<u>Scheme Specific Disclosures – Applicable for Passively managed schemes of</u> <u>Baroda BNP Paribas MF under MF Lite Framework</u>

| Name of the Cohome | | | | | |
|-------------------------------------|--|--|--|--|--|
| Name of the Scheme | Baroda BNP Paribas Gold ETF | | | | |
| | (An open-ended scheme replicating/tracking domestic price of Gold) | | | | |
| Portfolio rebalancing | Portfolio rebalancing in case of deviation from asset allocation under Defensive consideration: | | | | |
| | The Scheme shall rebalance the portfolio in case of any deviation to the asset allocation as per Para 2.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. Such rebalancing shall be done within 7 calendar days from the date of occurrence of deviation. However, at all times the AMC shall ensure that the portfolio would adhere to the overall investment objective of the scheme. | | | | |
| | Change in Investment Pattern: Subject to the Regulations, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. It must be clearly understood that the percentages stated above are only indicative and not absolute and that they can vary substantially depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be for short term and defensive considerations. Provided further and subject to the above, any change in the asset allocation affecting the investment profile of the Scheme shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations, as detailed later in this document. | | | | |
| Disclosure w.r.t | For other disclosure w.r.t investment by Key personnel and AMC directors including regulatory | | | | |
| investments by key | provisions in this, please refer to SAI of the fund. | | | | |
| personnel and AMC | | | | | |
| directors including | For detailed disclosure, kindly refer SAI | | | | |
| regulatory | | | | | |
| provisions | | | | | |
| Investments of AMC in the Scheme | The AMC, Trustee, Sponsor, or their associates may invest in the Scheme subject to the SEBI Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. The AMC shall not invest in any of the schemes unless full disclosure of its intention to invest has been made in the Scheme Information Document and that the AMC shall not be entitled to charge any fees on such investment. The AMC shall based on the risk value assigned to the Scheme, in terms of para 17.4 of SEBI Master dated June 27, 2024, invest minimum amount as a percentage of AUM as per provisions of para 6.9 and 6.10 of above SEBI Master circular as amended from time to time. The details of AMC's investment in the Scheme is provided under this link. | | | | |
| | Please visit website, <u>https://www.barodabnpapribasmf.in/disclosure-of-sum-invested-by-amc-and-</u> <u>designated-employees</u> | | | | |
| | For detailed disclosure, kindly refer SAI | | | | |
| Taxation | For details on taxation please refer to the clause on taxation in the Statement of Additional Information ('SAI') apart from the following: The information is provided for general information only as per the Income-tax Act, 1961 ('Act') as amended by the Finance Act, 2025. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/ authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the scheme. SPECIFIED MUTUAL FUND ('SMF') : | | | | |
| | With effect from 1 April 2025, SMF means: | | | | |

| instruments; or (b) A fund which invests | h invests more than 65% of total p 65% or more of its total proceeds in u | proceeds in debt and money mark nits of a fund referred in (a) above. |
|--|---|---|
| | tage of investment in debt and mone e, in respect of the SMF, shall be co ng figures: | |
| | money market instruments" shall incl ^ regulated as debt and money marke | 5 |
| SMF | Resident investors | Mutual Fund |
| | Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc. | Withholding tax on the income distributed to the investors |
| | | 10% (Please refer SAI) |
| Capital gains on sale of listed/ unlisted units of SMF Short term (irrespective | | Nil |
| of the period of holding) Business income (where the units are held as | 3 | |
| stock-in-trade by the | | |
| investors) | | |
| OTHER THAN EQUITY OR Other mutual fund schem | IENTED FUND AND SMF: nes are other than equity oriented mu | tual fund schemes and SMF schem |
| OTHER THAN EQUITY OR | | tual fund schemes and SMF schem Mutual Fund |
| OTHER THAN EQUITY OR Other mutual fund schem Other scheme Tax on income received | nes are other than equity oriented mu | Mutual Fund Withholding tax on the incom |
| OTHER THAN EQUITY OR Other mutual fund schem Other scheme Tax on income received on units from the scheme. | nes are other than equity oriented mu Resident investors Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc. Please refer SAI for tax rates applicable. | Mutual Fund Withholding tax on the incom distributed to the investors |
| OTHER THAN EQUITY OR Other mutual fund schem Other scheme Tax on income received on units from the | nes are other than equity oriented mu Resident investors Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc. Please refer SAI for tax rates applicable. | Mutual Fund Withholding tax on the incon distributed to the investors 10% |
| OTHER THAN EQUITY OR Other mutual fund schem Other scheme Tax on income received on units from the scheme. | nes are other than equity oriented mu Resident investors Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc. Please refer SAI for tax rates applicable. f listed units 12.5% | Mutual Fund Withholding tax on the incon distributed to the investors 10% |
| OTHER THAN EQUITY OR Other mutual fund schem Other scheme Tax on income received on units from the scheme. Capital Gains on sale of Long term (held for more than 12 months) | nes are other than equity oriented mu Resident investors Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc. Please refer SAI for tax rates applicable. f listed units 12.5% | Mutual Fund Withholding tax on the incom distributed to the investors 10% (Please refer SAI) Nil |
| OTHER THAN EQUITY OR Other mutual fund schem Other scheme Tax on income received on units from the scheme. Capital Gains on sale of Long term (held for more than 12 months) Short term (held for 12 | Resident investors I Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc. Please refer SAI for tax rates applicable. f listed units 12.5% 2 Please refer SAI for tax rates applicable. | Mutual Fund Withholding tax on the incom distributed to the investors 10% (Please refer SAI) Nil |

| | Short term (held for 24 Please refer SAI for tax rates Nil months or less) applicable. | | | |
|--|---|--|--|--|
| | | | | |
| | Business income (where Nil the units are held as Please refer SAI for gains arising on stock-in-trade by the units sale of units | | | |
| | Kindly refer to the SAI for taxability in the hands of NRI in respect of the above category of mutual funds. | | | |
| Associate Transactions | For detailed disclosure, kindly refer SAI | | | |
| Listing and transfer of units | At present, the Units of the Scheme are listed on NSE and BSE. However, the AMC / Trustee may at their sole discretion list the Units under the Scheme on any other recognized Stock Exchange(s) having nationwide spread of trading terminals at a later date. | | | |
| | Transfer of Units | | | |
| | Unless otherwise restricted or prohibited, units shall be freely transferable by act of parties or by operation of law. Transfer of units will be subject to submission of valid documents and fulfillment of the eligibility requirements by the unitholder/investor as stated under AMFI best Practice guideline No. 135/BP/116/2024-25 dated August 14, 2024, AMFI best Practice guideline No. 135/BP/119/2025-26 dated May 8, 2025 and AMC internal processes, if any | | | |
| | For further details, refer SAI | | | |
| Dematerialization of units | The Units of the Scheme are available only in dematerialized (electronic) form. Investors intending to invest in Units of Baroda BNP Paribas Nifty Bank ETF will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of purchasing Units directly from the fund in Creation Unit Size. The Units of the Scheme will be issued, traded and settled compulsorily in dematerialized (electronic) form. | | | |
| Minimum Target amount | Not Applicable | | | |
| (This is the minimum amount required to operate the scheme | | | | |
| and if this is not collected during the NFO period, then all | | | | |
| the investors would be refunded the | | | | |
| amount invested without any return.) | | | | |
| Maximum Amount to be raised (if any) | Not Applicable | | | |

