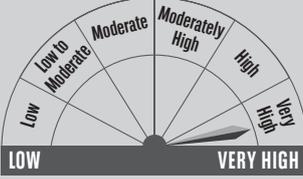
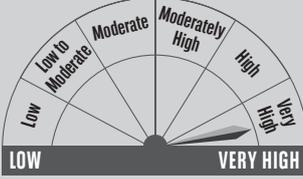


KEY INFORMATION MEMORANDUM

BARODA BNP PARIBAS RETIREMENT FUND

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

<p>This product is suitable for investors who are seeking*:</p>	<p>Risk-o-meter for the Scheme^^</p>	<p>Risk-o-meter for the benchmark Benchmark - CRISIL Hybrid 35+65-Aggressive Index</p>
<ul style="list-style-type: none"> Capital appreciation and Income generation over long term. Investment in diversified portfolio of equity & equity related securities and fixed Income securities. 	 <p>Investors understand that their principal will be at Very High Risk</p>	 <p>Benchmark Riskometer is 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 at Rs. 10 each during the New Fund Offer Period and continuous offer for units at NAV based prices.

<p>New Fund Offer Opens on</p>	<p>New Fund Offer Closes on</p>	<p>Scheme re-opens on</p>
<p>May 08, 2024</p>	<p>May 22, 2024</p>	<p>Within 5 Business days from the date of Allotment</p>

<p>Sponsors</p>	<p>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</p>
<p>Name of Mutual Fund (Mutual Fund)</p>	<p>Baroda BNP Paribas Mutual Fund (formerly known as Baroda Mutual Fund)</p>
<p>Name of Asset Management Company (AMC)</p>	<p>Baroda BNP Paribas Asset Management India Private Limited (Formerly BNP Paribas Asset Management India Private Limited) (CIN: U65991MH2003PTC142972)</p>
<p>Name of Trustee Company (Trustee)</p>	<p>Baroda BNP Paribas Trustee India Private Limited (formerly known as Baroda Trustee India Private Limited) (CIN: U74120MH2011PTC225365)</p>
<p>Addresses of the entities</p>	<p>Crescenzo, 7th Floor, Bandra Kurla Complex, Bandra (E), Mumbai – 400051. India</p>
<p>Website of the entity</p>	<p>www.barodabnpparibasmf.in</p>
<p>Scheme Code</p>	<p>BBNP/O/S/RET/24/03/0040</p>

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

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

This KIM is dated April 12, 2024.

Name of the Scheme	BARODA BNP PARIBAS RETIREMENT FUND (BBNPRF/Scheme)																		
Type of the Scheme	An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)																		
'Category' as per SEBI Master circular dt. May 19, 2023	Retirement Fund																		
Investment objective	<p>The primary investment objective of the Scheme is to generate income and capital appreciation by investing in a diversified portfolio of equity and equity related instruments and fixed income instruments with a view to provide a retirement solution to investors.</p> <p>However, there can be no assurance that the investment objective of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.</p>																		
Asset Allocation Pattern of the Scheme	<p>Under normal circumstances, the asset allocation under the Scheme would be as follows:</p> <table border="1"> <thead> <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> </thead> <tbody> <tr> <td>Equity & Equity related instruments ^</td> <td>65</td> <td>80</td> <td>Very High</td> </tr> <tr> <td>Debt* & Money Market instruments</td> <td>20</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> </tbody> </table> <p>^The Scheme may invest upto 50% of equity assets in equity derivative instruments as permitted under the SEBI (Mutual Funds) Regulations, 1996 from time to time. The Scheme may use equity derivatives for such purposes as maybe permitted under the SEBI (Mutual Funds) Regulations, 1996, including but not limited for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time.</p> <p>*Debt instruments may include securitised debt upto 20% of the debt portfolio of the scheme. Debt instruments also include debt derivative instruments including Interest Rate Swaps, Interest Rate Forwards, Interest Rate Futures, Forward Rate Agreements and any such other derivative instruments permitted by SEBI/RBI from time to time.</p> <p>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.</p> <p>The Scheme may invest in foreign securities (including ADR / GDR) / other overseas ETFs upto 35% of the net equity assets. However, the Scheme will not invest in foreign debt securities including foreign securitized debt.</p> <p>The Scheme may enter into repos/reverse repos as may be permitted by RBI other than repo in corporate debt securities. From time to time, the Scheme may hold cash. A part of the net assets may be invested in the Tri-party repo on Government Securities or treasury bills or repo or in an alternative investment as may be provided by RBI, subject to prior approval from SEBI, if any.</p> <p>The Scheme may undertake Securities Lending transactions, in accordance with the framework relating to securities lending and borrowing specified by SEBI, within following limits:</p> <ol style="list-style-type: none"> Not more than 20% of the net assets can be deployed in Stock Lending Not more than 5% of the net assets can be deployed in Stock Lending to any single intermediary. <p>Debt instruments having Special Features</p> <p>The Scheme may invest in debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption referred under para 12.2 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023. 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.</p> <p>Credit Enhancement / Structured Obligations</p> <p>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 para 12.3.1 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, the Scheme may invest into debt instruments having Structured Obligations / Credit Enhancements upto 10% of the debt portfolio of the scheme and the group exposure in such instruments shall not exceed 5% of the debt portfolio.</p> <p>Credit Default Swaps (CDS)</p> <p>The Scheme may invest in Credit Default Swaps (CDS) and the exposure in CDS transactions shall not exceed 15% of the net assets of the Scheme. In accordance with para 12.28.1.3 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, 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.</p> <p>The Scheme may invest in the units of REITs and InvITs as per para 12.21 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 as amended from time to time, subject to the following:</p> <ol style="list-style-type: none"> No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of REIT and InvIT, and A mutual fund scheme shall not invest <ol style="list-style-type: none"> more than 10% of its NAV in the units of REIT and InvIT; and more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer <p>As per para 12.24 of SEBI Master Circular dated May 19, 2023, the cumulative gross exposure through equity, debt, derivative positions, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities /assets and such other securities/assets as may be permitted by SEBI from time to time (subject to prior approval from SEBI, if any) will not exceed 100% of the net assets of the Scheme.</p>			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	20	35	Low to Medium	Units issued by REITs & InvITs	0	10	Medium to High
Type of Instruments	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile																
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	<p>However, with reference to SEBI letter No. SEBI/HO/IMD-II/DOF3/OW/P/2021/31487/1 dated November 03, 2021, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash equivalent shall consist of following securities having residual maturity of less than 91 days:</p> <ol style="list-style-type: none"> Government securities T- Bills and Repo on Government Securities <p>According to Para 4.5.2 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, pending deployment of funds of the Scheme in securities in terms of investment objective of the Scheme, the Mutual Fund may invest the funds of the Scheme in short term deposits of scheduled commercial banks subject to restrictions laid down under the SEBI Regulations from time to time.</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>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 ensure adherence to the above asset allocation under normal circumstances. However, due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per para 1.14.1.2 (b) of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation. However, at all times the AMC shall ensure that the portfolio would adhere to the overall investment objective of the Scheme.</p> <p>Portfolio Rebalancing in case of passive deviation from asset allocation:</p> <p>In accordance with para 2.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, as amended from time to time, the Scheme shall rebalance the portfolio in case of any deviation to the asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches. In the event of deviation from mandated asset allocation mentioned in the SID due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), the portfolio shall be rebalanced within a period of thirty (30) business days.</p> <p>In case the portfolio of Scheme is not rebalanced within the above mandated timelines, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before Investment Committee. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period.</p> <p>In case the portfolio of Scheme is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall:</p> <ol style="list-style-type: none"> not be permitted to launch any new scheme till the time the portfolio is rebalanced. not to levy exit load, if any, on the investors exiting such scheme(s).
<p>Investment Strategy</p>	<p>The Scheme is an actively managed scheme. The Scheme's 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 including money market instruments. It also aims to manage risk through active selection within the specified asset allocation range. The aim is to improve risk adjusted returns through diversification across these asset classes.</p> <p>The equity portion will select stocks which have the potential to appreciate over long term. Hence the Scheme will invest in a diversified portfolio of equity and equity related instruments across all market capitalization i.e large caps, mid-caps and small caps. There will be no sector bias while investing. The fund manager will follow a top down for selecting sectors and bottom-up approach while selecting stocks.</p> <p>The following are broad factors that would be considered while building a portfolio of companies:</p> <ul style="list-style-type: none"> Quality of business model Quality of Management Business and economic fundamentals driven by in-depth research. Reputation and track record of management Long term growth prospects Financial strength of the company Sustainable competitive advantage <p>The debt portion of the Scheme would be invested in a portfolio of debt instruments and related securities of government, quasi-government, corporate issuers and money market instruments rated investment grade or higher. The investment process follows a top-down approach taking into account aspects like interest rate view, term structure of interest rates, systemic liquidity, RBI's policy stance, inflationary expectations, government's borrowing program, fiscal deficit, etc. The Fund will emphasise on well-managed, good quality companies with above average growth prospectus whose securities can be purchased at a good yield and have a high-quality rating.</p> <p>The Scheme may also invest in REITs and InVITs as another source of diversification or as a source of potential capital appreciation and income generation.</p>
<p>Lock In period</p>	<p>Units purchased cannot be assigned/transferred/pledged/ redeemed/switched-out until completion of 5 years from the date of allotment of Units under the Scheme or till retirement age of Unit holder (i.e. completion of 58 years), whichever is earlier.</p> <p>For the purpose of calculation of lock-in period in such cases, the date of initial/first investment in Baroda BNP Paribas Retirement Fund will be considered For Income tax purposes, holding period shall be calculated from the date of investment in the Scheme. Hence, investors should consult their financial and tax advisors in this regard. The AMC/Trustee reserves the right to change the Lock-in Period prospectively in accordance with the guidelines issued by SEBI from time to time. The same may affect the interest of Unit holders and will tantamount to change in the fundamental attributes of the Scheme.</p> <p>Kindly note that lock in period is applicable from the date of initial investment.</p>

<p>Auto SWP</p>	<p>Auto SWP on Retirement (58 Years of Age)</p> <p>This facility aims to provide a regular inflow of money to investors (monthly or quarterly) by automatic redemption of units in staggered manner after attainment of retirement age.</p> <p>This is subject to following terms:</p> <ol style="list-style-type: none"> 1) This facility is available under all plans of the fund. 2) Auto SWP shall be either on a monthly or a quarterly frequency as mandated by the investors in application form. 3) In case of Monthly Auto SWP, systematic withdrawal amount shall be equal to 0.8% of the market value of the investment as on the date of completion of 58 years of age in the respective plan and in case of Quarterly Auto SWP, systematic withdrawal amount shall be equal to 2.5% of the market value of investment as on the date of completion of 58 years of age in the respective plan; Investors will also be given an option to withdraw a flat amount with a minimum amount being Rs.1000 and in multiples of Rs.1 on monthly basis and Rs 1500 and in multiples of Rs 1 thereafter on a quarterly basis. <p>In case if no frequency is mentioned, quarterly frequency will be considered as default option.</p>
<p>Risk Profile of the Scheme</p>	<p>Scheme Specific Risk Factors</p> <p>In general, investment under the Scheme may be affected by risks associated with equities and fixed income securities. The other Scheme specific risk factors are summarized as follows:</p> <p>Market Risk:</p> <p>All mutual funds and securities investments are subject to market risk and there can be no assurance / guarantee that the Scheme's objectives will be achieved. The securities that the Scheme invests in would be exposed to price changes on a day-to-day basis. These price changes may occur due to instrument-specific factors as well as general macroeconomic conditions. Markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments. The scheme may be subject to price volatility due to factors such as interest sensitivity, market perception, and creditworthiness of issuer and market liquidity. Different parts of the market can react differently to these developments. The value of an individual security or particular type of security can be more volatile than the market as a whole and can perform differently from the value of the market as a whole.</p> <p>Risks associated with investing in equity and equity related instruments:</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Risks associated with investing in fixed income securities:</p> <ol style="list-style-type: none"> 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 and/or 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 Scheme's ability to sell particular securities quickly enough to minimise impact cost, as and when necessary to meet requirements of liquidity or to sell securities in response to triggers such as a specific economic/corporate event. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of a few or all of the investments and may affect the liquidity of the investments of the scheme. The Scheme may be unable to implement purchase or sale decisions when the markets turn illiquid, missing some investment opportunities or limiting ability to face redemptions. The lack of liquidity could also lead to the risk that the sale price of a security could be substantially lower than the fair value of the security. 3. Interest Rate Risk & Re-investment Risk: The value of an investment may be affected by interest rate fluctuations. Interest rates may be influenced by several elements or events, such as monetary policy, the discount rate, inflation, etc. The value of debt and fixed income securities held by the Scheme generally will vary inversely with the changes in prevailing interest rates. In general, price of debt and fixed income securities go up when interest rates fall, and vice versa. Securities of any issuer that has higher duration could be riskier in terms of price movements relative to those with lower duration. Thus, any impact of interest rate changes would be higher on securities with higher duration irrespective of the status of the issuer of the security. The investments made by the Scheme are subject to reinvestment risk. This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.

4. **Sovereign risk:** The Central Government of India is the issuer of the local currency debt in India. The Government raises money to meet its capital and revenue expenditure by issuing debt or discounted securities. Since payment of interest and principal amount has a sovereign status implying least probability of a default, such securities are known as securities with sovereign credit. It also implies that the credit risk on such Government securities is even lower than that on non-government securities with "AAA" rating and hence yields on government securities are even lower than yields on non-government securities with "AAA" rating.
5. **Concentration Risk:** The Scheme may pursue only a limited degree of diversification. It may invest in a limited number of securities or invest a greater proportion of assets in the securities of very few issuers (within the limits permitted by regulation) or be concentrated on a few market sectors as compared to a diversified scheme. The scheme is also expected to have higher market liquidity risk on account of concentration. This could have implications on the performance of the scheme. The scheme may be more sensitive to economic, business, political or other changes and this may lead to sizeable fluctuation in the Net Asset Value of the Scheme.

