



KEY INFORMATION MEMORANDUM

BARODA BNP PARIBAS RETIREMENT FUND

(An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier))

Product Labelling

<div>This product is suitable for investors who are seeking*:<ul style="list-style-type: none"><li>Capital appreciation and Income generation over long term.</li><li>Investment in diversified portfolio of equity &amp; equity related securities and fixed Income securities.</li></ul></div>	Risk-o-meter for the Scheme^^	Benchmark Risk-o-meter^
	<div><p>Investors understand that their principal will be at VERY HIGH RISK</p></div>	<div><p>Benchmark Riskometer is at Very High Risk AMFI Tier I Benchmark - CRISIL Hybrid 35+65-Aggressive Index</p></div>

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

^^basis scheme portfolio as on April 30, 2025

^ basis Index Constituents as on April 30, 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	<a href="http://www.barodabnpparibasmf.in">www.barodabnpparibasmf.in</a>

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

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

This KIM is dated May 30, 2025.

Investment objective	The primary investment objective of the Scheme is to generate income and capital appreciation by investing in a diversified portfolio of equity and equity related instruments and fixed income instruments with a view to provide a retirement solution to investors. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.		
Asset Allocation Pattern of the Scheme	Under normal circumstances, the asset allocation under the Scheme would be as follows:		
	Type of Instruments	Indicative allocations (% of total assets)	
		Minimum	Maximum
	Equity & Equity related instruments^	65	80
	Debt* & Money Market instruments	20	35
	Units issued by REITs & InvITs	0	10
<p>^The Scheme may invest upto 50% of equity assets in equity derivative 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. Debt instruments also include debt derivative instruments include Interest Rate Swaps, Interest Rate Forwards, Interest Rate Futures, Forward Rate Agreements and any such other derivative instruments permitted by SEBI/RBI from time to time.</p> <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>As per para 12.24 of SEBI Master Circular dated June 27, 2024, 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>Investment in liquid schemes or schemes that invest predominantly in money market instruments/ securities will be made for funds pending deployment.</p> <p>Money market instruments include Tri-party Repo on government securities or T-bills / Reverse Repo (including corporate bond Repo), commercial papers, commercial bills, treasury bills, Government securities issued by Central &amp; State Government having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.</p> <p>The Scheme may enter into repos/reverse repos as may be permitted by RBI other than repo in corporate debt securities. From time to time, the Scheme may hold cash. A part of the net assets may be invested in the 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.</p> <p>As per para 12.24 of SEBI Master Circular dated June 27, 2024, 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"><li>a. Government securities</li><li>b. T- Bills and</li><li>c. Repo on Government Securities</li></ul>			

Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)			
Sl. no	Type of Instrument	Percentage of exposure	Circular references*
1	Equity derivative instruments	The Scheme may invest upto 50% of equity assets in equity derivative 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.	Para 12.25 of SEBI Master Circular No. dated June 27, 2024
2	Debt instruments	Debt instruments may include securitised debt upto 20% of the debt portfolio of the Scheme. Debt instruments also include debt derivative instruments include Interest Rate Swaps, Interest Rate Forwards, Interest Rate Futures, Forward Rate Agreements and any such other derivative instruments permitted by SEBI/RBI from time to time.	-
3	Foreign securities (including ADR / GDR) / other overseas ETFs	The Scheme may invest in foreign securities (including ADR / GDR) / other overseas ETFs upto 35% of the net equity assets. However, the Scheme will not invest in foreign debt securities including foreign securitized debt.	Para 12.19 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024
4	Repos/reverse repos	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.	Paragraph 12.18 of SEBI Master Circular dated June 27, 2024.
5	Securities Lending	The Scheme may undertake Securities Lending transactions, in accordance with the framework relating to securities lending and borrowing specified by SEBI, within following limits: 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 deployed in Stock Lending to any single intermediary.	Paragraph 12.11 of SEBI Master Circular dated June 27, 2024
6	Debt instruments having Special Features	The Scheme may invest in debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption referred under para 12.2 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. The Scheme shall not invest more than 10% of its NAV of the debt portfolio of the scheme in such instruments and not more than 5% of its NAV of the debt portfolio of the Scheme in such instruments issued by a single issuer or within such limits as may be revised by SEBI from time to time.	Paragraph 12.2 of SEBI Master Circular dated June 27, 2024.
7	Credit Enhancement / Structured Obligations	The Scheme may invest in debt instruments having structured obligations / credit enhancement as per limit prescribed by SEBI and as amended from time to time. In terms of under para 12.3.1 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the Scheme may invest into debt instruments having Structured Obligations / Credit Enhancements upto 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio.	Paragraph 12.3.1 of SEBI Master Circular dated June 27, 2024
8	Credit Default Swaps (CDS)	The Scheme may invest in Credit Default Swaps and such investment will be in accordance with paragraph 12.28 of SEBI Master circular dated June 27, 2024	Paragraph 12.28.1.3 of SEBI Master circular dated June 27, 2024,
9	REITs and InvITs	The Scheme may invest in the units of REITs and InvITs as per para 12.21 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, subject to the following:	Paragraph 12.21 of SEBI Master circular no. dated June 27, 2024

		<div><div>a) No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of REIT and InvIT; and</div><div>b) A mutual fund scheme shall not invest<div><div>i. more than 10% of its NAV in the units of REIT and InvIT; and</div><div>ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer</div></div></div></div>	
10	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 12.16 of SEBI Master circular dated June 27, 2024
<div><p><b>Portfolio rebalancing in case of deviation from asset allocation under Defensive consideration:</b></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><b>Portfolio Rebalancing in case of passive deviation from asset allocation:</b></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><div><div>i. not be permitted to launch any new scheme till the time the portfolio is rebalanced.</div><div>ii. not to levy exit load, if any, on the investors exiting such scheme(s).</div></div></div>			
Investment Strategy	<div><p>The scheme is an actively managed scheme. The funds strategy seeks to generate income and capital appreciation by taking advantage of diversification by investing in a mix of asset classes comprising equity &amp; equity related instruments and fixed income securities including money market instruments. It also aims to manage risk through active selection within the specified asset allocation range. The aim is to improve risk adjusted returns through diversification across these asset classes.</p><p>The equity portion will select stocks which have the potential to appreciate over long term. Hence the scheme will invest in a diversified portfolio of equity and equity related instruments across all market capitalization i.e large caps, mid-caps and small caps. There will be no sector bias while investing. The fund manager will follow a top down for selecting sectors and bottom-up approach while selecting stocks.</p><p>The following are broad factors that would be considered while building a portfolio of companies:</p><div><div>• Quality of business model</div><div>• Quality of Management</div><div>• Business and economic fundamentals driven by in-depth research.</div><div>• Reputation and track record of management</div><div>• Long term growth prospects</div><div>• Financial strength of the company</div><div>• Sustainable competitive advantage</div></div></div>		

	<p>The debt portion of the scheme would be invested in a portfolio of debt instruments and related securities of government, quasi-government, corporate issuers and money market instruments rated investment grade or higher. The investment process follows a top-down approach taking into account aspects like interest rate view, term structure of interest rates, systemic liquidity, RBI's policy stance, inflationary expectations, government's borrowing program, fiscal deficit, etc. The Fund will emphasise on well-managed, good quality companies with above average growth prospectus whose securities can be purchased at a good yield and have a high-quality rating.</p> <p>The scheme may also invest in REITs and InVITs as another source of diversification or as a source of potential capital appreciation and income generation.</p> <p><b>Trading In Derivatives</b></p> <p>The Scheme intend to use derivatives for the purposes, which may be permitted by SEBI from time to time, which will include hedging &amp; portfolio balancing as permitted under the Regulations. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations. Usage of derivatives may expose the Scheme to certain risks inherent to such derivatives. Hedging does not mean maximisation of returns but only reduction of systematic or market risk inherent in the investment. As per clause 7.6 of SEBI Master circular for Mutual Funds dated June 27, 2024, SEBI has specified the guidelines pertaining to trading by Mutual Fund in Exchange Traded Derivatives.</p> <p>The following information provides a basic idea as to the nature of the derivative instruments proposed to be used by the scheme and the benefits and risks attached therewith. For detailed derivative strategies, please refer to SAI.</p>
<b>Risk Profile of the Scheme</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p><b>Scheme Specific Risk Factors</b></p> <p>In general, investment under the Scheme may be affected by risks associated with equities and fixed income securities.</p> <p><u><b>Market Risk:</b></u></p> <p>All mutual funds and securities investments are subject to market risk and there can be no assurance / guarantee that the scheme's objectives will be achieved. The securities that the scheme invests in would be exposed to price changes on a day-to-day basis. These price changes may occur due to instrument-specific factors as well as general macroeconomic conditions. Markets are volatile and can decline significantly in response to adverse issuer, olitical, 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.</p> <p><u><b>Risks associated with investing in equity and equity related instruments:</b></u></p> <p>The risks associated with investments in equities and similar instruments include significant fluctuations in prices. The impact of fluctuations is likely to be accentuated for short-term investments. The risk that the performance of one or more companies declines or stagnates may have a negative impact on the performance of the Scheme as a whole at any given time.</p> <p>Stock markets are volatile and can decline significantly in response to political, regulatory, economic, market and stock-specific developments etc.</p> <p>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.</p> <p><u><b>Risks associated with investing in fixed income securities:</b></u></p> <p>1. <b>Credit and Counterparty risk:</b> 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).</p> <p>Counterparty risk refers to the counterparty's inability to honor its commitments (payment, delivery,</p>



