

SCHEME INFORMATION DOCUMENT

Section I

Baroda BNP Paribas Gold ETF

(An open-ended scheme replicating/tracking domestic price of Gold)

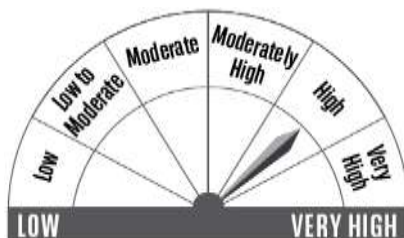
(NSE & BSE Symbol - BBNPPGOLD)

Product Labelling

This product is suitable for investors who are seeking*:

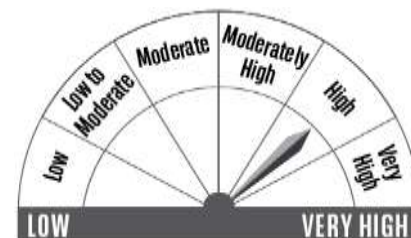
- Long Term Capital Appreciation
- Investment in physical gold and returns that track domestic price of gold subject to tracking error

Risk-o-meter for the Scheme^^



Investors understand that their principal will be at High Risk

Benchmark Risk-o-meter^



Benchmark riskometer is at High risk
As per AMFI Tier I

Benchmark i.e. Domestic Price of Gold

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

^^Basis scheme portfolio as on May 31, 2024.

Offer of units of Rs. 10 per unit issued at a premium approximately equal to the difference between face value and allotment price during the New Fund Offer Period. The units of the Scheme are listed on the National Stock Exchange of India Ltd. (NSE) and BSE Limited (BSE). All investors including Market Maker and Large Investors can subscribe (buy) / redeem (sell) units on a continuous basis on the NSE/BSE on which the Units are listed during the trading hours on all the trading days. In addition, Market Maker can directly subscribe/ redeem units of the Scheme on all Business Days **with the Fund in 'Creation Unit Size' at NAV based prices on an ongoing basis.**

Large Investors can directly subscribe/ redeem units of the Scheme on all Business Days with the Fund in 'Creation Unit Size' at NAV based prices on an ongoing basis for an amount greater than INR 25 Crores.

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

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 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.

NSE Disclaimer:

As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/5583 dated June 14, 2023, permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should

not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription /acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever."

BSE Disclaimer:

BSE Limited ("the Exchange") has given vide its letter dated June 19, 2023 permission to Baroda BNP Paribas Mutual Fund to use the Exchange's name in this SID as one of the Stock Exchanges on which this Mutual Fund's Unit are proposed to be listed. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to Baroda BNP Paribas Mutual Fund. The Exchange does not in any manner:-

- Warrant, certify or endorse the correctness or completeness of any of the contents of the SID; or
- Warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or
- Take any responsibility for the financial or other soundness of this Mutual Fund, its promoter, its management or any scheme or project of this Mutual Fund;

and it should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of BARODA BNP PARIBAS GOLD ETF of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever.

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 Risk Factors, Special Considerations, tax and legal issues and general information on 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 June 26, 2024.

TABLE OF CONTENTS

Section I.....	1
Part I: HIGHLIGHTS/SUMMARY OF THE SCHEME	4
Part II - Information about the scheme.	10
A. How will the scheme allocate its Assets?	10
B. Where will the scheme invest?	11
C. What are the Investment Strategies?.....	12
D. How will the scheme benchmark its performance?.....	13
E. Who Manages the scheme?.....	13
F. How is the scheme different from existing schemes of the Mutual Fund?.....	13
G. How has the scheme performed	13
H. Additional Scheme related Disclosures	14
Part III- Other Details	14
A. Computation of NAV	14
B. New Fund Offer (NFO) Expenses	15
C. Annual Scheme recurring Expenses.....	15
D. Load Structure	17
Section II	19
I. Introduction	19
A. Definitions/interpretation	19
B. RISK FACTORS.....	19
C. Risk Mitigation Measures:.....	25
II. Information about the scheme.....	26
A. WHERE WILL THE SCHEME INVEST?	26
J. What are the investment restrictions?.....	28
K. FUNDAMENTAL ATTRIBUTES	30
L. Index Methodology	31
M. Other Scheme Specific Disclosures:	33
III. Other Details	46
A. PERIODIC DISCLOSURES	46
B. Transparency/NAV Disclosure.....	48
C. Transaction charges and stamp duty-	49
D. Associate Transactions.....	49
E. Taxation.....	49
F. Rights of Unitholders	50
G. List of official points of acceptance:.....	50
H. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations	50

Part I: HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No	Title	Description
I.	Name of the Scheme	Baroda BNP Paribas Gold ETF (BBNPGETF)
II.	'Category' as per SEBI Master circular dt. May 19, 2023	Other Schemes – ETFs
III.	Scheme type	An Open ended scheme replicating/tracking domestic price of gold.
IV.	Scheme Code	BBNP/O/O/GET/23/09/0037
V.	Investment objective	<p>The investment objective of the scheme is to provide investment returns closely corresponding to the Domestic Price of Gold before expenses, subject to tracking errors, fees and expenses by investing in physical gold.</p> <p>However, there is no assurance that the objective of the Scheme will be realized, and the Scheme does not assure or guarantee any returns.</p>
VI.	Liquidity/listing details	<p>An investor can buy/sell units of the Scheme on a continuous basis on National Stock Exchange of India Limited (NSE), BSE Limited (BSE) and other recognised stock exchanges where the units of the Scheme are listed and traded like any other publicly traded securities at market prices which may be at a premium or discount, depending on availability of units of the Scheme on the exchange, to the actual NAV of the Scheme. The Units of the Scheme may be bought or sold on all trading days at prevailing listed price on such Stock Exchange(s). The price of Units of the Scheme in the secondary market on the Stock Exchange(s) will depend on demand and supply at that point of time.</p> <p>There is no minimum investment. The trading lot is one unit of the Scheme.</p> <p>All direct transactions in units of the Scheme by APs/MMs or other eligible investors with the AMC/the Fund shall be at intra-day NAV based (along with applicable charges and execution variations) on the actual execution price of the underlying portfolio, provided the units offered for subscription and/or redemption are not less than Creation Unit size & in multiples thereof.</p> <p>Any order placed for redemption or subscription by investor directly with the AMC must be of greater than INR 25 Cr. The aforesaid threshold shall not be applicable for APs/MMs and shall be periodically reviewed.</p> <p>The AMC shall appoint Authorized Participant (AP)/ Market Maker who will provide a two way quote in the secondary market in order to provide liquidity in the market. The list of authorized participant will be updated on our website www.barodabnp-paribasmf.in</p> <p>The threshold of INR 25 crores for direct transaction in the units of the Scheme with the AMC shall be effective from May 01, 2023. Investors can therefore transact in the units of the Scheme directly with the AMC in the respective creation unit size as applicable in the SID.</p> <p>Redemption of units directly with the Mutual Fund during Liquidity Window: Investors can approach the AMC directly for redemption of units of the scheme for transaction amount up to 25 CR under the following circumstances:</p> <ul style="list-style-type: none"> (i) Traded price (closing price) of the ETF units is at a discount of more than 1% to the day end NAV for 7 continuous trading days or (ii) No quotes for such ETFs are available on the stock exchange(s) for 3 consecutive trading days or (iii) Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days

		<p>Such instances shall be tracked by the AMC on an ongoing basis and in case any of the above-mentioned scenarios arises, the same shall be disclosed on the website of the Mutual Fund. Under these circumstances, investors, as specified above, can redeem units of the Scheme directly with the fund house without any exit load. The aforesaid criteria for the direct redemption with the fund house are also available at the website of the AMC. The mutual fund will track the aforesaid liquidity criteria and display it on its website viz., www.barodabnpparibasmf.in if the same is triggered, no exit load would be applicable in such cases.</p> <p>Redemption by NRIs/FIIs/FPI</p> <p>Credit balances in the account of a NRIs/FIIs/FPI unitholder may be redeemed by such unit holder subject to any procedures laid down by the RBI. Payment to NRI/FII/FPI, unit holder will be subject to the relevant laws/guidelines of RBI as are applicable from time to time (subject to deduction of tax at source as applicable). The Fund will not be liable for any delays or for any loss on account of exchange fluctuations while converting the rupee amount in US Dollar or any other currency. In case of redemptions by NRIs, requisite TDS, as applicable, will be deducted from the respective redemption proceeds. Note: The mutual fund will rely on the NRI status and his account details as recorded in the depository system. Any changes to the same can be made only through the depository system.</p>
VII.	Benchmark (Tier 1)	<p>Domestic Price of Gold</p> <p>Justification: The benchmark of the scheme would be the Domestic Price of Gold since the scheme invests in physical gold and gold related instruments.</p>
	NAV Calculation	<p>The Net Asset Value (NAV) per Unit of the Scheme will be computed by dividing the net assets of the options of the Scheme by the number of Units outstanding under the Scheme on the valuation date.</p> <p>The NAVs will be rounded off up to 4 decimal places for the Scheme. The units will be allotted up to 3 decimal places.</p>
VIII.	NAV Disclosure	<p>The AMC/Mutual Fund will calculate and disclose the first NAV(s) of the Scheme not later than 5 Business days from the date of allotment.</p> <p>Thereafter, the AMC shall declare the Net Asset Value (NAV) of the scheme on every Business Day on AMFI's website (www.amfiindia.com) by 9 a.m. of the following calendar day and also on its website (www.barodabnpparibasmf.in).</p>
IX.	Applicable Timelines	<p>Timeline for</p> <ul style="list-style-type: none"> Dispatch of redemption proceeds <p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated May 19, 2023". A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within 3 Working days from the date of redemption.</p>
X.	Plans & Options	<p>Currently, there are no investment Plans/Options being offered under the Scheme.</p> <p>However, the Trustee reserves the right to introduce investment Plans/Options under the Scheme at a future date in accordance with SEBI (MF) Regulations.</p> <p>The Trustee also reserves the right to discontinue/withdraw any option/investment plan, if deemed fit.</p>
XI.	Load Structure	<p>Exit Load: Nil</p> <p>In accordance with the requirements specified by SEBI at para 10.4.1 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged for purchase/additional purchase/ switch-in accepted by the Fund.</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	<p>On Continuous basis:</p> <p>Authorised Participants: Application for subscription/redemption of BBNPGETF Units directly with the Fund in Creation Unit Size at NAV based prices in exchange of Portfolio Deposit and Cash Component.</p> <p>Large Investors: Application for subscription/redemption of BBNPGETF Units directly with the Fund in Creation Unit Size pursuant to minimum requirement of 25 crore at NAV based prices by payment of requisite Cash as determined by the AMC only by means of payment instruction of Real Time Gross Settlement (RTGS) / National Electronic Funds Transfer (NEFT) or Funds Transfer Letter / Transfer Cheque of a bank where the Scheme has a collection account.</p> <p>Other Investors (including Authorised Participants, Large Investors and Regulated Entities): Units of BBNPGETF can be subscribed/redeemed (in lots of 1 Unit) during the trading hours on all trading days on the NSE and BSE on which the Units are listed.</p> <p>Note: Allotment of units will be done after deduction of applicable stamp duty and transaction, if any.</p>
XIII.	Redemption	<p>For Redemption of units directly with the Mutual Fund:</p> <p>a. Authorized Participants & Large Investors Mutual Fund will repurchase units from Authorized participants/Large Investors on any Business Day in Creation Unit size at approximately indicative NAV based prices (along with applicable charges and execution variations) during the Ongoing Offer for applications directly received at AMC. However, transaction charges payable to Custodian/Depository Participants, and other incidental charges relating to conversion of units into basket of securities may be deducted from redemption proceeds.</p> <p>b. Other than Authorized Participants: Investors other than Authorized Participants and Large Investors can redeem units directly with the Fund for less than Creation Unit size at approximately indicative NAV based prices (along with applicable charges and execution variations) during the Ongoing Offer of units without any exit load if:</p> <ul style="list-style-type: none"> a. Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or b. No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or c. Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days. <p>In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day.</p> <p>Such instances shall be tracked by the AMC on an ongoing basis and in case any of the above mentioned scenario arises, the same shall be disclosed on the website of the Mutual Fund.</p> <p>c. For Sale through Stock Exchange(s): All categories of investors may sell the Units of the Scheme through the Stock Exchange(s) on which the units of the Scheme are listed, on any trading day in round lot of one (1) Unit and multiples thereof.</p>
XIV.	New Fund Offer Period	Not Applicable
XV.	New Fund Offer Price:	Not Applicable
XVI.	Segregated portfolio/side	The AMC has a written down policy on Creation of segregated portfolio which is approved by the Trustees.

	pocketing disclosure	Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time. Creation of segregated portfolio is optional and is at the discretion of the Baroda BNP Paribas Asset Management India Private Limited For details, kindly refer SAI
XVII.	Swing pricing disclosure	Not Applicable.
XVIII.	Stock lending/short selling	Not Applicable.
XIX.	How to Apply and other details	Investors can buy/sell Units on a continuous basis on the Stock Exchange(s) on which the Units are listed during the trading hours on all trading days like any other publicly traded stock at prices which may be close to the NAV of the Scheme. The application form shall be available on the website of the AMC as well as at the official points of acceptance of the mutual fund or directly from the Exchange. Investor can submit the application at the official points of acceptance. Please refer to the SAI and Application form for the instructions. Pursuant to para 16.7 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, cash investments are permitted in mutual funds upto the extent of Rs. 50,000/- per investor, per mutual fund, per financial year subject to subject to (i) compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines and (ii) sufficient systems and procedures in place. However, the Fund, currently, does not permit cash investments in the Scheme. For more details refer Section II of SID.
XX.	Investor services	All investor grievance / complaints and related correspondence may be addressed to: Mr. Vivek Kudal, Investor Relations Officer, Baroda BNP Paribas Asset Management India Private Limited 201(A) 2nd Floor, A wing, Crescenzo, C-38 & 39, G Block, Bandra-Kurla Complex, Mumbai, Maharashtra, India - 400 051. Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM) Email id: service@barodabnpparibasmf.in For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stock broker or the investor grievance cell of the respective stock exchange. Investors also have the option to approach SEBI, by logging a complaint on SEBI's complaints redressal system (SCORES 2.0) https://scores.sebi.gov.in
XXI.	Special Facilities	Systematic Investment Plan, Systematic Transfer Plan, Systematic Withdrawal Plan would not be available
XXII.	Weblink	Visit https://www.barodabnpparibasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes for daily TER and last 6 months and https://www.barodabnpparibasmf.in/downloads/monthly-factsheet for scheme factsheet.
XXIII.	INAV Calculation	Indicative NAV, henceforth known as iNAV is NAV per unit calculated using the current market value of its portfolio during market hours. It will be disclosed on a continuous basis on the AMC and stock exchange where the units of the Scheme are listed and traded and as per para 3.6.5 (c) of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, will be based on latest available data for Gold. Accordingly, INAV disclosed for Gold ETFs may either be static or dynamic depending upon the availability of the underlying price. iNAV will not have any bearing on the subscription or redemption of units directly with the Scheme by Authorized participant / Large Investor
XXIV.	Cost of trading on the stock exchange	The investor shall have to bear costs in the form of bid/ask spread and brokerage, or such other cost as charged by the broker for transacting in units of the Scheme through secondary market.