Risk Factors associated with Investments in Derivatives:

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

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

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

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

1. **Price Risk:** Despite the risk mitigation provided by various derivative instruments, there remains an inherent price risk which may result in losses exceeding actual underlying.
2. **Default Risk:** This is the risk that losses will be incurred due to default by counter party. This is also known as credit risk or counterparty risk.
3. **Basis Risk:** This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying being hedged for e.g., mismatch between the maturity date of the futures and the actual selling date of the asset.
4. **Limitations on upside:** Derivatives when used as hedging tool can also limit the profits from a genuine investment transaction.

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.

Execution Risk: The prices which are seen on the screen need not be the same at which execution will take place.

Risks for writing covered call options for equity shares:

- Writing call options are highly specialized activities and entail higher than ordinary investment risks. In such investment strategy, the profits from call option writing are capped at the option premium, however the downside depends upon the increase in value of the underlying equity shares. Being a covered call, the downside risk is not unlimited, but limited to the extent of change in the price of underlying security held by the Fund.
- 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.

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

Pursuant to para 12.2.1 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, the Scheme may invest in securities having special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption. Such special features may be available under the Additional Tier I bonds and Tier 2 bonds issued under Basel III framework. These securities having special features will carry and be subject to all the risks associated with the investment in Fixed Income securities like Credit and Counterparty Risk, Liquidity Risk, Interest Rate Risk etc. However, investors are requested to note that as these securities are subordinate to all other Fixed Income securities issued by an issuer and only senior to common equity, such securities with special features are more riskier than other Fixed Income Securities of the same issuer.

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).

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.

Risk factors associated with investments in Credit Default Swaps:

Credit default swap is the most common form of credit derivative where the buyer of the swap makes payments to the swap's seller until the maturity date of the contract. In return, the seller agrees that - in the event of defaults or experiences another credit event - the seller will pay the buyer the securities value as well as all the interest payments that would have been paid between that time and the security's maturity date. The Scheme may participate in Credit Default Swaps (CDS) as a buyer (protection buyer) to hedge / offset credit risk related to fixed income instruments. It is important to note that the credit risk isn't completely eliminated - it has been shifted to the CDS seller. The risk is that the CDS seller defaults at the same time the credit event occurs. In case the debt issuer does not default or no credit event occurs till maturity of CDS contract, the buyer will end up losing money through the payments on the CDS.

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

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

- Credit rating agencies assign CE rating to an instrument based on any identifiable credit enhancement for the debt instrument issued by an issuer. The credit enhancement could be in various forms and could include guarantee, shortfall undertaking, letter of comfort, etc. from another entity. This entity could be either related or non-related to the issuer like a bank, financial institution, etc. Credit enhancement could include additional security in form of pledge of shares listed on stock exchanges, etc. SO transactions are asset backed/ mortgage backed securities, securitized paper backed by hypothecation of car loan receivables, securities backed by trade receivables, credit card receivables etc. Hence, for CE rated instruments evaluation of the credit enhancement provider, as well as the issuer is undertaken to determine the issuer rating. In case of SO rated issuer, the underlying loan pools or securitization, etc. is assessed to arrive at rating for the issuer.
- SO rated securities are often complex structures with a variety of credit enhancements. Debt securities lack a well-developed secondary market in India, and due to the credit enhanced nature of CE securities as well as structured nature of SO securities, the liquidity in the market for these instruments is adversely affected compared to similar rated debt instruments. Hence, lower liquidity of such instruments, could lead to inability of the Scheme to sell such debt instruments and generate liquidity for the scheme or higher impact cost when such instruments are sold.
- The credit risk of debt instrument which are CE rated, derived rating is based on the combined strength of the issuer as well as the structure. Hence, any weakness in either the issuer or the structure could have an adverse credit impact on the debt instrument. The weakness in structure could arise due to inability of the investors to enforce the structure due to issues such as legal risk, inability to sell the underlying collateral or enforce guarantee, etc. In case of SO transactions, comingling risk and risk of servicer increases the overall risk for the securitized debt or assets backed transactions. Therefore, apart from issuer level credit risk such debt instruments are also susceptible to structure related credit risk.

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 specific to investments in foreign securities:

The Scheme may invest in Foreign Securities including overseas debt / equities / ADRs / GDRs with the approval of RBI/ SEBI, subject to such guidelines as may be issued by RBI/SEBI. The net assets, distributions and income of the Scheme may be affected adversely by fluctuations in the value of certain foreign currencies relative to the Indian Rupee to the extent of investments in these securities. Repatriation of such investment may also be affected by changes in the regulatory and political environments. Market risks can be greater with respect to political instability, lack of complete or reliable information, market irregularities or high taxation. The Scheme's NAV may also be affected by a fluctuation in the general and specific level of interest rates internationally, or the change in the credit profiles of the issuers. The liquidation of securities where investments will be made by the schemes shall be subject to the liquidity / settlement issues of the country of investment / settlement. Non-business days in country of investment / settlement may impact the liquidity of the scheme investments.

The Scheme may, where necessary, appoint advisor(s) for providing advisory services for such investments. The appointment of such advisor(s) shall be in accordance with the applicable requirements of SEBI. The fees and expenses would illustratively include, besides the investment management fees, custody fees and costs, transaction costs and overseas regulatory costs, the fees of appointed advisor(s). The fees related to these services would be borne by the AMC and would not be charged to the Scheme.

Risks associated with investing in mutual fund units:

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

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

Risks associated with investing in securitised debt:

The Scheme may invest in domestic securitized debt such as asset backed securities (ABS) or mortgage-backed securities (MBS). ABS means securitized debts wherein the underlying assets are receivables arising from personal loans, automobile loans, etc. MBS means securitized debts wherein the underlying assets are receivables arising from loans backed by mortgage of properties which can be residential or commercial in nature. ABS / MBS instruments reflect the undivided interest in the underlying of assets and do not represent the obligation of the issuer of ABS / MBS or the originator of the underlying receivables. The ABS / MBS holders have a limited recourse to the extent of credit enhancement provided. Securitised 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.

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

How the risk profile of securitized debt fits into the risk appetite of the Scheme

Securitized debt is a form of conversion of normally non-tradable loans to transferable securities. This is done by assigning the loans to a special purpose vehicle (a trust), which in turn issues Pass-Through-Certificates (PTCs). These PTCs are transferable securities with fixed income like characteristics. The risk of investing in securitized debt is similar to investing in debt securities. In addition, securitized debt may also carry prepayment risk and has a relatively higher liquidity risk (the same are explained in the sections that follow). However, if the fund manager evaluates that the additional risks are suitably compensated by the higher returns, he may invest in securitized debt up to the limits specified in the asset allocation table. The investment shall be in securitized instruments that are top rated (AAA/ A1+) or its equivalent, by a recognised credit rating agency for the retail pool, and for single loan securitization, limits will be assigned as per the internal credit policy of the Fund.

Policy relating to originators: The originator is the person who has initially given the loan. The originator is also usually responsible for servicing the loan (i.e. collecting the interest and principal payments). An analysis of the originator is especially important in case of retail loans as this affects the credit quality and servicing of the PTC. Originators may be: Banks, Non Banking Finance Companies, Housing Finance Companies, etc. The fund manager's evaluation will be based on the track record of the originator, delinquencies in the pool and the seasoning of the pool. Other factors that will be considered are loan type, size of the loan, average original maturity of the pool, Loan to Value Ratio, geographical distribution, liquid facility, default rate distribution, credit enhancement facility and structure of the pool.

Risk associated with each kind of originator :

- (a) **Prepayment risk :** MBS and ABS are subject to prepayment risk. When the underlying loans are paid off by the borrower prior to their respective due dates, this is known as a prepayment. It could be triggered on account of various factors particularly in periods of declining interest rates. The possibility of such prepayment may require the scheme to reinvest the proceeds of such investments in securities offering lower yields, thereby reducing the Scheme's interest income.
- (b) **Interest rate risk :** MBS carry interest rate risk. Home loan borrowers are provided the facility of refinancing their loans at the prevailing interest rates. A lowering of interest rates could induce a borrower to pay his loan off earlier than the scheduled tenure, whereas if the interest rates move upward, the borrower would tend to hold on to his loan for a longer period, thus increasing the maturity of the bond. The maturity of the bond could therefore shorten or lengthen, depending on the prevailing interest rates.
- (c) **Credit risk / default risk :** MBS and ABS also carry credit or default risk. MBS and structures carry built in credit enhancement in different forms. However, any delinquencies would result in reduction of the principal amount if the amount available in the credit enhancement facility is not enough to cover the shortfall. Historically, housing loans have had lower default rates than other forms of credit.
- (d) **Price risk / liquidity risk :** MBS and ABS are subject to prepayment risk. Limited volumes of trading in securitized paper in secondary market could restrict or affect the ability of the scheme to re-sell them. Thus these trades may take place at a discount, depending on the prevailing interest rates.

In case of securitization involving single loans or a small pool of loans, the credit risk of the underlying borrower is analyzed. In case of diversified pools of loans, the overall characteristic of the loans is analyzed to assess the credit risk. Securitization transactions may include some risk mitigants (to reduce credit risk). These may include interest subvention (difference in interest rates on the underlying loans and the PTC serving as margin against defaults), overcollateralization (issue of PTCs of lesser value than the underlying loans, thus even if some loans default, the PTC continues to remain protected), presence of an equity / subordinate tranche (issue of PTCs of differing seniority when it comes to repayment - the senior tranches get paid before the junior tranche) and / or guarantees.

Level of diversification with respect to the underlying assets and risk mitigation measures for less diversified investments: Currently, the following parameters are used while evaluating investment decision relating to a pool securitization transaction. These parameters may be revised from time to time.

Characteristics/ Type Of Pool	Mortgage Loan	Commercial Vehicle and Construction Equipment	Car	Two Wheelers	Micro Finance Pools	Personal Loans	Single Sell Downs	Others
Approximate Average maturity (in Months)	Up to 10 Yrs	Up to 3 yrs	Up to 3 yrs	Up to 3 yrs	NA	NA	Refer to Note a	Refer to Note b
Collateral margin (including cash, guarantees, excess interest spread, subordinate tranche)	>10%	>10%	>10%	>10%	NA	NA		
Average Loan to Value Ratio	<90%	<80%	<80%	<80%	NA	NA		
Average seasoning of the Pool	>3 mths	>3 mths	>3 mths	>3 mths	NA	NA		
Maximum single exposure range	<1%	<1%	<1%	<1%	NA	NA		
Average single exposure range %	<1%	<1%	<1%	<1%	NA	NA		

Notes

- a. In case of securitization involving single loans or a small pool of loans, the credit risk of the borrower is analyzed. The investment limits applicable to the underlying borrower are applied to the single loan sell-down.
- b. Other investments will be decided on a case-to-case basis.

Issuance of securitized debt is governed by the Reserve Bank of India. RBI norms cover the "true sale" criteria including credit enhancement and liquidity enhancements. In addition, RBI has proposed minimum holding period of between nine and twelve months for assets before they can be securitized. The minimum holding period depends on the tenure of the securitization transaction. The Scheme will invest in securitized debt that is in compliance with the regulations.

Minimum retention percentage by originator of debts to be securitized

RBI norms cover the "true sale" criteria including credit enhancement and liquidity enhancements, including maximum exposure by the originator in the PTCs. In addition, RBI has proposed minimum retention requirement of between five and ten percent of the book value of the loans by the originator. In the PTCs. In addition, RBI has proposed minimum retention requirement of between five and ten percent of the book value of the loans by the originator. The minimum retention requirement depends on the tenure and structure of the securitization transaction. The Scheme will invest in securitized debt that is in compliance with the regulations.

