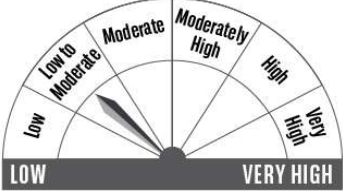


KEY INFORMATION MEMORANDUM

BARODA BNP PARIBAS LOW DURATION FUND

(An Open ended Low Duration Debt Scheme investing in instruments such that Macaulay duration of portfolio is between 6 months and 12 months (please refer to page no. 18#) A relatively low interest rate risk and moderate credit risk scheme.)

| This product is suitable for investors who are seeking*: | Riskometer for the Scheme^^ |
|--|---|
| <ul style="list-style-type: none"> Regular income in short term. Investments in portfolio comprising of debt & money market instruments and derivatives. |  <p>Investors understand that their principal will be at LOW to MODERATE RISK</p> |

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

^^basis scheme portfolio as on March 31, 2023

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

MD=Macaulay Duration, CRV=Credit Risk Value.

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

Continuous Offer for Units at NAV based prices

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

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

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

This KIM is dated April 28, 2023

Please refer to the page number of the Key Information Memorandum on which the concept of Macaulay's Duration has been explained.

| | | | | |
|---|--|---|---|---------------------|
| Name of the Scheme | Baroda BNP Paribas Low Duration Fund (BBNPPLDF) | | | |
| Type of the Scheme | An Open ended Low Duration Debt Scheme investing in instruments such that Macaulay duration of portfolio is between 6 months and 12 months (please refer to page no. 18)# A relatively low interest rate risk and moderate credit risk scheme. <i>#Please refer to the page number of the Key Information Memorandum on which the concept of Macaulay's Duration has been explained.</i> | | | |
| 'Category' as per SEBI circular dt. October 06, 2017 | Low Duration Fund | | | |
| Scheme Code | BBNP/O/D/LOW/05/08/0007 | | | |
| Date of Inception | October 21, 2005 | | | |
| Investment objective | The primary objective of the Scheme is to provide income consistent with the prudent risk from a portfolio comprising investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 6 months - 12 months. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee / indicate any returns. | | | |
| Asset Allocation Pattern | Under normal circumstances, the asset allocation under the Scheme would be as follows: | | | |
| | Type of Instruments | Minimum Allocation (% of Net Assets) | Maximum Allocation (% of Net Assets) | Risk Profile |
| | Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 6 months - 12 months | 0 | 100 | Low to Medium |
| <p>Debt instruments may include securitized debt upto 50% of the net assets.</p> <p>Exposure in interest rate derivatives shall be limited upto 50% of the debt assets only for hedging and portfolio balancing. The Scheme will not invest in Credit Default Swaps (CDS).</p> <p>The Scheme may invest in foreign debt securities including foreign securitised debt upto 20% of the net assets.</p> <p>The Scheme will not invest in equity, equity related securities and foreign equity securities including ADR / GDR. The Scheme will not indulge in short selling and securities lending and borrowing.</p> <p>In accordance with provisions of SEBI Circular No. CIR/IMD/DF/19/2011 dated November 11, 2011 and SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012 and as amended from time to time, the Scheme may enter into repo in corporate debt securities and the gross exposure to repo transactions in corporate debt securities shall not be more than 10 % of the net assets of the scheme.</p> <p>Scheme will not invest in debt instruments with special feature of subordination to equity (absorbs losses before equity capital) or with special feature of convertible to equity upon trigger of a pre-specified event for loss absorption.</p> <p>In terms of SEBI circular No. SEBI/HO/IMD/DF2/CIR/P/2019/104 dated October 1, 2019, the Scheme may invest into debt instruments having Structured Obligations / Credit Enhancements upto 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio.</p> <p>The cumulative gross exposure through debt, derivative positions, repo transactions in corporate debt securities, other permitted securities /assets and such other securities/assets as may be permitted by SEBI from time to time (subject to prior approval from SEBI, if any) will not exceed 100% of the net assets of the Scheme.</p> <p>It may be noted that AMC has to adhere to the asset allocation pattern indicated in the Scheme Information Document under normal circumstances.</p> | | | | |
| Investment Strategy | The net assets of the scheme will be predominantly invested in debt securities, money market instruments and government securities in accordance with the investment pattern table. The objective is to generate stable returns linked to the prevalent rates of interest in the market. The investments made will be such that the Macaulay duration of the portfolio is between 6 months - 12 months. The fund manager may use derivatives to create synthetic fixed rate instruments. Individual instruments are selected based on yield, credit risk of issuer, exposure to issuer, etc. | | | |
| Risk Profile of the scheme | Mutual Fund units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. | | | |

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| | <p>Standard Risk Factors</p> <ul style="list-style-type: none"> - Investments in mutual fund units involves investment risks such as market risk, credit & default risk, liquidity risk, trading volumes, settlement risk, including the possible loss of principal. - As the price/ value/ interest rates of the securities in which the scheme invests fluctuate, the value of your investment in the scheme may go up or down. The various factors which impact the value of the scheme's investments include, but are not limited to, fluctuations in the stock markets, bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the companies and issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes etc. - Past performance of the Sponsor/ AMC/ Mutual Fund does not guarantee future performance of the scheme. - Baroda BNP Paribas Low Duration Fund is the name of the scheme and does not in any manner indicate either the quality of the scheme or its future prospects and returns. - The sponsors / associates are not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs. 10,00,000/- (Rupees ten lakh only) to the corpus of the Mutual Fund made by it towards setting up the Fund. - The present scheme is not a guaranteed or assured return scheme. <p>Scheme Specific Risk Factors are summarized as follows</p> <p>Market Risk: All mutual funds and securities investments are subject to market risk and there can be no assurance / guarantee that the scheme's objectives will be achieved. The securities that the scheme invests in would be exposed to price changes on a day-to-day basis. These price changes may occur due to instrument-specific factors as well as general macroeconomic conditions. Markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments. The scheme may be subject to price volatility due to factors such as interest sensitivity, market perception, and creditworthiness of issuer and market liquidity. Different parts of the market can react differently to these developments. The value of an individual security or particular type of security can be more volatile than the market as a whole and can perform differently from the value of the market as a whole.</p> <p>Concentration Risk: The scheme may pursue only a limited degree of diversification. It may invest a greater proportion of assets in the securities of very few issuers (within the limits permitted by regulation) or be concentrated on a few market sectors. This could have implications on the performance of the scheme. The scheme may be more sensitive to economic, business, political or other changes and this may lead to sizeable fluctuation in the Net Asset Value of the scheme.</p> <p>Risks associated with investing in fixed income securities:</p> <ul style="list-style-type: none"> - Credit and Counterparty risk: Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security or honor its contractual obligations). Counterparty risk refers to the counterparty's inability to honor its commitments (payment, delivery, repayment, etc.) and to risk of default. This risk relates to the quality of the counterparty to which the scheme has exposures. Losses can occur in particular for the settlement/delivery of financial instruments or the conclusion of financial derivatives contracts. The value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit and counterparty risk as well as any actual event of default. If the credit rating of an issue, issuer or counterparty is downgraded this may cause the value of the related debt securities in which the scheme has invested to fall. This Scheme might hold large or all amount of its assets to securities with credit rating BBB, or lower in case of downgrading. This could present a much higher than average risk. The severity of the risk varies depending on the quality of the securities in the scheme. To the extent that the scheme invests in high-yield bonds, this presents a higher than average risk. There are different types of debentures available in the market. Some of them could be more risky. Lower-quality debt securities and certain types of securities involve greater risk of default or price changes due to changes in the credit quality of the issuer. They are not in the first rank of debts in case of default. The value of lower-quality debt securities and certain types of other securities can be more volatile due to increased sensitivity to adverse issuer, political, regulatory, market or economic developments. - Liquidity Risk: |
|--|---|

The liquidity of the scheme's investment is inherently restricted by trading volumes in the securities in which the scheme invests.

A lower level of liquidity affecting an individual security or an entire market at the same time, may have an adverse bearing on the value of the scheme's assets. More importantly, this may affect the Fund's ability to sell particular securities quickly enough to minimise impact cost, as and when necessary to meet requirements of liquidity or to sell securities in response to triggers such as a specific economic /corporate event. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of a few or all of the investments and may affect the liquidity of the investments of the scheme.

The scheme may be unable to implement purchase or sale decisions when the markets turn illiquid, missing some investment opportunities or limiting ability to face redemptions. The lack of liquidity could also lead to the risk that the sale price of a security could be substantially lower than the fair value of the security.

- Interest Rate Risk & Re-investment Risk:

The value of an investment may be affected by interest rate fluctuations. Interest rates may be influenced by several elements or events, such as monetary policy, the discount rate, inflation, etc. The value of debt and fixed income securities held by the Scheme generally will vary inversely with the changes in prevailing interest rates. In general, price of debt and fixed income securities go up when interest rates fall, and vice versa. Securities of any issuer that has higher duration could be more risky in terms of price movements relative to those with lower duration. Thus any impact of interest rate changes would be higher on securities with higher duration irrespective of the status of the issuer of the security. The investments made by the Scheme are subject to reinvestment risk. This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed. There have been times in the past, when settlements have been unable to keep pace with the volume of securities transactions, making it difficult to conduct further transactions. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are not invested and no return is earned thereon.

- Sovereign risk:

The Central Government of India is the issuer of the local currency debt in India. The Government raises money to meet its capital and revenue expenditure by issuing debt or discounted securities. Since payment of interest and principal amount has a sovereign status implying least probability of a default, such securities are known as securities with sovereign credit. It also implies that the credit risk on such Government securities is even lower than that on non-government securities with "AAA" rating and hence yields on government securities are even lower than yields on non-government securities with "AAA" rating.

- Risks associated with investing in liquid funds:

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

Risk associated with investment in unrated instruments:

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

Risks associated with Securities Lending:

The risks in lending portfolios 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 Schemes and the approved intermediary. Such failure to comply can result in the possible loss of rights in 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 any 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.

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

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

Risks associated with investing in securitised debt:

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

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

The risks factors stated for debt instruments having Structured Obligations / Credit Enhancements are in addition to the risk factors associated with fixed income instruments:

- Credit rating agencies assign CE rating to an instrument based on any identifiable credit enhancement for the debt instrument issued by an issuer. The credit enhancement could be in various forms and could include guarantee, shortfall undertaking, letter of comfort, etc. from another entity. This entity could be either related or non-related to the issuer like a bank, financial institution, etc. Credit enhancement could include additional security in form of pledge of shares listed on stock exchanges, etc. SO transactions are asset backed/ mortgage backed securities, securitized paper backed by hypothecation of car loan receivables, securities backed by trade receivables, credit card receivables etc. Hence, for CE rated instruments evaluation of the credit enhancement provider, as well as the issuer is undertaken to determine the issuer rating. In case of SO rated issuer, the underlying loan pools or securitization, etc. is assessed to arrive at rating for the issuer
- 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
- The credit risk of debt instruments which are CE rated derives rating is based on the combined strength of the issuer as well as the structure. Hence, any weakness in either the issuer or the structure could have an adverse credit impact on the debt instrument. The weakness in structure could arise due to inability of the investors to enforce the structure due to issues such as legal risk, inability to sell the underlying collateral or enforce guarantee, etc. In case of SO transactions, comingling risk and risk of servicer increases the overall risk for the securitized debt or assets backed transactions. Therefore apart from issuer level credit risk such debt instruments are also susceptible to structure related credit risk.

