



SCHEME INFORMATION DOCUMENT  
 SECTION I

## BARODA BNP PARIBAS INCOME PLUS ARBITRAGE ACTIVE FUND OF FUNDS

(An open-ended fund of fund scheme predominantly investing in arbitrage and debt oriented schemes of Baroda BNP Paribas Mutual Fund)  
 Product Labelling

This product is suitable for investors who are seeking*:	Riskometer for the Scheme <sup>^^</sup>	Benchmark Riskometer
<ul style="list-style-type: none"> <li>Regular income and capital appreciation</li> <li>Investments in units of debt and arbitrage schemes</li> </ul>	 <p>Investors understand that their principal will be at Moderate Risk</p>	<p>As per AMFI Tier 1 Benchmark i.e Nifty Composite Debt Index 60% + Nifty Arbitrage Index 40% - TRI</p>  <p>Investors understand that their principal will be at Moderate Risk</p>

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

<sup>^^</sup> The above product labeling assigned during the NFO is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. For latest riskometer, investors may refer to the Monthly Portfolios disclosed on the website of the Fund viz. [www.barodabnpparibasmf.in](http://www.barodabnpparibasmf.in)

Offer of Units of Rs. 10 each for cash during the New Fund Offer (NFO) and Continuous Offer for Units at NAV based prices

New Fund Offer (NFO) Opens on:	May 09, 2025
New Fund Offer (NFO) Closes on:	May 21, 2025
Scheme re-opens on:	Scheme will re-open for continuous Sale and Repurchase within 5 business days from the date of allotment of units under NFO

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

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued thereunder, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Baroda BNP Paribas Mutual Fund, Standard Disclaimer, Special Consideration, tax and legal issues and general information on [www.barodabnpparibasmf.in](http://www.barodabnpparibasmf.in).

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest investor service centre or log on to our website.

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation. This Scheme Information Document is dated May 06, 2025.

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## PART I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the Scheme	BARODA BNP PARIBAS INCOME PLUS ARBITRAGE ACTIVE FUND OF FUNDS (BBNPPIPAAFOD)
II.	Category of the Scheme	Hybrid Fund of Funds (FoF) – Income Plus Arbitrage FOF
III.	Scheme Type	An open-ended fund of fund scheme predominantly investing in arbitrage and debt-oriented schemes of Baroda BNP Paribas Mutual Fund
IV.	Scheme Code	BBNP/O/H/FOD/25/04/0049
V.	Investment objective	The primary objective of the Scheme is to offer regular income and capital appreciation through diversification of investments across debt and arbitrage schemes. The Scheme does not guarantee / indicate any returns. There is no assurance that the investment objective of the Scheme will be achieved.
VI.	Liquidity/listing details	The units may be purchased / switched in or redeemed / switched out on every business day at NAV based prices, subject to provisions of exit load, if any.
VII.	Benchmark (Total Return Index)	<p><b>Name of benchmark:</b> Nifty Composite Debt Index 60% + Nifty Arbitrage Index 40% Total Return Index</p> <p><b>Justification for use of benchmark:</b> Nifty Composite Debt Index measures the performance of various fixed income portfolios covering Government securities, corporate bonds of different credit rating categories, Commercial papers, Certificate of deposits, T-Bills and Overnight rate. The Nifty 40 Arbitrage Index aims to measure the performance of such arbitrage strategies. The index measures the performance of portfolio involving investment in equity and equivalent short position equity futures, short term debt market investments and cash. The composition of the aforesaid benchmark is such that it is most suited for comparing the performance of the Scheme. The AMC/Trustees reserve the right to change benchmark in future for measuring performance of the scheme and as per the guidelines and directives issued by SEBI from time to time.</p>
VIII.	NAV Disclosure	<p>The AMC will calculate and disclose the first NAVs of the Scheme not later than 5 Business Days from the date of allotment of units under the NFO.</p> <p>The AMC/Mutual Fund shall declare the Net Asset Value (NAV) of the Scheme by 10 am on the next Business Day on AMFI's website (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and also on its website (<a href="http://www.barodabnp-paribas-mutual-fund.in">www.barodabnp-paribas-mutual-fund.in</a>).</p> <p>Further Details in Section II.</p>
IX.	Applicable timelines	<p>Timeline for</p> <ul style="list-style-type: none"> <li>Dispatch of redemption proceeds, Will be transferred within 3 working days from the receipt of the redemption request or as per timelines prescribed by SEBI/AMFI in case of exceptional circumstances.</li> <li>Dispatch of IDCW Will be transferred within 7 working days of Record Date or as per timelines prescribed by SEBI/AMFI from time to time.</li> </ul>
X.	Plans & Options	<p>The Scheme offers following two plans:</p> <ul style="list-style-type: none"> <li>Regular Plan</li> <li>Direct Plan</li> </ul> <p>Each Plan offers Growth Option and Income Distribution cum Capital Withdrawal (IDCW) Option*.</p> <p>The IDCW option offers two options:</p>

		<p>Payout of Income Distribution cum capital withdrawal option and Reinvestment of Income Distribution cum capital withdrawal option</p> <p>There shall be a single portfolio under the Scheme.</p> <p>*Amounts under IDCW option can be distributed out of investors capital (equalization reserve) which is a part of sale price that represents realized gains. However, investors are requested to note that the amount of distribution under IDCW option is not guaranteed and is subject to the availability of distributable surplus.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>
XI.	Load Structure	<p>Exit Load: NIL</p> <p>For any change in load structure, the AMC will issue an addendum and display it on the website/ISCs.</p>
XII.	Minimum Application Amount/switch in	<p>Lumpsum investment: Rs. 1,000 and in multiples of Rs. 1 thereafter.</p> <p>Systematic Investment Plan: (i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter;</p> <p>(ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.</p> <p>There is no upper limit on the amount for application. The Trustee / AMC reserves the right to change the minimum amount for application and the additional amount for application from time to time in the Scheme and these could be different under different plan(s) / option(s).</p>
XIII.	Minimum Additional Purchase Amount	Rs. 1,000 and in multiples of Re. 1 thereafter. The AMC reserves the right to change the minimum additional application amount from time to time.
XIV.	Minimum Redemption/switch out amount	<p>Rs. 1,000 and in multiples of Rs. 1 thereafter</p> <p>There will be no minimum redemption criterion for Unit based redemption</p>
XVI.	New Fund Offer Period	<p>NFO opens on: May 09, 2025</p> <p>NFO closes on: May 21, 2025</p> <p>The New Fund Offer shall remain open for subscription for a minimum period of 3 working days but shall not be kept open for more than 15 days or such other time permitted under the applicable regulations / law. Any changes in dates will be published through Addendum on AMC website i.e. <a href="http://www.barodabnp-paribas-mf.in">www.barodabnp-paribas-mf.in</a>.</p>
XVII.	New Fund Offer Price	Rs. 10/- per unit.
XVII.	Segregated portfolio	<p>In order to ensure fair treatment to all investors in case of a Credit Event and to deal with liquidity risk, SEBI vide para 4.4 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as amended from time to time has allowed creation of Segregated Portfolio of debt and money market instruments by mutual fund schemes. Creation of a Segregated Portfolio shall be optional and at the sole discretion of the asset management company. Segregated portfolio will be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under: • Downgrade of a debt or money market instrument to 'below investment grade, or • Subsequent downgrades of the said instruments from 'below investment grade, or • Similar such downgrades of a loan rating. Please refer to Statement of Additional Information (SAI) for details.</p>
XVII.	Swing Pricing Disclosure	Not applicable.
XIX.	Stock lending/short selling	Not applicable.
XX.	How to Apply and other details	<p>The application form for the sale of Units of the Scheme will be available and accepted from either the Investor Service Centres (ISCs)/ Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of AMC.</p> <p>The applications for purchase/ redemption/ switches can be submitted at any of the</p>

		<p>official points of acceptance of transactions of AMC &amp; KFin. The list of official points of acceptance of transactions of both AMC &amp; KFin is provided on the back page of this SID and also available on website of the AMC, investors may apply through the ASBA process during the NFO period of the Scheme by filling in the ASBA form and submitting the same to their respective banks, which in turn will block the amount in the account as per the authority contained in ASBA form and undertake other tasks as per the procedure specified therein.</p> <p>Visit <a href="http://www.barodabnpparibasmf.in">www.barodabnpparibasmf.in</a> or Investors may call on 1800-2670-189 (toll-free) to know the same.</p> <p>For more details kindly refer 'Section II.</p>
XXI.	Investor Services	<ul style="list-style-type: none"> <li>• Contact details for general service requests  <b>Baroda BNP Paribas Asset Management India Private Limited</b>            201(A) 2nd Floor, A wing, Crescenzo, C-38 &amp; 39, G Block, Bandra-Kurla Complex, Mumbai, Maharashtra, India - 400 051            Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM)            Email id: <a href="mailto:service@barodabnpparibasmf.in">service@barodabnpparibasmf.in</a></li> <li>• Contact details for Compliant resolution.            All investor grievance / complaints and related correspondence may be addressed to:  <b>Mr. Vivek Kudal, Investor Relations Officer</b>            Baroda BNP Paribas Asset Management India Private Limited            201(A) 2nd Floor, A wing, Crescenzo, C-38 &amp; 39, G Block, Bandra-Kurla Complex, Mumbai, Maharashtra, India - 400 051            Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM)            Email id: <a href="mailto:service@barodabnpparibasmf.in">service@barodabnpparibasmf.in</a>            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.</li> </ul> <p>Investors also have the option to approach SEBI, by logging a complaint on SEBI's complaints redressal system (SCORES 2.0) (<a href="https://scores.sebi.gov.in/">https://scores.sebi.gov.in/</a>)</p> <p>For any grievances with respect to transactions through NSE/BSE, the investors/Unit Holders should approach the investor grievance cell of the respective stock exchange.</p>
XXII.	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)	Not Applicable, as these attributes do not apply to the Scheme.
XXIII.	Special product/facility available during the NFO and ongoing basis	<ul style="list-style-type: none"> <li>• <b>Systematic Investment Plan:</b> <ol style="list-style-type: none"> <li>Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter.</li> <li>Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.</li> </ol>           There is no upper limit on the amount for application.         </li> <li>• <b>Systematic Withdrawal Plan/SWP</b>            Rs. 1,000/- and in multiples of Re. 1/- thereafter per installment, where an investor opts for a weekly/ monthly SWP            Rs. 1,500/- and in multiples of Re. 1/- thereafter per installment, where an investor opts for a quarterly SWP         </li> </ul>

	<ul style="list-style-type: none"> <li>• <b>Systematic Transfer Plan/STP</b>            Rs. 1,000/- and in multiples of Re. 1/- thereafter per installment, where an investor opts for a Daily/ weekly/ fortnightly/ monthly STP.            Rs. 1,500/- and in multiples of Re. 1/- thereafter per installment, where an investor opts for a quarterly STP.            STP will be terminated if the amount to be transferred is less than the minimum application amount of the transferee scheme.</li> <li>• <b>SIP Pause Facility</b>            With the SIP Pause facility, the investor shall have an option to temporarily pause the SIP installments for a specified period of time. Upon expiry of the specified period, the SIP installments would re-start automatically. The features, terms and conditions for availing the SIP Pause facility shall be as follows:             1. Under this Facility, the Investor has an option to temporarily pause the SIP for specific number of installments (i.e. Minimum 1 installment and Maximum 3 installments) by submitting the form for SIP Pause Facility (available at <a href="http://www.barodabnpparibasmf.in">www.barodabnpparibasmf.in</a>) at any of the Official Points of Acceptance of Baroda BNP Paribas Mutual Fund. Investors are further requested to note that the forms for SIP Pause facility can be submitted to the designated email ID (<a href="mailto:mumbai@barodabnpparibasmf.in">mumbai@barodabnpparibasmf.in</a>) and <a href="mailto:transact@barodabnpparibasmf.in">transact@barodabnpparibasmf.in</a> as per the facility made available via addendum no. 15/2020 dated March 30, 2020.             2. The SIP Pause form should be submitted at least 15 calendar days prior to the next SIP installment date (i.e. excluding the request date and the next SIP installment date). Investors cannot cancel the SIP Pause once registered.             3. Investors can avail this facility only once in the tenure of the particular SIP.</li> <li>• <b>Top-Up SIP facility: Frequency for Top-Up SIP</b>             (i) <b>For Monthly SIP:</b> <ul style="list-style-type: none"> <li>a) Half Yearly Top-Up SIP: Under this option, the amount of investment through SIP instalment shall be increased by amount chosen / designated by Investor post every 6th (sixth) SIP instalment.</li> <li>b) Yearly Top-Up SIP: Under this option, the amount of investment through SIP instalment shall be increased by amount chosen / designated by Investor post every 12th (twelfth) SIP instalment.</li> </ul> </li> <li>(ii) <b>For Quarterly SIP:</b> <ul style="list-style-type: none"> <li>a) Yearly Top-Up SIP: Under this option, the amount of investment through SIP instalment shall be increased by amount chosen / designated by Investor post every 4th (fourth) SIP instalment. In case the investor who has registered under Quarterly SIP opts for Half Yearly Top-Up SIP, the same shall be registered and processed as Yearly Top-Up SIP.</li> </ul> </li> <li>(iii) Minimum Top-Up SIP Amount: Rs. 100 and in multiples of Rs. 100 thereafter.</li> <li>(iv) Default Top-Up SIP Frequency and amount: In case the investor fails to specify either the frequency or amount for Top-Up SIP, the same shall be deemed as Yearly Top-Up SIP and Rs. 100 respectively and the application form shall be processed accordingly. In case the investor fails to specify both, i.e. the frequency for Top- Up SIP and amount for Top-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.</li> <li>• <b>IDCW SWEEP FACILITY</b>            IDCW Sweep facility is available under designated schemes of the Fund. IDCW SWEEP is a facility wherein the unit holder(s) of this Scheme ("Source Scheme") can</li> </ul>
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opt to automatically invest the amount distributed under IDCW Sweep (as reduced by the amount of applicable statutory levy) into the eligible "Target Scheme(s)" of the Fund. For more details, kindly refer SAI.

- **SWITCHING OPTIONS:**

On an on-going basis, the Unitholders have the option to switch all or part of their investment from the Scheme to any of the other schemes offered by the Mutual Fund, which is available for investment at that time, subject to applicable Load structure of the respective schemes. Unitholders also have the option of switching into the Scheme from any other schemes or switching between various options of the Scheme.

- **ONLINE TRANSACTION FACILITY**

AMC/Mutual Fund will allow Transactions including by way of Lumpsum Purchase/ Redemption / Switch of Units by electronic mode through the website/Mobile Application as made available by AMC. The Subscription proceeds, when invested through this mode, are by way of direct debits to the designated bank through payment gateway. The Redemption proceeds, (subject to deduction of tax at source, if any) through this mode, are directly credited to the bank account of the Investors who have an account at the designated banks with whom the AMC has made arrangements from time to time or through NEFT/RTGS or through cheque/Payorder issuance or any other mode allowed by Reserve Bank of India from time to time. The AMC will have right to modify the procedure of transaction processing without any prior intimation to the Investor.

Investment amount through this facility may be restricted by the AMC from time to time in line with prudent risk management requirements and to protect the overall interest of the Investors. For details of the facility, investors are requested to refer to the website of the AMC. This facility of online transaction is available subject to provisions stated in SAI, SID & KIM of the scheme, operating guidelines, terms and conditions as may be prescribed by AMC from time to time.

- **TRANSACTIONS THROUGH STOCK EXCHANGE PLATFORM(S)**

In terms of Para 16.2 of SEBI Master dated June 27, 2024, Existing/ New Investors may purchase/ redeem units of the eligible Scheme(s)/ Plan(s) through the Stock Exchange Infrastructure. The investors may subscribe cum Capital withdrawal Opt Stock Exchange of India Limit providing Mutual Fund subscription facility, as and when units are available for transactions on such exchanges. For units held in demat mode, investor can also do switch through those exchange platforms which provides the switch facility to the client. Various facilities of transacting in mutual fund schemes through stock exchange infrastructure such as Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) / Systematic Withdrawal Plan (SWP), SIP Pause Facility, myTrigger Plan, mySWP Plan, SIP Top Up Facility etc. may also be availed by investors through the Stock Exchange Platforms as per notices issued and in accordance with the terms and conditions as may be prescribed by the respective Stock Exchanges from time to time. This facility of transacting in mutual fund schemes through stock exchange infrastructure is available subject to such limits, operating guidelines, terms and conditions as may be prescribed by NSE / BSE from time to time.

- **TRANSACTION THROUGH EMAIL ID AND FAX**

Investors are requested to note that application form for financial transactions can also be sent via Electronic Mail ("E-mail") and Electronic Fax ("E-Fax") to the AMC/Registrar at the below mentioned dedicated Email Id and Fax numbers.

Dedicated Email ID: [transact@barodabnp-paribas-mf.in](mailto:transact@barodabnp-paribas-mf.in)

Dedicated Fax Number: 022 69209608 / 022 69202308 / 022 41739608

For details in transactions through email for non-individuals refer SAI.

