda BNP Paribas Focused Fund, Baroda BNP Paribas Large & Midcap Fund, Baroda BNP Paribas Large Cap Fund, Baroda BNP Paribas Multi Cap Fund, Baroda BNP Paribas Value Fund, Baroda BNP Paribas Aggressive Hybrid Fund, Baroda BNP Paribas Arbitrage Fund, Baroda BNP Paribas Balanced Advantage Fund, Baroda BNP Paribas Conservative Hybrid Fund, Baroda BNP Paribas Equity Savings Fund, Baroda BNP Paribas Multi Asset Fund, Baroda BNP Paribas Nifty 50 Index Fund, Baroda BNP Paribas Children's Fund, Baroda BNP Paribas Retirement Fund
Eligible Scheme Option	Growth
Available SIP Frequency	Fortnightly and Monthly
Minimum Installments	Minimum 60 Installments
Minimum Eligible Amount	Rs. 250 only for all eligible schemes, for any other amount SIP shall be considered as normal SIP
First Purchase through Cheque	Not Allowed
Eligible Payment Modes	NACH, Direct Debit or UPI Only
Redemption	The investor has the option to redeem their investment at any time during the SIP tenure, subject to the applicable exit load

Note: If the investor does not meet the eligibility criteria for CHOTI SIP, the SIP will not be registered under CHOTI SIP. Instead, it will be processed as a normal SIP. For more details, kindly refer to the general instructions for normal SIP.

(New investors subscribing to this option must submit this Form alongwith Common Application Form)

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

Distributor ARN / RIA Code	Sub Distributor ARN	Sub Distributor / RM Internal Code	EUIN*	LG Code	For Office use only (Time Stamp)

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.

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)

INVESTOR DETAILS

Folio No. /Application No.

Name of 1st Applicant

Scheme Name: BARODA BNP PARIBAS _____ Plan Option: Regular Growth Direct Growth
(List of eligible schemes are given in terms and conditions, refer point no. 3)

SIP Amount (Rs.) _____ SIP Frequency: Monthly (Default)

SIP Start Date: -- SIP Tenure: 8 Years 10 Years 12 Years 15 Years

Switch-In/SWP Scheme Name (Post completion of SIP Tenure): BARODA BNP PARIBAS _____ Plan Option: Regular Growth Direct Growth
(List of eligible schemes are given in terms and conditions, refer point no. 3 or mention the same scheme as SIP scheme)

SWP Date: Same as SIP Date SWP Frequency: Monthly (Default)

SWP Amount (tick any one of the option below from A Or B)

A. As per below matrix basis SIP tenure

SIP Tenure	8 Years	10 Years	12 Years	15 Years
SWP Amount	1 x SIP Instalment Amount	1.5 x SIP Instalment Amount	2 x SIP Instalment Amount	3 x SIP Instalment Amount

OR

B. Any other Amount (Rs.) _____ This amount should be equal or higher than the minimum SWP amount applicable for the scheme

TOP-UP SIP

Top-Up Frequency: Half - Yearly Annual

Top-Up Amount Rs. (in multiples of Rs. 100 only) Amount Rs. _____

DECLARATION: I/We hereby declare that the particulars given in this mandate form are correct and express my/our willingness to make payments towards investment in the schemes of BARODA BNP PARIBAS MUTUAL FUND. I/We hereby confirm and declare that the monies invested by me in the schemes of BARODA BNP PARIBAS MUTUAL FUND do not attract the provisions of Foreign Contribution Regulations Act ("FCRA"). I/We are aware that BARODA BNP PARIBAS MUTUAL FUND and its service providers and bank are authorized to process transactions by debiting my/our bank account through Direct Debit / NACH facility. If the transaction is delayed or not effected for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform BARODA BNP PARIBAS MUTUAL FUND/RTA about any changes in my/our bank account. I/We confirm that the aggregate of the lump sum investment (fresh purchase & additional purchase) and SIP installments in rolling 12 months period or financial year i.e. April to March does not exceed Rs. 50,000/- (Rupees Fifty Thousand) (applicable for "Micro investments" only). The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I/We have read, understood and agreed to the terms and conditions and contents of the SID, SAI, KIM and Addendum issued from time to time of the respective Scheme(s) of BARODA BNP PARIBAS MUTUAL FUND. I/We hereby authorize the bank to honour such payments for which I/We have signed and endorsed the Mandate Form.