Risk associated with investments in derivatives (including Imperfect Hedging with investments in Interest rate Futures (IRFs)):

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

Derivative products are specialized instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the

fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. **The risks associated with the use of derivatives are different from or possibly greater than the risks associated with investing directly in securities and other traditional investments**

The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself. There is a possibility that a loss may be sustained by the Scheme as a result of the failure of another party (usually referred to as the "counterparty") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, interest rates and indices. Even a small price movement in the underlying instrument could have a large impact on their value. This could increase the volatility of the Scheme's performance.

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

Some of the risks inherent to derivatives investments include:

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

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

To the extent that the assets of the scheme may invest in foreign securities, there may be risks associated with currency movements, restrictions on repatriation and transaction procedures in overseas market, lack of complete or reliable information, market irregularities or high taxation. Further, the repatriation of capital to India may also be hampered by changes in regulations or political circumstances. Market risks can be greater with respect to political instability, lack of complete or reliable information, market irregularities or high taxation. As the investment will be in securities, which are denominated in foreign currencies, fluctuation in the exchange rates of the foreign currencies may have an impact on the income and value of the fund. It may be noted that if rupee appreciates, it will lead to reduction in returns to investor. 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's investments.

Risks associated with segregated portfolio:

- Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer.
- Security comprises of segregated portfolio may not realise any value.
- Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.
- Trading in the units of segregated portfolio on the Exchange may be halted because of market conditions, including any halt in the operations of Depository Participants or for reasons that in view of the Exchange Authorities or SEBI, trading in the units is suspended and / or restricted. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange rules of 'circuit filter'. There can be no assurance that the requirements of Stock Exchange necessary to maintain the listing of units of scheme will continue to be met or will remain unchanged.

Other Risks

| | <p>Other risks including risk associated with inflation, legal risk, taxation risk, valuation risk & operational risk & risk factors associated with processing of transaction in case of investors investing in mutual fund units through Stock Exchange Mechanism as provided in SID.</p> <p>Investors in the Scheme are not being offered any guaranteed returns. Please refer to SID for more details on scheme specific risk factors.</p> | | | | | | | | | | | | |
|-------------------------------------|---|-------------------------------------|--------------------------------------|--------------------|--|-------------|---|----------------|---|-----------------|---|--------------------|--|
| Risk Control Measures | <p>Investments made by the Scheme would be in accordance with the investment objective of the Scheme and the provisions of the SEBI (MF) Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. While allocating and choosing securities, the Investment Manager will aim to diversify by gaining broad exposure to different industries and companies in order to reduce risk.</p> <p><u>Risk Mitigation measures for investments in debt instruments</u></p> <p>The investments in debt and Money Market instruments would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. The AMC shall undertake credit evaluation of each investment opportunity and invest in rated papers of companies having a sound background, strong fundamentals and quality of management and financial strength. In addition, the Scheme would endeavor to invest in instruments with a relatively higher liquidity and will seek to manage the duration of the debt assets on proactive basis to manage interest rate risk and to optimize returns. The following table summarizes the risk mitigation/management strategy for the Debt assets of the Scheme.</p> <table border="1"> <thead> <tr> <th>Risk & description specific to Debt</th><th>Risk Mitigation/ management strategy</th></tr> </thead> <tbody> <tr> <td>Interest Rate Risk</td><td>The duration of a portfolio is one of the means of measuring the interest rate risk of the portfolio. Hence portfolios with higher duration will have higher interest rate risk. The duration of the Scheme will be actively managed based on prevailing macroeconomics condition, political environment, liquidity position in system, inflationary expections and other economic considerations.</td></tr> <tr> <td>Credit Risk</td><td>The credit evaluation of the AMC entails evaluation of credit fundamentals of each investment opportunity. Some of the factors that are evaluated inter-alia may include outlook on the sector, parentage, quality of management, and overall financial strength of the credit. The AMC will utilize ratings of recognized rating agencies as an input in the decision making process. To reduce credit risk, the scheme shall invest in debt and money market instruments that have been assigned high investment grade ratings by a recognized rating agency.</td></tr> <tr> <td>Liquidity Risk</td><td>Liquidity risk is the risk of not being able to sell / liquidate a security at short notice at prevailing market prices or without incurring impact cost. Liquidity Risk can be partly mitigated by creating portfolios that are diversified across maturities, ratings, types of securities, etc. in line with the fund objectives, regulations and investment strategy. The Scheme shall follow the asset allocation pattern in Scheme Information Document under normal circumstances and residual cash may be invested in the Tri-party repo on Government Securities and treasury bills, repo market, units of mutual fund which seeks to ensure liquidity in the scheme under normal circumstances.</td></tr> <tr> <td>Volatility Risk</td><td>There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The Scheme will manage volatility risk through diversification. To that extent, the Volatility risk will be mitigated in the Scheme.</td></tr> <tr> <td>Concentration Risk</td><td>The AMC will attempt to mitigate this risk by maintaining adequate diversification across issuers/ sectors / instrument type in line with the scheme objectives, investment strategy and applicable regulations. This will also be managed by keeping prudent investment limits on any particular industry or issuer or issuer group based on the size, credit profile, etc. to reduce issuer or industry specific risk.</td></tr> </tbody> </table> <p>The scheme may utilize derivative instruments for hedging & portfolio balancing purposes. All Interest Rate Swaps will be undertaken with approved counter parties under pre-approved International Swaps and Derivatives Association (ISDA) agreements. The scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by SEBI/RBI for the</p> | Risk & description specific to Debt | Risk Mitigation/ management strategy | Interest Rate Risk | The duration of a portfolio is one of the means of measuring the interest rate risk of the portfolio. Hence portfolios with higher duration will have higher interest rate risk. The duration of the Scheme will be actively managed based on prevailing macroeconomics condition, political environment, liquidity position in system, inflationary expections and other economic considerations. | Credit Risk | The credit evaluation of the AMC entails evaluation of credit fundamentals of each investment opportunity. Some of the factors that are evaluated inter-alia may include outlook on the sector, parentage, quality of management, and overall financial strength of the credit. 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| Concentration Risk | The AMC will attempt to mitigate this risk by maintaining adequate diversification across issuers/ sectors / instrument type in line with the scheme objectives, investment strategy and applicable regulations. This will also be managed by keeping prudent investment limits on any particular industry or issuer or issuer group based on the size, credit profile, etc. to reduce issuer or industry specific risk. | | | | | | | | | | | | |

| | <p>purpose of hedging and portfolio rebalancing.</p> <p>The above risk control measures shall be implemented by the AMC on best effort basis however there can be no guarantee that such measures can completely mitigate the risks involved in Scheme.</p> | | | | | | | | | | | | |
|-----------------|--|--|----------------|-------------|----|------------|--------------------|----|-------------|--|----|--------------|----------------------------------|
| Plans & Options | <p>The Scheme offers following two plans:</p> <ul style="list-style-type: none">Baroda BNP Paribas Low Duration Fund – Regular PlanBaroda BNP Paribas Low Duration Fund - Direct Plan <p>Each Plan offers Growth Option, Daily Income Distribution cum Capital Withdrawal (IDCW) Option* with compulsory Re-investment, Weekly Income Distribution cum Capital Withdrawal (IDCW) Option* and Monthly Income Distribution cum Capital Withdrawal (IDCW) Option*. The Weekly IDCW Option^ and Monthly IDCW Option offer Payout and Re-investment facilities.</p> <p>^Investors are further informed that in case the amount payable for the week under the Weekly IDCW Option is less than Rs. 20,000/- at a folio level, automatic re-investment of Income Distribution cum Capital Withdrawal will take place.</p> <p>There shall be a single portfolio under the scheme.</p> <p>Direct Plan is meant for direct investments, i.e., for investors who purchase/subscribe to the units of Scheme directly with the Fund and is not available for investors who route their investments through a Distributor, while Regular Plan is meant for investors who route their investments through distributors only.</p> <p>*Amounts under IDCW option can be distributed out of investors capital (equalization reserve), which is part of sale price that represents realized gains. However, investors are requested to note that amount of distribution under IDCW option is not guaranteed and subject to availability of distributable surplus.</p> <p>Growth Option: The scheme will not declare any distribution under this option. The income attributable to units under this option will continue to remain invested in the option and will be reflected in the Net Asset Value of Units under this option</p> <p>IDCW Option: Under IDCW Option, the distribution amounts, if any, shall be declared by Trustees from time to time. The NAV of the unit holders in any of the IDCW options will stand reduced by the amount so distributed and statutory levy, if any, under said IDCW option. The NAV of the Growth Option will remain unaffected.</p> <p>Following shall be the record dates for the purpose of declaration of distribution rate under the IDCW options of the scheme:</p> <table><tr><th>Sr. No.</th><th>IDCW frequency</th><th>Record Date</th></tr><tr><td>1.</td><td>Daily IDCW</td><td>Every Business day</td></tr><tr><td>2.</td><td>Weekly IDCW</td><td>Every Monday (or the next business day if Monday is not a business day).</td></tr><tr><td>3.</td><td>Monthly IDCW</td><td>27th^ of the month.</td></tr></table> <p><i>^or the next business day if that day is not a business day.</i></p> <p>It may be noted that the amount of distribution, if any, under IDCW option will be subject to the availability of distributable surplus as computed in accordance with the SEBI Regulations and discretion of the Trustees/ AMC.</p> <p>Investors are further requested to note that the AMC will endeavor to declare distribution rates under IDCW options on the aforesaid record dates. There is no assurance or guarantee to unitholders as to the rate of distribution nor that the amounts shall be distributed regularly. The Trustees / AMC reserve the right to distribute the amounts under IDCW option in addition to the above stated frequency and/or change the aforesaid record dates from time to time. The Trustee's/AMC's decision with regards to the rate, timing and frequency of distribution shall be final. In case of such additional declaration, if any, the distribution policy (i.e. dividend policy) shall be ensured. The AMC may announce a book closure period for the purpose of distribution of amounts under IDCW option. Amount of distribution, if declared, will be paid to the unit holders appearing in the register of unit holder on the Record Date. To the extent the entire net income and realised gains are not distributed, the same will remain invested in the option and will be reflected in the NAV.</p> <p>Unitholders opting for the IDCW Option may choose to reinvest the amounts to be received by them under IDCW option in additional Units of the said Option. The amount reinvested will be net of tax deducted at source, wherever applicable. The amounts so reinvested shall constitute a constructive payment of the income distribution cum capital withdrawal under IDCW option to the Unitholders and a constructive receipt of the same amount from each Unitholder for reinvestment in Units.</p> | Sr. No. | IDCW frequency | Record Date | 1. | Daily IDCW | Every Business day | 2. | Weekly IDCW | Every Monday (or the next business day if Monday is not a business day). | 3. | Monthly IDCW | 27 th ^ of the month. |
| Sr. No. | IDCW frequency | Record Date | | | | | | | | | | | |
| 1. | Daily IDCW | Every Business day | | | | | | | | | | | |
| 2. | Weekly IDCW | Every Monday (or the next business day if Monday is not a business day). | | | | | | | | | | | |
| 3. | Monthly IDCW | 27 th ^ of the month. | | | | | | | | | | | |

