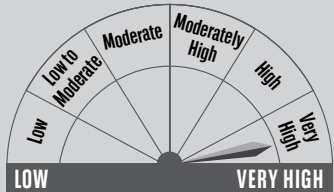


KEY INFORMATION MEMORANDUM

BARODA BNP PARIBAS MULTI ASSET FUND

(An open ended scheme investing in Equity, Debt and Gold ETF)

This product is suitable for investors who are seeking*:	Riskometer for the Scheme^^
<ul style="list-style-type: none"> Wealth creation in long term. Investment in equity and equity related securities debt and money market instruments and Gold ETF 	 <p>Investors understand that their principal will be at VERY HIGH RISK</p>

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

^^the riskometer assigned is based on internal assessment of the scheme characteristics and the same may vary post NFO when actual investments are made.

Offer of units of Rs. 10 each during the New Fund Offer Period and continuous offer for units at NAV based prices

New Fund Offer Opens on	New Fund Offer Closes on	Scheme re-opens on
Monday, November 28, 2022	Monday, December 12, 2022	Within 5 business days from date of allotment

Sponsors	Bank of Baroda , Registered Office: Baroda House, P. B. No. 506, Mandvi, Baroda - 390006. BNP Paribas Asset Management Asia Limited , Registered Office: 17/F, Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong
Name of Mutual Fund (Mutual Fund)	Baroda BNP Paribas Mutual Fund (formerly known as Baroda Mutual Fund)
Name of Asset Management Company (AMC)	Baroda BNP Paribas Asset Management India Private Limited (Formerly BNP Paribas Asset Management India Private Limited) (CIN: U65991MH2003PTC142972)
Name of Trustee Company (Trustee)	Baroda BNP Paribas Trustee India Private Limited (formerly known as Baroda Trustee India Private Limited) (CIN: U74120MH2011PTC225365)
Addresses of the entities	Crescenzo, 7th Floor, Bandra Kurla Complex, Bandra (E), Mumbai - 400051. India
Website of the entity	www.barodabnpparibasmf.in
Scheme Code	BBNP/O/E/MAA/22/09/0030

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

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

This KIM is dated Monday, October 31, 2022.

Name of the Scheme	BARODA BNP PARIBAS MULTI ASSET FUND (BBNPPMAF)			
Type of the Scheme	An open ended scheme investing in Equity, Debt and Gold ETF			
'Category' as per SEBI circular dt. October 06, 2017	Multi Asset Allocation			
Investment objective	The Scheme seeks to generate long term capital growth by investing in equity and equity related securities, debt & money market instruments, REITs / InVITs and Gold ETF. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.			
Asset Allocation Pattern of the Scheme	Under normal circumstances, the asset allocation under the Scheme would be as follows:			
	Type of Instruments	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile
	Equity & Equity related instruments ^	65	80	Very High
	Debt* & Money Market instruments	10	25	Low to Medium
	Gold ETFs	10	25	High
	Units issued by REITs & INVITs	0	10	Very High
	^The Scheme may invest upto 50% of equity assets in equity derivatives instruments as permitted under the SEBI (Mutual Funds) Regulations, 1996 from time to time. The Scheme may use equity derivatives for such purposes as maybe permitted under the SEBI (Mutual Funds) Regulations, 1996, including but not limited for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time. The scheme shall not invest in debt derivative instruments.			
	*Debt instruments may include securitised debt upto 20% of the net assets. Debt instruments include units of liquid schemes launched by SEBI registered Mutual Fund or schemes that invest predominantly in money market instruments. Debt instruments also include debt derivative instruments include Interest Rate Swaps, Interest Rate Forwards, Interest Rate Futures, Forward Rate Agreements and any such other derivative instruments permitted by SEBI/RBI from time to time.			
	Investment in liquid schemes or schemes that invest predominantly in money market instruments/ securities will be made for funds pending deployment. Money market instruments include Tri-party Repo on government securities or T-bills / Reverse Repo (including corporate bond Repo), commercial papers, commercial bills, treasury bills, Government securities issued by Central & State Government having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.			
	The Fund may also enter into "Repo", "Short Selling" or such other transactions as may be allowed to Mutual Funds from time to time. The scheme may engage in Securities Lending not exceeding 15% of the net assets of the scheme and shall not lend more than 5% of its Net Assets to a single counterparty or such other limits as may be permitted by SEBI from time to time. The scheme does not intend to invest in Foreign Securities.			
The cumulative gross exposure through equity, debt, Gold ETF, units issued by REITs & InvITs and derivative positions should not exceed 100% of the net assets of the Scheme in accordance with SEBI circular no. Cir/IMD/DF/11/2010 dated August 18, 2010.				
The Scheme may enter into repos/reverse repos as may be permitted by RBI other than repo in corporate debt securities. From time to time, the Scheme may hold cash. A part of the net assets may be invested in the Tri-party repo on Government Securities or treasury bills or repo or in an alternative investment as may be provided by RBI, subject to prior approval from SEBI, if any.				
The Scheme may undertake Securities Lending transactions, in accordance with the framework relating to securities lending and borrowing specified by SEBI, within following limits:				
i. Not more than 20% of the net assets can be deployed in Stock Lending				
ii. Not more than 5% of the net assets can be deployed in Stock Lending to any single intermediary.				
Debt instruments having Special Features				
The Scheme may invest in debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption referred in SEBI circular March 10, 2021. The Scheme shall not invest more than 10% of its NAV of the debt portfolio of the scheme in such instruments and not more than 5% of its NAV of the debt portfolio of the Scheme in such instruments issued by a single issuer or within such limits as may be revised by SEBI from time to time.				
Credit Enhancement / Structured Obligations				
The scheme may invest in debt instruments having structured obligations / credit enhancement as per limit prescribed by SEBI and as amended from time to time. In terms of SEBI circular No. SEBI/HO/IMD/DF2/CIR/P/2019/104 dated October 1, 2019, the Scheme may invest into debt instruments having Structured Obligations / Credit Enhancements upto 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio.				
Credit Default Swaps (CDS)				
The Scheme may invest on Credit Default Swaps (CDS) and the exposure in CDS transactions shall not exceed 15% of the net assets of the Scheme. In accordance with SEBI Circular No. CIR/IMD/DF/23/2012 dated November 15, 2012, exposure to a single counterparty in CDS transactions shall not exceed 10% of the net assets of the Scheme and the total exposure related to premium paid for all derivative positions, including CDS, shall not exceed 20% of the net assets of the Scheme. Further provided that the exposure in interest rate derivatives and CDS shall not exceed 50% of debt assets.				
The Scheme may invest in the units of REITs and InvITs as per SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2017/17 dated February 28, 2017 as amended from time to time, subject to the following:				
a. No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of REIT and InvIT; and				
b. A mutual fund scheme shall not invest –				
i. more than 10% of its NAV in the units of REIT and InvIT; and				
ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer				

	<p>The cumulative gross exposure through equity, debt, derivative positions, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities /assets and such other securities/assets as may be permitted by SEBI from time to time (subject to prior approval from SEBI, if any) will not exceed 100% of the net assets of the Scheme. However, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.</p> <p>According to SEBI circulars (reference no. SEBI/IMD/CIR No. 1/ 91171/07 dated April 16, 2007, SEBI/IMD/CIR No. 8/107311/07 dated October 26, 2007, SEBI/IMD/CIR No. 7/129592/08 dated June 23, 2008, SEBI/HO/IM/DF4/CIR/P/2019/093 dated August 16, 2019 and SEBI/HO/IM/DF2/ CIR/P/2019/101 dated Sept 20, 2019), 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.</p> <p>It may be noted that AMC has to adhere to the asset allocation pattern indicated in the Scheme Information Document under normal circumstances.</p> <p>Portfolio rebalancing in case of deviation from asset allocation under Defensive consideration:</p> <p>The scheme shall rebalance the portfolio in case of any deviation to the asset allocation as per SEBI circular No. SEBI/HO/IM/DF2/CIR/P/2021/024 dated March 04, 2021. Such rebalancing shall be done within 30 days from the date of occurrence of deviation. In the event of the scheme not being rebalanced within the aforesaid period, justification for the same shall be placed before Investment Committee of the AMC and reasons for the same shall be recorded in writing. Investment Committee shall then decide on the course of action and may suggest rebalancing of the portfolio. However, at all times the AMC shall ensure that the portfolio would adhere to the overall investment objective of the scheme.</p> <p>Portfolio Rebalancing in case of passive deviation from asset allocation:</p> <p>In accordance with SEBI circular no. SEBI/HO/IM/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, as amended from time to time, the scheme shall rebalance the portfolio in case of any deviation to the asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), the portfolio shall be rebalanced within a period of thirty (30) business days.</p> <p>In case the portfolio of scheme is not rebalanced within the above mandated timelines, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before Investment Committee. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period.</p> <p>In case the portfolio of scheme is not rebalanced within the aforementioned mandated plus extended timelines, AMC shall:</p> <ol style="list-style-type: none"> not launch any new scheme till the time the portfolio is rebalanced. not levy exit load, if any, on the investors exiting such scheme(s).
Investment Strategy	<p>To achieve the investment objective, the scheme will invest in equity and equity linked instruments across market capitalization viz. Large cap, mid cap and small companies as defined under SEBI circular no. SEBI/HO/IM/DF3/CIR/P/2017/114 dated October 6, 2017 and as may be amended by SEBI from time to time. The list of stocks would be as per the list published by AMFI in accordance with the said circular and updated on half yearly basis.</p> <p>The Scheme will focus on creating an appropriate diversified portfolio of companies with a long term perspective. The Scheme will follow a top down approach to select sectors and follow a bottom up approach to pick stocks across the sectors based on the quality of business model and quality of management.</p> <p>Stock specific risk will be minimized by investing only in those companies that have been thoroughly analysed by the Investment team at the AMC. The following are the broad parameters/factors that shall be considered while building the portfolio of companies.</p> <ol style="list-style-type: none"> business and economic fundamentals driven by in-depth research Reputation of the management and track record long term growth prospects The financial strength of the companies, as indicated by well recognised financial parameters employing strong stock selection valuation parameters <p>Fixed Income Allocation</p> <p>The allocation of asset to fixed income would be invested in a portfolio of debt instruments and related securities of government, quasi-government, corporate issuers and money market instruments rated investment grade or higher. The investment process follows a top down approach taking into account aspects like interest rate view, term structure of interest rates, systemic liquidity, RBI's policy stance, inflationary expectations, Government borrowing program, fiscal deficit, global interest rates, currency movements, etc.</p> <p>Gold ETFs</p> <p>Gold ETFs Investments in gold are considered to provide a diversification of risk away from equity and fixed income as well as a hedge against inflation for investors. The scheme may also invest in REITs and InvITs as another source of diversification of sources of potential capital appreciation and income generation.</p>
Risk Profile of the scheme	<p>Mutual Fund units involve investment risks including the possible loss of principal. Please read the Scheme Information Document (SID) carefully for details on risk factors before investment.</p> <p>Standard Risk Factors</p> <ol style="list-style-type: none"> Investments in mutual fund units involves investment risks such as market risk, credit & default risk, liquidity risk, trading volumes, settlement risk, including the possible loss of principal. As the price/ value/ interest rates of the securities in which the scheme invests fluctuate, the value of your investment in the scheme may go up or down. The various factors which impact the value of the scheme's investments include, but are not limited to, fluctuations in the stock markets, bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the companies and issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes etc. Past performance of the Sponsor/ AMC/ Mutual Fund does not guarantee future performance of the scheme. Baroda BNP Paribas Multi Asset Fund is the name of the scheme and does not in any manner indicate either the quality of the scheme or its future prospects and returns.

5. The sponsors / associates are not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs. 10,00,000/- (Rupees ten lakh only) to the corpus of the Mutual Fund made by it towards setting up the Fund.

6. The present scheme is not a guaranteed or assured return scheme.

Scheme Specific Risk Factors are summarized as follows:

Market Risk:

All mutual funds and securities investments are subject to market risk and there can be no assurance / guarantee that the scheme's objectives will be achieved. The securities that the scheme invests in would be exposed to price changes on a day-to-day basis. These price changes may occur due to instrument-specific factors as well as general macroeconomic conditions.

Markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments. The scheme may be subject to price volatility due to factors such as interest sensitivity, market perception, and creditworthiness of issuer and market liquidity.

Different parts of the market can react differently to these developments. The value of an individual security or particular type of security can be more volatile than the market as a whole and can perform differently from the value of the market as a whole.

Risks associated with investing in equity and equity related instruments:

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

Equity and Equity Related Instruments listed on the stock exchange carry lower liquidity risk however the Scheme's ability to sell these investments is limited by the overall trading volume on the stock exchanges. In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio may result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.

Risks associated with investments in Gold ETF:

The NAV of the Scheme will react to the prices of gold due to its investments in Gold ETFs, The Unit holder could lose money over short periods due to fluctuation in the NAV of the Scheme in response to factors such as economic and political developments, changes in interest rates and perceived trends in stock prices market movements, and over longer periods during market downturns. Additionally, the prices of gold may be affected by several factors such as global gold supply and demand, investors' expectations with respect to the rate of inflation, currency exchange rates, interest rates, etc. Crises may motivate large-scale sales of gold, which could decrease the domestic price of gold.

Key Factors affecting gold prices:

Some of the key factors affecting gold prices are as follows :

Central banks' sale: Central banks across the world hold a part of their reserves in gold. The quantum of their sale in the market is one of the major determinants of gold prices. A higher supply than anticipated would lead to subdued gold prices and vice versa. Central banks buy gold to augment their existing reserves and to diversify from other asset classes. This acts as a support factor for gold prices.

Producer mining interest: Bringing new mines on-line is a time consuming and at times economically prohibitive process that adds years onto potential supply increases from mining production. On the other hand, lower production has a positive effect on gold prices. Conversely excessive production capacities would lead to a downward movement in gold prices as the supply goes up.

Macro-economic factors: A weakening dollar, high inflation, the massive US trade deficits all act in favour of gold prices. The global trend of rising interest rates also had a positive impact on gold prices. Gold being regarded as a physical asset would lose its lustre in a deflationary environment as gold is used effectively as an inflation hedge.

Geo political issues: Any uncertainty on the political front or any war-like situation always acts as a booster to gold prices. The prices start building up war premiums and hence such movements. Stable situations would typically mean stable gold prices.

Seasonal demand: Since the demand for Gold in India is closely tied to the production of jewellery pieces tend to increase during the times of year when the demand for jewellery is the greatest, the demand for metals tends to be strong a few months ahead of these festive seasons, especially Dussehra, Diwali, Akshaya Tritiya festival and summer wedding season in India. Christmas, Mothers Day, Valentine's Day, are also major festive and shopping for Gold.

Change in duties & levies: The gold held by the Custodian may be subject to loss, damage, theft or restriction of access due to natural event or human actions. The Trustees may not have adequate sources of recovery if its gold is lost, damaged, stolen or destroyed and recovery may be limited, even in the event of fraud, to the market value of gold at the time the fraud is discovered.

The custodian will maintain adequate insurance for its bullion and custody business. The liability of the Custodian is limited under the agreement between the AMC and the Custodian which establish the Mutual Fund's custody arrangements, or the custody agreements.

Tracking Error Risk: "Tracking Error" is defined as the annualized standard deviation of the difference in daily returns between the underlying index and the NAV of the Scheme based on past one year rolling data. Given the structure of Gold ETF, the AMC expects the possibility of a tracking error between the gold prices and the NAV of the Gold ETF. Under normal circumstances, such tracking errors are not expected to exceed 2% per annum. However, this may vary when the markets are very volatile.

Lack of Market Liquidity : Trading in Gold ETF on the Exchange may be halted because of market conditions or for reasons that in the view of the market authorities or SEBI, trading in Gold ETF is not advisable. In addition, trading in Gold ETF is subject to trading halts caused by extraordinary market volatility and pursuant to Stock Exchange(s) and SEBI "circuit filter" rules. There can be no assurance that the requirements of the market necessary to maintain the listing of Gold ETF will continue to be met or will remain unchanged. Gold ETFs may suffer liquidity risk from domestic as well as international market.

Risks associated with investing in fixed income securities:

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

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

The value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit and counterparty risk as well as any actual event of default. Changes in financial conditions of an issuer, changes in economic and political conditions in general, or changes in economic or and political conditions specific to an issuer, all of which are factors that may have an adverse impact on an issuer's credit quality and security value.
2. **Liquidity Risk:** The liquidity of the scheme's investment is inherently restricted by trading volumes in the securities in which the scheme invests. A lower level of liquidity affecting an individual security or an entire market at the same time, may have an adverse bearing on the value of the scheme's assets. More importantly, this may affect the Fund's ability to sell particular securities quickly enough to minimise impact cost, as and when necessary to meet requirements of liquidity or to sell securities in response to triggers such as a specific economic/corporate event. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of a few or all of the investments and may affect the liquidity of the investments of the scheme. The scheme may be unable to implement purchase or sale decisions when the markets turn illiquid, missing some investment opportunities or limiting ability to face redemptions. The lack of liquidity could also lead to the risk that the sale price of a security could be substantially lower than the fair value of the security.
3. **Interest Rate Risk & Re-investment Risk:** The value of an investment may be affected by interest rate fluctuations. Interest rates may be influenced by several elements or events, such as monetary policy, the discount rate, inflation, etc. The value of debt and fixed income securities held by the Scheme generally will vary inversely with the changes in prevailing interest rates. In general, price of debt and fixed income securities go up when interest rates fall, and vice versa. Securities of any issuer that has higher duration could be 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.
4. **Sovereign risk:** The Central Government of India is the issuer of the local currency debt in India. The Government raises money to meet its capital and revenue expenditure by issuing debt or discounted securities. Since payment of interest and principal amount has a sovereign status implying least probability of a default, such securities are known as securities with sovereign credit. It also implies that the credit risk on such Government securities is even lower than that on non-government securities with "AAA" rating and hence yields on government securities are even lower than yields on non-government securities with "AAA" rating.

Risk Factors associated with Investments in Derivatives

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

Derivative products are specialized instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. **The risks associated with the use of derivatives are different from or possibly greater than the risks associated with investing directly in securities and other traditional investments.**

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

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

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

Risk Factors associated with investing in debt instrument securities with special features:

Pursuant to SEBI Circular dated March 10, 2021, the schemes may investment in securities having special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption. Such special features may be available under the Additional Tier 1 bonds and Tier 2 bonds issued under Basel III framework.

	<p>These securities having special features will carry and be subject to all the risks associated with the investment in Fixed Income securities like Credit and Counterparty Risk, Liquidity Risk, Interest Rate Risk etc. However investors are requested to note that as these securities are subordinate to all other</p> <p>Fixed Income securities issued by an issuer and only senior to common equity, such securities with special features are more riskier than other Fixed Income Securities of the same issuer.</p> <p>Credit Risk : Where the payout of interest or principal amount is due to be paid by an issuer for senior debt securities and for securities with such special features, such payout for the securities with special features would normally happen only after paying off all the senior debt dues. This increases the risk that the Issuer of the securities with special features may default on interest and /or principal payment obligations and/or default upon violation of covenant(s) and/or delay in scheduled payment(s)</p> <p>Liquidity Risk : The securities with special features can normally be considered to have limited secondary market liquidity as compared to any senior debt of the issuer, and thus fund manager may be forced to hold such securities with special features till its maturity. Further, where the special features results in trigger and conversion to equity securities, such equity security received by the scheme(s) upon conversion will carry and be subject to all the risks associated with the investment in equity securities.</p> <p>Risk factors associated with investments in Credit Default Swaps:</p> <p>Credit default swap is the most common form of credit derivative where the buyer of the swap makes payments to the swap's seller until the maturity date of a contract. In return, the seller agrees that – in the event that the debt issuer defaults or experiences another credit event – the seller will pay the buyer the security's value as well as all interest payments that would have been paid between that time and the security's maturity date. The Scheme may participate in credit Default Swaps (CDS) as a buyer (protection buyer) to hedge/offset credit risk related to fixed income instruments. It is important to note that the credit risk isn't completely eliminated – it has been shifted to the CDS seller. The risk is that the CDS seller defaults at the same time the credit event occurs. In case the debt issuer does not default or no credit event occurs till maturity of CDS contract, the buyer will end up losing money through the payments on the CDS.</p> <p>Risk Factors associated with investments in debt instruments having Structured Obligations / Credit Enhancements:</p> <p>The risks factors stated for debt instruments having Structured Obligations / Credit Enhancements are in addition to the risk factors associated with fixed income instruments:</p> <ul style="list-style-type: none"> • Credit rating agencies assign CE rating to an instrument based on any identifiable credit enhancement for the debt instrument issued by an issuer. The credit enhancement could be in various forms and could include guarantee, shortfall undertaking, letter of comfort, etc. from another entity. This entity could be either related or non-related to the issuer like a bank, financial institution, etc. Credit enhancement could include additional security in form of pledge of shares listed on stock exchanges, etc. SO transactions are asset backed/ mortgage backed securities, securitized paper backed by hypothecation of car loan receivables, securities backed by trade receivables, credit card receivables etc. Hence, for CE rated instruments evaluation of the credit enhancement provider, as well as the issuer is undertaken to determine the issuer rating. In case of SO rated issuer, the underlying loan pools or securitization, etc. is assessed to arrive at rating for the issuer • SO rated securities are often complex structures, with a variety of credit enhancements. Debt securities lack a well-developed secondary market in India, and due to the credit enhanced nature of CE securities as well as structured nature of SO securities, the liquidity in the market for these instruments is adversely affected compared to similar rated debt instruments. Hence, lower liquidity of such instruments, could lead to inability of the scheme to sell such debt instruments and generate liquidity for the scheme or higher impact cost when such instruments are sold. • The credit risk of debt instruments which are CE rated derives rating is based on the combined strength of the issuer as well as the structure. Hence, any weakness in either the issuer or the structure could have an adverse credit impact on the debt instrument. The weakness in structure could arise due to inability of the investors to enforce the structure due to issues such as legal risk, inability to sell the underlying collateral or enforce guarantee, etc. In case of SO transactions, comingling risk and risk of servicer increases the overall risk for the securitized debt or assets backed transactions. Therefore apart from issuer level credit risk such debt instruments are also susceptible to structure related credit risk. <p>Risks for writing covered call options for equity shares:</p> <ul style="list-style-type: none"> • Writing call options are highly specialized activities and entail higher than ordinary investment risks. In such investment strategy, the profits from call option writing is capped at the option premium, however the downside depends upon the increase in value of the underlying equity shares. Being a covered call, the downside risk is not unlimited, but limited to the extent of change in the price of underlying security held by the Fund. • The Scheme may write covered call option only in case it has adequate number of underlying equity shares as per regulatory requirement. This would lead to setting aside a portion of investment in underlying equity shares. If covered call options are sold to the maximum extent allowed by regulatory authority, the scheme may not be able to sell the underlying equity shares immediately if the view changes to sell and exit the stock. The covered call options need to be unwound before the stock positions can be liquidated. This may lead to a loss of opportunity or can cause exit issues if the strike price at which the call option contracts have been written become illiquid. Hence, the scheme may not be able to sell the underlying equity shares, which can lead to temporary illiquidity of the underlying equity shares and result in loss of opportunity. • The writing of covered call option would lead to loss of opportunity due to appreciation in value of the underlying equity shares. Hence, when the appreciation in equity share price is more than the option premium received the scheme would be at a loss. • The total gross exposure related to option premium paid and received shall not exceed the regulatory limits of the net assets of the scheme.
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Risk factors associated with Short Selling

The Scheme may enter into short selling transactions, subject to SEBI and RBI Regulations. Short-selling is the sale of shares which are not owned by the seller at the time of trade. Instead, he borrows it from someone who already owns it. Later, the short seller buys back the stock he shorted and returns the stock to close out the loan. If the price of the stock corrects, Short seller can buy the stock back for less than he received for selling it and earn profit (the difference between higher short sale price and the lower purchase price). If the price of stock appreciates, short selling results in loss. Thus, Short positions carry the risk of losing money and these losses may grow theoretically unlimited if the price increases without limit and shall result into major losses in the portfolio. At times, the participants may not be able to cover their short positions, if the price increases substantially. If numbers of short sellers try to cover their position simultaneously, it may lead to disorderly trading in the stock and thereby can briskly escalate the price even further making it difficult or impossible to liquidate short position quickly at reasonable prices. In addition, short selling also carries the risk of inability to borrow the security by the participants thereby requiring the participants to purchase the securities sold short to cover the position even at unreasonable prices.

Risks associated with Securities Lending:

Securities Lending is lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed. The risks in lending portfolio securities, as with other extensions of credit, consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme and the approved intermediary. Such failure to comply can result in a possible loss of rights to the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The Mutual Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.