		<p>• <b>APPOINTMENT OF MF UTILITIES INDIA PRIVATE LIMITED</b></p> <p>MFU platform is a shared services initiative of various Asset Management Companies under the aegis of Association of Mutual Funds in India ("AMFI"), which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form/transaction request and a single payment instrument/instruction. Accordingly, all financial and non-financial transactions pertaining to the schemes of the Fund can also be submitted through MFU either electronically or physically through the authorized Points of Service ('POS') of MFUI. The list of POS of MFUI is published on the website of MFUI at <a href="http://www.mfuindia.com">www.mfuindia.com</a> and may be updated from time to time will be considered as the Investor Service Centres for transactions in the Scheme.</p> <p>For any queries or clarifications related to MFU, please contact the Customer Care of MFUI on +91-22-6134 4316 (during the business hours on all days except Sunday and Public Holidays) or send an email to <a href="mailto:connect@mfuindia.com">connect@mfuindia.com</a>.</p> <p>• <b>SWITCH ON CALL FACILITY:</b></p> <ul style="list-style-type: none"> <li>- This Facility is presently extended to the following type of Individual investors/ Unit holder: Existing Individual investors with "single" holding; Individual investors with joint holders where the mode of operation is "Either or Survivor" or "Anyone or Survivor"; and Guardian acting on behalf of Minor.</li> <li>- This Facility is not extended to the following type of Individual investors: NRI, NRO; and in the case of joint holders where the mode of operation is "Joint".</li> <li>- This Facility shall not be available to Non-Individual investors.</li> <li>- Switches shall be allowed in all open ended schemes (excluding open ended liquid schemes) only where the units are available.</li> </ul> <p>• <b>TRANSACTIONS THROUGH TELE-TRANSACTION FACILITY</b></p> <p>Existing unit holders/investors in the category of HUF, Sole Proprietor or Individual and whose mode of holding in the folio is either "Single" / "Anyone or Survivor" shall be eligible to avail tele transaction facility for permitted transactions on the terms and conditions set out by the Mutual Fund, by making a phone call to our Toll Free No. 1800-2670-189. This facility is available to investors who have accounts with select banks participating in National Automated Clearing House (NACH). Investors can refer to the website of NACH (<a href="http://www.npci.org.in">www.npci.org.in</a>) for further details.</p> <p>The facility is currently available only for additional purchase and Switch. This facility is not available for SIP, Redemption and Fresh Purchase transactions including for transactions which are of non-commercial nature.</p> <p>Once registered, the maximum amount that can be invested through the facility is Rs. 2,00,000/- per business day. However, the actual amount of investment cannot exceed the value mentioned by the investor in the mandate form (For Purchase Transactions).</p> <p>• <b>MYTRIGGER FACILITY</b></p> <p>This Facility of my Trigger Plan is intended to be a financial planning tool which is being provided to the investors for initiating action based trigger. This Facility enables investors to switch a predetermined amount from a selected Source Scheme to a selected Target Scheme of the Fund whenever there is a fall in the Nifty 50 Index or Nifty Midcap 150 Index or Nifty 200 Index or Nifty 500 Index level by a certain percentage from the previous Business Day's closure.</p> <p>For more details, kindly refer SAI</p>
XXIV.	Weblink	<p>Total expense ratio for last 6 months and Daily TER of the schemes are available at <a href="https://www.barodabnp-paribas-mf.in/downloads/total-expense-ratio-of-mutual-fund-schemes">https://www.barodabnp-paribas-mf.in/downloads/total-expense-ratio-of-mutual-fund-schemes</a>.</p> <p>Scheme Factsheet is available at <a href="https://www.barodabnp-paribas-mf.in/downloads/monthly-factsheet">https://www.barodabnp-paribas-mf.in/downloads/monthly-factsheet</a>.</p>



## DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The draft Scheme Information Document forwarded to SEBI is in accordance with the SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well informed decision regarding investment in the Scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields, etc. have been checked and are factually correct.
- (vi) The AMC has complied with the set of checklist applicable for Scheme Information Documents and that there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that Baroda BNP Paribas Income Plus Arbitrage Active Fund of Funds approved by them is a new product offered by Baroda BNP Paribas Mutual Fund and is not a minor modification of any existing scheme/fund/product.

Place: Mumbai  
Date: May 06, 2025

Signed: Sd/-  
Name: Ms. Nisha Sanjeev  
Designation: Head – Compliance, Legal & Secretarial

## PART II. INFORMATION ABOUT THE SCHEME

**A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?**

The asset allocation of the Scheme under normal circumstances would be:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Units of Debt oriented mutual fund schemes of Baroda BNP Paribas Mutual Fund	50	65
Units of Arbitrage scheme of Baroda BNP Paribas Mutual Fund	30	50
^Money Market instruments	0	5

^Money Market instruments include commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, , cash & cash equivalents and any other like instruments as specified by the Reserve Bank of India from time to time.

Minimum Investment in the underlying arbitrage and debt funds of Baroda BNP Paribas Mutual Fund will be 95% of total assets.

The cumulative gross exposure through the units of Debt oriented mutual fund schemes of Baroda BNP Paribas Mutual Fund, Units of Arbitrage scheme of Baroda BNP Paribas Mutual Fund and Money Market instruments under the scheme shall not exceed 100% of the net assets of the Scheme.

The Scheme shall not invest in derivatives, securitized debt, short selling, securities lending & borrowing and credit enhancements or structured obligations.

The Scheme does not intend to invest in Debt instruments with special features.

The underlying funds may have exposure in derivatives, securitized debt and engage in short selling as per respective funds SID's. To know in detail about the underlying funds, please refer their respective SIDs.

It may be noted that AMC has to adhere to the asset allocation pattern indicated in the Scheme Information Document under normal circumstances.

The Scheme retains the flexibility to invest across all the securities in the equity, debt, money markets instruments and mutual fund units. However, with reference to SEBI letter No. SEBI/HO/IMD-II/DOF3/OW/P/2021/31487/1 dated November 03, 2021, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash equivalent shall consist of the following securities having residual maturity of less than 91 days. a. Government securities b. T- Bills and c. Repo on Government Securities.

**Indicative Table (Actual instrument/percentages may vary subject to applicable SEBI circulars)**

Sl. no	Type of Instrument	Percentage of exposure	Circular references*
1.	Derivatives	0%	
2.	Securitized Debt	0%	
3.	Stock lending and borrowing	0%	-
4.	Short selling	0%	-
5.	Credit Default Swaps (CDS) for Corporate Bonds.	0%	-

Sl. no	Type of Instrument	Percentage of exposure	Circular references*
6.	Debt instruments having Structured Obligations / Credit Enhancements	0%	-
7.	Debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption including Additional Tier 1 bonds and Tier 2 bonds issued under Basel III framework	0%	-
8.	Short Term deposits	Pending deployment of funds of the Scheme in securities in terms of investment objective of the Scheme, the Mutual Fund may invest the funds of the Scheme in short term deposits of scheduled commercial banks subject to restrictions laid down under the SEBI Regulations from time to time.	Para 12.16 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024
9.	Overseas Securities	0%	-
10.	Repo/ reverse repo transactions in corporate debt securities	Upto 10%	Para 12.18 of SEBI Master Circular on Mutual Funds dated June 27, 2024
11.	Credit Default Swap transactions	0%	-

### Underlying Schemes of Baroda BNP Paribas Mutual Fund:

#### 1. Units of Arbitrage scheme:

- i. Baroda BNP Paribas Arbitrage Fund

#### 2. Debt Schemes:

- i Baroda BNP Paribas Ultra Short Duration Fund,
- ii Baroda BNP Paribas Low Duration Fund,
- iii Baroda BNP Paribas Money Market Fund,
- iv Baroda BNP Paribas Banking and PSU Bond Fund,
- v Baroda BNP Paribas Short Duration Fund,
- vi Baroda BNP Paribas Credit Risk Fund,
- vii Baroda BNP Paribas Corporate Bond Fund,
- viii Baroda BNP Paribas Dynamic Bond Fund,
- ix Baroda BNP Paribas Gilt Fund.

**Portfolio Rebalancing:****Portfolio rebalancing in case of deviation from asset allocation under Defensive consideration:**

The Scheme shall ensure adherence to the above asset allocation under normal circumstances. However, due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for short term and defensive considerations as per Para 1.14.1.2 (b) of SEBI Master Circular dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation. However, at all times the AMC shall ensure that the portfolio would adhere to the overall investment objective of the Scheme.

**Portfolio Rebalancing in case of passive deviation from asset allocation:**

In accordance with para 2.9 of SEBI Master Circular dated June 27, 2024, as amended from time to time, the Scheme shall rebalance the portfolio in case of any deviation to the asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches. In the event of deviation from mandated asset allocation mentioned in the SID due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), the portfolio shall be rebalanced within a period of thirty (30) business days. In case the portfolio of scheme is not rebalanced within the above mandated timelines, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before Investment Committee. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period. In case the portfolio of Scheme is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall:

- i. not be permitted to launch any new scheme till the time the portfolio is rebalanced.
- ii. not to levy exit load, if any, on the investors exiting such scheme(s).

**B. WHERE WILL THE SCHEME INVEST?**

Subject to SEBI Regulations and other prevailing laws as applicable, the net assets of the Scheme can be invested in any (but not exclusively) of the following securities:

1. Units of Debt oriented mutual fund schemes of Baroda BNP Paribas Mutual Fund;
2. Units of Baroda BNP Paribas Arbitrage Fund;
3. Securities created and issued by Governments of India and/or reverse repos in such Government Securities / Treasury Bills as may be permitted by RBI.
4. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
5. Fixed Income Securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee.
6. Corporate debt and securities (of both public and private sector undertakings) including Bonds, Debentures, etc.
7. Money market securities include Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bill and any other like instruments as specified by the Reserve Bank of India/SEBI from time to time subject to regulatory approvals, if any.
8. Certificate of Deposits (CDs)
9. Commercial Paper (CPs)
10. The non-convertible part of convertible securities.
11. Pass through, pay through or other Participation Certificates, representing interest in a pool assets including receivables.
12. Any other instruments as may be permitted by SEBI from time to time.

The securities mentioned above and such other securities that the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated and of any maturity. The securities may be acquired

through initial public offerings (IPOs), follow on offers, secondary market operations and private placement, rights offers or negotiated deals.

### C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme seeks to invest in a portfolio of fixed income and arbitrage schemes. The portfolio of Scheme seeks to build a risk profile similar to lower risk fixed income schemes. The Scheme would invest in Baroda BNP Paribas Arbitrage Fund for its arbitrage allocation. The portfolio manager would select a fixed income scheme or multiple fixed income schemes with differential weights based on their views on macro-economic variables, interest rates, credit environment, etc.

The Scheme intends to predominantly invest in debt schemes, thus providing investors a low-risk investment option.

### D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the Scheme will be benchmarked to the performance of Nifty Composite Debt Index 60% + Nifty Arbitrage Index 40% Total Return Index

The Scheme is being benchmarked against the combination of indices mentioned above, since the composition of the index is broadly in line with the investment objective of the Scheme and is most suited for comparing performance of the Scheme. It will also enable the investors to arrive at a more informed judgement on scheme performance.

In furtherance of the SEBI circular on Benchmark, Association of Mutual Funds in India (AMFI), has published the list of benchmarks to be used as Tier 1 benchmarks for mutual fund schemes and vide its email dated March 31, 2022, has published the list of benchmarks to be used as Tier 1 benchmarks for open ended debt schemes as per Potential Risk Class (PRC) Matrix and the list for the same has also been published on the AMFI website at <https://www.amfiindia.com/research-information/other-data/collatedprcbenchmarks>

Justification for use of benchmark

Nifty Composite Debt Index measures the performance of various fixed income portfolios covering Government securities, corporate bonds of different credit rating categories, Commercial papers, Certificate of deposits, T-Bills and Overnight rate. The Nifty 40 Arbitrage Index aims to measure the performance of such arbitrage strategies. The index measures the performance of portfolio involving investment in equity and equivalent short position equity futures, short term debt market investments and cash. The composition of the aforesaid benchmark is such that it is most suited for comparing the performance of the scheme. The AMC/Trustees reserve the right to change benchmark in future for measuring performance of the scheme and as per the guidelines and directives issued by SEBI from time to time.

### E. WHO MANAGES THE SCHEME?

Mr. Prashant Pimple & Mr. Neeraj Saxena are the designated fund managers for the Scheme.

Name of Fund Manager	Age & Qualifications	Previous Experience	Managing Scheme Since	Other Funds Managed
Mr. Prashant Pimple	47 years, BCom, MMS (Fin), ACTM	Mr. Prashant Pimple has an overall experience of 25 years. He is designated as Chief Investment Officer Fixed Income of Baroda BNP Paribas Asset Management India Private Limited. His previous stint was with JM Financial AMC as CIO Fixed	It is a new scheme	-Baroda BNP Paribas Conservative Hybrid Fund (fixed income portion) along with Mr. Pratish Krishnan (Equity Portion), Mr. Akeet Pandya (Equity Portion) and Mr. Gurvinder Singh Wasam (debt portion)



		Income. Prior to that, he has also worked with Nippon AMC		-Baroda BNP Paribas Dynamic Bond Fund (along with Mr. Gurvinder Singh Wasan) -Baroda BNP Paribas Gilt Fund, (along with Mr. Gurvinder Singh Wasan)
Mr. Neeraj Saxena	47 years, PGDBA Finance from Welingkars Institute, M.Sc. (Organic Chemistry)	Mr. Neeraj Saxena has rich experience of 21 years in the Indian financial services industry, handles the responsibility of being the Fund Manager & Dealer in equity domain for Baroda BNP Paribas AMC. Prior to joining BBNPP AMC, Mr. Saxena was the Assistant Vice President - Institutional Equity Sales at Stratcap Securities. He has also held notable positions like Head - Communication Cell at Karvy Stock Broking and Senior Investment Advisor at Iden Investment Advisor	It is a new scheme	-Baroda BNP Paribas Arbitrage Fund (along with Mr. Vikram Pamnani (Debt portion)) -Baroda BNP Paribas Nifty 50 Index Fund -Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund -Baroda BNP Paribas Nifty Midcap 150 Index Fund -Baroda BNP Paribas NIFTY BANK ETF -Baroda BNP Paribas Balanced Advantage Fund (along with Baroda BNP Paribas along with Mr. Sanjay Chawla & Mr. Pratish Krishnan)

#### F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

Baroda BNP Paribas Aqua Fund of Fund is the only Fund of Fund scheme of Baroda BNP Paribas Mutual Fund.

Please refer <https://www.barodabnpparibasmf.in/assets/pdf/product-differentiation.pdf> for detailed comparative.

#### G. HOW HAS THE SCHEME PERFORMED?

This Scheme is a new scheme and does not have any performance track record.

#### H. ADDITIONAL SCHEME RELATED DISCLOSURES

##### i. Scheme's portfolio holdings:

i. Scheme's portfolio holdings i.e. Top 10 holdings by issuer and fund allocation towards various sectors - Not applicable since this is a new scheme.

ii. Portfolio Disclosure - Fortnightly / Monthly/ Half Yearly - Not applicable since this is a new scheme.

iii. Aggregate investment in the Scheme by Concerned scheme's Fund Manager(s): Not applicable since this is a new scheme.

For other disclosure w.r.t investment by Key personnel and AMC directors including regulatory provisions in this regard, please refer to SAI of the fund.

##### iv. Investments of AMC in the Scheme –

The AMC, Trustee, Sponsor, or their associates may invest in the Scheme subject to the SEBI Regulations &

circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. As per the existing SEBI Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the Scheme. The AMC shall based on the risk value assigned to the Scheme, in terms of para 17.4 of SEBI Master dated June 27, 2024, invest minimum amount as a percentage of AUM as per provisions of para 6.9 and 6.10 of SEBI Master circular dated June 27, 2024 as amended from time to time. The details of AMC's investment in the Scheme is provided under this link. <<https://www.barodabnpparibasmf.in/disclosure-of-sum-invested-by-amc-and-designated-employees> >

(Not applicable since this is a new scheme.)

## Part III- OTHER DETAILS

### A. COMPUTATION OF NAV

The Net Asset Value (NAV) per Unit of the options of the Plan(s) under the Scheme will be computed by dividing the net assets of the options of the Plan(s) under the Scheme by the number of Units outstanding under the options of the Plan(s) under the Scheme on the valuation date. The Mutual Fund will value its investments according to the valuation norms, as specified in Schedule VIII of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time. In case of any conflict between the Principles of Fair Valuation and valuation guidelines specified by SEBI, the Principles of Fair Valuation shall prevail.

The NAV of the units under each option of the Plan(s) under the Scheme shall be calculated as shown below:

$$\text{NAV per Unit (Rs.)} = \frac{\text{Market or Fair Value of the Plan's Investments} + \text{Current Assets} - \text{Current Liabilities and Provisions}}{\text{No. of Units outstanding under each option of the Plan(s) under the Scheme}}$$

Illustration on Computation of NAV:

Heads	Particulars	Rs.
AUM	Opening AUM	0
NAV	Opening NAV Per Unit	10.0000
Unit capital	Opening Units	0.000
	Closing Units	1000.000
Subscription / redemption Units	Shares Subscribed	1,000.00
	Shares Redeemed	0.00
Subscription / redemption Amounts	Subscription Money	10,000.00
	Redemption Money	0.00
Net New cash	Net Inflow/Outflow Amount (A)	10,000.00
Income	Load	0.00
	Interest/AoD	15.00
	Dividend Income	5.00
	R - Gain / Loss	0.00
	U - Gain /Loss	10.00
	Other Income	0.00
	Total Income (B)	30.00
Expenses	Management Fee	0.05
	GST	0.01
	Selling & Distribution	0.47
	Others Fee	0.03
	Investor Education	0.01
	Additional TER (Net of Clawback)	0.08
	Total Exp (C)	0.65
Net revenue	Net income (D= B - C)	29.35
AUM	Closing AUM (A+D)	10029.35
NAV	Closing NAV per Unit	10.0294

The NAV of the units under each option of the Plan(s) under the Scheme will be calculated and declared on each Business Day. Separate NAVs will be calculated and announced for each of the Plan(s) & option(s) under the Scheme. The NAVs will be rounded off up to 4 decimal places for the Scheme. The units will be allotted up to 4 decimal places.

Valuation of the scheme's assets, calculation of the scheme's NAV and the accounting policies & standards will be subject to such norms and guidelines that SEBI may prescribe from time to time and shall be subject to audit on an annual basis.

Pursuant to Regulation 49 (3), the repurchase Price of the units of an open ended scheme will not be lower than 95% of the NAV. Any imposition or enhancement of Load in future shall be applicable on prospective investments only

For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc, kindly refer SAI.

The AMC will calculate and disclose the first NAV of the Plan(s) not later than 5 Business Days from the allotment of units of the respective Plan(s). Subsequently, the NAV of the Scheme will be calculated and disclosed as of the close of every Business Day. Separate NAVs will be calculated and disclosed for each of the options of the Plan(s) under the Scheme.

Since this Scheme invests predominantly in underlying funds, the NAV of the Scheme will be based on the NAV of the Underlying funds. Since the NAV of the Underlying Fund would normally be declared on the next business day, the Scheme will declare the NAV of the Scheme on the next Business Day, based on the NAV of the Underlying Funds.

## **FEES AND EXPENSES**

This section outlines the expenses that will be charged to the respective Plan(s) under the Scheme and also about the transaction charges, if any, to be borne by the investors. The information provided under this Section seeks to assist the investor in understanding the expense structure of the Plan(s) and types of different fees / expenses and their percentage the investor is likely to incur on purchasing and selling the Units of the Plan(s).

### **B. NEW FUND OFFER (NFO) EXPENSES**

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationery, bank charges etc. All the NFO expenses of the Scheme shall be borne by the AMC. The entire amount subscribed by the investor subject to deduction of transaction charges, if any, in the scheme during the New Fund Offer will be available to the scheme for investments.