XXV.	Authorized Participants / Market Makers	<ul style="list-style-type: none">• AMC shall appoint at least two Market Makers (MMs) who are members of the stock exchanges for ETFs to provide continuous liquidity on the stock exchange platform. MMs shall transact with AMC only in multiples of creation unit size.• AMC shall have an approved policy regarding market making in ETFs based on the framework for market making provided by SEBI in their at para 3.6.1.2 of Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023• Incentive Structure:<ol style="list-style-type: none">1. Incentives if any for the MM shall be charged to the scheme within maximum permissible limit of TER.2. A transparent incentive structure for MM to be put in place linking incentives to various performance criteria like bid ask spread, liquidity & trading volume etc.3. Necessary checks & balances required and adequate disclosure of the principles of incentive structure to be done on website of AMC and in SID of ETFs.4. A proper audit trail to be maintained for scheme wise incentives.• MMs Responsibilities:<ol style="list-style-type: none">1. To provide a two-way quote on the exchange for a minimum time frame as decided by SEBI from time to time. Currently MM is required to make market for 75% of time during market hours on a trading day.2. MM is mandated to be present in Best Buy/Sell order quote i.e. top 5 buy/sell order quote3. MM shall guarantee execution of orders at quoted price and quantity for quotes given by it <p>List of potential market makers include:</p> <ol style="list-style-type: none">1. Riddhi Siddhi Bullion2. Raksha Bullion										
XXVI.	Creation Unit	<p>'Creation Unit' is a fixed number of Baroda BNP Paribas Gold ETF units that can be created or redeemed directly with the AMC by Authorized Participants (AP) / Market Maker or Large Investors. As per para 3.6.2.2 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, minimum amount for direct creation & redemption with AMC is 25 CR. However, this limit is not applicable for MM who can create or redeem in multiples of creation unit with the AMC.</p> <p>Creation & redemption of units in the scheme is done after full sighting of cash/gold/units in scheme account.</p> <p>Creation size for Gold ETF is 1 kilogram bar of physical gold. The physical gold held by the scheme shall also be in multiples of kilograms only. Proposed Creation Unit size for Baroda BNP Paribas Gold ETF is 1,00,000 units so that 1 unit of ETF is equal to 1/100th gram of gold. The fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments</p> <p>A sample calculation of creation unit is as below:</p> <table><tr><td>NAV/unit</td><td>60</td></tr><tr><td>No. of Units</td><td>1,00,000 /-</td></tr><tr><td>Value of Physical Gold of 1 Kg</td><td>60,00,000/-</td></tr><tr><td>Cash Component</td><td>0</td></tr><tr><td>Value of Creation Unit</td><td>60,00,000</td></tr></table> <p>The Cash component is the difference between NAV of creation unit and the market value of underlying portfolio. The cash component represents accrued dividends, accrued annual charges including management charges and residual fees in the scheme.</p> <p>In ETFs, transaction costs like brokerage, custodian/depository participant charges, equalization of dividends and other incidental charges for creation units are charged to the customer creating/redeeming units and also form a part of the cash component but usually charged separately under markup cash. The charges do not form part of the NAV.</p>	NAV/unit	60	No. of Units	1,00,000 /-	Value of Physical Gold of 1 Kg	60,00,000/-	Cash Component	0	Value of Creation Unit	60,00,000
NAV/unit	60											
No. of Units	1,00,000 /-											
Value of Physical Gold of 1 Kg	60,00,000/-											
Cash Component	0											
Value of Creation Unit	60,00,000											

		<p>Markup cash also serves as a cushion for market movements between receipt of creation application and execution of underlying security basket.</p> <p>Details pertaining to portfolio and cash component for creation unit will vary from time to time and will be decided and announced by the AMC on its website on a daily basis.</p> <p>Note:</p> <ul style="list-style-type: none"> • Cash component is either paid to investors or received from investors at time of creation or redemption of units. • Following are the circumstances for cash component: <p>If cash component for the day is positive</p> <ol style="list-style-type: none"> 1. Investor pays to AMC for creation of units. 2. AMC pays to investor for redemption of units. <p>If cash component for the day is negative</p> <ol style="list-style-type: none"> d. AMC pays to investor for creation of units <p>Investor pays to AMC for redemption of units</p>
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DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

The AMC shall confirm that a Due Diligence Certificate duly signed by the Compliance Officer of the AMC has been submitted to SEBI, which reads as follows:

It is confirmed that:

- the Scheme Information Document forwarded to SEBI is in accordance with SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- 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.
- 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 proposed scheme.
- 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.
- The contents of Scheme Information Document including figures, data, yields, etc. have been checked and are factually correct.
- A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
- 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.

Place: Mumbai

Date: June 26, 2024

Signed: sd/-

Name: Nisha Sanjeev

Designation: Head – Compliance, Legal & Secretarial

Part II - Information about the scheme.

A. How will the scheme allocate its Assets?

Under normal circumstances, the asset allocation of the Scheme will be as follows:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Physical Gold & Gold related instruments#	95	100
Debt instruments, units of debt mutual fund schemes, money market instruments, cash & cash equivalents etc*@.	0	5

Gold related instruments as may be permitted by SEBI from time to time

Note: Investment in warehouse receipts and other permitted instruments linked to gold prices and Units of international gold linked ETFs would be made as and when permitted by regulatory authorities

The scheme may invest in Gold Monetization Scheme (GMS) of banks notified by RBI as per para 3.2.1.3 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, subject to guidelines provided by SEBI which may be amended from time to time. The cumulative investment by the scheme in GSM will not exceed 20% of total scheme AUM or as prescribed from SEBI from time to time.

- The policy has provisions to obtain prior approval of the Trustee company for each investment proposal in GSM of any bank. The policy may be reviewed, at least once a year.
- Gold certificates issued by the banks in respect to investments made by the scheme may be held in physical or dematerialized form.
- All other conditions applicable to investments in GSM of banks will also be applicable to investments by the scheme.
- GSM will be designated as a gold related instrument.

The scheme may also participate in Exchange Traded Commodity Derivatives (ETCD) with gold as an underlying to the extent of 50% of net asset value of scheme. Such investments shall be made in line with the SEBI regulations.

The cumulative exposure to gold related instruments including GSM and ETCD shall not exceed 50% of net asset value of the scheme.

*Money Market Instruments will include treasury bills and government securities having a residual maturity upto one year, Tri-Party Repos, Repo in government securities and treasury bills and any other like instruments as specified by the Reserve Bank of India from time to time.

@ excluding money in transit before deployment / payout

The cumulative gross exposure through Gold (including ETCDs with gold as underlying) and Debt, and such other securities/assets as may be permitted by the Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme. In accordance with para 12.26.6 of SEBI Master circular dated May 19, 2023, the following exposures shall not be considered in the cumulative gross exposure:

- Short position in Exchange Traded Commodity Derivatives (ETCDs) not exceeding the holding of the underlying goods received in physical settlement of ETCD contracts
- Short position in ETCDs not exceeding the long position in ETCDs on the same goods.
- Further, the mutual funds shall not write options, or purchase instruments with embedded written options in goods or on commodity futures. However, with reference to SEBI letter No. SEBI/HO/IMD-II/DOF3/OW/P/2021/31487/1 dated November 03, 2021, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash equivalent shall consist of following securities having residual maturity of less than 91 days:
 - Government securities
 - T- Bills and
 - Repo on Government Securities

During normal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table.

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

Sr.no	Type of Instrument	Percentage of Exposure	Circular References*
1.	repos/reverse repos	The Scheme may enter into repos/reverse repos as may be permitted by RBI other than repo in corporate debt securities	-
2.	Collateralised Borrowing & Lending Obligations (CBLO)	A part of the net assets may be invested in the Collateralised Borrowing & Lending Obligations (CBLO) or repo or in an alternative investment as may be provided by RBI.	-

- The Scheme will not invest in equity and equity related securities.
- The Scheme will not indulge in short selling and securities lending and borrowing.
- The Scheme will not invest in debt instruments having Structured Obligations / Credit Enhancements.
- The Scheme will not invest in debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption including Additional Tier I bonds and Tier 2 bonds issued under Basel III framework.
- The scheme does not intend to take exposure in Securitised Debt, RelTs, InVITs and debt derivative instruments but the Underlying Funds may invest in derivatives instrument.
- The scheme shall not participate in reverse repurchase agreements in corporate debt securities and Credit Default Swaps (CDS) for Corporate Bonds.

. From time to time, the Scheme may hold cash. It may be noted that cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.

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

According to Para 4.5.2 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 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.

The Scheme shall replicate the underlying index subject to the requirements as specified under

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

The scheme shall rebalance the portfolio in case of any deviation to the asset allocation as per Para 2.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023. Such rebalancing shall be done within 7 calendar days from the date of occurrence of deviation. However, at all times the AMC shall ensure that the portfolio would adhere to the overall investment objective of the scheme.

Change in Investment Pattern Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and defensive considerations. Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed later in this document.

B. Where will the scheme invest?

The Scheme may invest its funds in the following securities:

- Physical Gold and Gold related instruments
- Floating Rate and fixed rate securities created and issued/ guaranteed by the Central Government and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- Exchange Traded Commodity Derivatives (ETCDs) with gold as underlying
- Floating Rate and fixed rate securities and obligations/ Term Deposits of banks (both public and private sector) and development financial institutions to the extent permissible under SEBI Regulations

- Floating Rate and fixed rate securities of corporate entities (of both public and private sector undertakings) including Non-convertible debentures (including bonds) and non-convertible part of convertible securities
- Floating Rate and fixed rate securities and obligations/ Term Deposits of banks (both public and private sector) and development financial institutions to the extent permissible under SEBI Regulations
- Money market instruments permitted by SEBI/RBI, having maturities of up to one year or in alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements.
- Certificate of Deposits (CDs), Commercial Paper (CPs).
- Offshore securities / offshore debt securities, in the manner allowed by SEBI/RBI, provided such investments are in conformity with the investment objective of the Scheme and the prevailing guidelines and Regulations
- Securities created and issued by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills);
- Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills);
- Money market instruments as permitted by SEBI/RBI;
- Any other domestic fixed income securities as permitted by SEBI/ RBI from time to time (subject to the required approval if any)
- Tri-Party Repo or repo or any alternative investment as may be provided by RBI.
- Any other instruments / securities, which in the opinion of the fund manager would suit the investment objective of the scheme subject to compliance with extant Regulations.

C. What are the Investment Strategies?

The scheme will invest in physical gold in general. The scheme will also invest in gold related instruments that may be permitted by SEBI from time to time.

Physical Gold Characteristics:

Gold shall be accepted & stored only in 1 kilogram bars and multiples thereof. The gold bars must have purity (fineness) of 995 parts per 1000 parts (99.5%). Documents to be submitted for verifying the purity of gold at the time of vaulting. List of documents required are as follows:

- a) Original Assay Certificate
- b) Bar list from the refiner
- c) Relevant shipping documents (airway bill & customs invoice) establishing that the gold has been shipped from a Good London Refiner using an accredited international shipping company on a door-to-door basis through one of the accredited agencies.
- d) Any other documents as required by the custodian from time to time to adequately indicate the purity of the gold deposited with it.

Physical audit of the gold assets of the scheme shall be conducted by statutory auditors of the mutual fund on a half year basis and a report to Trustees shall be submitted along with its inclusion in the half yearly report by Trustees to SEBI

* The scheme may invest in Gold Monetization Scheme (GMS) of banks notified by RBI as per para 3.2.1.3 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, subject to guidelines provided by SEBI which may be amended from time to time. The cumulative investment by the scheme in GMS will not exceed 20% of total scheme AUM or as prescribed from SEBI from time to time.

- a) A written policy to be put in place regarding investment in GMS of banks with due approval from the Board of the AMC and Board of Trustee company. The policy has provisions to obtain prior approval of the Trustee company for each investment proposal in GMS of any bank. The policy may be reviewed, at least once a year.
- b) Gold certificates issued by the banks in respect to investments made by the scheme may be held in physical or dematerialized form.
- c) All other conditions applicable to investments in GMS of banks will also be applicable to investments by the scheme.
- d) GMS will be designated as a gold related instrument.

* The scheme may also participate in Exchange Traded Commodity Derivatives (ETCD) with gold as an underlying to the extent of 50% of net asset value of scheme. Such investments shall be made in line with the SEBI regulations.

* The cumulative exposure to gold related instruments including GMS and ETCD shall not exceed 50% of net asset value of the scheme.

The cumulative gross exposure through Gold (including ETCDs with gold as underlying) and Debt, and such other securities/assets as may be permitted by the Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme.

The scheme will invest in debt and money market securities in accordance with the asset allocation table and during normal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table.

Risk control measures

Investments made by the Scheme would be in accordance with the investment objective of the Scheme and the provisions of the SEBI (MF) Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. While allocating and choosing securities, the Investment Manager will aim to diversify by gaining broad exposure to different industries and companies in order to reduce risk.

Portfolio turnover

Portfolio turnover is defined as lesser of purchases and sales as a percentage of the average corpus of the Scheme during a specified period of time. Portfolio turnover would depend upon the market conditions such as volatility of the market and inflows/outflows in the scheme. The Scheme is an open ended Scheme with subscriptions and redemptions expected on a daily basis. Hence, it will be difficult to estimate the portfolio turnover with any reasonable amount of accuracy.