OTM Debit Mandate for NACH/Direct Debit

UMRN Date

Sponsor Bank Code Utility Code

Tick (✓) CREATE MODIFY CANCEL

I/We hereby authorize **BARODA BNP PARIBAS MUTUAL FUND** to debit (tick ✓) SB CA SB-NRE SB-NRO CC Other

Bank a/c number

with Bank Name of customers bank IFSC or MICR

an amount of Rupees ₹

FREQUENCY: Mthly Qtrly H-Yrly Yrly As & when presented

DEBIT TYPE: Fixed Amount Maximum Amount

PAN Phone No.

Folio Email ID

I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.

PERIOD

From To

Maximum period of validity of this mandate is 40 years only

Signature Primary Account holder _____ Signature of 1st Joint holder _____ Signature of 2nd Joint holder _____

1. Name as in bank records 2. Name as in bank records 3. Name as in bank records

This is to confirm that the declaration has been carefully read, understood and made by me/us. I am authorizing the User entity/ Corporate to debit my account, based on the instructions as agreed and signed by me. I have understood that I am authorized to cancel / amend this mandate by appropriately communicating the cancellation / amendment request to the User entity / corporate of the bank where I have authorized the debit.

TERMS AND CONDITIONS FOR LAKSHYA SIP AND OTM

TERMS AND CONDITIONS FOR LAKSHYA SIP

- SIP:** SIP will be registered in a "Source Scheme" which will be an open-ended equity or hybrid fund (Refer to table below for list of source schemes) for a predefined tenor of either 8 years, 10 years, 12 years or 15 years under the monthly frequency. The minimum amount for SIP shall be the minimum Monthly SIP instalment amount for the respective schemes.
- This facility is allowed under 'Monthly' frequency for Growth option of the eligible SIP / SWP schemes.
- Schemes eligible for **SIP, Switch-in and SWP:** The target scheme can either be the source scheme (i.e. SIP scheme) or any one of the pre-defined schemes mentioned below.

Name of Schemes (for SIP)	Name of Schemes (for Switch and SWP)
Baroda BNP Paribas Large Cap Fund	Baroda BNP Paribas Balanced Advantage Fund
Baroda BNP Paribas Large & Mid Cap Fund	Baroda BNP Paribas Aggressive Hybrid Fund
Baroda BNP Paribas Mid Cap Fund	Baroda BNP Paribas Multi Asset Fund
Baroda BNP Paribas Small Cap Fund	Baroda BNP Paribas Equity Savings Fund
Baroda BNP Paribas Flexi Cap Fund	Baroda BNP Paribas Conservative Hybrid Fund
Baroda BNP Paribas Multi Cap Fund	
Baroda BNP Paribas Value Fund	
Baroda BNP Paribas Dividend Yield Fund	
Baroda BNP Paribas Focused Fund	
Baroda BNP Paribas India Consumption Fund	
Baroda BNP Paribas Business Cycle Fund	
Baroda BNP Paribas Banking and Financial Services fund	
Baroda BNP Paribas Innovation Fund	
Baroda BNP Paribas Manufacturing Fund	
Baroda BNP Paribas Energy Opportunities Fund	
Baroda BNP Paribas Balanced Advantage Fund	
Baroda BNP Paribas Aggressive Hybrid Fund	
Baroda BNP Paribas Multi Asset Fund	
Baroda BNP Paribas Health and Wellness Fund	
Baroda BNP Paribas Business Conglomerates Fund	

- The source scheme could also be any open ended equity scheme of Baroda BNP Paribas launched in future.
- Minimum installment amount under this facility for SIP / SWP would be the same as prescribed under Monthly frequencies in the respective schemes. All other terms and conditions pertaining to SIP and SWP shall be applicable for LAKSHYA SIP / SWP.
- Switch:** On completion of the chosen SIP period, the units accumulated through the SIP shall be switched out to the selected target scheme (Refer to table below for list of target schemes). In case the source and target scheme are same, there would be no switch out. The Switch shall take place T+5 working days or next business day where it is non-business day (T being last SIP instalment date)
- SWP shall commence from the target scheme from the next month onwards on the same SIP instalment date. The SWP transaction shall be subject to applicable exit load and taxes if any.
- Investor can opt for SWP instalment amount as per the matrix below or specific amount to be mentioned, provided that the amount mentioned by the investor shall be subject to minimum SWP amount of the respective schemes.

Payment Matrix		For example:	
SIP Tenure	SWP Amount	SIP Amount	SWP Amount
8 Years	1.0 x Monthly SIP Instalments	10,000	10,000
10 Years	1.5 x Monthly SIP Instalments	10,000	15,000
12 Years	2.0 x Monthly SIP Instalments	10,000	20,000
15 Years	3.0 x Monthly SIP Instalments	10,000	30,000

Note: While the SIP amount can be chosen by the investor, the SWP amount will vary based on the SIP amount and SIP tenure being chosen by the investor.