Default Plan:

The following matrix shall apply for default plan:

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

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

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

- Such re-processing **shall not** be carried out in case of already redeemed units. i.e. re-processing shall only be carried out for balance units as maybe available after 30 calendar days.
- Any subsequent switch-out or STP (transfer out) request for units allotted under wrong/ invalid/ incomplete ARN codes **shall not** be processed unless:
 - Such switch or STP request is for 'switching-in' to direct plan of target scheme / same scheme, as maybe applicable or
 - Correct ARN code is provided and verified by AMC/Mutual Fund, to its satisfaction, prior to processing of such switch request or registration of STP request.
- In case of SIP transaction, the above time period for remediation shall be applicable from first installment/registration only. In case correct ARN code is not provided within 30 calendar days of such first installment, re-processing shall be carried out and subsequent SIP triggers shall happen in Direct Plan.
- Notwithstanding any of the clauses as above, re-processing **shall not** be carried out, for units allotted under wrong/ invalid/ incomplete ARN codes under IDCW option, in case any amount for distribution has been declared during the aforesaid remediation period of 30 calendar days.
- Subject to above, once the units are re-processed under Direct Plan, no submission of correct ARN code shall be accepted by AMC for such re-processed units.
- Investors are requested to note that pursuant to such re-processing, the number of units to the credit of such investors may change and AMC / Mutual Fund/ Trustees /Sponsors shall not be liable for any loss that may occur to investors/distributors or any scheme of Mutual Fund consequent to such re-processing.
- Investors are strongly advised to provide the correct ARN codes in case they wish to subscribe to units of the Scheme under Regular Plan.**

Default Option/Facility:

In case no option is indicated in the application form, then Growth option shall be considered as default option. Further, under dividend option, the monthly IDCW option shall be the default IDCW option. 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.

| Applicable NAV | 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 | The NAV of the subsequent day on which the funds are available for utilization. |

| | | |
|--|--|--|
| | bank account of the Scheme after cut-off time i.e. available for utilization after the cut-off time (of 3.00 p.m.) | |
| | Irrespective of the time of receipt of application, where the funds for the entire amount of subscription/ purchase/ switch-in as per application /request are credited to the bank account of the Scheme before cutoff time on any subsequent Business Day i.e. available for utilization before the cut-off time (of 3.00 p.m.) on any subsequent Business Day. | The NAV of such subsequent Business Day on which the funds are available for utilization. |
| | *In case of Switch transactions, funds will be made available for utilization in the switch-in scheme based on redemption payout cycle of the switch-out scheme. | |
| | 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. | |
| | 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. | |
| | 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 | Minimum Amount for Purchase | Lumpsum investment: Rs. 5,000 and in multiples of Re. 1 thereafter. SIP: (i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter. |
| | Additional Amount for Purchase | Rs. 1,000 and in multiples of Re.1 thereafter |
| | Minimum amount /units for Redemption / Switch Out | Rs. 1,000 and in multiples of Re. 1 thereafter There will be no minimum redemption criterion for Unit based redemption |
| | There is no upper limit on the amount for application. | |
| | The Trustee / AMC reserves the right to change the minimum amount for application and the additional amount for application from time to time in the Scheme and these could be different under different plan(s) / option(s). | |
| Despatch of Repurchase (Redemption) Request | As per the SEBI (MF) Regulations, the Mutual Fund shall despatch redemption proceeds within 3 Business Days of receiving the valid redemption / repurchase request at any of the Official Points of Acceptance of Transactions (OPAT). A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not despatched within 3 Business Days of the date of valid redemption request. | |
| Benchmark Index (Tier 1) | CRISIL Low Duration Debt B-I Index | |
| Distribution Policy (i.e. Dividend Policy) | Distribution of amounts under IDCW option shall be in line with provisions mentioned in SEBI Circular IMD/Cir. No. 1/64057/06 dated April 4, 2006 and SEBI Circular no. SEBI/HO/IMD/IMD-I DOF2/P/CIR/2022/161 dated November 25, 2022 read with further guidelines/clarifications issued by SEBI from time to time. | |

KEY INFORMATION MEMORANDUM

| | | | | | |
|-----------------------------|--|-----------------|--------------|--------------|--------------|
| Name of the Fund Manager | Mr. Vikram Pamnani (managing fund since December 27, 2017 i.e. 5.34 years) and Mr. Mayank Prakash (managing fund since October 21, 2022 i.e. 0.52 years) | | | | |
| Name of the Trustee Company | Baroda BNP Paribas Trustee India Private Limited (formerly Baroda Trustee India Private Limited) | | | | |
| Performance of the scheme | I. Compounded annualised returns (%) of Growth Option as at March 31, 2023: | | | | |
| | Particulars | Since Inception | Last 5 Years | Last 3 Years | Last 1 Year* |
| | BBNPPLDF-RP | 7.33 | 5.66 | 4.60 | 4.44 |
| | Benchmark Index# | 7.27 | 6.27 | 5.36 | 5.77 |
| | BBNPPLDF-DP | 7.61 | 6.49 | 5.42 | 5.15 |
| | Benchmark Index# | 7.51 | 6.27 | 5.36 | 5.77 |
| | #CRISIL Low Duration Debt B-I Index | | | | |

| | <table> <tr> <td>National Bank for Agriculture and Rural Development</td><td>7.80</td></tr> <tr> <td>HDFC Bank Ltd.</td><td>7.27</td></tr> <tr> <td>Export-Import Bank of India</td><td>6.21</td></tr> <tr> <td>Piramal Capital & Housing Finance Ltd.</td><td>5.57</td></tr> <tr> <td>Housing Development Finance Corporation Ltd.</td><td>5.45</td></tr> <tr> <td>Kotak Mahindra Investments Ltd.</td><td>5.45</td></tr> </table> <p>Investment in Top 10 scrips constitutes 69.64% (of net assets) of the portfolio as on March 31, 2023.</p> <p>2) Fund Allocation towards various Sectors</p> <table> <tr> <th>Industry / Sector*</th><th>As % of Net Assets</th></tr> <tr> <td>Finance</td><td>51.35</td></tr> <tr> <td>Banks</td><td>31.21</td></tr> <tr> <td>Power</td><td>7.99</td></tr> <tr> <td>Triparty Repo</td><td>6.56</td></tr> <tr> <td>NET CURRENT ASSETS</td><td>1.48</td></tr> <tr> <td>Sovereign</td><td>1.41</td></tr> </table> <p><i>*Industry Classification as recommended by AMFI</i></p> <p>Scheme's Portfolio turnover ratio is 3.26 times as on March 31, 2023.</p> <p>To view the Scheme's latest portfolio holding, please visit our website at https://www.barodabnpparibasmf.in/downloads/monthly-portfolio-scheme</p> | National Bank for Agriculture and Rural Development | 7.80 | HDFC Bank Ltd. | 7.27 | Export-Import Bank of India | 6.21 | Piramal Capital & Housing Finance Ltd. | 5.57 | Housing Development Finance Corporation Ltd. | 5.45 | Kotak Mahindra Investments Ltd. | 5.45 | Industry / Sector* | As % of Net Assets | Finance | 51.35 | Banks | 31.21 | Power | 7.99 | Triparty Repo | 6.56 | NET CURRENT ASSETS | 1.48 | Sovereign | 1.41 |
|---|--|---|------|----------------|------|-----------------------------|------|--|------|--|------|---------------------------------|------|--------------------|--------------------|---------|-------|-------|-------|-------|------|---------------|------|--------------------|------|-----------|------|
| National Bank for Agriculture and Rural Development | 7.80 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| HDFC Bank Ltd. | 7.27 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Export-Import Bank of India | 6.21 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Piramal Capital & Housing Finance Ltd. | 5.57 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Housing Development Finance Corporation Ltd. | 5.45 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Kotak Mahindra Investments Ltd. | 5.45 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Industry / Sector* | As % of Net Assets | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Finance | 51.35 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Banks | 31.21 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Power | 7.99 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Triparty Repo | 6.56 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| NET CURRENT ASSETS | 1.48 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sovereign | 1.41 | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Sector level and Group Level exposure restriction | <p><u>Sector level exposure limits:</u></p> <p>The Mutual Fund/AMC shall ensure that total exposure of the Scheme in a particular sector (excluding investments in Bank CDs, tri-party repo on government securities and treasury bills, G-Secs, TBills, short term deposits of Scheduled Commercial Banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme; Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs). Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB). Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio. However, the overall exposure in HFCs shall not exceed the sector exposure limit of 20% of the net assets of the scheme.</p> <p><u>Group level exposure limits:</u></p> <p>The total exposure of the Scheme in a group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Board of Trustees. Further, pursuant to SEBI circular SEBI/HO/IMD/DF2/CIR/P/2019/104 dated October 01, 2019, effective October 31, 2019, the investments by debt mutual fund schemes in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees.</p> <p><i>For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.</i></p> | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Expenses of the Scheme | <p>a. Load Structure</p> <p>Entry Load : Not Applicable</p> <p>Exit Load: Nil</p> <p>The above load shall also be applicable for switches between the schemes of the Fund and Systematic Investment Plans, Systematic Transfer Plans, Systematic Withdrawal Plans. No load will be charged on units issued upon re-investment of amount of distribution under same IDCW option and bonus units. No exit load will be charged on switches between options of the same plan of the Fund. Please refer the section "Direct Plan" for load structure for switches within the Plan.</p> <p>In accordance with the requirements specified by the SEBI circular no. SEBI/ IMD/ CIR No. 4/</p> | | | | | | | | | | | | | | | | | | | | | | | | | | |

168230/09 dated June 30, 2009 no entry load will be charged for purchase/additional purchase/switch-in accepted by the Fund. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder. The exit load charged, net of Goods and Services Tax (GST), if any, shall be credited to the Scheme.