D. How will the scheme benchmark its performance?

The benchmark of the scheme would be the Domestic Price of Gold since the scheme invests in physical gold and gold related instruments.

E. Who Manages the scheme?

Mr. Vishnu Soni shall be the designated Fund manager for the Scheme.

Name, Designation	Age	Educational Qualification	Previous Work Experience
Mr. Vishnu Soni Senior Manager – Credit Analyst	31 Years	CA, CS and B.Com	Mr. Vishnu Soni is a Chartered Accountant and Company Secretary by qualification. He has more than 8 years of experience in the financial markets. As part of his role and responsibilities, he tracks the global and local commodities, especially Gold and Crude Oil, as well as the fixed income markets. He works at the intersection of interest rates, credit, currency, and bullion. Developments in any of the areas can have an impact on the other three; and he tracks and analyses all the four areas to perform efficiently in his current role. In his earlier stints, he has also worked on reports tracking domestic as well as global macro-economic trends including global commodities market and its impact on domestic market both interest rates and credit.

F. How is the scheme different from existing schemes of the Mutual Fund?

1. Baroda BNP Paribas Nifty SDL December 2026 Index Fund
2. Baroda BNP Paribas Nifty SDL December 2028 Index Fund
3. Baroda BNP Paribas Nifty 50 Index Fund

For detailed comparative table please refer the website: <https://www.barodabnpparibasmf.in/assets/pdf/product-differentiation.pdf>

G. How has the scheme performed

As the scheme has not completed 6 months, hence performance and Absolute returns of the scheme is not provided

H. Additional Scheme related Disclosures

i. Scheme's portfolio holdings:

To view Scheme's top 10 holdings by issuer and fund allocation towards various sector, please visit our website at <<https://www.barodabnpparibasmf.in/downloads/sid-related-disclosures>>

ii. Name and Exposure to Top 7 issuers, stocks, groups and sector as a percentage of NAV of the scheme in case of debt and equity ETFs/index funds is available at <<https://www.barodabnpparibasmf.in/downloads/sid-related-disclosures>>

iii. Portfolio Disclosure: To view the Scheme's latest portfolio holding, please visit our website:

- a) Monthly portfolio of the scheme is available at: <https://www.barodabnpparibasmf.in/downloads/monthly-portfolio-scheme>
- b) Half yearly portfolio of the scheme is available at: <https://www.barodabnpparibasmf.in/downloads/scheme-financials>.
- c) Fortnightly portfolio of the scheme is available at:
<https://www.barodabnpparibasmf.in/downloads/midmonth-portfolio-scheme>

iv. Portfolio Turnover Ratio: NA

v. Aggregate investment in the Scheme by:

Sl. No.	Category of Persons	Net Value		Market Value (in Rs.)
	Fund Manager	Units	NAV per unit	
1.	Vishnu Soni	NA	NA	NA

For other disclosure w.r.t investments by key personnel and AMC directors, please refer to SAI.

vi. 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 May 19, 2023, invest minimum amount as a percentage of AUM as per provisions of para 6.9 and 6.10 of SEBI Master circular dated May 19, 2023 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>>

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 options 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= A-B)	29.35
AUM	Closing AUM (A+D)	10029.35
NAV	Closing NAV per Unit	10.0294

The NAV of the units under each options 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 3 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.

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 stationary, bank charges etc. **The NFO Expenses 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 incurred for the respective Plan(s) under the Scheme. These expenses include but are not limited to Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee including costs related to providing accounts statement, dividend/redemption cheques/warrants etc., marketing and selling costs marketing & selling expenses including agents commission and statutory advertisement, brokerage & transaction cost pertaining to the distribution of units, audit fees, fees and expenses of trustees, costs related to investor communications, costs of fund transfer from location to location etc., listing fee, custodial fees etc.

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

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

Particulars	% of daily Net Assets (Regular Plan)
Investment Management & Advisory Fee	Upto 1.00%
Trustee fee	
Audit fees	
Custodian Fees	
Registrar & Transfer Agent Fees	
Marketing & Selling Expenses including Agents Commission	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 1 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively@	
GST on expenses other than investment management and advisory fees	
GST on brokerage and transaction cost	
Other Expenses^	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)	Upto 1.00%
Additional expenses under regulation 52 (6A) (c)**	Upto 0.05%

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

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

(a) additional expenses under Regulation 52(6A) (c) at 0.05% of daily net assets of the scheme **;

** In accordance with para 10.1.7 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, 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.

(b) 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;

(c) @Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment shall not exceed 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.

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

The total expenses charged to the scheme shall be the maximum limit of TER as prescribed under regulation 52. All scheme related expenses including commission paid to distributors, if any, by whatever name it may be called and in whatever manner it may be paid, shall necessarily be paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February 21, 2019 as amended from time to time on implementation of SEBI Circular dated October 22, 2018 on Total Expense Ratio (TER) and performance disclosure for Mutual Fund.

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

For the actual current expenses being charged, the investor should refer to the website of the mutual fund at the following link <<https://www.barodabnpparibasmf.in/downloads/total-expense-ratio-of-mutual-fund->

schemes>. Any change proposed to the current expense ratio will be updated on the website and communicated to the investors via e-mail or SMS at least three working days prior to the effective date of the change (in accordance with para 10.1.8 of SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023). Further, the disclosure of the expense ratio on a daily basis shall also be made on the website of AMFI viz. www.amfiindia.com.

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

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 1% p.a. and an investor B invests in Direct Plan of the same scheme with an expense of 0.65% p.a. Assuming the gross return of this fund is 10% for that given year, investor A will make a return of 9% (post expense) for that year, whereas investor B will make 9.35% return for same period.

Also, please take a look at below illustration which shows impact of different expense ratio assumed on initial investment of Rs. 10,000 invested over period of 10 years with an average annualized gain of 15% p.a.

Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year	10,000	10,000
Returns before Expenses (@10%pa)	1,000	1,000
Expenses other than Distribution Expenses	65	65
Distribution Expenses	35	-
Returns after Expenses at the end of the Year	900	935
% Returns on Investment (Post Expenses)	9%	9.35%

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 redeem the units from the scheme. 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.barodabnparribasmf.in) or call on the number, 1800-2670-189 or may call your distributor.

Exit Load: - Nil.

The above load shall also be applicable for switches between the schemes of the Fund. However, any subsequent switch-out or redemption of such investment shall be subject to exit load based on the date of switch in of investment. No load will be charged on units issued upon re-investment of amount of distribution under bonus units. In accordance with the requirements specified by the SEBI, no entry load will be charged for purchase/additional purchase/ switch-in accepted by the Fund. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder. The exit load charged, net of Goods and Services Tax (GST), if any, shall be credited to the Scheme.

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

Subject to the SEBI Regulations, the AMC / Trustee reserve the right to modify / alter the load structure on the Units subscribed / redeemed on any business day under each Plan(s) / Option(s) from time to time. **Such changes will be applicable for prospective investments.** At the time of changing the load structure, the AMC shall take the following steps:

- The addendum detailing the changes shall be attached to SID and Key Information Memorandum. The addendum will be circulated to all the distributors so that the same can be attached to all SIDs and Key Information Memorandum already in stock.
- Arrangements shall be made to display the changes/modifications in the SID in the form of a notice in all the ISCs' and distributors' offices.
- The introduction of the load along with the details shall be stamped in the acknowledgement slip issued to the investors on submission of the application form and may also be disclosed in the statement of accounts issued after the introduction of such load.
- A public notice shall be given in respect of such changes in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of region where the Head Office of the Mutual Fund is situated.
- Any other measures which the Mutual Fund may feel necessary.

The investor is requested to check the prevailing load structure of the scheme before investing. For any change in load structure AMC will issue an addendum and display it on the website/investor Service Centres.

Unitholder Transaction Expenses and Load: In accordance with SEBI Regulations, the AMC/Mutual Fund shall ensure that the repurchase price of the scheme is not lower than 95 per cent of the Net Asset Value.

Note: Where as a result of a Redemption/ Switch arising out of excess holding by an investor beyond 25% of the net assets of the schemes in the manner envisaged under para 6.11 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, such Redemption / Switch will not be subject to Exit load.

Section II

I. Introduction

A. Definitions/interpretation

For detailed description please refer <https://www.barodabnpparibasmf.in/assets/pdf/Definitions.pdf>

B. RISK FACTORS

Scheme Specific Risk Factors

The Scheme specific risk factors are summarized as follows:

1. The value of the units relate directly to value of gold held by the scheme and fluctuations in the price of gold could adversely affect investment value of the units. The factors that may affect the price of gold, inter-alia, include economic and political developments, changes in interest rates and perceived trends in bullion prices, exchange rates, inflation trends, market movements etc.
2. The formula for determining NAV of the Units is based on the imported (landed) value of gold. The landed value of gold is computed by multiplying international market price by US dollar value. The value of gold and thus NAV, therefore, will depend upon the conversion value of US dollar into Indian rupee and attracts all the risks attached to such conversion.
3. There is no exchange for physical gold in India. The scheme may have to buy or sell gold from the open market which may lead to counter party risks for scheme for trading and settlement.
4. The returns from physical gold in which the scheme invests may underperform returns from other securities or asset classes. Because the ETF holds only gold, an investment in the ETF may be more volatile than an investment in a more broadly diversified portfolio.
5. Any investment in the scheme may be adversely affected by competition from other methods of investing in gold.
6. There is a risk that part or all of the scheme's gold could be lost, damaged or stolen. Access to the scheme's gold could also be restricted by natural events or human actions. Any of these actions may have adverse impact on the operations of the scheme and consequently on investment/redemption of units.
7. The Scheme may retain certain investments in cash or cash equivalents for its day-to-day liquidity requirements. The Scheme has to sell gold only to bullion bankers / traders who are authorized to buy gold. Though, there are adequate numbers of players (commercial or bullion bankers) to whom the Scheme can sell gold, the Scheme may have to resort to distress sale of gold if there is no or low demand for gold to meet its cash needs of redemption or expenses. The Trustee, in general interest of the Unit holders of the Scheme offered under this Scheme Information Document and keeping in view of the unforeseen circumstances / unusual market conditions, may limit the total number of Units, which can be redeemed on any Business Day.
8. For the valuation of gold by the Scheme, indirect taxes like customs duty, VAT, etc. would also be considered. Hence, any change in the rates of indirect taxation / applicable taxes would affect the valuation of the Scheme.
9. Gold Exchange Traded Funds (GETFs) are relatively new products, and their value could decrease if unanticipated operational or trading problems arise. Baroda BNP Paribas Gold ETF, an open-ended Exchange Traded Fund, is therefore subject to operational risks.
10. Investors should be aware that there is no assurance that gold will maintain its long-term value in terms of purchasing power. In the event that the price of gold declines, the value of investment in Units is expected to decline proportionately.
11. Though this is an open-ended scheme, the Scheme would ordinarily repurchase Units in Creation Unit Size. Thus, Unit holding less than Creation Unit Size can only be sold through the secondary market on the

Exchange. Further, the price received upon the redemption of Units of the Scheme may be less than the value of the gold represented by them.

12. A day on which valuation on London Bullion Market Association (LBMA) is not available shall not be a Business Day and hence NAV for the said day shall not be available to the Investors. Baroda BNP Paribas Gold ETF is a passively managed fund that shall be investing substantial portion of its assets in physical gold and tracking its performance as close as possible to the price of gold. Therefore, irrespective of decline / rise in prices of physical gold, the scheme shall remain invested in gold and being a passively managed fund, no active calls based on outlook of gold prices will be taken by the Fund.
13. Investments by the Scheme are subject to availability of Gold. If favourable investment opportunities do not exist or opportunities have notably diminished, the scheme may suspend accepting fresh subscriptions.
14. The price of gold is driven by speculation and supply and demand, like most commodities. The price of gold may be volatile due to smaller market, lower market liquidity and demand fluctuations between industrial use and store of value. At times, this may cause wide-ranging valuations in the market, creating volatility. The price of gold & thus the performance of the Scheme may be affected by geo-political uncertainties, political, social and economic developments, which may include changes in government policies, diplomatic conditions, taxation and other policies.
15. There might be a liquidity risk in physical market due to issues related to supply chain, seasonality of demand and supply, undetermined situations like wars, pandemic, government policies etc. Lack of liquidity in physical market may have an impact on scheme performance.
16. The scheme shall, as permitted by SEBI, invest a part of its physical gold assets in Gold Monetisation Scheme (GMS) run by Banks. Under GMS, the ETF scheme will deposit physical gold as principal with the banks which offer such facility ("issuer"). A situation could arise where the issuer is unable to return the physical gold to Baroda BNP Paribas Gold ETF scheme upon maturity or in case of an early redemption. Such inability to return physical gold could arise on account of liquidity problems or general financial health of the issuer. A default by the issuer under a GMS may result in losses to the Unit holders. GMS being an unlisted and non-transferrable security can be redeemed only with the issuer and hence, is subject to the risk of an issuer's inability to meet principal and interest payments on the obligation (credit risk).
17. Conversion of underlying physical gold into the Units of the ETF may attract capital gains tax depending on acquisition cost and holding period.
18. The Units will be issued only in demat form through depositories. The records of the depository are final with respect to the number of Units available to the credit of Unit holder. Settlement of trades, repurchase of Units by the Mutual Fund during liquidity window depends upon the confirmations to be received from depository(ies) on which the Mutual Fund has no control.

Governments, central banks and related institutions worldwide, own a significant portion of the aggregate world gold holdings. If one or more of these institutions decides to sell in amounts large enough to cause a decline in world gold prices, the price of Units of the Scheme will be adversely affected.

Risks associated with handling, storing and safekeeping of physical gold:

All physical gold procured must follow the LMBA guidelines as per prescribed SEBI guidelines. Risk arises when part or all of the gold held by the Fund could be lost, stolen or damaged and access to gold may be restricted due to natural calamities or human actions, loss or damage directly or indirectly occasioned by, happening through or in consequence of war, invasion, acts of foreign enemies, hostilities (whether war be declared or not), civil war, rebellion, revolution, insurrection, military or usurped power. Loss due to aridity, humidity, exposure to light or extremes of temperature. Hence, the Custodian maintains insurance in regard to the business on terms and conditions and the custodian is also responsible for all costs arising from the insurance policies.