- In case no SIP tenure is selected, the default tenure shall be 15 years. In case no SIP date is selected, the default date shall be 10.
- In case, no scheme is mentioned in the target scheme section in Switch-In/SWP, the SWP shall be triggered from existing source SIP scheme itself.
- SWP Date will be same as the SIP date. The Start date of SWP will be the month following the last SIP instalment date and the SWP End Date will be perpetual i.e. the SWP under this facility shall be processed till units are available in the respective target scheme. In case, the SWP trigger date is a non-business day, the next business day shall be considered as trigger date.

- This facility shall get discontinued in the following events:
 - On cancellation of SIP before the end of tenure, the switch trigger and SWP will cease.
 - In case, redemption / switch-out processed in Source Scheme during the SIP tenure, the Switch trigger and SWP will cease, however SIP shall continue under the source scheme as normal SIP.
 - In case redemption / switch-out is processed in Source Scheme after the SIP tenure till the execution of switch trigger, the switch trigger and the SWP will cease.
- SIP Top-Up and SIP Pause is allowed under this facility. However, SWP would get registered based on the initial SIP instalment amount / slab mentioned in the application form.
- Under a single folio, an investor can have multiple registrations under this facility. However, if investor wishes to invest in multiple schemes, investor shall have to submit separate LAKSHYA SIP registration forms.
- This facility will not be available under DEMAT mode and for Minor investors.

INSTRUCTIONS TO FILL ONE TIME DEBIT MANDATE (OTM)

- Along with OTM, investors should enclose an original CANCELLED cheque (or a copy) with name and account number pre-printed of the bank account to be registered failing which registration may not be accepted.
- First applicant / unitholder must be one of the account holder in the bank account. Investor's cheque / bank account details are subject to third party validation.
- Investors are deemed to have read and understood the terms and conditions of Systematic Investment Plan mentioned in SID, SAI & KIM of the respective Scheme(s) of Baroda BNP Paribas Mutual Fund.
- UMRN, Sponsor Bank Code and Utility Code are meant for Office use only and need not be filled by investors.
- Please mention OTM date and OTM "From date" in DDMMYYYY format.
- For the convenience of the investors the frequency of the mandate mentioned as "As and When Presented".
- From date & To date is mandatory. However, the maximum duration for enrollment is 40 years.
- Please provide all the information / details in the OTM.

MANDATORY INFORMATION TO BE PROVIDED IN ONE TIME DEBIT MANDATE (OTM):

Date of Mandate

- Bank A/c Type
- Bank A/c No. (please enclose CANCELLED cheque leaf)
- Bank Name
- IFSC and/or MICR Code
- Maximum Amount (Rupees and Words)
- Mandate From date
- Mandate To date
- Signature/s of account holders in bank records
- Name/s of account holders as in bank records

THE TERMS AND CONDITIONS FOR AVAILING THE 'TOP-UP SIP' SHALL BE AS FOLLOWS:

- Investor can choose either of the following frequency:
 - Half Yearly Top-Up SIP: Under this option, the amount of investment through SIP installment shall be increased by amount chosen / designated by Investor post every 6th (sixth) SIP installment.
 - Yearly Top-Up SIP: Under this option, the amount of investment through SIP installment shall be increased by amount chosen / designated by Investor post every 12th (twelfth) SIP installment.
- Minimum Top-Up SIP Amount is Rs. 100 and in multiples of Rs. 100 thereafter
- Investors should ensure the amount mentioned in the OTM is on the higher side to be able to accommodate the increase as and when the top up amount is triggered. In case the OTM amount is lesser than the base amount + top up amount for any trigger in future, the SIP with Top-Up Facility will stand cancelled.
- In case the investor fails to specify both, i.e. the frequency for Top-Up SIP and amount for Top-Up SIP, the application form will be processed without Top-Up SIP, subject to it being complete in all other aspects

**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)

% 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 institution³ or Direct reporting NFE⁴ (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-category¹⁰ 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 ¹ (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 ¹ 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 ² NFE	<input type="checkbox"/> Yes (If yes, please fill UBO declaration in the next section.) Nature of Business <input type="text"/>

¹ Refer 2 of Part D | ² Refer 3(ii) of Part D | ³ Refer 1(i) of Part D | ⁴ 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"/> Zip <input type="text"/> State <input type="text"/> Country <input type="text"/>	<input type="text"/> Zip <input type="text"/> State <input type="text"/> Country <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 ¹¹			
Country of Tax residency*			
Tax ID No. ⁵			
Tax ID Type			
Percentage of Holding (%) [^]			
Politically Exposed Person (PEP) Status ¹²	<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

^ Attach valid documentary proof like Shareholding pattern duly self attested by Authorized Signatory / Company Secretary