	<p>Mechanism to tackle conflict of interest when the mutual fund invests in securitised debt of an originator and the originator in turn invests makes investments in that particular scheme of the fund</p> <p>The key risk in securitized debt relates to the underlying borrowers and not the originator. In a securitization transaction, the originator is the seller of the debt(s) and the scheme is the buyer. However, the originator is also usually responsible for servicing the loan (i.e. collecting the interest and principal payments). As the originators may also invest in the scheme, the fund manager shall ensure that the investment decision is based on parameters as set by the Investment Committee (IC) of the AMC and IC shall review the same at regular interval.</p> <p>The resources and mechanism of individual risk assessment with the AMC for monitoring investments in securitised debt</p> <p>The fund management team including the credit analyst has the experience to analyze securitized debt. In addition, credit research agencies provide analysis of individual instruments and pools. On an on-going basis (typically monthly) the servicer provides reports regarding the performance of the pool. These reports would form the base for ongoing evaluation where applicable. In addition, rating reports indicating rating changes would be monitored for changes in rating agency opinion of the credit risk</p> <p>Other Risks:</p> <ul style="list-style-type: none"> • Risk associated with inflation: Over time, yields of short-term investments may not keep pace with inflation, leading to a reduction in an investment's purchasing power. • Legal risk: The scheme may be affected by the actions of government and regulatory bodies. Legislation could be imposed retrospectively or may be issued in the form of internal regulations which the public may not be aware of. Legislation (including legislation relating to tax) or regulation may be introduced which inhibits the scheme from pursuing their strategies or which renders an existing strategy less profitable than anticipated. Such actions may take any form, for example nationalization of any institution or restrictions on investment strategies in any given market sector or changing requirements and imposed without prior warning by any regulator. • Taxation risk: The value of an investment may be affected by the application of tax laws, including withholding tax, or changes in government or economic or monetary policy from time to time. As such, no guarantee can be given that the financial objectives will actually be achieved. The tax information described in this Scheme Information Document (SID) is as available under the prevailing taxation laws. This could be changed at any moment by regulation. Further, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the scheme will endure indefinitely. • Valuation risk: This risk relates to the fact that markets, in specific situations and due to lack of volumes of transactions, do not enable an accurate assessment of the fair value of invested assets. In such cases, valuation risk represents the possibility that, when a financial instrument matures or is sold in the market, the amount received is less than anticipated, incurring a loss to the portfolio and therefore impacting negatively the NAV of the scheme. • Operational Risk: Operational risk addresses the risk of trading and back office or administration issues that may result in a loss to the Scheme. This could be the result of oversight, ineffective securities processing procedures, computer systems problems or human error. There could also be risk associated with grouping of orders. For instance, at the time of placing the trades, the fund manager shall group orders on behalf of all schemes managed by him, provided it is unlikely to be detrimental overall for any of the schemes whose orders have been included. However, such grouping may have a detrimental effect to the scheme compared to the execution of an individual order for the scheme. • Risk factors associated with processing of transaction in case of investors investing in mutual fund units through Stock Exchange Mechanism: The trading mechanism introduced by the stock exchange(s) is configured to accept and process transactions for mutual fund units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or BSE or any other recognized stock exchange(s), on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing / settlement, etc. upon which the Fund and the AMC have no control. Moreover, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s) upon which the Fund and the AMC have no control. Accordingly, there could be negative impacts to the investors such as delay or failure in allotment / redemption of Units. The Fund and the AMC are not responsible for the negative impacts.
<p>Risk Control Measures</p>	<p>Risk control measures</p> <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 will maintain a portfolio diversified across a large number of companies. Exposure to individual companies would be in accordance with the risk management and regulatory limits. This diversified portfolio would aid in managing volatility and also improve liquidity of the portfolio. • 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 plans:</p> <ul style="list-style-type: none"> Baroda BNP Paribas Retirement Fund- Regular Baroda BNP Paribas Retirement Fund- Direct <p>Each Plan offers Growth Option and Income Distribution cum Capital Withdrawal (IDCW) Option*. The IDCW option offers - Payout of Income Distribution cum capital withdrawal option. There shall be a single portfolio under each plan of the scheme.</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>Default Option: In case no option is indicated in the application form, then Growth option shall be considered as default option. Investors may also opt to simultaneously invest in any / all option(s) of the Scheme subject to minimum subscription requirements under such option(s)/ Scheme.</p>														
Applicable NAV	<table border="1" data-bbox="408 577 1497 918"> <thead> <tr> <th data-bbox="408 577 1233 611">Subscriptions and Switch-ins* (irrespective of application amount):</th> <th data-bbox="1233 577 1497 611">Applicable NAV</th> </tr> </thead> <tbody> <tr> <td data-bbox="408 611 1233 712">In respect of valid application received up to 3.00 p.m. on a Business Day and funds for the entire amount of subscription/ purchase/ switch-in as per application/request are credited to the bank account of the Scheme before cut-off time i.e. available for utilization before the cut-off time (of 3.00 p.m.).</td> <td data-bbox="1233 611 1497 712">The NAV of the day on which the funds are available for utilization.</td> </tr> <tr> <td data-bbox="408 712 1233 813">In respect of valid application is received after 3.00 p.m. on a Business Day and funds for the entire amount of subscription/ purchase/ switch-in as per application /request are credited to the bank account of the Scheme after cut-off time i.e. available for utilization after the cut-off time (of 3.00 p.m.)</td> <td data-bbox="1233 712 1497 813">The NAV of the subsequent day on which the funds are available for utilization.</td> </tr> <tr> <td data-bbox="408 813 1233 918">Irrespective of the time of receipt of application, where the funds for the entire amount of subscription/ purchase/ switch-in as per application/request are credited to the bank account of the Scheme before cutoff time on any subsequent Business Day i.e. available for utilization before the cut-off time (of 3.00 p.m.) on any subsequent Business Day.</td> <td data-bbox="1233 813 1497 918">The NAV of such subsequent Business Day on which the funds are available for utilization.</td> </tr> </tbody> </table> <p>Please note that with respect to applicability of NAV for the subscription / switch ins, irrespective of the amount, the funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.</p> <p>Please note the aforesaid provisions shall also apply to systematic transactions i.e. Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) etc. To clarify, for investments through systematic investment routes such as SIP, STP, myTrigger STP, IDCW Sweep facility, etc. the units will be allotted as per the NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date for amount of distribution under IDCW option etc.</p> <table border="1" data-bbox="408 1137 1497 1249"> <thead> <tr> <th data-bbox="408 1137 914 1171">Redemptions and Switch-outs</th> <th data-bbox="914 1137 1497 1171">Applicable NAV</th> </tr> </thead> <tbody> <tr> <td data-bbox="408 1171 914 1205">Receipt of valid application up to 3 p.m. on a Business Day</td> <td data-bbox="914 1171 1497 1205">The NAV of the day on which the application is received.</td> </tr> <tr> <td data-bbox="408 1205 914 1249">Receipt of valid application after 3 p.m. on a Business Day</td> <td data-bbox="914 1205 1497 1249">The NAV of the next Business Day on which the application is received.</td> </tr> </tbody> </table> <p>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.</p> <p>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.</p>	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.	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Minimum amount for Purchase / Redemption/ Switches	<p>For each purchase/switch-in of units offered under the respective Plan(s):-</p> <table border="1" data-bbox="408 1458 1497 1682"> <tbody> <tr> <td data-bbox="408 1458 770 1559">Minimum Amount for Purchase / Initial switch In</td> <td data-bbox="770 1458 1497 1559">Lumpsum investment: Rs. 1,000 and in multiples of Re. 1 thereafter. SIP: (i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.</td> </tr> <tr> <td data-bbox="408 1559 770 1615">Additional Amount for Purchase</td> <td data-bbox="770 1559 1497 1615">Rs. 1,000/- and in multiples of Re. 1/- thereafter</td> </tr> <tr> <td data-bbox="408 1615 770 1682">Minimum amount /units for Redemption / Switch Out</td> <td data-bbox="770 1615 1497 1682">Rs. 1,000/- and in multiples of Re. 1/- thereafter. There will be no minimum redemption criterion for Unit based redemption.</td> </tr> </tbody> </table> <p>There is no upper limit on the amount for application.</p> <p>The Trustee / AMC reserves the right to change the minimum amount for application and the additional amount for application from time to time in the Scheme and these could be different under different plan(s) / option(s).</p>	Minimum Amount for Purchase / Initial switch In	Lumpsum investment: Rs. 1,000 and in multiples of Re. 1 thereafter. SIP: (i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.	Additional Amount for Purchase	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Minimum amount /units for Redemption / Switch Out	Rs. 1,000/- and in multiples of Re. 1/- thereafter. There will be no minimum redemption criterion for Unit based redemption.								
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Despatch of Repurchase (Redemption) Request	<p>As per the SEBI (MF) Regulations, the Mutual Fund shall despatch redemption proceeds within 3 Business Days of receiving the valid redemption / repurchase request at any of the Official Points of Acceptance of Transactions (OPAT). A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not despatched within 3 Business Days of the date of valid redemption request.</p>														
Benchmark (Tier 1)	<p>CRISIL Hybrid 35+65 - Aggressive Index</p>														
IDCW Policy (i.e. Dividend Policy)	<p>Distribution of amounts under IDCW option shall be in line with provisions mentioned under Chapter 11 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 read with further guidelines/clarifications issued by SEBI from time to time.</p>														

Name of the Fund Manager	For equity portion: Mr. Pratish Krishnan shall be the designated Fund manager; For Debt portion: Mr. Mayank Prakash shall be the designated Fund manager Dedicated Fund Manager for Overseas Investments: Mr. Miten Vora																						
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	<p>Entry Load: Not applicable Exit Load: Nil</p> <p>In accordance with the requirements specified by the SEBI at para 10.4.1 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, no entry load will be charged for purchase/additional purchase/ switch-in accepted by the Fund. 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.</p> <p>No Exit Load shall be imposed for switching between Investment Plan(s) and Plans/Options within the Investment Plan(s), subject to completion of lock-in period.</p> <p>However, investors are requested to note that on exercise of switch option between Investment Plan(s) and Plans/Options within the Investment Plan(s), the amount which is switched-out shall be treated as redemption and shall be subject to Income-tax provisions as applicable on such redemption. This may result in capital gain / capital loss to the investors, entailing tax consequences. For Income tax purposes, holding period shall be calculated from the date of investment in respective Investment Plan(s) and not the date of original investment in the Scheme. Hence, investors should consult their financial and tax advisors in this regard. In accordance with the requirements specified under SEBI Master Circular, no entry load will be charged for purchase/additional purchase/ switch-in accepted by the Fund. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder. The exit load charged, net of Goods and Services Tax (GST), if any, shall be credited to the Scheme.</p> <p>For any change in load structure, the AMC will issue an addendum and display it on the website/ISCs.</p> <p>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.</p> <p>The AMC has estimated the annual recurring expenses under the Scheme as per the table below:</p> <table border="1" data-bbox="384 1173 1465 1816"> <thead> <tr> <th data-bbox="384 1173 1305 1256">Particulars</th> <th data-bbox="1305 1173 1465 1256">% of daily Net Assets (Regular Plan)</th> </tr> </thead> <tbody> <tr> <td data-bbox="384 1256 1305 1290">Investment Management & Advisory Fee</td> <td data-bbox="1305 1256 1465 1290" rowspan="15">Upto 2.25%</td> </tr> <tr> <td data-bbox="384 1290 1305 1323">Trustee fee</td> </tr> <tr> <td data-bbox="384 1323 1305 1357">Audit fees</td> </tr> <tr> <td data-bbox="384 1357 1305 1391">Custodian Fees</td> </tr> <tr> <td data-bbox="384 1391 1305 1424">Registrar & Transfer Agent Fees</td> </tr> <tr> <td data-bbox="384 1424 1305 1458">Marketing & Selling Expenses including Agents Commission</td> </tr> <tr> <td data-bbox="384 1458 1305 1491">Costs related to investor communications</td> </tr> <tr> <td data-bbox="384 1491 1305 1525">Costs of fund transfer from location to location</td> </tr> <tr> <td data-bbox="384 1525 1305 1559">Cost of providing account statements and dividend redemption cheques and warrants</td> </tr> <tr> <td data-bbox="384 1559 1305 1592">Costs of statutory Advertisements</td> </tr> <tr> <td data-bbox="384 1592 1305 1626">Cost towards investor education & awareness (at least 2 bps)</td> </tr> <tr> <td data-bbox="384 1626 1305 1659">Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively@</td> </tr> <tr> <td data-bbox="384 1659 1305 1693">GST on expenses other than investment management and advisory fees</td> </tr> <tr> <td data-bbox="384 1693 1305 1727">GST on brokerage and transaction cost</td> </tr> <tr> <td data-bbox="384 1727 1305 1760">Other Expenses^</td> </tr> <tr> <td data-bbox="384 1760 1305 1794">Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)</td> <td data-bbox="1305 1760 1465 1794">Upto 2.25%</td> </tr> <tr> <td data-bbox="384 1794 1305 1816">Additional expenses under regulation 52 (6A) (c)**</td> <td data-bbox="1305 1794 1465 1816">Upto 0.05%</td> </tr> </tbody> </table> <p data-bbox="384 1816 1482 1872">^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.</p> <p data-bbox="384 1872 1482 1968">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.</p>	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 2 bps)	Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively@	GST on expenses other than investment management and advisory fees	GST on brokerage and transaction cost	Other Expenses^	Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)	Upto 2.25%	Additional expenses under regulation 52 (6A) (c)**	Upto 0.05%
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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:

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

- (a) additional expenses under Regulation 52(6A)(c) at 0.05% of daily net assets of the scheme **;
- ** In accordance with para 10.1.7 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, AMC shall not charge any additional expense of upto 0.05% as per Regulation 52(6A)(c), if exit load is not being levied under the Scheme.
- (b) The AMC may charge GST on investment management and advisory service fees ('AMC Fees') which shall be borne by the Scheme in addition to the total expense ratio mentioned in table above;
- (c) @Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment shall not exceed 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.
- It is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of TER as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

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

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

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 para 10.1.8 of SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023). Further, the disclosure of the expense ratio on a daily basis shall also be made on the website of AMFI viz. www.amfiindia.com.

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

An Illustration of impact of expense ratio on Scheme's returns:
If an investor A invests in a regular plan of a Scheme with an expense of 2% p.a. and an investor B invests in Direct Plan of the same scheme with an expense of 1% p.a. Assuming the gross return of this fund is 10% for that given year, investor A will make a return of 8% (post expense) for that year, whereas investor B will make 9% return for same period.

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

Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year	10,000	10,000
Returns before Expenses (@15%pa)	1,500	1,500
Expenses other than Distribution Expenses	150	150
Distribution Expenses	50	-
Returns after Expenses at the end of the Year	1,300	1350
% Returns on Investment (Post Expenses)	13%	13.5%

- Note:**
- The purpose of the above illustration is to purely explain the impact of expense ratio charged to the Scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments, without considering any impact due to taxation.
 - Investors are requested to note that NAV declaration made by AMC/Mutual Fund on every business day is net of expenses, and consequently scheme performance disclosures made by Mutual Fund, which are based on NAV values of the scheme are also net of expenses but does not consider impact of load and taxes, if any.