Risk factors associated with investments in REITs and InvITs

- **Price Risk / Market Risk:** REITs and InvITs Investments are volatile and subject to price fluctuations on a daily basis owing to factors impacting the underlying assets. The valuation of the REIT/InvIT units may fluctuate based on economic conditions, fluctuations in markets (eg. real estate) in which the REIT/InvIT operates and the resulting impact on the value of the portfolio of assets, regulatory changes, force majeure events etc. REITs & InvITs may have volatile cash flows. As an indirect shareholder of portfolio assets, unit holders rights are subordinated to the rights of creditors, debt holders and other parties specified under Indian law in the event of insolvency or liquidation of any of the portfolio assets
- **Liquidity Risk:** As the liquidity of the investments made by the scheme(s) could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk. Further, there is no assurance that an active secondary market will develop or be maintained. Hence there would be time when trading in the units could be infrequent. The subsequent valuation of illiquid units may reflect a discount from the market price of comparable securities for which a liquid market exists
- **Risk of lower than expected distributions:** The distributions by the REIT or InvIT will be based on the net cash flows available for distribution. The amount of cash available for distribution principally depends upon the amount of cash that the REIT/InvIT receives as dividends or the interest and principal payments from portfolio assets. The cash flows generated by portfolio assets from operations may fluctuate based on, among other things:
 - success and economic viability of tenants and off-takers
 - economic cycles and risks inherent in the business which may negatively impact valuations, returns and profitability of portfolio assets
 - force majeure events related such as earthquakes, floods etc. rendering the portfolio assets inoperable
 - debt service requirements and other liabilities of the portfolio assets
 - fluctuations in the working capital needs of the portfolio assets
 - ability of portfolio assets to borrow funds and access capital markets
 - changes in applicable laws and regulations, which may restrict the payment of dividends by portfolio assets
 - amount and timing of capital expenditures on portfolio assets
 - insurance policies may not provide adequate protection against various risks associated with operations of the REIT/InvIT such as fire, natural disasters, accidents.
- **Interest Rate Risk** - Generally, when interest rates rise, prices of units fall and when interest rates drop, such prices increase
- **Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.
- **Credit Risk:** In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. REITs & InvITs are likely to have volatile cash flows as the repayment dates would not necessarily be pre scheduled.
- **Regulatory/Legal Risk:** REITs and InvITs being new asset classes, rights of unit holders such as right to information etc may differ from existing capital market asset classes under Indian Law.

The above are some of the common risks associated with investments in REITs & InvITs. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis.

Risks associated with segregated portfolio:

- Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer.
- Security comprises of segregated portfolio may not realise any value.
- Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.

	<ul style="list-style-type: none"> 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. <p>Risks associated with investing in securitised debt:</p> <p>The scheme may invest in domestic securitized debt such as asset backed securities (ABS) or mortgage backed securities (MBS). ABS means securitized debts wherein the underlying assets are receivables arising from personal loans, automobile loans, etc. MBS means securitized debts wherein the underlying assets are receivables arising from loans backed by mortgage of properties which can be residential or commercial in nature. ABS / MBS instruments reflect the undivided interest in the underlying of assets and do not represent the obligation of the issuer of ABS / MBS or the originator of the underlying receivables. The ABS / MBS holders have a limited recourse to the extent of credit enhancement provided. Securitized debt may suffer credit losses in the event of the delinquencies and credit losses in the underlying pool exceeding the credit enhancement provided. As compared to the normal corporate or sovereign debt, securitized debt is normally exposed to a higher level of reinvestment risk.</p> <p>In addition to above, and to the extent of the corpus of the Scheme investments in certain securities, the Scheme shall be subject to various risk factors including but not limited to risks associated with: investments in Fixed Income Securities such as Credit and Counterparty risk, Liquidity risk, Market risk, Interest Rate risk & Re-investment risk etc., investments in foreign securities, investments in mutual fund units, investments in REITs and InvITs etc, investments in securitised debt etc. The Scheme shall also be subject to other risks including risk associated with inflation, legal risk, taxation risk, valuation risk, operational risk & risk factors associated with processing of transaction in case of investors investing in mutual fund units through Stock Exchange Mechanism as provided in SID.</p> <p>Different types of securities in which the Scheme would invest as given in the Scheme Information Document/Key Information Memorandum carry different levels and types of risk. The above are some of the common risks associated with investments in various securities.</p> <p>Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, i.e. before making a decision to invest/redeem Units.</p> <p>Investors in the Scheme are not being offered any guaranteed returns. Please refer to SID for detailed scheme specific risk factors.</p>
Risk Control Measures	<p>Investments made by the Scheme would be in accordance with the investment objective of the Scheme and the provisions of the SEBI (MF) Regulations. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. While allocating and choosing securities, the Investment Manager will aim to diversify by gaining broad exposure to different industries and companies in order to reduce risk.</p> <p>Risk Mitigation measures for investments in equity / equity related instruments</p> <ul style="list-style-type: none"> The Scheme aims to maintain a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector specific risks. The Scheme's will strive to mitigate risk through a judicious mix of Debt and Money Market Instruments and equity/ equity related instruments. <p>Risk Mitigation measures for investments in debt instruments</p> <p>The investments in debt and Money Market instruments would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. The AMC shall undertake credit evaluation of each investment opportunity and invest in rated papers of companies having a sound background, strong fundamentals and quality of management and financial strength. In addition, the Scheme would endeavor to invest in instruments with a relatively higher liquidity, and will seek to manage the duration of the debt assets on proactive basis to manage interest rate risk and to optimize returns.</p> <p>The scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by SEBI/RBI for the purpose of hedging and portfolio rebalancing.</p> <p>The above risk control measures shall be implemented by the AMC on best effort basis however there can be no guarantee that such measures can completely mitigate the risks involved in Scheme.</p>
Plans & Options	<p>The Scheme offers following two plans:</p> <ul style="list-style-type: none"> Baroda BNP Paribas Multi Asset Fund - Regular Plan Baroda BNP Paribas Multi Asset Fund - Direct Plan <p>Each Plan offers Growth and Income Distribution cum Capital Withdrawal (IDCW) Option*.</p> <p>The IDCW option offers two options:</p> <ul style="list-style-type: none"> Payout of Income Distribution cum capital withdrawal option and Reinvestment of Income Distribution cum capital withdrawal option <p>There shall be a single portfolio under the scheme.</p> <p>Direct Plan is meant for direct investments, i.e. for investors who purchase/subscribe to the units of the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor, while Regular Plan is meant for investors who route their investments through distributors only.</p> <p>*Amounts under IDCW option can be distributed out of investors capital (equalization reserve), which is part of sale price that represents realized gains. However, investors are requested to note that amount of distribution under IDCW option is not guaranteed and subject to availability of distributable surplus.</p> <p>Growth Option: The Scheme will not declare any distribution under this option. The income attributable to units under this option will continue to remain invested in the option and will be reflected in the Net Asset Value of Units under this option.</p>

IDCW Option:

Under IDCW Option, the amount of distribution, if any, shall be declared by Trustees from time to time. The NAV of the unit holders in any of the IDCW options will stand reduced by the amount so distributed and statutory levy, if any, under said IDCW option. The NAV of the Growth Option will remain unaffected.

It may be noted that the amount of distribution, if any, under IDCW option will be subject to the availability of distributable surplus as computed in accordance with the SEBI Regulations and discretion of the Trustees/ AMC. There is no assurance or guarantee to unitholders as to the rate of distribution nor that the amounts shall be distributed regularly. The Trustee's/AMC's decision with regards to the rate, timing and frequency of distribution shall be final. The AMC may announce a book closure period for the purpose of distribution of amounts under IDCW option. Amount of distribution, if declared, will be paid to the unit holders appearing in the register of unit holder on the Record Date. To the extent the entire net income and realised gains are not distributed, the same will remain invested in the option and will be reflected in the NAV.

Unitholders opting for the IDCW Option may choose to reinvest the amounts to be received by them under IDCW option in additional Units of the said Option. The amount reinvested will be net of tax deducted at source, wherever applicable. The amounts so reinvested shall constitute a constructive payment of the income distribution cum capital withdrawal under IDCW option to the Unitholders and a constructive receipt of the same amount from each Unitholder for reinvestment in Units. Under the payout facility, the amount of distribution shall be paid to the unitholders within regulatory timelines.

Default Plan:

The following matrix shall apply for default plan:

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

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

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

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

Default Option/Facility:

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

Investors may also opt to simultaneously invest in any / all option(s) of the Scheme subject to minimum subscription requirements under such option(s)/ Scheme.

Applicable NAV	Subscriptions and Switch-ins* (irrespective of application amount):		Applicable NAV
	In respect of valid application received up to 3.00 p.m. on a Business Day and funds for the entire amount of subscription/ purchase/switch-in as per application/request are credited to the bank account of the Scheme before cut-off time i.e. available for utilization before the cut-off time (of 3.00 p.m.).		The NAV of the day on which the funds are available for utilization.
	In respect of valid application is received after 3.00 p.m. on a Business Day and funds for the entire amount of subscription/ purchase/switch-in as per application /request are credited to the bank account of the Scheme after cut-off time i.e. available for utilization after the cut-off time (of 3.00 p.m.)		The NAV of the subsequent day on which the funds are available for utilization.
	Irrespective of the time of receipt of application, where the funds for the entire amount of subscription/ purchase/ switch-in as per application/request are credited to the bank account of the Scheme before cutoff time on any subsequent Business Day i.e. available for utilization before the cut-off time (of 3.00 p.m.) on any subsequent Business Day.		The NAV of such subsequent Business Day on which the funds are available for utilization.
	*In case of Switch transactions, funds will be made available for utilization in the switch-in scheme based on redemption payout cycle of the switch-out scheme.		
	Please note that with respect to applicability of NAV for the subscription / switch ins, irrespective of the amount, the funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.		
	Please note the aforesaid provisions shall also apply to systematic transactions i.e. Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) etc. To clarify, for investments through systematic investment routes such as SIP, STP, myTrigger STP, IDCW Sweep facility etc. the units will be allotted as per the NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date for amount of distribution under IDCW option etc.		
	Redemptions and Switch-outs		Applicable NAV
	Receipt of valid application up to 3 p.m. on a Business Day		The NAV of the day on which the application is received.
	Receipt of valid application after 3 p.m. on a Business Day		The NAV of the next Business Day on which the application is received.
Subject to above provisions, with respect to investors who transact through the stock exchange platform, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism. Similarly, the time of transaction done through electronic mode (including online facility), for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/Registrar. The cut off time for the tele transact facility is 12.30 p.m. for purchases on all business days and, units will be allotted as per the closing NAV of the day on which the funds are received before the cut off time and the funds are available for utilization.			
Minimum Application Amount / Number of Units	Minimum Amount for Purchase	Lumpsum investment: Rs. 5,000 and in multiples of Re. 1 thereafter. SIP: (i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.	
	Additional Amount for Purchase	Rs. 1,000 and in multiples of Re.1 thereafter	
	Minimum amount /units for redemption / Switch Out	Rs. 1,000 and in multiples of Re. 1 thereafter There will be no minimum redemption criterion for Unit based redemption	
	There is no upper limit on the amount for application. The Trustee / AMC reserves the right to change the minimum amount for application and the additional amount for application from time to time in the Scheme and these could be different under different plan(s) / option(s).		
Dispatch of Repurchase (Redemption) Request	As per the SEBI (MF) Regulations, the Mutual Fund shall despatch redemption proceeds within 10 Business Days of receiving the valid redemption / repurchase request at any of the Official Points of Acceptance of Transactions (OPAT). A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not despatched within 10 Business Days of the date of valid redemption request.		
Benchmark Index	65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold		
Distribution Policy (i.e. Dividend Policy)	Distribution of amounts under IDCW option shall be in line with provisions mentioned in SEBI Circular IMD/Cir. No. 1/64057/06 dated April 4, 2006, read with further guidelines/clarifications issued by SEBI from time to time.		
Name of the Fund Manager	Mr. Jitendra Sriram and Mr. Vikram Pamnani		
Name of the Trustee Company	Baroda BNP Paribas Trustee India Private Limited (formerly known as Baroda Trustee India Private Limited)		
Performance of the Scheme	This Scheme is a new Scheme and does not have any performance track record.		
Other Disclosures	Since the scheme is a new scheme, the following details are not available: (a) top 10 holdings by issuer and fund allocation towards various sectors, (b) aggregate investments in the Scheme by AMC's Board of Directors, concerned Scheme's Fund Manager(s) & Other Key Personnel, (c) Scheme's portfolio turnover ratio. To view the Scheme's latest monthly portfolio holding, please visit our website at < https://www.barodabnp-paribasmf.in/downloads/monthly-portfolio-scheme > (Note: The monthly portfolio shall be available, once the portfolio has been constructed)		

Expenses of the Scheme

a. Load Structure

Entry Load: Not Applicable

Exit Load:

- If units of the Scheme are redeemed or switched out up to 10% of the units (the limit) within 12 months from the date of allotment - Nil;
- If units of the scheme are redeemed or switched out in excess of the limit within 12 months from the date of allotment - 1% of the applicable NAV;
- If units of scheme are redeemed or switched out after 12 months from the date of allotment - Nil.

The above load shall also be applicable for switches between the schemes of the Fund and all Systematic Investment Plans, Systematic Transfer Plans, Systematic Withdrawal Plans. No load will be charged on units issued upon re-investment of amount of distribution under same IDCW option and bonus units.

Switch of investments from Regular Plan to Direct Plan under the same Scheme/Plan shall be subject to applicable exit load, unless the investments were made directly i.e. without any distributor code. However, any subsequent switch-out or redemption of such investments from Direct Plan will not be subject to any exit load. No exit load shall be levied for switch-out from Direct Plan to Regular Plan. However, any subsequent switch-out or redemption of such investment from Regular Plan shall be subject to exit load based on the date of switch in of investment into the Regular Plan.

In accordance with the requirements specified by the SEBI circular no. SEBI/ IMD/ CIR No. 4/ 168230/09 dated June 30, 2009 no entry load will be charged for purchase/additional purchase/ switch-in accepted by the Fund. 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, if any, shall be credited to the scheme.

The AMC reserves the right to modify the load structure on a prospective basis.

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

b. Recurring Expenses

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

Particulars	% of daily Net Assets (Regular Plan)
Investment Management & Advisory Fee	Upto 2.25%
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 2.25%
Additional expenses under regulation 52 (6A) (c)**	Upto 0.05%
Additional expenses for gross new inflows from retail investors* from specified cities under Regulation 52 (6A) (b)	Upto 0.30%

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

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

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

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

- On the first Rs. 500 crore of the daily net assets: 2.25%;
- On the next Rs.250 crores of the daily net assets: 2.00%;
- On the next Rs.1,250 crores of the daily net assets: 1.75%;
- On the next Rs. 3,000 crore of the daily net assets: 1.60%;
- On the next Rs. 5,000 crore of the daily net assets: 1.50%;
- On the next Rs. 40,000 crore of the daily net assets: Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof;
- On the balance of the assets: 1.05%

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

- *Expenses not exceeding 0.30 per cent of daily net assets, based on inflows only from retail investors#, if the new inflows from beyond top 30 cities are at least -
 - 30 per cent of gross new inflows in the Scheme, or;

	<p>(ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:</p> <p># As per SEBI circular SEBI/HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from 'retail investor'.</p> <p>Provided that if inflows from such cities is less than the higher of sub clause (i) or sub- clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis.</p> <p>Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.</p> <p>The top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.</p> <p>The said additional expenses on account of inflows from beyond top 30 cities so charged shall be clawed back in the scheme, in case the said inflow is redeemed within a period of 1 year from the date of investment.</p> <p>(b) Additional expenses under Regulation 52 (6A) (c), not exceeding 0.05% of daily net assets of the scheme.**</p> <p>** In accordance with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2018/15 dated February 02, 2018, AMC shall not charge any additional expense of upto 0.05% as per Regulation 52(6A) (c), if exit load is not being levied under the Scheme.</p> <p>(c) The AMC may charge GST on investment and advisory service fees ('AMC Fees') which shall be borne by the Scheme in addition to the total expense ratio mentioned in table above;</p> <p>(d) @Brokerage and transaction costs includes service tax incurred for the purpose of execution of trade and is included in the cost of investment that shall not exceed 0.12 per cent (12 bps) in case of cash market transactions and 0.05 per cent (5 bps) in case of derivatives transactions.</p> <p>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.</p> <p>The total expenses charged to the Scheme shall be the maximum limit of TER as prescribed under Regulation 52.</p> <p>Investors should note that the total recurring expenses of the Scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) Regulations. The AMC will charge the Scheme such actual expenses incurred, subject to the statutory limit prescribed in the Regulations.</p> <p>For the actual current expenses being charged, the investor should refer to the website of the mutual fund at the following link https://www.barodabnp-paribasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes. Any change proposed to the current expense ratio will be updated on the website and communicated to the investors via e-mail or SMS at least three working days prior to the effective date of the change (in accordance with SEBI circular SEBI/HO/IMD/DF2/CIR/P/2018/18 dated February 05, 2018, SEBI Circular SEBI/ HO/IMD/DF2/CIR/P/2018/91 dated June 05, 2018 read with SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019). Further, the disclosure of the expense ratio on a daily basis shall also be made on the website of AMFI viz. www.amfiindia.com.</p> <p>These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per SEBI (Mutual Funds) Regulations, 1996. The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the Scheme will bear directly or indirectly.</p> <p>An Illustration of impact of expense ratio on Scheme's returns:</p> <p>If an investor A invests in a distributor/regular plan of a Scheme with an expense of 2% p.a. and an investor B invests in Direct Plan of the same scheme with an expense of 1% p.a. Assuming the gross return of this fund is 10% for that given year, investor A will make a return of 8% (post expense) for that year, whereas investor B will make 9% return for same period.</p> <p>Also, please take a look at below illustration which shows impact of different expense ratio assumed on initial investment of Rs. 10,000 invested over period of 10 years with an average annualized gain of 10% p.a.</p> <table><tr><th>Particulars</th><th>Regular Plan</th><th>Direct Plan</th></tr><tr><td>Amount Invested at the beginning of the year</td><td>10,000</td><td>10,000</td></tr><tr><td>Returns before Expenses (@15%pa)</td><td>1,500</td><td>1,500</td></tr><tr><td>Expenses other than Distribution Expenses</td><td>150</td><td>150</td></tr><tr><td>Distribution Expenses</td><td>50</td><td>-</td></tr><tr><td>Returns after Expenses at the end of the Year</td><td>1,300</td><td>1350</td></tr><tr><td>% Returns on Investment (Post Expenses)</td><td>13%</td><td>13.5%</td></tr></table> <p>Note:</p> <ul style="list-style-type: none">The purpose of the above illustration is to purely explain the impact of expense ratio charged to the scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments, without considering any impact due to taxation.Investors are requested to note that NAV declaration made by AMC/Mutual Fund on every business day is net of expenses, and consequently scheme performance disclosures made by Mutual Fund, which are based on NAV values of the scheme are also net of expenses but does not consider impact of load and taxes, if any.	Particulars	Regular Plan	Direct Plan	Amount Invested at the beginning of the year	10,000	10,000	Returns before Expenses (@15%pa)	1,500	1,500	Expenses other than Distribution Expenses	150	150	Distribution Expenses	50	-	Returns after Expenses at the end of the Year	1,300	1350	% Returns on Investment (Post Expenses)	13%	13.5%
Particulars	Regular Plan	Direct Plan																				
Amount Invested at the beginning of the year	10,000	10,000																				
Returns before Expenses (@15%pa)	1,500	1,500																				
Expenses other than Distribution Expenses	150	150																				
Distribution Expenses	50	-																				
Returns after Expenses at the end of the Year	1,300	1350																				
% Returns on Investment (Post Expenses)	13%	13.5%																				
Transaction charges (For Lumpsum Purchases and SIP Investments routed through distributor / agent)	<p>Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the AMC shall deduct transaction charges as per the following details from the subscription amount. The amount so deducted shall be paid to the distributor/agent of the investor (in case they have "opted in") and the balance shall be invested. In accordance with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, the distributors shall have an option either to opt in or opt out of levying transaction charge based on type of the product.</p> <ol style="list-style-type: none">First time investor in Mutual Fund (across all the Mutual Funds): Transaction charge of Rs. 150/- for subscription of Rs. 10,000 and above shall be deducted.Existing investor in Mutual Funds (across all the Mutual Funds): Transaction charge of Rs. 100/- per subscription of Rs. 10,000 and above shall be deducted.																					

	<p>3. For SIP - The transaction charges in case of investments through SIP shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. The transaction charges shall be deducted in 3-4 installments.</p> <p>4. Transaction charges shall not be deducted for:</p> <ol style="list-style-type: none"> purchases /subscriptions for an amount less than Rs. 10,000/- transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc. purchases /subscriptions made directly with the Fund (i.e. not through any distributor/agent). Transactions through stock exchange. <p>5. The statement of account shall reflect the net investment as gross subscription less transaction charge and the number of units allotted against the net investment.</p> <p>6. As per SEBI circular no. SEBI/ IMD/ CIR No. 4/ 168230/09 dated June 30, 2009, the upfront commission to distributors shall be paid by the investor directly to the distributor by a separate cheque based on the investor's assessment of various factors including service rendered by the distributor.</p>				
Levy of Stamp Duty on applicable Mutual Fund Transactions	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.				
Waiver of Load for Direct Applications	In accordance with the requirements specified by the SEBI circular no. SEBI / IMD/CIR No. 4 / 168230/ 09 dated June 30, 2009 no entry load will be charged for purchase / additional purchase / switch-in accepted by the Fund. Hence provision for waiver of load for direct application is not applicable.				
Tax treatment for the Investors (unitholders)	Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his/her tax advisor.				
Daily Net Asset Value (NAV) Publication	<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 of the scheme on every business day on AMFI's website (www.amfiindia.com) by 11.00 p.m. and also on its website (www.barodabnp-paribasmf.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>				
For Investor Grievances, please contact	<p>Investor grievances will normally be received directly by the Registrar and Transfer Agent or at the Investor Service Centres or at the office the AMC.</p> <table border="1"> <thead> <tr> <th>Name, address, telephone number, fax number, e-mail id of Investor Relations Officer:</th><th>Name and Address of Registrar and Transfer Agent</th></tr> </thead> <tbody> <tr> <td> Mr. Vivek Kudal Baroda BNP Paribas Asset Management India Private Limited Crescenzo, 7th Floor, G-Block, Bandra Kurla Complex, Mumbai - 400051 Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM) Email id: service@barodabnp-paribasmf.in </td><td> KFIN Technologies Limited (SEBI Registration No. INR000000221) Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. India. Fax: +91 40 2331 1968 Toll Free No.: 1800-2670-189 (Monday to Saturday, 9 AM to 7 PM) E-mail id: cs.barodabnp-paribas@kfintech.com </td></tr> </tbody> </table> <p>For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stock broker or the investor grievance cell of the respective stock exchange.</p> <p>Investors also have the option to approach SEBI, by logging a complaint on SEBI's complaints redressal system (SCORES) (https://scores.gov.in/scores/Welcom.html)</p>	Name, address, telephone number, fax number, e-mail id of Investor Relations Officer:	Name and Address of Registrar and Transfer Agent	Mr. Vivek Kudal Baroda BNP Paribas Asset Management India Private Limited Crescenzo, 7th Floor, G-Block, Bandra Kurla Complex, Mumbai - 400051 Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM) Email id: service@barodabnp-paribasmf.in	KFIN Technologies Limited (SEBI Registration No. INR000000221) Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. India. Fax: +91 40 2331 1968 Toll Free No.: 1800-2670-189 (Monday to Saturday, 9 AM to 7 PM) E-mail id: cs.barodabnp-paribas@kfintech.com
Name, address, telephone number, fax number, e-mail id of Investor Relations Officer:	Name and Address of Registrar and Transfer Agent				
Mr. Vivek Kudal Baroda BNP Paribas Asset Management India Private Limited Crescenzo, 7th Floor, G-Block, Bandra Kurla Complex, Mumbai - 400051 Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM) Email id: service@barodabnp-paribasmf.in	KFIN Technologies Limited (SEBI Registration No. INR000000221) Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. India. Fax: +91 40 2331 1968 Toll Free No.: 1800-2670-189 (Monday to Saturday, 9 AM to 7 PM) E-mail id: cs.barodabnp-paribas@kfintech.com				
Unitholders' Information	<p>Allotment Confirmation</p> <ol style="list-style-type: none"> Allotment: The process of allotment of units will be completed within 5 (five) business days from the date of closure of the New Fund Offer Period. Units in Physical mode: Investors opting to subscribe to / hold units in physical form, whether by way of a normal purchase or SIP / STP, will be sent, (i) by way of an email and/or an sms to their registered email address and or mobile number, an allotment confirmation, as soon as possible but not later than 5 Business Days from the date of acceptance of the request for subscription, and (ii) a CAS, as mentioned in 'Consolidated Account Statement (CAS)' below. Units in Demat Mode: For investors who hold Units in dematerialized form, a demat statement shall be provided by the depository participant (DP) periodically, in such form and in such manner and at such time as provided in the agreement between investor and the DP. Consolidated Account Statement (CAS) <p>Consolidated Account Statement (CAS) for each calendar month on or before fifteenth day of succeeding month detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all the schemes of all mutual funds in whose folios transaction has taken place during that month. Also, the AMC shall issue a CAS every half year (September / March) on or before twenty first day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds to all such investors in whose folios no transaction has taken place during that period and such half yearly CAS shall provide all such additional details as maybe specified by SEBI from time to time.</p> <p>Unitholders are requested to ensure that their email id and mobile number are registered/updated with the AMC/RTA through our investor service centres in order to facilitate effective communication.</p> <p>For more details, Investors are requested to refer the Scheme Information Document (SID).</p> <p>Portfolio Disclosure</p> <ol style="list-style-type: none"> 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. 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. 				