	<p>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.</p> <p>The value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit and counterparty risk as well as any actual event of default. Changes in financial conditions of an issuer, changes in economic and political conditions in general, or changes in economic or and political conditions specific to an issuer, all of which are factors that may have an adverse impact on an issuer's credit quality and security value.</p> <p>2. <b>Liquidity Risk:</b> The liquidity of the scheme's investment is inherently restricted by trading volumes in the securities in which the scheme invests.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>3. <b>Interest Rate Risk &amp; Re-investment Risk:</b> 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.</p> <p>4. <b>Sovereign risk:</b> The Central Government of India is the issuer of the local currency debt in India. The Government raises money to meet its capital and revenue expenditure by issuing debt or discounted securities. Since payment of interest and principal amount has a sovereign status implying least probability of a default, such securities are known as securities with sovereign credit. It also implies that the credit risk on such Government securities is even lower than that on non-government securities with "AAA" rating and hence yields on government securities are even lower than yields on non-government securities with "AAA" rating.</p> <p>5. <b>Concentration Risk:</b></p> <p>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.</p> <p><b><u>Risk Factors associated with Investments in Derivatives:</u></b></p> <p>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.</p> <p>Some of the risks inherent to derivatives investments include:</p>
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	<p>1. <b>Price Risk:</b> Despite the risk mitigation provided by various derivative instruments, there remains an inherent price risk which may result in losses exceeding actual underlying.</p> <p>2. <b>Default Risk:</b> 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.</p> <p>3. <b>Basis Risk:</b> 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.</p> <p>4. <b>Limitations on upside:</b> Derivatives when used as hedging tool can also limit the profits from a genuine investment transaction.</p> <p><b>Liquidity risk:</b> 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.</p> <p><b>Execution Risk:</b> The prices which are seen on the screen need not be the same at which execution will take place.</p> <p><u><b>Risks for writing covered call options for equity shares:</b></u></p> <ul style="list-style-type: none"><li>• 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.</li><li>• 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.</li><li>• 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.</li><li>• The total gross exposure related to option premium paid and received shall not exceed the regulatory limits of the net assets of the scheme.</li></ul> <p><u><b>Risk Factors associated with investing in debt instrument securities with special features:</b></u></p> <p>Pursuant to para 12.2.1 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the schemes may investment in securities having special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption. Such special features may be available under the Additional Tier I bonds and Tier 2 bonds issued under Basel III framework. These securities having special features will carry and be subject to all the risks associated with the investment in Fixed Income securities like Credit and Counterparty Risk, Liquidity Risk, Interest Rate Risk etc. However, investors are requested to note that as these securities are subordinate to all other Fixed Income securities issued by an issuer and only senior to common equity, such securities with special features are more riskier than other Fixed Income Securities of the same issuer.</p> <p><b>Credit Risk:</b> Where the payout of interest or principal amount is due to be paid by an issuer for senior debt securities and for securities with such special features, such payout for the securities with special features would normally happen only after paying off all the senior debt dues. This increases the risk that the Issuer of the securities with special features may default on interest and /or principal payment obligations and/or default upon violation of covenant(s) and/or delay in scheduled payment(s).</p> <p><b>Liquidity Risk :</b> The securities with special features can normally be considered to have limited secondary market liquidity as compared to any senior debt of the issuer, and thus fund manager may be forced to hold such securities with special features till its maturity. Further, where the special features results in trigger and conversion to equity securities, such equity security received by the scheme(s) upon conversion will carry and</p>
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	<p>be subject to all the risks associated with the investment in equity securities.</p> <p><b><u>Risk factors associated with investments in Credit Default Swaps:</u></b></p> <p>Credit default swap is the most common form of credit derivative where the buyer of the swap makes payments to the swap's seller until the maturity date of the contract. In return, the seller agrees that – in the event of defaults or experiences another credit event – the seller will pay the buyer the securities value as well as all the interest payments that would have been paid between that time and the security's maturity date. The scheme may participate in Credit Default Swaps (CDS) as a buyer (protection buyer) to hedge / offset credit risk related to fixed income instruments. It is important to note that the credit risk isn't completely eliminated - it has been shifted to the CDS seller. The risk is that the CDS seller defaults at the same time the credit event occurs. In case the debt issuer does not default or no credit event occurs till maturity of CDS contract, the buyer will end up losing money through the payments on the CDS.</p> <p><b><u>Risk Factors associated with investments in debt instruments having Structured Obligations / Credit Enhancements:</u></b></p> <p>The risks factors stated for debt instruments having Structured Obligations / Credit Enhancements are in addition to the risk factors associated with fixed income instruments:</p> <ul style="list-style-type: none"><li>• SO rated securities are often complex structures with a variety of credit enhancements. Debt securities lack a well-developed secondary market in India, and due to the credit enhanced nature of CE securities as well as structured nature of SO securities, the liquidity in the market for these instruments is adversely affected compared to similar rated debt instruments. Hence, lower liquidity of such instruments, could lead to inability of the scheme to sell such debt instruments and generate liquidity for the scheme or higher impact cost when such instruments are sold.</li><li>• The credit risk of debt instrument which are CE rated, derived rating is based on the combined strength of the issuer as well as the structure. Hence, any weakness in either the issuer or the structure could have an adverse credit impact on the debt instrument. The weakness in structure could arise due to inability of the investors to enforce the structure due to issues such as legal risk, inability to sell the underlying collateral or enforce guarantee, etc. In case of SO transactions, comingling risk and risk of servicer increases the overall risk for the securitized debt or assets backed transactions. Therefore, apart from issuer level credit risk such debt instruments are also susceptible to structure related credit risk.</li></ul> <p><b><u>Risks associated with Securities Lending</u></b></p> <p>Securities Lending is lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed. The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure to comply can result in a possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The Mutual Fund may not be able to sell such lent securities, and this can lead to temporary illiquidity.</p> <p><b><u>Risk factors specific to investments in foreign securities:</u></b></p> <p>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.</p> <p>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,</p>
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	<p>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.</p> <p><b><u>Risks associated with investing in mutual fund units:</u></b></p> <p>To the extent of the investments in units of mutual funds, the risks associated with investing in such funds like market risk, credit &amp; default risk, liquidity risk, redemption risk including the possible loss of principal; etc. will exist.</p> <p><b><u>Risk factors associated with investments in REITs and InvITs</u></b></p> <p>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</p> <p><b>Risks associated with segregated portfolio:</b></p> <ul style="list-style-type: none"><li>Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer.</li><li>Security comprises of segregated portfolio may not realise any value.</li><li>Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.</li><li>Trading in the units of segregated portfolio on the Exchange may be halted because of market conditions, including any halt in the operations of Depository Participants or for reasons that in view of the Exchange Authorities or SEBI, trading in the units is suspended and / or restricted. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange necessary to maintain the listing of units of scheme will continue to be met or will remain unchanged.</li></ul> <p><b>Risks associated with investing in securitised debt:</b></p> <p>The scheme may invest in domestic securitized debt such as asset backed securities (ABS) or mortgage-backed securities (MBS). ABS means securitized debts wherein the underlying assets are receivables arising from personal loans, automobile loans, etc. MBS means securitized debts wherein the underlying assets are receivables arising from loans backed by mortgage of properties which can be residential or commercial in nature. ABS / MBS instruments reflect the undivided interest in the underlying of assets and do not represent the obligation of the issuer of ABS / MBS or the originator of the underlying receivables. The ABS / MBS holders have a limited recourse to the extent of credit enhancement provided. Securitized debt may suffer credit losses in the event of the delinquencies and credit losses in the underlying pool exceeding the credit enhancement provided. As compared to the normal corporate or sovereign debt, securitized debt is normally exposed to a higher level of reinvestment risk.</p> <p><b>Pass through Certificate (PTC)</b> (Pay through or other Participation Certificates) represents beneficial interest in an underlying pool of cash flows. These cash flows represent dues against single or multiple loans originated by the sellers of these loans. These loans are given by banks or financial institutions to corporates. PTCs may be backed, but not exclusively, by receivables of personal loans, car loans, two-wheeler loans and other assets subject to applicable regulations.</p> <p><b>How the risk profile of securitized debt fits into the risk appetite of the scheme</b></p> <p>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.</p> <p><b>Policy relating to originators</b> 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</p>
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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 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.  
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

	<p>period depends on the tenure of the securitization transaction. The Scheme will invest in securitized debt that is in compliance with the regulations.</p> <p><b>Minimum retention percentage by originator of debts to be securitized</b></p> <p>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.</p> <p><b>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</b></p> <p>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.</p> <p><b>The resources and mechanism of individual risk assessment with the AMC for monitoring investments in securitised debt</b></p> <p>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</p> <p><b>Other Risks:</b></p> <ul style="list-style-type: none"><li>• <b>Risk associated with inflation:</b> Over time, yields of short-term investments may not keep pace with inflation, leading to a reduction in an investment's purchasing power.</li><li>• <b>Legal risk:</b> The scheme may be affected by the actions of government and regulatory bodies. Legislation could be imposed retrospectively or may be issued in the form of internal regulations which the public may not be aware of. Legislation (including legislation relating to tax) or regulation may be introduced which inhibits the scheme from pursuing their strategies or which renders an existing strategy less profitable than anticipated. Such actions may take any form, for example nationalization of any institution or restrictions on investment strategies in any given market sector or changing requirements and imposed without prior warning by any regulator.</li><li>• <b>Taxation risk:</b> 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.</li><li>• <b>Valuation risk:</b> 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.</li><li>• <b>Operational Risk:</b> 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.</li><li>• <b>Risk factors associated with processing of transaction in case of investors investing in mutual fund units through Stock Exchange Mechanism:</b> 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</li></ul>
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	<p>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><b>Investors in the Scheme are not being offered any guaranteed returns.</b></p> <p><b>Please refer to the SID for detailed risk factors and risk control measures.</b></p>																	
Plans & Options	<p>The Scheme offers following plans:</p> <ul style="list-style-type: none"><li>• Baroda BNP Paribas Retirement Fund– Regular</li><li>• Baroda BNP Paribas Retirement Fund– Direct</li></ul> <p>Each Plan offers Growth Option and Income Distribution cum Capital Withdrawal (IDCW) Option*. The IDCW option offers - Payout of Income Distribution cum capital withdrawal option.</p> <p>There shall be a single portfolio under each plan of the scheme.</p> <p>*Amounts can be distributed out of investors capital (equalization reserve), which is part of sale price that represents realized gains. However, investors are requested to note that amount (dividend) distribution under IDCW option is not guaranteed and subject to availability of distributable surplus.</p> <p><b>Default Option/Facility:</b></p> <p>In case no option is indicated in the application form, then the following shall be applicable:</p> <p><b>Default Option: Growth Option</b> <b>Default Facility under IDCW: Reinvestment facility</b></p> <p>Investors may also opt to simultaneously invest in any / all option(s) of the Scheme subject to minimum subscription requirements under such option(s)/ Scheme.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>																	
Applicable NAV	<table><tr><th colspan="2">Subscriptions and Switch-ins* (irrespective of application amount):</th><th>Applicable NAV</th></tr><tr><td colspan="2">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.).</td><td>The NAV of the day on which the funds are available for utilization.</td></tr><tr><td colspan="2">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.)</td><td>The NAV of the subsequent day on which the funds are available for utilization.</td></tr><tr><td colspan="2">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.</td><td>The NAV of such subsequent Business Day on which the funds are available for utilization.</td></tr></table> <p>Please note that with respect to applicability of NAV for the subscription / switch ins, irrespective of the amount, the funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.</p> <p>Please note the aforesaid provisions shall also apply to systematic transactions i.e. Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) etc. To clarify, for investments through systematic investment routes such as SIP, STP, myTrigger STP, IDCW Sweep facility, etc. the units will be allotted as per the NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date for amount of distribution under IDCW option etc.</p> <table><tr><th>Redemptions and Switch-outs</th><th>Applicable NAV</th></tr><tr><td>Receipt of valid application up to 3 p.m. on a Business Day</td><td>The NAV of the day on which the application is received.</td></tr></table>		Subscriptions and Switch-ins* (irrespective of application amount):		Applicable NAV	In respect of valid application received up to 3.00 p.m. on a Business Day and funds for the entire amount of subscription/ purchase/ switch-in as per application/request are credited to the bank account of the Scheme before cut-off time i.e. available for utilization before the cut-off time (of 3.00 p.m.).		The NAV of the day on which the funds are available for utilization.	In respect of valid application is received after 3.00 p.m. on a Business Day and funds for the entire amount of subscription/ purchase/ switch-in as per application /request are credited to the bank account of the Scheme after cut-off time i.e. available for utilization after the cut-off time (of 3.00 p.m.)		The NAV of the subsequent day on which the funds are available for utilization.	Irrespective of the time of receipt of application, where the funds for the entire amount of subscription/ purchase/ switch-in as per application/request are credited to the bank account of the Scheme before cutoff time on any subsequent Business Day i.e. available for utilization before the cut-off time (of 3.00 p.m.) on any subsequent Business Day.		The NAV of such subsequent Business Day on which the funds are available for utilization.	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.
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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.		
	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.			
Minimum Application Amount/ Number of Units	For each purchase/switch-in of units offered under the respective Plan(s):-			
	Minimum Amount for Purchase / Initial switch In	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.		
	Additional Amount for Purchase	Rs. 1,000/- and in multiples of Re. 1/- thereafter		
	Minimum amount /units for Redemption / Switch Out	Rs. 1,000/- and in multiples of Re. 1/- thereafter. There will be no minimum redemption criterion for Unit based redemption.		
	There is no upper limit on the amount for application. The Trustee / AMC reserves the right to change the minimum amount for application and the additional amount for application from time to time in the Scheme and these could be different under different plan(s) / option(s).			
	"Note – The aforesaid requirement of minimum application and additional application shall not be applicable on the mandatory investments made by the Designated Employees of the AMC in accordance with clause 6.10 of SEBI Master Circular on Mutual Funds"			
Despatch of Redemption Request	Timeline for <ul style="list-style-type: none"><li><b>Dispatch of redemption proceeds</b> 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".</li><li><b>Dispatch of IDCW</b> The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date or as per timelines prescribed by SEBI/AMFI from time to time</li></ul>			
Benchmark	Name of the Benchmark: CRISIL Hybrid 35+65 - Aggressive Index  Justification for use of benchmark: The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the scheme.			
Distribution 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	For equity portion: Mr. Pratish Krishnan (managing the fund since May 28, 2024 ie 0.92 years), For equity portion: Mr. Ankeet Pandya (managing the fund since January 01, 2025 i.e 0.33 years For Debt portion: Mr. Gurvinder Singh Wasan (managing since October 21, 2024 ie 0.53 years)			
Name of the Trustee Company	Baroda BNP Paribas Trustee India Private Limited			
Performance of the scheme	I. Compounded annualised returns (%) of Growth Option as at April 30, 2025:			
	Absolute Returns	Scheme Returns % Regular Plan	Scheme Returns % Direct Plan	Benchmark Returns %
	Returns for the last 1 year	N.A.	N.A.	N.A.
	Returns for the last 3 years	N.A.	N.A.	N.A.