The custodian taking delivery on behalf of the AMC needs to ensure the weight, purity, and the source of gold as specified under the LMBA guidelines.

Since this is paramount to the SEBI guidelines the risk arises in violation of same. Safekeeping of physical gold requires appropriate vaulting space, confirming to the best global standards. The vaulting agents engaged by the custodian needs to ensure the same.

Risks Related to the Custody of Gold

- The Custodian is responsible for the safekeeping of the gold bullion and also facilitates the transfer of gold bullion into and out of the vault. Although the Custodian is a clearer and approved weigher under the rules of the LBMA (which sets out good practices for participants in the bullion market), the LBMA is not an official or governmental regulatory body. Accordingly, the ETF is dependent on the Custodian to comply with the best practices of the LBMA and to implement satisfactory internal controls for its gold bullion custody operations in order to keep the gold bullion secure.
- The Custodian is responsible for loss or damage to the gold only under limited circumstances. The Custodian Agreement contemplates that the Custodian will be responsible to the AMC only if it acts with negligence, fraud or in willful default of its obligations under the Custodian Agreement. In addition, the Custodian has agreed to indemnify the Trust for any loss or liability directly resulting from a breach of the Custodian's representations and warranties in the Custodian Agreement, a failure of the Custodian to act in accordance with the instructions or any physical loss, destruction or damage to the gold held for the Trust's account, except for losses due to nuclear fission or fusion, radioactivity, war, terrorist event, invasion, insurrection, civil commotion, riot, strike, act of government or public authority, act of God or a similar cause that is beyond the control of the Custodian for which the Custodian will not be responsible to the AMC. The Custodian's liability to the AMC, if any, will be limited to the value of any gold lost, or the amount of any balance held on an unallocated basis, at the time of the Custodian's negligence, fraud or willful default, or at the time of the act or omission giving rise to the claim for indemnification.
- Neither the Shareholders nor any Authorized Participant have a right under the Custodian Agreement to assert a claim against the Custodian. Claims under the Custodian Agreement may only be asserted by the AMC.
- The procedures agreed to with the Custodian contemplate that the Custodian must undertake certain tasks in connection with the inspection of gold delivered by Authorized Participants in exchange for Baskets. The Custodian's inspection includes review of the corresponding bar list to ensure that it accurately describes the weight, fineness, refiner marks and bar number appearing on the gold bars, but does not include any chemical or other tests designed to verify that the gold received does, in fact, meet the purity requirements. Accordingly, such inspection procedures may not prevent the deposit of gold that fails to meet these purity standards. The Custodian will not be responsible or liable to the Trust or to any investor in the event any gold otherwise properly inspected by it does not meet the purity requirements.
- The AMC does not insure its gold (Underlying gold of the scheme). The Custodian maintains insurance on such terms and conditions as it considers appropriate in connection with its custodial obligations under the Custodian Agreement and is responsible for all costs, fees and expenses arising from the insurance policy or policies. The AMC is not a beneficiary of any such insurance and does not have the ability to dictate the existence, nature or amount of coverage. Therefore, Shareholders cannot be assured that the Custodian maintains adequate insurance or any insurance with respect to the gold held by the Custodian on behalf of the Trust.

Risks associated with ETF:

- ETFs are typically designed to track the performance of certain indices, market sectors or groups of assets such as stocks, bonds or commodities. ETF managers may use different strategies to achieve this goal but in general they do not have the discretion to take defensive positions in declining markets. Investors must be prepared to bear the risk of loss and volatility associated with the underlying index/assets.
- Investments in the securities constituting the Index/commodities are subject to price fluctuation on daily basis. The volatility in the value of those securities is due to various micro and macroeconomic factors like economic and political developments, changes in interest rates, etc. affecting the securities markets. This may have adverse impact on the NAV of Scheme
- The units of the Scheme are to be listed on stock exchanges. However, there can be no assurance that an active secondary market will develop or be maintained.
- Listing and trading of the ETF is undertaken on the Stock Exchanges within the rules, regulation and policy of the Stock Exchange and Regulator. Any change in trading rules, regulation and policy by the regulatory authority would have a bearing on the trading of the units of the ETF and its prices.
- Trading in units of the Scheme on the exchange may be halted due to market conditions or for reasons that in view of the stock exchange or SEBI, trading in the units of the Scheme is not advisable. In addition, trading in units of the scheme is subject to trading halts caused by extraordinary market volatility and pursuant to

BSE/NSE and SEBI circuit filter rules. There can be no assurance that the requirements of the market necessary to maintain the listing of units of the Scheme will continue to be met or will remain unchanged.

- Units of the scheme may trade above or below its NAV. The NAV of the scheme will fluctuate with changes in the market value of scheme's portfolio. The trading price of units of the Scheme will change in accordance with changes in its NAV as well as market supply and demand of units in the scheme. However, given the fact that units of the scheme can be created or redeemed in creation unit directly with the fund, large discounts or premiums to the NAV are not expected to sustain due to the arbitrage opportunity available.
- Any changes in trading regulations by the stock exchange/s or SEBI may affect the ability of the market maker to arbitrage resulting into wider premium/discount to NAV. Although the units are listed on the stock exchanges, the AMC and the Trustee will not be liable for delay in listing of Units of the scheme on the stock exchanges / or due to the connectivity problems with depositories and/or due to the occurrence of any event beyond their control.
- The scheme proposes to invest not less than 95% of the net assets in physical gold or gold related instruments. It is not an actively managed scheme. The scheme may be affected by general market movements relating to gold. The scheme invests in physical gold or gold related instruments. Hence, the risk associated with gold as an asset class would be applicable to the ETF. The scheme would invest in physical gold or gold related instruments regardless of investment merit, research, without taking a view of the market and without adopting any defensive measures. The scheme would not select securities in which it wants to invest but is guided by its objective. As such the scheme is not actively managed but is passively managed. There is no guarantee that the scheme will achieve its investment objective.

Risks associated with investing in fixed income securities:

- **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.

- **Liquidity Risk:** The liquidity of the scheme's investment is inherently restricted by trading volumes in the securities in which the scheme invests.
A lower level of liquidity affecting an individual security or an entire market at the same time, may have an adverse bearing on the value of the scheme's assets. More importantly, this may affect the Fund's ability to sell particular securities quickly enough to minimise impact cost, as and when necessary to meet requirements of liquidity or to sell securities in response to triggers such as a specific economic/corporate event.
Trading volumes, settlement periods and transfer procedures may restrict the liquidity of a few or all of the investments and may affect the liquidity of the investments of the scheme.
The scheme may be unable to implement purchase or sale decisions when the markets turn illiquid, missing some investment opportunities or limiting ability to face redemptions. The lack of liquidity could also lead to the risk that the sale price of a security could be substantially lower than the fair value of the security.
- **Interest Rate Risk & Re-investment Risk:** The value of an investment may be affected by interest rate fluctuations. Interest rates may be influenced by several elements or events, such as monetary policy, the discount rate, inflation, etc. The value of debt and fixed income securities held by the Scheme generally will vary inversely with the changes in prevailing interest rates. In general, price of debt and fixed income securities go up when interest rates fall, and vice versa. Securities of any issuer that has higher duration could be more risky in terms of price movements relative to those with lower duration. Thus, any impact of interest rate changes would be higher on securities with higher duration irrespective of the status of the issuer of the security. The investments made by the Scheme are subject to reinvestment risk. This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can

be reinvested may be lower than that originally assumed.

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

Risk Associated with Tri – Party Repo:

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

Risk Factors Associated with Investments in Exchange Traded Commodity Derivatives (ETCD)

An exchange traded commodity derivative is a derivative instrument that mimics the price movements of an underlying commodity, allowing an investor exposure to the commodity without physical purchase.

o **Liquidity Risk:** While ETCDs that are listed on an exchange carry lower liquidity risk, the ability to sell these contracts is limited by the overall trading volume on the exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes of the ETCD contracts in which it invests. Additionally, change in margin requirements or intervention by government agencies to reduce overall volatility in the underlying commodity could lead to adverse impact on the liquidity of the ETCD.

o **Price risk:** ETCDs are leveraged instruments hence, a small price movement in the underlying security could have a large impact on their value. Also, the market for ETCDs is nascent in India hence, arbitrages can occur between the price of the physical commodity and the ETCD, due to a variety of reasons such as technical issues and volatile movement in the price of the physical good. This can result in mispricing and improper valuation of investment decisions as it can be difficult to ascertain the amount of the arbitrage.,

o **Settlement risk:** ETCDs can be settled either through the exchange or physically. The inability to sell ETCDs held in the Schemes' portfolio in the exchanges due to the extraneous factors may impact liquidity and would result in losses, at times, in case of adverse price movement. Wherein the underlying commodity is physically delivered in order to settle the derivative contract, such settlement could get impacted due to various issues, such as logistics, Government policy for trading in such commodities.

Risks associated with investments in mutual fund units

To the extent of the investments made by the scheme in mutual funds units, 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.

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: Tracking error is defined as the standard deviation of the difference between the daily returns of the Underlying index and NAV of the scheme. The scheme's returns may deviate from the underlying benchmark index for the following reasons:

1. Fees & expenditure incurred by the scheme.
2. Cash held by the scheme due to subscriptions or to meet redemptions, expenses etc.
3. Corporate Actions
4. Halting of trading in underlying securities by exchange
5. Methodology of calculation of settlement price of the index. The benchmark or underlying index reflects the Volume Weighted Average Price (VWAP) of securities in the last half hour. However, the scheme may buy and sell at different points in time during the trading session at the then prevailing prices which may not correspond to the closing prices on the exchange.
6. Inability to acquire the securities due to various reasons like circuit filters, lack of liquidity etc.
7. Delay in replicating the portfolio during times of high volatility and reconstitution/rebalancing of index.
8. Rounding off securities for buying or selling as compared to the underlying index

The AMC and fund manager would monitor the tracking error of the scheme on an ongoing basis and would seek to keep tracking error as low as possible. Under normal circumstances and as per SEBI regulation, it would not cross 2% per annum. However, in case of various market events beyond the control of AMC or fund manager like dividend issuance by constituent members, rights issuance by constituent members, market volatility during reconstitution and rebalancing of portfolio and any abnormal circumstances, tracking error may exceed the prescribed limits. There can be no assurance or guarantee that the scheme will achieve any particular level of tracking error relative to performance of the Underlying Index

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

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

Passive Investments Risk:

The Scheme is not actively managed. Since the Scheme is linked to index, it may be affected by a general decline in the Indian markets relating to its underlying index. The Scheme as per its investment objective invests in Securities which are constituents of its underlying index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.

C. Risk Mitigation Measures:

The Scheme by utilizing a holistic risk management strategy will endeavor to manage risks associated with investing in debt markets. The risk control process involves identifying & measuring the risk through various risk measurement tools. Based on the availability of issuances, it is expected that the portfolio allocation could be different than that of underlying index allocation and could result in Tracking Error. That said, broad risk parameters of the portfolio of the Scheme such as credit rating, weighted average YTM, weighted average maturity, asset allocation etc. are expected to be similar to the Underlying Index.

This allocation will be monitored periodically, and it shall be ensured that investments are made in accordance with the Scheme objective and within the regulatory and internal investment restrictions prescribed from time to time. Since disciplined investing requires risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The Scheme has a detailed process to identify, measure, monitor and manage various portfolio risks. The objective is to understand these risks and mitigate them wherever possible.

Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. There is a Board level Risk Management Committee which reviews overall risk management function.

Risk Specific to the scheme	Risk mitigants / management strategy
Tracking Error: The performance of the Scheme may not be commensurate with the performance of the benchmark index on any given day or over any given period, referred to as tracking error.	The Investment Manager would monitor the tracking error of the Scheme on an ongoing basis and would seek to minimize tracking error to the maximum extent possible. The investment manager will endeavor to maintain low cash levels to minimize tracking error.
Price risk: Fluctuations in the price of Gold	The fund is passively managed and fluctuations in Gold prices will not increase the tracking error.
Liquidity risk: Inability to buy / sell appropriate quantity of gold	Purchase of gold: All bullion banks have access to the international markets for purchase of gold. Sale of gold: The bullion banks are not allowed to sell the gold back in the international markets. However, sale of gold to meet the expenses of the would require gold to be sold in Scheme very small quantities which would be bought by the Market Maker/Authorised Participants.

Risk Mitigation measures for portfolio volatility

- a. The Scheme being passively managed carry lesser risk compared to active management.
- b. The Scheme follows the underlying price of gold and therefore the level of portfolio volatility would be same as that of the underlying gold price. The fund manager would also endeavour to keep minimal cash levels to keep performance deviation to minimal.

Risk mitigation measures for managing liquidity

- a. The Scheme invest in physical gold which satisfy the norms of 'Good Delivery' as defined by London Bullion Markets association. Liquidity issues are not envisaged as gold is a globally traded commodity and thereby liquid. There are also designated Authorised Participants who facilitate liquidity on the exchange.
- b. Also the Scheme could have tracking error with respect to price of physical gold which may add to the Schemes tracking error with its benchmark i.e. physical gold due to various factors including but not limited to:
Delay in the purchase or sale of gold due to
 1. Illiquidity of gold,
 2. Delay in realization of sale proceeds,
 3. Creating a lot size to buy the required amount of gold

General Risk Mitigation

- a. Gold is a fairly liquid asset and hence in normal circumstances would be available for purchase and sale at all points of time.
- b. The AMC has a robust process of retrieving speedily the daily collections at various RTA locations. The RTA has been advised to bank cheques as expeditiously as possible.
- c. The AMC tracks the daily cash flows and the Fund Managers towards prompt deployment, subject to market conditions.
- d. Even if the collections reported on a day are less than the minimum lot size, the AMC can/may procure the required quantity through open market purchases. The AMCs generally appoint Authorised Participants to ensure liquidity in the market place.
- e. The Scheme may buy or sell the gold at different points of time during the trading session at the then prevailing prices which may not correspond to its closing prices.