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.

b. Recurring Expenses

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

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

| Particulars | % of daily Net Assets (Regular Plan) |
|---|---|
| Investment Management & Advisory Fee | Upto 2.00% |
| Trustee fee | |
| Audit fees | |
| Custodian Fees | |
| Registrar & Transfer Agent Fees | |
| Marketing & Selling Expenses including Agents Commission | |
| Costs related to investor communications | |
| Costs of fund transfer from location to location | |
| Cost of providing account statements and IDCW/ redemption cheques and warrants | |
| Costs of statutory Advertisements | |
| Cost towards investor education & awareness (at least 2 bps) | |
| Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively@ | |
| GST on expenses other than investment management and advisory fees | |
| GST on brokerage and transaction cost | |
| Other Expenses^ | |
| Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) | Upto 2.00% |
| Additional expenses under Regulation 52 (6A) (c)** | Upto 0.05% |
| Additional expenses for gross new inflows from retail investors* from specified cities under Regulation 52 (6A) (b) | Upto 0.30% |

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

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

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

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

- (i) On the first Rs. 500 crore of the daily net assets: 2.00%;
- (ii) On the next Rs.250 crores of the daily net assets: 1.75%;
- (iii) On the next Rs.1,250 crores of the daily net assets: 1.50%;
- (iv) On the next Rs. 3,000 crore of the daily net assets: 1.35%;
- (v) On the next Rs. 5,000 crore of the daily net assets: 1.25%;
- (vi) On the next Rs. 40,000 crore of the daily net assets: Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof;
- (vii) On the balance of the assets: 0.80%

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

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

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

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

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

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

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

** In accordance with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2018/15 dated February 02, 2018, AMC shall not charge any additional expense of upto 0.05% as per Regulation 52(6A) (c), if exit load is not being levied under the Scheme.

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

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

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

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

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

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

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

| | <p>Actual expenses for the financial year 2022-23: Total recurring expense as a % to daily net assets :</p> <ul style="list-style-type: none">Regular Plan - 1.02%Direct Plan - 0.33% <p>An Illustration of impact of expense ratio on Scheme's returns: If an investor A invests in a regular plan of a Scheme with an expense of 2% p.a. and an investor B invests in Direct Plan of the same scheme with an expense of 1% p.a. Assuming the gross return of this fund is 10% for that given year, investor A will make a return of 8% (post expense) for that year, whereas investor B will make 9% return for same period. Also, please take a look at below illustration which shows impact of different expense ratio assumed on initial investment of Rs. 10,000 invested over period of 10 years with an average annualized gain of 10% p.a.</p> <table><tr><th>Particulars</th><th>Regular Plan</th><th>Direct Plan</th></tr><tr><td>Amount Invested at the beginning of the year</td><td>10,000</td><td>10,000</td></tr><tr><td>Returns before Expenses (@15%pa)</td><td>1,500</td><td>1,500</td></tr><tr><td>Expenses other than Distribution Expenses</td><td>150</td><td>150</td></tr><tr><td>Distribution Expenses</td><td>50</td><td>-</td></tr><tr><td>Returns after Expenses at the end of the Year</td><td>1,300</td><td>1350</td></tr><tr><td>% Returns on Investment (Post Expenses)</td><td>13%</td><td>13.5%</td></tr></table> <p>Note:</p> <ul style="list-style-type: none">The purpose of the above illustration is to purely explain the impact of expense ratio charged to the Scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments, without considering any impact due to taxation.Investors are requested to note that NAV declaration made by AMC/Mutual Fund on every business day is net of expenses, and consequently scheme performance disclosures made by Mutual Fund, which are based on NAV values of the scheme are also net of expenses but does not consider impact of load and taxes, if any. | Particulars | Regular Plan | Direct Plan | Amount Invested at the beginning of the year | 10,000 | 10,000 | Returns before Expenses (@15%pa) | 1,500 | 1,500 | Expenses other than Distribution Expenses | 150 | 150 | Distribution Expenses | 50 | - | Returns after Expenses at the end of the Year | 1,300 | 1350 | % Returns on Investment (Post Expenses) | 13% | 13.5% |
|---|---|--------------|--------------|-------------|--|--------|--------|----------------------------------|-------|-------|---|-----|-----|-----------------------|----|---|---|-------|------|--|------------|--------------|
| Particulars | Regular Plan | Direct Plan | | | | | | | | | | | | | | | | | | | | |
| Amount Invested at the beginning of the year | 10,000 | 10,000 | | | | | | | | | | | | | | | | | | | | |
| Returns before Expenses (@15%pa) | 1,500 | 1,500 | | | | | | | | | | | | | | | | | | | | |
| Expenses other than Distribution Expenses | 150 | 150 | | | | | | | | | | | | | | | | | | | | |
| Distribution Expenses | 50 | - | | | | | | | | | | | | | | | | | | | | |
| Returns after Expenses at the end of the Year | 1,300 | 1350 | | | | | | | | | | | | | | | | | | | | |
| % Returns on Investment (Post Expenses) | 13% | 13.5% | | | | | | | | | | | | | | | | | | | | |
| Transaction charges (For Lumpsum Purchases and SIP Investments routed through distributor / agent) | <p>Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the AMC shall deduct transaction charges as per the following details from the subscription amount. The amount so deducted shall be paid to the distributor/agent of the investor (in case they have "opted in") and the balance shall be invested. In accordance with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, the distributors shall have an option either to opt in or opt out of levying transaction charge based on type of the product.</p> <ol style="list-style-type: none">First time investor in Mutual Fund (across all the Mutual Funds): Transaction charge of Rs. 150/- for subscription of Rs. 10,000 and above shall be deducted.Existing investor in Mutual Funds (across all the Mutual Funds): Transaction charge of Rs. 100/- per subscription of Rs. 10,000 and above shall be deducted.For SIP - The transaction charges in case of investments through SIP shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. The transaction charges shall be deducted in 3-4 installments.Transaction charges shall not be deducted for:<ol style="list-style-type: none">purchases /subscriptions for an amount less than Rs. 10,000/-transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc.purchases /subscriptions made directly with the Fund (i.e. not through any distributor/agent).Transactions through stock exchange.The statement of account shall reflect the net investment as gross subscription less transaction charge and the number of units allotted against the net investment.As per SEBI circular no. SEBI/ IMD/ CIR No. 4/ 168230/09 dated June 30, 2009, the upfront commission to distributors shall be paid by the investor directly to the distributor by a separate cheque based on the investor's assessment of various factors including service rendered by the distributor. | | | | | | | | | | | | | | | | | | | | | |
| Levy of Stamp Duty on applicable Mutual Fund Transactions | <p>Investors/Unit holders are requested to note that that pursuant to Notification No. S.O. 1226(E) and G.S.R 226 (E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of The Finance Act, 2019, notified on February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India, a stamp duty @0.005% of the transaction value would be levied on applicable mutual fund transactions.</p> | | | | | | | | | | | | | | | | | | | | | |

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| | Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase/switch transactions (including reinvestment of amounts under IDCW option i.e. dividend reinvestment) to the Investors/Unit holders would be reduced to that extent. | | | | |
|--|--|---|--|--|--|
| Waiver of Load for Direct Applications | In accordance with the requirements specified by the SEBI circular no. SEBI / IMD/CIR No. 4 / 168230/09 dated June 30, 2009 no entry load will be charged for purchase / additional purchase / switch-in accepted by the Fund. Hence provision for waiver of load for direct application is not applicable. | | | | |
| 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 tax advisor. | | | | |
| Daily Net Asset Value (NAV) Publication | The AMC/Mutual Fund shall declare the Net Asset Value of the scheme on every business day on AMFI's website (www.amfiindia.com) by 11.00 p.m. and also on its website (www.barodabnpparibasmf.in). The NAV shall be calculated for all business days. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI in writing and the number of such instances would also be reported to SEBI on quarterly basis. If the NAVs are not available before the commencement of business hours of the following day due to any reason, the Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. The NAV shall also be made available to Unit Holders through SMS upon receiving a specific request in this regard on its website. | | | | |
| For Investor Grievances, please contact | <p>Investor grievances will normally be received directly by the Registrar and Transfer Agent or at the Investor Service Centres or at the office the AMC.</p> <table border="1"> <tr> <th>Name, address, telephone number, fax number, e-mail id of Investor Relations Officer:</th><th>Name and Address of Registrar and Transfer Agent</th></tr> <tr> <td>Mr. Vivek Kudal Baroda BNP Paribas Asset Management India Limited Cresenzo, 7th Floor, G-Block, Bandra Kurla Complex, Mumbai – 400051 Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM) Email id: service@barodabnpparibasmf.in</td><td>KFIN Technologies Limited (SEBI Registration No. INR000000221) Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. India. Fax: +91 40 2331 1968 Toll Free No.: 1800-2670-189 (Monday to Saturday, 9 AM to 7 PM) E-mail id: cs.barodabnppmf@kfintech.com</td></tr> </table> <p>For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stock broker or the investor grievance cell of the respective stock exchange.</p> <p>Investors also have the option to approach SEBI, by logging a complaint on SEBI's complaints redressal system (SCORES) (https://scores.gov.in/scores/Welcom.html)</p> | Name, address, telephone number, fax number, e-mail id of Investor Relations Officer: | Name and Address of Registrar and Transfer Agent | Mr. Vivek Kudal Baroda BNP Paribas Asset Management India Limited Cresenzo, 7th Floor, G-Block, Bandra Kurla Complex, Mumbai – 400051 Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM) Email id: service@barodabnpparibasmf.in | KFIN Technologies Limited (SEBI Registration No. INR000000221) Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. India. Fax: +91 40 2331 1968 Toll Free No.: 1800-2670-189 (Monday to Saturday, 9 AM to 7 PM) E-mail id: cs.barodabnppmf@kfintech.com |
| Name, address, telephone number, fax number, e-mail id of Investor Relations Officer: | Name and Address of Registrar and Transfer Agent | | | | |
| Mr. Vivek Kudal Baroda BNP Paribas Asset Management India Limited Cresenzo, 7th Floor, G-Block, Bandra Kurla Complex, Mumbai – 400051 Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM) Email id: service@barodabnpparibasmf.in | KFIN Technologies Limited (SEBI Registration No. INR000000221) Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. India. Fax: +91 40 2331 1968 Toll Free No.: 1800-2670-189 (Monday to Saturday, 9 AM to 7 PM) E-mail id: cs.barodabnppmf@kfintech.com | | | | |
| Unitholders' Information | <p><u>Allotment Confirmation / Account Statements:</u></p> <p>(a) Units in Physical mode : Investors opting to subscribe to / hold units in physical form, whether by way of a normal purchase or SIP / STP, will be sent, (i) by way of an email and/or an SMS to their registered email address and /or mobile number, an allotment confirmation, as soon as possible but not later than 5 Business Days from the date of acceptance of the request for subscription, and (ii) a CAS, as mentioned in 'Consolidated Account Statement (CAS)' section below.</p> <p>(b) Units in Demat Mode: For investors who hold units in dematerialized form, a demat statement shall be furnished by the depository participant (DP) periodically, in such form and in such manner and at such time as provided in the agreement between investor and the DP.</p> <p>(c) Consolidated Account Statement (CAS): Consolidated Account Statement (CAS) for each calendar month on or before fifteenth day of succeeding month detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all the schemes of all mutual funds in whose folios transaction has taken place during that month. Also, the AMC shall issue a CAS every half year (September / March) on or before twenty first day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds to all such investors in whose folios no transaction has taken place during that period and such half yearly CAS shall provide all such additional details as maybe specified by SEBI from time to time.</p> <p>Unitholders are requested to ensure that their email id and mobile number are registered/updated with the AMC/RTA through our investor service centres in order to facilitate effective communication.</p> <p>For more details, Investors are requested to refer the Scheme Information Document (SID).</p> <p><u>Portfolio Disclosure:</u></p> | | | | |