¹² 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

Designation

Dated			
Place	Signature	Signature	Signature

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"> • 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; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets;

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 :

New Delhi: Baroda BNP Paribas Asset Management India Private Limited. Unit No. G-04 Naurang House 21, KG Marg Connaught Place, New Delhi - 110 001 • **Bangalore:** Office unit # 112 & 114, 1st floor, "Raheja Chambers", Museum Road, Bangalore - 560 001 • **Chennai:** 04th Floor, Shop No. 4, D Wing, "Riaz Garden", Cathedral Garden Road, Kodambakkam High Road, Nungambakkam, Chennai - 600034 • **Kolkata:** 02nd Floor, Unit No 2E, The Millennium, 235/2A, AIC Bose Road, Kolkata - 700020 • **Hyderabad:** Office No. 403, 4th floor, Sonthalia Emerald Building, Raj Bhavan Road, Somajiguda, Hyderabad Telangana 500082 • **Pune:** Baroda BNP Paribas Asset Management India Pvt Ltd, Office No C.1.3 & C1.4, 1st floor, Building - C, Dr. Herekar Park Apartment Condominium, Shivaji Nagar, Pune - 411004 • **Ahmedabad:** Office No. 104, 1st Floor, 6th Avenue Building, Opposite Textile Co-Operative Bank, Mithakhali Six Road, Ahmedabad - 380009 • **Borivali - Mumbai:** Shop No 5, Chitalia enclave co-op hsg soc (kapor apt), junction of Punjabi Lane & Chandavarkar road, Borivali (West), Mumbai 400 092 • **Fort - Mumbai:** Baroda BNP Paribas Asset Management India Private Limited. Premises No 285, Ground Floor Rahimtoola House, 7, Homji Street, Mumbai Fort 400001 • **Lucknow:** Baroda BNP Paribas Asset Management India Private Limited. Office No 104 - 1st Floor, Vaishali Arcade, 6 Park Road, Hazratganj, Lucknow - 226001 • **Kanpur:** Baroda BNP Paribas Asset Management India Private Limited. Office No.317 Kan Chambers, Civil Lines, Kanpur 208001 • **Thane:** Baroda BNP Paribas Asset Management India Private Limited. Shop No. 10, Ground Floor, KONARK TOWERS CHS Ltd. Ghantali Road, Village Naupada, Thane (W) - 400602 • **Jaipur:** Baroda BNP Paribas Asset Management India Private Limited. Ground Floor, "Fortune Heights" G-2-A, Subhash Marg, C-Scheme, Jaipur - 302001

KFIN CUSTOMER CARE CENTRES/POINTS:

AGRA: Old Rms Chowmuhani Opp-Rhymond Showroom, Near Jana Sabak Saloon, Agartala, West Tripura, 799001 • **AGRA:** 3rd Floor, 303 Corporate Park Block No- 109, Sanjay Place, Agra -282002 • **Ahmedabad:** SHOP 11 & 12, 3rd EYE, NEAR GIRISH COLD DRINKS C G ROAD, AHMEDABAD 380006 • **Ahmednagar:** Baiju Heights, Opposite to Canara bank, Near old Vasant talkies, Market yard road, Ahilyanagar, Ahmednagar Maharashtra - 414001 • **Ajmer:** C/o Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer - 305001 • **Akola:** Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444004 • **Alappuzha:** Sree Rajarajeswari Building/Ground Floor, Church Road, Mullackal Ward, Alappuzha, Kerala 688011 • **Aligarh:** 1st Floor Sevti Complex, Lekhraj Nagar Centre Point, Samad Road, Aligarh-202001 • **Alwar:** Office Number 137 First Floor Jai Complex Road No-2 Alwar 310001 • **Amaravathi:** Shop No. 21 2nd Floor Above Axis Bank Gulshan Tower Near Panchsheel Schemes Jaistambh Square Amaravathi 444601 • **Ambala:** 6349 2nd Floor Nicholson Road Adjacent Kos Hospital/ambala Cant. Ambala 133001 • **Amritsar:** Sco 5 2nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001 • **Anand:** 203 Saffron Icon, Opp Senior Citizen Garden, Mota Bazar, V V Nagar Anand-388120 • **Ananthapur:** #13/4 VishnuPriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001 • **Andheri:** Office 103, Vertex Navkar, Commercial Complex, M V Road, Opp Andheri Court, Andheri East, Mumbai 400069 • **Asansol:** 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin. 713 303, Paschim Bardhaman West Bengal Asansol 713303 • **Aurangabad:** Shop No B 38 Motiwala Trade Centre Nirala Bazar Aurangabad 431001 • **Azamgarh:** Shop No 18 Nagar Palika, Infront Of Treasury Office, Civil Lines, Azamgarh-276001 • **Balalore:** 1-8. 1st Floor Kalinga Hotel Lane 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 • **Barilly:** 1st Floor, Rear Side, A-Square Building, 54-Civil Lines, Ayub Khan Chauraha, Barilly-243001 • **Baroda:** 1st Floor 125 Kanha Capital, Above Hdfc Bank, Opposite. Express Hotel, Alkapuri, Vadodara-07,390007 • **Begusarai:** Sri Ram Market, Kali Asthan Chowk, Mathiani Road, Begusarai-851101 • **Belgaum:** Premises No-1201 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 Diya Nandan Kalyan Mandap 3rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001 • **Bhagalpur:** 2nd Floor Chandralok Complex, Radha Rani Sinha Road, Ghantaghar, Bhagalpur-812001 • **Bharuch:** Shop No: 123, Nexus Business Hub, Near Dhiraj & Sons, Bharuch, 392001 • **Bhilai:** Mcb -Z-3-01043 2 Floor Goniana Road Opposite Nippon India Mf G Ward, Near Hanuman Chowk Bhatinda 151001 • **Bhavnagar:** office no 207, skyline square building, near Sanskar mandal, waghawadi Road, Bhavnagar, 364001 • **Bhilai:** Office No.2 1st Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020 • **Bhilwara:** Shop No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001 • **Bhopal:** Sf-13 Gurukripa Plaza 2nd Floor Plot No.48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011 • **Bhubaneswar:** A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007 • **Bikaner:** H.No.10, Hmtars House, Museum Circle, Civil Line, Bikaner, Rajasthan - 334001 • **Bilaspur:** Shop No.306 3rd Floor Anandam Plaza Vyapar Vihar Main Road, Bilaspur 495001 • **Bokaro:** City Centre Plot No. He-07 Sector-IV Bokaro Steel City Bokaro 827004 • **Borivali:** Surbhi Apartment, Ground Floor Shop No 5-8, SVP Road, Opp HDFC Bank, Next to Jain Temple, Borivali West, Mumbai 400092 • **Burdwan:** Saluja Complex; 846 Laxmipur G T Road Burdwan; P: Burdwan & Dist: Burdwan-East Pin: 713101 • **Calicut:** Second Floor Manimuriljy Centre Bank Road Kasaba Village Calicut 673001 • **Chandigarh:** First Floor Sco 2469-70 Sec. 22-C • Chandigarh 160022 • **Chandrapur:** C/O Global Financial Services 2nd Floor, Raghuvanshi Complex, Near Azad Garden, Chandrapur, Maharashtra-442401 • **Chennai:** 9th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam J Chennai - 600034 • **Chinsura:** No: 96 Po: Chinsurah Doctors Lane Chinsurah 712101 • **Cochin:** Door No.61/2784 Second Floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam Kerala-682015 • **Coimbatore:** 3rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018 • **Cooch behar:** Beside Mithuot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District- Cooch Behar, West Bengal PIN-735101 • **Cuttack:** Shop No-45 2nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjacent To Reliance Trends Dargha Bazar Cuttack 753001 • **Darbhanga:** H No-185, Ward No- 13, National Statistical Office Campus, Kathal Bar, Bhandar Chowk, Darbhanga-846007 • **Davangere:** D.No.162/6 1st Floor 3rd Main P J Extension Davangere Taluk Davangere Mandala Davangere 577002 • **Dehradun:** Shop No- 809/779, Street No-24, Rajender Nagar, Near Sheesha Lounge, Kaulgarh Road, Dehradun -248003 • **Deoria:** 1st Floor, K P Plaza, Above Apurva Sweets, Civil Lines Road, Deoria- 274001 • **Dhanbad:** 208 New Market 2nd Floor Bank More - Dhanbad 826001 • **Dhule:** Ground Floor Ideal Laundry Lane No 4, Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001 • **Durgapur:** Mwav-16 Bengal Ambuja 2nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216 • **Eluru:** D.No: 38-15-1/1, Vaibhav Fort, Agraharam, Western Street, Eluru Andhra Pradesh - 534001 • **Erode:** Address No 38/1 Ground Floor Satry Road (Vctv Main Road) Sorna Krishna Complex Erode 638003 • **Faridabad:** A-28 2nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundrit Faridabad 121001 • **Ferozpur:** The Mall Road Chawla Blding Ist Floor Opp. Central Jail Near Hanuman Mandir Ferozpur 152002 • **Gandhidham:** Off No-12 Plot No-300, Ground Floor, Shree Ambica Arcade Building, Near Hdfe Bank , Gandhidham,370201 • **Gandhinagar:** Office No 138, First Floor, Suyas Solitaire, Near Podar International School, Kudasan, Gandhinagar,382421 • **Gaya:** Opposite Of Bharat Sewa Ashram, Near Dr A Baktar Multispeciality Hospital, Swarajpuri Road, Gaya-823001 • **Ghatkopar:** 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077 • **Ghaziabad:** Ff - 31 Konark Building Rajnagar - Ghaziabad 201001 • **Ghaziapur:** Rani Katar, Mahubagh, Infront Of Shubhra Hotel, Ghazipur - 233001 • **Gonda:** 782 Shiv Sadan, Iti Road, Near Raghukul Vidya Peeth, Civil Lines Gonda-271001 • **Gorakhpur:** Cross Road The Mall, Shop No 8-9, 4th Floor, Bank Road , Gorakhpur 273001 • **Gulbarga:** H No 2-231 Krishna Complex 2nd Floor Opp. Municipal Corporation Office Jagat Station Main Road Kalaburgaji 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:** 4th Floor, Ganapati Enclave, G.S. Road, Near Bora Service, Guwahati 781007 • **Gwalior:** T-303 3rd Floor, Vasundhara Tower, Near Axis Bank In Front Of Virendra Villa, Patel Nagar, City Centre, Gwalior-474011 • **Haldwani:** Shop No 5 KmVn Shopping Complex, Haldwani 263139 • **Haridwar:** Shop No: 17, Bhatia Complex, Near Jamuna Palace, Haridwar 249410 • **Hassan:** Sas No: 490 Hemadri Arcade 2nd Main Road Salgame Road Near Brahmins Posh Hotel, 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 • **Hosur:** No 2/3-4, Sri Venkateswara Layout, Denkanikottai Road, Dinnur Hosur - 635109 • **Hubli:** R R Mahalaxmi Mansion Above Indusind Bank 2nd Floor Desai Cross Pinto Road Hubballi 580029 • **Hyderabad:** 2nd Floor Ibs Station, Lower Concourse 1, Situated In Jubilee Bus Metro Station, Secunderabad 500009 • **Hyderabad(Gachibowli):** Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilingampally Mandal Hyderabad 500032 • **Indore:** 101 Diamond Trade Centre, 104 / 1st Floor, Shivaji Chowk, Opposite Kdmc (Kalyan Dombivli Mahanagar Corporation) Kalyan - 421301 • **Kalyani:** Ground Floor H No B-7/27S, Kalyani, Kalyani Ho, Nadia, West Bengal - 741235 • **Kannur:** 2nd Floor Global Village Bank Road Kannur 670001 • **Kanpur:** 2nd Floor of Tower-A, Virendra Smriti Complex, 15/54-B Civil Lines, Kanpur-208001 • **Karimnagar:** 2nd Shutterhno. 