	<p>3. AMC/Mutual Fund shall publish an advertisement, in all the India edition of at least two daily newspapers, one each in English and Hindi, every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on its website and on the website of AMFI and the modes such as telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the half-yearly statement of its schemes portfolio.</p> <p>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.</p> <p>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-paribasmf.in/downloads/monthly-portfolio-scheme</p> <p>Half Yearly Unaudited Financial Results Disclosure:</p> <p>Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.barodabnp-paribasmf.in). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in atleast one national English daily newspaper and a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.</p> <p>Necessary link for the Half Yearly Unaudited Financial Results Disclosure shall also be provided on the AMFI website (www.amfiindia.com).</p> <p>Annual Report or abridged summary thereof:</p> <p>SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 05, 2018 shall be complied with in order to bring cost effectiveness in disclosing and providing information to unitholders and as a green initiative measure.</p> <p>For more details, Investors are requested to refer the Scheme Information Document (SID).</p>
Directions to investors applying directly under all Schemes of the fund	<p>In case of receipt of Application Form having broker code as blank space at the time of processing and allotting the units by the Registrars, AMC will consider such application as "Direct". However, the Investors are requested to fill the blank space with the words such as "Not Applicable" or "Direct" so as to ensure that their application is processed as direct and any misuse is prevented. Alternatively, investors can also strike off the blank space in the broker code field to prevent any misuse.</p>
Compliance with Foreign Accounts Tax Compliance Act ("FATCA") and Common Reporting Standards (CRS) requirements	<p>FATCA and CRS requirements may require disclosure regarding your investment in the units of the Scheme.</p> <p>Investors are informed that the AMC / the Fund are required to adhere to various requirements inter alia including submission of various information / details relating to the investors in the schemes of the mutual fund, to authorities/third parties including the U.S Internal Revenue Service ("IRS") or the Indian tax authorities, for the purpose of onward transmission to the U.S. Internal Revenue Service or such other authority as specified under the applicable laws from time to time. The information disclosed may include (but is not limited to) the identity of investors and their direct or indirect beneficiaries, beneficial owners and controlling persons, their residential status / details. Accordingly, Investors are requested to provide all the necessary information / declarations and to comply with any reasonable request from the AMC/ the Fund to allow the AMC/ the Fund to comply with such information reporting requirements.</p> <p>For more details, investors are requested to refer to Scheme Information Document.</p>
Treatment of Financial Transactions received through Distributors suspended by AMFI (with effect from October 31, 2019)	<p>The financial transactions of an investor where his/her distributor's AMFI Registration Number (ARN) has been suspended temporarily or terminated permanently by Association of Mutual Funds in India (AMFI) shall be processed as follows:</p> <ol style="list-style-type: none"> During the period of suspension, no commission shall be accrued or payable to the distributor whose ARN is suspended. During the period of suspension, commission on the business canvassed prior to the date of suspension shall stand forfeited, irrespective of whether the suspended distributor is the main ARN holder or a sub-distributor. All Purchase / Switch requests (including under fresh registrations of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) or under SIPs / STPs registered prior to the suspension period) received during the suspension period shall be processed under Direct Plan and continue to be processed under Direct Plan perpetually unless after the suspension of ARN is revoked, unitholder makes a written request to process the future instalments / investments under regular/ distributor Plan. The AMC shall also suitably inform the concerned unitholders about the suspension of the distributor from doing mutual fund distribution business. Any Purchase / Switch or SIP / STP transaction requests received through the stock exchange platform, from any distributor whose ARN has been suspended, shall be rejected. Additionally, where the ARN of a distributor has been terminated permanently, the AMC shall advise the concerned unitholder(s), who may at their option, either continue their existing investments under regular/ distributor Plan under any valid ARN holder of their choice or switch their existing investments from regular/ distributor Plan to Direct Plan subject to tax implications and exit load, if any.
Mandatory Updation of Know Your Customer (KYC) requirements for processing of mutual fund transactions	<p>It is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders have not completed KYC requirements.</p> <p>Unitholders are advised to use the applicable KYC Form for completing the KYC requirements and submit the form at any of the Official points of acceptance of Transactions. Further, upon updation of PAN details with the KRA (KRA-KYC)/ CERSAI (CKYC), the unitholders are requested to intimate us/our Registrar and Transfer Agent (i.e. KFin Technologies Limited) their PAN information along with the folio details for updation in our records.</p>

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

NOTE FOR CHANGE IN CONTROL OF AMC AND CONSEQUENTIAL CHANGES:

With effect from March 14, 2022 the following key events/changes had taken place viz : (i) Merger of Baroda Asset Management India Limited ("Baroda AMC") into BNP Paribas Asset Management India Private Limited ("BNPP AMC"), now named as Baroda BNP Paribas Asset Management India Private Limited acting as the asset management company of Baroda BNP Paribas Mutual Fund (erstwhile Baroda Mutual Fund) (the surviving mutual fund), (ii) Merger of BNP Paribas Trustee India Private Limited ("BNPP TC"), into Baroda Trustee India Private Limited ("Baroda TC"), now named as Baroda BNP Paribas Trustee India Private Limited acting as the trustee company of Baroda BNP Paribas Mutual Fund, (iii) Change of trusteeship of the schemes of BNP Paribas Mutual Fund ("BNPP MF") from BNPP TC to Baroda BNP Paribas Trustee Company, (iv) Change in control of Baroda AMC and BNPP AMC, the asset management company(ies) of Baroda Mutual Fund and BNP Paribas Mutual Fund, respectively, (v) Merger between certain schemes of BNP Paribas Mutual Fund and Baroda Mutual Fund, and (vi) Change in names and fundamental attributes of certain schemes of BNP Paribas Mutual Fund and Baroda Mutual Fund. SEBI has approved the above changes/events and issued no objection via letter "SEBI vide its letter no. SEBI/HO/IMD/IMD-I DOF5/P/OW/2022/0000002171/1 dated January 17, 2022, SEBI/HO/IMD/IMD-I DOF5/P/OW/2022/0000002307/1 dated January 19, 2022, SEBI/HO/IMD-II/DOF-10/P/OW/3575/1/2022 dated January 28, 2022 and SEBI/HO/IMD-II/DOF-3/P/OW/3593/2022 dated January 28, 2022. Notice cum Addendum no 07/2022 and 04/2022 dated January 30, 2022 were issued by both Baroda Asset Management India Limited and BNP Paribas Asset Management India Private Limited respectively in this regard which is available on our website www.barodabnp-paribasmf.in. Investors are requested to kindly visit the website for more details.

COMPARISON OF EXISTING OPEN ENDED EQUITY/HYBRID SCHEMES OF THE FUND

Name of the Scheme	'Category' as per SEBI circular dt. Oct 06, 2017	Type of Scheme	Investment Objective for the Scheme	Asset Allocation			Product Differentiation	Number of folios as on 30-Sep-22	AUM as on 30-Sep-22 (Rs. in crores)																																																		
Baroda BNP Paribas Multi Cap Fund	Multi Cap Fund	An Open ended Equity Scheme investing across large cap, mid cap, and small cap stocks	The main objective of the scheme is to generate long term capital appreciation from an actively managed portfolio of equity & equity related instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee / indicate any returns.	<table><tr><th>Instruments</th><th>Normal Allocation (% of net assets)</th><th>Risk Profile</th></tr><tr><td>Equity & Equity related instruments of which: •Minimum investment in equity & equity related instruments of large cap^ companies would be 25% of total assets. •Minimum investment in equity & equity related instruments of mid cap^ companies would be 25% of total assets. •Minimum investment in equity & equity related instruments of small cap^ companies would be 25% of total assets</td><td>75 - 100</td><td>High to Medium</td></tr><tr><td>Money Market Instruments and Debt securities</td><td>0 - 25</td><td>Medium to Low</td></tr></table>	Instruments	Normal Allocation (% of net assets)	Risk Profile	Equity & Equity related instruments of which: •Minimum investment in equity & equity related instruments of large cap^ companies would be 25% of total assets. •Minimum investment in equity & equity related instruments of mid cap^ companies would be 25% of total assets. •Minimum investment in equity & equity related instruments of small cap^ companies would be 25% of total assets	75 - 100	High to Medium	Money Market Instruments and Debt securities	0 - 25	Medium to Low	The fund invests across market capitalization and therefore, it has no specific bias towards market capitalization.	2,08,646	1,655.42																																											
Instruments	Normal Allocation (% of net assets)	Risk Profile																																																									
Equity & Equity related instruments of which: •Minimum investment in equity & equity related instruments of large cap^ companies would be 25% of total assets. •Minimum investment in equity & equity related instruments of mid cap^ companies would be 25% of total assets. •Minimum investment in equity & equity related instruments of small cap^ companies would be 25% of total assets	75 - 100	High to Medium																																																									
Money Market Instruments and Debt securities	0 - 25	Medium to Low																																																									
Baroda BNP Paribas Banking and Financial Services Fund	Sectoral/ Thematic	An open ended equity scheme investing in banking and financial services sector	The investment objective is to generate long-term capital appreciation for unit holders from a portfolio invested predominantly in equity and equity related securities of companies engaged in the Banking & Financial Services Sector. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee / indicate any returns.	<table><tr><th rowspan="2">Type of Instruments</th><th colspan="2">Indicative Asset Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity & Equity related securities of companies engaged in Banking & Financial Services Sector*</td><td>80</td><td>100</td><td>High to Medium</td></tr><tr><td>Equity & Equity related securities of companies engaged in Non-Banking & Financial Services Sector*</td><td>0</td><td>20</td><td>High to Medium</td></tr><tr><td>Debt and Money Market instruments</td><td>0</td><td>20</td><td>Medium to Low</td></tr><tr><td>Investments in REITs & InvITs</td><td>0</td><td>10</td><td>High</td></tr></table>	Type of Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile	Minimum	Maximum	Equity & Equity related securities of companies engaged in Banking & Financial Services Sector*	80	100	High to Medium	Equity & Equity related securities of companies engaged in Non-Banking & Financial Services Sector*	0	20	High to Medium	Debt and Money Market instruments	0	20	Medium to Low	Investments in REITs & InvITs	0	10	High	The fund is a sectoral scheme which invests only in companies engaged in the banking and financial services sector.	10,839	59.37																														
Type of Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile																																																								
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Investments in REITs & InvITs	0	10	High																																																								
Baroda BNP Paribas Equity Savings Fund	Equity Savings Fund	An open-ended scheme investing in equity, arbitrage, and debt instruments	The primary objective of the Scheme is to generate capital appreciation and income by using arbitrage opportunities, investment in equity / equity related instruments and debt/ money market instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.	<table><tr><th rowspan="2">Type of Instruments</th><th colspan="2">Indicative Asset Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity & equity related securities of which:</td><td>65</td><td>90</td><td>High</td></tr><tr><td>(i) Equity and equity related securities (unhedged); and *</td><td>0</td><td>50</td><td>High</td></tr><tr><td>(ii) Equities, equity related securities and derivatives including index futures, stock futures, index options, & stock options, etc. as part of hedged / arbitrage exposure (hedged)</td><td>15</td><td>90</td><td>Medium to High</td></tr><tr><td>Debt and Money Market Instruments*</td><td>10</td><td>35</td><td>Low to Medium</td></tr><tr><td>Investment in REITs and InvIT</td><td>0</td><td>10</td><td>High</td></tr></table> <p>Under defensive circumstances, the broad investment pattern will be as under:</p> <table><tr><th rowspan="2">Type of Instruments</th><th colspan="2">Indicative Asset Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity & equity related securities of which:</td><td>15</td><td>65</td><td>High</td></tr><tr><td>(i) Equity and equity related securities (unhedged); and *</td><td>0</td><td>50</td><td>High</td></tr><tr><td>(ii) Equities, equity related securities and derivatives including index futures, stock futures, index options, & stock options, etc. as part of hedged / arbitrage exposure (hedged)</td><td>15</td><td>65</td><td>Medium to High</td></tr><tr><td>Debt and Money Market Instruments*</td><td>35</td><td>85</td><td>Low to Medium</td></tr><tr><td>Investment in REITs and InvIT</td><td>0</td><td>10</td><td>High</td></tr></table>	Type of Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile	Minimum	Maximum	Equity & equity related securities of which:	65	90	High	(i) Equity and equity related securities (unhedged); and *	0	50	High	(ii) Equities, equity related securities and derivatives including index futures, stock futures, index options, & stock options, etc. as part of hedged / arbitrage exposure (hedged)	15	90	Medium to High	Debt and Money Market Instruments*	10	35	Low to Medium	Investment in REITs and InvIT	0	10	High	Type of Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile	Minimum	Maximum	Equity & equity related securities of which:	15	65	High	(i) Equity and equity related securities (unhedged); and *	0	50	High	(ii) Equities, equity related securities and derivatives including index futures, stock futures, index options, & stock options, etc. as part of hedged / arbitrage exposure (hedged)	15	65	Medium to High	Debt and Money Market Instruments*	35	85	Low to Medium	Investment in REITs and InvIT	0	10	High	The fund is an open-ended scheme investing in equity, arbitrage and debt securities, using both hedged as well as unhedged strategies.	19,276	284.29
Type of Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile																																																								
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Debt and Money Market Instruments*	35	85	Low to Medium																																																								
Investment in REITs and InvIT	0	10	High																																																								

Name of the Scheme	'Category' as per SEBI circular dt. Oct 06, 2017	Type of Scheme	Investment Objective for the Scheme	Asset Allocation	Product Differentiation	Number of folios as on 30-Sep-22	AUM as on 30-Sep-22 (Rs. in crores)																										
Baroda BNP Paribas Large and Mid-Cap Fund	Large & Mid Cap Fund	An open-ended equity scheme investing in both large and mid-cap stocks	The primary objective of the Scheme is to seek long term capital growth through investments in both large cap and mid-cap stocks. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.	<table><tr><th rowspan="2">Type of Instruments</th><th colspan="2">Indicative Asset Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity and equity related instruments of large cap* companies (including derivatives)</td><td>35%</td><td>65%</td><td>High</td></tr><tr><td>Equity and equity related instruments of mid cap* companies (including derivatives)</td><td>35%</td><td>65%</td><td>High</td></tr><tr><td>Other equities* and equity related instruments</td><td>0%</td><td>30%</td><td>High</td></tr><tr><td>Debt & Money Market Instruments#</td><td>0%</td><td>20%</td><td>Low to Medium</td></tr><tr><td>Units issued by REITs/InvITs</td><td>0%</td><td>10%</td><td>Medium to High</td></tr></table> <p>*Large Cap: 1st - 100th company in terms of full market capitalization. Mid Cap :101st to 250th company in terms of full market capitalization. Other equities may include small cap stocks. Small Cap : 251st company onwards in terms of full market capitalization. The exposure across these stocks will be in line with limits/classification defined by AMFI/SEBI from time to time.</p>	Type of Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile	Minimum	Maximum	Equity and equity related instruments of large cap* companies (including derivatives)	35%	65%	High	Equity and equity related instruments of mid cap* companies (including derivatives)	35%	65%	High	Other equities* and equity related instruments	0%	30%	High	Debt & Money Market Instruments#	0%	20%	Low to Medium	Units issued by REITs/InvITs	0%	10%	Medium to High	The Fund is an open-ended scheme investing in both large cap and mid-cap stocks.	75,178	744.86
Type of Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile																														
	Minimum	Maximum																															
Equity and equity related instruments of large cap* companies (including derivatives)	35%	65%	High																														
Equity and equity related instruments of mid cap* companies (including derivatives)	35%	65%	High																														
Other equities* and equity related instruments	0%	30%	High																														
Debt & Money Market Instruments#	0%	20%	Low to Medium																														
Units issued by REITs/InvITs	0%	10%	Medium to High																														
Baroda BNP Paribas Business Cycle Fund	Sectoral/ Thematic	An open-ended equity scheme following the Business Cycles theme	The investment objective of the Scheme is to generate long term capital appreciation for investors by investing predominantly in equity and equity related securities with a focus on riding business cycles through dynamic allocation between various sectors and stocks at different stages of business cycles in the economy. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.	<table><tr><th rowspan="2">Type of Instruments</th><th colspan="2">Indicative Asset Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity and equity related instruments selected on the basis of business cycles*</td><td>80%</td><td>100%</td><td>High</td></tr><tr><td>Other equity and equity related instruments*</td><td>0%</td><td>20%</td><td>Medium to High</td></tr><tr><td>Overseas equity and equity related instruments, including ADR, GDR, or any other type of securities</td><td>0%</td><td>20%</td><td>High</td></tr><tr><td>Units issued by REITs & InvITs</td><td>0%</td><td>10%</td><td>Medium to High</td></tr><tr><td>Debt/Money Market instruments including units of Debt oriented Mutual funds as may be permissible from time to time#</td><td>0%</td><td>20%</td><td>Low to Medium</td></tr></table>	Type of Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile	Minimum	Maximum	Equity and equity related instruments selected on the basis of business cycles*	80%	100%	High	Other equity and equity related instruments*	0%	20%	Medium to High	Overseas equity and equity related instruments, including ADR, GDR, or any other type of securities	0%	20%	High	Units issued by REITs & InvITs	0%	10%	Medium to High	Debt/Money Market instruments including units of Debt oriented Mutual funds as may be permissible from time to time#	0%	20%	Low to Medium	The Fund is an open-ended equity scheme following the Business Cycles theme.	37,788	846.58
Type of Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile																														
	Minimum	Maximum																															
Equity and equity related instruments selected on the basis of business cycles*	80%	100%	High																														
Other equity and equity related instruments*	0%	20%	Medium to High																														
Overseas equity and equity related instruments, including ADR, GDR, or any other type of securities	0%	20%	High																														
Units issued by REITs & InvITs	0%	10%	Medium to High																														
Debt/Money Market instruments including units of Debt oriented Mutual funds as may be permissible from time to time#	0%	20%	Low to Medium																														
Baroda BNP Paribas Balanced Advantage Fund	Dynamic Asset Allocation / Balanced Advantage	An open-ended balanced advantage fund	The primary objective of the Scheme is to generate capital appreciation by investing in a portfolio of equity or equity linked securities while the secondary objective is to generate income through investments in debt and money market instruments. It also aims to manage risk through active asset allocation. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.	<table><tr><th rowspan="2">Type of Instruments</th><th colspan="2">Indicative Asset Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity & equity related securities</td><td>65</td><td>100</td><td>Medium to High</td></tr><tr><td>Debt and money market instruments*</td><td>0</td><td>35</td><td>Low to Medium</td></tr><tr><td>Units issued by REITs & InvITs</td><td>0</td><td>10</td><td>Medium to High</td></tr></table> <p>*Investment in securitized debt will not exceed 10% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt. Gross equity exposure is maintained between 65% to 100% and the net long equity exposure will be between 30% to 100%. The Scheme may take derivatives positions up to 50% of the equity and debt assets of the Scheme, based on the opportunities available, subject to the guidelines issued by SEBI from time to time, and in line with the overall investment objective of the Scheme</p>	Type of Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile	Minimum	Maximum	Equity & equity related securities	65	100	Medium to High	Debt and money market instruments*	0	35	Low to Medium	Units issued by REITs & InvITs	0	10	Medium to High	The extent of equity exposure in the fund will be guided by an underlying quantitative model, while the balance will be invested in equity /debt derivatives and debt and money market securities.	1,59,598	3,338.08								
Type of Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile																														
	Minimum	Maximum																															
Equity & equity related securities	65	100	Medium to High																														
Debt and money market instruments*	0	35	Low to Medium																														
Units issued by REITs & InvITs	0	10	Medium to High																														
Baroda BNP Paribas ELSS Fund	ELSS	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.	The investment objective of the Scheme is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities along with income tax rebate, as may be prevalent from time to time. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.	<table><tr><th>Type of Instruments</th><th>Normal Allocation (% of Net Assets)</th><th>Minimum Allocation (% of Net Assets)</th><th>Maximum Allocation (% of Net Assets)</th><th>Risk Profile</th></tr><tr><td>Equities and Equity Related Securities of companies*</td><td>95</td><td>80</td><td>100</td><td>High</td></tr><tr><td>Debt Instruments* and Money Market instruments (including money at call)</td><td>5</td><td>0</td><td>20</td><td>Low</td></tr></table>	Type of Instruments	Normal Allocation (% of Net Assets)	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile	Equities and Equity Related Securities of companies*	95	80	100	High	Debt Instruments* and Money Market instruments (including money at call)	5	0	20	Low	The Scheme has a lock-in period of 3 years from the date of allotment. As per the Finance Act, 2005, this is an eligible investment for deduction under section 80C of the Income Tax Act, 1961, for Individuals and HUFs for subscription to the extent of Rs. 150,000/-.	69,727	676.38											
Type of Instruments	Normal Allocation (% of Net Assets)	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile																													
Equities and Equity Related Securities of companies*	95	80	100	High																													
Debt Instruments* and Money Market instruments (including money at call)	5	0	20	Low																													

Name of the Scheme	'Category' as per SEBI circular dt. Oct 06, 2017	Type of Scheme	Investment Objective for the Scheme	Asset Allocation				Product Differentiation	Number of folios as on 30-Sep-22	AUM as on 30-Sep-22 (Rs. in crores)
Baroda BNP Paribas Arbitrage Fund	Arbitrage Fund	An Open ended Scheme investing in arbitrage opportunities.	The primary investment objective of the scheme is to generate income and capital appreciation by investing in a combination of diversified portfolio of equity and equity related instruments, including use of equity derivatives strategies and arbitrage opportunities with exposure in debt and fixed income instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.	Type of Instruments	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile	The strategy seeks to generate income and capital appreciation through a diversified portfolio. The fund predominantly invests in equity & equity related instruments, which includes investment in arbitrage opportunities. It also invests in debt and money market instruments.	2,588	494.45
				Equities, equity related instruments# and derivatives including index futures, stock futures, index options, & stock options, etc. as hedged/ arbitrage exposure	65	100	Medium to High			
				Debt Securities and Money market instruments and/or units of liquid fund	0	35	Low			
				Units issued by REITs & InvITs	0	10	Medium to High			
Baroda BNP Paribas Aggressive Hybrid Fund	Aggressive Hybrid Fund	An Open ended Hybrid Scheme investing predominantly in equity and equity related instruments	The Scheme seeks to generate income and capital appreciation by investing in a diversified portfolio of equity and equity related instruments and fixed income instruments. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.	Type of Instruments	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile	The funds strategy seeks to generate income and capital appreciation by taking advantage of diversification by investing in a mix of asset classes comprising equity & equity related instruments and fixed income securities. The equity component would have a large cap bias and some exposure to mid & small cap stocks. The fixed income portion provides cushion to earnings thereby reducing the overall volatility of the fund.	28,484	768.95
				Debt Instruments & Money Market Instruments (including cash / call money)	20	35	Medium to High			
				Equity & Equity related securities	65	80	Medium to High			
				Units issued by REITs & InvITs	0	10	Medium to High			
Baroda BNP Paribas Focused Equity Fund	Focused Fund	An Open ended Equity Scheme investing in maximum 25 stocks across market capitalization (i.e. multi cap stocks)	The Scheme seeks to generate long-term capital growth by investing in a concentrated portfolio of equity & equity related instruments of up to 25 companies across market capitalization. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.	Type of Instruments	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile	The fund will emphasize on investing in a concentrated portfolio of equity & equity related instruments of up to 25 companies across market capitalisation. The Scheme adopts a blend of value and growth approaches to investing with a focus on generating long term capital appreciation.	14,885	275.52
				Equity and Equity related securities, (which are not exceeding 25 companies)	65	100	High			
				Debt and Money Market instruments	0	35	Low to Medium			
				Units issued by REITs & InvITs	0	10	Medium to High			