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|-------------|---|
| | <ol style="list-style-type: none"> 1. The AMC/Mutual Fund shall disclose portfolio (along with ISIN) on a fortnightly and monthly basis for the Scheme on its website and on the website of AMFI within 5 days of every fortnight and within 10 days from the close of each month. The AMC/Mutual Fund shall also disclose portfolio (along with ISIN) as on the last day of the half-year (i.e. 31st March and on 30th September) for the Scheme on its website and on the website of AMFI within 10 days from the close of half-year. 2. AMC/Mutual Fund shall send the said statement of scheme portfolio via email to those unitholders whose email addresses are registered with AMC/Mutual Fund within 5 days of every fortnight and within 10 days from the close of each month/half year for respective statement of scheme portfolio. The unit holders are requested to ensure that their email address is registered with AMC/Mutual Fund. 3. AMC/Mutual Fund shall publish an advertisement, in the all India edition of at least two daily newspapers, one each in English and Hindi, every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on its website and on the website of AMFI and the modes such as telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the half-yearly statement of its schemes portfolio. 4. Further, AMC/Mutual Fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder. 5. Unitholders' can obtain the scheme's latest portfolio holding in a user-friendly and downloadable spreadsheet format at the following link https://www.barodabnpparibasmf.in/downloads/monthly-portfolio-scheme <p><u>Half Yearly Unaudited Financial Results Disclosure:</u> Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.barodabnpparibasmf.in). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in atleast one national English daily newspaper and a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated. Necessary link for the Half Yearly Unaudited Financial Results Disclosure shall also be provided on the AMFI website (www.amfiindia.com).</p> <p><u>Annual Report or abridged summary thereof:</u> SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 05, 2018 shall be complied with in order to bring cost effectiveness in disclosing and providing information to unitholders and as a green initiative measure. For more details, Investors are requested to refer the Scheme Information Document (SID).</p> |
| Direct Plan | <p>Direct Plan is available under all the existing open-ended schemes of the Fund for investors who purchase /subscribe units in a scheme directly with the Fund and is not available for investors who route their investments through a Distributor. Following provisions shall be applicable for investments in Direct Plan:</p> <ol style="list-style-type: none"> 1. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of units will be paid / charged under Direct Plan. 2. Investors wishing to transfer their accumulated unit balance held under regular plan (through lumpsum / systematic investments made with or without Distributor code) to Direct Plan will have to initiate a switch request which shall be processed in the normal course as per timelines applicable for switch transactions. 3. Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund {except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors}. 4. Investors, who have invested without Distributor code and have opted for IDCW reinvestment facility under regular plan prior to the January 01, 2013('Effective Date'), may note that the amount will continue to be reinvested in the existing plan with the applicable terms and conditions. 5. In case of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP), etc. registered prior to the Effective Date without any distributor code under the regular plan, installments falling on or after the Effective Date will be automatically processed under the Direct Plan with the applicable terms and conditions. 6. In case of the following facilities which were registered under the regular plan prior to the |

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| | <p>Effective Date the future installments shall continue under the regular plan: (i) Systematic Transfer Facilities (registered with Distributor Code) (ii) IDCW Sweep facility (erstwhile Dividend Transfer Plans) (registered from a folio where investments were made both with and without Distributor code) In case such investors wish to invest under the Direct Plan through these facilities, they would have to cancel their existing enrolments and register afresh for such facilities.</p> <p>7. Investors who have registered for SIP facility prior to the Effective Date with distributor code and wish to invest their future installments into the Direct Plan shall make a written request to the Fund for the same. The Fund will take at least 15 working days to process such requests. Intervening installment, if any, will continue in the regular plan.</p> <p>8. Where units under a scheme are held under both regular and Direct Plan and the redemption / switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the regular plan. However, where units under the requested option are held only under one plan, the request would be processed under such plan.</p> <p>9. Switch / redemption / repurchase may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests.</p> <p>Further, exit load shall be applicable for switches between the two schemes. The exit load shall not be charged for inter option switch within the same plan.</p> |
| Directions to investors applying directly under all Schemes of the fund | <p>In case of receipt of Application Form having broker code as blank space at the time of processing and allotting the units by the Registrars, AMC will consider such application as "Direct". However, the Investors are requested to fill the blank space with the words such as "Not Applicable" or "Direct" so as to ensure that their application is processed as direct and any misuse is prevented. Alternatively, investors can also strike off the blank space in the broker code field to prevent any misuse.</p> |
| Compliance with Foreign Accounts Tax Compliance Act ("FATCA") and Common Reporting Standards (CRS) requirements | <p>FATCA and CRS requirements may require disclosure regarding your investment in the units of the Scheme.</p> <p>Investors are informed that the AMC / the Fund are required to adhere to various requirements inter alia including submission of various information / details relating to the investors in the schemes of the mutual fund, to authorities/third parties including the U.S Internal Revenue Service ('IRS') or the Indian tax authorities, for the purpose of onward transmission to the U.S. Internal Revenue Service or such other authority as specified under the applicable laws from time to time. The information disclosed may include (but is not limited to) the identity of investors and their direct or indirect beneficiaries, beneficial owners and controlling persons, their residential status / details. Accordingly, Investors are requested to provide all the necessary information / declarations and to comply with any reasonable request from the AMC/ the Fund to allow the AMC/ the Fund to comply with such information reporting requirements.</p> <p>For more details, investors are requested to refer to SID.</p> |
| Concept of Macaulay Duration | <p>The Macaulay Duration is a measure of a bond's sensitivity to interest rate changes. It is expressed in annual terms. It is the weighted average term to maturity of the cash flows from a bond. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Factors like a bond's price, maturity, coupon, yield to maturity among others impact the calculation of Macaulay duration.</p> <p>The Macaulay duration can be viewed as the economic balance point of a group of cash flows. Another way to interpret the statistic is that it is the weighted average number of years an investor must maintain a position in the bond until the present value of the bond's cash flows equals the amount paid for the bond. As it provides a way to estimate the effect of certain market changes on a bond's price, the investor can choose an investment that will better meet his future cash needs.</p> |
| Treatment of Financial Transactions received through Distributors suspended by AMFI (with effect from October 31, 2019) | <p>The financial transactions of an investor where his/her distributor's AMFI Registration Number (ARN) has been suspended temporarily or terminated permanently by Association of Mutual Funds in India (AMFI) shall be processed as follows:</p> <ol style="list-style-type: none"> 1. During the period of suspension, no commission shall be accrued or payable to the distributor whose ARN is suspended. During the period of suspension, commission on the business canvassed prior to the date of suspension shall stand forfeited, irrespective of whether the suspended distributor is the main ARN holder or a sub-distributor. 2. All Purchase / Switch requests (including under fresh registrations of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) or under SIPs / STPs registered prior to the suspension period) received during the suspension period shall be processed under Direct Plan and continue to be processed under Direct Plan perpetually unless after the suspension of ARN is revoked, |

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

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

COMPARISON OF EXISTING OPEN ENDED FIXED INCOME SCHEMES OF THE FUND

| Name of the Scheme | 'Category' as per SEBI circular dt. Oct 06, 2017 | Type of Scheme | Investment Objective for the Scheme | Asset Allocation | | | | Product Differentiation | Number of folios as on 31-Mar-2023 | AUM as on 31-Mar-2023 (Rs. in crores) |
|--|--|---|--|--|---------------------------------|-----|---------------|--|------------------------------------|---------------------------------------|
| Baroda BNP Paribas Liquid Fund | Liquid Fund | An open-ended liquid scheme. A relatively low interest rate risk & Moderate Credit Risk. | The primary objective of the Scheme is to generate income with a high level of liquidity by investing in a portfolio of money market and debt securities. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns. | Type of Instruments | Allocation (as % of Net Assets) | | Risk Profile | This Fund is a Liquid fund and invests in Debt securities and Money Market instruments with maturity upto 91 days only. | 7,109 | 5,476.68 |
| | | | | Min | Max | | | | | |
| | | | | Debt Securities and Money Market Instruments with maturity upto 91 days only | 0 | 100 | Low to Medium | | | |
| | | | | Securitized Debt* | 0 | 25 | Medium | | | |
| | | | | *No investment will be made in foreign securitized debt. | | | | | | |
| Baroda BNP Paribas Short Duration Fund | Short Duration Fund | An open-ended short-term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years. A moderate interest rate risk & moderate credit risk. | The primary objective of the Scheme is to generate income from a portfolio constituted of short-term debt and money market securities. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns. | Type of Instruments | Allocation (as % of Net Assets) | | Risk Profile | The net assets of the scheme will be predominantly invested in debt and money market instruments such that the Macaulay duration of the portfolio will be between 1 - 3 years. | 3,745 | 224.91 |
| | | | | Max | Min | | | | | |
| | | | | Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years | Upto 100% | | Low to Medium | | | |

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| Name of the Scheme | 'Category' as per SEBI circular dt. Oct 06, 2017 | Type of Scheme | Investment Objective for the Scheme | Asset Allocation | | | Product Differentiation | Number of folios as on 31-Mar-2023 | AUM as on 31-Mar-2023 (Rs. In crores) | |
|---|--|---|---|---|---------------------------------|-----|-------------------------|---|---------------------------------------|--------|
| Baroda BNP Paribas Overnight Fund | Overnight Fund | An open-ended debt scheme investing in overnight securities. A relatively low interest rate risk & relatively low credit risk. | The primary objective of the scheme is to generate returns, commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of one business day. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns. | Type of Instruments | Allocation (as % of Net Assets) | | Risk Profile | The scheme will invest in debt and money market instruments having overnight maturity. | 39,387 | 402.44 |
| | | | | Min | Max | | | | | |
| | | | | Debt and Money Market Instruments* with maturity upto one business day | Upto 100% | | Low | | | |
| | | | | *Includes MIBOR linked instruments with daily put and call options with residual maturity not greater than one business day, Tri-party Repo / reverse repo. | | | | | | |
| Baroda BNP Paribas Banking & PSU Bond Fund | Banking PSU Fund | An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions & Municipal Bonds. A relatively high interest rate risk & moderate credit risk. | The scheme seeks to provide regular income through a portfolio of debt and money market instruments consisting predominantly of securities issued by entities such as Banks, Public Sector Undertakings (PSUs), Public Financial Institutions and Municipal Bonds. A Institutions and Municipal Bonds. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns. | Type of Instruments | Allocation (as % of Net Assets) | | Risk Profile | The scheme portfolio will constitute of debt and money market instruments consisting predominantly of securities issued by entities such as Banks, Public Sector Undertakings (PSUs), Public Financial Institutions and Municipal Bonds | 1,384 | 37.08 |
| | | | | Min | Max | | | | | |
| | | | | Debt and Money Market Instruments issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds | 80 | 100 | Low to Medium | | | |
| | | | | Debt (including government securities) and Money Market Instruments issued by entities other than Banks, PFIs and PSUs | 0 | 20 | Low to Medium | | | |
| | | | | Units issued by REITs/InvITs | 0 | 10 | Medium to High | | | |
| | | | | | | | | | | |
| Baroda BNP Paribas Credit Risk Fund (scheme has one segregated portfolio) | Credit Risk Fund | An open ended debt scheme predominantly investing in AA and below rated corporate bonds (excluding AA+ rated corporate bonds). A relatively high interest rate risk & high credit risk. | The primary objective of the scheme is to generate returns by investing in debt & money market instruments across the credit spectrum. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns. | Type of Instruments | Allocation (as % of Net Assets) | | Risk Profile | The scheme will generate returns by investing in debt & money market instruments across the credit spectrum. | 5,458 | 181.58 |
| | | | | Max | Min | | | | | |
| | | | | Corporate Bonds (only in AA* and below rated corporate bonds) | 100 | 65 | High | | | |
| | | | | Debt and Money Market Instruments other than above | 35 | 0 | Low to Medium | | | |
| | | | | REITs and InvITs | 10 | 0 | High | | | |
| | | | | *excludes AA+ rated corporate bonds | | | | | | |
| Baroda BNP Paribas Money Market Fund | Money Market fund | An open-ended debt scheme investing in money market instruments. A relatively low interest rate risk & low credit risk. | The primary objective of the Scheme is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through | Type of Instruments | Allocation (as % of Net Assets) | | Risk Profile | The scheme will invest in money market instruments and provide reasonable returns. | 214 | 97.53 |
| | | | | Money market instruments | Upto 100% | | | | | |
| | | | | | | | | | | |