### **C. ANNUAL SCHEME RECURRING EXPENSES**

These are the fees and expenses for operating the Scheme. These expenses include but are not limited to Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer agents' fees & expenses, marketing and selling costs etc. The AMC has estimated that upto 2.00% of the daily average net assets of the scheme will be charged to the scheme as expenses as permitted under Regulation 52 of SEBI (MF) Regulations. For the actual current expenses being charged, the investor should refer to the website of the Fund

Particulars	% of daily Net Assets* (Estimated p.a.)
Investment Management & Advisory Fee	Upto 2.00%
Trustee fee	
Audit fees	
Custodian Fees	
Registrar & Transfer Agent Fees	

Particulars	% of daily Net Assets* (Estimated p.a.)
Marketing & Selling Expenses including Agents Commission	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Brokerage & transaction cost over and above 12 bps for cash market trades@	
GST on expenses other than investment management and advisory fees	
GST on brokerage and transaction cost	
Expenses of the Underlying Funds#	
Other Expenses^	
Maximum Total Expense Ratio (TER) permissible under Regulation 52 (6) (a) (ii)##	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%

# the same shall be calculated as weighted average of the total expense ratio levied by the Underlying Funds.

## Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the Underlying Fund shall not exceed two times the weighted average of the total expense ratio levied by the Underlying Fund.

^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.

Investors are requested to note that being a fund of fund scheme, they will be bearing the recurring expenses of the Scheme, in addition to the expenses of Underlying Fund in which the fund of funds scheme makes investments.

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.

As per Para 10.1.7 of SEBI Master Circular for Mutual Funds dated June 27, 2024, in case of all schemes, wherein exit load is not levied / not applicable, the AMC will not be eligible to charge the above mentioned additional expenses for such schemes.

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

- (a) expenses under Regulation 52(6A) (b) not exceeding 0.30 per cent of daily net assets, based on inflows only from retail investors\*, if the new inflows from beyond top 30 cities are at least -
- 30 per cent of gross new inflows in the scheme, or;
  - 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

\*As per para 10.1.3 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from 'retail investor'.



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

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

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

Note:

Pursuant to AMFI email dated March 02, 2023, with respect to keeping the B-30 incentive structure in abeyance, the AMC will not charge additional 30 bps on new inflows garnered from retail investors from B-30 cities till further notice. The total expenses of the Scheme including the Investment Management and Advisory Fee shall not exceed the limits stated in Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

- (b) \*\*additional expenses under Regulation 52(6A) (c) at 0.05%;

In accordance with para 10.1.7 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024,, 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 management and advisory service fees ('AMC Fees') which shall be borne by the Scheme in addition to the total expense ratio mentioned in table above;

- (d) @Brokerage and transaction costs which are incurred for the purpose of execution of trade shall be charged to the Scheme, not exceeding 0.12% in case of cash market transactions and 0.05% in case of derivative transactions;

Any payment towards brokerage and transaction costs, over and above the said 12bps and 5bps for cash market and derivatives transactions respectively, shall be charged to the Scheme within the total recurring expenses limit specified under Regulation 52 of SEBI Mutual Fund Regulations, 1996. Any expenditure in excess of the said limit will be borne by the AMC/Trustees/Sponsors.

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 expense ratio of the scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI Regulations. The AMC will charge the Scheme such actual expenses incurred, subject to the statutory limit prescribed in the Regulations.

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 Regulations. 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.

For the actual current expenses being charged, the investor should refer to the website of the mutual fund at the following link <<https://www.barodabnp-paribas-mf.in/downloads/total-expense-ratio-of-mutual-fund-schemes>>. Any change proposed to the current expense ratio will be updated on the website and communicated to the investors via e-mail or SMS at least three working days prior to the effective date of the change (in accordance with para 10.1.8 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024).

Further, the disclosure of the expense ratio on a daily basis shall also be made on the website of AMFI viz. [www.amfiindia.com](http://www.amfiindia.com).

The AMC shall adhere to paragraph 10.1.12 of SEBI Master circular for Mutual Funds dated June 27, 2024 and various guidelines specified by SEBI as amended from time to time, with reference to charging of fees and expenses.

Accordingly:

a. All scheme related expenses including commission paid to distributors, shall be paid from the Scheme only within the regulatory limits and not from the books of the AMC, its associates, sponsor, trustee or any other entity through any route. Provided that, such expenses that are not specifically covered in terms of Regulation 52 (4) can be paid out of AMC books at actual or not exceeding 2 bps of the Scheme AUM, whichever is lower.

b. The Fund / the AMC shall adopt full trail model of commission in the Scheme, without payment of any upfront commission or upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route.

c. All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in Regular Plan.

d. No pass back, either directly or indirectly, shall be given by the Fund / the AMC / Distributors to the investors.

#### **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:

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%

Note:

- 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.

#### **D. LOAD STRUCTURE**

Exit Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the scheme. (This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses.)

Load amounts are variable and are subject to change from time to time. For the current applicable structure please refer to the website of the AMC ([www.barodabnp-paribas-mf.in](http://www.barodabnp-paribas-mf.in)) or call on the number, 1800-2670-189 or may call your distributor.

Type of Load	Load chargeable (as %age of NAV)
Exit load	Nil

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

#### **E. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEME**

The Scheme shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the Scheme. In case the Scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 39(2)(c) of the SEBI (MF) Regulations would become applicable automatically without any reference from SEBI and accordingly the Scheme shall be wound up and the units would be redeemed at applicable NAV. The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days' notice to redeem his exposure over the 25% limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 days would lead to automatic redemption by the Mutual Fund on the applicable Net Asset Value on the 15th day of the notice period. The Fund shall adhere to the requirements prescribed by SEBI from time to time in this regard.

## Section II

### I. INTRODUCTION

#### A. DEFINITION/INTERPRETATION

Investors may refer to <https://www.barodabnpparibasmf.in/assets/pdf/Definitions.pdf> for definitions/interpretations.

#### B. RISK FACTORS

##### I. Scheme Specific Risk Factors

INVESTORS MAY PLEASE NOTE THAT THEY WILL BE BEARING THE RECURRING EXPENSES OF THE RELEVANT FUND OF FUNDS SCHEME IN ADDITION TO THE EXPENSES OF THE UNDERLYING FUND IN WHICH THE FUND OF FUNDS SCHEME MAKES INVESTMENT.

##### II. The other Scheme specific risk factors are summarized as follows:

- Investments in underlying funds will have all the risks associated with such schemes including performance of underlying securities, derivative investments, securities lending, changes in credit rating, trading volumes, settlement periods, price/interest rate risk, volatility & liquidity in money markets, basis risk, spread risk, re-investment risk, etc.
- The investors should refer to the Scheme Information Documents and the related addendum for the scheme specific risk factors and special consideration of the respective Underlying funds.
- Since the Scheme proposes to invest in underlying funds, the Scheme's performance will depend upon the performance of the underlying schemes and any significant underperformance in even one of the underlying schemes may adversely affect the performance of the Scheme.
- Any change in the investment policies or the fundamental attributes of the underlying funds may affect the performance of the Scheme.
- The investors of the Scheme shall bear the recurring expenses of the Scheme in addition to the expenses of the underlying schemes. Hence the investor under the Scheme may receive lower pre-tax returns than what they may receive if they had invested directly in the underlying schemes in the same proportions.
- The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying schemes where the Scheme has invested and will not include the investments made by the underlying schemes.
- The Portfolio rebalancing may result in higher transaction costs.
- The Scheme's performance may be impacted by exit loads or other redemption charges that may be charged at the time of redemption from the Underlying Schemes. Since the incidence of exit loads on investments made by the Scheme in Underlying Schemes of the Fund is based on first-in, first-out principle, it is anticipated that the impact of such exit loads/redemption charges could be minimal during the normal course of functioning of the Scheme.
- In the event of receipt of an inordinately large number of redemption requests and inability of the Underlying Scheme(s) to generate enough liquidity because of market conditions, there may be delays in redemption of units.

##### Market Risk:

All mutual funds and securities investments are subject to market risk and there can be no assurance / guarantee that the scheme's objectives will be achieved. The securities that the Scheme invests in would be exposed to price changes on a day-to-day basis. These price changes may occur due to instrument-specific factors as well as general macroeconomic conditions. Markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments. The scheme may be subject to price volatility due to factors such as interest sensitivity, market perception, and creditworthiness of issuer and market liquidity. Different parts of the market can react differently to these developments. The value of an individual security or particular type of security can be more volatile than the market as a whole and can

perform differently from the value of the market as a whole.

### Risks associated with investing in fixed income securities:

1. **Credit and Counterparty risk:** Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security or honor its contractual obligations).

Counterparty risk refers to the counterparty's inability to honor its commitments (payment, delivery, repayment, etc.) and to risk of default. This risk relates to the quality of the counterparty to which the scheme has exposures. Losses can occur in particular for the settlement/delivery of financial instruments or the conclusion of financial derivatives contracts.

The value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit and counterparty risk as well as any actual event of default. Changes in financial conditions of an issuer, changes in economic and political conditions in general, or changes in economic or and political conditions specific to an issuer, all of which are factors that may have an adverse impact on an issuer's credit quality and security value.

2. **Liquidity Risk:** The liquidity of the scheme's investment is inherently restricted by trading volumes in the securities in which the scheme invests.

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

Trading volumes, settlement periods and transfer procedures may restrict the liquidity of a few or all of the investments and may affect the liquidity of the investments of the scheme.

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

3. **Interest Rate Risk & Re-investment Risk:** The value of an investment may be affected by interest rate fluctuations. Interest rates may be influenced by several elements or events, such as monetary policy, the discount rate, inflation, etc. The value of debt and fixed income securities held by the Scheme generally will vary inversely with the changes in prevailing interest rates. In general, price of debt and fixed income securities go up when interest rates fall, and vice versa. Securities of any issuer that has higher duration could be riskier in terms of price movements relative to those with lower duration. Thus, any impact of interest rate changes would be higher on securities with higher duration irrespective of the status of the issuer of the security. The investments made by the Scheme are subject to reinvestment risk. This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
4. **Sovereign risk:** The Central Government of India is the issuer of the local currency debt in India. The Government raises money to meet its capital and revenue expenditure by issuing debt or discounted securities. Since payment of interest and principal amount has a sovereign status implying least probability of a default, such securities are known as securities with sovereign credit. It also implies that the credit risk on such Government securities is even lower than that on non-government securities with "AAA" rating and hence yields on government securities are even lower than yields on non-government securities with "AAA" rating.



**5. Concentration Risk:**

The Scheme may pursue only a limited degree of diversification. It may invest in a limited number of securities or invest a greater proportion of assets in the securities of very few issuers (within the limits permitted by regulation) or be concentrated on a few market sectors as compared to a diversified scheme. The scheme is also expected to have higher market liquidity risk on account of concentration. This could have implications on the performance of the scheme. The scheme may be more sensitive to economic, business, political or other changes and this may lead to sizeable fluctuation in the Net Asset Value of the scheme.

**Risks associated with investing in mutual fund units:**

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

**III. Risk Factors related to Underlying Schemes**

Baroda BNP Paribas Income plus Arbitrage Active Fund of Funds will invest in units of Arbitrage and Debt-oriented schemes. Hence, scheme specific risk factors and the positioning of the Underlying Schemes will be applicable.

All risks associated with Underlying Schemes, including performance of their underlying securities (equity and debt), derivative instruments, stock-lending, investments in foreign securities etc., will therefore be applicable in the case of this Scheme.

a) The investors should refer to the Scheme Information Documents and the related addenda for the scheme specific risk factors of the respective Underlying Schemes.

Investors who intend to invest in the Scheme are required to and deemed to have understood the risk factors of the Underlying Schemes.

b) Movements in the Net Asset Value (NAV) of the Underlying Schemes may impact the performance of the Scheme.

Any change in the investment policies or fundamental attributes of the Underlying Schemes will affect the performance of the Scheme.

c) The investors of the Scheme shall bear the recurring expenses of the Scheme in addition to the expenses of the Underlying Schemes (subject to regulatory limits). Hence the investor under the Scheme may receive lower pre-tax returns than what they may receive if they had invested directly in the Underlying Schemes in the same proportions. Further, expenses charged being dependent on the structure and weightage of the underlying schemes, may lead to non-uniform charging of expenses over a period of time.

d) The Portfolio disclosure / Factsheet of this Scheme will be limited to providing the particulars of the allocation to the Underlying Schemes where the Scheme has invested and will not include the investments made by the Underlying Schemes. Investors may refer to the portfolios of the relevant underlying schemes for details.

e) Redemptions by the Scheme from the Underlying Schemes would be subject to applicable exit loads, which may impact performance of the Scheme.

f) Switch-out from an Underlying Scheme and Switch in to another Underlying Scheme will be subject to the provisions of applicability of NAV as also the payout and pay-in cycles applicable to redemption / purchase under the relevant schemes. In times of extreme volatility, this may have impact on the NAV of the Scheme, particularly at the time of portfolio rebalancing. Purchase of units in underlying schemes will attract applicable stamp duty.

g) A Fund Manager managing any one of the Fund of Funds schemes may also be the Fund Manager for the underlying schemes.

**Risks associated with investing in equity and equity related instruments:**

Investments in equity and equity related instruments are volatile and prone to price fluctuations on a daily basis. The impact of fluctuations is likely to be accentuated for short-term investments. The risk that the performance of one or more companies declines or stagnates may have a negative impact on the performance of the Scheme as a whole at any given time. Investments in equity and equity related instruments involve a degree of risk and investors should not invest in the Scheme unless they can afford to take the risks.

Equity and Equity Related Instruments listed on the stock exchange carry lower liquidity risk however the

Scheme's ability to sell these investments is limited by the overall trading volume on the stock exchanges.

In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio may result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.

#### **Risk Factors associated with Investments in Derivatives:**

The Scheme(s) may use various derivative instruments and techniques, permitted within SEBI (Mutual Funds) Regulations, 1996 from time to time including but not limited for portfolio balancing and hedging purpose, which may increase the volatility of Scheme's performance. Usage of derivatives will expose the Scheme(s) 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(s) 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:

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

### Risk factors associated with investment in Tri-Party Repo:

The mutual fund is a member of securities segment and Triparty Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus, reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus, the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member). CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund.

### Risks associated with segregated portfolio:

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

### Other Risks:

- Risk associated with inflation: Over time, yields of short-term investments may not keep pace with inflation, leading to a reduction in an investment's purchasing power.
- Legal risk: The scheme may be affected by the actions of government and regulatory bodies. Legislation could be imposed retrospectively or may be issued in the form of internal regulations which the public may not be aware of. Legislation (including legislation relating to tax) or regulation may be introduced which inhibits the scheme from pursuing their strategies or which renders an existing strategy less profitable than anticipated. Such actions may take any form, for example nationalization of any institution or restrictions on investment strategies in any given market sector or changing requirements and imposed without prior warning by any regulator.
- Taxation risk: The value of an investment may be affected by the application of tax laws, including withholding tax, or changes in government or economic or monetary policy from time to time. As such, no guarantee can be given that the financial objectives will actually be achieved. The tax information described in this Scheme Information Document (SID) is as available under the prevailing taxation laws. This could be changed at any moment by regulation. Further, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the scheme will endure indefinitely.
- Valuation risk: This risk relates to the fact that markets, in specific situations and due to lack of volumes of transactions, do not enable an accurate assessment of the fair value of invested assets. In such cases, valuation risk represents the possibility that, when a financial instrument matures or is sold in the market, the amount received is less than anticipated, incurring a loss to the portfolio and therefore impacting negatively the NAV of the scheme.

- **Operational Risk:** Operational risk addresses the risk of trading and back office or administration issues that may result in a loss to the Scheme. This could be the result of oversight, ineffective securities processing procedures, computer systems problems or human error. There could also be risk associated with grouping of orders. For instance, at the time of placing the trades, the fund manager shall group orders on behalf of all schemes managed by him, provided it is unlikely to be detrimental overall for any of the schemes whose orders have been included. However, such grouping may have a detrimental effect to the scheme compared to the execution of an individual order for the scheme.

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

#### **Tracking Error Risk:**

The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the Scheme, corporate actions, cash balance and changes to the underlying index and regulatory restrictions, lack of liquidity which may result in Tracking Error. Hence it may affect AMC's ability to achieve close correlation with the underlying index of the Scheme. The Scheme's returns may therefore deviate from its underlying index. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the Scheme. The Fund Manager would monitor the Tracking Error of the Scheme on an ongoing basis and would seek to minimize the Tracking Error to the maximum extent possible.

**Tracking Difference:** The tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the Scheme will be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.

The annualized tracking difference averaged over one year period shall not exceed 1.25%. In case the average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same will be brought to the notice of trustees with corrective actions taken by the AMC, if any

#### **Risk control measures**

Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The Scheme would predominantly invest in units of Underlying funds of Baroda BNP Paribas Mutual Fund as stated under the asset allocation table; hence the risks of the Underlying Fund will exist. The investors should note that these risks cannot be diffused as these are international funds. However, as part of our due diligence, we have chosen funds, which have long term performance track record, stability of fund management team.

For investments in fixed income instruments, a credit evaluation of each investment opportunity will be undertaken to manage credit risk. The AMC will utilise ratings of recognised rating agencies as an input in the decision making process. The fund manager shall follow the asset allocation pattern in SID under normal circumstances and residual cash may be invested in the tri-party repo on Government Securities or treasury bills / repo market, units of mutual fund which seeks to ensure liquidity in the scheme under normal circumstances. There can however be no guarantee against liquidity risk within the scheme.

The AMC may also implement certain internal control procedures / risk & exposure limits etc. for controlling risks which may be varied from time to time.

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.

## II. INFORMATION ABOUT THE SCHEME

### A. WHERE WILL THE SCHEME INVEST?

Subject to SEBI Regulations and other prevailing laws as applicable, the net assets of the Scheme can be invested in any (but not exclusively) of the following securities:

1. Units of Debt Oriented Schemes of Baroda BNP Paribas Mutual Fund;
2. Units of Baroda BNP Paribas Arbitrage Fund;
3. Money market securities include Commercial papers, commercial bills, treasury bills, bills of exchange / promissory notes of corporate entities, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bill, bonds, debentures, treasury bills, , reverse repurchase obligation in development financial institutions and any other like instruments as specified by the Reserve Bank of India/SEBI from time to time subject to regulatory approvals, if any.
4. The Scheme may also invest a certain portion of its corpus in money market instruments and/or units of Mutual Fund, in order to meet liquidity requirements from time to time.

#### 5. Debt & Money Market Instruments:

1. Certificate of Deposits (CD) – CD is a negotiable money market instrument issued by scheduled commercial banks and select all-India Financial Institutions that have been permitted by the RBI to raise short term resources. The maturity period of CDs issued by the Banks is between 7 days to one year, whereas, in case of FIs, maturity is between one year to 3 years from the date of issue. CDs may be issued at a discount to face value.

2. Commercial Paper (CP) -CP is an unsecured negotiable money market instrument issued in the form of a promissory note, generally issued by the corporates, primary dealers and all India Financial Institutions as an alternative source of short term borrowings. They are issued at a discount to the face value as may be determined by the issuer. CP is traded in the secondary market and can be freely bought and sold before maturity.