Name of the Scheme	'Category' as per SEBI circular dt. Oct 06, 2017	Type of Scheme	Investment Objective for the Scheme	Asset Allocation	Product Differentiation	Number of folios as on 30-Sep-22	AUM as on 30-Sep-22 (Rs. in crores)																						
Baroda BNP Paribas India Consumption Fund	Sectoral / Thematic	An Open ended Equity Scheme following consumption theme.	The primary investment objective of the Scheme is to seek to generate capital appreciation and provide long-term growth opportunities by investing in companies expected to benefit by providing products and services to the growing consumption needs of Indian consumers, which in turn is getting fuelled by high disposable income. The Scheme also seeks to generate income by investing in debt and money market securities. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee / indicate any returns.	<table><tr><th rowspan="2">Type of Instruments</th><th colspan="2">Indicative Asset Allocation (% of total assets)</th><th rowspan="2">Risk Profile</th></tr><tr><th>Minimum</th><th>Maximum</th></tr><tr><td>Equity and equity related instruments#</td><td>80</td><td>100</td><td>Medium to High</td></tr><tr><td>Equity and equity related instruments*</td><td>0</td><td>10</td><td>Medium to High</td></tr><tr><td>Debt and Money market instruments and/or units of Liquid fund**</td><td>0</td><td>20</td><td>Low</td></tr><tr><td>Units issued by REITs & InvITs</td><td>0</td><td>10</td><td>Medium to High</td></tr></table>	Type of Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile	Minimum	Maximum	Equity and equity related instruments#	80	100	Medium to High	Equity and equity related instruments*	0	10	Medium to High	Debt and Money market instruments and/or units of Liquid fund**	0	20	Low	Units issued by REITs & InvITs	0	10	Medium to High	The Scheme shall be investing in equities of the companies expected to benefit by providing products and services to the growing consumption needs of Indian consumers. These will include companies that are expected to benefit from the consumption patterns in India, which in turn is getting fuelled by high disposable incomes and growing consumption needs of Indian households.	55,332	942.68
Type of Instruments	Indicative Asset Allocation (% of total assets)		Risk Profile																										
	Minimum	Maximum																											
Equity and equity related instruments#	80	100	Medium to High																										
Equity and equity related instruments*	0	10	Medium to High																										
Debt and Money market instruments and/or units of Liquid fund**	0	20	Low																										
Units issued by REITs & InvITs	0	10	Medium to High																										
Baroda BNP Paribas Large Cap Fund	Large Cap Fund	An Open ended Equity Scheme predominantly investing in large cap stocks	The investment objective of the Scheme is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities by predominantly investing in large market capitalization companies. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.	<table><tr><th>Type of Instruments</th><th>Minimum Allocation (% of Net Assets)</th><th>Maximum Allocation (% of Net Assets)</th><th>Risk Profile</th></tr><tr><td>Equity & equity related instruments# of Large Cap companies</td><td>80%</td><td>100%</td><td>Medium to High</td></tr><tr><td>Equity & equity related instruments of other than Large Cap companies, Debt instruments & Money Market Instruments (including cash and money at call)</td><td>0%</td><td>20%</td><td>Low to Medium</td></tr><tr><td>Units issued by REITs & InvITs</td><td>0%</td><td>10%</td><td>Medium to High</td></tr></table>	Type of Instruments	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile	Equity & equity related instruments# of Large Cap companies	80%	100%	Medium to High	Equity & equity related instruments of other than Large Cap companies, Debt instruments & Money Market Instruments (including cash and money at call)	0%	20%	Low to Medium	Units issued by REITs & InvITs	0%	10%	Medium to High	The Scheme will invest in a range of companies with a bias towards large market capitalisations. These may be companies focusing on quality exhibiting sound management and fundamentals across sectors with sustainable earnings growth.	60,814	1,326.62						
Type of Instruments	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile																										
Equity & equity related instruments# of Large Cap companies	80%	100%	Medium to High																										
Equity & equity related instruments of other than Large Cap companies, Debt instruments & Money Market Instruments (including cash and money at call)	0%	20%	Low to Medium																										
Units issued by REITs & InvITs	0%	10%	Medium to High																										
Baroda BNP Paribas Mid Cap Fund	Mid Cap Fund	An Open ended Equity Scheme predominantly investing in mid cap stocks	The investment objective of the Scheme seeks to generate long-term capital appreciation by investing primarily in companies with high growth opportunities in the mid capitalization segment. The fund will emphasize on companies that appear to offer opportunities for long-term growth and will be inclined towards companies that are driven by dynamic style of management and entrepreneurial flair. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee/ indicate any returns.	<table><tr><th>Type of Instruments</th><th>Minimum Allocation (% of Net Assets)</th><th>Maximum Allocation (% of Net Assets)</th><th>Risk Profile</th></tr><tr><td>Equity & equity related instruments of Mid Cap companies#</td><td>65</td><td>100</td><td>Medium to High</td></tr><tr><td>Equity & equity related instruments of other than Mid Cap companies, Debt instruments* & Money Market Instruments (including cash and money at call)#</td><td>0</td><td>35</td><td>Medium to High</td></tr><tr><td>Units issued by REITs & InvITs</td><td>0</td><td>10</td><td>Medium to High</td></tr></table>	Type of Instruments	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile	Equity & equity related instruments of Mid Cap companies#	65	100	Medium to High	Equity & equity related instruments of other than Mid Cap companies, Debt instruments* & Money Market Instruments (including cash and money at call)#	0	35	Medium to High	Units issued by REITs & InvITs	0	10	Medium to High	The fund will invest predominantly in the mid-capitalisation space. These may be companies focusing on high growth with superior earnings potential across all sectors.	79,227	1,200.78						
Type of Instruments	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile																										
Equity & equity related instruments of Mid Cap companies#	65	100	Medium to High																										
Equity & equity related instruments of other than Mid Cap companies, Debt instruments* & Money Market Instruments (including cash and money at call)#	0	35	Medium to High																										
Units issued by REITs & InvITs	0	10	Medium to High																										
Baroda BNP Paribas Flexi Cap Fund	Flexi Cap	An Open ended dynamic equity scheme investing across large cap, mid cap, small cap companies	The Scheme seeks to generate long term capital appreciation by investing in a dynamic mix of equity and equity related instruments across market capitalizations	<table><tr><th>Type of Instruments</th><th>Minimum Allocation (% of Net Assets)</th><th>Maximum Allocation (% of Net Assets)</th><th>Risk Profile</th></tr><tr><td>Equity & Equity related instruments ^</td><td>65</td><td>100</td><td>High</td></tr><tr><td>Debt* & Money Market instruments</td><td>0</td><td>35</td><td>Low to Medium</td></tr><tr><td>Units issued by REITs & InvITs</td><td>0</td><td>10</td><td>Very High</td></tr></table>	Type of Instruments	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile	Equity & Equity related instruments ^	65	100	High	Debt* & Money Market instruments	0	35	Low to Medium	Units issued by REITs & InvITs	0	10	Very High	The fund shall dynamically invests across market capitalization.	49,706	1449.17						
Type of Instruments	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile																										
Equity & Equity related instruments ^	65	100	High																										
Debt* & Money Market instruments	0	35	Low to Medium																										
Units issued by REITs & InvITs	0	10	Very High																										

Name of the Scheme	'Category' as per SEBI circular dt. Oct 06, 2017	Type of Scheme	Investment Objective for the Scheme	Asset Allocation				Product Differentiation	Number of folios as on 30-Sep-22	AUM as on 30-Sep-22 (Rs. in crores)	
Baroda BNP Paribas Multi Asset Fund	Multi Asset Fund	An open ended scheme investing in Equity, Debt and Gold ETF	The investment objective of the scheme is to seek long term capital growth by investing in equity and equity related securities, debt & money market instruments, REITs / InVITs and Gold ETF.	Type of Instruments		Indicative Asset Allocation (% of total assets)		Risk Profile	The fund shall invest in Multi Assets i.e. in equity and equity related securities, debt & money market instruments, REITs / InVITs and Gold ETF	--	--
						Minimum	Maximum				
				Equity and Equity Related Instruments^		65%	80%	Very High			
				Debt & Money Market Instruments*		10%	25%				
				Gold ETFs		10%	25%	High			
				Units of REITs / InVITs		0%	10%	Very High			

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

INSTRUCTIONS

1. GENERAL INFORMATION

a) The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please Tick (✓) in the appropriate box (☐), where boxes have been provided. Please refer to the Scheme Information Document and the Key Information Memorandum carefully before filling the Application Form. All applicants are deemed to have accepted the terms of the Scheme Information Document subject to which this offer is being made and bind themselves to such terms of the Scheme Information Document upon signing the Application Form and tendering the payment.

b) Directions to investors applying under all Schemes of the Fund directly

All existing / prospective investors are requested to note and follow the below-mentioned directions while applying for the units of the Schemes of Baroda BNP Paribas Mutual Fund to enable the AMC to treat them as direct applications:

1. In case of receipt of application form having broker code as blank space at the time of processing and allotting the units by the Registrars, AMC will consider such application as "Direct". However, the Investors are requested to fill the blank space with the words such as "Not Applicable" or "Direct" so as to ensure that their application is processed as direct. Alternatively, investors can also strike off the blank space in the broker code field.
2. Investors subscribing under Direct Plan of a scheme will have to indicate "Direct Plan" in the application form. Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the scheme name, the Distributor code will not be considered and the application will be processed under Direct Plan. Further, where application is received for distributor plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. If the Distributor Code is mentioned, but the Plan is not mentioned, the application shall be processed under Distributor Plan. Direct Plan shall be the default plan if the investor doesn't indicate any plan in the application form or in case of any ambiguity.
3. In case, the Broker code is pre-printed on the application form, investors (any / all in case of joint holders) must strike-off the code & countersign before submitting the application form at the applicable collections centres / Official Points of Acceptance of Transaction, if investors require change in the broker / direct status.
4. Investors must provide their full signatures for the changes on the pre-printed application forms. Investors are also informed that if the changes / alterations carried out in the broker code are not accompanied with the full countersignature by the investor(s) on the said modification, the application will be processed with existing broker code details as recorded with the AMC. In case of multiple brokers preprinted on the transaction slip, the additional investment will be under "Direct", if the investor does not mention a specific broker.
5. The Registrar shall be diligent in effecting the received changes in the broker code within a reasonable period from the time of receipt of the written request from the investors at the designated Official Points of Acceptance of Transaction.
6. The detailed list of all the Official Points of Acceptance of Transactions will be available on the AMC website from time to time. The application received shall be considered "Direct" if they are submitted at the designated Official Points of Acceptance of Transactions, as notified from time to time.
7. If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).

Investors should note that the AMC, the Trustee and the Mutual Fund should not be held liable for any claims in case the application forms are not completed in the manner stated as above.

c) Employees unique identity number (EUIIN)

1. Investors should provide EUIIN of the distributor, particularly in advisory transactions. This would assist in tackling the problem of mis-selling even if the employee / relationship manager / sales person leaves the employment of the distributor.
2. EUIIN is applicable to sales persons of non individual ARN holders only. Individual / Sole Proprietorship ARN holders should intimate AMFI unit of CAMS in case they employ any Sales Person for selling mutual funds so that EUIIN could be allotted to them by AMFI. EUIIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ARN-14/12-13 dated July 13, 2012.

3. Transactions that will be considered for this purpose are purchases, switches, SIP / STP / STP Triggers registration, Transfer of Income Distribution cum Capital Withdrawal Plan (TIDCW). Transactions that will be excluded are auto SIP / STP / SWP / STP Triggers Installments, IDCW Reinvestments, Bonus Units, Redemption, SWP Registration, Zero Balance Folio creation and Transfer of Income Distribution cum Capital Withdrawal Plan (TIDCW) installments.
4. Distributors shall ensure that the sub broker affixes his / her ARN code and the EUIIN of the Sales Person in the columns separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder.
5. In case EUIIN is not provided or fails the validation test, ARN holder shall remediate the same within 30 days either by providing the EUIIN or submitting the declaration signed by the investor in the format prescribed by AMFI.
6. In case EUIIN or the above declaration is not provided within aforesaid remediation period, brokerage on the transaction shall be forfeited permanently.
7. AMC reserves the right to conduct a due diligence on the distributor's activities if it is observed that significantly large number of transactions is being submitted without EUIIN.
8. The EUIIN requirement shall be applicable for all modes of transactions including transaction through Stock Exchange Platform. The AMC shall comply with AMFI guidelines on this matter from time to time.

Applications under Power of Attorney / Body Corporate / Registered Society / Trust / Partnership

In case of an application under a Power of Attorney, the application should be accompanied by an original Power of Attorney or by a duly notarised copy of the Power of Attorney. The Mutual Fund / Trustee / AMC reserves the right to reject the application forms not accompanied by a Power of Attorney. Further, the Mutual Fund / Trustee / AMC reserves the right to hold Redemption proceeds in case the requisite documents are not submitted.

Prerequisites for registration of POA are as follows:

1. POA document should contain the clause for empowering investment in units of Mutual Fund / shares & securities and should bear signatures of Power of Attorney grantor & holder.
2. A copy of PAN of POA holder is mandatory. The KYC compliance requirements are mandatory for both the POA issuer (i.e. Investor) and the Attorney (i.e. the holder of POA), both of whom should be KYC compliant in their independent capacity.
3. POA holder should not be a resident of United States of America and Canada.
4. Further, in case an application has been signed by POA holder, and the POA documents are not valid for any of the reasons mentioned above, then the application shall be rejected.
5. The Mutual Fund / Trustee / AMC reserve the right to reject the application at the applicable NAV as on the date of rejection of subscription without any load, in case of non submission of requisite documents w.r.t. POA registration as above.
6. The above POA process is also applicable for Partnership firm / Corporate / Trust.
7. For all communication, the address of the Investors shall be captured. For applications by a company, body corporate, eligible institutions, registered society, trusts, partnership or other eligible non-individuals who apply in the Scheme should furnish a certified copy of resolution or authority to make the application as the case may be, a list of specimen signatures of the authorised officials, duly certified / attested and a certified copy of the Memorandum and Articles of Association and / or bye-laws and / or Trust Deed and / or Partnership Deed and certificate of registration or any other document as the case may be. In case of a trust / fund, it shall submit a certified true copy of the resolution from the trustee(s) authorising such Subscriptions and Redemptions. The authorised officials should sign the application under their official designation.

d) Fax / Scan Submission

In order to facilitate quick processing of financial transactions and / or Financial transaction instructions of investors the AMC / Trustee / Mutual Fund may (at its sole discretion and without being obliged in any manner to do so and without being responsible and / or liable in any manner whatsoever) accept and process any financial transactions towards an Initial Purchase, additional purchase, SIP, STP, SWP along with necessary prerequisite supporting documents and / or instructions submitted by an

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investor / unit holder by facsimile (fax) / scan image by electronic mail (email) to designated email ids mentioned hereunder and the Investor / unit holder voluntarily and with full knowledge takes and assumes any and all risks associated therewith. The AMC / Trustee / Mutual Fund shall have no obligation to check or verify the authenticity or accuracy of fax / scan requests purporting to have been sent by the Investor and may act thereon as if same had been duly given by the Investors.

Wherever an investor chooses to submit fax / scan requests, investor should adopt the following safeguards to mitigate risks:

- The investor shall seek a confirmation from the AMC for successful receipt of the fax / scan submission by the AMC. The confirmation can be sought from respective branch of AMC, contact details of which are available on the website of Mutual Fund (www.barodabnp-paribasmf.in). In case, the transaction is not received by the AMC, then the AMC shall not be liable to indemnify the investor for such action.
- The investor must submit the original within 24 hours of submission of the fax / scan request.
- The investor must indicate by marking / stamping "Original for record purpose only" on the face of the original request submitted. It may be noted that if such indication is not there on the original request when submitted, there is a risk of processing the original again as a fresh transaction and the investor could be faced with adverse consequences.
- It may be noted that in the event the processing is based on the fax / scan request, any discrepancy between the original and fax request may not be rectifiable.

The investor / unit holder shall indemnify the AMC / Trustee / Mutual Fund at all times and keep the AMC / Trustee / Mutual Fund indemnified and save harmless against any and all claims, losses, damages, costs, liabilities and expense (including without limitation, interest and legal fees) actually incurred, suffered or paid by the AMC / Trustee / Mutual Fund (directly or indirectly) and also against all demands, actions, suits, proceedings made, filed, instituted against the AMC / Trustee / Mutual Fund (by the investor or any third party), in connection with or arising out of or relating to the AMC / Trustee / Mutual Fund accepting and acting pursuant to, in accordance with or relying upon, any fax/ scan request signed by the Investor or authorised representative of the Investor.

e) Unitholding option

- Please fill up this section to indicate your preference of holding units in physical mode or dematerialized (demat) mode.
- Please provide latest "Client Investor Master" or "Demat Account Statement" for opting units in demat form. If any of the document is not provided, the units by default will be allotted in physical mode.
- In case there is any mismatch in the information provided in the application form, the details appearing on Client Investor Master or Demat Account statement shall be considered.
- In case units are held in demat form, the request for redemption or any other non - financial request shall be submitted directly to the depositories participant (DP) and not to the AMC / RTA of the Fund. Further, investors will receive an account statement from their respective DPs and not from AMC / RTA of the Fund incase units are held in demat form.
- Units will be credited in the demat account only based on fund realization.
- The facility of availing the units in demat / remat form is available subject to such processes, operating guidelines and terms & conditions as may be prescribed by the DPs and the depositories from time to time.
- Presently, the option to hold units in demat form shall not be available for systematic transactions like Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc. Similarly, such option shall not be provided to the investors investing in the plans with daily, weekly & fortnightly IDCW frequency. Such investors shall be mandatorily allotted units in physical form.
- Incase details of more than one demat account are provided, the Fund may choose any one of the demat accounts for the purpose of verification and processing of application.
- In case of valid demat account details provided, the bank account details, joint holding details, mode of holding (joint / anyone or survivor) in case of joint holdings, address details and nominee details as per the demat account shall prevail over the corresponding details provided on the application form.
- Investors applying as Joint holders, need to provide Demat details of

their Joint Demat Account.

f) Email Communication

- All investors are requested to note that as a part of "Go Green" initiative, electronic mail (e-mail) shall be the default mode of communication for those investors whose e-mail id is available in the database of Baroda BNP Paribas Mutual Fund. In case, email address is not available, the AMC shall send all the communication, except for annual report or abridged summary thereof, monthly or half yearly statement of scheme portfolio and such other statutory communications as maybe specified by SEBI, in physical copies at the address available in the records of the AMC. However, in case the unitholder submits a request to receive any communication, including abridged annual report, monthly or half yearly statement of scheme portfolio, in physical mode then AMC shall provide the same within five working days from the date of receipt of request.
- In accordance with SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 05, 2018, in order to bring cost effectiveness in disclosing and providing information to unitholders and as a green initiative measure, the following shall be applicable:
 - 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.
 - 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.**
 - 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 may also avail the option in the application form under section of 'Declaration & Signatures', to 'opt-in' to receive physical copy of the scheme-wise abridged annual report.
 - 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.

2. APPLICANT'S INFORMATION

Individual Applicants must provide all the details for all applicants under Applicant's Information Section of the Application Form.

- Name and address must be given in full (P.O. Box Address alone is not sufficient). If the Name given in the application does not match the name as appearing on the PAN Card, application may be liable to get rejected or further transactions may be liable to get rejected. In case of NRIs / FILs, 'Overseas Address' is mandatory.
- If the applicant is minor, the minor shall be the first and the sole holder in an account. Minor Application with joint holding shall be rejected. There shall not be any joint accounts with minor as the first or joint holder. Also, minor cannot appoint a nominee. Guardian in the folio on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. It is mandatory to provide information on the relationship / status of the guardian as father, mother or legal guardian in the application form. In case of natural guardian, a document evidencing the relationship has to be submitted. If the above documents are not submitted, the application will be liable to be rejected. The account of the minor shall be frozen for operation by the guardian on the day the minor attains the age of majority and no transactions shall be permitted. The request for change in status of the accounts shall be submitted in the required form along with the requisite documents. AMC shall suspend all standing instructions like SIPs, SWPs, STPs, etc. from the date of the minor attaining majority, by giving adequate prior notice. Please refer Checklist for the documents to be submitted for establishing date of birth or relationship status incase of application on behalf of minor.
- Investors are requested to note that prior to minor attaining majority, the Fund shall send an 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". It is to be noted that the guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and

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Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority till the time the above application form along with the prescribed documents are submitted to the Fund. The Fund will continue to process the standing instructions like SIP, STP, SWP ETC. and will send an advance notice to the guardian and the minor stating that the existing standing instructions will continue to be processed beyond the date of the minor attaining majority till the time a instruction from the major to terminate the standing instruction is received by the Fund along with the prescribed documents. Such standing instruction shall be terminated within 30 days from the date of receiving the instruction. Mutual funds shall send such advance notice by email or mobile alerts where email ids and mobile numbers are available with the Fund. The request form with details of the list of standard documents to change account status from minor to major is available on our website www.barodabnp-paribasmf.in. The applications, if not conforming to the above requirements, shall be liable to be rejected.

- av) When there is a change in guardian either due to mutual consent or demise of the existing guardian, a request along with requisite documents shall be sent to the Fund. The new guardian must be a natural guardian (i.e. father or mother) or a court appointed legal guardian. The request form alongwith the list of requisite documents is available on our website www.barodabnp-paribasmf.in. The applications, if not conforming to the above requirements, shall be liable to be rejected.
- av) In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income / networth and Politically Exposed Person (PEP)* status mentioned under section 2 & 3 which was forming part of uniform KYC form will now be captured in the application form of the Fund.

The said details are mandatory for both Individual and Non Individual applicants.

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

bi) PAN Information

It is mandatory for investors (except ASBA investors) making an application for investment to furnish copy of PAN. A copy of PAN has to be self certified by the investor and the original PAN card should be made available for verification in the manner and to the entity as may be specified by the Baroda BNP Paribas Asset Management India Private Limited (AMC) from time to time.

- If your investment is being jointly made with other co-applicants, the PAN for each of the co-applicants should be furnished along with a copy of a document, evidencing the PAN for each of the co-applicant.
- Where the person making an application is a minor, Guardian PAN copy is mandatory even if minor has his / her own valid PAN.
- Applications, where the details of the documents submitted as evidence for PAN do not match with the Applicants / existing information available with Baroda BNP Paribas Mutual Fund, will be rejected.
- In case of Micro Investment, under SIP or lumpsum investments where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed ₹ 50,000 (to be referred as "Micro Investments" hereinafter) shall be exempted from the requirement of PAN. This exemption will be applicable only to investments by individuals, NRIs, minors, joint holders and sole proprietary firms (but not including PIOs, HUFs and other categories). Those investors (including Joint holders) subscribing to a Micro Investments will be required to submit a self attested photocopy / attested by the ARN holder (mentioning the ARN) of any one of the current and valid documents along with their applications (for list of valid documents, refer: 'Micro Investment - Checklist').
- The AMC will reject a application if it is found that the registration of the application will result in the aggregate of Micro Investments to exceed ₹ 50,000 in a financial year or if there are deficiencies in the supporting documents. In case the first SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the SIP registration will be ceased for future installments. No refunds will be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.

Applications not complying with the above requirements will be deemed to be incomplete and will be rejected.

bii) Know Your Client (KYC) information / documents

Investors are requested to note that with effect from January 01, 2011, KYC compliance is mandatory for all the investments irrespective of amount of application. SEBI vide circular no. MIRSD/SE/Cir-21/2011 dated

October 5, 2011 has mandated that the uniform KYC form and supporting documents shall be used by all SEBI registered intermediaries in respect of all new clients from January 1, 2012. Further, SEBI vide circular no. MIRSD/Cir-23/2011 dated December 2, 2011, has developed a mechanism for centralization of the KYC records in the securities market to bring about uniformity in securities markets. Accordingly, KYC registration is being centralised through KYC Registration Agencies (KRA) registered with SEBI. Thus each investor has to undergo a uniform KYC process only once in the securities market and the details would be shared with other intermediaries by the KRA. Investors are requested to note the following:

For existing investors as on December 31, 2011:

It may be noted that investors who have successfully completed the KYC process with CVL for investments in mutual funds (in the old format) can continue to use the KYC acknowledgment / confirmation issued to them for mutual fund investments. However, it will not be applicable for investments in with other intermediaries in the securities market.

• **Additional KYC requirements:**

Investors are requested to note that with effect from December 03, 2012, investors who have completed their KYC through CDSL Ventures Ltd (CVL) upto December 31, 2011 wish to invest in a new mutual fund where they have not invested earlier (or not opened a folio earlier), they will be required to submit 'missing / not available' KYC information and complete the 'In Person Verification' (IPV) requirements.

- In case of Individual investors, the following details need to be submitted:
 1. Father's / Spouse's Name,
 2. Marital Status,
 3. Nationality,
 4. Gross Annual Income or Net worth (not older than 1 year)
 5. In-Person Verification (IPV)

Individual investors are requested to fill in 'KYC Details Change Form' issued by CVL - KRA and also available on the AMC website www.barodabnp-paribasmf.in. This duly filled form along with IPV completed status can be submitted along with purchase application, to the new mutual fund where the investor is investing or opening an account. Alternatively, investors may also approach their existing mutual funds at any investor service centre for completion of this KYC requirement.

- In case of Non Individuals, KYC is required to be done again with any SEBI registered KRA due to significant changes in KYC requirements, else they will not be able to invest with a new mutual fund from the effective date.

For new investors in mutual funds from January 01, 2012:

Investors who have not completed the KYC process with CVL for investments in mutual funds in the old format, has to comply with new uniform KYC norm (including submission of new KYC forms along with relevant supporting documents & and in - person verification. Please refer to our website www.barodabnp-paribasmf.in for KYC forms). The KYC acknowledgment issued by the KRA can be used for all investments in securities market, including mutual funds.

Investors who have completed KYC process through any of the intermediaries on or after January 01, 2012 and hold a valid acknowledgement issued by KRA for the same may invest with any of the mutual funds. However, Baroda BNP Paribas Mutual Fund / AMC / Trustee reserves the right to carry out enhanced due diligence based on its internal client due diligence policy.