| Dividend Policy (I | Not currently applicable in the Scheme. Distribution of amounts under IDCW option if any, shall be | | |
|--|--|--|--|
| DCW) | in line with provisions mentioned under Chapter 11 of SEBI Master Circular dated June 27, 2024, read | | |
| | with further guidelines/clarifications issued by SEBI from time to time. | | |
| Allotment (Detailed procedure) | Units of the Scheme will be allotted at approximately indicative NAV based prices (along with applicable charges and execution variations) during the Ongoing Offer for applications directly received at AMC. Additionally, the difference in the value of portfolio and cost of purchase/sale of Portfolio Deposit on the exchange for creation/redemption of the Units including the Cash Component and transaction handling charges, if any, will have to be borne by the Authorized Participant/Large Investor. | | |
| | The Units of the Scheme will be listed on the Capital Market Segment of the National Stock exchange of India Ltd. (NSE) and/ or BSE Limited (BSE) and/or on any other recognized Stock exchange(s) as may be decided by AMC from time to time. All investors including Authorized Participants and Large Investors can subscribe (buy) / redeem (sell) Units on a continuous basis on the NSE and/ or BSE on which the Units are listed during the trading hours on all the trading days. | | |
| | In addition, Authorized Participants and Large Investors can directly subscribe to/ redeem the Units on all Business Days with the Fund in 'Creation Unit Size' on an ongoing basis. | | |
| | The subscription/redemption of Units of the Scheme in Creation Unit Size will be allowed both by means of exchange of Portfolio Deposit and by Cash. | | |
| | ON THE EXCHANGE | | |
| | As Units of the Scheme are listed on the NSE and BSE, Investors can buy/sell Units on a continuous basis on the Stock Exchange(s) on which the Units are listed during the trading hours on all trading days like any other publicly traded stock at prices which may be close to the NAV of the Scheme. Subscriptions made through Stock Exchanges/demat mode will be made by specifying the number of Units to be subscribed and not the amount to be invested. | | |
| | The minimum number of Units that can be bought or sold through the Stock Exchange is 1 (one) Unit of the Scheme. | | |
| | DIRECTLY FROM THE FUND | | |
| | The Scheme offers for subscriptions (purchase)/redemptions (sale) only for Authorised Participants and Large Investors in 'Creation Unit Size' on all Business Days from the date of listing at NAV based prices. | | |
| | Pursuant to para 8.7 of SEBI Master Circular dated June 27, 2024, transactions in units of the Scheme by Authorized Participants / Large Investors directly with the AMC, intra-day NAV, based on the executed price at which the securities representing the underlying index are purchased / sold, shall be applicable. | | |
| | The AMC will appoint Authorised Participants to also provide for the liquidity in secondary market on an ongoing basis. The Authorised Participants would offer two-way quotes (buy and sell quotes) in the secondary market for ensuring liquidity in Units of the Scheme. | | |
| Refund | Not Applicable | | |
| Who can invest This is an indicative list | The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of mutual funds being permitted under relevant statutory | | |
| and investors shall | regulations and their respective constitutions): | | |
| consult their financial advisor to | Resident adult individuals either singly or jointly (not exceeding three) or on an anyone or survivor basis; | | |

| ascertain whether | 2. Minors through parent / legal guardian; Investments in the name of minors shall be permitted only |
|------------------------|--|
| the scheme is | from bank account of the minor, parent or legal guardian of the minor or from a joint account of the |
| suitable to their risk | minor with the parent or legal guardian." |
| | Further to note that the redemption/ Income Distribution cum Capital Withdrawal (IDCW) proceeds |
| profile | for investments held in the name of Minor shall continue to be transferred to the verified bank |
| | account of the minor (i.e. of the minor or minor with parent/legal guardian) only. Therefore, investors |
| | must ensure to update the folios with minor's bank account details as the 'Pay-out Bank account' by |
| | providing necessary documents before tendering redemption requests / for receiving IDCW |
| | distributions] |
| | |
| | 3. Karta of Hindu Undivided Family (HUF); |
| | 4. Partnership Firms & Limited Liability Partnerships (LLPs);5. Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or Bodies of |
| | Individuals (whether incorporated or not) and Societies registered under the Societies Registration |
| | Act, 1860; |
| | 6. Banks & Financial Institutions; |
| | 7. Mutual Funds / Alternative Investment Funds registered with SEBI; |
| | 8. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of |
| | necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes |
| | under their trust deeds & applicable statutory law; |
| | 9. Non-resident Indians (NRIs)/Persons of Indian Origin residing abroad (PIO) either on repatriation |
| | basis or non-repatriation basis; |
| | 10. Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis (subject to RBI approval, if any) /Foreign Portfolio Investors (FPIs) registered with SEBI. |
| | 11. Army, Air Force, Navy and other paramilitary units and bodies created by such institutions; |
| | 12. Scientific and Industrial Research Organisations; |
| | 13. Multilateral Funding Agencies approved by the Government of India/Reserve Bank of India; |
| | 14. Other Scheme of the Mutual Fund subject to the conditions and limits prescribed by the SEBI |
| | Regulations; |
| | 15. Non-Government Provident / Pension / Gratuity Funds as and when permitted to invest. |
| | 16. Trustee, AMC, Sponsor and their associates may subscribe to Units under this Scheme; |
| | 17. Such other individuals/institutions/body corporate etc, as may be decided by the AMC from time |
| | to time, so long as wherever applicable they are in conformity with the SEBI Regulations. The list given above is indicative and the applicable law, if any, shall supersede the list. The Trustee, |
| | |
| | reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour |
| | of cheques issued by the investor for purchase of Units of this Scheme. Prospective investors are |
| | advised to satisfy themselves that they are not prohibited by any law governing such entity and any |
| | Indian law from investing in the Scheme(s) and are authorized to purchase units of mutual funds as |
| | per their respective constitutions, charter documents, corporate / other authorizations and relevant |
| | statutory provisions. |
| | Pursuant to para 17.16 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated |
| | June 27, 2024, Investors subscribing to the units of the Fund will have an option of: a) Providing |
| | nomination b)opting out nomination through a signed declaration form in physical or online as per |
| | the choice of the unit holder(s) |
| | The AMC/Mutual Fund reserves the right to include / exclude new / existing categories of investors |
| | to invest in the Scheme from time to time, subject to the SEBI Regulations and other prevailing |
| | statutory regulations, if any. |
| Who cannot invest | The AMC reserves the right to reject any application irrespective of the category of investor without |
| | stating any reason for such rejection. |
| | |
| | It should be noted that the following persons cannot invest in the Scheme: |
| | 1. Any person who is a foreign national. |

| | Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies, which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs). U.S. Person* and residents of Canada, except Non-Resident Indians (NRI)/ Persons of Indian Origin (PIO). NRI/PIO may invest in schemes of the Fund, when physically present in India, as lumpsum subscriptions / switch requests, only through physical mode and upon submission of requisite declaration and documents, on such terms as may be prescribed by the AMC and subject to compliance with applicable laws. *The term "U.S. Person" means any person that is a U.S. Person within the meaning of Regulation |
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| | S under the Securities Act of 1933 of the United States or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc., as may be in force from time to time |
| | The investor shall be responsible for complying with all the applicable laws for such investment. Kindly note that units of schemes of the Fund are not offered in U.S. and Canada, the schemes/ scheme related documents are not registered/ filed in any country other than India and no person receiving a copy of this document/any other scheme related document must treat this as an offer/invitation/solicitation to subscribe to units of the schemes of the Fund. |
| | The AMC/Trustee reserves the right to put the application form/transaction request on hold/reject the subscription/transaction request and redeem units, if already allotted, as and when identified that the same is not in compliance with applicable laws, terms and conditions stipulated by AMC/Trustee from time to time and/or the documents/undertakings provided by such investors are not satisfactory. Such redemption will be processed at the applicable Net Asset Value and subject to applicable taxes and exit load, if any. If an existing unit holder subsequently becomes a U.S. Person or resident of Canada, then such unit holder will not be able to purchase any additional units in schemes of the Fund except in the manner as stated in 3 above. |
| | NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time. Religious and charitable trusts, wakfs or other public trusts that have not received necessary approvals and a private trust that is not authorised to invest in Mutual Fund schemes under its trust deed. The Mutual Fund will not be responsible for or any adverse consequences as a result of an investment by a public or a private trust if it is ineligible to make such investments The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Schemes from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. As Units may not be held by any person in breach of the SEBI Regulations, any law or requirements of any governmental, statutory authority including, without limitation, exchange control regulations, the Mutual Fund / Trustee / AMC may mandatorily redeem all the Units of any Unitholder where the Units are held by a Unitholder in breach of the same. |
| | The Mutual Fund / Trustee / AMC may redeem Units of any Unitholder in the event it is found that the Unitholder has submitted information either in the application or otherwise that is false, misleading or incomplete. |
| The policy regarding reissue of repurchased units, | As the Scheme is an open ended Scheme, this provision may not be applicable. |

| including the | |
|------------------------|--|
| maximum extent, the | |
| manner of reissue, | |
| the entity (the | |
| scheme or the AMC) | |
| involved in the same. | |
| Restrictions, if any, | Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme: |
| on the right to freely | In terms of para 1.12 of SEBI Master circular dated June 27, 2024, the repurchase/redemption |
| retain or dispose of | (including switch-out) of units of the Scheme may be restricted under any of the following |
| units being offered. | circumstances: |
| | • Liquidity issues - When market, at large, becomes illiquid affecting almost all securities rather than any issuer specific security. |
| | Market failures, exchange closures: when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies Operational issues: when exceptional circumstances are caused by force majeure, unpredictable |
| | Operational issues: when exceptional circumstances are caused by jorce majeure, impledictable operational problems and technical failures (e.g. a black out) Further, such restriction on redemption (including switch-out) may be imposed for a specified period of |
| | time not exceeding 10 working days in any 90 days period. |
| | Restriction of repurchase/redemption facility under the Scheme shall be made applicable only after |
| | the approval from the Board of Directors of the AMC and the Trustees. The approval from the AMC |
| | Board and the Trustees giving details of circumstances and justification for the proposed action shall |
| | also be informed to SEBI immediately. |
| | Further, where such restriction of repurchase/redemption facility under the Scheme is imposed, the |
| | Trustee / AMC may, in the interest of the Unit holders of the Scheme, keeping in view the unforeseen |
| | circumstances / unsure conditions, limit the total amount of redemption which may be redeemed on any business day as the Trustee / AMC may decide in any particular case, provided: |
| | No redemption requests upto Rs. 2 lakh shall be subject to such restriction. Where redemption requests are above Rs. 2 lakh, AMCs shall redeem the first Rs. 2 lakh without such restriction and remaining part over and above Rs. 2 lakh shall be subject to such restriction. Subject to provisions of aforesaid SEBI Master circular dated June 27, 2024 and SEBI (Mutual Funds) Regulations, 1996, Trustee / AMC reserves the right to determine the operational procedure concerning such restriction on redemption and the same shall be notified to the investors by display of public notice at various investor service centres of AMC and its website (www.barodabnpparibasmf.in). The AMC / Trustee reserve the right to change / modify the aforesaid provisions pertaining to Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme. |
| | Freezing / Seizure of Accounts: Investors may note that under the following circumstances the Trustee / AMC may at its sole discretion (and without being responsible and/or liable in any manner whatsoever) freeze/seize a unit holder's account (or deal with the same in the manner the Trustee / AMC is directed and/or ordered) under a Scheme: |
| | Under any requirement of any law or regulations for the time being in force. Under the direction and/or order (including interim orders) of any regulatory/statutory authority or any judicial authority or any quasi-judicial authority or such other competent authority having the powers to give direction and/or order. |
| | Suspension of Sale of the Units: |

| | The Sale of units of the Scheme may be suspended temporarily or indefinitely under any of the |
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| | following circumstances: |
| | |
| | During the period of book closure, if any |
| | Stock markets stop functioning or trading is restricted |
| | • Periods of extreme volatility in the stock markets, which in the opinion of the Investment Manager is prejudicial to the interest of the unit holders. |
| | A complete breakdown or dislocation of business in the major financial markets Natural calamities |
| | Declaration of war or occurrence of insurrection, civic commotion or any other serious or sustained financial, political or industrial emergency or disturbance SEBI, by orders, so direct |
| | The Trustee / AMC reserves the right in its sole discretion to withdraw the facility of sale of the units of the Scheme [including any one Plan/Option of the Scheme], temporarily or indefinitely, if AMC views that changing the size of the corpus may prove detrimental to the existing unit holders of the Scheme. In the above eventualities, the time limits indicated, for processing of requests for |
| | subscription of units will not be applicable. |
| Cut off timing for subscriptions/ redemptions/ | In case of Purchase / Redemption directly with Mutual Fund (By Authorized Participants and Large Investors): |
| switches This is the | Direct transaction in ETFs through AMCs |
| time before which | 6 |
| your application | threshold. In this regard, to begin with any order placed for redemption or subscription directly with |
| | |
| (complete in all | the AMC must be of creation unit size. |
| respects) should reach the official points of acceptance. | All direct transactions in units of ETFs by Market Makers or other eligible investors (as mentioned above) with AMCs shall be at intra-day NAV based on the actual execution price of the underlying |
| | portfolio. |
| | For Redemption of units directly with the Mutual Fund (other than Authorized Participants and Large Investors): |
| | Investors can directly approach the AMC for redemption of units of ETF, for transaction less than creation unit size without any exit load, in case of the following scenarios: |
| | i. Traded price (closing price) of the ETF units is at discount of more than 1% to the day end NAV for 7 continuous trading days, or |
| | No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading days, or Total bid size on the exchange is less than half of creation units size daily, averaged over a period of 7 consecutive trading days. |
| | In case of the above scenarios, applications received from investors for redemption up to 3.00 p.m. on any trading day, shall be processed by the AMC at the closing NAV of the day. |
| | Such instances shall be tracked by the AMC on an ongoing basis and in case any of the above mentioned scenario arises, the same shall be disclosed on the website of the Mutual Fund. |
| | Settlement of Purchase/Sale of Units of the Scheme on NSE/ BSE |
| | Buying/Selling of Units of the Scheme on NSE/ BSE is just like buying/selling any other normal listed security. If an investor has bought Units, an investor has to pay the purchase amount to the |