3. Securities issued by the Central and State Governments as may be permitted by RBI, securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Central Government securities are sovereign debt obligations of the Government of India with zero-risk of default and issued on its behalf by RBI. They form part of Government's annual borrowing programme and are used to fund the fiscal deficit along with other short term and long term requirements. Such securities could be fixed rate, fixed interest rate with put/call option, zero coupon bond, floating rate bonds, capital indexed bonds, fixed interest security with staggered maturity payment etc. State Government securities are issued by the respective State Government in co-ordination with the RBI.

4. Treasury Bills (T-Bills) are issued by the Government of India to meet their short term borrowing requirements. T-Bills are issued for maturities of 91 days, 182 days and 364 days. T-bills are issued at a discount to their face value and redeemed at par.

5. Repos/reverse repos in Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). Repo (Repurchase Agreement) or Reverse Repo is a transaction in which two parties agree to sell and purchase the same security with an agreement to purchase or sell the same security at a mutually decided future date and price.

6. Triparty Repo (TREPS) – "Triparty repo" means a repo contract where a third entity (apart from the borrower and lender), called a Tri-Party Agent, acts as an intermediary between the two parties to the repo to facilitate



services like collateral selection, payment and settlement, custody and management during the life of the transaction. TREPS facilitates, borrowing and lending of funds, in Triparty Repo arrangement.

7. Debt securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee –These are instruments which are issued by various government agencies and bodies. They can be issued at discount, par or premium.

8. Corporate debt and securities (of both public and private sector undertakings) including Bonds, Debentures, Notes, Strips etc. These are instruments issued by corporate entities for their business requirements. They are generally rated by credit rating agencies, higher the rating lower the risk of default.

9. Money market instruments permitted by SEBI/RBI, including TREPS (Tri-Party Repo) market or in alternative investment for the TREPS market as may be provided by the RBI to meet the short term liquidity requirements.

10. The non-convertible part of convertible securities – Convertible securities are securities which can be converted from Debt to Equity shares. The non-convertible part cannot be converted into Equity shares and work like a normal debt instrument.

7. Investment in Short Term Deposits –Pending deployment of funds as per the investment objective of the Scheme, the Funds may be parked in short term deposits of the Scheduled Commercial Banks, subject to guidelines and limits specified by SEBI.

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

Any other like instruments as may be permitted by RBI/SEBI/ such other Regulatory Authority from time to time. The securities mentioned above could be listed or to be listed, secured or unsecured, and of varying maturity, as enabled under SEBI (MF) Regulations/circulars/ RBI. The securities may be acquired through Initial Public Offerings (IPOs), secondary market operations, private placement, rights offers or negotiated deals.

### **Position of debt & money market in India**

The Indian debt market is today one of the largest in Asia and includes securities issued by the Government (Central & State Governments), public sector undertakings, other government bodies, financial institutions, banks and corporates. Government and public sector enterprises are the predominant borrowers in the markets. The major players in the Indian debt markets today are banks, financial institutions, mutual funds, insurance companies, primary dealers, trusts, pension funds and corporates. The Indian debt market is the largest segment of the Indian financial markets. The debt market comprises broadly two segments, viz. Government Securities market or G-Sec market and corporate debt market. The latter is further classified as market for PSU bonds and private sector bonds.

The G-Sec market is the oldest and the largest component of the Indian debt market in terms of market capitalization, outstanding securities and trading volumes. The G-Sec market plays a vital role in the Indian economy as it provides the benchmark for determining the level of interest rates in the country through the yields on the Government Securities which are referred to as the risk-free rate of return in any economy. Over the years, there have been new products introduced by the RBI like zero coupon bonds, floating rate bonds, inflation indexed bonds, etc.

The corporate bond market, in the sense of private corporate sector raising debt through public issuance in capital market, is only an insignificant part of the Indian Debt Market. A large part of the issuance in the non-Government debt market is currently on private placement basis.

The money markets in India essentially consist of the call money market (i.e. market for overnight and term money between banks and institutions), repo transactions (temporary sale with an agreement to buy back the securities at a future date at a specified price), commercial papers (CPs, short term unsecured promissory notes, generally issued by corporates), certificate of deposits (CDs, issued by banks) and Treasury Bills (issued by RBI). In a predominantly institutional market, the key money market players are banks, financial institutions, insurance companies, mutual funds, primary dealers and corporates. In money market, activity levels of the Government and nongovernment debt vary from time to time. Instruments that comprise a major portion of money market activity include but not limited to:

- Overnight Call
- Tri-party repo on Government Securities or treasury bills (TREPS).
- Repo/Reverse Repo Agreement
- Treasury Bills
- Government securities
- Commercial Paper
- Certificate of Deposit

Apart from these, there are some other options available for short tenure investments that include MIBOR linked debentures with periodic exit options and other such instruments. Though not strictly classified as money market instruments, PSU / DFI / corporate paper with a residual maturity of < 1 year, are actively traded and offer a viable investment option. The market has evolved in past 2-3 years in terms of risk premia attached to different class of issuers. Bank CDs have clearly emerged as popular asset class with increased acceptability in secondary market. PSU banks trade the tightest on the back of comfort from majority government holding. Highly rated manufacturing companies also command premium on account of limited supply. However, there has been increased activity in papers issued by private/foreign banks/NBFCs/companies in high-growth sector due to higher yields offered by them. Even though companies across these sectors might have been rated on a same scale, the difference in the yield on the papers for similar maturities reflects the perception of their respective credit profiles.

Instruments	Current yield as on April 17, 2025 (% per annum)
TREPS	5.70-5.85
3M T-Bill	5.90-5.95
1 Y T-Bill	6.00-6.05
10 Y G Sec	6.35-6.40
3M PSU Bank CD	6.45-6.55
3M NBFC CP	6.70-6.80
1 Y PSU Bank CD	6.70-6.80
1 Y NBFC CP	7.05-7.15
1Y Manufacturing Company CP	6.90-7.00
5 Y AAA Institutional Bond	6.90-7.00
10 Y AAA Institutional Bond	6.90-7.00

These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro-economic conditions and RBI policy. The price and yield on various debt instruments fluctuate from time to time depending upon the macro economic situation, inflation rate, overall liquidity position, foreign exchange scenario etc. Also, the price and yield vary according to maturity profile, credit risk etc.

## B. WHAT ARE THE INVESTMENT RESTRICTIONS?

Pursuant to the SEBI Regulations, the following investment restrictions are applicable to the Scheme:

- In accordance with Para 12.8 of SEBI Master Circular on Mutual Funds dated June 27, 2024 & as amended from time to time, the scheme shall not invest more than:
  - a. 10% of its NAV in debt and money market securities rated AAA; or
  - b. 8% of its NAV in debt and money market securities rated AA; or
  - c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of Seventh Schedule of MF Regulation. The long term rating of issuers shall be considered for the money market instruments. However, if there is no long term rating available for the same issuer, then based on credit rating mapping of CRAs between short term and long term ratings, the most conservative long term rating shall be taken for a given short term rating. Exposure to government money market instruments such as TREPS on G-Sec/ T-bills shall be treated as exposure to government securities. Provided that, such limit shall not be applicable for investments in government securities, treasury bills and triparty repo on Government securities or treasury bills. Provided further that investment within such limit can be made in mortgage backed securitised debt which are rated not below investment grade by a credit rating agency registered with SEBI. Considering the nature of the Scheme, investments in such instruments will be permitted upto 5% of its NAV.

- Investment in unrated debt and money market instruments (other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc.) by the Scheme shall not exceed 5% of the net assets of the Scheme. However, all such investments shall be made with the prior approval of the Board of AMC and Trustees. Considering the nature of the Scheme, investments in such instruments will be permitted upto 5% of its NAV.

- The Scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging. However, mutual fund schemes may invest in unlisted Non-Convertible Debentures (NCDs) not exceeding 10% of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e. with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis.

Provided further that, the Scheme shall comply with the norms under this clause within the time and in the manner as may be specified by the Board.

Considering the nature of the Scheme, investments in such instruments will be permitted upto 5% of its NAV. • All investments by the Scheme in CPs would be made only in CPs which are listed or to be listed.

- The Mutual Fund under all its schemes shall not own more than 10% of any company's paid up capital carrying voting rights. Provided, for investments in asset management company or trustee company of other mutual fund, collective investment of sponsor of a mutual fund, its associate and/or its group company, and its AMC through Schemes should be considered for calculating 10% voting rights.

- The Scheme may invest in other schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-scheme investment made by all the Schemes under the same management or in schemes under management of any other Asset Management Company shall not exceed 5% of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other schemes of the fund or in the schemes of any other Mutual Fund.

- Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided: – Such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have

the same meaning as specified by a Stock Exchange for spot transactions); and – The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.

- Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided the same are in line with para 12.30 of SEBI Master Circular on Mutual Funds dated June 27, 2024.

- The Mutual Fund shall get the securities purchased or transferred in the name of the fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature.

- Pending deployment of funds of the Scheme in terms of its investment objectives, the Scheme may invest its funds in short term deposits of scheduled commercial banks, subject to the following guidelines for parking of funds in short term deposits of scheduled commercial banks laid down in para 12.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and such other guidelines as may be specified by SEBI from time to time:

- i. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Scheme.

- ii. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with the approval of the Trustee.

- iii. Parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the Mutual Fund in short term deposits.

- iv. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.

- v. The Scheme shall not park funds in short-term deposit of a bank which has invested in the Scheme. The bank in which a scheme has short-term deposit shall not invest in the scheme until the scheme has short-term deposit with such bank.

- vi. The AMC will not charge any investment management and advisory fees for funds under the Scheme parked in short term deposits of scheduled commercial banks. The above norms do not apply to term deposits placed as margins for trading in cash and derivatives market. However, all term deposits placed as margins shall be disclosed in the half yearly portfolio statements under a separate heading. Details such as name of bank, amount of term deposits, duration of term deposits, percentage of NAV should be disclosed.

- The Scheme shall not make any investment in: – Any unlisted security of an associate or group company of the Sponsor; or – Any security issued by way of private placement by an associate or group company of the Sponsor; or – The listed securities of group companies of the Sponsor, which is in excess of 25% of the net assets. Considering the nature of the Scheme, investments in such instruments will be permitted upto 5% of its NAV.

- The Scheme shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase / redemption of Units or payment of interest and IDCW to the Unitholders. Provided that the Fund shall not borrow more than 20% of the net assets of any individual Scheme and the duration of the borrowing shall not exceed a period of 6 months.

- Debentures, irrespective of any residual maturity period (above or below 1 year), shall attract the investment restrictions as applicable for debt instruments as specified under Clause 1 and 1A of the Seventh Schedule to the Regulations or as may be specified by SEBI from time to time.

- The Mutual Fund shall not advance any loans for any purpose.

- The Scheme shall not invest in a fund of funds scheme.

- The scheme shall not invest in Credit default swaps and short selling.

• The Scheme will comply with any other regulations applicable to the investments of mutual funds from time to time. The Trustees may alter the above restrictions from time to time to the extent that changes in the Regulations may allow and as deemed fit in the general interest of the unit holders. All investment restrictions shall be applicable at the time of making the investment. As such investments by the Scheme will be made in accordance with SEBI (MF) Regulations, including Schedule VII thereof.

### C. FUNDAMENTAL ATTRIBUTES

Following are the fundamental attributes of the Scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

(i) Type of a scheme:

An open-ended fund of fund scheme predominantly investing in arbitrage and debt oriented schemes of Baroda BNP Paribas Mutual fund.

(ii) Investment Objective

- Main Objective: please refer part I of Section 1
- Investment Pattern: please refer Part II of Section 1

(iii) Terms of Issue

- Liquidity provisions such as listing, repurchase, redemption as indicated in this SID.
- Aggregate fees and expenses charged to the scheme as indicated in this SID.
- The scheme does not guarantee any assured returns.

In accordance with Regulation 18(15A) of the SEBI (Mutual Funds) Regulations, 1996 read with Clause 1.14.1.4 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the Trustees shall ensure that no change in the fundamental attributes of the Scheme or the trust or fee and expenses payable or any other change which would modify the Scheme and affect the interests of Unit holders is carried out by the AMC unless:

- (i) An application has been made with SEBI and comments of SEBI have been received before carrying out any fundamental attribute changes;
- (ii) A written communication about the proposed change is sent to each unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- (iii) The unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

Investors are requested to note that the Underlying Fund reserves the right to amend certain features of the Fund from time to time. In such case, the Investment Manager shall endeavor to inform the Unitholders of the said change in Underlying Fund at the earliest by issuing an addendum in accordance with provisions of the SEBI (MF) Regulations. Investors are further informed that change in nomenclature of the Underlying Fund shall not tantamount to change in Fundamental attributes of this Scheme.

### C. OTHER SCHEME SPECIFIC DISCLOSURES

Listing and Transfer of Units	<p>Listing:</p> <p>At present, the Units of the Scheme are not proposed to be listed on any stock exchange. However, the AMC / Trustee may at their sole discretion list the Units under the Scheme on one or more stock exchanges at a later date.</p> <p>Transfer of units</p> <p>Units of the Scheme shall be freely transferable by act of parties or by operation of law, subject to restrictions, if any, provided in the section "Restrictions, if any, on the right to freely retain or dispose off units being offered."</p>
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	<p>AMC shall, on production of instrument of transfer together with relevant Unit Certificates, register the transfer and return the unit certificate to the transferee within thirty days from the date of such production.</p> <p>If held in demat form, they are freely transferable from one demat account to another demat account in accordance with the provisions of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996.</p> <p>If a person becomes a holder of the Units consequent to an operation of law or upon enforcement of a pledge, the AMC shall, subject to production of satisfactory evidence and submission of such documents by the transferee, effect the transfer, if the transferee is otherwise eligible to hold the Units of the Scheme. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Fund, subject to production of satisfactory evidence. The provisions in respect of deletion of names will not be applicable in case of death of a Unit holder (in the case of joint holdings) as this is treated as transmission of Units and not as transfer. Investors may note that stamp duty and other statutory levies, if any, as applicable from time to time shall be borne by the investor.</p> <p>Further, in accordance with para 14.4.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 on transferability of mutual fund units, investors /unit holders are requested to note that units held in electronic (demat) form shall be transferable under the depository system and will be subject to the transmission facility in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time.</p>
<b>Dematerialization of units</b>	<p>Pursuant to para 14.4.2 of SEBI Master Circular dated June 27, 2024; the unit holders of the Scheme shall be provided an option to hold units in demat form in addition to physical form. The following shall be applicable:</p> <ol style="list-style-type: none"> <li>1. The unit holder opting to hold units in demat form must provide their demat account details in the specified section of the application form. Such unit holder should have a beneficiary account with the depository participant (DP) (registered with NSDL / CDSL) and shall be required to indicate in the application form the name of the DP, DP ID Number and the beneficiary account number. The unit holder must mandatorily provide latest client investor master or demat account statement along with the application form.</li> <li>2. Units held in demat form are transferable (except for Equity Linked Savings Scheme) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time. Transfer can be made only in favor of transferees who are capable of holding units and having a valid demat account.</li> <li>3. In case, the unit holder desires to hold the units in a demat/rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted alongwith a demat/remat request form to the DP directly and not to the AMC or the Registrar and Transfer Agent (RTA) of the Fund. The AMC shall then issue units in the desired form within two working days of the receipt of valid documents from the respective DP. The credit of the converted units shall be reflected in the transaction statement provided by the DP to its client. Similarly, request for redemption or any other non – financial request shall be submitted directly to the DP and not to the AMC/ RTA of the Fund.</li> <li>4. For the units held in demat form investors will receive an account statement from their respective DPs and not from AMC / RTA of the Fund.</li> <li>5. Units will be credited in the demat account only based on fund realization.</li> </ol>



	<p>6. The facility of availing the units in demat / remat form is available subject to such processes, operating guidelines and terms &amp; conditions as may be prescribed by the DPs and the depositories from time to time.</p> <p>7. Presently, the option to hold units in demat form shall not be available for systematic transactions like Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc. Such investors shall be mandatorily allotted units in physical form.</p> <p>Pursuant to para 14.4.2 of SEBI Master Circular dated June 27, 2024 and AMFI communication no. 35P/MEM-COR/35/11-12 dated December 23, 2011 an option to hold units in demat form shall be available for SIP transactions. However, the units will be allotted based on the applicable NAV as per the SID and will be credited to investors demat account on weekly basis upon realization of funds. For e.g. units will be credited to investors demat account every Monday (or immediate next business day in case Monday happens to be a non-business day) for realization status received in last week from Monday to Friday. If an investor has opted to hold units in demat form for SIP transactions, he will be able to redeem / transfer only those units which are credited to his demat account till the date of submission of redemption / transfer request. Accordingly, redemption / transfer request shall be liable to be rejected in case of non - availability of sufficient units in the investor's demat account as on date of submission of redemption / transfer request.</p>
<b>Minimum Target Amount</b>	The minimum subscription (target) amount under the Scheme shall be Rs.10,00,00,000/- (Ten crore) during the New Fund Offer Period. Therefore, subject to the applications being in accordance with the terms of this offer, full and firm allotment will be made to the Unit holders.
<b>Maximum Amount to be raised (If any)</b>	Not Applicable
<b>Dividend Policy (IDCW)</b>	Distribution of amounts under IDCW option shall be in line with provisions mentioned in Chapter 11 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 read with further guidelines/clarifications issued by SEBI from time to time
<b>Allotment procedure) (Detailed)</b>	<p>All Applicants whose payment towards purchase of Units have been realised will receive a full and firm allotment of Units, provided that the applications are complete in all respects and are found to be in order. Allotment to NRIs/FPIs will be subject to RBI approval, if required. All allotments will be provisional, subject to realisation of payment instrument and subject to the AMC having been reasonably satisfied about receipt of clear funds.</p> <p>The process of allotment of Units will be completed within 5 (five) business days from the date of closure of the New Fund Offer Period. Subject to the SEBI (MF) Regulations, the AMC / Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason. Any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC.</p> <p>Allotment to NRIs/FPIs will be subject to RBI approval, if required. NRIs should also to attach a copy of the payment cheque / FIRC / Debit Certificate to ascertain the repatriation status of the amount invested. NRI Applicants should also clearly tick on account type as NRE or NRO or FCNR to determine the repatriation status of the investment amount.</p> <p>The AMC /RTA may ascertain the repatriation status purely based on the details provided in the application form under Investment and Payment details and will not be liable for any incorrect information provided by the applicants. Applicants will have to coordinate with their authorized dealers and banks to repatriate the investment amount as and when needed.</p> <p>The Trustee / AMC retain the sole and absolute discretion to reject any application. The AMC / Trustee may require or obtain verification of identity or such other details regarding any subscription or related information from the investor/unit holders as</p>