Investors are requested to further note that:

1. **Minors:** In respect of a Minor applicant, the Guardian should obtain a KYC confirmation / acknowledgement in his / her own name and quote it while investing in the name of the minor. The Minor, upon attaining majority, should immediately apply for a KYC Confirmation in his / her own capacity and intimate it to Baroda BNP Paribas Mutual Fund, in order to transact further in his / her own capacity. Guardian's KYC Compliance is mandatory even if minor has his / her own KYC acknowledgement.
2. **Power of Attorney (PoA) Holder:** Investors desirous of investing through a PoA must note that the KYC confirmation / acknowledgement is required to be obtained by both the PoA issuer (i.e. Investor) and the Attorney (i.e., the holder of PoA).
3. **Transmission (in case of death of the unit holder):** If an individual becomes a Baroda BNP Paribas Mutual Fund Investor due to an operation of law, e.g., transmission of units upon death of an Investor, the claimant

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will be required to obtain KYC confirmation / acknowledgement. If the deceased is the sole applicant, the claimant should submit his / her KYC confirmation / acknowledgement along with the other relevant documents to effect the transmission of units in his / her favour.

Non-individual investors are requested to note that they have to furnish mandated certain additional documents as stated under SEBI circular no. MIRSD/SE/Cir-21/2011 dated October 5, 2011 otherwise application shall be liable to be rejected. It shall be further noted that if it comes to the knowledge of the AMC subsequently that the KYC of the applicant has failed then further purchase, switch and other related transactions shall not be permitted.

AMC reserves the right to validate the investors details with the records of KRA, income tax database; as the case may be either before allotting the units or subsequently. AMC further reserves the right to refund the investments made subsequently, if it is found that a valid KYC confirmation / acknowledgement is not provided & valid PAN is not quoted on such application(s), refund will be done at applicable NAV, subject to payment of applicable exit load.

It may be noted that the Mutual Fund, Trustees or AMC shall not be liable for any failure to perform its obligations, to the extent that such performance has been delayed, hindered or prevented by systems failures, network errors, delay or loss of data / document during transit, due to interoperability issues amongst multi-intermediaries involved therein.

For those who have updated the KYC confirmation / acknowledgement with the Fund, it may be noted that communication with respect to change in address should be sent to KRA & not to the Registrar.

Investors investing from July 1, 2014 are requested to provide additional KYC details viz. net-worth / Income details, occupation, kind of business, etc. This information shall be mandatory. AMC reserves the right to reject the application in case these details are not provided.

Operationalisation of CKYC:

Pursuant to SEBI circular no. CIR/MIRSD/66/2016 dated July 21, 2016, SEBI Circular no. CIR/MIRSD/120/2016 dated November 10, 2016 and AMFI Best Practices Guidelines Circular No. 68/2016-17 pertaining to implementation of Central KYC ('CKYC') norms, new investors investing in Schemes of the Fund are requested to note the following:

1. New investors who have never done KYC under KYC Registration Agency (KRA) regime will be required to fill in the new CKYC forms while investing with the Fund. (It may be noted that the requirement of PAN shall be mandatory for completing CKYC process).
2. If any new investor uses the old KRA KYC form, which does not have all information needed for registration with CKYC, then such customer will be either be required to fill the new 'CKYC Form' or provide additional/ missing information using a 'Supplementary CKYC Form'.
3. Investors who have already completed CKYC & have obtained their KYC Identification Number (KIN) from CKYC platform can invest in the Fund using their KIN. In case of minors, KIN of the Guardian shall be applicable. However, in case the PAN of the investor is not updated in the CKYC system, then the investor will be required to provide a self-certified copy of PAN card.

The aforesaid forms are available on our website (www.barodabnpbaribasmf.in).

biii) Country of Tax Residence and Foreign Tax ID number:

Tax Regulations require us to collect information about each Investor's tax residency. Please indicate all countries in which you are resident for tax purposes and the associated Tax ID numbers. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should any information provided change in the future, please ensure you advise us of the changes with updated self-declaration within 30 days. If you are a US citizen or resident, please include United States in this related field along with your US Tax Identification Number. If you declare more than one country of Tax Residence, please provide the exhaustive list in free form along with the associated Tax ID numbers with the application form.

biv) FATCA & CRS Instructions:

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

It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available

or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

FATCA & CRS Indicia observed (ticked)	Documentation required for Cure of FATCA / CRS indicia
U.S. place of birth	<ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below); AND 3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence / mailing address in a country other than India	<ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)
Telephone number in a country other than India	<p>If no Indian telephone number is provided</p> <ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below) <p>If Indian telephone number is provided along with a foreign country telephone number</p> <ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR 2. Documentary evidence (refer list below)
Telephone number in a country other than India	<ol style="list-style-type: none"> 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)

List of acceptable documentary evidence needed to establish the residence(s) for tax purposes:

1. Certificate of residence issued by an authorized government body*
2. Valid identification issued by an authorized government body* (e.g. Passport, National Identity card, etc.)

*** Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.**

bv) Non acceptance of Third Party payment under the Scheme:

Definition of Third Party payment:

- a) When payment is made through instruments issued from an account other than that of the beneficiary investor, the same is referred to as Third Party payment.
- b) It is clarified that in case of payments from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.

Exceptions:

Third Party payments shall be rejected except in the following exceptional situations:

- (i) Custodian on behalf of an FII or a client.
- (ii) Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum / one time subscription through Payroll deductions or deductions out of expense reimbursements. The AMC shall exercise extra due diligence in terms of ensuring the authenticity of such arrangements from a fraud prevention and KYC perspectives.
- (iii) Payment by the AMC to an empanelled distributor on account of omission/incentive etc. in the form of Mutual Fund Units of the schemes managed by the AMC through SIP or lump sum / one-time subscription, subject to compliance with SEBI regulations and Guidelines issued by AMFI, from time to time.
- (iv) Payment by a Corporate to its Agent/Distributor /Dealer (similar arrangement with principal-Agent relationship), on account of commission or incentive payable for sale of its goods/services, in

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form of the Mutual fund units through SIP or lump sum / one-time subscription, subject to compliance with SEBI regulations and Guidelines issued by AMFI, from time to time.

For iii & iv above, AMC shall exercise extra due diligence in terms of ensuring the authenticity of such arrangements from a fraud prevention and ensure compliance with provisions of PMLA, 2002 regarding prevention of money laundering etc.

If applicant belongs to any of the above categories, please provide KYC acknowledgement of the Third Party along with declaration in required format.

Applications with Third Party payments not conforming to the above requirements shall be rejected and the amounts received shall be refunded.

Transfer letter format to clearly state the source Bank Name and Account Number.

- c) Please provide the name of the Guardian in case of investments on behalf of minor or the name of the Contact Person in case of investments by a Company / Body Corporate / Partnership Firm / Trust / Society / FIs / Association of Persons / Body of Individuals.

- d) Applications not complying with the above requirements will be deemed to be incomplete and will be rejected.

- bvi) Investors are requested to note that transaction requests such as subscriptions, redemptions, switches etc. submitted by the investor must be correct, complete, clear and unambiguous in all respects and should conform to the procedure / documentation requirements prescribed for such requests, failing which the Trustee / AMC reserves the right to reject the same and in such a case the Trustee / AMC will not be responsible for any consequence therefrom.

If the investor submits the transaction request in a format other than the one prescribed by AMC, the same shall also need to conform to the above requirements. Further, in such cases, it would be implied that the investor has read and understood the contents of the Statement of Additional Information, respective Scheme Information Document, and Key Information Memorandum and Application form of the Fund and that the investor agrees to abide by the provisions thereof including such other terms and conditions as may be amended from time to time.

3. BANK ACCOUNT DETAILS (MANDATORY)

- a) Applicants should provide the name of the bank, branch address, account type and account number of the Sole / First Applicant. Please note that as per SEBI guidelines, it is mandatory for investors to mention their bank account details in the Application Form. Applications without this information will be deemed to be incomplete and will not be accepted by the Mutual Fund.
- b) Investments or redemptions should be made from / to domestic accounts i.e. accounts within Indian Banking system. Investors should make subscription of units of the Fund in their own name and through their own bank accounts only and no third party subscription will be allowed.
- c) In addition to providing the redemption bank mandate, it is mandatory for applicants to mention their Bank Account number, instrument number and the Bank name from which the subscription is funded, in their each Subscription request.

d) Direct Credit Facility

Direct Credit facility (RTGS / NEFT or such other means introduced by RBI from time to time) shall be considered as default mode of payment i.e. for your IDCW entitlement / redemption proceeds. This facility will be provided to unitholders having bank accounts with other banks as and when the same is facilitated by AMC. Please provide correct IFSC, NEFT, MICR code for ensuring correct direct credit into your account.

Investors should provide original of any of the following documents of the bank account to be registered:

- Cancelled original cheque of the bank mandate with first unitholder name and bank account number printed on the face of the cheque OR
- Self attested copy of bank statement OR
- Bank pass book page with account number, account holder's name and address with current entries not older than 3 months OR
- Bank Letter duly signed by branch manager / authorized personnel. Bank letter should be on its letterhead certifying that the Unit holder maintains / maintained an account with the bank, the bank account information like PAN, bank account number, bank branch, account type, the MICR code of the branch & IFSC Code.

If photocopies of the above stated documents are submitted, investors must produce original for verification of bank account details to the AMC branches / ISCs of KFin. The original bank account statement or passbook shall be returned to the investors over the counter upon verification.

Photocopies can also be attested by the concerned Bank. It should be noted that attestation by the Bank should be done only by the branch manager or authorized personnel of the Bank with the full signature, name, employee code, bank seal and contact number stated.

If you wish to receive cheque payout instead of direct credit facility, please indicate your preference for the same by ticking in the box provided.

The investor shall not hold AMC / Fund liable for any non-receipt or delay or deficiency in service by the banks executing direct credit or due to any incorrect bank account details provided by the bank.

e) Process for change in Bank Account

Investors shall submit duly filled in "Change of bank mandate & Registration of multiple bank accounts form" at any of the Official Point of Acceptance of Transactions (OPAT) of the Fund. The request form alongwith the list of requisite documents is available on our website www.barodabnp-paribasmf.in.

1. The original of any of the following documents of the new bank account shall be required:

- (i) Cancelled original cheque of the new bank mandate with first unitholder name and bank account number printed on the face of the cheque OR
- (ii) Self attested copy of bank statement OR
- (iii) Bank pass book page with account number, account holder's name and address with current entries not older than 3 months OR
- (iv) Bank Letter* duly signed by branch manager / authorized personnel

2. Self attested photocopy of any of the above stated document of the old bank account with first unitholder name and bank account number printed on the face of the cheque. In case, old bank account is already closed, a duly signed and stamped original letter from such bank* on the letter head of bank, confirming the closure of said account shall be required.

* Bank letter should be on its letterhead certifying that the Unit holder maintains / maintained an account with the bank, the bank account information like PAN, bank account number, bank branch, account type, the MICR code of the branch & IFSC Code.

If photocopies of the above stated documents are submitted, investors must produce original for verification of bank account details to the AMC branches / ISCs of KFin. The original bank account statement or passbook shall be returned to the investors over the counter upon verification. Photocopies can also be attested by the concerned Bank. It should be noted that attestation by the Bank should be done only by the branch manager or authorized personnel of the Bank with the full signature, name, employee code, bank seal and contact number stated on it.

There shall be a cooling period of not more than 10 calendar days for validation and registration of new bank account. Post the completion of such validation, redemption proceeds shall be released within a period of 10 working days.

In case, the request for change in bank account information being invalid / incomplete / dissatisfactory in respect of signature mismatch / document insufficiency / not complying with any requirements as stated above, the request for such change will not be processed. Redemptions / IDCW payments, if any, will be processed as per specified service standards and the last registered bank account information will be used for such payments to Unit holders.

f) Registration of multiple bank accounts

Unitholders can also register multiple bank accounts in his folio. The "Change of Bank Mandate & Registration of Multiple Bank Account Form" shall be used by the unitholders for change in existing bank mandate or for registration of multiple bank account details for all investments held in the specified folio (existing or new). Individuals / HUF / Sole Proprietor firm can register upto 5 different bank accounts for a folio by using this form. Non individuals can register upto 10 different bank accounts for a folio. The request form alongwith the list of requisite documents is available on our website www.barodabnp-paribasmf.in.

4. INVESTMENT DETAILS & PAYMENT DETAILS

- a) Applicants should indicate the Plan / Option and IDCW Mode, for which the application is made, by indicating the choice in the appropriate box provided for this purpose in the Common Application Form.
- b) In case Applicants wish to opt for both the Plans / Options, separate Application Forms will have to be filled.
- c) If no indication of plan / option / facility is given, the provision as stated in the Scheme Information Document of the respective scheme shall be applicable.

INSTRUCTIONS (Contd..)

- d) i) Resident investors may make payment by cheque payable locally in the city where the application form is submitted at the local Offices / Authorised Collection Centres.

- ii) Payment shall be accepted through RTGS/NEFT as well as Cheques.

The AMC reserves the rights to refund such application money if deposited by the Collecting Banks in inadvertently. All cheques must be drawn in the name of the respective Scheme / Plan as applicable and crossed "**Account Payee only**". For e.g. "**Baroda BNP Paribas Multi Asset Fund**". A separate cheque must accompany each Application.

e) **Cheque Bouncing**

In cases where the cheque(s) given by the investor for the application made by him / her in the Scheme, are bounced (i.e. not realised) on presentation to the Bank on which it is drawn, the AMC / Trustee / Mutual Fund reserves the right to reject the application and also restrain the said investor from making any further investment in any of the Schemes of the Mutual Fund. The AMC / Trustee / Mutual Fund will not be responsible in any manner whatsoever for any losses / damages (whether direct, indirect or otherwise including opportunity loss) caused to the investor as result of the AMC / Trustee / Mutual Fund rejecting the application on the basis of cheque bouncing and also for restraining the investor from making any further investment in any of the Schemes of the Mutual Fund.

f) **Direct Plan**

1. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.
2. Plans / Options / Sub-options: All Plans / Options / Sub-Options offered under the Schemes will also be available for subscription under the Direct Plan.
3. Eligible investors / modes for applying: All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Schemes are eligible to subscribe under Direct Plan. Investments under Direct Plan can be made through various modes offered for investing directly with Baroda BNP Paribas Mutual Fund {except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors}.
4. Investors subscribing under Direct Plan of a scheme will have to indicate "Direct Plan" in the application form. Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the scheme name, the Distributor code will not be considered and the application will be processed under Direct Plan. Further, where application is received for distributor plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. If the Distributor Code is mentioned, but the Plan is not mentioned, the application shall be processed under Distributor Plan. Direct Plan shall be the default plan if the investor doesn't indicate any plan in the application form or in case of any ambiguity.

g) **NRIs, Persons of Indian Origin, FIIs**

Payment by FIIs / NRIs / Persons of Indian Origin must be made by cheque out of funds held in the NRE / FCNR account, in the case of purchases on a repatriation basis or out of funds held in the NRO / NRE / FCNR account, in the case of purchases on a non-repatriation basis.

5. NOMINATION INSTRUCTIONS

- a) Nomination will be maintained at the folio or account level and shall be applicable for investments in all schemes in the folio or account.
- b) In case of joint holders, all joint holders should sign the request for nomination / cancellation of nomination, even if the mode of holding is not "joint".
- c) Nomination form cannot be signed by Power of attorney (PoA) holders. In case PoA holder provides nomination form, such application will be processed. However information regarding nomination will not be considered. Such information will be ignored.
- d) Every new nomination for a folio / account will overwrite the existing nomination.
- e) Nomination shall be mandatory for all the new folios / accounts opened by individuals (with single holding) and sole proprietor. Investors who do not wish to nominate must mention about their non-intention to nominate and sign the relevant section under nomination.
- f) Nomination is not allowed in a folio held on behalf of a minor. Hence any information provided shall not be considered in the folio.
- g) Pursuant to the SEBI Regulation 29A, the AMC is introducing Multiple

Nomination Facility to enable Unitholders to nominate more than one person in whom the Units held by the Unitholder shall vest in the event of the demise of the Unitholder. Accordingly, Multiple nominees can be designated per folio maximum upto 3 nominees.

- h) The investor has an option to provide nomination details of maximum upto 3 nominees.
- i) The Unitholders are further informed that additional nominee(s) can be added to the existing nominee(s) in their investments with Baroda BNP Paribas Mutual Fund. Such request form is available on the website.
- j) The nomination can be made only by individuals including proprietorship firms applying for / holding Units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate.
- k) A minor can be nominated and in that event, the name and address of the Guardian of the minor Nominee shall be provided by the Unitholder. Nomination can also be in favour of Central / State Government, a local authority, any person designated by a virtue of his office or a religious or a charitable trust.
- l) The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force from time to time.
- m) Nomination in respect of the Units stands rescinded upon the Redemption / transfer of Units.
- n) The nomination facility extended under the Scheme is in accordance with the SEBI Regulations and subject to other applicable laws. Transmission of the Units in the name of the nominee shall discharge the Mutual Fund, the Trustee and the AMC from any liability towards the successor(s) / heir(s) of the deceased Unitholder(s). However, the Mutual Fund / Trustee / AMC may request the nominee to execute suitable indemnities in favour of the Mutual Fund and / or the Trustee and / or the AMC, and to submit necessary documentation to the satisfaction of the Mutual Fund before transmitting Units to his / her favour. Nominations received in the form prescribed by the AMC alone shall be valid.
- o) Unitholders are requested to note that in case of multiple nominations, it is mandatory to clearly indicate the percentage of allocation in favour each of the nominees against their Name and such allocation should be in whole numbers without any decimals making a total of 100 percent. It may be noted that if the percentage allocation is not mentioned or is left blank or is ambiguous, in the Nomination Form then the AMC shall apply the default option of equal distribution among all the nominees as designated by the deceased Unitholder.
- p) Request form for changing the Nomination / Cancellation of Nomination is available on our website www.barodabnp-paribasmf.in. The applications, if not conforming to the above requirements, shall be liable to be rejected.

The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.

6. DECLARATION AND SIGNATURES

Signatures can be in English or in any Indian language. Thumb impressions must be attested by a Magistrate / Notary Public under his / her official seal. In case of HUF, the Karta will sign on behalf of the HUF.

7. WHO CANNOT INVEST

It should be noted that the following persons cannot invest in the Scheme:

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).
3. Non-Resident Indians residing in the United States of America and Canada.
4. Individual investors defined as US persons which shall include the following:
 - 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

INSTRUCTIONS (Contd...)

- Unitholder with a current power of attorney or signatory authority granted to a person with a US address as above;
 - (i) Accordingly, no fresh purchases in the Scheme would be allowed to be made by US persons as defined above.
 - (ii) In case AMC / Fund subsequently identifies, that the subscription amount has been received from US person, then the AMC / Baroda BNP Paribas Mutual 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.
 - (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 Baroda BNP Paribas Mutual 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.

It is further clarified that the provisions in clause (ii) and (iii) as above shall, mutatis mutandis, also be applicable for investments received from Non-Resident Indians / PIOs residing in Canada.

5. NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.
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.
7. Any other person determined by the AMC or the Trustee as not being eligible to invest in the Scheme

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. 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.

8. THE TRUSTEE / AMC RETAINS THE SOLE AND ABSOLUTE DISCRETION TO REJECT ANY APPLICATION.

9. TRANSACTION CHARGES

Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the AMC shall deduct transaction charges as per the following details from the subscription amount. The amount so deducted shall be paid to the distributor/agent of the investor (in case they have "opted in") and the balance shall be invested. In accordance with SEBI circular no. CIR/ IMD/DF/21/2012 dated September 13, 2012, the distributors shall have an option either to opt in or opt out of levying transaction charge based on type of the product.

1. First time investor in Mutual Fund (across all the Mutual Funds): Transaction charge of Rs. 150/- for subscription of Rs. 10,000 and above shall be deducted.

2. Existing investor in Mutual Funds (across all the Mutual Funds): Transaction charge of Rs. 100/- per subscription of Rs. 10,000 and above shall be deducted.
3. Transaction charges shall not be deducted for:
 - a. purchases /subscriptions for an amount less than Rs. 10,000/-
 - b. transaction other than purchases/ subscriptions relating to new inflows such as Switches etc.
 - c. purchases /subscriptions made directly with the Fund (i.e. not through any distributor/agent).
 - d. Transactions through stock exchange.
4. 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.
5. As per SEBI circular no. SEBI/ IMD/ CIR No. 4/ 168230/09 dated June 30, 2009, the upfront commission to distributors shall be paid by the investor directly to the distributor by a separate cheque based on the investor's assessment of various factors including service rendered by the distributor.

10. AUTO SWITCH FACILITY USING NFO COMBO APPLICATION FORM

1. Units will be allotted in a new folio for investment received under this feature.
2. The auto switch request will be processed subject to availability of clear units in Baroda BNP Paribas Overnight Fund which are allotted through this NFO COMBO Application Form
3. If investor has existing folio with units held in the scheme Baroda BNP Paribas Overnight Fund, only the unit allotted through this NFO COMBO Application Form, shall be switched into the NFO scheme - Baroda BNP Paribas Multi Asset Fund. Investor has to submit a normal switch request to switch existing units into the NFO.
4. Where the units are partially redeemed / switched-out by the investor before the closure date of the NFO, the switch request will be processed for the available clear units in Baroda BNP Paribas Overnight Fund upon the NFO closure date.
5. Due to partial redemption / switch or any other reason, if the minimum investment amount into the NFO scheme is not met, the auto switch request will not be processed.
6. For Investment under Baroda BNP Paribas Overnight Fund Daily / Weekly Reinvestment of IDCW option, the units allotted towards the said dividend will also be switched into NFO scheme on the NFO closure date.
7. NFO closure date being December 12, 2022, NFO COMBO Application Form received on December 12, 2022 and credit received towards investment in Baroda BNP Paribas Overnight Fund before the applicable cut off time, the subscriptions will be processed with historic NAV - end of the day NAV (December 11, 2022). NFO COMBO Application Forms received on or after December 12, 2022, where the credit received towards investment in Baroda BNP Paribas Overnight Fund after the applicable cut off time, switch option under the combo feature will not be applicable for such applications and only subscription in Baroda BNP Paribas Overnight Fund shall be processed.
8. This feature is applicable only for units held in Physical mode.
9. Investor who has opted for switch of Partial units to Baroda BNP Paribas Multi Asset Fund, the balance units will be retained in Baroda BNP Paribas Overnight Fund only.

NFO Application Form (For Lumpsum and SIP)

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



BARODA BNP PARIBAS MULTI ASSET FUND (An open ended scheme investing in Equity, Debt and Gold ETF) This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Wealth creation in long term. Investment in equity and equity related securities debt and money market instruments and Gold ETF <small>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. **the riskometer assigned is based on internal assessment of the scheme characteristics and the same may vary post NFO when actual investments are made.</small>	Riskometer for the Scheme^{AA} Investors understand that their principal will be at VERY HIGH RISK	NFO Opens : Monday, November 28, 2022 NFO Closes : Monday, December 12, 2022 Scheme re-opens on Within 5 business days from date of allotment
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All sections should be completed in English and in BLOCK LETTERS with blue or black ink only.

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

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

<small>*I/We hereby confirm that the EUIN box has been intentionally left blank by me / us as this transaction is executed without any interaction or advice by the employee / relationship manager / sales person of the above distributor / sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee / relationship manager / sales person of the distributor / sub broker. ** I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser.</small>			First / Sole Applicant / Guardian / POA Holder / Authorised Signatory	Second Applicant / POA Holder	Third Applicant / POA Holder
TRANSACTION CHARGES for Rs. 10,000 and above (✓ any one)			<input type="radio"/> I confirm that I am a first time investor across Mutual Funds. (Rs. 150 deductible as Transaction Charge and payable to the Distributor) <input type="radio"/> I confirm that I am an existing investor across Mutual Funds. (Rs. 100 deductible as Transaction Charge and payable to the Distributor)		

1. EXISTING INVESTOR'S FOLIO NUMBER	Folio No.	The details in our records under the Folio number mentioned alongside will apply for this application.
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2. APPLICANT'S INFORMATION (Non-Individual investors please fill Ultimate Beneficial Owner (UBO) details and submit with Application Form.

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

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

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

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

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

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

Overseas Address (Mandatory for NRI / FII Applicant)	Country	Zip Code
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GO GREEN (Default mode of Communication) ☒ Mobile ☐ E-Mail

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

Tax Status: <input type="radio"/> Resident <input type="radio"/> NRI-Repatriation <input type="radio"/> NRI-Non Repatriation <input type="radio"/> Sole-Proprietorship <input type="radio"/> Minor <input type="radio"/> NRI-Minor <input type="radio"/> PIO / OCI <input type="radio"/> HUF <input type="radio"/> Others (Please Specify)	Non-Individual <input type="radio"/> Company <input type="radio"/> Trust <input type="radio"/> Society / Club <input type="radio"/> Partnership / LLP <input type="radio"/> AOP / BOI <input type="radio"/> FPI <input type="radio"/> Non Profit Organisation <input type="radio"/> Bank <input type="radio"/> Government Body <input type="radio"/> Others (Please Specify)
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Occupation: ☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Student ☐ Professional ☐ Housewife ☐ Business ☐ Retired ☐ Agriculturist ☐ Proprietorship ☐ Defence ☐ Others (Please Specify)

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

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

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

Name: <input type="radio"/> Mr. <input type="radio"/> Ms.	FIRST	MIDDLE	LAST
Date of Birth	PAN / PEKRN	KYC Identification Number (KIN)	Mobile No.
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

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

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

Third Applicant's Details

Name: <input type="radio"/> Mr. <input type="radio"/> Ms.	FIRST	MIDDLE	LAST
Date of Birth	PAN / PEKRN	KYC Identification Number (KIN)	Mobile No.
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>

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

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

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

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

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

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

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

BARODA BNP PARIBAS MULTI ASSET FUND (An open ended scheme investing in Equity, Debt and Gold ETF)

Mr. / Ms. / M/s.