	Returns for the last 5 years	N.A.	N.A.	N.A.																
	Returns since inception - Reg Plan	6.86	-	6.48																
	Returns since inception - Direct Plan	-	8.86	6.48																
Scheme has not completed 1, 3 and 5 years, hence 1, 3 and 5 years CAGR performance are not provided.																				
ii. Absolute Returns for each financial year (Apr-Mar): Absolute Returns for each financial by means of a bar diagram has not been provided since the Scheme has not completed a year.																				
Additional Scheme Related Disclosures	Scheme's portfolio holdings (top 10 holdings) by issuer and fund allocation towards various sector, is available at <a href="https://www.barodabnpparibasmf.in/downloads/">https://www.barodabnpparibasmf.in/downloads/</a>																			
	Scheme's Portfolio turnover ratio is 0.84 times as on April 30, 2025.																			
Expenses of the Scheme	<table><tr><th>Type of Load</th><th>Load chargeable (as %age of NAV)</th></tr><tr><td>Exit</td><td>Nil</td></tr></table>				Type of Load	Load chargeable (as %age of NAV)	Exit	Nil												
	Type of Load	Load chargeable (as %age of NAV)																		
	Exit	Nil																		
	No Exit Load shall be imposed for switching between Investment Plan(s) and Plans/Options within the Investment Plan(s), subject to completion of lock-in period.																			
	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																			
	The AMC reserves the right to modify the load structure on a prospective basis.																			
	For any change in load structure, the AMC will issue an addendum and display it on the website/ISCs																			
	a. Recurring Expenses The AMC has estimated that upto 2.25% of daily net assets of the Scheme will be charged to the Scheme as expenses. As per Regulation 52(6) of the MF regulations, the total expenses of the Scheme, including investment management and advisory fee shall be subject to following limits as mentioned below:																			
	<table><tr><th>Assets under management slab (Rs. In crores)</th><th>Total expense ratio limits</th></tr><tr><td>On the first Rs. 500 crore of the daily net assets</td><td>2.25%;</td></tr><tr><td>On the next Rs.250 crores of the daily net assets</td><td>2.00%;</td></tr><tr><td>On the next Rs.1,250 crores of the daily net assets</td><td>1.75%;</td></tr><tr><td>On the next Rs. 3,000 crore of the daily net assets</td><td>1.60%;</td></tr><tr><td>On the next Rs. 5,000 crore of the daily net assets</td><td>1.50%</td></tr><tr><td>On the next Rs. 40,000 crore of the daily net assets</td><td>Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof;</td></tr><tr><td>On the balance of the assets</td><td>1.05%</td></tr></table>				Assets under management slab (Rs. In crores)	Total expense ratio limits	On the first Rs. 500 crore of the daily net assets	2.25%;	On the next Rs.250 crores of the daily net assets	2.00%;	On the next Rs.1,250 crores of the daily net assets	1.75%;	On the next Rs. 3,000 crore of the daily net assets	1.60%;	On the next Rs. 5,000 crore of the daily net assets	1.50%	On the next Rs. 40,000 crore of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof;	On the balance of the assets	1.05%
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On the balance of the assets	1.05%																			
Actual expenses for the previous financial year 2024-25:																				
Note: <ul style="list-style-type: none"><li>Pursuant to AMFI email dated March 02, 2023, with respect to keeping the B-30 incentive structure in abeyance, the AMC will not charge additional 30 bps on new inflows garnered from retail investors from B-30 cities till further notice.</li><li>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.</li></ul>																				

	<div><div><div><div></div><div>For the actual current expenses being charged, the investor should refer to the website of the mutual fund at the following link &lt;<a href="https://www.barodabnpparibasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes">https://www.barodabnpparibasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes</a>&gt;. Investors are requested to read section ‘Annual Recurring Expenses’ in the SID.</div></div></div><div>Actual expenses for the previous financial year 2024-2025</div><div>Total recurring expense as a % to daily net assets:</div><table><tr><td>• Regular Plan -</td><td>2.30%</td></tr><tr><td>• Direct Plan -</td><td>0.47%</td></tr></table><div>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</div></div>	• Regular Plan -	2.30%	• Direct Plan -	0.47%
• Regular Plan -	2.30%				
• Direct Plan -	0.47%				
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/Mutual Fund shall declare the Net Asset Value of the scheme on all days on AMFI’s website ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ) by 11.00 p.m. and also on its website ( <a href="http://www.barodabnpparibasmf.in">www.barodabnpparibasmf.in</a> ). The NAV shall be calculated for all days. 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	<div>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.</div> <table><tr><td>Name, address, telephone number, fax number, e-mail id of Investor Relations Officer:</td><td>Name and Address of Registrar and Transfer Agent</td></tr><tr><td>Mr. Vivek Kudal Baroda BNP Paribas Asset Management India Private Limited 201(A) 2nd Floor, A wing, Crescenzo, C-38 &amp; 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: <a href="mailto:service@barodabnpparibasmf.in">service@barodabnpparibasmf.in</a></td><td>KFIN Technologies Limited (SEBI Registration No. INR000000221) Selenium Tower B, Plot number 31 &amp; 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. India. Fax: +91 40 2331 1968 Toll Free No.: 1800-2670-189 (Monday to Saturday, 9 AM to 7 PM) E-mail id: <a href="mailto:cs.barodabnppmf@kfintech.com">cs.barodabnppmf@kfintech.com</a></td></tr></table> <div>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. Investors also have the option to approach SEBI, by logging a complaint on SEBI’s complaints redressal system (SCORES 2.0 ) (<a href="https://scores.sebi.gov.in/">https://scores.sebi.gov.in/</a>)</div>	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: <a href="mailto:service@barodabnpparibasmf.in">service@barodabnpparibasmf.in</a>	KFIN Technologies Limited (SEBI Registration No. INR000000221) Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. India. Fax: +91 40 2331 1968 Toll Free No.: 1800-2670-189 (Monday to Saturday, 9 AM to 7 PM) E-mail id: <a href="mailto:cs.barodabnppmf@kfintech.com">cs.barodabnppmf@kfintech.com</a>
Name, address, telephone number, fax number, e-mail id of Investor Relations Officer:	Name and Address of Registrar and Transfer Agent				
Mr. Vivek Kudal Baroda BNP Paribas Asset Management India Private Limited 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: <a href="mailto:service@barodabnpparibasmf.in">service@barodabnpparibasmf.in</a>	KFIN Technologies Limited (SEBI Registration No. INR000000221) Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. India. Fax: +91 40 2331 1968 Toll Free No.: 1800-2670-189 (Monday to Saturday, 9 AM to 7 PM) E-mail id: <a href="mailto:cs.barodabnppmf@kfintech.com">cs.barodabnppmf@kfintech.com</a>				
Unitholders’ Information	<div>Allotment Confirmation</div> <div>(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.</div> <div>(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.</div> <div>(c)Consolidated Account Statement (CAS)</div> <div>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).</div>				

	<p>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. For further details, refer SAI.</p> <p><b>Unitholders are requested to ensure that their email id and mobile number are registered/updated with the AMC/RTA through our investor service centres in order to facilitate effective communication. For more details, Investors are requested to refer the Scheme Information Document (SID).</b></p> <p><b>Portfolio Disclosure</b></p> <ol style="list-style-type: none"><li>1. AMC shall disclose portfolio (along with ISIN) as on the last day of the month and half-year (i.e. 31st March and on 30th September) for the Scheme on its website and on the website of AMFI within 10 days from the close of each month/ half-year respectively.</li><li>2. AMC shall send the monthly and half-yearly statement of scheme portfolio <b>via email</b> to those unitholders whose email addresses are registered with AMC/Mutual Fund within 10 days from the close of each month and half-year respectively. <b>The unit holders are requested to ensure that their email address is registered with AMC/Mutual Fund.</b></li><li>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.</li><li>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.</li><li>5. Unitholders' can obtain the scheme's latest portfolio holding in a user-friendly and downloadable spreadsheet format at the following link <a href="https://www.barodabnpparibasmf.in/downloads/monthly-portfolio-scheme">https://www.barodabnpparibasmf.in/downloads/monthly-portfolio-scheme</a>.</li></ol> <p><b>Half Yearly Unaudited Financial Results Disclosure:</b></p> <p>AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (<a href="http://www.barodabnpparibasmf.in">www.barodabnpparibasmf.in</a>). Further, the AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in atleast one national English daily newspaper and a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.</p> <p>Necessary link for the Half Yearly Unaudited Financial Results Disclosure shall also be provided on the AMFI website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>).</p> <p><b>Annual Report or abridged summary thereof:</b></p> <p>Scheme wise annual report or an abridged summary thereof shall be provided to all unit holders within four months from the date of closure of the relevant accounts year i.e. 31st March each year.</p> <p><b>For more details, Investors are requested to refer the Scheme Information Document (SID).</b></p>
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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.