	<p>may be required under any law, which may result in delay in dealing with the applications, units, benefits, distribution, etc.</p> <p>No Account Statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant periodically will contain the details of transactions.</p>
<b>Refund</b>	<p>If application is rejected, full amount will be refunded within 5 working days of closure of NFO. If refunded later than 5 working days @ 15% p.a. for delay period will be paid and charged to the AMC.</p>
<p><b>Who can invest</b></p> <p><b>This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile</b></p>	<p>The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of mutual funds being permitted under relevant statutory regulations and their respective constitutions):</p> <ol style="list-style-type: none"> <li>1. Resident adult individuals either singly or jointly (not exceeding three) or on an anyone or survivor basis;</li> <li>2. Minors through parent / legal guardian; As per SEBI Circular No. SEBI/HO/IMD/POD-II/CIR/P/2023/0069 dated May 12, 2023, Investments (including through existing SIP registrations) in the name of minors shall be permitted only from bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian." Further to note that the redemption/ Income Distribution cum Capital Withdrawal (IDCW) proceeds for investments held in the name of Minor shall continue to be transferred to the verified bank account of the minor (i.e. of the minor or minor with parent/ legal guardian) only. Therefore, investors must ensure to update the folios with minor's bank account details as the 'Pay-out Bank account' by providing necessary documents before tendering redemption requests / for receiving IDCW distributions</li> <li>3. Karta of Hindu Undivided Family (HUF);</li> <li>4. Partnership Firms &amp; Limited Liability Partnerships (LLPs);</li> <li>5. Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or Bodies of Individuals (whether incorporated or not) and Societies registered under the Societies Registration Act, 1860;</li> <li>6. Banks &amp; Financial Institutions;</li> <li>7. Alternative Investment Funds registered with SEBI;</li> <li>8. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds &amp; applicable statutory law;</li> <li>9. Non-resident Indians (NRIs)/Persons of Indian Origin residing abroad (PIO) either on repatriation basis or non-repatriation basis;</li> <li>10. Foreign Portfolio Investors (FPIs) registered with SEBI on full repatriation basis (subject to RBI approval, if any) / Foreign Portfolio Investors (FPIs) registered with SEBI.</li> <li>11. Army, Air Force, Navy and other paramilitary units and bodies created by such institutions;</li> <li>12. Scientific and Industrial Research Organisations;</li> <li>13. Multilateral Funding Agencies approved by the Government of India/Reserve Bank of India;</li> <li>14. Non-Government Provident / Pension / Gratuity Funds as and when permitted to invest.</li> <li>15. Trustee, AMC, Sponsor and their associates may subscribe to Units under this Scheme;</li> <li>16. Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with the SEBI Regulations.</li> </ol>

	<p>The list given above is indicative and the applicable law, if any, shall supersede the list. The Trustee, reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of this Scheme. Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme(s) and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions.</p> <p>The Mutual Fund reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to the SEBI Regulations and other prevailing statutory regulations, if any.</p> <p>Pursuant to para 17.16 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, Investors subscribing to the units of the Fund will have an option of: a) Providing nomination b) opting out nomination through a signed declaration form as per the choice of the unit holder(s)</p>
Who cannot invest?	<p>The AMC reserves the right to reject any application irrespective of the category of investor without stating any reason for such rejection.</p> <p>It should be noted that the following persons cannot invest in the Scheme:</p> <ol style="list-style-type: none"> <li>1. Any person who is a foreign national.</li> <li>2. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies, which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs).</li> <li>3. U.S. Person* and residents of Canada, except Non-Resident Indians (NRI)/ Persons of Indian Origin (PIO). NRI/PIO may invest in schemes of the Fund, when physically present in India, as lumpsum subscriptions / switch requests, only through physical mode and upon submission of requisite declaration and documents, on such terms as may be prescribed by the AMC and subject to compliance with applicable laws.</li> </ol> <p><i>*The term "U.S. Person" means any person that is a U.S. Person within the meaning of Regulation S under the Securities Act of 1933 of the United States or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc., as may be in force from time to time</i></p> <p>The investor shall be responsible for complying with all the applicable laws for such investment. Kindly note that units of schemes of the Fund are not offered in U.S. and Canada, the schemes/ scheme related documents are not registered/ filed in any country other than India and no person receiving a copy of this document/any other scheme related document must treat this as an offer/invitation/solicitation to subscribe to units of the schemes of the Fund.</p> <p>The AMC/Trustee reserves the right to put the application form/transaction request on hold/reject the subscription/transaction request and redeem units, if already allotted, as and when identified that the same is not in compliance with applicable laws, terms and conditions stipulated by AMC/Trustee from time to time and/or the documents/undertakings provided by such investors are not satisfactory. Such redemption will be processed at the applicable Net Asset Value and subject to applicable taxes and exit load, if any. If an existing unit holder subsequently becomes a U.S. Person or resident of Canada, then such unit holder will not be able to purchase any additional units in schemes of the Fund except in the manner as stated in 3 above.</p> <ol style="list-style-type: none"> <li>4. NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.</li> <li>5. Religious and charitable trusts, wakfs or other public trusts that have not received necessary approvals and a private trust that is not authorised to invest in Mutual Fund schemes under its trust deed. The Mutual Fund will not be responsible for or</li> </ol>

	<p>any adverse consequences as a result of an investment by a public or a private trust if it is ineligible to make such investments</p> <p>The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Schemes from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. As Units may not be held by any person in breach of the SEBI Regulations, any law or requirements of any governmental, statutory authority including, without limitation, exchange control regulations, the Mutual Fund / Trustee / AMC may mandatorily redeem all the Units of any Unitholder where the Units are held by a Unitholder in breach of the same.</p> <p>The Mutual Fund / Trustee / AMC may redeem Units of any Unitholder in the event it is found that the Unitholder has submitted information either in the application or otherwise that is false, misleading or incomplete.</p> <p><b>Note:</b></p> <ol style="list-style-type: none"> <li>1. RBI has vide Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000, granted a general permission to NRIs / Persons of Indian Origin residing abroad (PIOs) and FIIs for purchasing/ redeeming Units of the mutual fund subject to conditions stipulated therein.</li> <li>2. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.</li> </ol>
<p><b>How to Apply and other details</b></p>	<ol style="list-style-type: none"> <li>1. Application form shall be available from either the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of AMC <a href="https://www.barodabnpparibasmf.in/downloads/application-forms">https://www.barodabnpparibasmf.in/downloads/application-forms</a></li> <li>2. List of official points of acceptance, collecting banker details etc. shall be available at <a href="https://www.barodabnpparibasmf.in/assets/pdf/List-of-OPAT.pdf">https://www.barodabnpparibasmf.in/assets/pdf/List-of-OPAT.pdf</a></li> <li>3. Details of the Registrar and Transfer Agent (R&amp;T), official points of acceptance, collecting banker details etc. are available on back cover page.</li> </ol> <p>Investors are required to note that it is mandatory to mention their bank account numbers in their applications/requests for redemption.</p> <p><b>REGISTRAR AND TRANSFER AGENT:</b>        KFin Technologies Limited ('KFin')        (SEBI Registration No. INR000000221)        Unit: Baroda BNP Paribas Mutual Fund, Karvy Selenium, Tower B, Plot No - 31 &amp; 32, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500 032, Telangana.        Toll Free Number: 1800-2670-189 (Monday to Saturday, 9 AM to 7 PM)        Email: <a href="mailto:cs.barodabnppmf@kfintech.com">cs.barodabnppmf@kfintech.com</a></p> <p>Stockbrokers registered with recognized stock exchanges and empaneled with the AMC shall also be considered as official points of acceptance of transactions. For detailed provision please refer section 'Trading in Units through the Stock Exchange mechanism' under SAI.</p> <p>Investors intending to apply through ASBA will be required to submit ASBA form to their respective banks, which in turn will block the amount in their account as per authority contained in the ASBA form. ASBA form should not be submitted at location other than SCSB as it will not be processed. For details on ASBA process please refer the ASBA application form. ASBA applications can be submitted only at Self Certified Syndicate Bank (SCSB) at their designated branches. List of SCSBs and their designated branches shall be displayed on the SEBI's website</p>

	( <a href="http://www.sebi.gov.in/pmd/scsb.pdf">http://www.sebi.gov.in/pmd/scsb.pdf</a> ). Please refer to the SAI and Application form for the instructions.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the Scheme or the AMC) involved in the same	As the Scheme is an open-ended Scheme, this provision may not be applicable.
Restrictions, if any, on the right to freely retain or dispose of units being offered	<p>Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme:</p> <p>In terms of para 1.12 of SEBI Master circular dated June 27, 2024, the repurchase/redemption (including switch-out) of units of the Scheme may be restricted under any of the following circumstances:</p> <ul style="list-style-type: none"> <li>• Liquidity issues - When market, at large, becomes illiquid affecting almost all securities rather than any issuer specific security.</li> <li>• Market failures, exchange closures: when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies</li> <li>• Operational issues: when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out)</li> </ul> <p>Further, such restriction on redemption (including switch-out) may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>Restriction of repurchase/redemption facility under the Scheme shall be made applicable only after the approval from the Board of Directors of the AMC and the Trustees. The approval from the AMC Board and the Trustees giving details of circumstances and justification for the proposed action shall also be informed to SEBI immediately.</p> <p>Further, where such restriction of repurchase/redemption facility under the Scheme is imposed, the Trustee / AMC may, in the interest of the Unit holders of the Scheme, keeping in view the unforeseen circumstances / unsure conditions, limit the total amount of redemption which may be redeemed on any business day as the Trustee / AMC may decide in any particular case, provided:</p> <ol style="list-style-type: none"> <li>1. No redemption requests upto Rs. 2 lakh shall be subject to such restriction.</li> <li>2. Where redemption requests are above Rs. 2 lakh, AMCs shall redeem the first Rs. 2 lakh without such restriction and remaining part over and above Rs. 2 lakh shall be subject to such restriction.</li> </ol> <p>Subject to provisions of aforesaid para 1.12 of SEBI Master circular dated June 27, 2024 and SEBI Regulations, Trustee / AMC reserves the right to determine the operational procedure concerning such restriction on redemption and the same shall be notified to the investors by display of public notice at various investor service centres of AMC and its website (<a href="http://www.barodabnpparibasmf.in">www.barodabnpparibasmf.in</a>).</p> <p>The AMC / Trustee reserve the right to change / modify the aforesaid provisions pertaining to Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme.</p> <p>Freezing / Seizure of Accounts:</p> <p>Investors may note that under the following circumstances the Trustee / AMC may at its sole discretion (and without being responsible and/or liable in any manner</p>



	whatsoever) freeze/seize a unit holder's account (or deal with the same in the manner the Trustee / AMC is directed and/or ordered) under a Scheme: <ul style="list-style-type: none"><li>• Under any requirement of any law or regulations for the time being in force.</li></ul> Under the direction and/or order (including interim orders) of any regulatory/statutory authority or any judicial authority or any quasi-judicial authority or such other competent authority having the powers to give direction and/or order.		
Cut off timing for Subscriptions / redemptions/switches  (This is the time before which your application (complete in all respects) should reach the official points of acceptance).	<b>Subscriptions and Switch-ins* (irrespective of application amount):</b>		<b>Applicable NAV</b>
	In respect of valid application received up to 3.00 p.m. on a Business Day and funds for the entire amount of subscription/purchase/switch-in as per application/request are credited to the bank account of the Scheme before cut-off time i.e. available for utilization before the cut-off time (of 3.00 p.m.).	The NAV of the day on which the funds are available for utilization.	
	In respect of valid application is received after 3.00 p.m. on a Business Day and funds for the entire amount of subscription/purchase/switch-in as per application /request are credited to the bank account of the Scheme after cut-off time i.e. available for utilization after the cut-off time (of 3.00 p.m.)	The NAV of the subsequent day on which the funds are available for utilization.	
	Irrespective of the time of receipt of application, where the funds for the entire amount of subscription/ purchase/ switch-in as per application/request are credited to the bank account of the Scheme before cutoff time on any subsequent Business Day i.e. available for utilization before the cut-off time (of 3.00 p.m.) on any subsequent Business Day.	The NAV of such subsequent Business Day on which the funds are available for utilization.	
	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 balance to be maintained and consequences of non-maintenance	There is no such requirement	
Minimum amount for subscriptions/ redemptions/ switches	Purchase/ Initial switch in	Lumpsum investment: Rs. 1,000 and in multiples of Rs. 1 thereafter. Systematic Investment Plan: (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 Purchase/ subsequent switch in	Rs. 1,000 and in multiples of Rs. 1 thereafter
	Redemption / Switch Out	Rs. 1,000 and in multiples of Rs. 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).	
Account Statements	<p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>The CAS shall be generated on a monthly basis and shall be issued on or before 15<sup>th</sup> of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)] and shall be issued on or before 21<sup>st</sup> of the immediately succeeding month.</p> <p>Investors having MF investments and holding securities in Demat account shall receive a CAS containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode. Investors having MF investments and not having Demat account shall receive a CAS from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode.</p> <p>For further details, refer SAI.</p>	
Dividend/IDCW	The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date. In the event of failure of such dispatch within the stipulated 7 business days period, the AMC shall be liable to pay interest @ 15 per cent per annum to the unit holders and the interest for the delayed payment for amounts distributed under IDCW option shall be calculated from the record date. Investors shall also be informed about the rate and amount of interest paid	

	to them.
<b>Redemption</b>	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. 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 / repurchase request.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024</p>
<b>Bank Mandate</b>	<p>Unitholders can also register multiple bank accounts in his folio. The "Change of Bank Mandate &amp; Registration of Multiple Bank Account Form" shall be used by the unitholders for change in existing bank mandate or for registration of multiple bank account details for all investments held in the specified folio (existing or new). Individuals and HUF investors can register up to 5 bank accounts and non-individuals can register upto 10 bank accounts by filling up the Multiple Bank Registration Form. AMC / RTA shall adopt the same process of verification for the above registration as is applicable for change of bank mandate.</p>
<b>Delay in payment of redemption / repurchase proceeds/dividend</b>	<p>The AMC shall be liable to pay interest to the unitholders at such rate as may be specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024, by SEBI for such delays (presently @ 15% per annum).</p>
<b>Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount</b>	<p>The treatment of Unclaimed Redemption and IDCW amount shall be as per para 14.3 of Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. For details Refer SAI.</p>
<b>Disclosure w.r.t investment by minors</b>	<p>In case of minor's application, AMC will register standing instructions till the date of the minor attaining majority, though the instructions may be for a period beyond that date. Prior to minor attaining majority, AMC shall send advance notice to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents to change the status of the account to "major". The account shall be frozen for operation by the guardian on the day the minor attains the age of majority and no fresh transactions shall be permitted till the documents for changing the status are received.</p> <p>As per Clause 17.6 of SEBI Master Circular dated June 27, 2024, Investments (including through existing SIP registrations) in the name of minors shall be permitted only from bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian.</p> <p>Further to note that the redemption/ Income Distribution cum Capital Withdrawal (IDCW) proceeds for investments held in the name of Minor shall continue to be transferred to the verified bank account of the minor (i.e. of the minor or minor with parent/ legal guardian) only. Therefore, investors must ensure to update the folios with minor's bank account details as the 'Pay-out Bank account' by providing necessary documents before tendering redemption requests / for receiving IDCW distributions. Please refer "SAI" for disclosures w.r.t investment by minors</p>
<b>Suspension of Sale of the Units:</b>	<p>The Sale of units of the Scheme may be suspended temporarily or indefinitely under any of the following circumstances:</p> <ul style="list-style-type: none"> <li>- During the period of book closure, if any</li> <li>- Stock markets stop functioning or trading is restricted</li> <li>- Periods of extreme volatility in the stock markets, which in the opinion of the Investment Manager is prejudicial to the interest of the unit holders.</li> <li>- A complete breakdown or dislocation of business in the major financial markets</li> <li>- Natural calamities</li> </ul>

	<ul style="list-style-type: none"> <li>- Declaration of war or occurrence of insurrection, civic commotion or any other serious or sustained financial, political or industrial emergency or disturbance</li> <li>- SEBI, by orders, so direct</li> </ul> <p>The Trustee / AMC reserves the right in its sole discretion to withdraw the facility of sale of the units of the Scheme [including any one Plan/Option of the Scheme], temporarily or indefinitely, if AMC views that changing the size of the corpus may prove detrimental to the existing unit holders of the Scheme. In the above eventualities, the time limits indicated, for processing of requests for subscription of units will not be applicable.</p> <p>Temporary Suspension of Sale due to monitoring of limits for investments in Overseas securities through underlying schemes: The AMC /Trustee reserve the right to temporarily suspend subscriptions /switches/SIPs/STPs etc. into the Scheme if the limits prescribed by SEBI for overseas investments, as below, are exceeded or are expected to exceed, subject to the SEBI Regulations and approvals and the same shall be notified to the investors by display of public notice at various investor service centres of AMC and its website (<a href="http://www.barodabnp-paribasmf.in">www.barodabnp-paribasmf.in</a>).</p> <p>Pursuant to para 12.19 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 :</p> <ul style="list-style-type: none"> <li>- The current limit for overseas investments by the Mutual Fund is equivalent to USD 1 billion</li> <li>- During the NFO, the Scheme intends to collect a maximum amount equivalent to USD 100 million. The said limit shall be valid for a period of six months from the date of closure of NFO</li> <li>- Thereafter on an ongoing basis, after six months from closure of NFO, the AMC is allowed to invest in overseas securities upto 20% of the average Asset Under Management ('AUM') in overseas securities of the previous three calendar months subject to maximum limit of USD 1 Billion at Fund house level.</li> </ul>
Disclosure related to Risk-o-meter	<p>The product labeling assigned during the NFO is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made. The Product labeling mandated by SEBI is to provide investors an easy understanding of the risk involved in the kind of product / scheme they are investing to meet their financial goals.</p> <p>The Riskometer categorizes the scheme of Fund under different levels of risk based on the respective scheme's investment objective, asset allocation pattern, investment strategy and typical investment time horizon of investors. Therefore, the scheme falling under the same level of risk in the Riskometer may not be similar in nature. Investors are advised before investing to evaluate a scheme not only on the basis of the Product labeling (including the Riskometer) but also on other quantitative and qualitative factors such as performance, portfolio, fund managers, asset manager, etc. and shall also consult their financial advisers, if they are unsure about the suitability of the scheme before investing.</p> <p>Further, pursuant to para 17.4 of SEBI Master Circular on Mutual Funds dated June 27, 2024, Risk-o-meters shall be evaluated on a monthly basis and Mutual Funds/AMCs shall disclose the Risk-o-meters along with portfolio disclosure for their schemes on AMCs website and on AMFI website within 10 days from the close of each month. Mutual Funds shall also disclose the risk level of schemes as on March 31 of every year, along with number of times the risk level has changed over the year, on AMCs website and AMFI website.</p>