| Minimum balance to | broker/sub-broker such that the amount paid is realized before the funds pay-in day of the settlement cycle on the Stock Exchange(s). If an investor has sold Units, an investor has to deliver the Units to the broker/sub-broker before the securities pay- in day of the settlement cycle on the Stock Exchange(s). The Units (in the case of Units bought) and the funds (in the case of Units sold) are paid out to the broker on the pay-out day of the settlement cycle on the Stock Exchange(s). The Stock Exchange(s) regulations stipulate that the trading member should pay the money or Units to the investor within 24 hours of the pay-out. If an investor has bought Units, he should give standing instructions for 'Delivery-In' to his /her/its DP for accepting Units in his/her/its beneficiary account. An investor should give the details of his/her beneficiary account and the DP-ID of his/her/its DP to his/ her/its trading member. The trading member will transfer the Units directly to his/her/its Deneficiary account on receipt of the same from NSE's/ BSE's Clearing Corporation. An investor who has sold Units should instruct his/her/its Depository Participant (DP) to give 'Delivery Out' instructions to transfer the Units from his/her/its are to be transferred. Unit quantity etc. should be mentioned in the Delivery Out instructions given by him/her to the DP. The instructions should be given at least 24 hours prior to the cutoff time for the prescribed securities pay-in to avoid any rejection of instructions due to data entry errors, network problems, etc. |
|-----------------------------------|--|
| Minimum balance to | There is no such requirement |
| be maintained and consequences of | |
| non-maintenance | |
| Accounts Statements | The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). |
| | The CAS shall be generated on a monthly basis and shall be issued on or before 15th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)] and shall be issued on or before 21st of the immediately succeeding month. |
| | Investors having MF investments and holding securities in Demat account shall receive a CAS containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode. Investors having MF investments and not having Demat account shall receive a CAS from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode. |
| | For further details, refer SAI. |
| Dividend/ IDCW | Not currently applicable in the Scheme. Distribution of amounts under IDCW option if any, shall be in line with provisions mentioned under Chapter 11 of SEBI Master Circular dated June 27, 2024, read with further guidelines/clarifications issued by SEBI from time to time. |
| Redemption | The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. |
| | |

| | For details refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024 | | | |
|---------------------------------------|--|--|--|--|
| Bank Mandate | Unitholders can also register multiple bank accounts in his folio. The "Change of Bank Mandate & Registration of Multiple Bank Account Form" shall be used by the unitholders for change in existing bank mandate or for registration of multiple bank account details for all investments held in the specified folio (existing or new). Individuals and HUF investors can register up to 5 bank accounts and non-individuals can register up to 10 bank accounts by filling up the Multiple Bank Registration Form. AMC / RTA shall adopt the same process of verification for the above registration as is applicable for change of bank mandate. | | | |
| Delay in payment of | The AMC shall be liable to pay interest to the unitholders at such rate as may be specified vide clause | | | |
| redemption/ | 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024, by SEBI for such delays | | | |
| repurchase | | | | |
| proceeds/dividend | For further details, refer SAI. | | | |
| Unclaimed | The treatment of Unclaimed Redemption and IDCW amount shall be as per para 14.3 of Master | | | |
| Redemption and | Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. | | | |
| Income Distribution | | | | |
| cum Capital | For further details, refer SAI. | | | |
| Withdrawal Amount Disclosure w.r.t | Investments in the name of minors shall be permitted only from bank account of the minor, parent | | | |
| investment by | or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian. | | | |
| minors | In case of minor's application, AMC will register systematic transactions (SIP/STP/SWP/etc.) till the | | | |
| 11111015 | 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. | | | |
| | | | | |
| | Further to note that the redemption/ Income Distribution cum Capital Withdrawal (IDCW) proceeds | | | |
| | for investments held in the name of Minor shall continue to be transferred to the verified bank | | | |
| | account of the minor (i.e. of the minor or minor with parent/legal guardian) only. Therefore, investors | | | |
| | must ensure to update the folios with minor's bank account details as the 'Pay-out Bank account' by | | | |
| | providing necessary documents before tendering redemption requests / for receiving IDCW | | | |
| | distributions. Please refer "SAI" for disclosures w.r.t investment by minors. | | | |
| Principles of | AMC shall appoint at least two Market Makers (MMs) who are members of the stock exchanges for ETER to provide continuous liquidity on the stock exchanges platform. MMs shall transport | | | |
| incentive structure | for ETFs to provide continuous liquidity on the stock exchange platform. MMs shall transact with AMC only in multiples of creation unit size. | | | |
| for market makers | AMC shall have an approved policy regarding market making in ETFs based on the framework | | | |
| (for ETFs) | for market making provided by SEBI in their at para 3.6.1.2 of Master Circular No. | | | |
| | SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. | | | |
| | Incentive Structure: 1. Incentives if any, for the MM shall be charged to the Scheme within maximum permissible | | | |
| | limit of TER. | | | |
| | 2. A transparent incentive structure for MM to be put in place linking incentives to various | | | |
| | performance criteria like bid ask spread, liquidity & trading volume etc. | | | |
| | Necessary checks & balances required and adequate disclosure of the principles of incentive structure to be done on website of AMC and in SID of ETFs. | | | |
| | A proper audit trail to be maintained for scheme wise incentives. | | | |
| | MMs Responsibilities: | | | |
| | | | | |

| To provide a two-way quote on the exchange for a minimum time frame as decided by SEBI from time to time. Currently MM is required to make market for 75% of time during market hours on a trading day. MM is mandated to be present in Best Buy/Sell order quote i.e. top 5 buy/sell order quote 3. MM shall guarantee execution of orders at quoted price and quantity for quotes given by it |
|--|
| List of potential market makers include: 1. Riddhi Siddhi Bullion 2. Raksha Bullion |

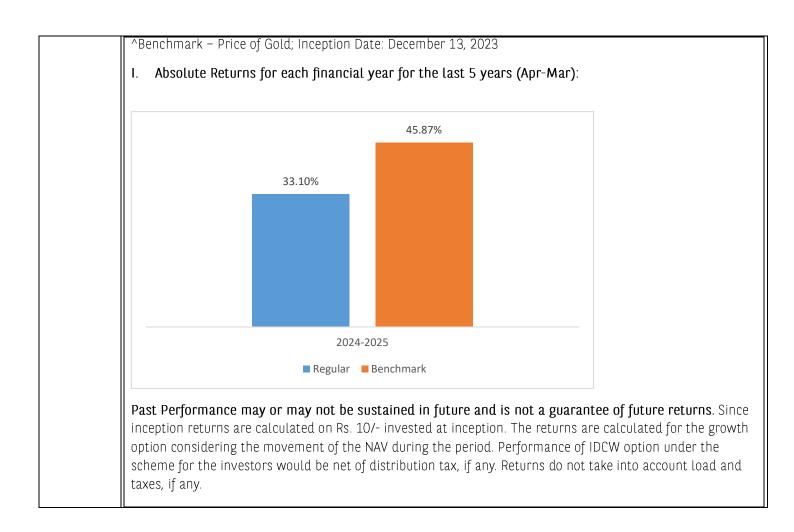
| Investment Objective | This product is suitable for investors who are seeking*: | Scheme Riskometer^^ | Benchmark Riskometer^ (as applicable) |
|---|--|--|--|
| The investment objective of the scheme is to provide investment returns closely corresponding to the Domestic Price of Gold before expenses, subject to tracking errors, fees and expenses by investing in physical gold. However, there is no assurance that the objective of the Scheme will be realized, and the Scheme does not assure or guarantee any returns. | • investment in physical gold and returns that track | Investors understand that their principal will be at High Risk | Benchmark Risk-o- meter is at VERY HIGH RISK Domestic Price of Gold |

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

^^scheme portfolio as on April 30, 2025.