<p>Transaction charges (For Lumpsum Purchases and SIP Investments routed through distributor / agent)</p>	<p>Pursuant to para 10.5 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023; the AMC/the Fund shall deduct transaction charges as per the following details from the subscription amount. The amount so deducted shall be paid to the distributor/agent of the investor (in case they have "opted in") and the balance shall be invested. The distributors shall have an option either to opt in or opt out of levying transaction charge based on type of the product.</p> <ol style="list-style-type: none"> First time investor in Mutual Fund (across all the Mutual Funds): Transaction charge of Rs. 150/- for subscription of Rs. 10,000 and above shall be deducted. Existing investor in Mutual Funds (across all the Mutual Funds): Transaction charge of Rs. 100/- per subscription of Rs. 10,000 and above shall be deducted. For SIP - The transaction charges in case of investments through SIP shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. The transaction charges shall be deducted in 3-4 installments. Transaction charges shall not be deducted for: <ol style="list-style-type: none"> purchases /subscriptions for an amount less than Rs. 10,000/- transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc. purchases /subscriptions made directly with the Fund (i.e. not through any distributor/agent). Transactions through stock exchange. The statement of account shall reflect the net investment as gross subscription less transaction charge and the number of units allotted against the net investment. As per para 10.4.1 (b) of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, the upfront commission to distributors shall be paid by the investor directly to the distributor by a separate cheque based on the investor's assessment of various factors including service rendered by the distributor.
<p>Levy of Stamp Duty on applicable Mutual Fund Transactions</p>	<p>Investors/Unit holders are requested to note that pursuant to Notification No. S.O. 1226(E) and G.S.R 226 (E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of The Finance Act, 2019, notified on February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India, a stamp duty @0.005% of the transaction value would be levied on applicable mutual fund transactions. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase/switch transactions (including reinvestment of amounts under IDCW option i.e. dividend reinvestment) to the Investors/Unit holders would be reduced to that extent.</p>
<p>Waiver of Load for Direct Applications</p>	<p>In accordance with the requirements specified by the SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 no entry load will be charged for purchase / additional purchase / switch-in accepted by the Fund. Hence provision for waiver of load for direct application is not applicable</p>
<p>Tax treatment for the Investors (unitholders)</p>	<p>Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his/her tax advisor.</p>
<p>Daily Net Asset Value (NAV) Publication</p>	<p>The AMC/Mutual Fund will calculate and disclose the first NAV(s) of the Scheme not later than 5 Business days from the date of allotment.</p> <p>Thereafter, the AMC shall declare the Net Asset Value (NAV) of the scheme on every Business Day on AMFI's website (www.amfiindia.com) by 11.00 p.m. and also on its website (www.barodabnpbaribasmf.in). The NAV shall be calculated for all Business Days. In case of any delay, the reasons for such delay would also be explained to AMFI & SEBI in writing and the number of such instances would also be reported to SEBI on a quarterly basis. If the NAVs are not available before the commencement of business hours of the following day due to any reason, the AMC/Mutual Fund shall issue a press release providing reasons and explaining when the AMC/Mutual Fund would be able to publish the NAVs. The NAV shall also be made available to Unit Holders through SMS upon receiving a specific request in this regard on its website.</p> <p>The AMC/Mutual Fund shall disclose portfolio (along with ISIN) on a fortnightly and monthly basis for the Scheme on its website and on the website of AMFI within 5 days of every fortnight and within 10 days from the close of each month. The AMC/Mutual Fund shall also disclose portfolio (along with ISIN) as on the last day of the half-year (i.e. 31st March and on 30th September) for the Scheme on its website and on the website of AMFI within 10 days from the close of half-year.</p> <p>The AMC shall within one month from the close of each half year, i.e. 31st March & 30th September, host a copy of its unaudited financial results on its website.</p>
<p>For Investor Grievances, please contact</p>	<p>All investor grievance / complaints and related correspondence may be addressed to:</p> <p>Mr. Vivek Kudal, Investor Relations Officer, Baroda BNP Paribas Asset Management India Private Limited Cresenzo, 7th Floor, G-Block, Bandra Kurla Complex, Mumbai – 400051 Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM) Email id: service@barodabnpbaribasmf.in</p> <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>
<p>Unitholders' Information</p>	<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) 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>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. 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. 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. 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>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>Para 5.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023 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>
<p>Directions to investors applying directly under the Scheme</p>	<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>
<p>Compliance with Foreign Accounts Tax Compliance Act ("FATCA") and Common Reporting Standards (CRS) requirements</p>	<p>FATCA and CRS requirements may require disclosure regarding your investment in the units of the Scheme.</p> <p>Investors are further 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>
<p>Treatment of Financial Transactions received through Distributors suspended by AMFI</p>	<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 SIP/ STP or under SIPs/STPs registered prior to the suspension period) received during the suspension period shall be processed under Direct Regular 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.
<p>Mandatory Updation of Know Your Customer (KYC) requirements for processing of mutual fund transactions</p>	<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.

COMPARISON WITH EXISTING OPEN ENDED SOLUTION-ORIENTED SCHEMES OF THE FUND

Currently we do not have any Scheme under Solution oriented Category.

INSTRUCTIONS

1. GENERAL INFORMATION

1. Please read the Key Information Memorandum, Scheme Information Document (SID) and Statement of Additional Information (SAI) containing the terms of offer carefully before investing. In the SID your attention is particularly drawn to the risk factors of investing in the Scheme.
2. Applications from residents of the United States of America (U.S.A), Canada and any other restricted jurisdiction Financial Action Task Force (FATF) declared Non Compliant Countries or Territories (NCCTs) will not be accepted.
3. All applicants are deemed to have accepted the terms subject to which the offer is being made and bind themselves to the terms upon signing the Common Application Form and tendering the payment.
4. Common Application Form should be filled legibly in ENGLISH in BLOCK letters using Black or Dark Blue ink. Incomplete application forms are liable to be rejected. Please refer to the checklist at the end of the application form to ensure that the requisite details and documents have been provided in order to avoid unnecessary delays and / or rejection of your application.
5. Please strike out any section that is not applicable. Correction/Cancellation on any of the mandatory information should be countersigned by the investor.
6. If an application for purchase, switch, SIP or STP is received from or under the ARN of a non-empaneled Distributor, such a transaction shall be processed under the Direct Plan.

2. APPLICANT INFORMATION

1. Name should be given in full without any abbreviations exactly as it appears in your PAN.
2. Name, Date of birth of the Minor, Name of Parent/Legal Guardian and relationship with minor is mandatory for investment on behalf of Minor applicant.
3. Name, Email and Mobile No. of the Contact Person should be mentioned in case of investments by Company, Body Corporate, Trust, Society, FII and other non-individual applicants.
4. The signature should be in English or in any of the Indian languages. Thumb Impressions must be attested by a magistrate or a notary public or a special executive magistrate under his/her official seal. Application by minor should be signed by the guardian. In case of H.U.F., the Karla should sign on behalf of the H.U.F. In case the applicants are more than one, all the applicants should sign the application form, irrespective of mode of holding.
5. The designated Investor Service Center/ Collection Center will affix time stamp/ manual stamp and return the acknowledgment slip from the application form, to acknowledge receipt of the Application. No separate receipt will be issued for the application money.
6. Please fill in all the fields to prevent rejection of your Application. Please refer to the checklist provided at the end of the Common Application Form to ensure that the necessary details and attachments are made available. The application complete in all respects along with the cheque/ fund transfer instructions must be submitted to the nearest designated Investor Service Center/Collection Center. Applications which are incomplete, invalid in any respect or not accompanied by cheque or fund transfer instructions for the amount payable are liable to be rejected.
7. Investors must write the Application Form number / Folio number on the reverse of the cheques accompanying the Application Form.
8. Direct application- Investors are requested to mention the correct distributor Code in the Application Form. In case, the investor is directly applying, then they should clearly mention "DIRECT" in the column mentioned Name and Distributor Code, in all such cases where applications are not routed through any distributor/ agent/broker. In cases where unit holder uses a pre-printed Broker Code, unit holder should cancel the ARN No/ Broker Code, write 'DIRECT' in the said column and it should also be counter signed by the First unit holder.
9. If the investor does not specify any plan or distributor code in the application form or in case of any ambiguity of these fields, the Direct Plan shall be considered as the default plan.
10. Investment through constituted Attorney should necessarily be signed by the constituted Power of Attorney holder.
11. Some additional details are required for validating your identity for certain transactions/ Communications. Hence please fill the parent's name in case of first applicant and date of birth of all unit holders.
12. Please provide email ID & Mobile Number, as this will help us send investment / product related communication and resolve any queries more promptly.
13. In the event the application has more than one investor and the mode of holding is not specified in the application form, the default option for holding would be considered to be "anyone or survivor". However, in all such cases, communications, proceeds of all IDCW/redemption will be paid to the first named holder.

3. EMAIL COMMUNICATION

For those unit holders who have provided an email address, the AMC will send the communication by email. Unit holders who receive email statements may download the documents after receiving email from the Mutual Fund. In case the Unit holder experiences any difficulty in accessing the electronically delivered documents, the Unit holder shall promptly advise the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. Failure to inform the Mutual Fund of such difficulty within 24 hours after receiving the email will serve as a confirmation regarding the acceptance by the Unitholder of the account statement.

It is deemed that the Unit holder is aware of all security risks including possible third party interception of the documents and contents of the documents becoming known to third parties. For ease of communication, the first applicant's own email ID and mobile number should be provided. Subsequent Account Statements/Newsletters / Annual Reports / Other statutory information/ Disclosures (as permitted under SEBI (Mutual Funds) Regulations, 1996) will be sent to each Unit holder by e-mail. Investors are requested to provide their e-mail address for the same and this will also help us resolve your queries more promptly. Unitholders who have provided email id will be sent all communications/reports as mentioned above by email only and no physical communications will be sent. Any change in the e-mail address should be communicated to nearest designated Investor Service Center. MF/Registrars are not responsible for e-mail not reaching the investor and for all consequences thereof. In case the Unit holder experiences any difficulty in accessing the electronically delivered documents, the AMC will arrange for the same through physical mode on receipt of request for the same.

4. BANK ACCOUNT DETAILS

It is mandatory to attach cancelled original cheque / self certified copy of blank cheque / self certified Bank Statement/ first page of the Bank Pass book (bearing account number and first unit holder name on the face of the cheque/ Bank Pass Book/ Bank Statement) as an incremental additional document in case of: a. Registration of the investor's Bank Mandate at the time of investment b. Subsequent change in the investor's Bank Mandate.

SEBI Regulations have made it mandatory for investors to mention the Bank Name & address of branch and bank Account Number in their Investment application form in order to protect the interest of investors from fraudulent encashment of cheques. For registering multiple bank account please fill separate Form for Registering/ Adding Multiple Bank Accounts. Individuals / HUF can register upto 5 bank accounts and Non Individuals upto 10 bank accounts. For further information please refer SAI.

5. PAN DETAILS

It is mandatory for all investors to quote their Permanent Account Number (PAN) (except MICRO SIP Investments) and submit self certified copy of the PAN card issued by the Income Tax Department, irrespective of the amount of investment, while making an application for Purchase of Units. In case of joint holding, PAN details of all holders should be submitted. In case the application is on behalf of minor, PAN details of the Guardian must be submitted. Investors residing in the state of Sikkim are exempt from the mandatory requirement of PAN proof submission; however sufficient documentary evidence shall have to be submitted for verifying that they are residents of the State of Sikkim. Applications without the aforesaid details are liable to be rejected without any reference to the investors. Central Board of Direct Taxes vide its gazette notification G.S.R 112 (E) dated February 12, 2020 inserted rule 114AAA in the Income Tax Rule, which made Aadhar linking mandatory with PAN for all PAN holders on or before September 30, 2021 or such extended timeline as may be prescribed in this regard, post which if PAN is not linked with Aadhar, then PAN of such person shall become inoperative immediately.

6. INVESTMENT DETAILS

Investors should indicate the Option for which the application is made. In case Investors wish to opt for both the Options, separate Application form will have to be filled. In case applications are received where option/ sub-option for investment is not selected the default option/ Sub option as prescribed in SID will be applicable.

Investors have the option to sweep their IDCW in any other Open-ended Scheme of the Fund at the applicable NAV based prices, please refer SID/ SAI for further information

If the scheme name on the application form and on the payment instrument are different, the application will be processed and units allotted at applicable NAV of the scheme mentioned in the application/ transaction slip duly signed by investor(s).

7. IN CASE MINOR APPLICANT

A. On behalf of Minor's accounts:

- a. The Minor shall be the first and sole holder in the account. As per the recent regulatory guidelines [SEBI/HO/IMD/POD -II/CIR/PP/2023/0069 May 12, 2023], payments can be accepted from the bank account of the Minor, Parent (Guardian in the folio) or Legal Guardian, or from a joint Account of the Minor with the Natural / Legal Guardian.
- b. No Joint holders are allowed. In case an investor provides joint holder details, these shall be ignored.

INSTRUCTIONS (Contd...)

- c. Guardian should be either a natural guardian (i.e. father or mother) or a court appointed legal guardian.
- d. Guardian should mention the relationship with Minor and date of birth of the Minor on the application form.
- e. A document evidencing the relationship and date of birth of the Minor should be submitted along with the application form. Photo copy of any one of the following documents can be submitted a) Birth certificate of the minor or b) school leaving certificate/ mark sheet of Higher Secondary board of respective states, ICSE, CBSE etc. c) Passport of the minor d) Any other suitable proof evidencing the relationship.
- f. Where the guardian is not a natural guardian (father or mother) and is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
- g. If the mandatory details and/or documents are not provided, the application is liable to be rejected.

B. Minor attaining majority (MAM)

- a. In case of a minor investor attaining the age of majority (i.e. completes 18 years of age), the AMC / Registrar will send 30 days advance notice advising the guardian and minor to submit an application along with prescribed documents for changing the status in the Fund's records from 'Minor' to 'Major'.

List of documents required for minor attaining major are duly filled MAM form, copy of PAN Card of the applicant, KYC Acknowledgment or a duly completed KYC form, a cancelled cheque leaf with the applicant's name pre-printed or the applicant's latest Bank Statement/Passbook and Nomination Form.

- b. The guardian shall not be allowed to undertake any financial or non-financial transactions from the date of the minor attaining majority. Accordingly all existing standing instructions like SIP, SWP & STP, if registered for a period beyond the date on which the minor attains majority, will cease to be executed from the date of the minor attaining majority.

The unitholder (erstwhile minor) will need to submit a fresh SIP, STP, SWP mandate in the prescribed form while applying for change in status from minor to major, in order to continue the SIP, STP, SWP.