7-2-607 Sri Matha Complex Mankamathota • **Karimnagar:** 505001 • **Karnal:** 3 Randhir Colony Near Doctor J.C.Bathia Hospital Karnal (Haryana) 132001 • **Karur:** No 88/11 Bb Plaza Nirmal 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 700071 • **Kollam:** Sree Vigneswara Bhavan Shastri Junction Kollam - 691001 • **Korba:** Office No #202, 2nd Floor, Irc Que, 97 T. P. Nagar, Korba-495677 • **Kota:** D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007 • **Kottayam:** 1st Floor Sicscienceension Survey Railway Station Road Collectorate P O Kottayam 686002 • **Kurnool:** Shop No.47 2nd Floor S Komda Shopping Mall, Kurnool 518001 • **Lucknow:** Office No 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratganj, Lucknow 226001 • **Ludhiana:** Sco 122 Second Floor Above Hdfe Mutual Fun Feroze Gandhi Market Ludhiana 141001 • **Madurai:** No. 6-16/17 Ar Plaza 1st Floor North Veli Street Madurai 625001 • **Malappuram:** MM18/1974, Peeakes Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Dhwini, Malappuram, Kerala, 676519 • **Malda:** Ram Krishna Pally, Ground Floor English Bazar - Malda 732101 • **Mandi:** House No. 99/11 3rd Floor Opposite Gss Boy School School Bazar Mandi 175001 • **Mangalore:** Shop No - 305 Marian Paradise Plaza 3rd Floor Bunts Hostel Road Mangalore - 575003 • **Margoa:** 2/20 2nd Floor, L & L Correia'S Pride, Nearest Landmark Above Kfz, Near Ktc Bus Stand, Margao Salcete Goa 403801 • **Mathura:** Shop No. 9, Ground Floor, Vihari Lal Plaza Opposite Brijwasi Centre, Near New Bus Stand, Mathura 281001 • **Meerut:** Shop No.297/1, 1st Floor, Sbm Tower, Near Apex Tower, Near Kfz Bank, Opposite Eyes Petrol Pump, Ccs University Road, Mangal Pandey Nagar Meerut-250002 • **Mehsana:** Ff-21, Someswar Shopping Mall, Modhera Road-Mehsana-384002 • **Mirzapur:** Triveni Campus, 2nd Floor, Ratanganj, Near Sbi Life, Mirzapur-231001 • **Moga:** 1st Floordutt Road, Mandir Wali Gali Civil Lines Barar 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. Lab. Lab, Old Housing Board Colony, Morena 478001 • **Mumbai:** 6/8 Ground Floor Crossley House Near Bse (Bombay Stock Exchange)Next Union Bank Of India Fort Mumbai - 400001 • **Muzaffarpur:** 1st Floor, Saroj Complex, Diwan Road, 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 3/2 Apartment Khare Town Mata Durand Road Dharampet Nagpur 440010 • **Nanded:** Shop No.4 Sankarika Market G G Road, Opp.Bank Of India Nanded 431601 • **Nashik:** S-9 Second Floor Suyojit Sankar Sharanpur Road Nasik 422002 • **Navsari:** 103 1st Floor Landmark Mall, Near Sayaji Vaibhav Library , Navsari,396445 • **Nellore:** H. No: 216/2/561, Ramarao Complex-2 3rd Floor, Shop No: 305, Nagula Mitta Road, (Indira Bhavan), Opp: Bank Of Baroda, Nellore Pin : 524001 • **New Delhi:** 305 New Delhi House 27 Barakhamba Road - New Delhi 110001 • **Noida:** F-21 2nd Floor Near Kalyan Jewellers Sector-18 Noida 201301 • **Palghar:** The Edge Ground Floor, Shop number 4, Bhausaheb Dandekar Marg, Behind Prakash Talkies , Palghar Maharashtra 401404 • **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 • **Panjin:** H. No: T-9 T-10 Affran Plaza 3rd Floor Near Don Bosco High School Panjin 403001 • **Pathankot:** 2nd Floor Sahni Arcade Complex, Adj. Indira Colony Gate Railway Road Pathankot 145001 • **Patiala:** B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001 • **Patna:** Flat No -102, 2Bhk Ma Bhawani Sherdalay Exhibition Road, Patna-800001 • **Pondicherry:** No 122(108) Muthuramiamn Koil Street - Pondicherry 605001 • **Prayagraj:** Shop No- Tf-9, 3rd Floor, Vinayak Vrindavan Tower, H No-34/26, Tashkhant Road, Civil Station, Prayagraj- 211001 • **Pune:** Ayaan Chandrika, Office No. 14,15,16, Second Floor H.NO 1315, F.P.L No. 701, Dadasaheb Torne Path, Off Jangli Maharaj Road, Shivaji Nagar Pune Maharashtra -411005 • **Raipur:** Office No- 401, 4th Floor, Pithala Plaza , Fafadih Chowk, Raipur -492001 • **Rajahmundry:** D No: 6-7-7, Sri Venkata Satchi Nilayam, 1st Floor, Vadrevu Vani Veedhi, T - Nagar, Rajahmundry Ap- 533101 • **Rajkot:** 406 Prism Square Building, Near Moti Tanki Chowk, Near Khatiyawadi Gymkhana, Opp RKC School Gate, Dr. Radhakrishnan Marg, Rajkot - 360001 • **Ranchari:** Near No 103, 1st Floor, Commerce Tower, Beside Mahabir View, Main Road, Ranchi -834001 • **Ratlam:** 106, Rajaswa Colony, Near Sailana Bus Stand, Ratlam, Madhya Pradesh 457001 • **Renukoot:** C/O Mallick Medical Store, Bungaloi Katra Main Road, Renukoot, Dist. Sonbhadra -231217 • **Reva:** Shop No-22, Ground Floor, Shree Sai Anmol Complex, Opp Teerath Memorial Hospital, Rewa-486001 • **Rohtak:** Office No: 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001 • **Roorkee:** Near Shri Dwarkadish Dharm Shala, Ramnagar, Roorkee-247667 • **Rourkela:** 2nd Floor Main Road Udit Nagar Sundargarh Rourkela 