II. Information about the scheme

A. WHERE WILL THE SCHEME INVEST?

The Scheme may invest its funds in the following securities:

- Physical Gold and Gold related instruments
- Floating Rate and fixed rate securities created and issued/ guaranteed by the Central Government and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- Exchange Traded Commodity Derivatives (ETCDs) with gold as underlying
- Floating Rate and fixed rate securities and obligations/ Term Deposits of banks (both public and private sector) and development financial institutions to the extent permissible under SEBI Regulations
- Floating Rate and fixed rate securities of corporate entities (of both public and private sector undertakings) including Non-convertible debentures (including bonds) and non-convertible part of convertible securities
- Floating Rate and fixed rate securities and obligations/ Term Deposits of banks (both public and private sector) and development financial institutions to the extent permissible under SEBI Regulations
- Money market instruments permitted by SEBI/RBI, having maturities of up to one year or in alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements.
- Certificate of Deposits (CDs), Commercial Paper (CPs).
- Offshore securities / offshore debt securities, in the manner allowed by SEBI/RBI, provided such investments are in conformity with the investment objective of the Scheme and the prevailing guidelines and Regulations
- Securities created and issued by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills);

- Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills);
- Money market instruments as permitted by SEBI/RBI;
- Any other domestic fixed income securities as permitted by SEBI/ RBI from time to time (subject to the required approval if any)
- Tri-Party Repo or repo or any alternative investment as may be provided by RBI.
- Any other instruments / securities, which in the opinion of the fund manager would suit the investment objective of the scheme subject to compliance with extant Regulations.

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 June 12th, 2024 (% per annum)
TREPS	6.40-6.50
3M T-Bill	6.80-6.85

1 Y T-Bill	6.95-7.00
10 Y G Sec	7.00-7.05
3M PSU Bank CD	7.10-7.15
3M NBFC CP	7.70-7.75
1 Y PSU Bank CD	7.60-7.65
1 Y NBFC CP	7.90-7.95
1Y Manufacturing Company CP	7.70-7.75
5 Y AAA Institutional Bond	7.60-7.65
10 Y AAA Institutional Bond	7.50-7.55

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.

Tracking Error

Tracking error is defined as the standard deviation of the difference between the daily returns of the Underlying index and NAV of the scheme. The scheme's returns may deviate from the underlying benchmark index for the following reasons:

1. Fees & expenditure incurred by the scheme.
2. Cash held by the scheme due to subscriptions or to meet redemptions, expenses etc.
3. Corporate Actions
4. Halting of trading in underlying securities by exchange
5. Methodology of calculation of settlement price of the index. The benchmark or underlying index reflects the Volume Weighted Average Price (VWAP) of securities in the last half hour. However, the scheme may buy and sell at different points in time during the trading session at the then prevailing prices which may not correspond to the closing prices on the exchange. Inability to acquire the securities due to various reasons like circuit filters, lack of liquidity etc
6. Inability to acquire the securities due to various reasons like circuit filters, lack of liquidity etc.
7. Delay in replicating the portfolio during times of high volatility and reconstitution/rebalancing of index.
8. Rounding off securities for buying or selling as compared to the underlying index.

The AMC and fund manager would monitor the tracking error of the scheme on an ongoing basis and would seek to keep tracking error as low as possible. Under normal circumstances and as per SEBI regulation, it would not cross 2% per annum. However in case of various market events beyond the control of AMC or fund manager like dividend issuance by constituent members, rights issuance by constituent members, market volatility during reconstitution and rebalancing of portfolio and any abnormal circumstances, tracking error may exceed the prescribed limits. There can be no assurance or guarantee that the scheme will achieve any particular level of tracking error relative to performance of the Underlying Index

Disclosure of Tracking Error & Tracking Difference:

The Scheme will disclose the tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI. In case the Scheme has been in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.

Tracking Difference is the annualized difference of daily returns between the index and NAV of the scheme. It shall be disclosed on a monthly basis on website of AMC and AMFI. The annualized tracking difference averaged over a one year period shall not exceed 1.25%. In case the average annualized tracking difference over one year period for Debt ETFs/ Index Funds is higher than 1.25%, the same shall be brought to the notice of the trustees with corrective actions taken by the AMC if any.

J. What are the investment restrictions?

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

- 1) A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities, other money market instruments and derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging:
 Provided that Mutual Fund Schemes may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by SEBI vide para 12.1 of SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, as amended from time to time.
 Provided further that for investments by mutual fund schemes in unrated debt instruments maybe made subject to such conditions as may be specified by SEBI vide para 12.1 of SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 as amended from time to time.
 In accordance with the SEBI Master circular dated May 19, 2023, 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 mutual fund schemes shall be subject to the following:
 - a. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI Regulations and various circulars issued thereunder.
 - b. Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the schemes.
- 2) All such investments shall be made with the prior approval of the Board of AMC and the Board of Trustees. Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed only if,-
 - (i) such transfers are done at the prevailing market price for quoted instruments on spot basis. Explanation: "Spot basis" shall have the same meaning as specified by stock exchange for spot transactions.
 - (ii) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
 Further, provisions of para 12.30 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 and such other guidelines, shall also be complied with for such transfers.
- 3) A scheme may invest in another scheme under the same AMC or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.
- 4) The Mutual Fund will buy and sell securities on the basis of deliveries and shall in all cases of purchase, take delivery of relevant securities and in all cases of sale, deliver the securities.
 Provided that a mutual fund may enter into derivatives transactions in a recognised stock exchange, subject to the framework specified by SEBI. Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by RBI in this regard.
- 5) The Mutual Fund shall get the securities purchased or transferred in the name of the Mutual Fund on account of the concerned scheme, wherever investments are intended to be of a long term nature.
- 6) In terms of Para 12.16 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, pending deployment of funds of the Scheme in securities in terms of the 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. The following provisions shall be complied with:
 - a. "Short Term" for parking of funds by Mutual Fund shall be treated as a period not exceeding 91 days.
 - b. Such short term deposits shall be held in the name of the concerned scheme.
 - c. No mutual fund scheme shall park more than 15% of the net assets in Short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with prior approval of the trustees. Also, 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.
 - d. No mutual fund scheme shall park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
 - e. Trustee/AMC shall ensure that no funds of a scheme may be parked in short term deposit of a bank which has invested in that scheme. Trustee/AMC shall also ensure that the bank in which a scheme has short term deposit do not invest in the said scheme until the scheme has short term deposit with such bank.
 - f. AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
- 7) A scheme shall not make any investments in:
 - a. any unlisted security of an associate or group company of the sponsor; or
 - b. any security issued by way of private placement by an associate or group company of the sponsor; or

- c. the listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
- 8) The Mutual Fund/AMC shall make investment out of the NFO proceeds only on or after the closure of the NFO period. However, in terms of Para 1.10.3 of SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, the Mutual Fund/ AMC can however deploy the NFO proceeds in tri-party repo on government securities or treasury bills before the closure of NFO period. However, AMC shall not charge any investment management and advisory fees on funds deployed in tri-party repo on government securities or treasury bills during the NFO period. The appreciation received from investment in tri-party repo on government securities or treasury bills shall be passed on to investors. Further, in case the minimum subscription amount is not garnered by the Scheme during the NFO period, the interest earned upon investment of NFO proceeds in tri-party repo on government securities or treasury bills shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount.
 - 9) The scheme shall not make any investment in any fund of funds scheme.
 - 10) Save as otherwise expressly provided under SEBI Regulations, the mutual fund shall not advance any loans for any purpose.
 - 11) The Mutual Fund shall enter into transactions relating to Government Securities only in dematerialised form.
 - 12) The mutual fund shall not borrow except to meet temporary liquidity needs of the mutual fund for the purpose of repurchase, redemption of units or payment of interest or distribution of amounts to the unit holders. Provided that the mutual fund shall not borrow more than 20% of the net asset of the scheme and the duration of such a borrowing shall not exceed a period of six months.
 - 13) Investment in ETCDs having gold as the underlying by Gold ETFs will be subject to following conditions:
 - (i) The exposure to ETCDs having gold as the underlying shall not exceed 10% of net asset value of the scheme. However, the above limit of 10% shall not be applicable to Gold ETFs where the intention is to take delivery of the physical gold and not to roll over its position to next contract cycle.
 - (ii) Before investing in ETCDs having gold as the underlying, mutual funds shall put in place a written policy with regard to such investment with due approval from the Board of the AMC and the Trustees. The policy shall be reviewed by the Board of AMC and Trustees at least once a year.
 - (iii) The cumulative gross exposure of Gold ETFs shall not exceed 100% of the net assets of the scheme.
 - (iv) No mutual fund scheme shall have net short positions in ETCDs on any particular good, considering its positions in physical goods as well as ETCDs, at any point of time.

All investment restrictions shall be applicable at the time of making investment. Apart from the investment restrictions prescribed under the SEBI Regulations, internal risk parameters for limiting exposure to a particular scrip or sector may be prescribed from time to time to respond to the dynamic market conditions and market opportunities. The AMC / Trustee may alter the above investment restrictions from time to time to the extent that changes in the SEBI Regulations may allow and as deemed fit in the general interest of the unit holders.

K. FUNDAMENTAL ATTRIBUTES

Following are the fundamental attributes of the scheme, in terms of Regulation 18(15A) of the SEBI (Mutual Funds) Regulations, 1996:

- (i) Type of Scheme - An open-ended scheme replicating/tracking domestic price of Gold
- (ii) Investment Objective
 - Main Objective –As stated in Section I of the SID.
 - Investment Pattern - As stated in Section I of the SID.
- (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 Para 1.2.2 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, 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 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.

L. Index Methodology

INTRODUCTION TO GOLD EXCHANGE TRADED FUND (GETF)

Gold as an asset class:

Gold has held its status as a store of value for thousands of years. Traded as a commodity, bartered as currency, stored as an investment, and admired as an object of beauty, gold remained the asset of choice whenever crisis struck and whenever hard movable assets were required.

Gold moves in and out of the limelight w.r.t to the steady growth and development of financial markets and the various crises that rock it from time to time. Over the decades, it has gained appreciation as a store of value and as a hedge against inflation.

Gold and Inflation:

The value of gold in has kept pace with inflation and its value in terms of purchase of real goods and services has remained stable across the years. In a century spanned by sweeping technological and social changes, inflation, and geopolitical upheavals, it has retained its purchasing power.

Gold and Portfolio Diversification:

Gold has historically demonstrated non correlation with other asset classes like equities. Asset allocation is a key aspect of portfolio construction and investment strategy and investors seek to minimize their risk while maximizing returns using asset allocation.

Risk in a portfolio can be minimized by constructing it using asset classes with low or negative correlations. Factors that drive the performance and volatility of equity and debt do not affect the performance and volatility of gold in the same way.

Studies have shown that even a small allocation to gold in a portfolio manages to dampen the volatility of a portfolio, especially during unstable periods. In fact, during systemic crisis like the pandemic, gold's presence in a portfolio serves to stabilize the portfolio and improved the consistency of performance of the portfolio.

Exchange Traded Gold

Gold backed securities:

Gold is traded in the form of securities on stock exchanges around the world. These securitized gold investment products were regulated and came to be known as Exchange Traded Commodities or Exchange Traded Funds (ETFs). They, by design are expected to almost perfectly track the price of gold and unlike gold derivatives, are backed completely by physical gold held mainly in allocated form.

Benefits of Gold ETFs:

- Can be easily bought / sold like any other stock on the exchange through terminals spread across the country.
- Can be bought / sold anytime during market hours at prices that are expected to be close to actual NAV of the Scheme. Thus, investor invests at real-time prices as opposed to end of day prices.
- No separate form filling for buying / selling units. It is just a phone call to your broker or a click on the net.
- Ability to put limit orders and decide the price at which one wishes to transact.
- Minimum investment for a Gold ETF is one unit allowing small investors access to gold investments.
- Protects long-term investors from the inflows and outflows of short-term investors.
- Helps in increasing liquidity of underlying gold market.
- An investor can get a consolidated view of his investments without adding too many different account statements, as the units will be in demat form.

Comparison of Gold ETF with physical gold is given in the illustrative table below:

Sr. No.	Parameter	Jeweller	Bank	Gold ETF
1	How Gold is held	Physical (Bars / Coins)	Physical (Bars / Coins)	Dematerialized (Electronic Form)

2	Pricing	Differs from one to another. Neither transparent nor standard.	Differs from bank to bank. Not Standard	Linked to International Gold Prices and very transparent
3	Buying Premium above gold price	Likely to be more	Likely to be more	Likely to be less
4	Making Charges	Charges are incurred	Charges are incurred	No Charges are incurred
5	Impurity Risk	High	Nil	Nil
6	Storage Requirement	Locker / Safe	Locker / Safe	Demat Account
7	Security of Asset	Investor is responsible	Investor is responsible	Fund House takes the responsibility
8	Resale	Conditional and uneconomical	Banks do not buy back	At Secondary Market Prices
9	Convenience in Buying / Selling	Less convenient, as Gold needs to be moved physically	Less convenient, as Gold needs to be moved physically	More Convenient, as held in electronic form under the demat account
10	Quantity to Buy / Sell	Available in standard denomination	Available in standard denomination	Minimum is ½ or 1 gram according to the fund
11	Bid Ask Spread	Very High	Can't Sell Back	Very Low
12	Risk of Theft	Yes, possible	Yes, possible	No, Not possible

Further, below is the Gold creation and Gold redemption process:

Gold Creation Process	<p>Creation of units in gold happens in cash and kind both. The scheme will accept physical gold deposits of defined purity and quantity only from Authorized Participants (AP) and shall not be accepting physical gold deliveries from large investors. The process for both creation in cash and kind is briefly outlined below</p> <p>Creation in Kind:</p> <ol style="list-style-type: none"> 1. AP submits subscription form to AMC along with cash component in the form of bank transfer (if cash component is positive). Markup cash may be collected if required. The form is to be submitted before the applicable cut-off time for NAV availability. 2. AP delivers gold to AMC custody vault within the same day. Delivery charges & transit insurance are borne by the AP. 3. Custody undertakes "good bad delivery checking" where it verifies various documents associated with the gold to confirm authenticity and then proceeds to store the gold. (Refer physical gold characteristics above) 4. It informs AMC of vaulting of gold post which RTA is instructed to create units. 5. Units are credited to depository account of AP post realization of cash component. 6. Balance cash (if any) after deduction of cash component and charges is refunded back to the AP. <p>Creation in Cash:</p> <p>Large Investor submits subscription form to AMC along with a bank transfer of creation amount plus markup cash.</p> <p>AMC arranges for purchase of gold and on receipt of confirmation of vaulting of gold from the custodian initiates further process as above.</p>
Gold Redemption Process	<p>Direct redemption of units with the AMC also happens in cash and kind. The scheme shall issue physical deposits of gold in lieu of redemption to Authorized participants only. The process for redemption in cash and kind mirrors that of creation and is outlined below:</p> <p>Redemption in Kind:</p>