Instrument No.	Dated	Drawn on Bank	Account No.	Amount (Rs.)	Scheme / Plan / Option	ISC Stamp, Date & Signature

4. INVESTMENT & PAYMENT DETAILS			
FOR LUMP SUM : Please fill details below			
Scheme Name: BARODA BNP PARIBAS MULTI ASSET FUND		Plan <input type="radio"/> Regular Plan <input type="radio"/> Direct Plan	Option <input type="radio"/> Growth <input type="radio"/> IDCW Payout <input type="radio"/> IDCW Reinvestment
Account No.	Cheque No./UMRN:		Amount (₹)
Bank			Payment Mode: <input type="radio"/> Cheque <input type="radio"/> NEFT <input type="radio"/> RTGS <input type="radio"/> OTM
FOR SIP : Please fill details below and also fill SIP form			
Scheme Name: BARODA BNP PARIBAS MULTI ASSET FUND		Plan <input type="radio"/> Regular Plan <input type="radio"/> Direct Plan	Option <input type="radio"/> Growth <input type="radio"/> IDCW Payout <input type="radio"/> IDCW Reinvestment
Account No.	Cheque No./UMRN:		Amount (₹)
Bank			Payment Mode: <input type="radio"/> Cheque <input type="radio"/> NEFT <input type="radio"/> RTGS <input type="radio"/> OTM
Payment Type : <input type="radio"/> Non-Third Party Payment <input type="radio"/> Third Party Payment (Please attach "Third Party Declaration Form")			
5. DEMAT ACCOUNT DETAILS			
<input type="checkbox"/> National Securities Depository Ltd.		Depository Participant Name	
<input type="checkbox"/> Central Depository Services (India) Ltd.		DP ID No.	Beneficiary Account No.
Investor willing to invest in Demat option, may provide a copy of the DP Statement enabling us to match the Demat details as stated in the Application Form. In case the form is not filled, the default option will be physical mode.			
6. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory)			
Bank Name			
Ac. no. (In Figures)		A/c. Type <input type="radio"/> Savings <input type="radio"/> Current <input type="radio"/> NRE <input type="radio"/> NRO <input type="radio"/> FCNR	
Ac. no. (In Words)			
Branch Address			
State		City	Pin Code
MICR Code		(9 Digit No. next to your Cheque No.)	IFSC Code (11 Digit No. appearing on Cheque)
Example for filling the Account No. 1 3 5 7 in words One Three Five Seven (Please attach copy of cancelled cheque)			
7. FATCA DETAILS For Individual (Mandatory) Non Individual investors including HUF should Mandatorily fill separate FATCA detail form			
Details under Foreign Tax Laws:		First / Sole Applicant / Guardian	Second Applicant
Place & Country of Birth			<input type="radio"/> Third Applicant <input type="radio"/> PoA
Nationality		<input type="radio"/> Indian <input type="radio"/> US <input type="radio"/> Others (Please Specify)	<input type="radio"/> Indian <input type="radio"/> US <input type="radio"/> Others (Please Specify)
Address Type		<input type="radio"/> Residential <input type="radio"/> Registered Office <input type="radio"/> Business	<input type="radio"/> Residential <input type="radio"/> Registered Office <input type="radio"/> Business
Are you a tax resident (i.e. are you assessed for Tax) in any other country outside India? <input type="checkbox"/> Yes <input type="checkbox"/> No (If Yes, please provide information below)			
Country of Tax Residency			
Tax Identification Number or Functional Equivalent			
Identification Type (TIN or Other, please specify)			
If TIN is not available, please tick		Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C (Please Specify)	Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C (Please Specify)
Reason A: The country where Account Holder is liable to pay tax does not issue TIN to its residents require the TIN to be collected)		Reason B: No TIN Required (Select this only if the authorities of the respective country of tax residents do not	
Reason C: others, please specify the reason above			
8. NOMINATION - MANDATORY, even if no intention to nominate. Minor & PoA holder cannot nominate and should not fill this section			
<input type="radio"/> I/We wish to nominate as under OR <input type="radio"/> I/We hereby confirm that I/We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my/our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.			
SIGNATURE(S)		First / Sole Applicant	Second Applicant
			Third Applicant
Having read and understood the instruction for Nomination, I / We hereby nominate the person(s) more particularly described hereunder in respect of the Units under the Folio held by me/us in the event of my death.			
Nominee Name		Relationship	Date of Birth^
Nominee 1			Allocation %^
Nominee 2			Guardian Signature^
Nominee 3			
^ In case Nominee is minor. # Please indicate the percentage of allocation / share for each of the nominees in whole numbers only without any decimals making a total of 100 per cent.			
9. DECLARATION & SIGNATURES			
I / We hereby confirm and declare as under:- I / We am / are not prohibited from accessing capital markets under any order / ruling / judgment etc., of any regulation, including SEBI. My application is in compliance with applicable Indian and foreign laws. I / We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I am / we are not a US person, within the meaning of the United States Securities Act, 1933, as amended from time to time, and that I am / we are not applying on behalf of or as proxyholders of a person who is a US person. I am / We are competent under the applicable laws and duly authorised where required to make this investment in the above mentioned scheme. I / We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents including the provisions of the section of 'Who cannot Invest' and apply for allotment of Units of the Scheme(s) of Baroda BNP Paribas Mutual Fund ('Fund'). I/We hereby confirm that the proposed investment is being made from known, identifiable and legitimate sources of funds / income of mine only and I am / we are the rightful beneficial owner(s) of the funds and the resulting investments therefrom. The above mentioned investment does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions or of the provisions of any law in India including but not limited to The Income Tax Act, the Prevention of Money Laundering Act, 2002, The Prevention of Corruption Act, 1988 and /or any other relevant rules / guidelines notified in this regard or applicable laws enacted by the Government of India / any other regulatory body from time to time. I / we hereby understand and agree that if any of the aforesaid disclosures made / information provided by me / us is found to be contradictory or non-reliable to the above statements or if I / we fail to provide adequate and complete information, the AMC / Mutual Fund / Trustees reserve the right to not create a folio / account, reject the application / withhold the investments made by me / us and / or make disclosures and report the relevant details to the competent authority and take such other actions as may be required to comply with the applicable law as the AMC / Mutual Fund / Trustees may deem proper at their sole option.			
I / We hereby authorise the Fund, AMC and its Agents to disclose my / our details including investment details to my / our bank(s) / Fund's bank(s) and / or Distributor / Broker / Investment Advisor and to verify my / our bank details provided by me / us, or to disclose to such service providers as deemed necessary for conduct of business. I / We confirm that I / We do not have any existing Micro SIP / Investments which together with the current application will result in aggregate investments exceeding Rs. 50,000/- in a financial year or a rolling period of one year.			
I / We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my / our transactions.			
The ARN holder (AMFI registered Distributor) has disclosed to me / us all the commissions (in the form of trail commission or any other mode), payable to him / them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us. I / WE HEREBY CONFIRM THAT I / WE HAVE NOT BEEN OFFERED / COMMUNICATED ANY INDICATIVE PORTFOLIO AND / OR ANY INDICATIVE YIELD BY THE FUND / AMC / ITS DISTRIBUTOR FOR THIS INVESTMENT.			
I / We declare that the information provided in this form is, to the best of my knowledge and belief, accurate and complete and further agree to furnish such other further/additional information as may be required by the Baroda BNP Paribas Asset Management India Pvt Ltd (AMC) / Fund. I further undertake to advise the AMC / Mutual Fund/ Trustees promptly of any change in circumstance which causes the information contained herein to become incorrect and to provide the AMC /Mutual Fund/ Trustees with a suitably updated self-declaration within 30 days of such change in circumstances.			
I hereby declare that the AMC / Fund can provide my information to any institution / tax authorities / governmental body for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.			
To receive physical annual statements and scheme wise abridged report please tick here (✓) <input type="checkbox"/>			
Additional declaration for NRIs only : I / We confirm that I am / We are Non-Resident of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account.			
Additional declaration for Foreign Nationals Resident in India only: I/We will redeem my / our entire investments before I / We change my / our Indian residency status. I / We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem on account of change in residential status.			
Additional declaration for NRIs / PIO / OCIs only: I / We am / are not prohibited from accessing capital markets under any order / ruling / judgment etc., of any regulation, including SEBI. I / We confirm that my application is in compliance with applicable Indian and foreign laws.			
please (✓) <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, (✓) <input type="checkbox"/> Repatriation basis <input type="checkbox"/> Non-Repatriation basis			
Dated	First / Sole Applicant / Guardian / POA Holder / Authorised Signatory	Second Applicant / POA Holder	Third Applicant / POA Holder
Baroda BNP PARIBAS MUTUAL FUND		Baroda BNP Paribas Asset Management India Private Limited (Formerly BNP Paribas Asset Management India Private Limited) Crescenzo, 7th Floor, G-Block, Bandra Kurla Complex, Mumbai – 400051, Maharashtra, India. Email Id- service@barodabnp-paribasmf.in Board line no.- 022 69209600 • Toll Free no.- 1800 2670 189 Fax no.- 022 69209 460/470 Website URL- www.barodabnp-paribasmf.in CIN no.- U65991MH2003PTC142972	
Simply send **SMS to 9212 132763 to avail the below facilities		Balance SMS BAL <space> last 6 digits of Folio No. NAV SMS NAV <space> last 6 digits of Folio No. Statement thru Email SMS ESOA <space> last 6 digits of Folio No. Last 3 Transactions SMS Transaction <space> last 6 digits of Folio No. **SMS charges as per service provider applicable.	

NFO Combo Application Form

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



BARODA BNP PARIBAS MULTI ASSET FUND (An open ended scheme investing in Equity, Debt and Gold ETF)		BARODA BNP PARIBAS OVERNIGHT FUND (An open-ended debt scheme investing in overnight securities. A Relatively Low Interest Rate Risk and Relatively Low Credit Risk)	
This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Wealth creation in long term. Investment in equity and equity related securities debt and money market instruments and Gold ETF <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p> <p>^^the riskometer assigned is based on internal assessment of the scheme characteristics and the same may vary post NFO when actual investments are made.</p>	Riskometer for the Scheme^^ <p>Investors understand that their principal will be at VERY HIGH RISK</p>	This product is suitable for investors who are seeking*: <ul style="list-style-type: none"> Generate returns, commensurate with low risk and high level of liquidity. Invest in overnight securities having maturity of one business day. <p>*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.</p>	Riskometer for the Scheme <p>Investors understand that their principal will be at LOW RISK</p>

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

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

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

*I/We hereby confirm that the EUIN box has been intentionally left blank by me / us as this transaction is executed without any interaction or advice by the employee / relationship manager / sales person of the above distributor / sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee / relationship manager / sales person of the distributor / sub broker.

** I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser.

First / Sole Applicant / Guardian / POA Holder / Authorised Signatory	Second Applicant / POA Holder	Third Applicant / POA Holder
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TRANSACTION CHARGES for Rs. 10,000 and above (✓ any one)	<input type="radio"/> I confirm that I am a first time investor across Mutual Funds. (Rs. 150 deductible as Transaction Charge and payable to the Distributor) <input type="radio"/> I confirm that I am an existing investor across Mutual Funds. (Rs. 100 deductible as Transaction Charge and payable to the Distributor)
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1. EXISTING INVESTOR'S FOLIO NUMBER Folio No. The details in our records under the Folio number mentioned alongside will apply for this application.

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

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

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

* Required for 1st holder/Minor

Guardian Details <input type="radio"/> Mr. <input type="radio"/> Ms. (in case of First / Sole Applicant is a Minor) / Name of Contact Person (incase of non-individual Investors)
Name: (Please mention Name as per PAN Card)
FIRST MIDDLE LAST
Date of Birth
<input type="text"/>
PAN / PEKRN
<input type="text"/>
KYC Identification Number (KIN)
<input type="text"/>
Mobile No.
<input type="text"/>

For Investment "on behalf of Minor" <input type="radio"/> Birth Certificate <input type="radio"/> School Certificate <input type="radio"/> Passport <input type="radio"/> Other	Relationship with Minor (Mandatory) <input type="radio"/> Father <input type="radio"/> Mother <input type="radio"/> Court Appointed Legal Guardian
Mailing Address	
City	State
Country	STD Code
Pin Code (Mandatory)	Tel. Off.
Overseas Address (Mandatory for NRI / FII Applicant)	
Country	Zip Code

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

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

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

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

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

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

Second Applicant's Details	Mode of Holding (please ✓) <input type="radio"/> Joint# <input type="radio"/> Anyone or Survivor (# Default, in case of more than one applicant and not ticked)
Name: <input type="radio"/> Mr. <input type="radio"/> Ms. (Please mention Name as per PAN Card)	FIRST MIDDLE LAST
Date of Birth	
<input type="text"/>	
PAN / PEKRN	
<input type="text"/>	
KYC Identification Number (KIN)	
<input type="text"/>	
Mobile No.	
<input type="text"/>	
Occupation <input type="radio"/> Pvt. Sector Service <input type="radio"/> Pub. Sector Service <input type="radio"/> Gov. Service <input type="radio"/> Housewife <input type="radio"/> Student <input type="radio"/> Professional <input type="radio"/> Housewife <input type="radio"/> Business <input type="radio"/> Retired <input type="radio"/> Defence <input type="radio"/> Agriculturist <input type="radio"/> Forex Dealer <input type="radio"/> Others	
Gross Annual Income (₹) <input type="radio"/> Below 1 Lac <input type="radio"/> 1-5 Lacs <input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs <input type="radio"/> > 25 Lacs - 1 Crore <input type="radio"/> > 1 Crore OR Net worth ₹ <input type="text"/>	
Politically Exposed Person (PEP) Status : <input type="radio"/> I am PEP <input type="radio"/> I am Related to PEP <input type="radio"/> Not Applicable	

Third Applicant's Details
Name: <input type="radio"/> Mr. <input type="radio"/> Ms. (Please mention Name as per PAN Card)
FIRST MIDDLE LAST
Date of Birth
<input type="text"/>
PAN / PEKRN
<input type="text"/>
KYC Identification Number (KIN)
<input type="text"/>
Mobile No.
<input type="text"/>
Occupation <input type="radio"/> Pvt. Sector Service <input type="radio"/> Pub. Sector Service <input type="radio"/> Gov. Service <input type="radio"/> Housewife <input type="radio"/> Student <input type="radio"/> Professional <input type="radio"/> Housewife <input type="radio"/> Business <input type="radio"/> Retired <input type="radio"/> Defence <input type="radio"/> Agriculturist <input type="radio"/> Forex Dealer <input type="radio"/> Others
Gross Annual Income (₹) <input type="radio"/> Below 1 Lac <input type="radio"/> 1-5 Lacs <input type="radio"/> 5-10 Lacs <input type="radio"/> 10-25 Lacs <input type="radio"/> > 25 Lacs - 1 Crore <input type="radio"/> > 1 Crore OR Net worth ₹ <input type="text"/>
Politically Exposed Person (PEP) Status : <input type="radio"/> I am PEP <input type="radio"/> I am Related to PEP <input type="radio"/> Not Applicable

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

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

Mr. / Ms. / M/s.

Instrument No.	Dated	Drawn on Bank	Account No.	Amount (Rs.)	Scheme / Plan / Option	ISC Stamp, Date & Signature

3. POWER OF ATTORNEY (PoA) HOLDER DETAILS (If the investment is being made by a Constituted Attorney, please furnish the details of PoA Holder)											
<input type="checkbox"/> First / Sole Applicant <input type="checkbox"/> Second Applicant <input type="checkbox"/> Third Applicant <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s. <input type="checkbox"/> Others _____		Name of PoA Holder _____ PAN _____ KYC Identification Number (KIN) _____ Enclosed <input type="checkbox"/> PAN card proof <input type="checkbox"/> KYC Confirmation proof									
			Signature of PoA Holder								
4. A. INVESTMENT & SOURCE OF FUNDS DETAILS											
Scheme Name BARODA BNP PARIBAS OVERNIGHT FUND		Plan <input type="radio"/> Regular Plan <input type="radio"/> Direct Plan									
		Option <input type="radio"/> Growth <input type="radio"/> Daily IDCW Reinvestment <input type="radio"/> Weekly IDCW Reinvestment									
Account No. _____		Cheque No./UMRN: _____									
Bank _____		Payment Mode: <input type="radio"/> Cheque <input type="radio"/> NEFT <input type="radio"/> RTGS <input type="radio"/> OTM									
Payment Type : <input type="radio"/> Non-Third Party Payment <input type="radio"/> Third Party Payment (Please attach "Third Party Declaration Form")											
4. B. SWITCH - Auto Switch will happen on the Closing date of NFO - Baroda BNP Paribas Multi Asset Fund											
From: BARODA BNP PARIBAS OVERNIGHT FUND		To: BARODA BNP PARIBAS MULTI ASSET FUND									
Plan, Options, IDCW Frequency will be as per the details mentioned in 4A.		Plan : <input type="radio"/> Regular Plan <input type="radio"/> Direct Plan									
<input type="radio"/> All units OR Amount ₹ _____		Option : <input type="radio"/> Growth <input type="radio"/> IDCW Payout <input type="radio"/> IDCW Reinvestment									
I/We hereby request you to switch units / amount as stated above from Baroda BNP Paribas Overnight Fund (to the extent of amount invested through this application form including Reinvestment of IDCW if any), subject to the terms & conditions of Baroda BNP Paribas Multi Asset Fund.											
5. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory)											
Bank Name _____											
Ac. no. (In Figures) _____		A/c. Type <input type="radio"/> Savings <input type="radio"/> Current <input type="radio"/> NRE <input type="radio"/> NRO <input type="radio"/> FCNR									
Ac. no. (In Words) _____											
Branch Address _____											
State _____		City _____									
Pin Code _____											
MICR Code _____		(9 Digit No. next to your Cheque No.)									
		IFSC Code _____ (11 Digit No. appearing on Cheque)									
Example for filling the Account No. <table border="1" style="display: inline-table; text-align: center;"><tr><td>1</td><td>3</td><td>5</td><td>7</td></tr></table> in words <table border="1" style="display: inline-table; text-align: center;"><tr><td>One</td><td>Three</td><td>Five</td><td>Seven</td></tr></table> (Please attach copy of cancelled cheque)				1	3	5	7	One	Three	Five	Seven
1	3	5	7								
One	Three	Five	Seven								
6. FATCA DETAILS For Individual (Mandatory) Non Individual investors including HUF should Mandatorily fill separate FATCA detail form											
Details under Foreign Tax Laws:		First / Sole Applicant / Guardian									
Place & Country of Birth _____		Second Applicant									
Nationality <input type="radio"/> Indian <input type="radio"/> US <input type="radio"/> Others _____ (Please Specify)		<input type="radio"/> Third Applicant <input type="radio"/> PoA									
Address Type <input type="radio"/> Residential <input type="radio"/> Registered Office <input type="radio"/> Business		<input type="radio"/> Indian <input type="radio"/> US <input type="radio"/> Others _____ (Please Specify)									
Are you a tax resident (i.e. are you assessed for Tax) in any other country outside India? <input type="checkbox"/> Yes <input type="checkbox"/> No (If Yes, please provide information below)		<input type="radio"/> Residential <input type="radio"/> Registered Office <input type="radio"/> Business									
Country of Tax Residency _____		<input type="radio"/> Residential <input type="radio"/> Registered Office <input type="radio"/> Business									
Tax Identification Number or Functional Equivalent _____		<input type="radio"/> Indian <input type="radio"/> US <input type="radio"/> Others _____ (Please Specify)									
Identification Type (TIN or Other, please specify) _____		<input type="radio"/> Residential <input type="radio"/> Registered Office <input type="radio"/> Business									
If TIN is not available, please tick Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C _____ (Please Specify)		<input type="radio"/> Indian <input type="radio"/> US <input type="radio"/> Others _____ (Please Specify)									
Reason A: The country where Account Holder is liable to pay tax does not issue TIN to its residents require the TIN to be collected)		Reason B: No TIN Required (Select this only if the authorities of the respective country of tax residents do not require the TIN to be collected)									
Reason C: others, please specify the reason above		Reason C: others, please specify the reason above									
7. NOMINATION - MANDATORY, even if no intention to nominate. Minor & PoA holder cannot nominate and should not fill this section											
<input type="radio"/> I/We wish to nominate as under OR <input type="radio"/> I/We hereby confirm that I/We do not wish to appoint any nominee(s) for my mutual fund units held in my / our mutual fund folio and understand the issues involved in non-appointment of nominee(s) and further are aware that in case of death of all the account holder(s), my/our legal heirs would need to submit all the requisite documents issued by Court or other such competent authority, based on the value of assets held in the mutual fund folio.											
SIGNATURE(S)		First / Sole Applicant Second Applicant Third Applicant									
Having read and understood the instruction for Nomination, I / We hereby nominate the person(s) more particularly described hereunder in respect of the Units under the Folio held by me/us in the event of my death.											
	Nominee Name	Relationship	Date of Birth ^A Allocation % [#] Guardian Signature ^A								
Nominee 1											
Nominee 2											
Nominee 3											
^A In case Nominee is minor. [#] Please indicate the percentage of allocation / share for each of the nominees in whole numbers only without any decimals making a total of 100 per cent.											
8. DECLARATION & SIGNATURES											
I / We hereby confirm and declare as under:- I / We am / are not prohibited from accessing capital markets under any order / ruling / judgment etc., of any regulation, including SEBI. My application is in compliance with applicable Indian and foreign laws. I / We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I am / we are not a US person, within the meaning of the United States Securities Act, 1933, as amended from time to time; and that I am / we are not applying on behalf of or as proxyholders of a person who is a US person. I am / We are competent under the applicable laws and duly authorised where required, to make this investment in the above mentioned scheme. I / We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents including the provisions of the section of 'Who cannot Invest' and apply for allotment of Units of the Scheme(s) of Baroda BNP Paribas Mutual Fund (Fund). I/We hereby confirm that the proposed investment is being made from known, identifiable and legitimate sources of funds / income of mine only and I am / we are the rightful beneficial owner(s) of the funds and the resulting investments therefrom. The above mentioned investment does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions or of the provisions of any law in India including but not limited to The Income Tax Act, the Prevention of Money Laundering Act, 2002, The Prevention of Corruption Act, 1988 and / or any other relevant rules / guidelines notified in this regard or applicable laws enacted by the Government of India / any other regulatory body from time to time. I / we hereby understand and agree that if any of the aforesaid disclosures made / information provided by me / us is found to be contradictory or non-reliable to the above statements or if I / we fail to provide adequate and complete information, the AMC / Mutual Fund / Trustees reserve the right to not create a folio / account, reject the application / withhold the investments made by me / us and / or make disclosures and report the relevant details to the competent authority and take such other actions as may be required to comply with the applicable law as the AMC / Mutual Fund / Trustees may deem proper at their sole option. I / We hereby authorise the Fund, AMC and its Agents to disclose my / our details including investment details to my / our bank(s) / Fund's bank(s) and / or Distributor / Broker / Investment Advisor and to verify my / our bank details provided by me / us, or to disclose to such service providers as deemed necessary for conduct of business. I / We confirm that I / We do not have any existing Micro SIP / Investments which together with the current application will result in aggregate investments exceeding Rs. 50,000/- in a financial year or a rolling period of one year. I / We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my / our transactions. The ARN holder (AMFI registered Distributor) has disclosed to me / us all the commissions (in the form of trail commission or any other mode), payable to him / them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us. I / WE HEREBY CONFIRM THAT I / WE HAVE NOT BEEN OFFERED / COMMUNICATED ANY INDICATIVE PORTFOLIO AND / OR ANY INDICATIVE YIELD BY THE FUND / AMC / ITS DISTRIBUTOR FOR THIS INVESTMENT. I / We declare that the information provided in this form is, to the best of my knowledge and belief, accurate and complete and further agree to furnish such other further/additional information as may be required by the Baroda BNP Paribas Asset Management India Pvt Ltd (AMC) / Fund. I further undertake to advise the AMC / Mutual Fund / Trustees promptly of any change in circumstance which causes the information contained herein to become incorrect and to provide the AMC / Mutual Fund / Trustees with a suitably updated self-declaration within 30 days of such change in circumstances. I hereby declare that the AMC / Fund can provide my information to any institution / tax authorities / governmental body for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. To receive physical annual statements and scheme wise abridged report please tick here (✓) <input type="checkbox"/> Additional declaration for NRIs only : I / We confirm that I am / We are Non-Resident of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account. Additional declaration for Foreign Nationals Resident in India only: I/We will redeem my / our entire investment/s before I / We change my / our Indian residency status. I / We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem on account of change in residential status. Additional declaration for NRIs / PIO / OCs only: I / We am / are not prohibited from accessing capital markets under any order / ruling / judgment etc., of any regulation, including SEBI. I / We confirm that my application is in compliance with applicable Indian and foreign laws. please (✓) <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, (✓) <input type="checkbox"/> Repatriation basis <input type="checkbox"/> Non-Repatriation basis											
Dated _____		First / Sole Applicant / Guardian / POA Holder / Authorised Signatory Second Applicant / POA Holder Third Applicant / POA Holder									

	Baroda BNP Paribas Asset Management India Private Limited (Formerly BNP Paribas Asset Management India Private Limited) Crescenzo, 7th Floor, G-Block, Bandra Kurla Complex, Mumbai – 400051, Maharashtra, India. Email Id- service@barodabnp-paribasmf.in Board line no.- 022 69209600 • Toll Free no.- 1800 2670 189 Fax no.- 022 69209 460/470 Website URL- www.barodabnp-paribasmf.in CIN no.- U65991MH2003PTC142972		Simply send **SMS to 9212 132763 to avail the below facilities <table border="1" style="width: 100%; border-collapse: collapse;"> <tr> <td>Balance</td> <td>SMS BAL <space> last 6 digits of Folio No.</td> </tr> <tr> <td>NAV</td> <td>SMS NAV <space> last 6 digits of Folio No.</td> </tr> <tr> <td>Statement thru Email</td> <td>SMS ESOA <space> last 6 digits of Folio No.</td> </tr> <tr> <td>Last 3 Transactions</td> <td>SMS Transaction <space> last 6 digits of Folio No.</td> </tr> </table> **SMS charges as per service provider applicable.	Balance	SMS BAL <space> last 6 digits of Folio No.	NAV	SMS NAV <space> last 6 digits of Folio No.	Statement thru Email	SMS ESOA <space> last 6 digits of Folio No.	Last 3 Transactions	SMS Transaction <space> last 6 digits of Folio No.
Balance	SMS BAL <space> last 6 digits of Folio No.										
NAV	SMS NAV <space> last 6 digits of Folio No.										
Statement thru Email	SMS ESOA <space> last 6 digits of Folio No.										
Last 3 Transactions	SMS Transaction <space> last 6 digits of Folio No.										