### III. OTHER DETAILS

#### A. DETAILS ABOUT THE UNDERLYING SCHEMES

Name of the scheme	Benchmark Name	Investment Objective	Investment Strategy	TER	AUM (Rs cr)	Scheme Performance	Top 10 Holding/ link to Top 10 holding
Baroda BNP Paribas Credit Risk Fund	CRISIL Credit Risk Debt B-II Index	The primary objective of the Scheme is to generate returns by investing in debt and money market instruments across the credit spectrum	The Scheme is an actively managed open-ended debt scheme that seeks to provide returns by investing in a portfolio consisting of money market and debt instruments, government securities and treasury bills. The fund management team would formulate a view on the credit quality, interest rate movement etc., by monitoring parameters linked to corporate performance, economy as well as developments in the global markets. The Scheme may assume moderately higher credit risk as compared to a scheme investing predominantly in AAA bonds / sovereign securities. The portfolio will be constructed in line with the benchmark, and it would be endeavored to actively manage the portfolio so that it is similar to various attributes of benchmark like average maturity, duration etc. Selective capital appreciation opportunities could be explored by extending credit and duration exposure above the benchmark. The key element of investment strategy is having the ability to analyze and price credit risk for short, dated securities.	TER of the schemes are available at <a href="https://www.barodabnp-paribasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes">https://www.barodabnp-paribasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes</a>	174.0237	<a href="#">Baroda BNP   Monthly Factsheet   MF India   SIP Investme nt</a>	<a href="#">Baroda BNP Paribas Mutual Fund   SID Related Disclosures</a>
Baroda BNP Paribas Ultra Short Duration Fund	CRISIL Ultra Short Debt A-I Index	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 to 6 months	<p>a) Identifying attractive opportunities on the basis of the government policies, economic development, monetary policy, research report and overall economic conditions and development.</p> <p>b) The issuer/companies selection for investment exposure would be based on financial parameters such as fundamentals of business, quality of management, turnover, financial strength of the company and the key earnings drivers, net worth, Interest coverage ratio, profitability track record and the liquidity of the securities /instruments.</p> <p>c) Issuer/Companies, which meet the initial selection norms, are then evaluated on the financial norms for consideration in the investments. The Scheme would make investments universe based on the spread and liquidity, in such that the Macaulay duration of the portfolio of the Scheme will be between 3 to 6 months.</p> <p>d) The Scheme will emphasize on well managed, with above average growth prospects whose securities can be purchased at a good yield and whose debt securities will be mainly in securities listed as investments grade</p>	TER of the schemes are available at <a href="https://www.barodabnp-paribasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes">https://www.barodabnp-paribasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes</a>	1542.1543	<a href="#">Baroda BNP   Monthly Factsheet   MF India   SIP Investme nt</a>	<a href="#">Baroda BNP Paribas Mutual Fund   SID Related Disclosures</a>

## SCHEME INFORMATION DOCUMENT

Name of the scheme	Benchmark Name	Investment Objective	Investment Strategy	TER	AUM (Rs cr)	Scheme Performance	Top 10 Holding/ link to Top 10 holding
			<p>by a recognised authority like CRISIL, ICRA, CARE etc.</p> <p>e) Investment in sovereign papers would be based on the interest rate expectations arising out of macroeconomic analysis. This includes analysis of inflation data, &amp; trends in macro variables such as credit growth, liquidity, money supply, fiscal numbers &amp; global interest</p>				
Baroda BNP Paribas Low Duration Fund	CRISIL Low Duration Debt A-I Index	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	<p>The scheme is an actively managed open ended Low Duration Debt Scheme investing in instruments such that Macaulay duration of portfolio is between 6 months and 12 months. 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.</p> <p>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.</p> <p>Individual instruments are selected based on yield, credit risk of issuer, exposure to issuer, etc.</p>	TER of the schemes are available at <a href="https://www.barodabnp-paribas-smf.in/downloads/total-expense-ratio-of-mutual-fund-schemes">https://www.barodabnp-paribas-smf.in/downloads/total-expense-ratio-of-mutual-fund-schemes</a>	243.2365	<a href="#">Baroda BNP   Monthly Factsheet   MF   India   SIP   Investment</a>	<a href="#">Baroda BNP Paribas Mutual Fund   SID   Related Disclosures</a>
Baroda BNP Paribas Money Market Fund	CRISIL Money Market A-I Index	The primary objective of the Scheme is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through investments made in money market instruments	<p>Identifying attractive opportunities based on the government policies, economic development, monetary policy, research report and overall economic conditions and development.</p> <p>The issuer/company's selection for investment exposure would be based on financial parameters such as fundamentals of business, quality of management, turnover, financial strength of the company and the key earnings drivers, net worth, Interest coverage ratio, profitability track record and the liquidity of the securities /instruments.</p> <p>Issuer/companies, which meet the initial selection norms, are then evaluated on the financial norms for consideration in the investments.</p> <p>The scheme will emphasize on well managed, with above average growth prospects whose securities can be purchased at a good yield and whose debt securities will be mainly in securities listed as investments grade by a recognized authority like CRISIL, ICRA, CARE etc.</p> <p>Investment in sovereign papers would be based on the interest rate expectations arising out of macroeconomic analysis. This includes analysis of inflation data, &amp; trends in macro variables such as credit</p>	TER of the schemes are available at <a href="https://www.barodabnp-paribas-smf.in/downloads/total-expense-ratio-of-mutual-fund-schemes">https://www.barodabnp-paribas-smf.in/downloads/total-expense-ratio-of-mutual-fund-schemes</a>	1508.5134	<a href="#">Baroda BNP   Monthly Factsheet   MF   India   SIP   Investment</a>	<a href="#">Baroda BNP Paribas Mutual Fund   SID   Related Disclosures</a>

## SCHEME INFORMATION DOCUMENT

Name of the scheme	Benchmark Name	Investment Objective	Investment Strategy	TER	AUM (Rs cr)	Scheme Performance	Top 10 Holding/ link to Top 10 holding
			growth, liquidity, money supply, fiscal numbers & global interest.				
Baroda BNP Paribas Corporate Bond Fund	CRISIL Corporate Debt A-II Index	The primary objective of the Scheme is to generate income and capital gains through investments predominantly in AA+ and above rated corporate bonds		TER of the schemes are available at <a href="https://www.barodabnp-paribas-smf.in/downloads/total-expense-ratio-of-mutual-fund-schemes">https://www.barodabnp-paribas-smf.in/downloads/total-expense-ratio-of-mutual-fund-schemes</a>	1508.5134	<a href="#">Baroda BNP   Monthly Factsheet   MF India   SIP Investment</a>	<a href="#">Baroda BNP Paribas Mutual Fund   SID Related Disclosures</a>
Baroda BNP Paribas Short Duration Fund	CRISIL Ultra Short Duration Debt A-I Index	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 6 months.	The Scheme is an actively managed short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years	TER of the schemes are available at <a href="https://www.barodabnp-paribas-smf.in/downloads/total-expense-ratio-of-mutual-fund-schemes">https://www.barodabnp-paribas-smf.in/downloads/total-expense-ratio-of-mutual-fund-schemes</a>	195.8492	<a href="#">Baroda BNP   Monthly Factsheet   MF India   SIP Investment</a>	<a href="#">Baroda BNP Paribas Mutual Fund   SID Related Disclosures</a>
Baroda BNP Paribas Dynamic Bond Fund	CRISIL Dynamic Bond A-III Index	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 maximising income while maintaining an optimum balance between yield, safety and liquidity	The net assets of the Scheme will 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. The price of fixed income instruments varies with changes in interest rates. As interest rates decline, the value of fixed income securities rise and as interest rates rise, their value declines. The AMC forms views on the likely direction of interest rates and the portfolio is structured consistent with these views. This may involve active duration management to take advantage of any opportunities that may arise on account of interest rate movements. The portfolio shall be thus actively managed to capture the spread and duration gains with a strong focus on credit quality of instruments. By actively managing the portfolio, the Scheme attempts to achieve its objective through both interest yield and capital appreciation. As such, the Scheme may not invest solely based on the best available yields in the market at all points in time. The Scheme aims to provide investors with an actively managed portfolio of debt & money market instruments. Interest rate movements in the Indian debt markets can be volatile leading to	TER of the schemes are available at <a href="https://www.barodabnp-paribas-smf.in/downloads/total-expense-ratio-of-mutual-fund-schemes">https://www.barodabnp-paribas-smf.in/downloads/total-expense-ratio-of-mutual-fund-schemes</a>	186.1050	<a href="#">Baroda BNP   Monthly Factsheet   MF India   SIP Investment</a>	<a href="#">Baroda BNP Paribas Mutual Fund   SID Related Disclosures</a>



Name of the scheme	Benchmark Name	Investment Objective	Investment Strategy	TER	AUM (Rs cr)	Scheme Performance	Top 10 Holding/ link to Top 10 holding
			the possibility of large price movements up or down in debt and money market securities and thereby to possibly large movements in the valuation of Portfolios. The risk of loss on account of such active and dynamic management can thus be substantial. The extent of change in price shall depend on the rating, tenor to maturity, coupon, liquidity, and the extent of fall or rise in interest rates. Individual instruments are bought and sold based on the conformity with the interest rate view and the instrument specific factors (credit risk, exposure, etc.). The Government securities carry zero credit risk, but they carry interest rate risk like any other Fixed Income Securities. The portfolio may also include other liquid assets and other short maturity assets, especially in times of rising interest rates.				
Baroda BNP Paribas Gilt Fund	CRISIL Dynamic Gilt Index	The primary objective of the Scheme is to generate income by investing in a portfolio of government securities	<ol style="list-style-type: none"> <li>1. The Scheme will predominantly invest in Central &amp; State Government rated securities, as well as T-Bills.</li> <li>2. Investments made by the Scheme would be in accordance with the features of the Scheme and provisions of SEBI Regulations. A view on the movement of interest rates will be taken on an ongoing basis, considering the impact of the developments on the macro-economic front and the demand and supply of funds.</li> </ol>	TER of the schemes are available at <a href="https://www.barodabnp-paribas-smf.in/downloads/total-expense-ratio-of-mutual-fund-schemes">https://www.barodabnp-paribas-smf.in/downloads/total-expense-ratio-of-mutual-fund-schemes</a>	1761.1647	<a href="#">Baroda BNP   Monthly Factsheet   MF   India   SIP   Investment</a>	<a href="#">Baroda BNP Paribas Mutual Fund   SID   Related Disclosures</a>
Baroda BNP Paribas Arbitrage Fund	Nifty 50 Arbitrage Index	The primary investment objective of the scheme is to generate income and capital appreciation by investing in a combination of diversified portfolio of equity and equity related instruments, including use of equity derivatives strategies and arbitrage opportunities with exposure in debt and fixed income instruments	<p>This is an actively managed Scheme. The portfolio will be managed using the arbitrage strategy by taking advantage from the price differentials that in the spot / cash and derivatives segments of the market. The Scheme would also invest the fixed income allocation in debt and money market instruments to generate income for the portfolio.</p> <p>Some of the Arbitrage Strategies that would be employed by the Portfolio Manager are described in the following section. The list is not exhaustive, and the fund could use similar strategies and any other strategies as available in the markets that are permitted by regulator.</p>	TER of the schemes are available at <a href="https://www.barodabnp-paribas-smf.in/downloads/total-expense-ratio-of-mutual-fund-schemes">https://www.barodabnp-paribas-smf.in/downloads/total-expense-ratio-of-mutual-fund-schemes</a>	910.9293	<a href="#">Baroda BNP   Monthly Factsheet   MF   India   SIP   Investment</a>	<a href="#">Baroda BNP Paribas Mutual Fund   SID   Related Disclosures</a>

## B. PERIODIC DISCLOSURES

<b>Net Asset Value</b> (This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance)	AMC will declare separate NAV under Regular Plan and Direct Plan of the Scheme. The NAV will be calculated on all business days and disclosed in the manner specified by SEBI. The AMC shall update the NAVs on its website <a href="http://www.barodabnpparibasmf.in">www.barodabnpparibasmf.in</a> and also on AMFI website <a href="http://www.amfiindia.com">www.amfiindia.com</a> before by 10.00 a.m. on the next business day. If the NAV is not available before 10.00 a.m. on the following business day, the reasons for such delay would be explained to AMFI in writing. If the NAV is not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV. Further, AMC will extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard. Investors can also contact the office of the AMC to obtain the NAV of the Scheme.
<b>Monthly Disclosure of Average Assets Under Management (AAUM)</b>	The AMC shall disclose on a monthly basis the AAUM as per the parameters prescribed by SEBI, on its website within 7 working days from the end of the month.
<b>Portfolio Disclosures</b> (This is the list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.)	<ol style="list-style-type: none"> <li>1. AMC shall disclose portfolio (along with ISIN) as on the last day of the month and half-year (i.e. 31st March and on 30th September) for the Scheme on its website and on the website of AMFI within 10 days from the close of each month/ half-year respectively.</li> <li>2. AMC shall send the monthly and half-yearly statement of scheme portfolio via email to those unitholders whose email addresses are registered with AMC within 10 days from the close of each month and half-year respectively. The unit holders are requested to ensure that their email address is registered with AMC.</li> <li>3. AMC 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.</li> <li>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.</li> <li>5. Unitholders' can obtain the scheme's latest portfolio holding in a user-friendly and downloadable spreadsheet format at the following link <a href="https://www.barodabnpparibasmf.in/downloads/monthly-portfolio-scheme">https://www.barodabnpparibasmf.in/downloads/monthly-portfolio-scheme</a></li> </ol>
<b>Half Yearly Results</b>	The AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website. The AMC shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.
<b>Annual Report</b>	<p>Scheme wise annual report or an abridged summary thereof shall be provided to all unit holders within four months from the date of closure of the relevant accounts year i.e. 31st March each year.</p> <p>The provisions of stated in para 5.4 and 5.10 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 shall be complied with. In accordance with para 5.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, in order to bring cost effectiveness in disclosing and providing information to unitholders and as a green initiative measure, the following shall be applicable</p> <ol style="list-style-type: none"> <li>1. Scheme wise annual report shall be hosted, within four months from the date of closure of the relevant accounts year i.e. 31st March each year, on the AMC website (<a href="http://www.barodabnpparibasmf.in">www.barodabnpparibasmf.in</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>)</li> </ol>

	<p>and AMC shall display the link prominently on its websites and make the physical copies available to the unitholders, at their registered offices at all times.</p> <ol style="list-style-type: none"> <li>2. AMC shall publish an advertisement, in the all India edition of at least two daily newspapers, one each in English and Hindi, every year disclosing the hosting of the scheme wise annual report on its website and on the website of AMFI and the modes such as telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof.</li> <li>3. AMC shall send the scheme annual reports or abridged summary thereof only via email to those unitholders whose email addresses are registered with AMC. The unit holders are requested to ensure that their email address is registered with AMC.</li> <li>4. In case of unitholders whose email address is not registered with the AMC, they may choose to visit our website or AMFI website for accessing the electronic copy of the scheme-wise annual report or abridged summary thereof. Such unitholders shall also be provided an option in the application form, to 'opt-in' to receive physical copy of the scheme-wise annual report or abridged summary thereof.</li> <li>5. Further, AMC shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder.</li> </ol>
<b>Scheme Summary Document (SSD)</b>	<p>In accordance with Paragraph 1.2 of SEBI Master on Mutual Funds dated June 27, 2024, Scheme summary document for all schemes of Mutual Fund in the requisite format (pdf, spreadsheet and machine readable format) shall be uploaded on a monthly basis i.e. 15th of every month or within 5 Business days from the date of any change or modification in the scheme information on the website of the AMC i.e. <a href="http://www.barodabnpparibasmf.in">www.barodabnpparibasmf.in</a> and AMFI i.e. <a href="http://www.amfiindia.com">www.amfiindia.com</a> and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and BSE Limited.</p>
<b>Risk-o-meter</b>	<p>In accordance with Paragraph 17.4 of SEBI Master Circular on Mutual Fund dated June 27, 2024, the Risk-o-meter shall have following six levels of risk:</p> <ol style="list-style-type: none"> <li>i. Low Risk</li> <li>ii. Low to Moderate Risk</li> <li>iii. Moderate Risk</li> <li>iv. Moderately High Risk</li> <li>v. High Risk and</li> <li>vi. Very High Risk</li> </ol> <p>Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter along with portfolio disclosure shall be disclosed on the AMC website as well as AMFI website within 10 days from the close of each month.</p> <p>Further, Paragraph 5.16 of SEBI Master Circular on Mutual Fund dated June 27, 2024:</p> <p>A) AMCs shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI:</p> <ol style="list-style-type: none"> <li>a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed.</li> <li>b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed.</li> </ol> <p>B) The portfolio disclosure in terms of Clause 5.17 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the portfolio's shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.</p>

### C. TRANSPARENCY/NAV DISCLOSURE

The AMC shall declare the Net Asset Value (NAV) of the Scheme by 10 am on the next Business day on AMFI's website ([www.amfiindia.com](http://www.amfiindia.com)) and also on its website ([www.barodabnp-paribas-mf.in](http://www.barodabnp-paribas-mf.in)). The NAV shall be calculated for all Business Days and the AMC shall prominently disclose the NAV of all plans under a separate head on the AMC/Mutual Fund's website and on the website of AMFI. 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 AMC 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.

AMC shall disclose portfolio (along with ISIN) as on the last day of the month and half-year (i.e. 31st March and on 30th September) for all the schemes on its website and on the website of AMFI within 10 days from the close of each month/ half-year respectively.

The AMC shall within one month from the close of each half year, i.e. 31st March & 30th September, host a copy of its unaudited financial results on its website.

### D. TRANSACTION CHARGES AND STAMP DUTY

Pursuant to para 10.5 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the AMC/the Fund shall deduct transaction charges as per the following details from the subscription amount. The amount so deducted shall be paid to the distributor/agent of the investor (in case they have "opted in") and the balance shall be invested. In accordance with para 10.5 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the distributors shall have an option either to opt in or opt out of levying transaction charge based on type of the product.