769012 • **Sagar:** 2nd Floor Above Shiva Kanch Mandir 5 Civil Lines Sagar Madhya Pradesh -470001 • **Saharanpur:** 1st Floor, Krishna Complex, Opp. Hatni Gate, Court Road, Saharanpur - 247001 • **Salem:** No.6 Ns Complex Oldmain Main Road Salem 636009 • **Sambalpur:** First Floor, Shop No. 219 Sahej Plaza Golebaraz, Sambalpur Sambalpur 768001 • **Sangli:** 514/A, Gala No. 2/A, The Signature Building, Near Pudhari Bhandar, Sangli - 416416 • **Satara:** 07, 465 A, Govind Park Satar Bazaar, Satara - 415001 • **Satna:** 1st Floor, Gopal Complex, Rewa Road, Near Bus Stand, Satna-485001 • **Serampore:** Hinterland-II,GR.Floor, 6A Roy Ghat Lane, Serampore, Hooghly, West Bengal, 712201 • **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 Cross, Mission Compound Shimoga 577201 • **Shivpuri:** A. B. Road, In Front Of Sawarkar Park, Near Hotel Vasanthali, Shivpuri 473551 • **Sikar:** First Floorsuper Tower Behind Ram Mandir Near Tapary Bagichi - Sikar 332001 • **Silchar:** Above R K Associates, 2nd Floor, N.N. Dutta Road, Near Gurdwara, Shillongpat, Silchar 788001 • **Siliguri:** Vyom Sachitra Building, 2nd Floor, Pranam Mandir 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 Kamadha Datta Chowk Solapur-413007 • **Sonepat:** PP Tower, Shop No 207, 2nd Floor, Opposite 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:1-6/2, First Floor, Near Vijaya Ganapathi Temple, Beside I.K. Rao Building, Palakonda Road, Srikakulam Dist Andhra Pradesh - 532001 • **Sultanpur:** 1st Floor, Shop No-90A, Ramashankar Market, Civil Lines, Near Bus Station, Sultanpur-228001 • **Surat:** Ground Floor Empire State Building Near Udhna Darwaja Ring Road, 395002 • **Thane:** Tropical Elite, 1st Floor, Shop no 106, Near Naupada Police Station, Near Hari Niwas Circle Thane West Mumbai- 400602 • **Tinsukia:** 3rd Floor, Somany Tiles Building Above Uti Mutual Fund, Chirwapatty Road, Tinsukia Assam - 786125 • **Tirunelveli:** 55/18 Jeney Building 2nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001 • **Tirupathi:** Shop No.18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501 • **Tiruvalla:** 2nd Floor erinjery complex Ramanchira Opp Axis Bank Thiruvalla 689107 • **Trichur:** 4th Floor Crown Tower Shaktunagar Opp. Head Post Office Thrissur 680001 • **Trichy:** No 23C/1 E V R Road Near Vekkaliamman Kalyana Mandapam Puthur - Trichy 620017 • **Trivandrum:** 3rd floor No- 38 Tc-82/17, Capitol Center, Opp Secretariat, Mg Road, Statue N O Trivandrum - 695001 • **Tuticorin:** C - B A34 - A37 Mangalam Mani Nagar, Opp. Rajaji Park Palayamkottai Road Tuticorin 628003 • **Udaipur:** Shop No. 202 2nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001 • **Ujjain:** 227, 2nd Floor Heritage Plaza Above Vishal Megha Mart, Near Hotel Kshipra, Ujjain M.P. - 456010 • **Valsad:** 406, 4th Floor, Dreamland Arcade, Tithal Road, Valsad, 396001 • **Vapi:** Sa/1/A, Wing, 2nd Floor, Solitaire Business Centre, Opp Dcb Bank, Vapi Gide Char Rasta, Vapi-396195 • **Varanasi:** D 64 / 127 C - H Arhant Complex, 2nd Floor, Siga (Near Petrol Pump) Varanasi (O P)-221010 • **Vashi:** Haware Infotech Park 902, 9th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi Navi Mumbai 400703 • **Vellore:** No 2/19 1st Floor Vellore City Centre Anna Salai Vellore 632001 • **Vijayawada:** 40-9-62, Sub Register Office Road, Acharya Ranga Nagar, Benz Circle Vijayawada 520008 • **Visakhapatnam:** Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016 • **Warangal:** Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002 • **Yamuna Nagar:** B-V 185/A 2nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001

COLLECTION CENTER

Andheri: Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M. V. Road, Andheri East, Opp Andheri Court, Mumbai - 400069 • **Borivali:** Gomati Smtground Floor Jamli Gully Near Railway Station Borivali Mumbai 400 092 • **Hyderabad (Gachibowli):** Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilingampally Mandal Hyderabad 500032 • **Thane:** Room No. 302 3rd Flooranga Prasad Near Rbl Bank Ltd. Ram Maruti Cross Roadnaupada. Thane West Mumbai 400602 • **Vashi:** Haware Infotech Park 902, 9th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi Navi Mumbai 400703



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