INSTRUCTIONS

1. The SIP Registration Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. The SIP Enrolment Form, complete in all respects, should be submitted to any of the Official Points of Acceptance of Transactions.
2. Unit Holders can register SIP in up to 4 different schemes using single Multi SIP Registration Form.
3. Existing unit holders are required to submit only the SIP Registration Form. Existing unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing folio number.
4. New investors who wish to register for SIP are required to fill the Common Application Form and SIP Application Form. New investors are advised to read the Key Information Memorandum(s) and Scheme Information Document carefully before investing and the same are available with the ISCs / distributors.
5. Minimum amount and installments required for various SIP frequencies offered to investors is as below:
 For all open ended non-liquid schemes, other than Baroda BNP Paribas ELSS Fund:
 Daily Systematic Investment Facility (DSIF), Weekly Systematic Investment Facility (WSIF) and Monthly Systematic Investment Facility (MSIF): Minimum INR 500 and in multiples of INR 1 thereafter per installment for a minimum of 12 Installments
 Quarterly Systematic Investment Facility (QSIF): Minimum INR 1500 and in multiples of INR 1 thereafter per installment for a minimum of 4 Installments
 For Baroda BNP Paribas ELSS Fund: Minimum INR 500 and in multiples of INR 500 thereafter per installment. Minimum Installments for DSIF, WSIF, MSIF will be 6 installments and for QSIF 4 installments
 Accordingly, the provision of criteria of Minimum Application Amount of the scheme shall not apply to such applications using the SIP facility.
6. **Applicable Load Structure for SIP**
Entry Load: Nil
 The provisions of Exit Load as applicable to the normal investments as on the date of Registration will be applicable to fresh SIP investments.
7. Separate SIP Registration Forms are required to be filled for DSIF, WSIF, MSIF and QSIF.
8. Investors have the right to discontinue the SIP facility at any time by sending a written request to any of the Official Points of Acceptance of Transactions. Such notice should be received at least 14 days prior to the due date of the next cheque. On receipt of such request, the SIP facility will be terminated.
9. The registration period of SIP will be as per the instruction given by the investor. In case the SIP is selected for a Perpetual period investors will have to submit SIP cancellation request to discontinue the SIP. In case of any ambiguity in registration period or if the end date of SIP is not mentioned, the default period for SIP will be perpetual.
10. In case investor has not selected any frequency or in case of any ambiguity, monthly frequency shall be considered as default option. Similarly, 7th day shall be considered as default Trigger date. In case of any ambiguity in the enrolment form, the SIP registration request shall be liable to be rejected.
11. 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.
12. The Trustee / AMC reserves the right to change / modify the terms of the SIP.
13. If no start date is mentioned by the investors, the SIP will be registered to start from a period after 30 days from the date of submission of the application form.
14. DSIP shall be triggered and processed on all Business Days only.
15. Investors can choose any preferred date of the month as SIP debit date. In case the chosen date falls on a non-business day, the SIP will be processed on the immediate next business day. In case chosen date is not available in a particular month, the SIP will be processed on the last business day of the month.
16. The SIP will be discontinued automatically if payment is not received for three successive instalments
17. The amount mentioned on the first cheque should be equal to the combined SIP instalment amount mentioned against all the Schemes in the Form. Accordingly, the first cheque amount will get invested in multiple Schemes as mentioned in the form. In case of mismatch, the transaction is liable to be rejected. Further, investor should ensure that the amount mentioned on the OTM is equal to the total consolidated amount across all schemes mentioned as per the form
18. If a Micro SIP application is found such that the registration of the application will result in the aggregate of all investments made by the investor in a financial year exceeding Rs. 50,000 or where there is any deficiency in the application form or any supporting document In case the first Micro SIP instalment is processed (as the cheque may be banked), and the application / supporting document is found to be defective, such Micro SIP will be ceased for future instalments. No refunds shall be made for the units already allotted. Investor, can however, redeem the units if so desired.
19. The investor will not hold Baroda BNP Paribas Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH Debit/ Local/Bank holiday. Baroda BNP Paribas Mutual Fund, its registrars and other service providers shall not be held responsible or liable for damages / compensation / loss incurred by the investor as a result of using the SIP NACH / Direct Debit facility. The investor assumes the entire risk of using this facility and takes full responsibility.

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

1. **Frequency for Top-Up SIP**
 - (i) **For Monthly SIP:**
 - a. Half Yearly Top-Up SIP: Under this option, the amount of investment through SIP installment shall be increased by amount chosen / designated by Investor post every 6th (sixth) SIP installment.
 - b. Yearly Top-Up SIP: Under this option, the amount of investment through SIP installment shall be increased by amount chosen / designated by Investor post every 12th (twelfth) SIP installment.
 - (ii) **For Quarterly SIP:**
 - a. Yearly Top-Up SIP: Under this option, the amount of investment through SIP installment shall be increased by amount chosen / designated by Investor post every 4th (fourth) SIP installment. In case the investor who has registered under Quarterly SIP opts for Half Yearly Top-Up SIP, the same shall be registered and processed as Yearly Top-Up SIP.
2. **Minimum Top-Up SIP Amount:**
 ₹ 500 and in multiples of ₹ 500 thereafter.
3. **Default Top-Up SIP Frequency and amount:**
 In case the investor fails to specify either the frequency or amount for Top-Up SIP, the same shall be deemed as Yearly Top-Up SIP and ₹ 500 respectively and the application form shall be processed accordingly. In case the investor fails to specify both, i.e. the frequency for Top-Up SIP and amount for Top-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.
4. Top-Up SIP shall be available for SIP Investments only through NACH / Direct Debit Facility only. Top-Up SIP shall not be available under SIP facility availed by Investors through Standing Instructions or investing through Channel Partners or through Stock Exchange Platforms.
5. Top-Up SIP facility shall not be available under Weekly SIP option.
6. Top-Up SIP facility can be availed by the investors only at the time of registration of SIP or renewal of SIP.
7. Investors should note that for modification of any of the details of Top-Up SIP details, the existing SIP with Top-Up facility shall be required to be cancelled and investor would be required to register a fresh SIP with modified Top-Up facility details.
8. Investors should ensure the amount mentioned in the OTM is on the higher side to be able to accommodate the increase as and when the top up amount is triggered. In case the OTM amount is lesser than the base amount + top up amount for any trigger in future, the SIP with Top-Up Facility will stand cancelled.

Declaration: I / We hereby declare that the particulars provided in this mandate are correct and complete and hereby agree to participate in the NACH / ECS / Direct Debit / Standing Instructions (SI) and make payments through the NACH platform according to the terms and conditions thereof. I / We further hereby agree and acknowledge that I / we will not hold the AMC and/or responsible for any delay and / or failure in debiting my bank account for reasons not attributable to the negligence and / or misconduct on the part of the AMC I / We hereby declare and confirm that, irrespective of my / our registration of the above mobile number in the 'DO NOT DISTURB (DND)', 'or in any similar register maintained under applicable laws, now or subsequent to the date hereof, I / We hereby consent to the Bank communicating with me/us in any manner whatsoever on the said mobile number with respect to the transactions carried out in my / our aforementioned bank account(s). I / We hereby agree to abide by the terms and conditions that may be intimated to me / us by the AMC / Bank with respect to the NACH / ECS / Direct Debit / SI from time to time.

Authorisation to Bank: This is to inform that I / We have registered for ECS / NACH (Debit Clearing) / Direct Debit / SI facility and that the payment towards my / our investments in the Schemes of Baroda BNP Paribas Mutual Fund shall be made from my / our above mentioned bank account with your Bank. I / We hereby authorize the representatives of Baroda BNP Paribas Asset Management India Private Limited, Investment Manager to Baroda BNP Paribas Mutual Fund carrying this mandate form to get it verified and executed. I / We authorize the Bank to debit my / our above-mentioned bank account for any charges towards mandate verification, registration, transactions, returns, etc, as applicable for my / our participation in NACH / ECS / Direct Debit / SI.

ELECTRONIC CLEARING SYSTEM (ECS) / AUTO DEBIT / NACH / STANDING INSTRUCTION (SI) - TERMS & CONDITIONS

SIP payment through Electronic Clearing System (ECS) / NACH / Auto Debit / Standing Instruction (SI) of the Reserve Bank of India (RBI)

1. SIP Auto-Debit Facility is offered to you using RBI's Electronic Clearing System (ECS) / Auto Debit / NACH for effecting SIP payments. By opting for this facility, you agree to abide by the terms and conditions of ECS / Auto debit / SI Facility of Reserve Bank of India.
2. New investors need to submit:
 - a. SIP Application Form for the chosen Scheme duly filled in
 - b. Completed SIP Auto Debit Facility Form
3. These details have to be submitted at least 30 days before the first SIP installment date.
4. Existing investors need to mention the Folio Number.
5. Investors can opt for SIP on a weekly, monthly or quarterly basis under the ECS / NACH / Auto debit / facility. In case the chosen date falls on a Non-Business Day, the SIP will be processed on the immediate next Business Day.
6. The cheque should be drawn in favour of "the respective Scheme / Plan / Option" as applicable and crossed "A/c. Payee Only".
7. A separate SIP Enrolment Form must be filled for each Scheme / Plans, Unit Holders must write the Folio Number on the reverse of the Cheque accompanying the Application Form.
8. Baroda BNP Paribas Mutual Fund, its Investment Manager, Registrar and other service providers shall not be responsible if the transaction is delayed or not effected or your bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS / NACH / Auto debit / SI.
9. Baroda BNP Paribas Asset Management India Private Limited, its registrars and other service providers shall not be held responsible and liable for any damages / compensation / loss incurred by the investor. For any reason whatsoever the investor assumes the entire risk of using this facility and takes full responsibility.
10. Please refer the Key Information Memorandum for applicable NAV, Risk Factors, Load and other information before investing.
11. Baroda BNP Paribas Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfillment of regulatory requirements, fulfillment of requirements of the Scheme Information Document / Addendum(s) and furnishing necessary information to the satisfaction of the Mutual Fund / AMC.
12. Baroda BNP Paribas Asset Management India Private Limited and its service providers reserve the right to disclose the details of the Investors and their transactions using the SIP Auto Debit Facility to third parties for the purposes of verification and execution of the Auto Debit Facility as also for the purpose of law enforcement, fraud prevention, audit and inspection requirement etc. In case of discontinuance of business by the existing ECS / NACH / Auto debit / SI Service Provider / change in ECS / NACH / Auto debit / SI Service Provider, the investor may be required to resubmit a completed SIP Auto Debit Facility Form to the AMC.
13. The Investor undertakes and agrees that the SIP Auto Debit Facility requested for via this Form is subject to acceptance of the terms and conditions mentioned in the Key Information Memorandum / Scheme Information Document.
14. **Change of Scheme request in ongoing SIP:**
 - Investor shall have to provide the request for Change of Scheme in ongoing SIP in a pre-specified format.
The form shall also be made available on website of the Fund (www.barodabnp-paribasmf.in). Request received in other than the pre-specified format will be rejected.
 - Change of Scheme shall be available only for ongoing Monthly SIP registrations without Top-Up facility.
 - Based on the said request, the SIP in old scheme shall cease and new SIP shall be registered in the new scheme for the balance months/installments based on the details provided by the investor.
15. If you have already an existing investor and have provided the post dated cheques and you now wish to avail of the ECS / NACH / Auto debit / SI facility, you will need to submit the following documents atleast 1 month in advance:
 - a. SIP Auto Debit Facility Form
 - b. Letter to discontinue and return the existing post dated cheques.
16. **Change in debit bank account details for SIP transactions:** Investors are requested to note that in case they wish to change their bank account details for any of their ongoing SIP, the following documents should be submitted atleast 30 days in advance of the next SIP debit date: (a) A request letter to change the existing bank account details for SIP transaction mentioning old and new bank account details and details of ongoing SIP transaction. (b) New SIP Auto Debit Facility Form with new bank account details.
17. In case of rejection of SIP form for any reason whatsoever, the Mutual Fund will not accept/entertain any request for refund of proceeds of first cheque that would have been processed.
18. Investors agree that the AMC may discontinue the SIP facility for any investor / folio at its discretion and can advise bank to cancel SI in case one or more debits are rejected and funds not received for any reason.
19. In case of insufficient balance in the investor's account on the date of SIP, the transaction shall be rejected and the AMC / Bank will not retry further to debit the amount from the investor's bank account.
20. Investors are requested to provide information of start date & end date of SIP clearly on the application form. Forms with multiple tick options or forms with ambiguity shall be liable to be rejected.
21. Investors wishing to cancel / discontinue the SIP would need to give a written request to the Bank / AMC / RTA stating that they wish to discontinue the SIP and request the Bank not to deduct any further amount from their account atleast 15 working days prior to the next execution date. Forms shall be submitted at any of official point of acceptance of the transactions of the Fund.
22. For Investors who have availed Standing Instructions facility and wish to change their bank account details for any of their ongoing SIP, the following documents should be submitted atleast 30 days in advance of the next SIP debit date: (a) A request letter to discontinue such ongoing SIP transaction. (b) New SIP Auto Debit Facility Form with new bank account details
23. In case of 6 successive rejections of ECS / NACH / Auto Debit / SI by the respective bank, the SIP shall be cancelled. In case, the reason mentioned in the feed from the respective bank for rejection of ECS / NACH / Auto Debit / SI request is "A/C Closed", the SIP will stand cancelled immediately on receipt of this feed.

The Trustee / AMC reserve the right to change / modify the terms of the SIP from time to time on prospective basis

COMMON CHECKLIST

Please ensure that :

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

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

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

* For FIs, copy of SEBI registration certificate should be provided.

If PAN/PEKRN/KYC proof of Minor is not available, PAN/PEKRN/KYC proof of Guardian should be provided.

SIP AUTO DEBIT - CHECKLIST

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

MICRO INVESTMENT - CHECKLIST

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

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

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

CHECKLIST FOR "APPLICATIONS ON BEHALF OF MINOR"

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

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM

Please read ASBA instructions before filling the Form

BARODA BNP PARIBAS MULTI ASSET FUND

(An open ended scheme investing in Equity, Debt and Gold ETF)

NFO Opens : Monday, November 28, 2022**NFO Closes : Monday, December 12, 2022****Scheme re-opens on Within 5 business days from date of allotment****This product is suitable for investors who are seeking*:**

- Wealth creation in long term.
- Investment in equity and equity related securities debt and money market instruments and Gold ETF

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

^^the riskometer assigned is based on internal assessment of the scheme characteristics and the same may vary post NFO when actual investments are made.

Riskometer for the Scheme^^



Investors understand that their principal will be at VERY HIGH RISK

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

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

*I/We hereby confirm that the EUIN box has been intentionally left blank by me / us as this transaction is executed without any interaction or advice by the employee / relationship manager / sales person of the above distributor / sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee / relationship manager / sales person of the distributor / sub broker.

++ I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser.

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY[Please (✓) any one] ☐ I confirm that I am a first time investor across Mutual Funds. ☐ I confirm that I am an existing investor in Mutual Funds.

☐ In case the purchase/ subscription amount is Rs. 10,000 or more and your Distributor has opted in to receive Transaction Charges, the same are deductible as applicable from the purchase / subscription amount and payable to the Distributor. Transaction Charges in case of investments through SIP / Micro SIP are deductible only if the total commitment of investment (i.e. amount per SIP / Micro SIP installment x No. of installments) amounts to Rs. 10,000/- or more and shall be deducted in 3-4 installments. Units will be issued against the balance amount invested. Upfront commission shall be paid directly by the investor to the ARN Holder (AMFI registered Distributor) based on the investors' assessment of various factors including the service rendered by the ARN Holder.

Sign Here Sole/First Applicant/Guardian/Karta	Sign Here Second Applicant	Sign Here Third Applicant
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1. APPLICANT'S PERSONAL DETAILS (IN BLOCK LETTERS)

First / Sole Applicant	Second Applicant / Guardian / PoA Holder	Third Applicant
Name <input type="text"/>	<input type="text"/>	<input type="text"/>
PAN <input type="text"/>	<input type="text"/>	<input type="text"/>

Applicants must ensure that the sequence of the names as mentioned in the application form matches with that of beneficiary account held with the Depository Participant.

2. DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS

Bank Account Number <input type="text"/>	Bank Name <input type="text"/>
Bank Address <input type="text"/>	
Account to be blocked (Rs. in figures) <input type="text"/>	Account to be blocked (Rs. in words) <input type="text"/>

Sub-Plan(s) / Option(s)	Amount (in Rs.)	ISIN
Regular Plan - Growth		
Regular Plan - Dividend Payout / Reinvestment		
Direct Plan - Growth		
Direct Plan - Dividend Payout / Reinvestment		
Total Amount		

3. DEMAT ACCOUNT DETAILS (MANDATORY) Please (✓)

NSDL	DP Name <input type="text"/>	DP ID <input type="text"/>	Beneficiary Account No. <input type="text"/>
CDSL	DP Name <input type="text"/>	Beneficiary Account No. <input type="text"/>	

The investors shall receive payments of Redemption/Dividend proceeds in the Bank Account linked to the Demat A/c as mentioned above.

BARODA BNP PARIBAS MULTI ASSET FUND

(An open ended scheme investing in Equity, Debt and Gold ETF)

Received from <input type="text"/>	
ASBA Form Dated <input type="text"/>	Amount to be Blocked (Rs.) <input type="text"/>
SCSB (Bank & Branch) <input type="text"/>	Bank Account No. <input type="text"/>
	Submission Date <input type="text"/>

4. DECLARATIONS & SIGNATURES

General Declaration:

I/We am/are not prohibited from accessing capital markets under any order/ruling/judgment etc., of any regulation, including SEBI. I/We confirm that my application is in compliance with applicable Indian and foreign laws. I/We hereby confirm and declare as under:-

- (1) I / We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents (i.e. Scheme Information Document, Statement of Additional Information and Key Information Memorandum) and apply for allotment of Units of the BARODA BNP PARIBAS MULTI ASSET FUND ('the Scheme') of Baroda BNP Paribas Mutual Fund ('the Fund') indicated above.
- (2) I/We am/are eligible Investor(s) as per the scheme related documents and am/are authorised to make this investment as per the Constitutive documents / authorization(s). The amount invested in the Scheme is derived through legitimate sources only and is not held or designed for the purpose of contravention of any Act, Rules, Regulations or any statute or legislation or any other applicable laws or any Notifications, Directives of the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable laws enacted by the Government of India from time to time. I/We confirm that the funds invested in the Scheme, legally belongs to me/us. In event "Know Your Customer" process is not completed by me/us to the satisfaction of the Fund, I/we hereby authorize the Fund, to redeem the funds invested in the Scheme, in favour of the applicant, at the applicable NAV prevailing on the date of such redemption and undertake such other action with such funds that may be required by the law.
- (3) I / We have not received nor have been induced by any rebate or gifts, directly or indirectly, in making this investment.
- (4) The information given in / with this application form is true and correct and further agree to furnish such other further/additional information as may be required by the Baroda BNP Paribas Asset Management Private Limited (AMC) / the Fund and undertake to inform the AMC / the Fund/Registrars and Transfer Agent (RTA) in writing about any change in the information furnished from time to time.
- (5) That in the event, the above information and/or any part of it is/are found to be false/ untrue/misleading, I/We will be liable for the consequences arising therefrom.
- (6) I/We hereby authorize you to disclose, share, remit in any form/manner/mode the above information and/or any part of it including the changes/updates that may be provided by me/us to the Fund, its Sponsor/s, Trustees, AMC, its employees, agents and third party service providers, SEBI registered intermediaries for single updation / submission, any Indian or foreign statutory, regulatory, judicial, quasijudicial authorities / agencies including but not limited to Financial Intelligence Unit-India (FIU-IND) etc without any intimation/advice to me/us.
- (7) If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the AMC / the Fund, their appointed service providers or representatives responsible. I/We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my/our transactions.
- (8) The ARN holder (AMFI registered Distributor) has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him/them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.
- (9) I/We do not have any existing Micro Investments which together with the current Micro Investment application will result in aggregate investments exceeding Rs. 50,000/- in a year (applicable to Micro Investment investors only).
- (10) I / We confirm that I / We are not United States person(s) under the laws of United States or residents(s) of Canada as defined under the applicable laws of Canada.
- (11) I/WE HEREBY CONFIRM THAT I/WE HAVE NOT BEEN OFFERED/ COMMUNICATED ANY INDICATIVE PORTFOLIO AND/ OR ANY INDICATIVE YIELD BY THE FUND / AMC / ITS DISTRIBUTOR FOR THIS INVESTMENT.

Applicable to NRIs only :

I / We confirm that I am / we are Non-Residents of Indian Nationality / Origin and that the funds are remitted from abroad through approved banking channels or from my / our NRE / NRO / FCNR Account. I / We confirm that the details provided by me / us are true and correct.

ASBA Authorizations:

- 1) I/We hereby undertake that I/We am/are an ASBA applicant(s) as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements) (Amendment) Regulations, 2011.
- 2) In accordance with ASBA process provided in the SEBI (Issue of Capital and Disclosure Requirements) (Amendment) Regulations, 2011, I/We authorize (a) the SCSB to do all acts as are necessary to make an application in the NFO of the BARODA BNP PARIBAS MULTI ASSET FUND, including uploading of application details, blocking the amount to the extent mentioned above in the "Details of Bank Account for Blocking of Funds" or unblocking of funds in the bank account maintained with the SCSB specified in the form, transfer of funds to the nominated Baroda BNP Paribas Mutual Fund Bank Account on receipt of instruction from the Registrar to the New Fund Offer after finalisation of allotment entitling me/us to receive Units on such transfer of funds. (b) Registrar to the Baroda BNP Paribas Mutual Fund to issue instructions to the SCSB to remove the block on the funds in the bank account specified in the ASBA Form, upon allotment and to transfer the requisite money to Baroda BNP Paribas Mutual Fund's nominated Bank account.
- 3) In case the amount available in the bank account specified in the ASBA Form is insufficient for blocking the amount equivalent to the application money, the SCSB shall reject the application.
- 4) If the DP ID, Beneficiary ID or PAN furnished by me/us in the ASBA Form is incorrect or incomplete, the application shall be rejected and Baroda BNP Paribas Asset Management Private Limited. (Investment Manager to Baroda BNP Paribas Mutual Fund), their appointed service providers and the SCSBs representatives shall not be liable for losses, if any.