^Basis Index constituents as on April 30, 2025.

| Performance of the Scheme | Compounded Annualised Returns | Scheme Returns (%) Regular Plan | Scheme Returns (%) Direct Plan | Benchmark Returns^ (%) |
|---------------------------------|--|------------------------------------|-----------------------------------|---------------------------|
| Scheme | Returns for last 1 year | 29.87 | N.A. | 31.31 |
| | Returns for last 3 years | N.A. | N.A. | N.A. |
| | Returns for last 5 years | N.A. | N.A. | N.A. |
| | Returns since inception - Reg Plan | 34.95 | | 36.80 |
| | Returns since inception - Direct Plan | N.A. | N.A. | N.A. |



| Name of the Scheme | Baroda BNP Paribas NIFTY Bank ETF |
|---|--|
| | (An open ended scheme replicating / tracking the Nifty Bank Total Returns Index) |
| Portfolio rebalancing | Portfolio Rebalancing Strategy in case of passive deviation: |
| | (a) The Scheme shall seek to replicate the index completely at all times. (b) In the event of index reconstitution and rebalance, the scheme shall complete the rebalance of its portfolio within 7 calendar days from the date of occurrence of deviation. |
| | In case of change in constituents of the index due to periodic review, the portfolio of the scheme shall be rebalanced within 7 calendar days. Any transactions undertaken in the scheme portfolio in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time. At all times the AMC shall ensure that the portfolio will adhere to the overall investment objective of the Scheme. |
| | In the event of involuntary corporate action, the Scheme shall dispose the security not forming part of the underlying index within 7 Days from the date of allotment/listing, whichever is later. |
| | Portfolio rebalancing under defensive consideration As per para 3.6.7.1 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the asset allocation pattern indicated above may change for a short term period on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be rebalanced within 7 calendar days from the date of deviation and further action may be taken as specified under SEBI Circulars/ AMFI guidelines issued from time to time. |
| | For detailed disclosure, kindly refer SAI |
| Disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions | |
| Investments of AMC in the Scheme | The AMC, Trustee, Sponsor, or their associates may invest in the Scheme subject to the SEBI Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. The AMC shall not invest in any of the schemes unless full disclosure of its intention to invest has been made in the Scheme Information Document and that the AMC shall not be entitled to charge any fees on such investment. The AMC shall based on the risk value assigned to the Scheme, in terms of para 17.4 of SEBI Master dated June 27, 2024, invest minimum amount as a percentage of AUM as per provisions of para 6.9 and 6.10 of above SEBI Master circular as amended from time to time. The details of AMC's investment in the Scheme is provided under this link. Please visit website, <u>https://www.barodabnpapribasmf.in/disclosure-of-sum-invested-by-amc- and-designated-employees</u> |

| | For detailed disclosure, kindly refer SAI | | | | |
|-------------------------|---|---|---|--|--|
| Taxation | For details on taxation please refer to the clause on taxation in the Statement of Additional Information ('SAI') apart from the following: | | | | |
| | The information is provided for general information only as per the Income-tax Act, 1961 ('Act') as amended by the Finance Act, 2025. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/ authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the scheme. | | | | |
| | EQUITY ORIENTED FUND: | | | | |
| | | Equity-oriented fund has been defined to mean a fund set up under a scheme of a mutual fund specified under clause (23D) of section 10 of the Act and, | | | |
| | (i) In a case where the fund stock exchange- | invests in the units of another fund | which is traded on a recognized | | |
| | (a) A minimum of 90% of th fund; and | e total proceeds of such funds is inv | vested in the units of such other | | |
| | | vests a minimum of 90% of its total on recognized stock exchange; and | proceeds in the equity shares of | | |
| | () | (ii) in any other case, a minimum of 65% of the total proceeds of such fund is invested in the equity shares of domestic companies listed on recognized stock exchange. | | | |
| | Provided that the percentage of equity shareholding or unit held in respect of the fund, as the case may be, shall be computed with reference to the annual average of the monthly averages of opening and closing figures. | | | | |
| | | Resident Investors | Mutual Fund | | |
| | Equity Fund | | Motoat i ona | | |
| | | Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc. | Withholding tax on the income distributed to the investors | | |
| | | | | | |
| | | Please refer SAI for tax rates applicable. | 10% (Please refer SAI) | | |
| | Capital Gains | | | | |
| | Long Term (held for more th | applicable. an 12 months) | (Please refer SAI) | | |
| | | applicable. Ian 12 months) Nil | (Please refer SAI) Nil | | |
| | Long Term (held for more th - Upto Rs. 1.25 lakhs - Exceeding Rs. 1.25 lakhs | applicable. an 12 months) Nil 12.5% | (Please refer SAI) | | |
| | Long Term (held for more th - Upto Rs. 1.25 lakhs - Exceeding Rs. 1.25 lakhs Short term (held for 12 months or less) | applicable. an 12 months) Nil 12.5% 20% | (Please refer SAI) Nil | | |
| | Long Term (held for more th - Upto Rs. 1.25 lakhs - Exceeding Rs. 1.25 lakhs Short term (held for 12 months or less) Business income (where the units are held as stock-in- trade by the investors) | applicable. an 12 months) Nil 12.5% 20% Please refer SAI for gains arising on sale of units | (Please refer SAI) Nil Nil | | |
| Associate Transactions | Long Term (held for more th - Upto Rs. 1.25 lakhs - Exceeding Rs. 1.25 lakhs Short term (held for 12 months or less) Business income (where the units are held as stock-in- trade by the investors) For detailed disclosure, kind | applicable. an 12 months) Nil 12.5% 20% Please refer SAI for gains arising on sale of units | (Please refer SAI) Nil Nil Nil Nil | | |
| Listing and transfer of | Long Term (held for more th - Upto Rs. 1.25 lakhs - Exceeding Rs. 1.25 lakhs Short term (held for 12 months or less) Business income (where the units are held as stock-in- trade by the investors) For detailed disclosure, kind Listing: | applicable. an 12 months) Nil 12.5% 20% Please refer SAI for gains arising on sale of units ly refer SAI | (Please refer SAI) Nil Nil Nil Nil | | |
| | Long Term (held for more th - Upto Rs. 1.25 lakhs - Exceeding Rs. 1.25 lakhs Short term (held for 12 months or less) Business income (where the units are held as stock-in- trade by the investors) For detailed disclosure, kind Listing: At present, the Units of the S | applicable. an 12 months) Nil 12.5% 20% Please refer SAI for gains arising on sale of units ly refer SAI Scheme are proposed to be listed on I | (Please refer SAI) Nil Nil | | |
| Listing and transfer of | Long Term (held for more th - Upto Rs. 1.25 lakhs - Exceeding Rs. 1.25 lakhs Short term (held for 12 months or less) Business income (where the units are held as stock-in- trade by the investors) For detailed disclosure, kind Listing: At present, the Units of the S Trustee may at their sole dis | applicable. an 12 months) Nil 12.5% 20% Please refer SAI for gains arising on sale of units ly refer SAI | (Please refer SAI) Nil Nil Nil Nil Nil Nil SE and BSE. However, the AMC / me on any other recognized Stock | | |