## INSTRUCTIONS

### A. GENERAL INSTRUCTIONS

1. Please read the Key Information Memorandum (KIM), Statement of Additional Information (SAI) and the Scheme Information Document (SID) carefully before investing. All applicants are deemed to have read, understood and accepted the terms subject to which this offer is being made and bind themselves to the terms upon signing the Application Form and tendering payment.
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)
3. The application form must be filled in English in BLOCK letters using Black or Dark Blue coloured ink. Incomplete applications are liable to be rejected. Please ensure that the requisite details and documents have been provided. This will help in avoiding processing delays and / or rejection of your Application Form. All subscription application forms should be submitted only at the designated Investor Service Center of Baroda BNP Paribas Mutual Fund or its RTA.
4. Please strike out any section that is not applicable. Correction/Cancellation on any of the mandatory information should be countersigned by the investor.
5. The Applicant's name and address must be given in full (P.O. Box No. alone is not sufficient). In case of multiple applicants, all communication and payments towards redemption will be made in the name of / favouring first applicant only. If the first applicant is a minor, the name of the Guardian who will sign on behalf of the minor should be filled in the space provided.
6. Mobile No. & E-mail ID of the first applicant is to be provided to facilitate faster and efficient communication.
7. All applicants must sign the form. In the case of HUF, the Karta should sign on behalf of the HUF. Authorised signatories, signing on behalf of a Company/Body Corporate/Society/ Trust etc should sign under their official seal. A list of Authorised Signatories (POA/Board Resolution) with their names & designations duly certified/ attested should be attached with the application form.
8. Please note that if no Option is ticked/indicated in the application form, the units will by default be allotted under the Growth Option of the Scheme. Similarly, Reinvestment of Income Distribution cum capital withdrawal Option of the Income Distribution cum capital withdrawal shall be the default sub-options.
9. If the investment is done on behalf of the minor, then the minor shall be the sole holder in the folio/account. Joint holding will not be allowed in the folio/account opened on behalf of the minor. Guardian in the folio on behalf of the minor should either be a natural guardian (i.e., father or mother) or a court appointed Guardian.
10. If you have invested through a distributor kindly specify the Name and ARN Code of the distributor else for Direct Investment, please Mention "Direct". In case nothing is specified then by default it will be treated as Direct Investment.
11. If an application is received from or under the ARN of a Distributor who is not empanelled with the AMC, such a transaction shall be processed under the Direct Plan.

### B. APPLICANT INFORMATION

1. Name should be given in full without any abbreviations, exactly as it appears in your PAN.
2. In the case of non-individual applicants, i.e. HUF / Companies/AOP / BOI / Trusts / Societies / FIs etc. the name, email-ID and telephone number of the contact person should be provided.
3. 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.
4. In case of application(s) made by individual investors under a Power of Attorney, the original Power of Attorney or a duly notarized copy should be submitted along with the subscription application form. In case of applications made by non-individual investors, the authorized signatories of such non-individual investors should sign the application form in terms of the authority granted to them under the Constitutional Documents/Board resolutions/Power of Attorneys, etc. A list of specimen signatures of the authorized signatories duly certified/attested should also be attached to the application form. The Mutual Fund/ AMC/ Trustee shall deem that the investments made by such non-individual investors are not prohibited by any law/constitutional documents governing them and they possess the necessary authority to invest.
5. Application made by a limited company or by a body corporate or a registered society or a trust, should be accompanied by a copy of the relevant resolution or authority to make the application along with a certified copy of the Memorandum and Articles of Association or Trust Deed / Bye Laws / Partnership Deed, whichever is applicable.
6. **Permanent Account Number (PAN):** SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention his/her permanent account number (PAN) irrespective of the amount of purchase. Where the applicant is a minor, and does not possess his / her own PAN, he/ she shall quote the PAN of his/ her father or mother or the guardian, signing on behalf of the minor, as the case may be. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase application, a photocopy of the PAN card duly self-certified along with the original PAN Card. Micro investment (including lumpsum & Micro SIP) & Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission however they are required to mandatorily submit PAN Exempt KYC Reference No (PEKRN) to Baroda BNP Paribas Mutual Fund. Applications not complying with this requirement may not be accepted/ processed. Additionally, in the event of any Application Form being subsequently rejected for mismatch / non-verification of applicant's PAN details with the details on the website of the Income

Tax Department, the investment transaction will be cancelled and the amount may be refunded/ redeemed at the applicable NAV, subject to payment of exit load, if any.

7. **Prevention of Money Laundering and Know Your Client (KYC):** In order to reduce hardship and help investors dealing with SEBI intermediaries, SEBI has issued multiple circulars informing SEBI registered intermediaries, as mentioned therein, to follow a uniform KYC compliance procedure for all the investors dealing with them. SEBI also issued KYC Registration Agency ( "KRA") Regulations 2011 and the guidelines in pursuance of the said Regulations and for In-Person Verification ("IPV"). All investors (individual and non- individual) are required for KYC compliance. However, applications should note that in case of minors, Guardian should be KYC compliant for the purpose of investing with a Mutual Fund. Also, applicants/ unit holders intending, to apply for units currently holding units and operating their Mutual Fund folios through a Power of Attorney (PoA) must ensure that the issue of PoA and the holder of the PoA must mention their KYC compliance status at the time of investment. PoA holders are not permitted to apply for KYC compliance on behalf of the issuer of the PoA. Investors who have registered under Central KYC Records Registry (CKYCR) has to provide the 14-digit KYC Identification Number (KIN) in application form. SEBI required all the market intermediaries to update/upload KYC details of the new customer/investors (not KYC-KRA compliant) on CERSAI's online platform. CERSAI is a centralized repository of KYC records of customers in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector. Central KYC (CKYC) stores all the customer information at one central server that is accessible to all the financial institutions. After opening a KYC account under the CKYC, customer will get a 14-digit identification number ("KYC Number") and that the same has to be quoted by the investor who wish to invest in mutual funds. Further, the Mutual Fund/AMC is required to check whether the PAN of the investor has been updated in CKYCR. In case the PAN has not been updated, the Mutual Fund/AMC shall collect a self-certified copy of the investors PAN card and update/upload the same in CKYCR. In case the Investor uses the old KRA KYC form for updating of any KYC information, such investor shall be required to provide additional/missing information only by using the supplementary CKYC form or fill the new "CKYC form". Investor is requested to complete KYC process before placing redemption request. The AMC reserves the right to reject transaction application in case the investor(s) fails to submit information and/or documentation as mentioned above. In the event of non-compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s). Separate procedures are prescribed for change in name, address, and other KYC related details, should the applicant desire to change such information.
8. In case of NRI/FII investors the Account Statements / Redemption Cheques / Other correspondence will be sent to the mailing address mentioned.
9. Investors already holding a folio in Baroda BNP Paribas MF can provide their existing Folio Number and Name of applicants(s) corresponding to the said folio. It is the responsibility of the Investor to ensure correctness of such details provided. The personal details and Bank Account details as registered in the existing folio number as provided would apply to the said investment and the registered details would prevail over any conflicting information furnished in this form. AMC reserves the right to assign any of the existing Folio Number of the investor against multiple applications and/ or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criterions and integrity checks as may be determined by the AMC from time to time.
10. All applications are accepted subject to detailed scrutiny and verification. Applications which are not complete in all respects are liable for rejection, either at the collection point itself or subsequently after detail scrutiny/verification at the back office of the registrars.
11. **Minor Investors:** In case of Minor investors, Minor shall be the first and sole holder in the account. No Joint holders are allowed. In case an investor provides joint holder details, these shall be ignored. Guardian should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian. 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. Guardian should mention the relationship with Minor and date of birth of the Minor on the application form. A document evidencing the relationship and date of birth of the Minor should be submitted along with the application form. Photocopy of any one of the following documents can be submitted (a) Birth certificate of the minor (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. If the mandatory details and/or documents are not provided, the application is liable to be rejected.

### C. BANK ACCOUNT DETAILS

1. As per SEBI guidelines, it is mandatory for investors to mention their bank account details in the application form. In the absence of the bank details the application form will be rejected.
2. Purchase Application requests should necessarily mention the pay- in bank account details i.e bank name, bank account number, bank branch used for issuing the payments to the fund. The first unit holder has to ensure that the subscription payment has to be made through his own bank account or through any of the bank accounts wherein he is one of the joint bank account holders. If this is not evidenced on the payment cheque/funds transfer/RTGS/NEFT request, etc given by the investor at the time of subscription then unit holder should attach necessary supporting documents like bank passbook copy, bank statement etc to prove that the funds are from a bank account held by the first unit holder only. If the documents are not submitted with the application the fund reserves the right to reject the application or call for additional details. In specific exceptional situations, Third-Party payment is permitted like (a) Payment by employer on behalf of employee under Systematic Investment Plan (SIP) facility, or lump sum / one time subscription, through payroll deductions or deductions of expense reimbursements (b) Payment by Corporate to its Agent/Distributor/Dealer (similar arrangement with principal-agent relationship), on account of commission/ incentive payable for sale of its goods/ services, in the form of the Mutual Fund Units through Systematic Investment Plans or lump sum / one-time subscription



## INSTRUCTIONS (Contd...)

(c) Custodian on behalf of an FII or a client. For the above-mentioned cases KYC of the investor and the KYC of the person making the payment is mandatory irrespective of the amount. Additionally, a declaration by the person making the payment giving details of the bank account from which the payment is being made and the relationship with the beneficiary is also required to be submitted.