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| Name of the Scheme | 'Category' as per SEBI circular dt. Oct 06, 2017 | Type of Scheme | Investment Objective for the Scheme | Asset Allocation | | | | Product Differentiation | Number of folios as on 31-Mar-2023 | AUM as on 31-Mar-2023 (Rs. in crores) |
|--|--|---|--|--|--------------------------------------|--------------------------------------|----------------|--|------------------------------------|---------------------------------------|
| | | moderate credit risk. | investments made in money market instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns. | | | | | | | |
| Baroda BNP Paribas Ultra Short Duration Fund | Ultra Short Duration Fund | An open ended ultra-short debt scheme investing in instruments such that the Macaulay Duration of the portfolio is between 3 months and 6 months. A relatively low interest rate risk and moderate credit risk. | The primary objective of the Scheme is to generate regular income by investing in a portfolio of debt and money market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns. | Type of Instruments | Allocation (as % of Net Assets) | | Risk Profile | The scheme will invest in instruments of shorter duration wherein the Macaulay Duration would be maintained between 3 months - 6 months. | 1,127 | 335.68 |
| | | | | | Min | Max | | | | |
| | | | | Debt and Money Market Instruments * | 0 | 100 | Low to Medium | | | |
| | | | | *The Scheme may invest upto 40% in securitized debt. | | | | | | |
| Baroda BNP Paribas Gilt Fund | Gilt Fund | An open ended debt scheme investing in government securities across maturity. A relatively high interest rate risk & low credit risk. | The main objective is to generate income by investing in a portfolio of Government securities. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns. | Type of Instruments | Allocation (as % of Net Assets) | | Risk Profile | To generate regular income investing in a portfolio of government securities. | 6,510 | 774.86 |
| | | | | | | | | | | |
| | | | | Government of India, State Government dated securities, T-Bills | 80-100% | | Low | | | |
| | | | | Debt Securities and Money Market Instruments | | 0-20% | | Low to Medium | | |
| Baroda BNP Paribas Conservative Hybrid Fund | Conservative Hybrid Fund | An Open ended Hybrid Scheme investing predominantly in debt instruments. | The primary objective of the Scheme is to generate regular returns through investment primarily in Debt and Money Market Instruments. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related securities. However, there can be no assurance that the investment objectives of the Scheme will be realized. The | Type of Instruments | Minimum Allocation (% of Net Assets) | Maximum Allocation (% of Net Assets) | Risk Profile | The Scheme will predominantly be invested in debt and money market instruments. The Debt portion of the portfolio will be actively managed based on the AMC's view on interest rates. Some portion of the Scheme's assets will be invested in equity and equity related securities to fulfil the secondary | 12,891 | 502.80 |
| | | | | | | | | | | |
| | | | | Debt Instruments* & Money Market Instruments (including cash / call money) | 75 | 90 | Low to Medium | | | |
| | | | | Equity & Equity related securities | 10 | 25 | Medium to High | | | |
| | | | | Units issued by REITs & InvTs | 0 | 10 | Medium to High | | | |
| | | | | *Debt instruments may include securitized debt upto 50% of the net assets. | | | | | | |

KEY INFORMATION MEMORANDUM

| Name of the Scheme | 'Category' as per SEBI circular dt. Oct 06, 2017 | Type of Scheme | Investment Objective for the Scheme | Asset Allocation | | | | Product Differentiation | Number of folios as on 31-Mar-2023 | AUM as on 31-Mar-2023 (Rs. In crores) |
|--|--|--|--|--|--------------------------------------|--------------------------------------|----------------|---|------------------------------------|---------------------------------------|
| | | | Scheme does not guarantee/ indicate any returns. | | | | | objective of the Scheme. The Scheme will invest 75-90% in debt instruments & money market instruments and 10-25% in equity & equity related securities. | | |
| Baroda BNP Paribas Dynamic Bond Fund | Dynamic Bond | An Open ended Dynamic Debt Scheme investing across duration. A relatively high interest rate and moderate credit risk scheme. | The primary objective of the Scheme is to generate income through investments in a range of Debt and Money Market Instruments of various maturities with a view to maximise income while maintaining an optimum balance between yield, safety and liquidity. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns. | Type of Instruments | Minimum Allocation (% of Net Assets) | Maximum Allocation (% of Net Assets) | Risk Profile | The Scheme invests in debt and money market instruments to actively manage duration on the basis of interest rate movement views. | 8,224 | 131.30 |
| | | | | Investment across duration in Debt & Money Market Instruments | 0 | 100 | Low to Medium | | | |
| | | | | Units issued by REITs & InvITs | 0 | 10 | Medium to High | | | |
| Baroda BNP Paribas Low Duration Fund | Low Duration Fund | An Open ended Low Duration Debt Scheme investing in instruments such that Macaulay duration of portfolio is between 6 months and 12 months. | The primary objective of the Scheme is to provide income consistent with the prudent risk from a portfolio comprising investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 6 months - 12 months. A relatively low interest rate risk and moderate credit risk scheme. | Type of Instruments | Minimum Allocation (% of Net Assets) | Maximum Allocation (% of Net Assets) | Risk Profile | The net assets of the scheme will be predominantly invested in debt securities, money market instruments and government securities such that the Macaulay duration of the portfolio is between 6 - 12 months. | 2,953 | 179.68 |
| | | | | Investment in Debt & Money Market Instruments such that the Macaulay duration of the portfolio is between 6 months - 12 months | 0 | 100 | Low to Medium | | | |
| | | | | | | | | | | |
| Baroda BNP Paribas Corporate Bond Fund | Corporate Bond Fund | An Open ended Debt Scheme predominantly investing in AA+ and above rated corporate bonds. A relatively high interest rate and moderate credit risk scheme. | The primary objective of the Scheme is to generate income and capital gains through investments predominantly in AA+ and above rated corporate bonds. However, there can be no assurance that the investment objectives of the Scheme will be realized. The | Type of Instruments | Minimum Allocation (% of Net Assets) | Maximum Allocation (% of Net Assets) | Risk Profile | The Scheme will predominantly be invested in corporate bonds of AA+ and above rated securities and the rest in other debt and money market instruments. | 350 | 138.06 |
| | | | | Investment in Corporate bonds (AA+ and above rated instruments) | 80 | 100 | Low to Medium | | | |
| | | | | Investment in Debt securities & Government securities (other than those stated | 0 | 20 | Low to Medium | | | |

KEY INFORMATION MEMORANDUM

| Name of the Scheme | 'Category' as per SEBI circular dt. Oct 06, 2017 | Type of Scheme | Investment Objective for the Scheme | Asset Allocation | | | | Product Differentiation | Number of folios as on 31-Mar-2023 | AUM as on 31-Mar-2023 (Rs. in crores) |
|---|--|--|--|---|--------------------------------------|--------------------------------------|----------------|--|------------------------------------|---------------------------------------|
| | | | Scheme does not guarantee / indicate any returns. | above) & Money Market Instruments | | | | | | |
| | | | | Units issued by REITs & InvITs | 0 | 10 | Medium to high | | | |
| Baroda BNP Paribas Medium Duration Fund (scheme has one segregated portfolio) | Medium Duration Fund | An Open ended Medium Term Debt Scheme to investing in instruments such that the Macaulay investment duration of the portfolio is between 3 years and 4 years. Duration of the portfolio is relatively high interest rate between 3 year risk and 4 years. However, credit risk can be no scheme. | The investment objective of the Scheme is to seek returns by from a portfolio comprising investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years. In case of anticipated adverse situation(s) impacting interest rate movement, the Fund Manager may reduce the portfolio duration range from 1 year to 4 years. Asset allocation under anticipated adverse situation shall be as follows: | Type of Instruments | Minimum Allocation (% of Net Assets) | Maximum Allocation (% of Net Assets) | Risk Profile | The scheme will invest in debt and money market securities with an intention to optimize risk adjusted returns. The portfolio's Macaulay Duration shall range from 3 to 4 years. | 2,272 | 32.74 |
| | | | | Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years | 0 | 100 | Low to Medium | | | |
| | | | | Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 1 year and 4 years | 0 | 100 | Low to Medium | | | |

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

Common Application Form (For Lumpsum and SIP)

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



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

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

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

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

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

Second Applicant / POA Holder

Third Applicant / POA Holder

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

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

1. EXISTING INVESTOR'S FOLIO NUMBER

Folio No.

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

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

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

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

* Required for 1st holder/Minor

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

Third Applicant's Details

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

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

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

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

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

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

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

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

Mr. / Ms. / M/s.

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

ISC Stamp, Date & Signature



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

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

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

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

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

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

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

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

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

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 institution³ ☐ or ☐ Direct reporting NFE⁴ (please tick as appropriate)

Global Intermediary Identification Number (GIIN)

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

Name of sponsoring entity

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

If the entity is a financial institution, ☐ Not required to apply for - please specify 2 digits sub-category¹⁰ ☐ Not obtained - Non-participating FI

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

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

¹ Refer 2 of Part D | ² Refer 3(ii) of Part D | ³ Refer 1(i) of Part D | ⁴ Refer 3 (vi) of Part D

PART C**UBO Declaration**

Category (Please tick applicable category)

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

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

| Details | UBO1 | UBO2 | UBO3 |
|---|--|--|--|
| Name | | | |
| PAN | <input type="text"/> | <input type="text"/> | <input type="text"/> |
| Address | <input type="text"/> <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 ¹¹ | | | |
| Country of Tax residency* | | | |
| Tax ID No. [§] | | | |
| Tax ID Type | | | |
| Percentage of Holding (%)^ | | | |
| Politically Exposed Person (PEP) Status ¹² | <input type="checkbox"/> PEP <input type="checkbox"/> Related to PEP <input type="checkbox"/> Not Applicable | <input type="checkbox"/> PEP <input type="checkbox"/> Related to PEP <input type="checkbox"/> Not Applicable | <input type="checkbox"/> PEP <input type="checkbox"/> Related to PEP <input type="checkbox"/> Not Applicable |

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

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

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

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

¹² PEP : PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country e.g Heads of Sates or of Governments ,senior politicians senior Government/Judicial/military officers, senior executives of state owned corporations ,important political party officials, etc.