1. First time investor in Mutual Fund (across all the Mutual Funds): Transaction charge of Rs. 150/- for subscription of Rs. 10,000 and above shall be deducted.
2. Existing investor in Mutual Funds (across all the Mutual Funds): Transaction charge of Rs. 100/- per subscription of Rs. 10,000 and above shall be deducted.
3. For SIP - 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.
4. Transaction charges shall not be deducted for:
  - a. purchases /subscriptions for an amount less than Rs. 10,000/-
  - b. transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc.
  - c. purchases /subscriptions made directly with the Fund (i.e. not through any distributor/agent).
  - d. Transactions through stock exchange.
5. The statement of account shall reflect the net investment as gross subscription less transaction charge and the number of units allotted against the net investment.
6. As per para 10.4.1 (b) of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, 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

Investors/Unit holders are requested to note that pursuant to Notification No. S.O. 1226(E) and G.S.R 226 (E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of The Finance Act, 2019, notified on February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India, a stamp duty @0.005% of the transaction value would be levied on applicable mutual fund transactions. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase/switch transactions (including reinvestment of amounts under IDCW option i.e. dividend reinvestment) to the Investors/Unit holders would be reduced to that extent.

For details, please refer SAI.

**E. ASSOCIATE TRANSACTIONS**

Please refer to Statement of Additional Information (SAI)

**F. TAXATION**

For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

**SPECIFIED MUTUAL FUND ('SMF'):**

With effect from 1 April 2025, SMF means:

- (a) A mutual fund which invests more than 65% of total proceeds in debt and money market instruments; or  
 (b) A fund which invests 65% or more of its total proceeds in units of a fund referred in (a) above.

Provided that the percentage of investment in debt and money market instruments or in units of a fund, as the case may be, in respect of the SMF, shall be computed with reference to the annual average of the daily closing figures: Provided that "debt and money market instruments" shall include any securities, by whatever name called, classified or regulated as debt and money market instruments by the Securities and Exchange Board of India.

SMF	Resident investors	Mutual Fund
Tax on income received on units from the scheme	Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc.	Withholding tax on the income distributed to the investors  10% (Please refer SAI)
<b>Capital gains on sale of listed/unlisted units of SMF</b> Short term (irrespective of the period of holding)	Please refer SAI for tax rates applicable.	Nil
<b>Business income</b> (where the units are held as stock-in-trade by the investors)		

**DEBT ORIENTED MUTUAL FUND:**

Debt oriented mutual fund schemes are other than equity oriented mutual fund schemes and SMF schemes.

Debt scheme	Resident investors	Mutual Fund
Tax on income received on units from the scheme.	Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc.  Please refer SAI for tax rates applicable.	Withholding tax on the income distributed to the investors  10% (Please refer SAI)
<b>Capital Gains on sale of listed units of debt oriented mutual fund</b>		
Long term (held for more than 12 months)	12.5%	Nil
Short term (held for 12 months or less)	Please refer SAI for tax rates applicable.	Nil
<b>Capital Gains on sale of unlisted units of debt oriented mutual fund</b>		
Long term (held for more than 24 months)	12.5%	Nil
Short term (held for 24 months or less)	Please refer SAI for tax rates applicable.	Nil

<b>Business income</b> (where the units are held as stock-in-trade by the investors)	Please refer SAI for gains arising on sale of units	Nil
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Kindly refer to the SAI for taxability in the hands of NRI in respect of the above category of mutual funds.

#### G. RIGHTS OF UNITHOLDERS

Please refer to the SAI for details.

#### H. LIST OF OFFICIAL POINTS OF ACCEPTANCE

Please refer to <https://www.barodabnpparibasmf.in/assets/pdf/List-of-OPAT.pdf> for complete list of Official points of acceptance.

#### I. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

Please refer AMC website <https://www.barodabnpparibasmf.in/assets/pdf/Penalties.pdf> for latest update.

Note:

- a) Further, any amendments / replacement / re-enactment of SEBI Regulations subsequent to the date of the Scheme Information Document shall prevail over those specified in this Document.
- b) This Scheme Information Document has been approved by the Trustees on February 27, 2025 and the Trustees have ensured that the Baroda BNP Paribas Income Plus Arbitrage Active Fund of Fund approved by them is a new product offered by Baroda BNP Paribas Mutual Fund and is not a minor modification of any existing scheme/ fund/ product.
- (c) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

For and on behalf of Baroda BNP Paribas Mutual Fund  
(Baroda BNP Paribas Asset Management India Private Limited)

Signed: Sd/-

Name: Ms. Nisha Sanjeev

Designation: Head – Compliance, Legal & Secretarial

Place: Mumbai

Date: May 06, 2025



## THE REGISTRAR

AMC has appointed KFin Technologies Limited (KFin) located at Karvy Selenium, Tower B, Plot No – 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad – 500 032, Telangana, India to act as Registrar and Transfer Agents (“The Registrar”) to the Schemes.

The Registrar is registered with SEBI under registration number INR000000221.

## LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

S.No	Branch Type	Branch Name	Zone	State	Consolidated Current Address
1	AMC OPAT	New Delhi	North	New Delhi	Baroda BNP Paribas Asset Management India Private Limited Unit No. G-04 Naurang House 21, KG Marg Connaught Place, New Delhi - 110 001
2	AMC OPAT	Bengaluru	South	Karnataka	Baroda BNP Paribas Asset Management India Private Limited Office unit # 112 & 114, 1st floor, “Raheja Chambers”, Museum Road, Bangalore – 560 001
3	AMC OPAT	Chennai	South	Tamil Nadu	Baroda BNP Paribas Asset Management India Private Limited 04th Floor, Shop No. 4, D Wing, “Riaz Garden”, Cathedral Garden Road, Kodambakkam High Road, Nungambakkam, Chennai – 600034
4	AMC OPAT	Kolkata	East	West Bengal	Baroda BNP Paribas Asset Management India Private Limited 02nd Floor, Unit No 2E, The Millennium, 235/2A, AJC Bose Road, Kolkata – 700020
5	AMC OPAT	Hyderabad	South	Telangana	Baroda BNP Paribas Asset Management India Private Limited Office No. 403, 4th floor, Sonthalia Emerald Building, Raj Bhavan Road, Somajiguda, Hyderabad Telangana 500082
6	AMC OPAT	Pune	West	Maharashtra	Baroda BNP Paribas Asset Management India Private Limited Office No. A-4, 4th floor, Deccan Chambers-33/40, Erandwana, Karve Road, Pune - 411 004
7	AMC OPAT	Ahmedabad	West	Gujarat	Baroda BNP Paribas Asset Management India Private Limited Office No. 104, 1st Floor, 6th Avenue Building, Opposite Textile Co-Operative Bank, Mithakhali Six Road, Ahmedabad – 380009
8	AMC OPAT	Borivali – Mumbai	West	Maharashtra	Baroda BNP Paribas Asset Management India Private Limited Shop no 5, Chitalia enclave co-op hsg soc( kapoor apt), junction of Punjabi lane & Chandavarkar road, Borivali (West), Mumbai 400 092
9	AMC OPAT	Fort – Mumbai	West	Maharashtra	Baroda BNP Paribas Asset Management India Private Limited Ground Floor Rahimtoola House 7, Homji Street, RBI Hornimal circle, Mumbai Fort 400001
10	AMC OPAT	Thane	West	Maharashtra	Baroda BNP Paribas Asset Management India Private Limited Shop No. 10, Ground Floor, KONARK TOWERS CHS Ltd, Ghantali Road, Village Naupada, Thane (W) – 400602
11	AMC OPAT	Lucknow	North	Uttar Pradesh	Baroda BNP Paribas Asset Management India Private Limited Shop No 104, First Floor, Vaishali Arcade, 6 Park Road, Hazratganj, Lucknow – 226001
12	AMC OPAT	Kanpur	North	Uttar Pradesh	Baroda BNP Paribas Asset Management India Private Limited Office No.317 Kan Chambers, Civil Lines,Kanpur 208001
13	AMC OPAT	Jaipur	North	Rajasthan	Baroda BNP Paribas Asset Management India Private Limited Ground Floor, “Fortune Heights” G-2-A, Subhash Marg, C-Scheme, Jaipur – 302001
14	RTA OPAT	Bangalore	South	Karnataka	Kfin Technologies Ltd No 35 Puttanna Road Basavanagudi Bangalore 560004
15	RTA OPAT	Belgaum	South	Karnataka	Kfin Technologies Ltd Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011
16	RTA OPAT	Bellary	South	Karnataka	Kfin Technologies Ltd Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103
17	RTA OPAT	Davangere	South	Karnataka	Kfin Technologies Ltd D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002
18	RTA OPAT	Gulbarga	South	Karnataka	Kfin Technologies Ltd H No 2-231 Krishna Complex 2Nd Floor Opp. Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105
19	RTA OPAT	Hassan	South	Karnataka	Kfin Technologies Ltd Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201
20	RTA OPAT	Hubli	South	Karnataka	Kfin Technologies Ltd R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029

## SCHEME INFORMATION DOCUMENT

S.No	Branch Type	Branch Name	Zone	State	Consolidated Current Address
21	RTA OPAT	Mangalore	South	Karnataka	Kfin Technologies Ltd Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka
22	RTA OPAT	Margoa	South	Goa	Kfin Technologies Ltd Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601
23	RTA OPAT	Mysore	South	Karnataka	Kfin Technologies Ltd No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009
24	RTA OPAT	Panjim	West	Goa	Kfin Technologies Ltd H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001
25	RTA OPAT	Shimoga	South	Karnataka	Kfin Technologies Ltd Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201
26	RTA OPAT	Ahmedabad	West	Gujarat	Kfin Technologies Ltd Office No. 401 On 4Th Floor Abc-I Off. C.G. Road - Ahmedabad 380009
27	RTA OPAT	Anand	West	Gujarat	Kfin Technologies Limited, 203 Saffron Icon, Opp Senior Citizen Garden, Mota Bazar, V V Nagar, Anand - 388120
28	RTA OPAT	Baroda	West	Gujarat	Kfin Technologies Ltd 1St Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007
29	RTA OPAT	Bharuch	West	Gujarat	Kfin Technologies Ltd 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001
30	RTA OPAT	Bhavnagar	West	Gujarat	Kfin Technologies Ltd 303 Sterling Point Waghawadi Road - Bhavnagar 364001
31	RTA OPAT	Gandhidham	West	Gujarat	Kfin Technologies Ltd Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near Hdfe Bank Gandhidham 370201
32	RTA OPAT	Gandhinagar	West	Gujarat	Kfin Technologies Ltd 138 - Suyesh solitaire, Nr. Podar International School, Kudasan, Gandhinagar-382421 Gujarat
33	RTA OPAT	Jamnagar	West	Gujarat	Kfin Technologies Ltd 131 Madhav Plazza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008
34	RTA OPAT	Junagadh	West	Gujarat	Kfin Technologies Ltd Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001
35	RTA OPAT	Mehsana	West	Gujarat	Kfin Technologies Ltd Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002
36	RTA OPAT	Nadiad	West	Gujarat	Kfin Technologies Ltd 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001
37	RTA OPAT	Navsari	West	Gujarat	Kfin Technologies Ltd 103 1St Floore Landmark Mall Near Sayaji Library Navsari Gujarat Navsari 396445
38	RTA OPAT	Rajkot	West	Gujarat	Kfin Technologies Ltd 302 Metro Plaza Near Moti Tanki Chowk Rajkot Rajkot Gujarat 360001
39	RTA OPAT	Surat	West	Gujarat	Kfin Technologies Ltd Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002
40	RTA OPAT	Valsad	West	Gujarat	Kfin Technologies Ltd 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001
41	RTA OPAT	Vapi	West	Gujarat	Kfin Technologies Ltd A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta Silvassa Road Vapi 396191
42	RTA OPAT	Chennai	South	Tamil Nadu	Kfin Technologies Ltd 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam   Chennai - 600 034
43	RTA OPAT	Calicut	South	Kerala	Kfin Technologies Ltd Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001
44	RTA OPAT	Cochin	South	Kerala	Kfin Technologies Ltd Door No:61/2784 Second floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015
45	RTA OPAT	Kannur	South	Kerala	Kfin Technologies Ltd 2Nd Floor Global Village Bank Road Kannur 670001
46	RTA OPAT	Kollam	South	Kerala	Kfin Technologies Ltd Sree Vigneswara Bhavan Shastri Junction Kollam - 691001
47	RTA OPAT	Kottayam	South	Kerala	Kfin Technologies Ltd 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002
48	RTA OPAT	Palghat	South	Kerala	Kfin Technologies Ltd No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001
49	RTA OPAT	Tiruvalla	South	Kerala	Kfin Technologies Ltd 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107
50	RTA OPAT	Trichur	South	Kerala	Kfin Technologies Ltd 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001
51	RTA OPAT	Trivandrum	South	Kerala	Kfin Technologies Ltd, 3rdFloor, No- 3B TC-82/3417, CAPITOL CENTER, OPP SECRETARIAT, MG ROAD, TRIVANDRUM- 695001
52	RTA OPAT	Coimbatore	South	Tamil Nadu	Kfin Technologies Ltd 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018
53	RTA OPAT	Erode	South	Tamil Nadu	Kfin Technologies Ltd Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003

**SCHEME INFORMATION DOCUMENT**

S.No	Branch Type	Branch Name	Zone	State	Consolidated Current Address
54	RTA OPAT	Karur	South	Tamil Nadu	Kfin Technologies Ltd No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002
55	RTA OPAT	Madurai	South	Tamil Nadu	Kfin Technologies Ltd No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001
56	RTA OPAT	Nagercoil	South	Tamil Nadu	Kfin Technologies Ltd Hno 45 1St Floor East Car Street Nagercoil 629001
57	RTA OPAT	Pondicherry	South	Pondicherry	Kfin Technologies Ltd No 122(10B) Muthumariamman Koil Street - Pondicherry 605001
58	RTA OPAT	Salem	South	Tamil Nadu	Kfin Technologies Ltd No.6 Ns Complex Omalur Main Road Salem 636009
59	RTA OPAT	Tirunelveli	South	Tamil Nadu	Kfin Technologies Ltd 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001
60	RTA OPAT	Trichy	South	Tamil Nadu	Kfin Technologies Ltd No 23C/1 E V R Road Near Vekkaiamman Kalyana Mandapam Putthur - Trichy 620017
61	RTA OPAT	Tuticorin	South	Tamil Nadu	Kfin Technologies Ltd 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003
62	RTA OPAT	Vellore	South	Tamil Nadu	Kfin Technologies Ltd No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001
63	RTA OPAT	Agartala	East	Tripura	Kfin Technologies Ltd Ols Rms Chowmuhan Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001
64	RTA OPAT	Guwahati	East	Assam	Kfin Technologies Ltd Ganapati Enclave 4Th Floor Opposite Bora Service Ullubari Guwahati Assam 781007
65	RTA OPAT	Shillong	East	Meghalaya	Kfin Technologies Ltd Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001
66	RTA OPAT	Silchar	East	Assam	Kfin Technologies Ltd N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001
67	RTA OPAT	Ananthapur	South	Andhra Pradesh	Kfin Technologies Ltd. #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001.
68	RTA OPAT	Guntur	South	Andhra Pradesh	Kfin Technologies Ltd 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002
69	RTA OPAT	Hyderabad	South	Telangana	Kfin Technologies Ltd JBS Station, Lower Concourse 1 (2nd Floor) situated in Jubilee Bus Metro Station, Secunderabad - 500009
70	RTA OPAT	Karimnagar	South	Telangana	Kfin Technologies Ltd 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001
71	RTA OPAT	Kurnool	South	Andhra Pradesh	Kfin Technologies Ltd Shop No:47 2Nd Floor S Komda Shoping Mall Kurnool 518001
72	RTA OPAT	Nanded	West	Maharashtra	Kfin Technologies Ltd Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601
73	RTA OPAT	Rajahmundry	South	Andhra Pradesh	Kfin Technologies Ltd D.No: 6-7-7, Sri Venkata Satya Nilayam, 1st Floor, Vadrevu vari Veedhi, T-Nagar, Rajahmundry - 533101 Andhra Pradesh
74	RTA OPAT	Solapur	West	Maharashtra	Kfin Technologies Ltd Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007
75	RTA OPAT	Srikakulam	South	Andhra Pradesh	Kfin Technologies Ltd D No:1-6/2, first Floor, near Vijaya Ganapathi Temple, beside I.K. Rao Building, Palakonda Road, Srikakulam (Village, Mandala, District) - 532001, Andhra Pradesh
76	RTA OPAT	Tirupathi	South	Andhra Pradesh	Kfin Technologies Ltd Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501
77	RTA OPAT	Vijayawada	South	Andhra Pradesh	Kfin Technologies Ltd Hno26-23 1St Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010
78	RTA OPAT	Visakhapatnam	South	Andhra Pradesh	Kfin Technologies Ltd Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016
79	RTA OPAT	Warangal	South	Telangana	Kfin Technologies Ltd Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002
80	RTA OPAT	Khammam	South	Telangana	Kfin Technologies Ltd 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehr Nagar Khammam 507002
81	RTA OPAT	Hyderabad (Gachibowli)	South	Telangana	Kfin Technologies Ltd Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilimgampally Mandal Hyderabad 500032
82	RTA OPAT	Akola	West	Maharashtra	Kfin Technologies Ltd Shop No 25,Ground Floor Yamuna Tarang Complex, Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444001
83	RTA OPAT	Amaravathi	West	Maharashtra	Kfin Technologies Ltd Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistamb Square Amaravathi 444601