The minor's account shall be frozen for operation by the guardian on the day the minor attains the age of majority and no further customer-initiated transactions shall be permitted till the the status is changed from minor to major.

- c. Before submitting the MAM application form for change in status from Minor to Major, the unitholder should -
 - i. Apply for PAN & obtain a PAN card;
 - ii. Complete the KYC process; and
 - iii. Change his/her status in his/her existing bank account from Minor to Major OR open a new bank account immediately upon becoming a major and procure a new cheque book with his/her name pre-printed on the cheque.

Only after fulfilling the above steps, he/she should submit the prescribed MAM form duly completed to the AMC/ Registrar along with the requisite supporting documents.

C. Change in Guardian:

In case there is a change in guardian of the minor, the new guardian must be either a natural guardian (mother/father) or court appointed guardian and such guardian will have to provide valid prescribed document/s prior to registering the guardianship including KYC related processes and bank attestation of his/her signature from the Branch Manager of the bank with whom his/her name is registered as the guardian of the minor.

Prescribed form pertaining to Minors DOB and details of Guardian, change in Guardian of Minor, change in status from minor to major and Bank attestation of account details and account holder signature is available on our website www.barodabnp-paribasmf.in

8. MODE OF PAYMENT

1. As per AMFI best practice guidelines on 'Risk mitigation process against third party cheques in mutual fund subscriptions', Baroda BNP Paribas Mutual Fund shall not accept applications for subscriptions with third party payment instruments. For further information please refer SAI.
2. Investors may make payment by cheque payable locally in the city where the application form is submitted at AMC/ Kfin ISC's or electronic mode such as RTGS/ NEFT directly to Mutual Fund Collection account
3. The cheque should be drawn on any bank which is situated at and is a member/ sub member of the bankers clearing house. Cheque drawn on the bank not participating in the clearing house will not be accepted.
4. Payment through Stock invest, outstation cheques and cash will not be accepted.
5. The cheque should be drawn in favor of Scheme and should be crossed 'Account Payee Only'.
6. Returned cheques will not be presented again for collection and the accompanying application will be rejected.

7. Single cheque for investments in multiple Schemes and multiple cheques for investments in Single Scheme will not be accepted.

8. In case of investment through electronic mode (RTGS/ Transfer letter), you are requested to contact the nearest AMC/ Kfin ISC for the Bank Account Number to which the purchase/ additional purchase amount is to be credited. The bank acknowledgment copy has to be submitted along with purchase application.

9. Guidelines specific to NRI/ FIIs:

Repatriation basis: Payments by NRIs/FIIs may be made by way of cheques drawn on non-resident external accounts payable at par and payable at the cities where the Investor Service Centers are located.

Non-Repatriation basis:- NRIs investing on a non repatriable basis may do so by issuing cheques drawn on Non-Resident Ordinary (NRO) account payable at the cities where the Investor Service Centers are located.

9. PAYMENT OF REDEMPTION / IDCW PAYOUT

Investors are requested to provide the following details along with the mandatory requirement of bank account details (bank, branch address, account type and account no.) in the application form for electronic fund transfer (EFT) of IDCW PAYOUTS/ redemption amount to the unit holders bank account. AMC will automatically extend this facility to all unit holders in case the bank account as communicated by the unit holder is with any of the bank providing EFT facility.

- a. The 11 digit IFSC Code b. The 9-digit MICR number appearing next to the cheque number in the cheque leaf (Please attach copy of the cancelled cheque for verification) Based on the above information AMC will enable secure transfer of your redemption and IDCW PAYOUTS via one of the various mode of transfers RTGS/NEFT/Direct Credit mode that are available in the banking system.

This facility of EFT is safe and fast and eliminates the potential risk of loss of instruments in transit through physical mode. The Mutual Fund, however, reserves the right to issue a cheque / demand draft to unit holders residing at locations where this facility is not available.

If the remittance is delayed or not affected for reasons of incomplete or incorrect information, AMC cannot be held responsible. For validation of IFSC/MICR code, investor is required to attach the cancelled cheque/copy of cheque (PSU banks account holders to provide the front page of pass book along with cheque copy). If these documents are not provided the fund will not be responsible consequent delay in receipt of payment. Fund is also not responsible for bankers delay.

Amounts can be distributed under the IDCW option out of investors capital (equalization reserve), which is part of the sale price that represents realized gains. However, investors are requested to note that the distribution of the amount under the IDCW option is not guaranteed and subject to the availability of distributable surplus.

10. NOMINATION DETAILS

Applicants applying for Units singly/ jointly can make a nomination at the time of initial investment or during subsequent investments.

1. The nomination can be made only by individuals applying for /holding units on their own singly or jointly. Non-individuals including society, trust (other than a religious or charitable trust), body corporate, partnership firm, Karta of Hindu Undivided Family, etc. Nomination is not allowed in a folio held on behalf of a minor. All holders will have to sign request for nomination or cancellation of nomination, even if the mode of holding is not joint. Nomination cannot be signed by Power of Attorney (POA) holders.
2. 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 Unit Holder. Nomination can also be made in favor of the Central Government, State Government, a local authority, any person designated by virtue of his office or a religious or charitable trust.
3. A Non-Resident Indian can be a Nominee subject to the exchange control regulations in force, from time to time.
4. Nomination in respect of the units stands rescinded upon the redemption/ transfer/ transmission of units.
5. Transmission of units in favour of a Nominee shall be a valid discharge by the Asset Management Company (AMC) against the legal heir.
6. The cancellation of nomination can be made only by those individuals who hold units on their own behalf singly or jointly and who made the original nomination. On cancellation of the nomination, the nomination shall stand rescinded and the AMC/ Fund/ Trustees shall not be under any obligation to transmit the units in favour of the Nominee.
7. Nomination shall maintained at the folio / account level and shall be applicable for all schemes in the folio / account.
8. A Nominee cannot be a resident of US & Canada.
9. The applicant who does not wish to nominate must select "**Wish to Opt-Out of Nomination**", failing which the form shall be treated as incomplete and may be rejected at the discretion of the AMC/Mutual Fund.
10. Nomination is mandatory for new folios/accounts opened by individuals no new

INSTRUCTIONS (Contd..)

folios/accounts for individuals in shall be opened without nomination or investor declaration to "Wish to Opt-Out of Nomination"

11. PREVENTION OF MONEY LAUNDERING AND KNOW YOUR CUSTOMER (KYC) ACCORDING TO SEBI GUIDELINES UNDER 'THE PREVENTION OF MONEY LAUNDERING ACT, 2002',

Mutual Funds are required to follow enhanced know your customer (KYC) norms. Further, SEBI has also notified SEBI (KYC Registration Agency) Regulations, 2011 with a view to bring uniformity in KYC requirements for the securities market and to develop a mechanism for centralization of the KYC records. Accordingly the following procedures shall apply:

SEBI has introduced a common KYC Application Form for all the SEBI registered intermediaries viz. Mutual Funds, Portfolio Managers, Depository Participants, Stock Brokers, Venture Capital Funds, Collective Investment Schemes, etc. New Investors are therefore requested to use the common KYC Application Form and carry out the KYC process including IPV with any SEBI registered intermediaries including mutual funds. The KYC Application Forms are also available on our website www.barodabnpbaribasmf.in

The Fund shall perform the initial KYC of its new investors and may undertake enhanced KYC measures commensurate with the risk profile of its investors in line with the aforementioned circulars/circulars issued by SEBI in this regard from time to time. The Fund shall upload the details of the investors on the system of the KYC Registration Agency ("KRA"). The Registrar & Transfer Agent of the Fund viz. KFin Technologies Limited ("Kfin") may also undertake the KYC of the investors on behalf of the Fund. On receipt of the KYC documents from the Fund, the KRA shall send a communication to the investor within SEBI stipulated timelines, confirming the details thereof.

Once the investor has done KYC with a SEBI registered intermediary, the investor need not undergo the same process again with another intermediary but can submit the letter/acknowledgment issued by the KRA.

It is mandatory for intermediaries including mutual funds to carry out IPV of its new investors. The IPV carried out by any SEBI registered intermediary can be relied upon by the Fund. Baroda BNP Paribas Asset Management India Private Limited and NISM/AMFI certified distributors who are Know Your Distributor (KYD) compliant are authorized to undertake the IPV for mutual fund investors. Further, in case of any applications received directly (i.e. without being routed through the distributors) from the investors, the Fund may rely upon the IPV (on the KYC Application Form) performed by the scheduled commercial banks.

Existing KYC compliant investors of the Fund can continue to invest as per the current practice. However, existing investors are also urged to comply with the new KYC requirements including IPV as mandated by SEBI.

Application Form not accompanied by KYC Application Form or letter/acknowledgment issued by KRA may be rejected by the Fund. The KYC compliance status will be validated with the records of the KRA. AMC reserves the right to call for any additional information from the investors/ application/reject applications/subsequent application in order to fulfill the requirements of PMLA norms prescribed by SEBI/PMLA Regulation from time to time.

12. PURCHASE/REDEMPTION OF UNITS THROUGH STOCK EXCHANGE INFRASTRUCTURE

The investors may subscribe to the Units in the "Growth" option and "IDCW" option of the Scheme through Mutual Fund Service System ("MFSS") platform of National Stock Exchange of India Limited ("NSE"), "BSESTAR MF" platform of Bombay Stock Exchange of India Limited ("BSE") or any such other exchange providing Mutual Fund subscription facility, as and when units are available for transactions on such exchanges.

Please refer Scheme Information Document(s) of the Scheme(s) for further details.

13. LEGAL ENTITY IDENTIFIER

RBI vide circular dated January 2021 on "Introduction of Legal Entity Identifier for Large Value Transactions in Centralized Payment Systems" decided to introduce the LEI system for all payment transactions of value INR 50 crores and above for Real Time Gross Settlement (RTGS) and National Electronic Funds Transfer (NEFT) from April 1, 2021. In view of the same it will be mandatory to include 20-digit Legal Entity Identifier (LEI) information while initiating any transaction of value INR 50 crore and above by entities (non-Individual) for purchase and redemption transaction.

14. TRANSACTION CHARGE IN RESPECT OF APPLICATIONS ROUTED THROUGH DISTRIBUTORS/ BROKERS:

In terms of SEBI circular no. CIR/IMO/OF/13/2011 dated August 22, 2011, as amended from time to time, Transaction Charge per subscription of Rs. 10000/- and above shall be charged to the investors and paid to the distributors/ brokers (who have opted in for transaction charges) in respect of applications relating to new subscriptions only (lumpsum and SIP), subject to the following:

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

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

In case of SIPs, transaction charge shall be applicable only if the total commitment through SIP amounts to Rs 10,000/- and above. In such cases the transaction charge would be recovered in 4 installments, starting from the 2nd to 5th installment.

There shall be no transaction charge on subscription of below Rs 10,000/-.

There shall be no transaction charge on transactions other than purchases/subscriptions relating to new inflows. There shall be no transaction charge on direct investments.

There shall be no transaction charge on subscriptions earned out through the Stock Exchange Platform.

In accordance with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, distributors shall also have an option either to opt in or opt out of levying transaction charge based on type of the product.

The Transaction Charge as mentioned above shall be deducted by the AMC from the subscription amount of the unitholder and paid to the distributor and the balance shall be invested.

15. Investors already holding a folio in Baroda BNP Paribas Mutual Fund can provide their existing Folio Number and Name of applicants(s) corresponding to the said folio. It is the responsibility of the Investor to ensure correctness of such details provided. The personal details and Bank Account details as registered in the existing folio number as provided would apply to the said investment and the registered details would prevail over any conflicting information furnished in this form. Baroda BNP Paribas Asset Management India Private Limited reserves the right to assign any of the existing Folio Number of the investor against multiple applications and/ or subsequent purchases under this new application form lodged, with identical mode of holding and address and such other criterions and integrity checks as may be determined by the Baroda BNP Paribas Asset Management India Private Limited from time to time.

16. EMPLOYEE UNIQUE IDENTIFICATION NUMBER (EUIIN):

SEBI has made it compulsory for every employee/ relationship manager/ sales person of the distributor of Mutual Fund products to quote the EUIIN obtained by him/her from AMFI in the Application Form. EUIIN, particularly in advisory transactions, would assist in addressing any instance of mis-selling even if the employee/relationship manager/ sales person later leaves the employment of the distributor. Individual ARN holders including senior citizens distributing Mutual Fund products are also required to obtain and quote EUIIN in the Application Form. Hence, if your investments are routed through a distributor please ensure that the EUIIN is correctly filled up in the Application Form.

However, if your distributor has not given you any advice pertaining to the investment, the EUIIN box may be left blank. In this case, you are required to provide a duly signed declaration to this effect. Distributors are advised to ensure that the sub broker affixes his/her ARN code in the column separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder and the EUIIN of the Sales Person (if any) in the EUIIN space.

17. BENEFICIAL OWNERSHIP DETAILS:

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

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

18. FATCA & CRS DETAILS:

FATCA and CRS requirements may require disclosure regarding your investment in the units of the Scheme. The Foreign Accounts Tax Compliance Act is a United States ("US") law aimed at prevention of tax evasion by US citizens and residents ("US Persons") through use of offshore accounts.

The Government of India and the United States of America (USA) have reached an agreement in substance on the terms of an Inter Governmental Agreement (IGA) to implement FATCA and India is now treated as having an IGA in effect from April 11, 2014. On similar lines the Organization of Economic Development (OECD) along with G-20 countries has released a 'Standard for Automatic Exchange of Financial Account Information in Tax Matters' commonly known as Common Reporting Standard ("CRS"). India is signatory to the Multilateral Competent Authority Agreement (MGA) for the purposes of CRS. Under FATCA/ CRS provisions, Financial Institutions are obligated to obtain information about the financial accounts maintained by investors and report to the local Government notified tax authorities. In accordance with FATCA and CRS provisions, the AMC / Mutual Fund is required to undertake due diligence process and identify foreign reportable accounts and collect such information / documentary evidences of the FATCNCRS status of its investors / Unit holders and disclose such

INSTRUCTIONS (Contd..)

information (through its agents or service providers) as far as may be legally permitted about the holdings/ investment returns to US Internal Revenue Service (IRS)/any other foreign government or the Indian Tax Authorities, as the case may be for the purpose of onward transmission to the IRS/ any other foreign government pursuant to the new reporting regime under FATCA/CRS.