FATCA - CRS Terms and Conditions

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

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

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

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

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

CERTIFICATION

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

| | |
|-------------|--|
| Name | <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"> • It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in India; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; |

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

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

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

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

3. Other definitions

(i) Related entity

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

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

(ii) Passive NFE

The term passive NFE means

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

The term passive income includes income by way of :

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

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

(iv) Controlling persons

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

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

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

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

(A) Controlling Person Type:

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

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

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

(vi) Direct reporting NFE

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

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

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

LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

For all Schemes of Baroda BNP Paribas Mutual Fund

AMC INVESTOR SERVICE CENTRES :

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

KFIN CUSTOMER CARE CENTRES/OPATS:

Agartala : Ols Rms Chowmuhan, Mantri Bari Road, 1st Floor, Near Jana Sevak Saloon Building, Traffic Point, Tripura West, Agartala 799001 • **Agra :** House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday Inn, Sanjay Place, Agra 282002 • **Ahmedabad :** Office No. 401, On 4th Floor, Abc-1, Off. C.G. Road, Ahmedabad 380009 • **Ajmer :** 302 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer 305001 • **Akola :** Shop No 25, Ground Floor Yamuna Tarang Complex, Murtizapur Road N.H. No- 6, Opp Radhakrishna Talkies, Akola 444001, Maharashtra • **Aligarh :** 1st Floor, Sevti Complex, Near Jain Temple, Samad Road, Aligarh-202001 • **Allahabad :** Meena Bazar, 2nd Floor, 10 S.P. Marg, Civil Lines, Subhash Chauraha, Prayagraj, Allahabad 211001 • **Alwar :** Office Number 137, First Floor, Jai Complex, Road No-2, Alwar 301001 • **Amaravathi :** Shop No. 21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi 444601 • **Ambala :** 6349, 2nd Floor, Nicholson Road, Adjacent Kcs Hospital ambala Cant, Ambala 133001 • **Amritsar :** Sco 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar 143001 • **Anand :** B-42 Vaibhav Commercial Center, Nr TVS Down Town Shrow Room, Grid Char Rasta, Anand 380001 • **Ananthapur :** #13/4, VishnuPriya Complex, Beside Sbi Bank, Near Tower Clock, Ananthapur-515001. • **Asansol :** 112/N G. T. Road, Bhanga Pachli, G.T Road, Asansol Pin: 713 303, Paschim Bardhaman, West Bengal, Asansol 713303 • **Aurangabad :** Shop No B 38, Motiwala Trade Center, Nirala Bazar, Aurangabad 431001 • **Azamgarh :** House No. 290, Ground Floor, Civil Lines, Near Sahara Office, Azamgarh 276001 • **Balalore :** 1-B 1St Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore 756001 • **Bangalore :** No 35 Puttanna Road, Basavanagudi, Bangalore 560004 • **Bankura :** Plot Nos- 80/1/Anatunchati Mahalla, 3rd Floor, Ward No-24, Opposite PC Chandra, Bankura Town, Bankura 722101 • **Bareilly :** 1st Floor, rear Side A -Square Building. 54-Civil Lines, Ayub Khan Chauraha, Bareilly 243001 • **Baroda :** 1st Floor, 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri, Vadodra 390007 • **Begusarai :** C/O Dr Hazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai 851117 • **Belgaum :** Premises No.101, CTS No.1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum 590011 • **Bellary :** Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic, Shanthi Archade, Bellary 583103 • **Berhampur (Or) :** Opp Divya Nandan Kalyan Mandap, 3rd Lane, Dharam Nagar, Near Lohiya Motor, Berhampur (Or) 760001 • **Bhagalpur :** 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani, Sinha Road, Bhagalpur 812001 • **Bharuch :** 123 Nexus Business Hub, Near Gangotri Hotel, B/S Rajeshwari Petroleum, Makampur Road, Bharuch 392001 • **Bhatinda :** Mcb -Z-3-01043, 2 Floor, Goniana Road, Opporite Nippon India, MF GT Road, Near Hanuman Chowk, Bhatinda 151001 • **Bhavnagar :** 303 Sterling Plot, Waghawadi Road, Bhavnagar 364001 • **Bhilai :** Office No. 2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai 490020 • **Bhilwara :** Office No. 14 B, Prem Bhawan, Pur Road, Gandhi Nagar, Near Canarabank, Bhilwara 311001 • **Bhopal :** SF-13 Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, Zone-2, M P Nagar, Bhopal 462011 • **Bhubaneswar :** A/181, Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar 751007 • **Bikaner :** 70-71 2nd Floor, Dr. Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner 334003 • **Bilaspur :** Shop.No.306, 3rd Floor, Anandam Plaza, Vyapar Vihar Main Road, Bilaspur 495001 • **Bokaro :** City Centre, Plot No. He-07, Sector-Iv, Bokaro Steel City, Bokaro 827004 • **Borivali :** Gomati Smuti, Ground Floor, Jambli Gully, Near Railway Station, Borivali, Mumbai 400 092 • **Burdwan :** Saluja Complex, 846, Laxmipur, G T Road, Burdwan, Ps: Burdwan & Dist: Burdwan-East. Pin: 713101 • **Calicut :** Second Floor, Manimuriyil Centre, Bank Road, Kasaba Village, Calicut 673001 • **Chandigarh :** First Floor, Sco 2469-70, Sec. 22-C, Chandigarh 160022 • **Chennai :** 9th Floor, Capital Towers, 180 Kodambakkam High Road, Nungambakkam, Chennai - 600 034 • **Chinsura :** No. 96, Po: Chinsurah, Doctors Lane, Chinsurah 712101 • **Cochin :** Ali Arcade, 1st Floor,Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam 682036 • **Coimbatore :** 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore 641018 • **Cuttack :** Shop No 45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building) Adjacent To Reliance Trends, Dargha Bazar, Cuttack 753001 • **Darbhangah :** 2nd Floor, Raj Complex, Near Poor Home, Darbhanga - 846004 • **Davangere :** D.No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere Taluk, Davangere Mandla, Davangere 577002 • **Dehradun :** Shop No-809/799, Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulagarh Road, Dehradun-248001 • **Deoria :** K. K. Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria 274001 • **Dhanbad :** 208 New Market, 2nd Floor, Bank More, Dhanbad 826001 • **Dhule :** Ground Floor, Ideal Laundry Lane No 4, Khol Galli Near Muthoot Finance, Opp Bhavasar General Store, Dhule 424001 • **Durgapur :** Mwav-16 Bengal Ambuja, 2nd Floor, City Centre, Distt. Burdwan Durgapur-16, Durgapur 713216 • **Elturu :** Dno-23A-7-72/73K K S Plaza, Munukutla Vari Street, Opp Andhra Hospitals, R R Peta, Eluru 534002 • **Erode :** Address No 38/1 Ground Floor, Sathy Road, (Vctv Main Road), Sorna Krishna Complex, Erode 638003 • **Faridabad :** A-28 2nd Floor, Neelam Bata Road, Peer Ki Mazar, Nehru Groundnit, Faridabad 121001 • **Ferozpur :** The Mall Road, Chawla Bulding, 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozepur 152002 • **Gandhidham :** Shop # 12, Shree Ambica Arcade, Plot # 300, Ward 12, Opp. Cg High School, Near Hdjc Bank, Gandhidham 370201 • **Gandhinagar :** 123 First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector - 11, Gandhinagar 382011 • **Gaya :** Property No. 711045129, Ground Floor, Hotel Skylark, Swaraipur Road, Gaya 823001 • **Ghaziabad :** Ff - 31, Konark Building, Rajnagar, Ghaziabad 201001 • **Ghaziapur :** House No. 148/19, Mahua Bagh, Raini Katra, Ghazipur 233001 • **Gonda :** A H No 782, Shiv Sadan Iti Road, Near Raghukul Vidyapeeth, Civil Lines, Gonda 271001 • **Gorakhpur :** Shop No 8 & 9, 4th Floor, Cross Road, The Mall, Bank Road, Gorakhpur 273001 • **Gulbarga :** H No 2-231, Krishna Complex, 2nd Floor, Opp. Municipal Corporation Office, Jagat Station, Main Road, Kalaburagi, Gulbarga 585105 • **Guntur :** 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur 522002 • **Gurgaon :** No. 212A, 2nd Floor, Vipul Agora, M. G. Road, Gurgaon 122001 • **Guwahati :** Ganapati Enclave, 4th Floor, Opposite Bora Service, Ullubari, Guwahati, Assam 781007 • **Gwalior :** City Centre, Near Axis Bank, Gwalior 474011 • **Haldwani :** Shoop No 5, Kmvn Shopping Complex, Haldwani 263139 • **Haridwar :** Shop No. 17, Bhatia Complex, Near Jamuna Palace, Haridwar 249410 • **Hassan :** Sas No: 490, Hemadri Arcade, 2nd Main Road, Salgame Road, Near Brahmins Boys Hostel, Hassan 573201 • **Hissar :** Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar 125001 • **Hoshiarpur :** Unit # Sf-6, The Mall Complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur 146001 • **Hubli :** R R Mahalaksmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubballi 580029 • **Hyderabad :** No:303, Vamsee Estates, Opp: Bigbazaar, Amreepet, Hyderabad 500016 • **Hyderabad(Gachibowli) :** Selenium Plot No: 31 & 32, Tower B Survey No.115/22 115/24 115/25, Financial District, Gachibowli Nanakramguda Serilimgampally Mandal, Hyderabad 500032 • **Indore :** 101, Diamond Trade Centre, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery, Indore • **Jabalpur :** 2nd Floor, 290/1 (615-New), Near Bhavartal Garden, Jabalpur - 482001 • **Jaipur :** Office No 101, 1st Floor, Okay Plus Tower, Next to Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur 302001 • **Jalandhar :** Office No 7, 3rd Floor, City Square Building, E-H197, Civil Line, Next to Kalyan Jewellers, Jalandhar 144001 • **Jalgaon :** 3rd Floor, 269 Jaee Plaza, Baliram Peth, Near Kishore Agencies, Jalgaon 425001 • **Jalpaiguri :** D B C Road, Opp Nirala Hotel, Jalpaiguri 735101 • **Jammu :** 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu 180004 State - J&K • **Jamnagar :** 131 Madhav Plaza, Opp SBI Bank, Nr Lal Bunglow, Jamnagar 361008 • **Jamshedpur :** Madhukunj, 3rd Floor, Q Road, Sakshi, Bistupur East, Singhbhum, Jamshedpur 831001 • **Jhansi :** 1st Floor, Puja Tower, Near 48 Chambers, Elite Crossing, Jhansi 284001 • **Jodhpur :** Shop No. 6, Gang Tower, G Floor, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur 342003 • **Junagadh :** Shop No. 201, 2nd Floor, V-Arcade Complex, Near Vanzari Chowk, M.G. Road, Junagadh 362001 • **Kannur :** 2nd Floor, Global Village Bank Road, Kannur 670001 • **Kanpur :** 15/46 B Ground Floor, Opp: Muir Mills, Civil Lines, Kanpur 208001 • **Karimnagar :** 2nd Shutter H. No. 7-2-607, Sri Matha, Complex Mankammathota, Karimnagar 505001 • **Karnal :** 3 Randhir Hospital, Near Doctor J.C.Bathla Hospital, Karnal, (Haryana) 132001 • **Karur :** No 88/11, Bb Plaza, Nrmp Street, K S Mess Back Side, Karur 639002 • **Khammam :** 11-4-3/3 Shop No. S-9, 1st Floor, Srivenkata Sairam Arcade, Old Cpi Office, Near Priyadarshini College, Nehru Nagar, Khammam 507002 • **Kharagpur :** Holding No 254/220, SBI Building, Malancha Road, Ward No.16, Po: Kharagpur, Ps: Kharagpur, Dist: Paschim Medinipur, Kharagpur 721304 • **Kolhapur :** 605/1/4 E Ward, Shahupuri, 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur 416001 • **Kolkata :** 2/1 Russel Street, 4th floor, Kankaria Centre, Kolkata 70001 Wb • **Kollam :** Sree Vigneswara Bhavan, Shastri Junction, Kollam - 691001 • **Kota :** D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota 324007 • **Kottayam :** 1st Floor, Csisacension Square, Railway Station Road, Collectorate, P O Kottayam 686002 • **Kurnool :** Shop No 47, 2nd Floor, S Komda Shopping Mall, Kurnool 518001 • **Lucknow :** 1st Floor, A. A. Complex, 5 Park Road, Hazratganj Thaper House, Lucknow 226001 • **Ludhiana :** Sco 122, Second Floor, Above HDFC Mutual Fun, Feroze Gandhi Market, Ludhiana 141001 • **Madurai :** No. G-16/17, Ar Plaza, 1st Floor, North Veli Street, Madurai 625001 • **Malda :** Ram Krishna Pally, Ground Floor, English Bazar, Malda 732101 • **Mandi :** House No. 99/11, 3rd Floor, Opposite Gss Boy School, School Bazar, Mandi 175001 • **Mangalore :** Shop No - 305, Marian Paradise Plaza, 3rd Floor, Bunts Hotel Road, Mangalore - 575003 , Dakshina Kannada Kamataka • **Margao :** Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, Sgdpd Market Complex, Margao - 403601 • **Mathura :** Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijiwasi Centrum, Near New Bus Stand, Mathura 281001 • **Meerut :** Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut-250001, Uttar Pradesh, India • **Mehsana :** Ff-21 Someshwar Shopping Mall, Modhera Char Rasta, Mehsana 384002 • **Mirzapur :** Triveni Campus, Near Sbi Life Ratanganj, Mirzapur 231001 • **Moga :** 1st Floordund Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga 142001 • **Moradabad :** Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad 244001 • **Morena :** House No. Hig 959, Near Court, Front Of Dr. Lal Lab, Old Housing Board Colony, Morena 476001 • **Mumbai :** 6/8 Ground Floor, Crossley House, Near Bse (Bombay Stock Exchange),Next Union Bank, Fort, Mumbai - 400 001 • **Muzaffarpur :** First Floor, Saroj Complex, Diwam Road, Near Kalyani Chowk, Muzaffarpur 842001 • **Mysore :** No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore 570009 • **Nadiad :** 311-3rd Floor, City 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. 4A, Santakripa Market, G G Road, Opp.Bank Of India, Nanded 431601 • **Nasik :** S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik 422002 • **Navsari :** 103, 1st Floor, Landmark Mall, Near Sayaji Library, Navsari Gujarat, Navsari 396445 • **New Delhi :** 305 New Delhi House, 27 Barakhamba Road, New Delhi 110001 • **Noida :** F-21, 2nd Floor, Near Kalyan Jewellers, Sector-18, Noida 201301 • **Palghat :** No: 20 & 21, Metro Complex, H.P.O.Road, Palakkad, H.P.O.Road, Palakkad 678001 • **Panipat :** Shop No. 20, 1st Floor, BMK Market, Behind Hive Hotel, G.T.Road, Panipat-132103, Haryana • **Panjim :** H. No: T-9, T-10, Affran Plaza, 3rd Floor, Near Don Bosco High School, Panjim 403001 • **Pathankot :** 2nd Floor, Sahni Arcade Complex, Adj.Indra Colony Gate, Railway Road , Pathankot 145001 • **Patiala :** B- 17/423, Lower Mall Patiala, Opp Modi College, Patiala 147001 • **Patna :** 3A 3rd Floor, Anand Tower, Exhibition Road, Opp Icici Bank, Patna 800001 • **Pondicherry :** No 122(108), Tuthumariamman Koil Street, Pondicherry 605001 • **Pune :** Office # 207-210, Second Floor, Kamla Arcade, Jm Road, Opposite Balgandharva, Shivaji Nagar, Pune 411005 • **Raipur :** Office No S-13, Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur 492001 • **Rajahmundry :** No. 46-23-10/A, Tirumala Arcade, 2nd Floor, Ganuga Veedhi, Danavaipeta, Rajahmundry, East Godavari, Dist Ap - 533103 • **Rajkot :** 302 Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat 360001 • **Ranchi :** Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi -834001 • **Renukoot :** C/O Mallick Medical Store, Bangali Katra Main Road, Dist. Sonebhadra (U.P.), Renukoot 321217 • **Rewa :** Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa 486001 • **Rohtak :** Office No:- 61, First Floor, Ashoka Plaza, Delhi Road, Rohtak 124001. • **Roorkee :** Shree Ashadeep Complex, 16 Civil Lines, Near Income Tax Office, Roorkee 247667 • **Rourkela :** 2nd Floor, Main Road, Udit Nagar, Sundargarh, Rourekla 769012 • **Sagar :** II Floor, Above Shiva Kanch Mandir, 5 Civil Lines, Sagar Sagar 470002 • **Salem :** No.6 Ns Complex, Omalur Main Road, Salem 636009 • **Sambalpur :** First Floor, Shop No. 219, Sahaj Plaza Golebazar, Sambalpur 768001 • **Satna :** 1st Floor, Gopal Complex, Near Bus Stand, Rewa Road, Satna 485001 • **Shillong :** Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong 793001 • **Shimla :** 1st Floor, Hills View Complex, Near Tara Hall, Shimla 171001 • **Shimoga :** Jayarama Nilaya, 2nd Corss Mission Compound, Shimoga 577201 • **Shivpuri :** A. B. Road, In Front Of Sawarkar Park, Near Hotel Vanasthali, Shivpuri 473551 • **Sikar :** First Floor, Super Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar 332001 • **Silchar :** N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar 788001 • **Siliguri :** Nanak Complex, 2nd Floor, Sevoke Road, Siliguri 734001 • **Sitapur :** 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur 261001 • **Solan :** Disha Complex, 1st Floor, Above Axis Bank, Rajgarh Road, Solan 173212 • **Solapur :** Shop No 106, Krishna Complex, 477, Dakshin Kasaba, Datta Chowk, Solapur-413007 • **Sonepat :** Shop No. 205, PP Tower, Opp Income Tax Office, Subhash Chowk, Sonepat. 131001. • **Sri Ganganagar :** Address Shop No 5, Opposite Bihani Petrol Pump, Nh - 15, Near Baba Ramdev Mandir, Sri Ganganagar 335001 • **Srikakulam :** D No 4-4-97, First Floor, Behind Sri Vijayaganapathi Temple, Pedda Relli Veedhi, Palakonda Road, Srikakulam 532001 • **Sultanpur :** 1st Floor, Ramashanker Market, Civil Line, Sultanpur 228001 • **Surat :** Ground Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat 395002 • **Thane :** Room No. 302, 3rd Floor, Ganga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road, Naupada, Thane West, Mumbai 400602 • **Tirunelveli :** 55/18 Jency Building, 2nd Floor, S N Road, Near Aravind Eye Hospital, Tirunelveli 627001 • **Tirupathi :** Shop No.18-1-421/F1, City Centre, K.T.Road, Airtel Backside Office, Tirupathi - 517501 • **Tiruvalla :** 2nd Floor, Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689107 • **Trichur :** 4th Floor, Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thiruvallur 680001 • **Trichy :** No 23C/1 E V R Road, Near Vekkali Amman Kalyana Mandapam, Putthur - Trichy 620017 • **Trivandrum :** 1st Floor, Marvel Building, Opp SI Electricals, Uppalam Road, Statue Po, Trivandrum 695001 • **Tuticorin :** 4 - B A34 - A37, Mangalam Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin 628003 • **Udaipur :** Shop No. 202, 2nd Floor, Business Centre, 1C Madhuwan, Opp G P O, Chetak Circle, Udaipur 313001 • **Ujjain :** Heritage Shop No. 227, 87 Vishvavidhyalaya Marg, Station Road, Near ICICI Bank, Above Vishal Megha Mart, Ujjain 456001 • **Valsad :** 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad 396001 • **Vapi :** A-8 Second Floor, Solitaire Business Centre, Opp DCB Bank, GIDC Char Rasta, Silvassa Road, Vapi 396191 • **Varanasi :** D-64/132 Ka, 2nd Floor, Anant Complex, Sgra, Varanasi 221010 • **Vashi :** Vashi Plaza, Shop No. 324, C Wing, 1st Floor, Sector 17, Vashi, Mumbai 400705 • **Vellore :** No 2/19, 1st Floor, Vellore City Centre, Anna Salai, Vellore 632001 • **Vijayawada :** Hno26-23, 1st Floor, Sundaramma Street, Gandhinagar, Krishna Vijayawada 520010 • **Vile Parle :** Shop No. 1, Ground Floor, Dipti Jyothi Co-Operative Housing Society, Near Mtnl Office, P M Road, Vile Parle East 400057 • **Visakhapatnam :** Dno : 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp Roadto Lalitha Jeweller Showroom, Beside Taj Hotel Ladje, Visakhapatnam 530016 • **Warangal :** Shop No22, Ground Floor, Warangal City Center, 15-1-237 Mulugu Road Junction, Warangal 506002 • **Yamuna Nagar :** B-V, 185/A, 2nd Floor, Jagadri Road, Near Dav Girls College, (Uco Bank Building), Pyara Chowk, Yamuna Nagar 135001 •



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