## SCHEME INFORMATION DOCUMENT

S.No	Branch Type	Branch Name	Zone	State	Consolidated Current Address
84	RTA OPAT	Aurangabad	West	Maharashtra	Kfin Technologies Ltd Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001
85	RTA OPAT	Bhopal	West	Madhya Pradesh	Kfin Technologies Ltd Sf-13 Gurukripa Plaza Plot No. 48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011
86	RTA OPAT	Dhule	West	Maharashtra	Kfin Technologies Ltd Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001
87	RTA OPAT	Indore	West	Madhya Pradesh	Kfin Technologies Ltd. 101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore
88	RTA OPAT	Jabalpur	West	Madhya Pradesh	Kfin Technologies Ltd 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001
89	RTA OPAT	Jalgaon	West	Maharashtra	Kfin Technologies Ltd 3Rd Floor 269 Jaee Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001
90	RTA OPAT	Nagpur	West	Maharashtra	Kfin Technologies Ltd Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010
91	RTA OPAT	Nasik	West	Maharashtra	Kfin Technologies Ltd S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002
92	RTA OPAT	Sagar	West	Madhya Pradesh	Kfin Technologies Ltd Ii Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002
93	RTA OPAT	Ujjain	West	Madhya Pradesh	Kfin Technologies Ltd Heritage Shop No. 227 87 Vishvavidhyalaya Marg Station Road Near Icici Bank Above Vishal Megha Mart Ujjain 456001
94	RTA OPAT	Asansol	East	West Bengal	Kfin Technologies Ltd 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303
95	RTA OPAT	Balasore	East	Orissa	Kfin Technologies Ltd 1-B. 1St Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001
96	RTA OPAT	Bankura	East	West Bengal	Kfin Technologies Ltd Plot Nos- 80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101
97	RTA OPAT	Berhampur (Or)	East	Orissa	Kfin Technologies Ltd Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001
98	RTA OPAT	Bhilai	West	Chatisgarh	Kfin Technologies Ltd, Office No.2, 1st Floor Plot No. 9/6, Nehru Nagar [East] Bhilai 490020
99	RTA OPAT	Bhubaneswar	East	Orissa	Kfin Technologies Ltd A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007
100	RTA OPAT	Bilaspur	West	Chatisgarh	Kfin Technologies Ltd Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001
101	RTA OPAT	Bokaro	East	Jharkhand	Kfin Technologies Ltd City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004
102	RTA OPAT	Burdwan	East	West Bengal	Kfin Technologies Ltd Saluja Complex: 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101
103	RTA OPAT	Chinsura	East	West Bengal	Kfin Technologies Ltd, No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101
104	RTA OPAT	Cuttack	East	Orissa	Kfin Technologies Ltd, Shop No-45, 2nd Floor, Netaji Subas Bose Arcade (Big Bazar Building) Adjacent To Reliance Trends, Dargha Bazar, Cuttack 753001
105	RTA OPAT	Dhanbad	East	Jharkhand	Kfin Technologies Ltd, 208 New Market 2Nd Floor Bank More - Dhanbad 826001
106	RTA OPAT	Durgapur	East	West Bengal	Kfin Technologies Ltd Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216
107	RTA OPAT	Gaya	East	Bihar	Kfin Technologies Ltd Property No. 711045129 Ground Floor hotel Skylark Swaraipuri Road - Gaya 823001
108	RTA OPAT	Jalpaiguri	East	West Bengal	Kfin Technologies Ltd D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101
109	RTA OPAT	Jamshedpur	East	Jharkhand	Kfin Technologies Ltd Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001
110	RTA OPAT	Kharagpur	East	West Bengal	Kfin Technologies Ltd Holding No 254/220 Sbi Building Malancha Road Ward No.16 Po: Kharagpur Ps: Kharagpur Dist: Paschim Medinipur Kharagpur 721304
111	RTA OPAT	Kolkata	East	West Bengal	Kfin Technologies Ltd 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 70001 Wb
112	RTA OPAT	Malda	East	West Bengal	Kfin Technologies Ltd Ram Krishna Pally: Ground Floor English Bazar - Malda 732101
113	RTA OPAT	Patna	East	Bihar	Kfin Technologies Ltd, Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna-800001
114	RTA OPAT	Raipur	West	Chatisgarh	Kfin Technologies Limited, Office No - 401, 4th Floor, Pithalia Plaza, Fafadih Chowk, Raipur - 492001
115	RTA OPAT	Ranchi	East	Jharkhand	Kfin Technologies Ltd Room no 103, 1st Floor, Commerce Tower, Beside Mahabir Tower, Main Road, Ranchi -834001

## SCHEME INFORMATION DOCUMENT

S.No	Branch Type	Branch Name	Zone	State	Consolidated Current Address
116	RTA OPAT	Rourkela	East	Orissa	Kfin Technologies Ltd 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012
117	RTA OPAT	Sambalpur	East	Orissa	Kfin Technologies Ltd First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001
118	RTA OPAT	Siliguri	East	West Bengal	Kfin Technologies Ltd Nanak Complex 2Nd Floor Sevoke Road - Siliguri 734001
119	RTA OPAT	Agra	North	Uttar Pradesh	KFin Technologies Limited, 3rd Floor, 303 Corporate Park, Block no- 109, Sanjay Place, Agra - 282002(UP)
120	RTA OPAT	Aligarh	North	Uttar Pradesh	Kfin Technologies Ltd 1St Floor Sevti Complex Near Jain Temple Samad Road Aligarh- 202001
121	RTA OPAT	Allahabad	North	Uttar Pradesh	KFin Technologies Limited, Shop No. TF-9, 3rd Floor Vinayak Vrindavan Tower Built Over H.NO.34/26 Tashkent Marg, Civil Station, Allahabad (now Prayagraj) Uttar Pradesh, Pin Code - 211001
122	RTA OPAT	Ambala	North	Haryana	Kfin Technologies Ltd 6349 2Nd Floor Nicholson Road Adjacent Kos Hospital Ambala Cant Ambala 133001
123	RTA OPAT	Azamgarh	North	Uttar Pradesh	KFin Technologies Ltd Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery office, Azamgarh, UP-276001
124	RTA OPAT	Bareilly	North	Uttar Pradesh	Kfin Technologies Ltd 1St Floorrear Sidea -Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001
125	RTA OPAT	Begusarai	East	Bihar	KFin Technologies Limited, SRI RAM MARKET, KALI ASTHAN CHOWK, MATIHANI ROAD, BEGUSARAI, BIHAR - 851101
126	RTA OPAT	Bhagalpur	East	Bihar	Kfin Technologies Ltd 2Nd Floor Chandralok Complex ghanatghar Radha Rani Sinha Road Bhagalpur 812001
127	RTA OPAT	Darbhanga	East	Bihar	KFin Technologies Limited, H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk , Darbhanga, Bihar - 846004
128	RTA OPAT	Dehradun	North	Uttaranchal	Kfin Technologies Ltd Shop No-809/799 Street No-2 A Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun-248001
129	RTA OPAT	Deoria	North	Uttar pradesh	Kfin Technologies Ltd K. K. Plaza Above Apurwa Sweets Civil Lines Road Deoria 274001
130	RTA OPAT	Faridabad	North	Haryana	Kfin Technologies Ltd A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001
131	RTA OPAT	Ghaziabad	North	Uttar Pradesh	Kfin Technologies Ltd Ff - 31 Konark Building Rajnagar - Ghaziabad 201001
132	RTA OPAT	Ghazipur	North	Uttar Pradesh	Kfin Technologies Ltd House No. 148/19 Mahua Bagh Raini Katra- Ghazipur 233001
133	RTA OPAT	Gonda	North	Uttar Pradesh	Kfin Technologies Ltd H No 782 Shiv Sadan Iti Road Near Raghukul Vidyapeeth Civil Lines Gonda 271001
134	RTA OPAT	Gorakhpur	North	Uttar Pradesh	Kfin Technologies Ltd Shop No 8 & 9 4Th Floor Cross Road The Mall Bank Road Gorakhpur - 273001
135	RTA OPAT	Gurgaon	North	Haryana	Kfin Technologies Ltd No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001
136	RTA OPAT	Gwalior	West	Madhya Pradesh	Kfin Technologies Ltd City Centre Near Axis Bank - Gwalior 474011
137	RTA OPAT	Haldwani	North	Uttaranchal	Kfin Technologies Ltd Shoop No 5 Kmvn Shopping Complex - Haldwani 263139
138	RTA OPAT	Haridwar	North	Uttaranchal	Kfin Technologies Ltd Shop No. - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410
139	RTA OPAT	Hissar	North	Haryana	Kfin Technologies Ltd Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001
140	RTA OPAT	Jhansi	North	Uttar Pradesh	Kfin Technologies Ltd 1St Floor Puja Tower Near 48 Chambers Elite Crossing Jhansi 284001
141	RTA OPAT	Kanpur	North	Uttar Pradesh	Kfin Technologies Ltd 15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001
142	RTA OPAT	Lucknow	North	Uttar Pradesh	Kfin Technologies Ltd Ist Floor A. A. Complex 5 Park Road Hazratganj Thaper House Lucknow 226001
143	RTA OPAT	Mandi	North	Himachal Pradesh	Kfin Technologies Ltd House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001
144	RTA OPAT	Mathura	North	Uttar Pradesh	Kfin Technologies Ltd Shop No. 9 Ground Floor Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001
145	RTA OPAT	Meerut	North	Uttar Pradesh	Kfin Technologies Ltd Shop No:- 111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001 Uttar Pradesh India
146	RTA OPAT	Mirzapur	North	Uttar Pradesh	Kfin Technologies Ltd Triveni Campus Near Sbi Life Ratanganj Mirzapur 231001
147	RTA OPAT	Moradabad	North	Uttar Pradesh	Kfin Technologies Ltd Chadha Complex G. M. D. Road Near Tadi Khana Chowk Moradabad 244001



## SCHEME INFORMATION DOCUMENT

S.No	Branch Type	Branch Name	Zone	State	Consolidated Current Address
148	RTA OPAT	Morena	West	Madhya Pradesh	Kfin Technologies Ltd House No. Hig 959 Near Court Front Of Dr. Lal Lab Old Housing Board Colony Morena 476001
149	RTA OPAT	Muzaffarpur	East	Bihar	Kfin Technologies Ltd First Floor Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001
150	RTA OPAT	Noida	North	Uttar Pradesh	Kfin Technologies Ltd F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301
151	RTA OPAT	Panipat	North	Haryana	KFin Technologies Ltd Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana
152	RTA OPAT	Renukoot	North	Uttar Pradesh	Kfin Technologies Ltd C/O Mallick Medical Store Bangali Katra Main Road Dist. Sonbhadra (U.P.) Renukoot 231217
153	RTA OPAT	Rewa	West	Madhya Pradesh	Kfin Technologies Ltd Shop No. 2 Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001
154	RTA OPAT	Rohtak	North	Haryana	Kfin Technologies Ltd Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001.
155	RTA OPAT	Roorkee	North	Uttaranchal	KFin Technologies Ltd Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667
156	RTA OPAT	Satna	West	Madhya Pradesh	Kfin Technologies Ltd 1St Floor Gopal Complex Near Bus Stand Rewa Road Satna 485001
157	RTA OPAT	Shimla	North	Himachal Pradesh	Kfin Technologies Ltd 1St Floor Hills View Complex Near Tara Hall Shimla 171001
158	RTA OPAT	Shivpuri	West	Madhya Pradesh	Kfin Technologies Ltd A. B. Road In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551
159	RTA OPAT	Sitapur	North	Uttar Pradesh	Kfin Technologies Ltd 12/12 Surya Complex Station Road Uttar Pradesh Sitapur 261001
160	RTA OPAT	Solan	North	Himachal Pradesh	Kfin Technologies Ltd Disha Complex 1St Floor Above Axis Bank Rajgarh Road Solan 173212
161	RTA OPAT	Sonepat	North	Haryana	Kfin Technologies Ltd Shop No. 205 Pp Tower Opp Income Tax Office Subhash Chowk Sonepat. 131001.
162	RTA OPAT	Sultanpur	North	Uttar Pradesh	Kfin Technologies Ltd 1St Floor Ramashanker Market Civil Line - Sultanpur 228001
163	RTA OPAT	Varanasi	North	Uttar Pradesh	KFin Technologies Ltd D.64 / 52, G - 4 Arihant Complex , Second Floor ,Madhopur, Shivpurva Sagra ,Near Petrol Pump Varanasi -221010
164	RTA OPAT	Yamuna Nagar	North	Haryana	Kfin Technologies Ltd B-V 185/A, 2Nd Floor, Jagadri Road, Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001
165	RTA OPAT	Kolhapur	West	Maharashtra	Kfin Technologies Ltd 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001
166	RTA OPAT	Mumbai	West	Maharashtra	Kfin Technologies Ltd 6/8 Ground Floor Crossley House Near Bse ( Bombay Stock Exchange)Next Union Bank Fort Mumbai - 400 001
167	RTA OPAT	Pune	West	Maharashtra	Kfin Technologies Ltd Office # 207-210 Second Floor Kamla Arcade Jm Road. Opposite Balgandharva Shivaji Nagar Pune 411005
168	RTA OPAT	Vashi	West	Maharashtra	Kfin Technologies Ltd Haware Infotech Park, 902, 9th Floor, Plot No. 39/03, Sector 30A, Opp Inorbit Mall, Vashi, Navi Mumbai - 400703
169	RTA OPAT	Andheri	West	Maharashtra	Kfin Technologies Ltd Office No 103, 1st Floor, MTR Cabin-1, Vertex, Navkar Complex M.V .Road, Andheri East , Opp Andheri Court, Mumbai - 400069
170	RTA OPAT	Borivali	West	Maharashtra	Kfin Technologies Ltd Gomati Smutiground Floor Jambli Gully Near Railway Station Borivali Mumbai 400 092
171	RTA OPAT	Thane	West	Maharashtra	Kfin Technologies Ltd Room No. 302 3Rd Floorganga Prasad Near Rbl Bank Ltd Ram Maruti Cross Roadnaupada Thane West,Mumbai 400602
172	RTA OPAT	Ajmer	North	Rajasthan	Kfin Technologies Ltd 302 3Rd Floor Ajmer Auto Building Opposite City Power House Jaipur Road: Ajmer 305001
173	RTA OPAT	Alwar	North	Rajasthan	Kfin Technologies Ltd Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001
174	RTA OPAT	Amritsar	North	Punjab	Kfin Technologies Ltd Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001
175	RTA OPAT	Bhatinda	North	Punjab	Kfin Technologies Ltd Mcb -Z-3-01043 2 Floor Goniana Road Opposite Nippon India MF Gt Road Near Hanuman Chowk Bhatinda 151001
176	RTA OPAT	Bhilwara	North	Rajasthan	Kfin Technologies Ltd Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001
177	RTA OPAT	Bikaner	North	Rajasthan	KFin Technologies Limited H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001
178	RTA OPAT	Chandigarh	North	Union Territory	Kfin Technologies Ltd First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022
179	RTA OPAT	Ferozpur	North	Punjab	Kfin Technologies Ltd The Mall Road Chawla Bulding Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002



## SCHEME INFORMATION DOCUMENT

S.No	Branch Type	Branch Name	Zone	State	Consolidated Current Address
180	RTA OPAT	Hoshiarpur	North	Punjab	Kfin Technologies Ltd Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001
181	RTA OPAT	Jaipur	North	Rajasthan	Kfin Technologies Ltd Office No 101, 1St Floor, Okay Plus Tower Next To Kalyan Jewellers, Government Hostel Circle, Ajmer Road Jaipur 302001
182	RTA OPAT	Jalandhar	North	Punjab	Kfin Technologies Ltd Office No 7 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001
183	RTA OPAT	Jammu	North	Jammu & Kashmir	Kfin Technologies.Ltd 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K
184	RTA OPAT	Jodhpur	North	Rajasthan	Kfin Technologies Ltd Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003
185	RTA OPAT	Karnal	North	Haryana	Kfin Technologies Ltd 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal ( Haryana ) 132001
186	RTA OPAT	Kota	North	Rajasthan	Kfin Technologies Ltd D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007
187	RTA OPAT	Ludhiana	North	Punjab	Kfin Technologies Ltd Sco 122 Second Floor Above Hdfe Mutual Fund, Feroze Gandhi Market Ludhiana 141001
188	RTA OPAT	Moga	North	Punjab	Kfin Technologies Ltd 1St Floordutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001
189	RTA OPAT	New Delhi	North	New Delhi	Kfin Technologies Ltd 305 New Delhi House 27 Barakhamba Road - New Delhi 110001
190	RTA OPAT	Pathankot	North	Punjab	Kfin Technologies Ltd 2Nd Floor Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot Pathankot 145001
191	RTA OPAT	Patiala	North	Punjab	Kfin Technologies Ltd B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001
192	RTA OPAT	Sikar	North	Rajasthan	Kfin Technologies Ltd First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001
193	RTA OPAT	Sri Ganganagar	North	Rajasthan	Kfin Technologies Ltd Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001
194	RTA OPAT	Udaipur	North	Rajasthan	Kfin Technologies Ltd Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001
195	RTA OPAT	Eluru	South	Andhra Pradesh	Kfin Technologies Ltd Dno-23A-7-72/73K K S Plaza Munukutla Vari Street Opp Andhra Hospitals R R Peta Eluru 534002
196	RTA OPAT	chandrapur	West	Madhya Pradesh	Kfin Technologies Ltd C/o Global Financial Services,2nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra-442402
197	RTA OPAT	Ghatkopar	West	Maharashtra	Kfin Technologies Ltd 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077
198	RTA OPAT	Satara	West	Maharashtra	Kfin Technologies Ltd G7, 465 A, Govind Park Satar Bazaar, Satara - 415001
199	RTA OPAT	Ahmednagar	West	Maharashtra	Kfin Technologies Ltd Shubham Mobile & Home Appliances, Tilak Road, Maliwada Ahmednagar, Maharashtra - 414001
200	RTA OPAT	Nellore	South	Andhra Pradesh	KFin Technologies Limited, H. No: 216/2/561, Ramarao Complex-2 3rd Floor, Shop No: 305 Nagula Mitta Road, (Indira Bhavan) Opp: Bank Of Baroda, Nellore Pin : 524001 Nellore, Andhra Pradesh
201	RTA OPAT	Kalyan	West	Maharashtra	KFin Technologies Limited Seasons Business Centre, 104 / 1st Floor, Shivaji Chowk, Opposite KDMC (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301
202	RTA OPAT	Korba	North	Chatisgarh	KFin Technologies Limited Office No.202, 2nd floor, ICRC, OUBE, 97, T.P. Nagar, Korba -495677
203	RTA OPAT	Ratlam	West	Madhya Pradesh	KFin Technologies Limited 106 Rajaswa Colony, Near Sailana Bus Stand, Ratlam (M.P.) 457001
204	RTA OPAT	Tinsukia	East	Assam	KFin Technologies Limited 3rd Floor, Chirwapatty Road, Tinsukia-786125, Assam
205	RTA OPAT	Saharanpur	East	Uttar Pradesh	KFin Technologies Limited 1st Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Uttar Pradesh, Pincode 247001
206	RTA OPAT	Kalyani	East	West Bengal	KFin Technologies Limited Ground Floor,H No B-7/27S, Kalyani, Kalyani H0, Nadia, West Bengal - 741235
207	RTA OPAT	Hosur	South	Tamil Nadu	KFin Technologies Limited No.2/3-4. Sri Venkateswara Layout, Denkanikottai road, Dinnur Hosur - 635109
208	RTA OPAT	Malappuram	South	Kerala	KFin Technologies Limited, MM18/1974, Peekeys Arcade, (ICICI Bank Building) Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala - 676519

Based on the para 16.6 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTAs (QRTA's), Kfin Technologies Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral - A digital platform for Mutual Fund investors.

MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / phygital services to Mutual fund investors across fund houses subject to applicable Terms & Conditions of the MFCentral platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using link <https://mfcentral.com/> (or its app in future).

With a view to comply with all provisions of the aforesaid circular, AMC/the Fund designates MFCentral as its Official Points of Acceptance of Transactions (OPAT) w.e.f. September 23, 2021.

Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service centres or collection centres of Kfintech or CAMS.