| Dematerialization of units | Transfer of units: Unless otherwise restricted or prohibited, units shall be freely transferable by act of parties or by operation of law. Transfer of units will be subject to submission of valid documents and fulfillment of the eligibility requirements by the unitholder/investor as stated under AMFI best Practice guideline No. 135/BP/116/2024-25 dated August 14, 2024, AMFI best Practice guideline No. 135/BP/116/2024-25 and AMC internal processes, if any For further details, refer SAI The Units of the Scheme are available only in dematerialized (electronic) form. Investors intending to invest in Units of Baroda BNP Paribas Nifty Bank ETF will be required to have a beneficiary account with a Depository Participant (DP) of the NSDL/CDSL and will be required to mention in the application form DP's Name, DP ID No. and Beneficiary Account No. with the DP at the time of |
|---|---|
| | purchasing Units directly from the fund in Creation Unit Size. The Units of the Scheme will be issued, traded and settled compulsorily in dematerialized (electronic) form. |
| Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.) | Not Applicable |
| Maximum Amount to | Not Applicable |
| be raised (if any) | Not summative applicable in the Caberra Distribution of amounts under IDCM option if any shall be |
| Dividend Policy (ID CW) | Not currently applicable in the Scheme. Distribution of amounts under IDCW option if any, shall be in line with provisions mentioned under Chapter 11 of SEBI Master Circular dated June 27, 2024, read with further guidelines/clarifications issued by SEBI from time to time. |
| Allotment (Detailed procedure) | As Units of the Scheme are listed on the NSE and BSE, Investors can buy/sell Units on a continuous basis on the Stock Exchange(s) on which the Units are listed during the trading hours on all trading days like any other publicly traded stock at prices which may be close to the NAV of the Scheme. Subscriptions made through Stock Exchanges/demat mode will be made by specifying the number of Units to be subscribed and not the amount to be invested. The minimum number of Units that can be bought or sold through the Stock Exchange is 1 (one) Unit of the Scheme. DIRECTLY FROM THE FUND The Scheme offers for subscriptions (purchase)/redemptions (sale) only for Authorised Participants and Large Investors in 'Creation Unit Size' on all Business Days from the date of listing at NAV based prices. Pursuant to para 8.7 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, transactions in units of the Scheme by Authorized Participants / Large Investors directly with the AMC, intra-day NAV, based on the executed price at which the securities representing the underlying index are purchased / sold shall be applicable. For large investors, any order placed for |

| | redemption or subscription directly with AMC must be greater than INR 25 crore and in multiples of creation unit size exceeding INR 25 crore. The AMC will appoint Authorised Participants to also provide for the liquidity in secondary market on an ongoing basis. The Authorised Participants would offer two-way quotes (buy and sell quotes) in the secondary market for ensuring liquidity in Units of the Scheme. |
|---|--|
| Refund | Not Applicable |
| Who can invest This is | The following persons are eligible and may apply for subscription to the Units of the Scheme |
| an indicative list and | (subject, wherever relevant, to purchase of units of mutual funds being permitted under relevant |
| investors shall consult | statutory regulations and their respective constitutions): |
| their financial advisor | 18. Resident adult individuals either singly or jointly (not exceeding three) or on an anyone or |
| to ascertain whether | survivor basis; |
| the scheme is suitable to their risk profile | 19. Minors through parent / legal guardian; Investments (including through existing SIP registrations) in the name of minors shall be permitted only from bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian." 20. Karta of Hindu Undivided Family (HUF); 21. Partnership Firms & Limited Liability Partnerships (LLPs); |
| | 22. Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or Bodies of Individuals (whether incorporated or not) and Societies registered under the Societies Registration Act, 1860; 23. Banks & Financial Institutions; |
| | 24. Mutual Funds / Alternative Investment Funds registered with SEBI; |
| | 25. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of |
| | necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds & applicable statutory law; |
| | 26. Non-resident Indians (NRIs)/Persons of Indian Origin residing abroad (PIO) either on repatriation basis or non-repatriation basis; |
| | 27. Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis (subject to RBI approval, if any) /Foreign Portfolio Investors (FPIs) registered with SEBI. |
| | 28. Army, Air Force, Navy and other paramilitary units and bodies created by such institutions;29. Scientific and Industrial Research Organisations; |
| | Multilateral Funding Agencies approved by the Government of India/Reserve Bank of India; Other Scheme of the Mutual Fund subject to the conditions and limits prescribed by the SEBI Regulations; |
| | 32. Non-Government Provident / Pension / Gratuity Funds as and when permitted to invest. 33. Trustee, AMC, Sponsor and their associates may subscribe to Units under this Scheme; 34. Such other individuals/institutions/body corporate etc, as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with the SEBI Regulations. The list given above is indicative and the applicable law, if any, shall supersede the list. The Trustee, reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of this Scheme. Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme(s) and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other |
| | authorizations and relevant statutory provisions. Pursuant to para 17.16 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, Investors subscribing to the units of the Fund will have an option of: a) Providing nomination b)opting out nomination through a signed declaration form in physical or online as per the choice of the unit holder(s) |

| | The AMC/Mutual Fund reserves the right to include / exclude new / existing categories of investors |
|-------------------|--|
| | to invest in the Scheme from time to time, subject to the SEBI Regulations and other prevailing |
| | statutory regulations, if any. |
| Who cannot invest | The AMC reserves the right to reject any application irrespective of the category of investor without stating any reason for such rejection. It should be noted that the following persons cannot invest in the Scheme: 6. Any person who is a foreign national. |
| | 7. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies, which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs). 8. U.S. Person* and residents of Canada, except Non-Resident Indians (NRI)/ Persons of Indian Origin (PIO). NRI/PIO may invest in schemes of the Fund, when physically present in India, as lumpsum subscriptions / switch requests, only through physical mode and upon submission of requisite declaration and documents, on such terms as may be prescribed by the AMC and subject to compliance with applicable laws. *The term "U.S. Person" means any person that is a U.S. Person within the meaning of Regulation S under the Securities Act of 1933 of the United States or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc., as may be in force from time to time The investor shall be responsible for complying with all the applicable laws for such investment. Kindly note that units of schemes of the Fund are not offered in U.S. and Canada, the schemes/ scheme related documents are not registered/ filed in any country other than India and no person receiving a copy of this document/any other scheme related document must treat this as an offer/invitation/solicitation to subscribe to units of the schemes of the |
| | Fund. The AMC/Trustee reserves the right to put the application form/transaction request on hold/reject the subscription/transaction request and redeem units, if already allotted, as and when identified that the same is not in compliance with applicable laws, terms and conditions stipulated by AMC/Trustee from time to time and/or the documents/undertakings provided by such investors are not satisfactory. Such redemption will be processed at the applicable Net Asset Value and subject to applicable taxes and exit load, if any. If an existing unit holder subsequently becomes a U.S. Person or resident of Canada, then such unit holder will not be able to purchase any additional units in schemes of the Fund except in the manner as stated in 3 above. |
| | 9. NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time. 10. Religious and charitable trusts, wakfs or other public trusts that have not received necessary approvals and a private trust that is not authorised to invest in Mutual Fund schemes under its trust deed. The Mutual Fund will not be responsible for or any adverse consequences as a result of an investment by a public or a private trust if it is ineligible to make such investments The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Schemes from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. As Units may not be held by any person in breach of the SEBI Regulations, any law or requirements of any governmental, statutory authority including, without limitation, exchange control regulations, the Mutual Fund / Trustee / AMC may mandatorily redeem all the Units of any Unitholder where the Units are held by a Unitholder in breach of the same. The Mutual Fund / Trustee / AMC may redeem Units of any Unitholder in the event it is found that |
| | the Unitholder has submitted information either in the application or otherwise that is false, misleading or incomplete. |