3. Direct Credit of Redemption / IDCW Proceeds / Refund If any – Baroda BNP Paribas MF will endeavor to provide direct / electronic credit for the payments into the investors bank account directly. In case the direct credit is not affected by the unitholder's banker for any reason then Baroda BNP Paribas MF reserves the right to make the payment to the investor by a warrant / DD. If the electronic credit is delayed or not affected or credited to a wrong account, on account of incomplete or incorrect information, Baroda BNP Paribas MF will not be held responsible.
4. Baroda BNP Paribas MF offers facility to register multiple bank accounts in the folio and designate one of the bank account as "Default Bank Account". Default bank account will be used for all IDCW and redemption payouts unless investor specifies one of the existing registered bank accounts in the redemption request for receiving redemption proceeds. A new non – registered bank account specified in the redemption request for receiving redemption proceeds will not be considered and the redemption proceeds will by default be credited into the default bank account. The investor will have to initially get the non-registered bank account registered in the folio and then apply for the redemption request. Further, if no registered bank account is mentioned at the time of redemption, then by default the redemption proceeds will be credited into the default Bank account.

### D. INVESTMENT AND PAYMENT DETAILS

1. Payment should be made by Crossed Cheques favouring to "Baroda BNP Paribas Mutual Fund Scheme Name" and marked "Account Payee". Post dated cheques are not permitted. Application received with post-dated cheques shall be rejected.
2. It is advised to mention the application serial no. on the reverse of the cheque tendered with the application.
3. One time Mandate (OTM) facilitates the investor to register a debit Mandate with his banker which will contain a pre-defined upper limit for the amount to be debited from his bank account for every Purchase Transaction done. Banker will provide the Unique Mandate Reference Number (UMRN) which the Investor can quote basis which the AMC/its RTA will arrange to debit the linked bank account.
4. In case of Minor Investors, 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.
5. 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.

### E. TRANSACTION CHARGE IN RESPECT OF APPLICATIONS ROUTED THROUGH DISTRIBUTORS:

As per applicable SEBI/ AMFI guidelines, as amended from time to time, Transaction Charge per subscription of Rs. 10,000/- and above shall be charged to the investors and paid to the distributors (who have opted in for transaction charges) in respect of applications relating to new subscriptions only (lumpsum and SIP), subject to the following:

- For existing mutual fund investors: Rs. 100/- per subscription of Rs 10,000/- and above;
- For the first time mutual fund investors: Rs 150/- per subscription of Rs 10,000/- and above;

In case of SIPs, transaction charge shall be applicable only if the total commitment through SIP amounts to Rs 10,000/- and above. In such cases the transaction charge would be recovered in 4 installments, starting from the 2nd to 5th installment. The transaction charges would be deducted from the subscription amounts, as applicable. The aforesaid transaction charge shall be deducted by the AMC from the subscription amount and paid to the distributor, as the case may be and the balance amount shall be invested. The statement of account to unit holders will clearly provide details of the net investments as gross subscription amount less transaction charge and the number of units allotted against the net investment. The option to charge "transaction charges" is at the discretion of the distributors. Investors may note that distributors can opt to receive transaction charges based on 'type of the Scheme'.

Identification of investors as "first time" or "existing" will be based on Permanent Account Number (PAN)/PAN Exempt KYC Reference Number (PEKRN) at the First/ Sole Applicant/ Guardian level. Hence, Unitholders are urged to ensure that their PAN/ PEKRN/ KYC is updated with the Fund. Unit holders may approach any of the Official Points of Acceptances of the Fund i.e. Investor Service Centers (ISCs) of the Fund/ offices of our RTA

There shall be no transaction charge on subscription of below Rs 10,000/-. There shall be no transaction charge on transactions other than purchases/ subscriptions relating to new inflows. There shall be no transaction charge on direct investments. There shall be no transaction charge on subscriptions earned out through the Stock Exchange Platform.

### F. NOMINATION FOR UNITS HELD IN PHYSICAL MODE:

1. Nomination facility is available to individuals applying on their own behalf i.e. singly or jointly. Nomination is mandatory for folios opened by individuals with single mode of holding. Nomination shall be optional for jointly held Mutual Fund folios.
2. If the investor does not wish to nominate, then investor needs to select OPT-OUT of nomination with declaration & duly sign the same.
3. Applications where details of nomination/intention to opt out of nomination, has not been provided, are liable to be rejected.
4. Multiple nominees (Resident, NRI, Including Minor) can be nominated.
5. Investor can define the Percentage of allocation for respective nominee such that the total of the same is equal to 100%. In case no percentage is defined by investor, it will be treated as equal.
6. Nomination of an NRI is subject to requirements, if any, prescribed by RBI and SEBI from time to time

7. Nomination can be changed at any time during the currency of the investment by the same persons who have made the nominations.
8. The facility of nomination is available to a unitholder as per the SEBI (MFs) Regulations and guidelines issued by SEBI from time to time.
9. Nomination in respect of units stands rescinded, upon the transfer of units.
10. On cancellation of nominations, the nomination shall stand rescinded, and Baroda BNP Paribas MF shall not be under any obligation to transfer the units in favor of the nominee.
11. Where a nomination in respect of any unit has been made, the units shall, on the death of the unitholder(s), vest in the nominee and on compliance of necessary formalities the nominee shall be issued a SOA in respect of the units so vested subject to any charge or encumbrance over the said units. The nominee would be able to hold the units provided he is otherwise eligible to become a unitholder of the scheme.
12. Where there are two or more unitholders, one of whom has expired the title to units shall vest in the surviving unitholder(s) who may retain the nomination or change or cancel the same. However, non-expression of desire to change or substitute the nominee by surviving unitholder shall be deemed to be the consent of surviving unitholder for the existing nomination.
13. Transmission made by the AMC as aforesaid, shall be a full discharge to the AMC from all liabilities in respect of the said units. For further details please refer to SAI.
14. Power of Attorney (POA) holder cannot sign the Nomination form.
15. Nomination is not allowed in a folio held on behalf of a minor.
16. Nomination is maintained at the folio level and not at the scheme level. If the investor fills in a fresh application form with a new Nominee name then the same shall supersede the existing nominee details in the folio.

### G. COMMUNICATION WITH INVESTORS

For those investors who have provided mobile number and email address in the application form, the AMC/its RTA will capture the same and send the communication by SMS and/or email. In case the mobile number and email ID is not provided by the investor in application form, the same would be captured from KYC records of the investor. Investors who receive SMS/ email statements may download the documents after receiving email from the MF/its RTA. In case the investor experiences any difficulty in accessing the electronically delivered documents, the investor shall promptly advise the MF to enable the MF to make the delivery through alternate means. Failure to inform the MF of such difficulty within 24 hours after receiving the SMS/email will serve as a confirmation regarding the acceptance by the investor of the account statement.

It is deemed that the investor 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 investor by e-mail. Investors 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/its RTA are not responsible for e-mail not reaching the investor and for all consequences thereof.

### H. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIN)

SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of Mutual Fund products to quote the EUIN obtained by him/her from AMFI in the Application Form. EUIN would assist in tackling the problem of misselling even if the employee/relationship manager/ salesperson leave the employment of the distributor. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder and the EUIN of the Sales Person (if any) in the EUIN space. Investors are requested to note that EUIN is applicable for transactions such as Purchases, Switches, Registrations of SIP/STP/Trigger/Transfer of Income Distribution cum Capital Withdrawal Plan and EUIN is not applicable for transactions such as Installments under SIP/STP/SWP, Income Distribution cum Capital Withdrawal option Reinvestments, Redemption, SWP Registration, Zero Balance Folio creation and installments under Income Distribution cum Capital Withdrawal option Sweep Plans.

### I. UNITS HELD IN THE DEMATERIALIZED FORM

1. With effect from October 1, 2011, in accordance with SEBI Circular No. IMD/ DF/9/2011 dated May 19, 2011, an option to subscribe/hold the units of the Scheme(s)/Plan(s) of Helios in dematerialized (demat) form is being provided to the investors in terms of the guidelines/ procedural requirements as laid by the Depositories (NSDL/CDSL) / Stock Exchanges (NSE / BSE) from time to time.
2. Investors opting to hold the units in demat form must provide their Demat Account details in the specified section of the application form. The investor intending to hold the units in Demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. Applicants must ensure that the sequence of names and other details like Client ID, Address and PAN details as mentioned in the application form matches that of the account held with the DP. Only those applications where the details are matched with the depository data will be treated as valid applications. If the details mentioned in the application are incomplete/ incorrect, not matched with the depository data, then units will be allotted in the physical mode and an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted into demat form.
3. Investor opting the units in the demat mode, can submit redemption/switch only through DP or through stock exchange platform.
4. Investors opting for investment in demat mode can opt for the special products and facilities as made available by the respective stock exchange
5. In case, the investor desires to hold the Units in a Dematerialized / Rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted along with a Demat/Remat Request Form to their DP.



## INSTRUCTIONS (Contd..)

## J. BENEFICIAL OWNERSHIP DETAILS

Under the Prevention of Money Laundering Act, 2005 ("PMLA"), all intermediaries including mutual funds are required to obtain sufficient information from their clients in order to identify and verify the persons who beneficially own or control the account. SEBI circular dated January 24, 2013 (and additional circulars issued by SEBI/ under PMLA in this regard from time to time) on identification of Beneficial Ownership has prescribed a uniform approach to be followed for determination of beneficial owners. A 'Beneficial owner' is defined as a natural person/s who ultimately own, control or influence a client and/or persons on whose behalf a transaction is being conducted, which includes persons who exercise ultimate effective control over a legal person or arrangement.

All categories of investors except individuals, company listed on a stock exchange or majority owned subsidiary of such company, are requested to provide details about beneficial ownership in the Application Forms for all their investments. The Fund reserves the right to reject applications/restrict further investments or seek additional information from investors who have not provided the requisite information on beneficial ownership. In the event of change in beneficial ownership, investors are requested to immediately update the details with the Fund/Registrar.

**K. NON-PROFIT ORGANIZATION (NPO)**

As per Prevention of Money-laundering (Maintenance of Records) Amendment Rules, 2023 dated 7th March 2023, "Nonprofit organization" means any entity or organisation, constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), that is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the section 8 of the Companies Act, 2013 (18 of 2013)". All NPOs should register themselves in DARPAN portal of NITI Aayog <https://ngodarpan.gov.in/>. In case of non-registration, the AMC shall register the details of such NPO investors on the DARPAN Portal of NITI Aayog and maintain such registration records for a period of five years after the business relationship between the AMC and the investor has ended or the account has been closed, whichever is later.