	<ol style="list-style-type: none"> 1. AP submits redemption form to AMC along with cash component in the form of bank transfer (if cash component is negative) and transfers units to AMC depository account. 2. The redemption request must be accompanied with the deliver order used in the depository system duly acknowledged by the DP with whom the authorized participant has a depository account stating the number of BBNPGETF units transferred to scheme account. 3. After successful verification of the redemption request, AMC to instruct custody for delivery/transfer of gold to the custody account of the AP. Responsibility of delivery lies on the AP and AMC will make available the requisite gold at the location of the custodian within the jurisdiction as decided by AMC. 4. All expenses related to taking physical delivery of gold will be borne by the Authorized Participant. 5. Custody informs AMC of collection of gold and RTA is instructed to extinguish units after realizing the cash component. 6. AMC to pay/collect cash component after adjustment of requisite charges. <p>Redemption in Cash:</p> <ol style="list-style-type: none"> 1. AP/Large Investor submits redemption form to AMC along with cash component in the form of bank transfer (if cash component is negative) and transfers units to AMC depository account. 2. The redemption request must be accompanied with the deliver order used in the depository system duly acknowledged by the DP with whom the AP/Large Investor has a depository account stating the number of BBNPGETF units transferred to scheme account. 3. AMC arranges to sell the gold and informs custody of delivery of gold. Custody informs AMC of collection of gold and RTA is instructed to extinguish units after realizing the cash component. 4. AMC to payout redemption proceeds after adjustment for cash component and deduction of charges. 5. Once payout process is done, AMC to inform RTA who will initiate corporate action to extinguish units. <p>The vault for AMC custody shall be located within the jurisdiction of Mumbai and efforts shall be made to ensure that the vault for AMC custody and APs remains the same eliminating unnecessary physical movement of the underlying gold.</p>
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M. Other Scheme Specific Disclosures:

Listing and transfer of units	<p>At present, the Units of the Scheme are listed on NSE and BSE. However, the AMC / Trustee may at their sole discretion list the Units under the Scheme on any other recognized Stock Exchange(s) having nationwide spread of trading terminals 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> <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</p>
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SCHEME INFORMATION DOCUMENT

	<p>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 14.4.2 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 on transferability of mutual fund units, investors /unitholders 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>
Dematerialization of units	<p>The Units of the Scheme are available only in dematerialized (electronic) form. Investors intending to invest in Units of BBNPGETF will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units directly from the fund in Creation Unit Size. The Units of the Scheme will be issued, traded and settled compulsorily in dematerialized (electronic) form.</p>
Minimum Target Amount	Not Applicable
Maximum Amount to be raised(if any)	Not applicable
Dividend Policy (IDCW)	<p>Distribution of amounts under IDCW option shall be in line with provisions mentioned under Chapter 11 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, read with further guidelines/clarifications issued by SEBI from time to time.</p>
Allotment	<p>Units of the Scheme will be allotted at approximately indicative NAV based prices (along with applicable charges and execution variations) during the Ongoing Offer for applications directly received at AMC. Additionally, the difference in the value of portfolio and cost of purchase/sale of Portfolio Deposit on the exchange for creation/redemption of the Units including the Cash Component and transaction handling charges, if any, will have to be borne by the Authorized Participant/Large Investor.</p> <p>The Units of the Scheme will be listed on the Capital Market Segment of the National Stock exchange of India Ltd. (NSE) and/ or BSE Limited (BSE) and/or on any other recognized Stock exchange(s) as may be decided by AMC from time to time. All investors including Authorized Participants and Large Investors can subscribe (buy) / redeem (sell) Units on a continuous basis on the NSE and/ or BSE on which the Units are listed during the trading hours on all the trading days.</p> <p>In addition, Authorized Participants and Large Investors can directly subscribe to/ redeem the Units on all Business Days with the Fund in 'Creation Unit Size' on an ongoing basis.</p> <p>The subscription/redemption of Units of the Scheme in Creation Unit Size will be allowed both by means of exchange of Portfolio Deposit and by Cash.</p> <p>ON THE EXCHANGE</p>

	<p>As Units of the Scheme are listed on the NSE and BSE, Investors can buy/sell Units on a continuous basis on the Stock Exchange(s) on which the Units are listed during the trading hours on all trading days like any other publicly traded stock at prices which may be close to the NAV of the Scheme. Subscriptions made through Stock Exchanges/demat mode will be made by specifying the number of Units to be subscribed and not the amount to be invested.</p> <p>The minimum number of Units that can be bought or sold through the Stock Exchange is 1 (one) Unit of the Scheme.</p> <p>DIRECTLY FROM THE FUND</p> <p>The Scheme offers for subscriptions (purchase)/redemptions (sale) only for Authorised Participants and Large Investors in 'Creation Unit Size' on all Business Days from the date of listing at NAV based prices.</p> <p>Pursuant to para 8.7 of SEBI Master Circular No. SEBI/HO/IMD/IMDI/DOF5/P/CIR/2021/0606 dated July 30, 2021, transactions in units of the Scheme by Authorized Participants / Large Investors directly with the AMC, intra-day NAV, based on the executed price at which the securities representing the underlying index are purchased / sold shall be applicable.</p> <p>The AMC will appoint Authorised Participants to also provide for the liquidity in secondary market on an ongoing basis. The Authorised Participants would offer two-way quotes (buy and sell quotes) in the secondary market for ensuring liquidity in Units of the Scheme.</p>
Refund	<p>If application is rejected, full amount will be refunded within 5 business days of closure of NFO. If refunded later than 5 business days, interest @15% p.a. for delay period will be paid and charged to the AMC. The AMC will endeavour to refund the proceeds on the best effort basis either through electronic mode or physical mode. Refund by physical mode may include refund orders that will be marked "A/c payee only" and will be in favour of and be despatched to the sole / first Applicant, by registered post.</p> <p>In accordance with the SEBI Regulations, if the Scheme fails to collect the minimum target amount, the Mutual Fund and the AMC shall be liable to refund the money to the applicants under the scheme.</p> <p>In addition to the above, refund of subscription amount to applicants whose applications are invalid for any reason whatsoever, will commence after the allotment process is completed.</p>
Who can Invest	<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"> 1. Resident adult individuals either singly or jointly (not exceeding three) or on an anyone or survivor basis; 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]

	<ol style="list-style-type: none"> 3. Karta of Hindu Undivided Family (HUF); 4. Partnership Firms & Limited Liability Partnerships (LLPs); 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; 6. Banks & Financial Institutions; 7. Mutual Funds / Alternative Investment Funds registered with SEBI; 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 & applicable statutory law; 9. Non-resident Indians (NRIs)/Persons of Indian Origin residing abroad (PIO) either on repatriation basis or non-repatriation basis; 10. Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis (subject to RBI approval, if any) /Foreign Portfolio Investors (FPIs) registered with SEBI. 11. Army, Air Force, Navy and other paramilitary units and bodies created by such institutions; 12. Scientific and Industrial Research Organisations; 13. Multilateral Funding Agencies approved by the Government of India/Reserve Bank of India; 14. Other Scheme of the Mutual Fund subject to the conditions and limits prescribed by the SEBI Regulations; 15. Non-Government Provident / Pension / Gratuity Funds as and when permitted to invest. 16. Trustee, AMC, Sponsor and their associates may subscribe to Units under this Scheme; 17. 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. <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>Pursuant to para 17.16 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, 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 in physical or online as per the choice of the unit holder(s)</p> <p>The AMC/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>
Who cannot invest?	<p>The AMC reserves the right to reject any application irrespective of the category of investor if found incomplete or due to unavailability of underlying securities, etc.</p> <p>It should be noted that the following persons cannot invest in the Scheme:</p> <ol style="list-style-type: none"> 1. Any person who is a foreign national. 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).

	<p>3. Non-Resident Indians residing in the United States of America and Canada. (Kindly note that units of the Scheme are not being offered in US and Canada).</p> <p>4. Individual investors defined as US persons which shall include the following:</p> <ul style="list-style-type: none"> - Designation of the unitholder as a US citizen or resident; or - Unitholder with a US place of birth; or - Unitholder with a current US residence address or US mailing address (including a US post office box); or - Unitholder with a current US telephone number (regardless of whether such number is the only telephone number associated with the account holder); or - Unitholder with a current power of attorney or signatory authority granted to a person with a US address as above; <p>(i) Accordingly, no fresh purchases in the Scheme would be allowed to be made by US persons as defined above.</p> <p>(ii) In case AMC / Fund subsequently identifies, that the subscription amount has been received from US person, then the AMC/ Fund at its sole discretion shall reject the application at the applicable NAV (at the time of investment) without any load, within 10 working days of identification of their status as US person.</p> <p>(iii) If an existing unit holder(s) subsequently becomes a US person, then such unit holder(s) will not be able to purchase any additional Units in any of the Schemes of the Fund. In case the AMC / Fund subsequently identifies, that the subscription amount has been received from US person, either through its own source or through intimation from the investor, then the AMC/ Fund at its sole discretion shall redeem all the existing investment at the applicable NAV on date of redemption, subject to exit load, if any, within 10 working days of identification of such change.</p> <p>It is further clarified that the provisions in clause (ii) and (iii) as above shall, mutadis mutandis, also be applicable for investments received from Non-Resident Indians residing in Canada.</p> <p>5. NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.</p> <p>6. 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 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>Note:</p> <ol style="list-style-type: none"> 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. 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
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	<p>cheques are presented again, the necessary charges are liable to be debited to the investor.</p> <p>No request for withdrawal of application made during the NFO Period will be allowed.</p>
How to apply and other details	<p>Investors can buy/sell Units on a continuous basis on the Stock Exchange(s) on which the Units are listed during the trading hours on all trading days like any other publicly traded stock at prices which may be close to the NAV of the Scheme.</p> <p>The application form shall be available on the website of the AMC as well as at the official points of acceptance of the mutual fund. The list of the official points of acceptance of transactions during NFO is given in the inside back cover of the SID. Investor can submit the application at the official points of acceptance. Please refer to the SAI and Application form for the instructions.</p> <p>para 16.7 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 permits cash investments in mutual funds upto the extent of Rs. 50,000/- per investor, per mutual fund, per financial year subject to subject to (i) compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules, regulations and guidelines and (ii) sufficient systems and procedures in place. However, the Fund, currently, does not permit cash investments in the Scheme.</p> <p>ASBA applicants shall submit an Application Form to the SCSB authorizing blocking of funds that are available in the bank account specified in the Application Form only. The acknowledgement for receiving the application by the designated Branches of the SCSBs does not guarantee that the Mutual Fund units shall be allotted either by the SCSB or the Mutual Fund. The application shall be further processed by the Registrar & Transfer Agent appointed by the Mutual Fund and units shall be allotted after deducting the blocked amount, only if the application is complete in all respect to the Mutual Fund / Registrar & Transfer Agent. Presently, ASBA facility is available for investors holding demat account.</p> <p>The ASBA Applicant's shall specify the bank account number in the ASBA Application Form and the SCSB shall block an amount equivalent to the Application Amount in the bank account specified in the ASBA Application Form. The SCSB shall keep the application amount in the relevant bank account blocked until withdrawal / rejection of the application or receipt of instructions from the Registrar to unblock the application amount. In the event of withdrawal or rejection of the Application Form or for unsuccessful form, the Registrar shall give instructions to the SCSB to unblock the application money in the relevant bank account. The SCSB will then unblock the application money within one day of receipt of such instruction. The application amount shall remain blocked in the ASBA account until scrutiny of the documents by the registrar of the Mutual Fund and consequent transfer of the application amount to the account of the Mutual Fund, or until withdrawal / failure of the NFO or until rejection of the ASBA Bid, as the case may be. The SCSB shall submit the ASBA form to the RTA / AMC for records.</p>
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.	Not 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 May 19, 2023, the repurchase/redemption (including switch-out) of units of the Scheme may be restricted under any of the following circumstances:</p>

- **Liquidity issues** - When market, at large, becomes illiquid affecting almost all securities rather than any issuer specific security.
- **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
- **Operational issues:** when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out)

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.

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.

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:

1. No redemption requests upto Rs. 2 lakh shall be subject to such restriction.
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.

Subject to provisions of aforesaid SEBI Master circular dated May 19, 2023 and SEBI (Mutual Funds) Regulations, 1996, 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 (www.barodabnpparibasmf.in).

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.

Freezing / Seizure of Accounts:

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 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:

- Under any requirement of any law or regulations for the time being in force.
- 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.