FATCA/CRS due diligence will be directed at each investor / Unit holder (including joint investor/Unitholder) and on being identified as a reportable person, all the folios will be reported. In case of folios with joint holders, the entire account value of the investment portfolio will be attributable under each such reportable person. An investor / Unit holder will therefore be required to comply with the request of the AMC / Mutual Fund to furnish such information as and when sought by the AMC for the AMC / Mutual Fund to comply with the information reporting requirements stated in circulars issued by local Government notified tax authorities/ SEBI / AMFI in this regard. The information disclosed may include (but is not limited to) the identity of the investors/Unitholder(s) and their direct or indirect beneficiaries, beneficial owners and controlling persons. Investors / Unitholders should consult their own tax advisors regarding FATCA/CRS requirements with respect to their own status.

The AMC/ Mutual Fund reserves the right to reject any application/ freeze any folio(s) held directly or beneficially for transactions in the event the applicant/Unitholder(s) fail to furnish the relevant information and/or documentation in accordance with FATCA/CRS provisions and as requested by the AMC/ Mutual Fund.

The application form for FATCA/CRS self-declaration is also available on our website (www.barodabnp-paribasmf.in)

19. CENTRAL KYC RECORDS REGISTRY (CKYCR):

The Government of India vide their Notification dated November 26, 2015 authorised the Central Registry of Securitisation Asset Reconstruction and Security Interest of India (CERSAI) to act as and to perform the functions of the Central KYC Records Registry under the said rules, including receiving, storing, safeguarding and retrieving the KYC records under the Prevention of Money Laundering Act, 2002. SEBI required all the market intermediaries to update/upload KYC details of the new customer/investors (not KYC-KRA compliant) on CERSAI's online platform. CERSAI is a centralized repository of KYC records of customers-investors in the financial sector with uniform KYC norms and inter-usability of the KYC records across the sector with an objective to reduce the burden of producing KYC documents and getting those verified every time when the customer/investors creates a new relationship with a financial entity. Central KYC (CKYC) will store all the customer/investor information at one central server that is accessible to all the financial institutions. After opening a KYC account under the CKYC, customer/investor will get a 14-digit identification number ("KYC Number") and that the same may be quoted by the investor who wish to invest in mutual funds. Further, the Mutual Fund/AMC is required to check whether the PAN of the investor has been

updated in CKYCR. In case the PAN has not been updated, the Mutual Fund/AMC shall collect a self certified copy of the investor's PAN card and update/upload the same in CKYCR. In case the Investor uses the old KRA KYC form for updating of any KYC information, such investor shall be required to provide additional/missing information only by using the supplementary CKYC form or fill the new "CKYC form".

20. AUTO SWITCH FACILITY USING NFO COMBO APPLICATION FORM

- Units will be allotted in a new folio for investment received under this feature.
- 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
- 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 RETIREMENT FUND. Investor has to submit a normal switch request to switch existing units into the NFO.
- 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.
- 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.
- 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.
- NFO closure date being May 22, 2024, NFO COMBO Application Form received on May 22, 2024 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 (May 21, 2024). NFO COMBO Application Forms received on or after May 23, 2024, 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.
- This feature is applicable only for units held in Physical mode.
- Investor who has opted for switch of Partial units to BARODA BNP PARIBAS RETIREMENT FUND, the balance units will be retained in Baroda BNP Paribas Overnight Fund only.

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

Documents	Individual	Companies	Society	Trusts	Partnership Firms / LLP	Investments through POA	FIs	NRI	PIO
Board Resolution / Authorisation letter to invest on letterhead	-	✓	✓	✓	✓	✓	✓	-	-
List of Authorised Signatories with Specimen signature(s)	-	✓	✓	✓	✓	✓	✓	-	-
Copy of MOA / AOA attested by Authorised signatory	-	-	-	-	-	-	-	-	-
Copy of Trust Deed attested by authorised signatory	-	-	-	✓	-	-	-	-	-
Copy of By-laws attested by authorised signatory	-	-	✓	-	-	-	-	-	-
Copy of Partnership Deed attested by authorised signatory	-	-	-	-	✓	-	-	-	-
Proof of bank account: - Investment cheque having preprinted name and bank details OR - In case of online payment-Proof of bank account of the HUF (copy of cancelled cheque leaf/ Bank statement/Bank passbook/Letter from bank); (bank passbook, statement should not be older than 3 months).	✓	✓	✓	✓	✓	✓	✓	✓	✓
Overseas Auditor's certificate	-	-	-	-	-	-	✓	-	-
Notarised Power of Attorney*	-	-	-	-	-	✓	-	-	-
Foreign Inward Remittance Certificate (FIRC) in case payment is made by DD from NRE/FCNR bank a/c where applicable	-	-	-	-	-	-	-	✓	✓
Proof of Address attested by authorised signatory	-	-	-	-	-	-	-	-	✓
Know Your Customer (KYC) and related proofs - If KYC non compliant* refer KYC form	✓	✓	✓	✓	✓	✓	✓	✓	✓
Certificate of registration with SEBI (for FIs)	-	-	-	-	-	-	✓	-	-
FATCA & UBO declaration (part of application form for Individual and NRI)	✓	✓	✓	✓	✓	✓	✓	✓	✓
PIO/ OCI Card	-	-	-	-	-	-	-	-	✓

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 RETIREMENT FUND [An open-ended retirement solution-oriented scheme having a lock-in of 5 years or till retirement age (whichever is earlier)] This product is suitable for investors who are seeking*: <ul style="list-style-type: none">Capital appreciation and Income generation over long term.Investment in diversified portfolio of equity & equity related securities and fixed Income securities *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^{AA} Investors understand that their principal will be at VERY HIGH RISK	Risk-o-meter for the benchmark Benchmark - CRISIL Hybrid 35+65-Aggressive Index Benchmark Riskometer is at Very High Risk	NFO Opens : May 08, 2024 NFO Closes : May 22, 2024 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 ARN / RIA Code	Sub Distributor ARN	Sub Distributor / RM Internal Code	EUIN*	LG Code	For Office use only (Time Stamp)

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

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

First / Sole Applicant / Guardian / POA Holder / Authorised Signatory	Second Applicant / POA Holder	Third Applicant / POA Holder
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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)

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. FIRST APPLICANT'S DETAILS

Name of First Applicant (In CAPITAL and as per PAN) (Refer Instructions)	Date of Birth (Mandatory - If Minor, attach proof)
Name of Guardian (if minor)/POA/Contact Person (As per PAN) (Refer Instructions) Guardian is: <input type="radio"/> Father <input type="radio"/> Mother <input type="radio"/> Court Appointed	Date of Birth (Guardian)
PAN (1st Applicant / Guardian)	CKYC - KIN
PAN of POA	CKYC - KIN (POA)

3. CONTACT DETAILS AND CORRESPONDENCE ADDRESS (AS PER KYC RECORDS) NRI Investors should mention their Overseas address (Refer instructions)

Email ID* (in capital)	*(default mode of communication)	
Mobile +91	Tel. STD Code	
Wherever email ID is registered an electronic Statement of Account will be shared with the investor. In case you want to receive a physical statement, please request for the same separately.		
Contact details belong to family due to investor being, <input type="radio"/> Self <input type="radio"/> Spouse <input type="radio"/> Dependent Child <input type="radio"/> Dependent Parent <input type="radio"/> Dependent Sibling <input type="radio"/> Guardian In case of Minor		
Address Type (Mandatory) <input type="radio"/> Residential & Business <input type="radio"/> Residential <input type="radio"/> Business <input type="radio"/> Registered Office		
Mailing Address	Landmark	City
State	Country	Pin Code (Mandatory)
Overseas Address (Mandatory for NRI Investors)		
Mailing Address	Landmark	City
State	Country	Pin Code (Mandatory)

4. KYC DETAILS (MANDATORY)

A. Tax Status (Please tick ✓) :
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"/> Others
Non-Individual :
<input type="radio"/> Company <input type="radio"/> HUF <input type="radio"/> Trust ^A <input type="radio"/> Society ^A / Club <input type="radio"/> Partnership / LLP <input type="radio"/> AOP / BOI <input type="radio"/> FPI <input type="radio"/> Non Profit Organisation ^A <input type="radio"/> Bank <input type="radio"/> Government Body <input type="radio"/> Others
^A Trust/Societies/Section 8 companies to give below declaration : We are a "Non-Profit Orgnization" (NPO) which has been constituted for religious or charitable purposes referred to in clause (15) of section 2 of the Income-tax Act, 1961 (43 of 1961), and is registered as a trust or a society under the Societies Registration Act, 1860 (21 of 1860) or any similar State legislation or a Company registered under the Section 8 of the Companies Act, 2013 (18 of 2013). <input type="radio"/> YES <input type="radio"/> NO If yes, please quote Registration No. of Darpan portal of Niti Aayog (If not registered already, please register immediately and confirm with the above information)
B. Occupation Details (Please tick ✓) <input type="radio"/> Private Sector Service <input type="radio"/> Public Sector Service <input type="radio"/> Government Service <input type="radio"/> Business <input type="radio"/> Professional <input type="radio"/> Agriculturist <input type="radio"/> Retired <input type="radio"/> Proprietorship <input type="radio"/> Housewife <input type="radio"/> Student <input type="radio"/> Defence <input type="radio"/> Forex Dealer <input type="radio"/> Others (Please specify)
C. Gross Annual Income (Please tick ✓) <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
Net-worth in (Mandatory for Non-Individuals) Rs. as on (Date) (Not older than 1 year)
D. Politically Exposed Person (PEP) Status : (Please tick ✓) <input type="radio"/> Not Applicable <input type="radio"/> I am Politically Exposed Person <input type="radio"/> I am Related to Politically Exposed Person

5. JOINT APPLICANTS (IF ANY) DETAILS Mode of Holding (Please tick ✓) Joint Anyone or Survivor (Default)

Name of 2nd Applicant (As per PAN) (Refer Instructions)	Date of Birth (Mandatory)
PAN (2nd Applicant)	CKYC - KIN
a. Occupation Details (Please tick ✓) <input type="radio"/> Private Sector Service <input type="radio"/> Public Sector Service <input type="radio"/> Government Service <input type="radio"/> Business <input type="radio"/> Professional <input type="radio"/> Agriculturist <input type="radio"/> Retired <input type="radio"/> Housewife <input type="radio"/> Student <input type="radio"/> Forex Dealer <input type="radio"/> Others (Please specify)	
b. Gross Annual Income (Please tick ✓) <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	
c. Politically Exposed Person (PEP) Status : (Please tick ✓) <input type="radio"/> Not Applicable <input type="radio"/> I am Politically Exposed Person <input type="radio"/> I am Related to Politically Exposed Person	
Name of 3rd Applicant (As per PAN) (Refer Instructions)	Date of Birth (Mandatory)
PAN (3rd Applicant)	CKYC - KIN
a. Occupation Details (Please tick ✓) <input type="radio"/> Private Sector Service <input type="radio"/> Public Sector Service <input type="radio"/> Government Service <input type="radio"/> Business <input type="radio"/> Professional <input type="radio"/> Agriculturist <input type="radio"/> Retired <input type="radio"/> Housewife <input type="radio"/> Student <input type="radio"/> Forex Dealer <input type="radio"/> Others (Please specify)	
b. Gross Annual Income (Please tick ✓) <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	
c. Politically Exposed Person (PEP) Status : (Please tick ✓) <input type="radio"/> Not Applicable <input type="radio"/> I am Politically Exposed Person <input type="radio"/> I am Related to Politically Exposed Person	

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

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

First Applicant/Guardian			2nd Applicant			3rd Applicant			POA		
Place & Country of Birth	PLACE	COUNTRY	Place & Country of Birth	PLACE	COUNTRY	Place & Country of Birth	PLACE	COUNTRY	Place & Country of Birth	PLACE	COUNTRY
Nationality <input type="radio"/> Indian <input type="radio"/> U.S. <input type="radio"/> Other			Nationality <input type="radio"/> Indian <input type="radio"/> U.S. <input type="radio"/> Other			Nationality <input type="radio"/> Indian <input type="radio"/> U.S. <input type="radio"/> Other			Nationality <input type="radio"/> Indian <input type="radio"/> U.S. <input type="radio"/> Other		

Are you a tax resident (i.e. are you assessed for Tax) in any other country outside India? Yes NO (If yes please provide information below.)

Country#	Tax Identification Number	Identification Type/Reason*	Country#	Tax Identification Number	Identification Type/Reason*	Country#	Tax Identification Number	Identification Type/Reason*
1			1			1		
2			2			2		
3			3			3		

Please indicate all Countries, other than India, in which you are a resident for tax purpose, associated Taxpayer Identification Number and its Identification type eg. TIN etc.
 * 11 TIN is not available or mentioned, please mention reason as: 'A' if the country does not issue TINs to its residents; 'B' & mention why you are unable to obtain a TIN; 'C' if the authorities of the country of tax residence entered above do not require the TIN to be disclosed.