#### L. FATCA & CRS DETAILS:

FATCA and CRS requirements may require disclosure regarding your investment in the units of the Scheme. The Foreign Accounts Tax Compliance Act (FATCA) is a United States ("US") law aimed at prevention of tax evasion by US citizens and residents ("US Persons") through use of offshore accounts. On similar lines the Organization of Economic Development (OECD) along with G-20 countries has released a 'Standard for Automatic Exchange of Financial Account Information in Tax Matters' commonly known as Common Reporting Standard ('CRS').

1. The Central Board of Direct Taxes (CBDT) has notified Rules 114F to 114H, as part of the Income Tax Rules, 1962, which require Indian financial institutions to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all account holders and/or applicants.
2. Investors are required to mandatorily provide the relevant information for FATCA and CRS, including Ultimate Beneficial Ownership (UBO) details. In case of any change in any information provided, investors should ensure to advise the MF/its RTA promptly, within a period of 30 days.
3. All investors, individuals and non-individuals, must be aware that the failure to providing all relevant details in relevant section and/or relevant forms will result in rejection of their investment application form, refund of application money, reversal of units allotted and the Fund will not be liable for any consequent loss to the investors.
4. Individual Investors (including in the name of sole proprietorship firm), joint applicants, etc. are required to provide details, as mentioned in this section, like Place and Country of birth, Country of Citizenship/Nationality mandatorily. If the applicant/s have any countries of tax residency other than India, details of all such countries and relevant tax identification number needs to be provided. If the space in the form is not adequate, applicants are required to attach additional sheets with information duly signed.

5. If you have any questions about your tax residency or other definitions or terms used, please contact your tax advisor. If you are a US citizen or resident or green card holder, please include United States in the foreign country information field along with your US Tax Identification Number.
6. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation, and attach to the form.
7. Investor should note that they also specifically authorize to disclose, share, remit in any form, mode or manner, all or any of the information provided by, including all changes, updates to such information as and when provided, to the MF, its Sponsor, AMC, trustees, their employees / associated parties / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities
8. Agencies including but not limited to the Financial Intelligence Unit- India (FIU-IND), the tax / revenue authorities in India or outside India and other investigation agencies without any obligation of advising me/us of the same. Further, applicant/ unit holder also authorizes to share the given information to other SEBI Registered Intermediaries to facilitate single submission / updation and for other relevant purposes.
9. Investor also undertakes to keep the MF informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information/ documentary proof as may be required.
10. Please note that investors may receive more than one request for information if you have multiple relationships/accounts/ folios with us. Therefore, it is important that you respond to each of our request, even if you believe you have already supplied any previously requested information.
11. In case any of the specified information provided by the investor is found to be false or untrue or misleading or misrepresenting, applicant/unit holder will be solely liable and will indemnify the MF, it's Sponsor, AMC, Trustees, their employees / associated parties and the RTAs.
12. In case investor has any of the Indicia, pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, investor may have to provide relevant additional details as asked for.
13. The AMC/ MF reserves the right to reject any application/ freeze any folio(s) held directly or beneficially for transactions in the event the investors fail to furnish the relevant information and/or documentation in accordance with FATCA/CRS provisions and as requested by the AMC/MF.

**M. LEGAL ENTITY IDENTIFIER (LEI)**

RBI, vide circular notification RBI/2020-21/82 DPSS.CO.ODNo.901/06.24.001/2020-21 dated 5th January 2021 has introduced the LEI system for all payment transactions of value INR 50 crore and above undertaken by entities (non-individuals) using Reserve Bank-run Centralised Payment Systems of Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT). From April 1, 2021, 20-digit LEI number has to be included while initiating any transaction of value INR 50 crore and above by entities (non-individual). In view of the same it will be mandatory to provide the 20-digit LEI number while initiating any MF transaction of value INR 50 crore and above by entities (non-individual)

#### N. ONLINE DISPUTE REDRESSAL MECHANISM

In accordance with SEBI Circular No. SEBI/HO/OIAE/OIAE\_IAD-1/P/CIR/2023/145 dated July 31, 2023 (updated on August 4, 2023) disputes between Investors/Clients and MF/AMCs arising out of latter's activities in the securities market, will be resolved in accordance with this circular and by harnessing online conciliation and/or online arbitration as specified in the circular. MF/AMC OR its clients/investors (or holders on account of nominations or transmission being given effect to) may also refer any unresolved issue of any service requests / service-related complaints for due resolution by harnessing online conciliation and/or online arbitration as specified in the circular.

## DOCUMENT CHECKLIST FOR BARODA BNP PARIBAS MUTUAL FUND (PHYSICAL INVESTMENT)

[illegible]



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

First Applicant/Guardian			2nd Applicant			<input type="radio"/> 3rd Applicant <input type="radio"/> 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			Nationality <input type="radio"/> Indian <input type="radio"/> U.S. <input type="radio"/> Other			Nationality <input type="radio"/> Indian <input type="radio"/> U.S. <input type="radio"/> Other		

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' &amp; 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 <input type="radio"/> Savings <input type="radio"/> Current <input type="radio"/> NRE <input type="radio"/> NRO <input type="radio"/> FCNR <input type="radio"/> Others	
Branch		IFSC code: (11 digit)	

**8. INVESTMENT & PAYMENT DETAILS ☐ Zero Balance ☐ Lumpsum (Please fill details below) ☐ SIP (Fill separate SIP form)**

Scheme Name	Baroda BNP Paribas	Plan : <input type="radio"/> Regular <input type="radio"/> Direct <input type="radio"/> Option: <input type="radio"/> Growth <input type="radio"/> IDCW Reinvestment <input type="radio"/> IDCW Payout
Amount (₹)		IDCW Frequency
Bank		Cheque No./ UMRN:
		Account No.
		Payment Mode: <input type="radio"/> Cheque <input type="radio"/> NEFT <input type="radio"/> RTGS <input type="radio"/> OTM

Please use below details for initiating RTGS/NEFT:

Bank Name: HDFC BANK • Bank Account Number: 00600350106284 • IFSC Code: HDFC0000060 • Account Name: Baroda BNP Paribas Mutual Fund Collection Account

**9. DEMAT ACCOUNT DETAILS**

<input type="radio"/> National Securities Depository Ltd.	Depository Participant Name	DP ID No.	Beneficiary Account No.
<input type="radio"/> 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**☐ 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 Details						Additional Details^ ****																
Number	Nominee Name	Share of Nominee (%) **	Relationship & Identity Number ***	Mobile Number & Email ID	Postal Address	DOB of Nominee and Guardian Name																
1	Nominee 1		Relationship Identity Number	Email ID Mobile		<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr><tr><td colspan="8">Guardian Name</td></tr></table>	D	D	M	M	Y	Y	Y	Y	Guardian Name							
D	D	M	M	Y	Y	Y	Y															
Guardian Name																						
2	Nominee 2		Relationship Identity Number	Email ID Mobile		<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr><tr><td colspan="8">Guardian Name</td></tr></table>	D	D	M	M	Y	Y	Y	Y	Guardian Name							
D	D	M	M	Y	Y	Y	Y															
Guardian Name																						
3	Nominee 3		Relationship Identity Number	Email ID Mobile		<table><tr><td>D</td><td>D</td><td>M</td><td>M</td><td>Y</td><td>Y</td><td>Y</td><td>Y</td></tr><tr><td colspan="8">Guardian Name</td></tr></table>	D	D	M	M	Y	Y	Y	Y	Guardian Name							
D	D	M	M	Y	Y	Y	Y															
Guardian Name																						

\*\* If % is not specified, then the assets shall be distributed equally amongst all the nominees.

\*\*\* Provide only number: PAN or Driving Licence or Aadhaar (last 4 digits). Copy of the document is not required. However, in case of NRI / OCI / PIO, Passport number is acceptable.

\*\*\*\* DOB to be furnished only if nominee is minor. Guardian name is optional to be provided in case Nominee is Minor

^ Default

☐ 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.

Sole / First Applicant / Guardian	Second Applicant	Third Applicant	POA holder, if any
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**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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Email Id : service@barodabnp-paribasmf.in	www.barodabnp-paribasmf.in	Board Line No.: 022 69209600 • Toll Free No.: 1800 2670 189	
<b>Quick Checklist</b> 	<input type="radio"/> Name/s mentioned are as per PAN only <input type="radio"/> Address, Email ID/Mobile are correctly mentioned <input type="radio"/> KYC information provided for each applicant <input type="radio"/> FATCA/CRS details provided for each applicant	<input type="radio"/> Full scheme name, plan, option is mentioned <input type="radio"/> Pay-In bank details and supportings are attached <input type="radio"/> Nomination facility opted <input type="radio"/> Form is signed by all applicants	<input type="radio"/> Additional documents provided if investor name is not pre-printed on payment cheque or if Demand Draft is used. <input type="radio"/> Non Individual investors should attach <input type="radio"/> FATCA Details and Declaration Form <input type="radio"/> UBO Declaration Form





## 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 instalment 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.
- 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 instalments, SIP will be ceased. In case of no credit receipt/ failed debit instalment for Quarterly SIP for 2 consecutive instalments, 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**

#### (i) For Monthly SIP:

- Half Yearly Top-Up SIP: Under this option, the amount of investment through SIP instalment shall be increased by amount chosen by Investor post every 6th SIP instalment.
- Yearly Top-Up SIP: Under this option, the amount of investment through SIP instalment shall be increased by amount chosen by Investor post every 12th SIP instalment.

#### (ii) For Quarterly SIP:

- Yearly Top-Up SIP: Under this option, the amount of investment through SIP instalment shall be increased by amount chosen by Investor post every 4th SIP instalment. 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, the SIP with Top-Up Facility will stand cancelled.



## 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.
- 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 / Fils*	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 Fils, 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.

## SIP AUTO DEBIT - CHECKLIST

- I. Please ensure that if you are an existing investor, you have quoted your Folio No. in the SIP Application Form.
- II. Investment Scheme / Plan / Option in which you wish to do systematic investments is clearly indicated in the SIP Application Form.
- III. The SIP Amount, the SIP Frequency, your preferred SIP Date and Period are clearly indicated in the SIP Application Form.
- IV. Your First SIP Cheque from the same bank from which you wish your Auto-Debits to happen is enclosed and the cheque details are clearly indicated in the SIP Auto Debit Facility Form.
- V. Your Bank Account Details are correctly and completely furnished including the 9 Digit MICR Code.
- VI. Cancelled Cheque leaf of the Bank Account mentioned in the SIP Auto Debit (ECS) Account to be attached.
- VII. In case of current account, please affix company's seal at columns "ECS DEBIT BANK ACCOUNT DETAILS (MANDATORY)" and AUTHORISATION OF BANK ACCOUNT HOLDER section.
- VIII. Authorisation of Bank Account is signed in the same manner as your signatures in Bank Records.