Suspension of Sale of the Units:

The Sale of units of the Scheme may be suspended temporarily or indefinitely under any of the following circumstances:

- During the period of book closure, if any
- Stock markets stop functioning or trading is restricted
- 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.
- A complete breakdown or dislocation of business in the major financial markets
- Natural calamities

	<ul style="list-style-type: none"> • Declaration of war or occurrence of insurrection, civic commotion or any other serious or sustained financial, political or industrial emergency or disturbance • SEBI, by orders, so direct <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>
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).	<p>In case of Purchase / Redemption directly with Mutual Fund (By Authorized Participants and Large Investors):</p> <p>Direct transaction in ETFs through AMCs Direct transaction with AMCs shall be facilitated for investors only for transactions above a specified threshold. In this regard, to begin with any order placed for redemption or subscription directly with the AMC must be of creation unit size.</p> <p>All direct transactions in units of ETFs by Market Makers or other eligible investors (as mentioned above) with AMCs shall be at intra-day NAV based on the actual execution price of the underlying portfolio.</p> <p>For Redemption of units directly with the Mutual Fund (other than Authorized Participants and Large Investors): Investors can directly approach the AMC for redemption of units of ETF, for transaction less than creation unit size without any exit load, in case of the following scenarios:</p> <ol style="list-style-type: none"> Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days. <p>In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day.</p> <p>Such instances shall be tracked by the AMC on an ongoing basis and in case any of the above mentioned scenario arises, the same shall be disclosed on the website of the Mutual Fund.</p> <p>Settlement of Purchase/Sale of Units of the Scheme on NSE/ BSE</p> <p>Buying/Selling of Units of the Scheme on NSE/ BSE is just like buying/selling any other normal listed security. If an investor has bought Units, an investor has to pay the purchase amount to the broker/sub-broker such that the amount paid is realized before the funds pay-in day of the settlement cycle on the Stock Exchange(s). If an investor has sold Units, an investor has to deliver the Units to the broker/sub-broker before the securities pay- in day of the settlement cycle on the Stock Exchange(s). The Units (in the case of Units bought) and the funds (in the case of Units sold) are paid out to the broker on the pay-out day of the settlement cycle on the Stock Exchange(s). The Stock Exchange(s) regulations stipulate that the trading member should pay the money or Units to the investor within 24 hours of the pay-out.</p> <p>If an investor has bought Units, he should give standing instructions for 'Delivery-In' to his /her/its DP for accepting Units in his/her/its beneficiary account. An</p>

	<p>investor should give the details of his/her beneficiary account and the DP-ID of his/her/its DP to his/ her/its trading member. The trading member will transfer the Units directly to his/her/ its beneficiary account on receipt of the same from NSE's/ BSE's Clearing Corporation.</p> <p>An investor who has sold Units should instruct his/her/its Depository Participant (DP) to give 'Delivery Out' instructions to transfer the Units from his/her/its beneficiary account to the Pool Account of his/her/its trading member through whom he/she/it have sold the Units. The details of the Pool A/C (CMBP-ID) of his/her trading member to which the Units are to be transferred, Unit quantity etc. should be mentioned in the Delivery Out instructions given by him/her to the DP. The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the Delivery Out instructions should be given at least 24 hours prior to the cutoff time for the prescribed securities pay-in to avoid any rejection of instructions due to data entry errors, network problems, etc.</p>
Minimum amount for Purchase / Redemption/ Switches	<p>ON THE EXCHANGE</p> <p>Investors can subscribe (buy) and redeem (sell) Units on a continuous basis on the NSE and BSE on which the Units are listed. On the Stock Exchange(s), the Units of the Scheme can be purchased/sold in minimum lot of 1 (one) Unit and in multiples thereof.</p> <p>DIRECTLY FROM THE FUND</p> <p>The Scheme offers for subscriptions/redemptions only for Authorized Participants and Large Investors in 'Creation Unit Size' on all Business Days at a price determined on the basis of approximately indicative NAV based prices (along with applicable charges and execution variations) during the Ongoing Offer for applications directly received at AMC. Additionally, the difference in the value of portfolio and cost of purchase/sale of Portfolio Deposit on the Exchange for creation/redemption of scheme Units including the Cash Component and transaction handling charges, if any, will have to be borne by the Authorized Participant/Large Investor.</p> <p>The Fund creates/redeems Units of the Scheme in large size known as "Creation Unit Size". Each "Creation Unit" consists of 1,10,000 Units of the Scheme. The value of the "Creation Unit" is 1 kilogram of physical gold or in multiple thereof called as the "Portfolio Deposit" and a "Cash Component" which will be exchanged for 1,10,000 Units of the Scheme. During buying or selling, for a concerned transaction, In case of any variation in the weight of the gold bar (away from 1 kg), same shall be adjusted in the cash component i.e. higher weight will reduce cash component and lower weight will increase cash component for the concerned investor.</p> <p>The Portfolio Deposit and Cash Component for the Scheme may change from time to time due to change in NAV.</p>
Account Statements	<p>The AMC shall send an allotment confirmation specifying the units allotted by way of e-mail and/or SMS within 5 Business Days of receipt of valid application to the Unit holders registered e-mail address and/or mobile number.</p> <p>As the units of the Scheme will be issued, traded and settled compulsorily in dematerialized (electronic) form, the statement of holding of the Unitholder i.e. beneficiary account holder will be sent by the respective DPs/ Depositories periodically.</p> <p>The consolidated account statement/account statement will be sent by ordinary post / courier / email. The account statements shall be non-transferable.</p>

	The Mutual Fund / Trustee / AMC reserves the right to reverse the transaction of crediting Units in the unitholder's account, in the event of non realisation of any cheque or other instrument remitted by the investor.
Dividend/IDCW	Not applicable
Redemption	<p>a. For Redemption of units directly with the Mutual Fund: (Authorized Participants & Large Investors) Mutual Fund will repurchase units from Authorized participants/Large Investors on any Business Day in Creation Unit size at approximately indicative NAV based prices (along with applicable charges and execution variations) during the Ongoing Offer for applications directly received at AMC. However, transaction charges payable to Custodian/Depository Participants, and other incidental charges relating to conversion of units into basket of securities may be deducted from redemption proceeds.</p> <p>b. For Redemption of units directly with the Mutual Fund (other than Authorized Participants): Investors other than Authorized Participants and Large Investors can redeem units directly with the Fund for less than Creation Unit size at approximately indicative NAV based prices (along with applicable charges and execution variations) during the Ongoing Offer of units without any exit load if:</p> <ul style="list-style-type: none"> a. Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or b. No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or c. Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days. <p>In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day.</p> <p>Such instances shall be tracked by the AMC on an ongoing basis and in case any of the above mentioned scenario arises, the same shall be disclosed on the website of the Mutual Fund.</p> <p>c. For Sale through Stock Exchange(s): All categories of investors may sell the Units of the Scheme through the Stock Exchange(s) on which the units of the Scheme are listed, on any trading day in round lot of one (1) Unit and multiples thereof.</p> <p>Note: The transaction handling charges which include brokerage, Securities transaction tax, regulatory charges if any, depository participant charges, uploading charges and such other charges that the mutual fund may have to incur in the course of cash subscription/ redemption or accepting the portfolio deposit or for giving a portfolio of securities as consideration for a redemption request, shall be recoverable from the transacting Authorized Participant or Large Investor. As required under the Regulations, the Fund will ensure that the Redemption Price is not lower than 95% of the NAV applicable at that moment, provided that the difference between the Redemption Price and Purchase Price of the Units shall not exceed the permissible limit of 5% of the Purchase Price, as provided for under the Regulations.</p>
Bank Mandate	In order to protect the interest of Unit Holders from fraudulent encashment of cheques, the SEBI Regulations have made it mandatory for investors to mention in their application / redemption request, their bank name and account number. The normal processing time may not be applicable in situations where such details are not provided by investors / Unit Holders. The AMC will not be

	<p>responsible for any loss arising out of fraudulent encashment of cheques and / or any delay / loss in transit.</p> <p>Investors would be required to submit any one of the following documents, in case the cheque provided along with fresh subscription/new folio creation does not belong to the bank mandate specified in the application form:</p> <p>(i) Original cancelled cheque or photocopy of the cheque having the First Holder name printed on it;(ii) Original cancelled cheque or photocopy of the cheque without having the name printed on it and either of (a) Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application (b) Photocopy of the bank statement/ bank pass book duly attested by the bank manager/ authorized official and bank seal (c) Bank Confirmation for the name and Bank Account Number of the First Holder along with MICR & IFSC details duly signed by the bank manager/authorized official.</p> <p>In case, the application for subscription does not comply with the above requirements, the AMC may, at its sole and absolute discretion, reject/not process such application and refund the subscription amount to the bank account from where the investment was made and shall not be liable for any such rejection/refund.</p>
Delay in payment of redemption/ repurchase proceeds or proceeds under IDCW option	Beyond 3 working days from the date of receipt of redemption request, the AMC shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delays (presently @ 15% per annum). Investors shall also be informed about the rate and amount of interest paid to them.
Policy on Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	<p>In terms of para 14.3 of SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, the unclaimed redemption amount and IDCW amounts (the funds) may be deployed by the Mutual Fund in money market instruments and separate plan of liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts only. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid an initial unclaimed amount along-with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education.</p> <p>The details of such unclaimed redemption/IDCW amounts are made available to investors upon them providing proper credentials, on website of Mutual Funds and AMFI along with the information on the process of claiming the unclaimed amount and the necessary forms / documents required for the same.</p>
Disclosure w.r.t investment by minors	<p>In case of minor application, AMC will register standing instructions till the date of the minor attaining majority, though the instructions may be for a period beyond that date. Prior to minor attaining majority, AMC shall send advance notice to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents to change the status of the account to "major". The account shall be frozen for operation by the guardian on the day the minor attains the age of majority and no fresh transactions shall be permitted till the documents for changing the status are received.</p> <p>"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."</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</p>

SCHEME INFORMATION DOCUMENT

	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.
Product Labelling (Including Risk-meter)	<p>The Product labelling 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. The Riskometer categorizes various schemes under different levels of risk based on the investment objective, asset allocation pattern, investment strategy and typical investment time horizon of investors.</p> <p>Therefore, the schemes 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 labelling (including the Riskometer) but also on other quantitative and qualitative factors such as performance, portfolio, fund managers, asset manager, etc. and shall seek appropriate advise, if they are unsure about the suitability of the Scheme before investing. As per SEBI</p> <p>Guidelines, Riskometer of the Scheme shall be reviewed on a monthly basis based on evaluation of risk level of Scheme's month end portfolios. Notice about changes in Scheme's Riskometer, if any, shall be issued.</p> <p>The product labelling 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.</p> <p>For latest riskometers of the Scheme and the Benchmark, investors may refer to the monthly portfolios disclosed on the website of the Fund viz. www.barodabnp-paribas-mf.in as well as AMFI website within 10 days from the close of each month.</p>
Tracking Error (TE) and Tracking Difference	<p>Tracking Error is the standard deviation of the difference in daily returns between the Scheme and the underlying index annualized over 1 year period. The Scheme shall disclose the tracking error based on past one year rolling data, on a daily basis, on its website and AMFI. Tracking error shall not exceed 2%.</p> <p>Further, upon completion of 1 year of the Scheme, Tracking Difference i.e. the difference of returns between the Scheme and the index annualized over 1 year, 3 year, 5 year, 10 year and since the scheme inception period, shall also be disclosed on the website of the AMC and AMFI, on a monthly basis.</p>
Other Disclosures by ETFs / Index Funds	<p>Change in constituents of the index, if any, shall be disclosed on the AMC website on the day of change. Further, ETFs/ Index Funds shall disclose the following on monthly basis:</p> <ol style="list-style-type: none"> Name and exposure to top 7 issuers and stocks respectively as a percentage of NAV of the scheme Name and exposure to top 7 groups as a percentage of NAV of the scheme. Name and exposure to top 4 sectors as a percentage of NAV of the scheme.
Creation Unit	<p>'Creation Unit' is a fixed number of Baroda BNP Paribas Gold ETF units that can be created or redeemed directly with the AMC by Authorized Participants (AP) / Market Maker or Large Investors. As per para 3.6.2.2 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74, minimum amount for direct creation & redemption with AMC is 25 CR. However, this limit is not applicable for MM who can create or redeem in multiples of creation unit with the AMC.</p> <p>Creation & redemption of units in the scheme is done after full sighting of cash/gold/units in scheme account.</p> <p>Creation size for Gold ETF is 1 kilogram bar of physical gold. The physical gold held by the scheme shall also be in multiples of kilograms only. Proposed Creation Unit size for Baroda BNP Paribas Gold ETF is 1,00,000 units so that 1 unit of ETF is equal to 1/100th gram of gold. The fund may from time to time change the size of the Creation Unit in order to equate it with marketable lots of the underlying instruments</p> <p>A sample calculation of creation unit is as below:</p>

	Face Value/unit	100
	NAV/unit	60
	No. of Units	1,00,000 /-
	Portfolio Amount	60,00,000/-
	Cash Component	0
	Creation Amount	60,00,000
	<p>The Cash component is the difference between NAV of creation unit and the market value of underlying portfolio. The cash component represents accrued dividends, accrued annual charges including management charges and residual fees in the scheme.</p> <p>In ETFs, transaction costs like brokerage, custodian/depository participant charges, equalization of dividends and other incidental charges for creation units are charged to the customer creating/redeeming units and also form a part of the cash component but usually charged separately under markup cash. The charges do not form part of the NAV. Markup cash also serves as a cushion for market movements between receipt of creation application and execution of underlying security basket.</p> <p>Details pertaining to portfolio and cash component for creation unit will vary from time to time and will be decided and announced by the AMC on its website on a daily basis.</p> <p>Note:</p> <ul style="list-style-type: none"> Cash component is either paid to investors or received from investors at time of creation or redemption of units. Following are the circumstances for cash component: <ul style="list-style-type: none"> If cash component for the day is positive <ol style="list-style-type: none"> Investor pays to AMC for creation of units. AMC pays to investor for redemption of units. If cash component for the day is negative <ol style="list-style-type: none"> AMC pays to investor for creation of units Investor pays to AMC for redemption of units 	
Physical Characteristics	Gold	<p>Gold shall be accepted & stored only in 1 kilogram bars and multiples thereof. The gold bars must have purity (fineness) of 995 parts per 1000 parts (99.5%). Documents to be submitted for verifying the purity of gold at the time of vaulting. List of documents required are as follows:</p> <ol style="list-style-type: none"> Original Assay Certificate Bar list from the refiner Relevant shipping documents (airway bill & customs invoice) establishing that the gold has been shipped from a Good London Refiner using an accredited international shipping company on a door-to-door basis through one of the accredited agencies Any other documents as required by the custodian from time to time to adequately indicate the purity of the gold deposited with it. <p>Physical audit of the gold assets of the scheme shall be conducted by statutory auditors of the mutual fund on a half year basis and a report to Trustees shall be submitted along with its inclusion in the half yearly report by Trustees to SEBI</p>
Process of Creation of units		Creation of units in gold happens in cash and kind both. The scheme will accept physical gold deposits of defined purity and quantity only from Authorized