7. BANK ACCOUNT DETAILS (Avail Multiple Bank Registration Facility)

Bank Name											Bank A/c No.																					
LEI											A/C Type	<input type="radio"/> Savings <input type="radio"/> Current <input type="radio"/> NRE <input type="radio"/> NRO <input type="radio"/> FCNR <input type="radio"/> Others																				
Branch											Pin											IFSC code: (11 digit)										

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

Scheme Name	BARODA BNP PARIBAS RETIREMENT FUND					Plan :	<input type="radio"/> Regular <input type="radio"/> Direct					Option:	<input type="radio"/> Growth <input type="radio"/> IDCW Payout				
Amount (₹)						Cheque No./UMRN:						Payment Mode:	<input type="radio"/> Cheque <input type="radio"/> NEFT <input type="radio"/> RTGS <input type="radio"/> OTM				
Bank						Account No.											
Payment Type : <input type="radio"/> Non-Third Party Payment <input type="radio"/> Third Party Payment (Please attach "Third Party Declaration Form")																	

9. Opt for Auto SWP (Auto SYSTEMATIC WITHDRAWAL PLAN)

Frequency: Monthly Quarterly* Type: Fixed Percentage* (0.8%/2.5% of Market Value as on completion of 58 years for Monthly/Quarterly SWP respectively) OR Fixed Amount: _____ Date: 1st 7th* 10th 15th 25th 28th (*Default)

10. DEMAT ACCOUNT DETAILS

National Securities Depository Ltd. Depository Participant Name _____
 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.

11. NOMINATION - MANDATORY, even if no intention to nominate. Minor & PoA holder cannot nominate and should not fill this section

I/We wish to nominate as under **OR** 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
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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^	Allocation %#	Guardian Signature^
Nominee 1					
Nominee 2					
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.

12. DECLARATION & SIGNATURES

I/We confirm that the information provided in this form is true & accurate. I/We hereby apply for units of the scheme having read and understood the content of the SID / KIM of the scheme and SAI of the Baroda BNP Paribas Mutual Fund (the "Fund"). I have read and understood the terms, conditions, details, rules and regulations governing the scheme. I/We hereby declare that the amount invested in the scheme is through legitimate source only and does not involve / is not designed for the purpose of the contravention of any Act, Rules, Regulations, Notifications or 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 have not received nor have been induced by any rebate or gifts, directly or indirectly in making this investment. 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 Mutual Fund, I/We hereby authorize the Mutual Fund, to refund/redeem the funds invested in the Scheme, 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. I/We hereby agree to consent the AMC to share my transaction details to the registered investment advisor (RIA) through the registrar or otherwise. 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 authorize you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to the Fund, its Sponsor, AMC, trustees, their employees/RTAs or any Indian or foreign governmental or statutory or judicial authorities/agencies including but not limited to SEBI, the Financial Intelligence Unit-India, the tax/ revenue authorities in India or outside India wherever it is legally required and other such regulatory/investigation agencies or such other third party, on a need to know basis, without any obligation of advising me/us of the same. I/We confirm that I/We do not have any existing Micro SIP/Lumpsum investments which together with the current application will result in aggregate investments exceeding INR 50,000 in a year (Applicable for Micro investment only.) with your fund house.

For NRIs only - I / We confirm that I am/ we are Non Residents of Indian nationality/origin and that I/We have remitted funds from abroad through approved banking channels or from funds in my/ our Non Resident External / Non Resident Ordinary / FCNR account. I/We confirm that details provided by me/us are true and correct.

I/ We give my consent to Baroda BNP Paribas Asset Management India Pvt Limited and its agents to contact me over phone, SMS, email or any other mode to address my investment related queries and/or receive communication pertaining to transactions/ non-commercial transactions/ promotional/ potential investments and other communication/ material irrespective of my blocking preferences with the Customer Preference Registration Facility.

I/We hereby provide my/our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (ii) updating my/ our Aadhaar number(s) (if provided) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA. I/ We hereby provide my/our consent for sharing/disclosing of the Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual fund (s)and their Registrar and Transfer Agent (RTA) for the purpose of updating the same in my/our folios with my PAN.

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 AMC / Fund. I further undertake to advise the AMC / Fund/ Trustees promptly of any change in circumstance which causes the information contained herein to become incorrect and to provide the AMC / Fund/ Trustees with a suitably updated self-declaration within 30 days of such change in circumstances. I / We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I / We also confirm that I / We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

I/We have read and understood the instructions on nomination given below/overleaf and I/We hereby undertake to abide by the same. The instructions contained herein supersede all previous nominations made by me/us in respect of the folio(s) mentioned above.

To receive physical annual statements and scheme wise abridged report please tick here (✓)

Sole / First Applicant / Guardian	Second Applicant	Third Applicant	POA holder, if any
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Email Id : service@barodabnp-paribasfm.in www.barodabnp-paribasfm.in Board Line No.: 022 69209600 • Toll Free No.: 1800 2670 189

Quick Checklist <input type="radio"/> Name/s mentioned are as per PAN only <input type="radio"/> Address, Email ID/Mobile are correctly mentioned <input type="radio"/> KYC information provided for each applicant <input type="radio"/> FATCA/CRS details provided for each applicant	<input type="radio"/> Full scheme name, plan, option is mentioned <input type="radio"/> Pay-In bank details and supportings are attached <input type="radio"/> Nomination facility opted <input type="radio"/> Form is signed by all applicants	<input type="radio"/> Additional documents provided if investor name is not pre-printed on payment cheque or if Demand Draft is used. <input type="radio"/> Non Individual investors should attach <input type="radio"/> FATCA Details and Declaration Form <input type="radio"/> UBO Declaration Form
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3. POWER OF ATTORNEY (PoA) HOLDER DETAILS (If the investment is being made by a Constituted Attorney, please furnish the details of PoA Holder)

First / Sole Applicant Second Applicant Third Applicant
 Mr. Ms. M/s. Others _____ Name of PoA Holder _____
PAN _____ KYC Identification Number (KIN) _____
Enclosed PAN card proof KYC Confirmation proof

Signature of PoA Holder

4. A. INVESTMENT & SOURCE OF FUNDS DETAILS

Scheme Name BARODA BNP PARIBAS OVERNIGHT FUND **Plan** Regular Plan Direct Plan **Option** Growth Daily IDCW Reinvestment Weekly IDCW Reinvestment
Account No. _____ **Cheque No./UMRN:** _____ **Amount (₹)** _____
Bank _____ **Payment Mode:** Cheque NEFT RTGS OTM
Payment Type: Non-Third Party Payment 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 RETIREMENT FUND

From: BARODA BNP PARIBAS OVERNIGHT FUND **To:** BARODA BNP PARIBAS RETIREMENT FUND
Plan, Options, IDCW Frequency will be as per the details mentioned in 4A.
 All units OR Amount ₹ _____ **Plan** : Regular Plan Direct Plan
Option : Growth IDCW Payout
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 RETIREMENT FUND.

5. OPT FOR AUTO SWP (AUTO SYSTEMATIC WITHDRAWAL PLAN)

Frequency: Monthly Quarterly* **Type:** Fixed Percentage* (0.8%/2.5% of Market Value as on completion of 58 years for Monthly/Quarterly SWP respectively) OR Fixed Amount: _____ **Date:** 1st 7th* 10th 15th 25th 28th (*Default)

6. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory)

Bank Name _____
Ac. no. (In Figures) _____ **A/c. Type** Savings Current NRE NRO 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	<input type="radio"/> Third Applicant <input type="radio"/> PoA
Place & Country of Birth			
Nationality	<input type="radio"/> Indian <input type="radio"/> US <input type="radio"/> Others (Please Specify)	<input type="radio"/> Indian <input type="radio"/> US <input type="radio"/> Others (Please Specify)	<input type="radio"/> Indian <input type="radio"/> US <input type="radio"/> Others (Please Specify)
Address Type	<input type="radio"/> Residential <input type="radio"/> Registered Office <input type="radio"/> Business	<input type="radio"/> Residential <input type="radio"/> Registered Office <input type="radio"/> Business	<input type="radio"/> Residential <input type="radio"/> Registered Office <input type="radio"/> Business
Are you a tax resident (i.e. are you assessed for Tax) in any other country outside India? <input type="checkbox"/> Yes <input type="checkbox"/> No (If Yes, please provide information below)			
Country of Tax Residency			
Tax Identification Number or Functional Equivalent			
Identification Type (TIN or Other, please specify)			
If TIN is not available, please tick	Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C (Please Specify)	Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C (Please Specify)	Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C (Please Specify)

Reason A: The country where Account Holder is liable to pay tax does not issue TIN to its residents require the TIN to be collected
Reason B: No TIN Required (Select this only if the authorities of the respective country of tax residents do not require the TIN to be collected)
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

I/We wish to nominate as under OR 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.

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 for 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
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 / 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 Yes No If yes, Repatriation basis Non-Repatriation basis

Dated	First / Sole Applicant / Guardian / POA Holder / Authorised Signatory	Second Applicant / POA Holder	Third Applicant / POA Holder
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 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@barodabnpbbasmf.in Board line no. - 022 69209600 • Toll Free no. - 1800 2670 189 Fax no. - 022 69209 460/470 Website URL- www.barodabnpbbasmf.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.
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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 6 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 10 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 of any ambiguity in registration period or if the end date of SIP is not mentioned, the default period for SIP will be 40 years.
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.
11. In case of no credit receipt/ failed debit instalment for Daily, Weekly, Monthly SIP for 3 consecutive installments, SIP will be ceased. In case of no credit receipt/ failed debit instalment for Quarterly SIP for 2 consecutive installments, SIP will be ceased
12. 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.
13. The Trustee / AMC reserves the right to change / modify the terms of the SIP.
14. 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.
15. DSIF shall be triggered and processed on all Business Days only.
16. 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.
17. The SIP will be discontinued automatically if payment is not received for three successive

instalments

18. 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
19. 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.
20. 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 instalment shall be increased by amount chosen / designated by Investor post every 6th (sixth) SIP instalment.
- b. Yearly Top-Up SIP: Under this option, the amount of investment through SIP instalment shall be increased by amount chosen / designated by Investor post every 12th (twelfth) SIP instalment.

(ii) For Quarterly SIP:

- a. Yearly Top-Up SIP: Under this option, the amount of investment through SIP instalment shall be increased by amount chosen / designated by Investor post every 4th (fourth) SIP instalment. In case the investor who has registered under Quarterly SIP opts for Half Yearly Top-Up SIP, the same shall be registered and processed as Yearly Top-Up SIP.

2. Minimum Top-Up SIP Amount:

₹ 100 and in multiples of ₹ 100 thereafter.

3. Default Top-Up SIP Frequency and amount:

For all open ended non-liquid schemes, other than Baroda BNP Paribas ELSS Fund:

In case the investor fails to specify either the frequency or amount for Top-Up SIP, the same shall be deemed as Yearly Top-Up SIP and ₹ 100 respectively and the application form shall be processed accordingly.

For Baroda BNP Paribas ELSS Fund:

In case the investor fails to specify either the frequency or amount for Top-Up SIP, the same shall be deemed as Yearly Top-Up SIP and ₹ 500 respectively and the application form shall be processed accordingly.

In case the investor fails to specify both, i.e. the frequency for Top-Up SIP and amount for Top-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.

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.barodabnpparibasmf.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 incase 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).

Ref. No.	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 RETIREMENT FUND**

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

NFO Opens : May 08, 2024
NFO Closes : May 22, 2024
Scheme re-opens on Within 5 business days from date of allotment

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

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 - IDCW Payout		
Direct Plan - Growth		
Direct Plan - IDCW Payout		
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.

**ACKNOWLEDGEMENT SLIP**
(To be filled by the Applicant)**BARODA BNP PARIBAS RETIREMENT FUND**

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

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"/>

... continued overleaf

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

**For Non Individuals
FATCA, CRS & Ultimate Beneficial Owner (UBO)**



Name of the entity

Type of address given at KRA Residential or Business Residential Business Registered Office

"Address of tax residence would be taken as available in KRA database. In case of any change, please approach KRA & notify the changes"

Folio No.

PAN Date of incorporation

City of incorporation Country of incorporation

Entity Constitution Type (Please tick as appropriate) Partnership Firm HUF Private Limited Company Public Limited Company Society AOP/BOI
 Trust Liquidator Limited Liability Partnership Artificial Juridical Person Others specify

Please tick the applicable tax resident declaration:

1. Is "Entity" a tax resident of any country other than India Yes No (If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below.)

Country	Tax Identification Number %	Identification Type (TIN or Other, please specify)

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

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

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

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

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

We are a, Financial institution³ or Direct reporting NFE⁴ (please tick as appropriate)

Global Intermediary Identification Number (GIIN)

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

Name of sponsoring entity

GIIN not available (please tick as applicable) Applied for

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

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

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

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

PART C

UBO Declaration

Category (Please tick applicable category)

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

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

Details	UBO1	UBO2	UBO3
Name			
PAN	<input type="text"/>	<input type="text"/>	<input type="text"/>
Address	<input type="text"/> Zip <input type="text"/> State <input type="text"/> Country <input type="text"/>	<input type="text"/> Zip <input type="text"/> State <input type="text"/> Country <input type="text"/>	<input type="text"/> Zip <input type="text"/> State <input type="text"/> Country <input type="text"/>
Address Type	<input type="checkbox"/> Residence <input type="checkbox"/> Registered office <input type="checkbox"/> Business	<input type="checkbox"/> Residence <input type="checkbox"/> Registered office <input type="checkbox"/> Business	<input type="checkbox"/> Residence <input type="checkbox"/> Registered office <input type="checkbox"/> Business
Date of Birth	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Others		
Father's Name (Mandatory if PAN is not available)			
City of Birth			
Country of birth			
Occupation Type	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="text"/>	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="text"/>	<input type="checkbox"/> Service <input type="checkbox"/> Business <input type="checkbox"/> Others <input type="text"/>
Nationality			
UBO Type Code ¹¹			
Country of Tax residency*			
Tax ID No. ⁵			
Tax ID Type			
Percentage of Holding (%)^			
Politically Exposed Person (PEP) Status ¹²	<input type="checkbox"/> PEP <input type="checkbox"/> Related to PEP <input type="checkbox"/> Not Applicable	<input type="checkbox"/> PEP <input type="checkbox"/> Related to PEP <input type="checkbox"/> Not Applicable	<input type="checkbox"/> PEP <input type="checkbox"/> Related to PEP <input type="checkbox"/> Not Applicable

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

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

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

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

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

FATCA - CRS Terms and Conditions

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

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

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

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

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

CERTIFICATION

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

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

PART D FATCA INSTRUCTIONS & DEFINITIONS

1. (i) Financial Institution (FI) - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
 - (ii) Depository institution: is an entity that accepts deposits in the ordinary course of banking or similar business.
 - (iii) Custodial institution is an entity that holds as a substantial portion of its business, financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of
 - (i) The three financial years preceding the year in which determination is made; or
 - (ii) The period during which the entity has been in existence, whichever is less.
 - (iv) Investment entity is any entity:
 - (a) That primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives, etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or
 - (ii) Individual and collective portfolio management; or
 - (iii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
 or
 - (b) The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above.
 An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of :
 - (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
 - (ii) The period during which the entity has been in existence.
 The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 04, 05, 06 and 07 - refer point 2).
 - (v) Specified Insurance Company: Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contract or an Annuity Contract.
- FI not required to apply for GIIN: Refer Rule 114(5) of Income Tax Rules, 1962 for the conditions to be satisfied as "non-reporting financial institution and Guidance issued by CBDT in this regard.