Date Place

Sign Here	Sign Here	Sign Here
Sole/First Applicant/Guardian/Karta	Second Applicant	Third Applicant

Note: To be signed as per mode of operation of the Bank Account

ASBA INSTRUCTIONS

- A. Self Certified Syndicate Bank (SCSB): SCSB is a bank which offers the facility of applying through the ASBA process.
For the complete list of SCSBs with details of controlling/designated branches please refer to websites : <http://www.sebi.gov.in> , <http://www.nseindia.com> and <http://www.bseindia.com>.
- B. Investors Demat Account details:
 - It is mandatory to provide Demat Account details in ASBA Application Form as the units will be credited in the Demat Account specified in ASBA Application Form.
 - Applicant should ensure that the Demat Accounts specified in the ASBA Application Form are active i.e. not frozen or suspended.
 - Applicant to note that in case the DP-ID, beneficiary account no. or PAN provided in the ASBA Application Form are incorrect or do not match with the records of Depositories (NSDL or CDSL), the applications will be rejected.
- C. Bank Account details:
 - Applicants should provide Bank Account details from which the application amount is to be blocked along with Bank & Branch name and application amount.
 - Applicant should maintain sufficient balance in the Bank Account in which application amount is to be blocked. In case of insufficient funds in the specified Bank Account the application is liable to be rejected.
 - Applicant can make application for maximum upto 5 ASBA Applications from a single Bank Account with a Bank.
 - It may be noted that no application will be accepted for subscription to units of schemes of Baroda BNP Paribas Mutual Fund where such application is accompanied by Third Party Payment other than the exceptions allowed. 'Third-Party Payment' means a payment made through instruments issued from a bank account other than that of bank account of first named applicant/investor. Please refer to point no. 8 of the General Instructions for details.

LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

For all Schemes of Baroda BNP Paribas Mutual Fund

AMC INVESTOR SERVICE CENTRES :

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

KFIN CUSTOMER CARE CENTRES/OPATS:

Bangalore : No 35, Puttanna Road, Basavanagudi, Bangalore 560004 • **Belgaum :** Premises No.101, CTS No.1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum 590011 • **Bellary :** Ground Floor, 3rd Office, Near Womens College Road, Beside Amruth Diagnostic Shanthi Archade, Bellary 583103 • **Davangere :** D.No 162/6, 1st Floor, 3rd Main, P J Extension, Davangere taluk, Davangere Manda, Davangere 577002 • **Gulbarga :** H No 2-231, Krishna Complex, 2nd Floor Opp. Opp. Municipal corporation Office, Jagat, Station Main Road, KALABURAGI, Gulbarga 585105 • **Hassan :** SAS No: 490, Hemadri Arcade, 2nd Main Road, Salgame Road Near Brahmins Boys Hostel, Hassan 573201 • **Hubli :** R R Mahalaxmi Mansion, Above Indusind Bank, 2nd Floor, Desai Cross, Pinto Road, Hubballi 580029 • **Mangalore :** Mahendra Arcade Opp Court Road, Karangal Padi, Mangalore 575003 • **Margoa :** Shop No 21, Osia Mall, 1st Floor, Near KTC Bus Stand, SGDP Market Complex, Margao - 403601 • **Mysore :** No 2924, 2nd Floor, 1st Main, 5th Cross, Saraswathi Puram, Mysore 570009 • **Panjim :** H. No: T-9, T-10, Affran plaza, 3rd Floor, Near Don Bosco High School, Panjim 403001 • **Shimoga :** Jayarama Nilaya, 2nd Corss, Mission Compound, Shimoga 577201 • **Ahmedabad :** Office No. 401, on 4th Floor, ABC-I, Off. C.G. Road, -Ahmedabad 380009 • **Anand :** B-42 Vaibhav Commercial Center, Nr Tvs Down Town Show Room , Grid Char Rasta ,Anand 380001 • **Baroda :** KFIN Technologies LTD, 1st Floor 125 Kanha Capital, Opp. Express Hotel, R C Dutt Road, Alkapuri Vadodara 390007 • **Bharuch :** 123 Nexus business Hub, Near Gangotri Hotel, B/8 Rajeshwari Petroleum, Makampur Road, Bharuch 392001 • **Bhavnagar :** 303 Sterling Point, Waghawadi Road, Bhavnagar 364001 • **Gandhidham :** Shop # 12 Shree Ambica Arcade Plot # 300, Ward 12. Opp. CG High School, Near HDFC Bank, Gandhidham 370201 • **Gandhinagar :** 123 First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump Sector - 11, Gandhinagar 382011 • **Jamnagar :** 131 Madhav Plaza, Opp Sbi Bank, Nr Lal Bungalow, Jamnagar 361008 • **Junagadh :** Shop No. 201, 2nd Floor, V-ARCADE Complex, Near vanzari chowk, M.G. Road, Junagadh, 362001 • **Mehsana :** FF-21 Someshwar Shopping Mall, Modhera Char Rasta, -Mehsana 384002 • **Nadiad :** 311-3rd Floor City Center, Near Paras Circle, -Nadiad 387001 • **Navsari :** 103 1st Floor Landmark Mall, Near Sayaji Library, Navsari Gujarat, Navsari 396445 • **Rajkot :** 302 Metro Plaza, Near Moti Tanki Chowk, Rajkot, Rajkot Gujarat 360001 • **Surat :** Ground Floor Empire State building, Near Udhna Darwaja, Ring Road, Surat 395002 • **Valsad :** 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad 396001 • **Vapi :** A-8 Second Floor Solitaire Business Centre, Opp DCB Bank GIDC Char Rasta, Silvassa Road, Vapi 396191 • **Chennai :** KFin Technologies Private Limited, 9th Floor, Capital Towers, 180, Kodambakkam High Road, Nungambakkam | Chennai - 600 034 • **Calicut :** Second Floor, Manimuriyal Centre, Bank Road, Kasaba Village, Calicut 673001 • **Cochin :** Ali Arcade 1st Floor Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam 682036 • **Kannur :** 2nd Floor, Global Village, Bank Road, Kannur 670001 • **Kollam :** Sree Vigneswara Bhavan, Shastri Junction, Kollam - 691001 • **Kottayam :** 1st Floor Csiassension Square, Railway Station Road, Collectorate P Q, Kottayam 686002 • **Palghat :** No: 20 & 21, Metro Complex H.P.O.Road Palakkad, H.P.O.Road, Palakkad 678001 • **Tiruvalla :** 2nd Floor Eriyinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689107 • **Trichur :** 4th Floor, Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thrissur 680001 • **Trivandrum :** 1st Floor, Marvel Building Opp, S.L. Electricals, Uppalamp Road, Statue Po, Trivandrum 695001 • **Coimbatore :** 3rd Floor Jaya Enclave, 1057 Avinash Road, Coimbatore 641018 • **Erode :** Address No 38/1 Ground Floor, Sathy Road, (VCTV Main Road), Sorna Krishna Complex, Erode 638003 • **Karur :** No 88/11, BB plaza, NRMSP street, K S Mess Back side, Karur 639002 • **Madurai :** No. G-16/17, AR Plaza, 1st floor, North Veli Street, Madurai 625001 • **Nagercoil :** HNO 45, 1st Floor, East Car Street, Nagercoil 629001 • **Pondicherry :** No 122(10b), Muthumariamman koil street, -Pondicherry 605001 • **Salem :** No 6 NS Complex, Omalar main road, Salem 636009 • **Tirunelveli :** 55/18 Jeney Building, 2nd Floor S N Road, Near Aravind Eye Hospital, Tirunelveli 627001 • **Trichy :** No 23C/1 E V R Road, Near Vekkaliamman Kalyana Mandapam, Puthur, -Trichy 620017 • **Tuticorin :** 4 - B A34 - 43, Mangalmani Mani Nagar, Opp. Rajaji Park Palayamkottai Road, Tuticorin 628003 • **Vellore :** No 2/19, 1st floor, Vellore city centre, Anna salai, Vellore 632001 • **Agartala :** OLS RMS CHOWMUHANI, MANTRI BARI ROAD 1ST FLOOR NEAR Jana Sevak Saloon Building Traffic Point, Tripura West, Agartala 799001 • **Guwahati :** Ganapati Enclave, 4th Floor, Opposite Bora service, Ullubari, Guwahati, Assam 781007 • **Shillong :** Annex Mani Bhawan, Lower Thana Road, Near R K M Lp School, Shillong 793001 • **Silchar :** N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar 788001 • **Ananthapur :** KFin Technologies Ltd., 13/14, Vishnuripriya Complex, Beside SBI Bank, Near Tower Clock, Ananthapur-515001 • **Guntur :** 2nd Shatter, 1st Floor, Hno. 6-14-48, 14/2 Lane, Arundal Pet, Guntur 522002 • **Hyderabad :** No.303, Vamsee Estates, Opp: Bigbazaar, Ameerpet, Hyderabad 500016 • **Karimnagar :** 2nd Shutter HNo. 7-2-607 Sri Matha, Complex Mankammathota, -, Karimnagar 505001 • **Kurnool :** Shop No 47, 2nd Floor, S Komda Shopping mall, Kurnool 518001 • **Nanded :** Shop No.4, Santakripa Market G G Road, Opp. Bank Of India, Nanded 431601 • **Rajahmundry :** No. 46-23-10/A, Tirumala Arcade, 2nd floor, Ganuga Veedhi, Danavaipeta, Rajahmundry, East Godavari Dist, AP - 533103, • **Solapur :** Shop No 106, Krishna complex 477, Dakshin Kasaba, Datta Chowk, Solapur-413007 • **Srikakulam :** D No 4-4-97 First Floor Behind Sri Vijayaganapathi Temple, Pedda relli veeidhi, Palakonda Road, Srikakulam 532001 • **Tirupathi :** Shop No:18-1-421/f1, CITY Centre, K.T.Road, Airtel Backside office, Tirupathi - 517501 • **Vijayawada :** HNo 26-23, 1st Floor, Sundarammastreet, Gandhi Nagar, Krishna, Vijayawada 520010 • **Visakhapatnam :** DNO : 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp Roadto Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam 530016 • **Warangal :** Shop No22 , Ground Floor Warangal City Centre, 15-1-237, Mulugu Road Junction, Warangal 506002 • **Khammam :** 11-4-3/3 Shop No. S-9, 1st floor, Srivenkata Sairam Arcade, Old CPI Office Near Priya Darshini College Nehru Nagar, KHAMMAM 507002 • **Hyderabad (Gachibowli) :** Kfintech Pvt.Ltd, Selenium Plot No: 31 & 32, Tower B Survey No.115/22 115/24 115/25, Financial District Gachibowli Nanakramguda Serilingampally Mandal, Hyderabad, 500032 • **Akola :** Yamuna Tarang Complex Shop No 30, Ground Floor N.H. No- 06 Murtizapur Road, Opp Radhakrishna Talkies, Akola 444004 • **Amaravathi :** Shop No. 21 2nd Floor, Gulshan Tower, Near Panchsheel Talkies Jaistambh Square, Amaravathi 444601 • **Aurangabad :** Shop No B 38, Motiwala Trade Centre, Nirala Bazar, Aurangabad 431001 • **Bhopal :** SF-13 Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, zone-2, M P nagar, Bhopal 462011 • **Dhule :** Ground Floor Ideal Laundry Lane No 4, Khol. Galli Near Muthoot Finance, Opp Bhavasar General Store, Dhule 424001 • **Indore :** KFin Technologies Ltd. , 101, Diamond Trade Centre, 3-4 Diamond Colony, New Palasia, Above khurana Bakery, Indore • **Jabalpur :** 2nd Floor, 290/1 (615-New), Near Bhavartil Garden, Jabalpur - 482001 • **Jalgaon :** 3rd floor, 269 JAEF Plaza, Baliram Peth near Kishore Agencies, Jalgaon 425001 • **Nagpur :** Plot No. 2, Block No. B / 1 & 2, Shree Apratmet, Khare Town, Mata Mandir Road, Dharampeth, Nagpur 440010 • **Nasik :** S-9 Second Floor, Suyojit Sankul, Sharanpur Road, Nasik 422002 • **Sagar :** II floor Above shiva kanch mandir, 5 civil lines, Sagar, Sagar 470002 • **Ujjain :** Heritage Shop No. 227,87 Vishvavidhyalaya Marg, Station Road, Near ICICI bank Above Vishal Megha Mart, Ujjain 456001 • **Asansol :** 112/N G. T. Road BHANGA PACHIL, G.T Road Asansol Pin: 713 303, Paschim Bardhaman West Bengal, Asansol 713303 • **Balasure :** 1-B. 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore 756001 • **Bankura :** Plot nos- 80/1/ANATUNCHATI MAHALLA 3rd floor, Ward no-24 Opposite PC Chandra, Bankura town, Bankura 722011 • **Berhampur (Or) :** Opp Divya Nandan Kalyan Mandap, 3rd Lane Dharang Nagar, Near Lohiya Motor, Berhampur (Or) 760001 • **Bhilai :** Office No.2, 1st Floor, Plot No: 9/6, Nehru Nagar [East], Bhilai 490020 • **Bhubaneswar :** A/181 Back Side Of Shivam Honda Show Room, Saheed Nagar, -Bhubaneswar 751007 • **Bilaspur :** Shop No.306, 3rd Floor, ANANDAM PLAZA, Vyapar Vihar Main Road, Bilaspur 495001 • **Bokaro :** City Centre, Plot No. HE-07, Sector-IV, Bokaro Steel CITY, Bokaro 827004 • **Burdwan :** Saluja Complex; 846, Laxmipur, G T Road, Burdwan; PS: Burdwan & Dist: Burdwan-East, Pin: 713101 • **Chinsura :** No : 96, PO: Chinsurah, Doctors Lane, Chinsurah 712101 • **Cuttack :** Shop No-45, 2nd Floor, Netaji Subas Bose Arcade, (Big Bazar Building) Adjusent To Reliance Trends, Dargha Bazar, Cuttack 753001 • **Dhanbad :** 208 New Market 2Nd Floor, Bank More, -Dhanbad 826001 • **Durgapur :** MWAV-16 Bengal Ambuja, 2nd Floor City Centre, Distt. Burdwan Durgapur, 16, Durgapur 713216 • **Gaya :** Property No. 711045129, Ground Floor Hotel Skylark, Swaripuri Road, -Gaya 823001 • **Jalpaiguri :** D B C Road Opp Nirala Hotel, Opp Nirala Hotel, Opp Nirala Hotel, Jalpaiguri 735101 • **Jamshedpur :** Madhukunj, 3rd Floor, Q Road, Sakchi, Bistupur, East Singhbhum, Jamshedpur 831001 • **Kharagpur :** Holding No 254/220, SBI BUILDING, Malancha Road, Ward No.16, PO: Kharagpur, PS: Kharagpur, Dist: Paschim Medinipur, Kharagpur 721304 • **Kolkata :** 2/1, Russel Street, 4th Floor, Kankaria Centre, Kolkata, 70001, WB • **Malda :** Ram Krishna Pally, Ground Floor, English Bazar, -Malda 732101 • **Patna :** 3A 3Rd Floor Anand Tower, Exhibition Road, Opp Icici Bank, Patna 800001 • **Raipur :** Office No S-13 Second Floor Reheja Tower, Fafadhi Chowk, Jail Road, Raipur 492001 • **Ranchi :** Room No 307 3Rd Floor, Commerce Tower, Beside Mahabir Tower, Ranchi 834001 • **Rourkela :** 2nd Floor, Main Road, Udit Nagar, Sundargarh, Rourekla 769012 • **Sambalpur :** First Floor, Shop No. 219, Sahel Plaza, Golebazar, Sambalpur, Sambalpur 768001 • **Siliguri :** Nanak Complex, 2nd Floor, Sevoke Road, -Siliguri 734001 • **Agra :** House No. 17/2/4, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday INN, Sanjay Place, Agra 282002 • **Aligarh :** 1st Floor Sevti Complex, Near Jain Temple, Samad Road Aligarh-202001 • **Allahabad :** Meena Bazar, 2nd Floor 10 S.P. Marg Civil Lines, Subhash Chauraha, Prayagraj, Allahabad 211001 • **Ambala :** 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital Ambala Cant, Ambala 133001 • **Azamgarh :** House No. 290, Ground Floor, Civil Lines, Near Sahara Office, -Azamgarh 276001 • **Bareilly :** 1st Floor, Near Sida - Square Building 54-Civil Lines, Ayub Khan Chauraha, Bareilly 243001 • **Begusarai :** C/o Dr Hazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai 851117 • **Bhagalpur :** 2Nd Floor, Chandralok Complex Ghantaghar, Radha Rani Sinha Road, Bhagalpur 812001 • **Darbhanga :** 2nd Floor Raj Complex, Near Poor Home, Darbhanga - 846004 • **Dehradun :** Shop No-809/799, Street No-2 A, Rajendra Nagar, Near Sheesha Lounge, Kaulgarh Road, Dehradun-248001 • **Deoria :** K. K. Plaza, Above Apurva Sweets, Civil Lines Road, Deoria 274001 • **Faridabad :** A-28 2nd Floor, Neelam Bata Road Peer ki Mazar, Nehru Groundint, Faridabad 121001 • **Ghaziabad :** FF - 31, Konark Building, Rajnagar, -Ghaziabad 201001 • **Ghaziipur :** House No. 148/19, Mahua Bagh, Raini Katra, -Ghaziipur 233001 • **Gonda :** H No 782, Shiv Sadan, ITI Road, Near Raghukul Vidyapeeth, Civil lines, Gonda 271001 • **Gorakhpur :** Shop No 8 & 9, 4th Floor, Cross Road The Mall, Bank Road, Gorakhpur - 273001 • **Gurgaon :** No: 212A, 2nd Floor, Vipul Agora, M. G. Road, -Gurgaon 122001 • **Gwalior :** City Centre, Near Axis Bank, -Gwalior 474011 • **Haldwani :** Shoop No 5, KMVN Shopping Complex, -Haldwani 263139 • **Haridwar :** Shop No. - 17, Bhatia Complex, Near Jamuna Palace, Haridwar 249410 • **Hissar :** Shop No. 20, Ground Floor, R D City Centre, Railway Road, Hissar 125001 • **Jhansi :** 1st Floor, Puja Tower, Near 48 Chambers, ELITE Crossing, Jhansi 284001 • **Kanpur :** 15/46 B Ground Floor, Opp : Muir Mills, Civil Lines, Kanpur 208001 • **Lucknow :** Ist Floor, A. C. Complex, 5 Park Road Hazratganj Thaper House, Lucknow 226001 • **Mandi :** House No. 99/11, 3rd Floor, Opposite GSS Boy School, School Bazar, Mandi 175001 • **Mathura :** Shop No. 9, Ground Floor, Vihari Lal Plaza, Opposite Brijiwasi Centre, Near New Bus Stand, Mathura 281001 • **Meerut :** Shop No:- 111, First Floor, Shivam Plaza, Near Canara Bank, Opposite Eves Petrol Pump, Meerut-250001, Uttar Pradesh, India • **Mirzapur :** Triveni Campus, Near SBI Life Ratanganj Mirzapur 231001 • **Moradabad :** Chadha Complex, G. M. D. Road, Near Tadi Khana Chowk, Moradabad 244001 • **Morena :** House No. HIG 959, Near Court, Front of Dr. Lal Lab, Old Housing Board Colony, Morena 476001 • **Muzaffarpur :** First Floor Saroj Complex, -Dimam Road, Near Kalyani Chowk, Muzaffarpur 842001 • **Noida :** F-21, 2nd Floor, Near Kalyan Jewellers, Sector-18, Noida 201301 • **Panipat :** K Fin Technologies Ltd, Shop No. 20, 1st Floor BMK, Market, Behind HIVE Hotel, G.T.Road, Panipat-132103, Haryana • **Renukoot :** C/o Mallick Medical Store, Bangali Katra Main Road, Dist. Sonebhadra (U.P.), Renukoot 231217 • **Rewa :** Shop No. 2, Shree Sai Anmol Complex, Ground Floor, Opp Teerth Memorial Hospital, Rewa 486001 • **Rohtak :** Office No- 61, First Floor, Ashoka, Plaza, Delhi Road, Rohtak 124001 • **Roorkee :** Shree Ashadeep Complex 16, Civil Lines, Near Income Tax Office, Roorkee 247667 • **Satna :** 1St Floor Gopal Complex, Near Bus Stand Rewa Road, Satna, 485001 • **Shimla :** 1st Floor, Hills View Complex, Near Tara Hall, Shimla 171001 • **Shivpuri :** A. B. Road, In Front of Sawarkar Park, Near Hotel Vanasthali, Shivpuri 473551 • **Sitapur :** 12/12 Surya Complex, Station Road, Uttar Pradesh, Sitapur 261001 • **Solan :** Disha Complex, 1St Floor, Above Axis Bank, Rajgarh Road, Solan 173212 • **Sonepat :** Shop no. 205 PP Tower, Opp income tax office, Subhash chowk Sonepat. 131001. • **Sultanpur :** 1st Floor, Ramashanker Market, Civil Line, -Sultanpur 228001 • **Varanasi :** D-64/132 KA , 2nd Floor , Anant Complex, Sigra, Varanasi 221010 • **Yamuna Nagar :** B-V, 185/A, 2nd Floor, Jagadri Road, Near DAV Girls College, (UCO Bank Building) Pyara Chowk, -Yamuna Nagar 135001 • **Kolhapur :** 605/1/4 E Ward Shahuipuri 2Nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur 416001 • **Mumbai :** 6/8 Ground Floor, Crossley House, Near BSE (Bombay Stock Exchange) Next Union Bank, Fort Mumbai - 400 001 • **Pune :** Office # 207-210, second floor, Kamla Arcade, JM Road. Opposite Balgandharva, Shivaji Nagar, Pune 411005 • **Vashi :** Vashi Plaza, Shop no. 324/C Wing, 1st Floor, Sector 17, Vashi Mumbai, 400705 • **Vile Parle :** Shop No.1 Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL office P M Road, Vile Parle East, 400057 • **Borivali :** Gomati Smuti Ground Floor, Jambli Gully, Near Railway Station, Borivali Mumbai, 400 092 • **Thane :** Room No. 302 3rd Floor, Gangga Prasad, Near RBL Bank Ltd, Ram Maruti Cross Road Naupada, Thane West , Mumbai, 400602 • **Ajmer :** 302 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer 305001 • **Alwar :** Office Number 137, First Floor, Lal Complex, Road No-2, Alwar 301001 • **Amritsar :** SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar 143001 • **Bhatinda :** MCB -Z-3/01043, 2 floor, Goniana Road, Opposite Nippon India MF GT Road, Near Hanuman Chowk, Bhatinda 151001 • **Bhilwara :** Office No. 14 B, Prem Bhawan, Pur Road, Gandhi Nagar, Near Canara Bank, Bhilwara 311001 • **Bikaner :** 70-71 2Nd Floor | Dr.Chahar Building, Panchsati Road, Sadul Ganj, Bikaner 334003 • **Chandigarh :** First floor, SCO 2469-70, Sec- 22-C, -Chandigarh 160022 • **Ferozpur :** The Mall Road Chawla Building 1st Floor, Opp. Centrail Jail, Near Hanuman Mandir, Ferozpur 152002 • **Hoshiarpur :** Unit # SF-6, The Mall complex, 2nd Floor, Opposite Kapila Hospital, Sutheri Road, Hoshiarpur 146001 • **Jaipur :** Office no 101, 1st Floor, Okay Plus Tower, Near to Kalyan Jewellers, Government Hostel Circle, Ajmer Road, Jaipur 302001 • **Jalandhar :** Office No 7, 3rd Floor, City Square building, E-1197 Civil Line, Next to Kalyan Jewellers, Jalandhar 144001 • **Jammu :** KFin Technologies Ltd, 1D/D Extension 2, Valmiki Chowk, Gandhi Nagar, Jammu 180004, State - J&K • **Jodhpur :** Shop No. 6, Gang Tower, G Floor, Opposite Arora Moter Service Centre, Near Bombay Moter Circle, Jodhpur 342003 • **Karnal :** 3 Randhir Chowk, Near Doctor J.C. Bathia Hospital, Karnal, (Haryana) 132001 • **Kota :** D-8, Shri Ram Complex, Opposite Multi Purpose School, Gumanpur, Kota 324007 • **Ludhiana :** SCO 122, Second floor, Above Hdfc Mutual fund, Feroze Gandhi Market, Ludhiana 141001 • **Moga :** 1St Floor Dutt Road, Mandir Wali Gali, Civil Lines Barar Ghar, Moga 142001 • **New Delhi :** 305 New Delhi House, 27 Barakhamba Road, -New Delhi 110001 • **Pathankot :** 2nd Floor Sahni Arcade Complex, Adji, Indira colony Gate Railway Road, Pathankot, Pathankot 145001 • **Patiala :** B- 17/423, Lower Mall Patiala, Opp Modi College, Patiala 147001 • **Sikar :** First Floor Super Tower, Behind Ram Mandir Near Taparyya Bagichi, -Sikar 332001 • **Sri Ganganagar :** Address Shop No. 5, Opposite Bihani Petrol Pump, NH - 15, near Baba Ramdev Mandir, Sri Ganganagar 335001 • **Udaipur :** Shop No. 202, 2nd Floor business centre, 1C Madhuvan, Opp G P O Chetak Circle, Udaipur 313001 • **Eluru :** DNO-23A-7-72/73K K Plaza Munukutla Vari Street, Opp Andhra Hospitals, R R Peta, Eluru 534002



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