| The policy recording | As the Cahama is an anon anded Cahama, this are vision may not be applicable |
|---|---|
| The policy regarding reissue of repurchased | As the Scheme is an open ended Scheme, this provision may not be applicable. |
| | |
| units, including the | |
| maximum extent, the | |
| manner of reissue, the | |
| entity (the scheme or | |
| the AMC) involved in | |
| the same. | |
| Restrictions, if any, on | Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme: |
| the right to freely | In terms of para 1.12 of SEBI Master circular dated June 27, 2024. the repurchase/redemption |
| retain or dispose of | (including switch-out) of units of the Scheme may be restricted under any of the following |
| units being offered. | circumstances: |
| | Liquidity issues - When market, at large, becomes illiquid affecting almost all securities rather than any issuer specific security. |
| | • Market failures, exchange closures: when markets are affected by unexpected events which |
| | impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies |
| | Operational issues: when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out) |
| | Further, such restriction on redemption (including switch-out) may be imposed for a specified period |
| | of time not exceeding 10 working days in any 90 days period. |
| | Restriction of repurchase/redemption facility under the Scheme shall be made applicable only after |
| | the approval from the Board of Directors of the AMC and the Trustees. The approval from the AMC |
| | Board and the Trustees giving details of circumstances and justification for the proposed action |
| | shall also be informed to SEBI immediately. |
| | Further, where such restriction of repurchase/redemption facility under the Scheme is imposed, the |
| | Trustee / AMC may, in the interest of the Unit holders of the Scheme, keeping in view the unforeseen |
| | circumstances / unsure conditions, limit the total amount of redemption which may be redeemed on |
| | any business day as the Trustee / AMC may decide in any particular case, provided: |
| | 3. No redemption requests upto Rs. 2 lakh shall be subject to such restriction. |
| | 4. Where redemption requests are above Rs. 2 lakh, AMCs shall redeem the first Rs. 2 lakh without such restriction and remaining part over and above Rs. 2 lakh shall be subject to such restriction. |
| | Subject to provisions of aforesaid SEBI circular dated June 27, 2024 and SEBI (Mutual Funds) |
| | Regulations, 1996, Trustee / AMC reserves the right to determine the operational procedure |
| | concerning such restriction on redemption and the same shall be notified to the investors by display |
| | of public notice at various investor service centres of AMC and its website |
| | (www.barodabnpparibasmf.in). |
| | The AMC / Trustee reserve the right to change / modify the aforesaid provisions pertaining to |
| | Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme. |
| | Freezing / Seizure of Accounts: |
| | Investors may note that under the following circumstances the Trustee / AMC may at its sole |
| | discretion (and without being responsible and/or liable in any manner whatsoever) freeze/seize a |
| | unit holder's account (or deal with the same in the manner the Trustee / AMC is directed and/or |
| | ordered) under a Scheme: |
| | Under any requirement of any law or regulations for the time being in force. |
| | Under the direction and/or order (including interim orders) of any regulatory/statutory authority |
| | or any judicial authority or any quasi-judicial authority or such other competent authority having |
| | the powers to give direction and/or order. |

| Suspension of Sale of the Units: | | | | |
|--|---|--|--|--|
| The Sale of units of the Scheme may be suspended temporarily or indefinitely under any o | of the | | | |
| following circumstances: | 5j the | | | |
| During the period of book closure, if any | | | | |
| | | | | |
| Stock markets stop functioning or trading is restricted | | | | |
| Periods of extreme volatility in the stock markets, which in the opinion of the Investment Mar is prejudicial to the interest of the unit holders. | nager | | | |
| • A complete breakdown or dislocation of business in the major financial markets | | | | |
| Natural calamities | | | | |
| • Declaration of war or occurrence of insurrection, civic commotion or any other serio sustained financial, political or industrial emergency or disturbance | us or | | | |
| • SEBI, by orders, so direct | | | | |
| | The Trustee / AMC reserves the right in its sole discretion to withdraw the facility of sale of the | | | |
| units of the Scheme, temporarily or indefinitely, if AMC views that changing the size of the c | | | | |
| may prove detrimental to the existing unit holders of the Scheme. In the above eventualitie | | | | |
| time limits indicated, for processing of requests for subscription of units will not be applicable | le. | | | |
| ff timing for In case of Purchase / Redemption directly with Mutual Fund (By Authorized Participants | s and | | | |
| iptions/ Large Investors): | | | | |
| ptions/ switches Direct transaction in ETFs through AMCs | | | | |
| the time before Direct transaction with AMCs shall be facilitated for investors only for transactions abo | ove a | | | |
| your application specified threshold. In this regard, to begin with any order placed for redemption or subscri | iption | | | |
| ete in all directly with the AMC must be of creation unit size. | | | | |
| t s) should reach All direct transactions in units of ETFs by Market Makers or other eligible investors (as ment | ioned | | | |
| ficial points of above) with AMCs shall be at intra-day NAV based on the actual execution price of the under | rlying | | | |
| ance. portfolio. | | | | |
| For Redemption of units directly with the Mutual Fund (other than Authorized Participant | s and | | | |
| Large Investors): | | | | |
| Investors can directly approach the AMC for redemption of units of ETF, for transaction less | than | | | |
| creation unit size without any exit load, in case of the following scenarios: | | | | |
| iv. Traded price (closing price) of the ETF units is at discount of more than 1% to the day NAV for 7 continuous trading days, or | y end | | | |
| v. No quotes for such ETFs are available on stock exchange(s) for 3 consecutive trading da vi. Total bid size on the exchange is less than half of creation units size daily, averaged o | | | | |
| period of 7 consecutive trading days. |) | | | |
| In case of the above scenarios, applications received from investors for redemption up to 3.00 | лр.ш. | | | |
| on any trading day, shall be processed by the AMC at the closing NAV of the day. | abova | | | |
| Such instances shall be tracked by the AMC on an ongoing basis and in case any of the a | auove | | | |
| mentioned scenario arises, the same shall be disclosed on the website of the Mutual Fund. | | | | |
| Settlement of Purchase/Sale of Units of the Scheme on NSE/ BSE | | | | |
| Buying/Selling of Units of the Scheme on NSE/ BSE is just like buying/selling any other no | | | | |
| listed security. If an investor has bought Units, an investor has to pay the purchase amount t | | | | |
| broker/sub-broker such that the amount paid is realized before the funds pay-in day c | - | | | |
| settlement cycle on the Stock Exchange(s). If an investor has sold Units, an investor has to d | | | | |
| the Units to the broker/sub-broker before the securities pay- in day of the settlement cycle o | | | | |
| Stock Exchange(s). The Units (in the case of Units bought) and the funds (in the case of Units | - | | | |
| are paid out to the broker on the pay-out day of the settlement cycle on the Stock Exchange(s) | , | | | |
| Stock Exchange(s) regulations stipulate that the trading member should pay the money or Ur | nits to | | | |
| the investor within 24 hours of the pay-out. | | | | |