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

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

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

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

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

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

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

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

3. Other definitions

- (i) Related entity

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

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

(ii) Passive NFE

The term passive NFE means

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

The term passive income includes income by way of :

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

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

(iv) Controlling persons

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

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

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

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

(A) Controlling Person Type:

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

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

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

(vi) Direct reporting NFE

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

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

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

THIRD PARTY PAYMENT DECLARATION FORM



Third Party Payment Declaration Form should be completed in **English** and in **BLOCK LETTERS** only.

(Please read the Third Party Payment Rules and Instructions carefully before completing this Form)

1. BENEFICIAL INVESTOR INFORMATION

Folio No. Application No.

NAME OF FIRST/SOLE APPLICANT (BENEFICIAL INVESTOR)

2. THIRD PARTY INFORMATION (Refer Instruction No. 3)

NAME OF THIRD PARTY (PERSON MAKING THE PAYMENT)

PAN# KIN **KYC**** [Please tick (✓)] (Mandatory for any amount) Attached

Please attach PAN Proof. Refer instruction No. 6. ** Refer instruction No. 8.

NAME OF CONTACT PERSON & DESIGNATION (in case of non-Individual Third Party)

Designation

MAILING ADDRESS (P.O. Box Address may not be sufficient)

CITY STATE PIN CODE

CONTACT DETAILS STD Code

Tel.: Off. Tel.: Res. Mobile

Fax Email

RELATIONSHIP OF THIRD PARTY WITH THE BENEFICIAL INVESTOR (Refer Instruction No. 3) [Please tick (✓) as applicable]

Status of the Beneficial Investor	<input type="checkbox"/> FPI <input type="checkbox"/> Client	<input type="checkbox"/> Employee(s)	<input type="checkbox"/> Agent/ Distributor/ Dealer
Relationship of Third Party with the Beneficial Investor	Custodian - SEBI Registration No. of Custodian Registration Valid Till <input type="text"/>	Employer	Corporate Body
Declaration by Third Party	I/We declare that the payment is made on behalf of FPI/ Client and the source of this payment is from funds provided to us by FPI/ Client.	I/We declare that the payment is made on behalf of employee(s) under Systematic Investment Plans or as lump sum / one-time subscription, through Payroll or deductions out of expense reimbursements	I/We declare that the payment is made on behalf of Agent/ Distributor/ Dealer under Systematic Investment Plans or as lump sum/ one-time subscription, in lieu of commission or incentive payable for sale of goods/ services.

3. THIRD PARTY PAYMENT DETAILS (REFER INSTRUCTION NO. 4)

Mode of Payment [Please tick (✓)]	Mandatory Enclosure(s)
Cheque <input type="checkbox"/>	In case the account number and account holder name of the third party is not pre-printed on the cheque then a copy of the bank passbook / statement of bank account or letter from the bank certifying that the third party maintains a bank account.
Pay Order <input type="checkbox"/> Banker's Cheque <input type="checkbox"/>	Certificate from the Issuing Banker stating the Bank Account Holder's Name and Bank Account Number debited for issue of the instrument or Copy of the acknowledgement from the bank, wherein the instructions to debit carry the bank account details and name of the third party as an account holder are available or Copy of the passbook/bank statement evidencing the debit for issuance of the instrument.
RTGS <input type="checkbox"/> NEFT <input type="checkbox"/> Fund Transfer <input type="checkbox"/>	Copy of the Instruction to the Bank stating the Bank Account Number which has been debited.

Amount	in figures (Rs.)	in words
Cheque/PO/UTR No.	Cheque/PO/RTGS Date	
Pay- in Bank A/c No.		
Name of the Bank		
Branch	Bank City	
Account Type [Please tick (✓)]	<input type="checkbox"/> SAVINGS <input type="checkbox"/> CURRENT <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR <input type="checkbox"/> OTHERS _____ (please specify)	

4. DECLARATIONS & SIGNATURE/S (Refer Instruction 5)

THIRD PARTY DECLARATION

I / We hereby confirm and declare as under:-

I/We have read and understood the Third Party Payment rules, as given below and agree to comply and be bound by the same.

The information provided is true and correct and Baroda BNP Paribas Mutual Fund ('Fund')/the Baroda BNP Paribas Asset Management India Private Limited ('AMC') is entitled to verify the same directly or indirectly. I/We agree to furnish such further information as Fund/AMC may require from me/us. I/We agree that if any of the declarations furnished by me/us are found to be incorrect or incomplete, the Fund/AMC shall have the absolute discretion to reject / not process the Application Form received from the Beneficial Investor(s) and refund the subscription monies accordingly.

I/We hereby declare that the amount invested in the Scheme(s) is through legitimate sources only and is not for the purpose of contravention or evasion of any act, rules, regulations, notifications or directions issued by any regulatory authority in India. I/We shall be solely liable/responsible for any claim, loss and/ or damage of whatsoever nature that the Fund/ AMC may suffer as a result of accepting the aforesaid payment from me/us towards processing the transaction in favour of the Beneficial Investor(s) as detailed in the Application Form.

Applicable to 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 (✓) Yes No

If yes, (✓) Repatriation basis Non-repatriation basis

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Signature of the Third Party

BENEFICIAL INVESTOR(S) DECLARATION

I/We hereby confirm that the information provided herein by the Third Party is true and correct.

SIGNATURE/S

Dated	First / Sole Applicant	Second Applicant	Third Applicant
-------	------------------------	------------------	-----------------

THIRD PARTY PAYMENT RULES

- In order to enhance compliance with Know your Customer (KYC) norms under the Prevention of Money Laundering Act, 2002 (PMLA) and to mitigate the risks associated with acceptance of third party payments, Association of Mutual Funds of India (AMFI) issued best practice guidelines on "risk mitigation process against third party instruments and other payment modes for mutual fund subscriptions". AMFI has issued the said best practice guidelines requiring mutual funds/ asset management companies to ensure that Third-Party payments are not used for mutual fund subscriptions except in prescribed circumstances.
 - The following words and expressions shall have the meaning specified herein:
 - "Beneficial Investor" is the first named applicant/investor in whose name the application for subscription of Units is applied for with the Mutual Fund.
 - "Third Party" means any person making payment towards subscription of Units in the name of the Beneficial Investor.
 - "Third Party payment" is referred to as a payment made through instruments issued from a bank account other than that of the first named applicant/ investor mentioned in the application form.
Illustrations
Illustration 1: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in names of B, C & Y. This will be considered as Third Party payment.
Illustration 2: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in names of C, A & B. This will not be considered as Third Party payment.
Illustration 3: An Application submitted in joint names of A, B & C alongwith cheque issued from a bank account in name of A. This will not be considered as Third Party payment.
 - The Fund / AMC will not accept subscriptions with Third Party payments except in the following exceptional cases, which is subject to submission of requisite documentation/ declarations:
 - Payment by an Employer on behalf of employees under Systematic Investment Plans (SIP) or lump sum / one-time subscription, through Payroll deductions or deductions out of expense reimbursements.
 - Custodian on behalf of an FPI or a Client.
 - 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 the form of the Mutual Fund Units through SIP or lump sum / one-time subscription.
 - Applications submitted through the above mentioned 'exceptional cases' are required to comply with the following, without which applications for subscriptions for units will be rejected / not processed / refunded.
 - Mandatory KYC for all investors and the person making the payment i.e. third party.
 - Submission of a complete and valid 'Third Party Payment Declaration Form' from the investors and the person making the payment i.e. third party.
 - Verifying the source of funds to ensure that funds have come from the drawer's account only.
- The above mentioned Third Party Payment Rules are subject to change from time to time. Please contact any of the Investor Service Centres of Baroda BNP Paribas Asset Management India Private Limited or visit our website www.barodabnp-paribasamfi.in for any further information or updates on the same.

INSTRUCTIONS FOR THIRD PARTY PAYMENT DECLARATION FORM

- GENERAL INSTRUCTIONS**

Please read the terms of the Key Information Memorandum, the Scheme Information Document (SID) and Statement of Additional Information (SAI) carefully before filling the Third Party Payment Declaration Form (hereinafter referred to as 'Declaration Form').

The Declaration Form should be completed in ENGLISH and in BLOCK LETTERS only. Please tick in the appropriate box for relevant declarations wherever applicable. Please do not overwrite. Any correction/ changes (if any) made in the Declaration Form, shall be authenticated by canceling and re-writing the correct details and counter signature of the Third Party and the Beneficial Investor(s).

Applications along with the Declaration Form completed in all respects, must be submitted at the Official Points of Acceptance of Baroda BNP Paribas Mutual Fund ('Fund').

In case the Declaration Form does not comply with the above requirements and/or is incomplete in any respect, the Fund /AMC at its discretion may reject / not process such Declaration Form and where required, refund the subscription money to the bank account from which such money was remitted and shall not be liable/responsible for any such rejection.
- BENEFICIAL INVESTOR INFORMATION**

The Third Party should provide the Folio Number of the Beneficial Investor already having a folio with the Fund in Section 1. In case the Beneficial Investor does not have an existing Folio Number, the Third Party should mention the Application Number. Name must be written in full.
- THIRD PARTY INFORMATION**

Full Name and relationship of Third Party with the Beneficial Investor must be provided. The Relationship declared by the Third Party will suggest that the payment made on behalf of Beneficial Investor(s) is:
 - Payment by an Employer on behalf of employees under Systematic Investment Plans (SIP) or lump sum / one-time subscription, through Payroll deductions or deductions out of expense reimbursements.
 - Custodian on behalf of an FPI or a Client.
 - 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 the form of the Mutual Fund Units through SIP or lump sum / onetime subscription.Mailing address and contact details of Third Party must be written in full.
- THIRD PARTY PAYMENT DETAILS**

Third Party must provide in the Declaration Form the details of the Pay-in Bank Account i.e. account from which subscription payment is made in the name of the Beneficial Investor(s) and also provide the supporting mandatory documents based on the source of the funds used for making the payment.

The Declaration Form with incomplete payment details shall be rejected.
- SIGNATURE(S)**

Signature(s) should be in English or in any Indian Language.
- PERMANENT ACCOUNT NUMBER**

It is mandatory for the Third Party to mention the permanent account number (PAN) irrespective of the amount of Purchase*. In order to verify that the PAN of Third Party has been duly and correctly quoted therein, the Third Party shall attach along with the Declaration Form, a photocopy of the PAN card duly self-certified.

*includes fresh/additional purchase, Systematic Investment Plan.

Declaration Forms not complying with the above requirement will not be accepted/ processed.
- PREVENTION OF MONEY LAUNDERING**

SEBI vide its circular reference number ISD/CIR/RR/AML/1/06 dated January 18, 2006 and other circulars issued from time to time, mandated that all intermediaries including Mutual Funds should formulate and implement a proper policy framework as per the guidelines on anti money laundering measures and also to adopt a Know Your Customer (KYC) policy.

The Third Party should ensure that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designated for the purpose of any contravention or evasion of the provisions of the Income Tax Act, Prevention of Money Laundering Act (PMLA), Prevention of Corruption Act and / or any other applicable law in force and also any laws enacted by the Government of India from time to time or any rules, regulations, notifications or directions issued thereunder.

To ensure appropriate identification of the Third Party and with a view to monitor transactions for the prevention of money laundering, the AMC/ Fund reserves the right to seek information, record investor's/Third party's telephonic calls and/or obtain and retain documentation for establishing the identity of the third party, their beneficial ownership, proof of residence, source of funds, etc. It may re-verify identity and obtain any incomplete or additional information for this purpose.

The Fund, AMC, Baroda BNP Paribas Trustee India Private Limited and their Directors, employees and agents shall not be liable in any manner for any claims arising whatsoever on account of freezing the folios/rejection of any application / allotment of Units or mandatory redemption of Units due to non compliance with the provisions of the PMLA, SEBI/AMFI circular(s) and KYC policy and / or where the AMC believes that transaction is suspicious in nature within the purview of the Act and SEBI/AMFI circular(s) and reporting the same to FIUIND.
- KNOW YOUR CUSTOMER (KYC) COMPLIANCE**

It is mandatory for the Third Party to quote the KYC Compliance Status and attach proof of KYC Compliance viz. KYC Acknowledgement Letter Declaration Form without a valid KYC Compliance of Third Party will be rejected.

In the event of non-compliance of KYC requirements, Baroda BNP Trustee/Baroda BNP AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to payment of exit load, if any.



Invest online at
www.barodabnpparibasmf.in

OR



Call us on
1800 2670 189 (Toll-Free)

Baroda BNP Paribas Asset Management India Pvt. Ltd.

(Formerly BNP Paribas Asset Management India Pvt. Ltd.)

Regd. Off. : Crescenzo, 7th Floor, G-Block, Bandra Kurla Complex, Mumbai - 400051
CIN : U65991MH2003PTC142972 | E : service@barodabnpparibasmf.in | T : 022 69209600

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