	<p>Participants (AP) and shall not be accepting physical gold deliveries from large investors. The process for both creation in cash and kind is briefly outlined below</p> <p>Creation:</p> <ol style="list-style-type: none"> 1. AP submits transaction slip to AMC along with cash component in the form of bank transfer (if cash component is positive). Markup cash may be collected if required. 2. AP delivers gold to AMC custody vault within the same day. Delivery charges & transit insurance are borne by the AP. 3. Custody undertakes "good bad delivery checking" where it verifies various documents associated with the gold to confirm authenticity and then proceeds to store the gold. 4. It informs AMC of vaulting of gold post which working file for allotment NAV is computed. 5. RTA is instructed to create units. RTA is provided with a settlement file containing details of baskets, allotment NAV and trade details. 6. Corporate action is initiated by RTA and units are credited to depository account of AP on T+0 days in most cases or in the morning of T+1 days. <p>Balance cash after deduction of cash component and charges is refunded back to the AP.</p>
Process of Redemption of units	<p>Direct redemption of units with the AMC also happens in cash and kind. The scheme may choose to provide physical gold to redeeming large investors at its own discretion. The process for redemption in cash and kind is exactly the opposite of creation and is outlined below:</p> <p>Redemption:</p> <ol style="list-style-type: none"> 1. AP submits transaction slip to AMC along with cash component in the form of bank transfer (if cash component is negative) and transfers units to AMC depository account. 2. On sighting of units in depository account, AMC to instruct custody for delivery of gold. AP collects the gold from custody vault. In case of redemption in kind for large investors other than AP, responsibility of delivery lies on the investor and AMC will make available the requisite gold at the location of the custodian within the jurisdiction as decided by AMC. 3. Custody informs AMC of collection of gold and working file for allotment NAV is computed. 4. RTA is instructed to extinguish units. RTA is provided with a settlement file containing details of baskets, redemption NAV and trade details. 5. RTA generates payout file and shares it with the AMC. AMC to pay/collect cash component after adjustment of requisite charges. <p>Once payout process is done, AMC to inform RTA who will initiate corporate action to extinguish units on T+0/1 days.</p>
Other disclosures	<p>To enhance investor awareness and information dissemination to investors, SEBI prescribes various additional disclosures to be made by Mutual Funds from time to time on its website / on the website of AMFI, stock exchanges, etc.</p> <p>These disclosures include Scheme Summary Documents, Investor charter (which details the services provided to Investors, Rights of Investors, various activities of Mutual Funds with timelines, DOs and DON'Ts for Investors, Grievance Redressal Mechanism, etc.) Investors may refer to the same.</p>

III. Other Details

A. PERIODIC DISCLOSURES

Net Asset Value	The AMC/Mutual Fund will calculate and disclose the first NAV(s) of the Scheme not later than 5 business days from the date of allotment of the Scheme. Thereafter, the AMC/Mutual Fund shall declare the Net Asset Value
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SCHEME INFORMATION DOCUMENT

<p>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.</p>	<p>of the scheme on every business day on AMFI's website (www.amfiindia.com) by 9 a.m. of the following calendar day and also on its website (www.barodabnp-paribas-mutual-fund.in). The NAV shall be calculated for all business days. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI in writing and the number of such instances would also be reported to SEBI on quarterly basis. If the NAVs are not available before the commencement of business hours of the following day due to any reason, the Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. The NAV shall also be made available to Unit Holders through SMS upon receiving a specific request in this regard on its website.</p> <p>Indicative NAV, henceforth known as iNAV is NAV per unit calculated using the current market value of its portfolio during market hours. It will be disclosed on a continuous basis on the AMC and stock exchange where the units of the Scheme are listed and traded and as per para 3.6.5. of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-z/P/CIR/2023/74 dated May 19, 2023, will be based on latest available data for Gold. Accordingly, INAV disclosed for Gold ETFs may either be static or dynamic depending upon the availability of the underlying price</p> <p>iNAV will not have any bearing on the subscription or redemption of units directly with the Scheme by Authorized participant / Large Investor</p>
<p>Monthly Disclosure of Average Assets Under Management (AAUM)</p>	<p>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.</p>
<p>Portfolio Disclosures</p> <p>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.</p>	<ol style="list-style-type: none"> 1. AMC/Mutual Fund shall disclose portfolio (along with ISIN) as on the last day of the month and half-year (i.e. 31st March and on 30th September) for the Scheme on its website and on the website of AMFI within 10 days from the close of each month/ half-year respectively. 2. AMC/Mutual Fund shall send the monthly and half-yearly statement of scheme portfolio via email to those unitholders whose email addresses are registered with AMC/Mutual Fund within 10 days from the close of each month and half-year respectively. The unit holders are requested to ensure that their email address is registered with AMC/Mutual Fund. 3. AMC/Mutual Fund shall publish an advertisement, in the all India edition of at least two daily newspapers, one each in English and Hindi, every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on its website and on the website of AMFI and the modes such as telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the half-yearly statement of its schemes portfolio. 4. Further, AMC/Mutual Fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder. 5. Unitholders' can obtain the scheme's latest portfolio holding in a user-friendly and downloadable spreadsheet format at the following link https://www.barodabnp-paribas-mutual-fund.in/downloads/monthly-portfolio-scheme
<p>Half Yearly Results</p>	<p>The Mutual Fund /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 Mutual Fund and /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.</p>
<p>Annual Report</p>	<p>Scheme wise annual report or an abridged summary thereof shall be provided to all unit holders within four months from the date of closure of the relevant accounts year i.e. 31st March each year.</p>

	<p>The provisions stated at para 5.4 and 5.10 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 shall be complied with.</p> <p>In accordance with para 5.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, 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"> 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/Mutual Fund website (www.barodabnpparibasmf.in) and on the website of AMFI (www.amfiindia.com) and AMC/Mutual Fund shall display the link prominently on its websites and make the physical copies available to the unitholders, at their registered offices at all times. 2. AMC/Mutual Fund shall publish an advertisement, in the all India edition of at least two daily newspapers, one each in English and Hindi, every 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. 3. AMC/Mutual Fund shall send the scheme annual reports or abridged summary thereof only via email to those unitholders whose email addresses are registered with AMC/Mutual Fund. The unit holders are requested to ensure that their email address is registered with AMC/Mutual Fund. 4. In case of unitholders whose email address is not registered with the AMC/Mutual Fund, 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. 5. Further, AMC/Mutual Fund shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder.
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B. Transparency/NAV Disclosure

The AMC/Mutual Fund will calculate and disclose the first NAV(s) of the Scheme not later than 5 business days from the date of allotment of the Scheme. Thereafter, the AMC/Mutual Fund shall declare the Net Asset Value of the scheme on every business day on AMFI's website (www.amfiindia.com) by 9 a.m. of the following calendar day and also on its website (www.barodabnpparibasmf.in). The NAV shall be calculated for all business days. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI in writing and the number of such instances would also be reported to SEBI on quarterly basis. If the NAVs are not available before the commencement of business hours of the following day due to any reason, the Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. The NAV shall also be made available to Unit Holders through SMS upon receiving a specific request in this regard on its website.

Indicative NAV, henceforth known as iNAV is NAV per unit calculated using the current market value of its portfolio during market hours. It will be disclosed on a continuous basis on the AMC and stock exchange where the units of the Scheme are listed and traded and as per para 3.6.5. of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-z/P/CIR/2023/74 dated May 19, 2023, will be based on latest available data for Gold. Accordingly, iNAV disclosed for Gold ETFs may either be static or dynamic depending upon the availability of the underlying price

iNAV will not have any bearing on the subscription or redemption of units directly with the Scheme by Authorized participant / Large Investor

C. Transaction charges and stamp duty-

Pursuant to para 10.5 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023; 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. The distributors shall have an option either to opt in or opt out of levying transaction charge based on type of the product.

- First time investor in Mutual Fund (across all the Mutual Funds):** Transaction charge of Rs. 150/- for subscription of Rs. 10,000 and above shall be deducted.
- Existing investor in Mutual Funds (across all the Mutual Funds):** Transaction charge of Rs. 100/- per subscription of Rs. 10,000 and above shall be deducted.
- For SIP** - The transaction charges in case of investments through SIP shall be deducted only if the total commitment (i.e., amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. The transaction charges shall be deducted in 3-4 installments.
- Transaction charges shall not be deducted for:
 - purchases /subscriptions for an amount less than Rs. 10,000/-
 - transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc.
 - purchases /subscriptions made directly with the Fund (i.e. not through any distributor/agent).
 - Transactions through stock exchange.
- The statement of account shall reflect the net investment as gross subscription less transaction charge and the number of units allotted against the net investment.
- As per para 10.4.1 (b) of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, 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.

Stamp Duty:

Investors/Unit holders are requested to note that that pursuant to Notification No. S.O. 1226(E) and G.S.R 226 (E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of The Finance Act, 2019, notified on February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India, a stamp duty @0.005% of the transaction value would be levied on applicable mutual fund transactions. 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.

D. Associate Transactions

Please refer to Statement of Additional Information

E. Taxation

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

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

Taxation	A. Specified Mutual Fund		
	Specified mutual fund means a mutual fund acquired after 1 April 2023 by whatever name called, where not more than 35% of its total proceeds is invested in the equity shares of domestic companies.		
	Specified Mutual Fund	Resident investors	Mutual Fund
The information is provided for general information only as per Finance Act, 2024. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax	Tax on income received on units from the scheme	Tax rates applicable basis the status of the investor	Withholding tax on the income distributed to the investors

SCHEME INFORMATION DOCUMENT

advisors /authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the scheme.		i.e. corporate, non-corporate, etc.	10% from 1 April 2021 (Please refer SAI)
	Capital Gains Short term (irrespective of the period of holding)	Please refer Statement of Additional Information ('SAI') for tax rates applicable.	Nil
	Business Income (where the units are held as stock-in-trade by the investors)		Nil
	B. Debt Schemes Debt oriented mutual fund schemes are other than equity oriented mutual fund schemes and specified mutual fund 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% from 1 April 2021 (Please refer SAI)
	Capital Gains Long term	With Indexation: 20%	Nil
	Short term	Please refer SAI for tax rates applicable.	Nil
	Business Income (where the units are held as stock-in-trade by the investors)	Please refer SAI for gains arising on sale of units	Nil

F. Rights of Unitholders

Please refer to SAI for details.

G. List of official points of acceptance:

Detailed list of Official Point of acceptance is available at <https://www.barodabnpparibasmf.in/assets/pdf/List-of-OPAT.pdf>
MFCentral: <https://mfcentral.com/>
KFin Technologies Limited (KFin): <https://www.kfintech.com/>

H. Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations

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

Notes:

- 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.
- 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: June 26, 2024

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

SCHEME INFORMATION DOCUMENT

16	RTA OPAT	Bellary	South	Karnata ka	Kfin Technologies Ltd Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103
17	RTA OPAT	Davange re	South	Karnata ka	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	Karnata ka	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	Karnata ka	Kfin Technologies Ltd Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201
20	RTA OPAT	Hubli	South	Karnata ka	Kfin Technologies Ltd R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029
21	RTA OPAT	Mangalo re	South	Karnata ka	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	Karnata ka	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	Karnata ka	Kfin Technologies Ltd Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201
26	RTA OPAT	Ahmeda bad	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 Ltd B-42 Vaibhav Commercial Center Nr Tvs Down Town Shrow Room Grid Char Rasta Anand 380001
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	Bhavnag ar	West	Gujarat	Kfin Technologies Ltd 303 Sterling Point Waghawadi Road - Bhavnagar 364001
31	RTA OPAT	Gandhid ham	West	Gujarat	Kfin Technologies Ltd Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near Hdfc Bank Gandhidham 370201
32	RTA OPAT	Gandhin agar	West	Gujarat	Kfin Technologies Ltd 138 - Suyesh solitaire, Nr. Podar International School, Kudasan, Gandhinagar-382421 Gujarat
33	RTA OPAT	Jamnaga r	West	Gujarat	Kfin Technologies Ltd 131 Madhav Plazza Opp Sbi Bank Nr Lal Bunglow Jamnagar 361008
34	RTA OPAT	Junagad h	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

SCHEME INFORMATION DOCUMENT

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
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 No:303 Vamsee Estates Opp: Bigbazaar Ameerpet Hyderabad 500016
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 No. 46-23-10/A Tirumala Arcade 2Nd Floor Ganuga Veedhi Danavaipeta Rajahmundry East Godavari Dist Ap - 533103
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 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam Andhra Pradesh - 532001
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

SCHEME INFORMATION DOCUMENT

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 Serilingampally 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 Jaistambh Square Amaravathi 444601
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 MP 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 Jae 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	Chattisgarh	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	Chattisgarh	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	Chinsurah	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)Adjusent 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

SCHEME INFORMATION DOCUMENT

107	RTA OPAT	Gaya	East	Bihar	Kfin Technologies Ltd Property No. 711045129 Ground Floorhotel 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 Jalpaiguri 735101
109	RTA OPAT	Jamshedpur	East	Jharkhand	Kfin Technologies Ltd Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshepur 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	Chattisgarh	Kfin Technologies Ltd Office No S-13 Second Floor Reheja Tower Fafadih Chowk Jail Road 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
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 Ltd House No. 17/2/4 2Nd Floor Deepak Wasan Plaza Behind Hotel Holiday Inn Sanjay Place Agra 282002
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 Ltd Meena Bazar 2Nd Floor 10 S.P. Marg Civil Lines Subhash Chauraha Prayagraj Allahabad 211001
122	RTA OPAT	Ambala	North	Haryana	Kfin Technologies Ltd 6349 2Nd Floor Nicholson Road Adjacent Kos Hospitalambala 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 gphantaghar 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	Uttarpradesh	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

SCHEME INFORMATION DOCUMENT

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 1st 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
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 Roa 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 Siga ,Near Petrol Pump Varanasi -221010
164	RTA OPAT	Yamuna Nagar	North	Haryana	Kfin Technologies Ltd B-V 185/A, 2 nd 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

SCHEME INFORMATION DOCUMENT

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 Vashi Plaza Shop No. 324 C Wing 1St Floor Sector 17 Vashi 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 Floor Ganga Prasad Near Rbl Bank Ltd Ram Maruti Cross Road Naupada 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 Building 1st Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002
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 Hdfc Mutual Fund, Feroze Gandhi Market Ludhiana 141001
188	RTA OPAT	Moga	North	Punjab	Kfin Technologies Ltd 1St Floor Dutt 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 Floor Super 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

SCHEME INFORMATION DOCUMENT

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 Satara Bazaar, Satara - 415001
199	RTA OPAT	Ahmednagar	West	Maharashtra	Kfin Technologies Ltd Shop no. 2, Plot No. 17, S.no 322, Near Ganesh Colony, Savedi, Ahmednagar - 414001
200	RTA OPAT	Nellore	South	Andhra Pradesh	Kfin Technologies Ltd 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003
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	Chattisgarh	KFin Technologies Limited Office No.202, 2nd floor, ICRC, QUBE, 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 HO, 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

Based on the para 16.6 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, 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.