## 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.

# CHOTI SIP FACILITY 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)

\*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.

SIGNATURE(S) (To be signed by All Applicants)	Sole First Applicant	Second Applicant	Third Applicant

## 1. INVESTOR'S INFORMATION

Name of the Applicant (In CAPITAL)

## 2. INVESTMENT DETAILS

Scheme  Plan : ☐ Regular ☐ Direct Option: ☒ Growth

SIP Amount ☒ Rs. 250 SIP Frequency ☐ Monthly SIP Date:  (mention any date between 1 and 31) OR SIP Frequency ☐ Fortnightly SIP Date: 5 & 20

SIP Period : Start Date:  End Date: ☐ 5 years ☐ 10 years ☐ 15 years ☐ 20 years ☐ 30 years ☐ 40 years\* OR ☐ To

\* Default

Note: If the SIP tenure selected differs from the SIP Period end date the later of the two shall be considered as the SIP enrolment period. However, subject to the condition that OTM Mandate End Date is beyond the SIP Tenure/SIP Period End Date, else OTM Mandate End Date shall be considered as SIP End Date.

## 3. DECLARATION AND SIGNATURE

I/We have read and understood the contents of the SAI/SID of the above referred Scheme(s) of Baroda BNP Paribas Mutual Fund. I/We hereby apply for allotment/ purchase of Units in the Scheme(s) indicated as above and agree to abide by the terms and conditions applicable there to. I/We hereby declare that I am/We are authorized to make this investment in the above mentioned Scheme(s) and that the amount invested in the Scheme(s) is through legitimate sources only and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions of the provisions of Income Tax Act, Anti Money Laundering Act, Anti Corruption Act or any other applicable laws enacted by the Government of India from time to time. I/We hereby authorize Baroda BNP Paribas Mutual Fund, its investment Manager and its agents to disclose details of my investment to my / our Investment Advisor and / or banks. I/We have neither received nor been induced by any rebate or gifts, directly, in making this investment I/We also declare that the ARN Hoder has disclosed all commission (in the form of trail commission or any other mode) payable to him fort different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

SIGNATURE(S)

Sole / First Account Holder	Second Account Holder	Third Account Holder

To be signed by All Applicant's if mode of operation is "Joint". (As in Bank Records)

OTM Debit Mandate for NACH/Direct Debit

Tick ☒

CREATE ☒

MODIFY ☐

CANCEL ☐

UMRN

Date

Sponsor Bank Code

Utility Code

I/We hereby authorize **BARODA BNP PARIBAS MUTUAL FUND** to debit (tick✓)

Bank a/c number

with Bank

Name of customers bank

IFSC

or MICR

an amount of Rupees

₹

FREQUENCY ☒ Monthly ☒ Quarterly ☒ Half Yearly ☒ Yearly ☒ 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

Maximum period of validity of this mandate is 40 years only

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.

## GENERAL INSTRUCTIONS

- 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.
- New Applicants need to compulsorily fill in all sections in the Investment Application Form in addition to Systematic Investment Form.
- 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.
- KYC compliance is mandatory, irrespective of the amount of investment.
- 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.
  - 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.
- 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.
- 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.
- 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.
- If you have not indicated any of your SIP preference completely in the form, or incase 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. Incase multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.
- 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.
- SIP will be ceased after 3 consecutive rejections
- 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

- 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.
- 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.
- SIP start date shall not be beyond 90 days from the date of submission of SIP application.
- 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.
- 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. Incase multiple schemes are mentioned in the main application form, the Fund reserves the right to reject the SIP request.
- Incise 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.
- 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.
- 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.
- 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.
- 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.
- 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
- 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.
- 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.
- 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 1<sup>st</sup> 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 Fund. I/We hereby confirm and declare that the monies invested by me in the schemes of BARODA BNP PARIBAS MUTUAL FUND Fund do not attract the provisions of Foreign Contribution Regulations Act ("FCRA"). I/We are aware that BARODA BNP PARIBAS MUTUAL FUND 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 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 Fund. I/We hereby authorize the bank to honour such payments for which I/We have signed and endorsed the Mandate Form.

UMRN

Date

### OTM Debit Mandate for NACH/Direct Debit

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

Maximum period of validity of this mandate is 40 years only

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	

- 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 instalment shall be increased by amount chosen / designated by Investor post every 6th (sixth) SIP instalment.
  - Yearly Top-Up SIP: Under this option, the amount of investment through SIP instalment shall be increased by amount chosen / designated by Investor post every 12th (twelfth) SIP instalment.
- 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)
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="text"/>	<input type="text"/>	<input type="text"/>

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

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

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

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

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

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

Global Intermediary Identification Number (GIIN)

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

Name of sponsoring entity

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

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

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

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

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

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

Category (Please tick applicable category)

☐ Unlisted Company ☐ Partnership Firm ☐ Limited Liability Partnership Company ☐ Unincorporated association / body of individuals Private Trust

☐ Public Charitable Trust ☐ Religious Trust ☐ Others

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

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

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

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

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

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

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

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

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

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

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

**CERTIFICATION**

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

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

## PART D FATCA INSTRUCTIONS & DEFINITIONS

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

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

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

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

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

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

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

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

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

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

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

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

### 3. Other definitions

#### (i) Related entity

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

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

(ii) Passive NFE

The term passive NFE means

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

The term passive income includes income by way of :

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

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

(iv) Controlling persons

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

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

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

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

(A) Controlling Person Type:

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

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

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

(vi) Direct reporting NFE

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

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

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

## LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

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

#### AMC INVESTOR SERVICE CENTRES :

**New Delhi** : Unit No. G-04 Naurang House 21, KG Marg Connaught Place, New Delhi - 110 001 • **Bangalore** : Office no. 112, No. 12, Museum Road, Raheja Chambers, Bangalore – 560001 • **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** : Office No. A-4, 4th floor, Deccan Chambers-33/40, Erandwana, Karve Road, Pune - 411 004 • **Ahmedabad** : Office No. 104, 1st Floor, 6th Avenue Building, Opposite Textile Co-Operative Bank, Mithakhali Six Road, Ahmedabad – 380009 • **Borivali – Mumbai** : Shop no 5, Chitalia enclave co-op hsg soc( kapoor apt), junction of Punjabi lane & Chandavarkar road, Borivali (West), Mumbai 400 092 • **Fort – Mumbai** : Ground Floor Rahimtoola House 7, Homji Street, RBI Hornimal circle, Mumbai Fort 400001 • **Lucknow** : Shop No 104, First Floor, Vaishali Arcade, 6 Park Road, Hazratganj, Lucknow – 226001 • **Kanpur** : Office No.317 Kan Chambers, Civil Lines,Kanpur 208001 • **Thane** : Shop No. 10, Ground Floor, Konark Towers CHS Ltd., Ghantali Road, Village Naupada, Thane (W) – 400602 • **Jaipur** : Ground Floor, “Fortune Heights” G-2-A, Subhash Marg, C-Scheme, Jaipur – 302001 • **Vadodara** : 3rd Floor, Office 344, Emerald One, B wing, Jetalpur Road, Vadodara 390020 • **Rajkot** : 207, Nakshtra-9, Opp. Gurnar Cinema, Nr. Phulchhab Chowk, M.G. Road, Rajkot - 360001

#### KFIN CUSTOMER CARE CENTRES/OPATS:

**Agartala** : 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, Uttar Pradesh • **Ahmedabad** : 401,Abc-1, Opp: Pushya Hospital,Off: C.G.Road,St. Xavier’S Corner,Navrangpura,Ahmedabad-380009 • **Ahmednagar** : Above Shubham Mobile & Home Appliances, 1St Floor, Tilak Road, Maliwada Ahmednagar, Maharashtra 414001 • **Ajmer** : Shop No. 2 3Rd Floor, Above Raymond Shop, Opp City Power House, Hathi Bhata, Ajmer-305001 • **Akola** : Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444004 Maharashtra • **Aligarh** : 1St Floor Sevti Complex,Lekhraj Nagar Centre Point, Samad Road, Aligarh-202001, Uttar Pradesh • **Alwar** : Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001 • **Amaravathi** : Shop No. 21 2Nd Floor Above Axis Bank Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601 • **Ambala** : 6349 2Nd Floor Nicholson Road Adjacent Kos HospitalAmbala 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 Center Nirala Bazar Aurangabad 431001 • **Azamgarh** : Shop No 18 Nagar Palika, Infront Of Treasury Office, Civil Lines, Azamgarh-276001, Uttar Pradesh • **Balasore** : 1-B. 1St Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001 • **Bangalore** : No 35 Puttanna Road Basavanagudi Bangalore 560004 • **Bankura** : Plot Nos- 80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite PC Chandra Bankura Town Bankura 722101 • **Bareilly** : 1St Floor, Rear Side, A -Square Building, 54-Civil Lines,Ayub Khan Chauraha,Bareilly-243001, Uttar Pradesh • **Baroda** : 1St Floor 125 Kanha Capital, Above Hdfe Bank , Opposite. Express Hotel, Alkapuri, Vadodara-07,390007 • **Begusarai** : Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai-851101, Bihar • **Belgaum** : Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011 • **Bellary** : Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103 • **Berhampur (Or)** : Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001 • **Bhagalpur** : 2Nd Floor Chandralok Complex, Radha Rani Sinha Road, Ghantaghar, Bhagalpur-812001, Bihar • **Bharuch** : Shop No : 123, Nexus Business Hub ,Near Dhiraj & Sons, Bharuch ,392001 • **Bhatinda** : Mcb -Z-3-01043 2 Floor Goniana Road Opporite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001 • **Bhavnagar** : 303,Sterling Building, Above Hdfe Bank,Waghawadi Road, Bhavnagar,364001 • **Bhilai** : Office No.2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020 • **Bhilwara** : Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001 • **Bhopal** : Sf-13 Gurukripa Plaza 2Nd Floor Plot No.48A Oppsite 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, Himtisar 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** : Gomati Smuti Ground Floor Jambli Gully Near Railway Station Borivali Mumbai 400092 • **Burdwan** : Saluja Complex, 846 Laxmipur G T Road Burdwan, Ps: Burdwan & Dist: Burdwan-East Pin: 713101 • **Calicut** : Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001 • **Chandigarh** : First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022 • **chandrapur** : C/O Global Financial Services,2Nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra-442401 • **Chennai** : 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam | Chennai – 600 034 • **Chinsura** : No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101 • **Cochin** : Door No:61/2784 Second Floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015 • **Coimbatore** : 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018 • **Cuttack** : Shop No-45 2Nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends Dargha Bazar Cuttack 753001 • **Darbhangha** : H No-185, Ward No- 13, National Statistical Office Campus, Kathal Bari, Bhandar Chowk, Darbhanga-846007, Bihar • **Davangere** : D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002 • **Dehradun** : Shop No- 809/799 , Street No- 2A, Rajender Nagar ,Near Sheesha Lounge, Kaulagarh Road, Dehradun -248003, Uttarakhand • **Deoria** : 1St Floor, K K Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria- 274001 , Uttar Pradesh • **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: 3B-15-1/1, Vaibhav Fort, Aghraharam, Western Street, Eluru Andhra Pradesh - 534001 • **Erode** : Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003 • **Faridabad** : A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001 • **Ferozpur** : The Mall Road Chawla Bulding 1st Floor Opp. Centrail 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** : Property No. 711045129 Ground Floorhotel Skylark Swaraipuri Road - Gaya 823001 • **Ghatkopar** : 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077 • **Ghaziabad** : Ff - 31 Konark Building Rajnagar - Ghaziabad 201001 • **Ghazipur** : Rani Katra, Mahuabagh, Infront Of Shubhra Hotel, Ghazipur - 233001 , Uttar Pradesh • **Gonda** : 782 Shiv Sadan, Iti Road, Near Raghuikul Vidya Peeth, Civil Lines Gonda-271001. Uttar Pradesh • **Gorakhpur** : Cross Road The Mall , Shop No 8-9, 4Th Floor , Bank Road , Gorakhpur 273001, Uttar Pradesh • **Gulbarga** : H No 2-231 Krishna Complex 2Nd Floor Opp. Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105 • **Guntur** : 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002 • **Gurgaon** : No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001 • **Guwahati** : 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, Madhya Pradesh • **Haldwani** : Shoop No 5,Kmvr Shopping Complex, Haldwani 263139, Uttarakhand • **Haridwar** : Shop No. - 17,Bhatia Complex,Near Jamuna Palace,Haridwar 249410, Uttarakhand • **Hassan** : Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201 • **Hissar** : Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001 • **Hoshiarpur** : Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001 • **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 Jbs 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 Serilimgampally Mandal Hyderabad 500032 • **Indore** : 101 | Diamond Trade Center | 3-4 Diamond Colony | New Palasia | Above Khurana Bakery | Indore | M.P. 452001 • **Jabalpur** : 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001 • **Jaipur** : Office No 101 1St Floor Okay Plus Tower Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaipur 302001 • **Jalandhar** : Office No 7 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001 • **Jalgaon** : 3Rd Floor 269 Jaee Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001 • **Jalpaiguri** : D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101 • **Jammu** : 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K • **Jamnagar** : 131, Madhav Plaza,Opp. Sbi Bank Jamnagar, 361001 • **Jamshedpur** : Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001 • **Jhansi** : 1St Floor, Puja Tower,Near 48 Chambers,Elite Crossing, Civil Lines, Jhansi 284001, Uttar Pradesh • **Jodhpur** : Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003 • **Junagadh** : Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001 • **Kalyan** : Seasons Business Centre, 104 / 1St Floor, Shivaji Chowk, Opposite Kdmc (Kalyan Dombivali 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** : 15/46 B Ground Floor,Opp : Muir Mills,Civil Lines,Kanpur 208001 • **Karimnagar** : 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001 • **Karnal** : 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal ( Haryana ) 132001 • **Karur** : No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002 • **Khammam** : 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002 • **Kharagpur** : Holding No 254/220 Sbi Building Malancha Road Ward No.16 Po: Kharagpur Ps:



## LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

Kharagpur Dist: Paschim Medinipur Kharagpur 721304 • **Kolhapur** : 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001 • **Kolkata** : 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 70001 Wb • **Kollam** : Sree Vigneswara Bhavan Shastri Junction Kollam - 691001 • **Korba** : Office No #202, 2Nd Floor, Ircr Qube, 97 T. P. Nagar, Korba-495677, Chhatisgarh • **Kota** : D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007 • **Kottayam** : 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002 • **Kurnool** : Shop No:47 2Nd Floor S Komda Shopping Mall Kurnool 518001 • **Lucknow** : 1St Floor, A. A. Complex, 5 Park Road Hazratganj Thaper House, Lucknow 226001 • **Ludhiana** : Sco 122 Second Floor Above HdFc Mutual Fun Feroze Gandhi Market Ludhiana 141001 • **Madurai** : No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001 • **Malappuram** : MM18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, 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 Dakshina Kannada Karnataka • **Margao** : Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601 • **Mathura** : Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijwasi Centrum, Near New Bus Stand, Mathura 281001, Uttar Pradesh • **Meerut** : Shop No:- 111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001 Uttar Pradesh India • **Mehsana** : Ff-21, Someswar Shopping Mall Modhera Road-Mehsana-384002 • **Mirzapur** : Triveni Campus, 2Nd Floor, Ratanganj, Near Sbi Life, Mirzapur-231001, Uttar Pradesh • **Moga** : 1St Floor Dutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001 • **Moradabad** : Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad-244001, Uttar Pradesh • **Morena** : House No. Hig 959, Near Court, Front Of Dr. Lal Lab, Old Housing Board Colony, Morena 476001. Madhya Pradesh • **Mumbai** : 6/8 Ground Floor Crossley House Near Bse ( Bombay Stock Exchange) Next Union Bank Of India Fort Mumbai - 400 001 • **Muzaffarpur** : 1St Floor, Saroj Complex, Diwan Road, Muzaffarpur -842001 , Bihar • **Mysore** : No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009 • **Nadiad** : 311-3Rd Floor City Centre, Near Paras Circle, Nadiad-387001 • **Nagercoil** : Hno 45 1St Floor East Car Street Nagercoil 629001 • **Nagpur** : Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010 • **Nanded** : Shop No.4 Santakripa Market G G Road Opp. Bank Of India Nanded 431601 • **Nasik** : S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002 • **Navsari** : 103 1St 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 Jewelers Sector-18 Noida 201301 • **Palghat** : No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001 • **Panipat** : Shop No. 20 1St Floor Brmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana • **Panjim** : H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001 • **Pathankot** : 2Nd Floor Sahni Arcade Complex Adj. Indra Colony Gate Railway Road Pathankot 145001 • **Patiala** : B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001 • **Patna** : Flat No.- 102, 2Bhk Maa Bhawani Shardaaly, Exhibition Road, Patna-800001 • **Pondicherry** : No 122(10B) Muthumariamman Koil Street - Pondicherry 605001 • **Prayagraj** : Shop No- Tf-9, 3Rd Floor, Vinayak Vrindavan Tower, H No-34/26, Tashkhant Road. Civil Station, Prayagraj- 211001 , Uttar Pradesh • **Pune** : Office # 207-210 Second Floor Kamla Arcade Jm Road Opposite Balgandharva Shivaji Nagar Pune 411005 • **Raipur** : Office No- 401, 4Th Floor, Pithalia Plaza , Fafadih Chowk, Raipur -492001 • **Rajahmundry** : D.No: 6-7-7, Sri Venkata Satya Nilayam, 1St Floor, Vadrevu Vari Veedhi, T - Nagar, Rajahmundry Ap- 533101 • **Rajkot** : 302, Metro Plaza Jansata Chowk |Sadar Bazar, Rajkot, 360001 • **Ranchi** : Room No 103, 1St Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi -834001" • **Ratlam** : 106, Rajaswa Colony, Near Sailana Bus Stand, Ratlam, Madhya Pradesh 457001 • **Renukoot** : C/O Mallick Medical Store, Bangali Katra Main Road, Renukoot Dist. Sonbhadra -231217, Uttar Pradesh • **Rewa** : Shop No-2, Ground Floor, Shree Sai Anmol Complex, Opp Teerath Memorial Hospital, Rewa-486001, Madhya Pradesh • **Rohtak** : Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001. • **Roorkee** : Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667. Uttarakhnad • **Rourkela** : 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012 • **Sagar** : 2Nd Floor | Above Shiva Kanch Mandir 5 Civil Lines Sagar Madhya Pradesh -470001 | India • **Saharanpur** : 1St Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247 001, Uttar Pradesh • **Salem** : No.6 Ns Complex Omalur Main Road Salem 636009 • **Sambalpur** : First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001 • **Satara** : G7, 465 A, Govind Park Satar Bazaar, Satara - 415001 • **Satna** : 1St Floor, Gopal Complex, Rewa Road ,Near Bus Stand, Satna-485001, Madhya Pradesh • **Shillong** : Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001 • **Shimla** : 1St Floor Hills View Complex Near Tara Hall Shimla 171001 • **Shimoga** : Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201 • **Shivpuri** : A. B. Road, In Front Of Sawarkar Park, Near Hotel Vanasthali, Shivpuri 473551, Madhya Pradesh • **Sikar** : First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001 • **Silchar** : Above R.K Associates, 2Nd Floor, N.N. Dutta Road, Near Gurudwara, Shillongpatty, Silchar 788001 • **Siliguri** : Nanak Complex 2Nd Floor Sevoke Road - Siliguri 734001 • **Sitapur** : 12/12 Surya Complex, Station Road ,Uttar Pradesh, Sitapur 261001, Uttar Pradesh • **Solan** : Disha Complex 1St Floor Above Axis Bank Rajgarh Road Solan 173212 • **Solapur** : Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007 • **Sonepat** : Shop No. 205, 2Nd Floor, Pp Tower Opp Income Tax Office Subhash Chowk Sonepat. 131001. • **Sri Ganganagar** : Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001 • **Srikakulam** : D No:1-6/2, First Floor, Near Vijaya Ganapathi Temple, Beside I.K. Rao Building, Palakonda Raod, Srikakulam Dist Andhra Pradesh - 532001 • **Sultanpur** : 1St Floor, Shop No-90A, Ramashankar Market, Civil Lines, Near Bus Station, Sultanpur-228001 Uttar Pradesh • **Surat** : Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat, 395002 • **Thane** : Room No. 302 3Rd Floor Ganga Prasad Building Near Rbl Bank Ltd Ram Maruti Cross Road Naupada Thane West Thane :- 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 Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107 • **Trichur** : 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001 • **Trichy** : No 23C/1 E V R Road Near Vekkali Amman Kalyana Mandapam Putthur - Trichy 620017 • **Trivandrum** : 3Rd floor, No- 3B Tc-82/3417, Capitol Center, Opp Secretariat, Mg Road, Statue P O Trivandrum- 695001 • **Tuticorin** : 4 - B A34 - A37 Mangalmani 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/11, A Wing, 2Nd Floor, Solitaire Business Centre, Opp Dcb Bank, Vapi Gidc Char Rasta, Vapi-396195 • **Varanasi** : D 64 / 127 C - H Arihant Complex, 2Nd Floor, Sigra (Near Petrol Pump ) Varanasi (U 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** : Hno26-23 1St Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010 • **Visakhapatnam** : Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016 • **Warangal** : Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002 • **Yamuna Nagar** : B-V 185/A 2Nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001

## COLLECTION CENTER

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



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