| Minimum balance to | If an investor has bought Units, he should give standing instructions for 'Delivery-In' to his /her/its DP for accepting Units in his/her/its beneficiary account. An investor should give the details of his/her beneficiary account and the DP-ID of his/her/its DP to his/ her/its trading member. The trading member will transfer the Units directly to his/her/ its beneficiary account on receipt of the same from NSE's/ BSE's Clearing Corporation. An investor who has sold Units should instruct his/her/its Depository Participant (DP) to give 'Delivery Out' instructions to transfer the Units from his/her/its beneficiary account to the Pool Account of his/her/its trading member through whom he/she/it have sold the Units. The details of the Pool A/C (CMBP-ID) of his/her trading member to which the Units are to be transferred, Unit quantity etc. should be mentioned in the Delivery Out instructions given by him/her to the DP. The instructions should be given well before the prescribed securities pay-in day. SEBI has advised that the Delivery Out instructions should be given at least 24 hours prior to the cutoff time for the prescribed securities pay-in to avoid any rejection of instructions due to data entry errors, network problems, etc. There is no such requirement |
|--|--|
| be maintained and consequences of non- maintenance | |
| Accounts Statements | The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). |
| | The CAS shall be generated on a monthly basis and shall be issued on or before 15th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)] and shall be issued on or before 21st of the immediately succeeding month. |
| | Investors having MF investments and holding securities in Demat account shall receive a CAS containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode. Investors having MF investments and not having Demat account shall receive a CAS from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode. |
| | For further details, refer SAI. |
| Dividend/ IDCW | Not currently applicable in the Scheme. Distribution of amounts under IDCW option if any, shall be in line with provisions mentioned under Chapter 11 of SEBI Master Circular dated June 27, 2024, read with further guidelines/clarifications issued by SEBI from time to time. |
| Redemption | The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. For details refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024 |
| Bank Mandate | Unitholders can also register multiple bank accounts in his folio. The "Change of Bank Mandate & Registration of Multiple Bank Account Form" shall be used by the unitholders for change in existing bank mandate or for registration of multiple bank account details for all investments held in the specified folio (existing or new). Individuals and HUF investors can register up to 5 bank accounts and non-individuals can register upto 10 bank accounts by filling up the Multiple Bank Registration as is applicable for change of bank mandate. |

| Delay in payment of | The AMC shall be liable to pay interest to the unitholders at such rate as may be specified vide | | | |
|--------------------------------|---|--|--|--|
| redemption/ | clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024, by SEBI for such delays | | | |
| repurchase | clause 14.2 of SEDI Master encolar for Motoar Funds dated fone 27, 2024, by SEDI for soch delays | | | |
| | For further details, refer SAL | | | |
| proceeds/dividend Unclaimed | For further details, refer SAI. | | | |
| | The treatment of Unclaimed Redemption and IDCW amount shall be as per para 14.3 of Master | | | |
| Redemption and | Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. | | | |
| Income Distribution | For further details, refer SAL | | | |
| cum Capital | For further details, refer SAI. | | | |
| Withdrawal Amount | | | | |
| Disclosure w.r.t | Investments in the name of minors shall be permitted only from bank account of the minor, parent | | | |
| investment by minors | or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian. | | | |
| | In case of minor's application, AMC will register systematic transactions (SIP/STP/SWP/etc.) 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. | | | |
| | Further to note that the redemption/Income Distribution cum Capital Withdrawal (IDCW) proceeds | | | |
| | for investments held in the name of Minor shall continue to be transferred to the verified bank | | | |
| | account of the minor (i.e. of the minor or minor with parent/ legal guardian) only. Therefore, | | | |
| | investors must ensure to update the folios with minor's bank account details as the 'Pay-out Bank | | | |
| | account' by providing necessary documents before tendering redemption requests / for receiving | | | |
| | IDCW distributions. Please refer "SAI" for disclosures w.r.t investment by minors. | | | |
| Principles of incentive | • AMC shall appoint at least two Market Makers (MMs) who are members of the stock | | | |
| structure for market | exchanges for ETFs to provide continuous liquidity on the stock exchange platform. MMs shall | | | |
| makers (for ETFs) | transact with AMC only in multiples of creation unit size. | | | |
| | • AMC shall have an approved policy regarding market making in ETFs based on the framework | | | |
| | for market making provided by SEBI at para 3.6.1.2 of Master Circular No. SEBI/HO/IMD/IMD- PoD-1/P/CIR/2024/90 dated June 27, 2024 | | | |
| | P0D-1/P/CIR/2024/90 ualeu joile 27, 2024 | | | |
| | Incentive Structure: | | | |
| | 5. Incentives if any for the MM shall be charged to the scheme within maximum permissible | | | |
| | limit of TER. | | | |
| | 6. A transparent incentive structure for MM to be put in place linking incentives to various | | | |
| | performance criteria like bid ask spread, liquidity & trading volume etc. | | | |
| | 7. Necessary checks & balances required and adequate disclosure of the principles of incentive | | | |
| | structure to be done on website of AMC and in SID of ETFs. 8. A proper audit trail to be maintained for scheme wise incentives. | | | |
| | 8. A proper audit trail to be maintained for scheme wise incentives. | | | |
| | MMs Responsibilities: | | | |
| | To provide a two-way quote on the exchange for a minimum time frame as decided by SEBI | | | |
| | from time to time. Currently MM is required to make market for 75% of time during market | | | |
| | hours on a trading day. | | | |
| | 5. MM is mandated to be present in Best Buy/Sell order quote i.e. top 5 buy/sell order quote | | | |
| | MM shall guarantee execution of orders at quoted price and quantity for quotes given by it. | | | |

| Investment Objective | This product is suitable for investors who are seeking*: | Scheme Riskometer^^ | Benchmark Riskometer^ (as applicable) |
|---|---|---|---|
| The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty Bank Total Returns Index before expenses, subject to tracking errors, fees and expenses. However, there is no assurance that the objective of the Scheme will be realized, and the Scheme does not assure or guarantee any returns. | Long term capital appreciation An exchange traded fund that aims to provide returns that closely correspond to the returns provided by Nifty Bank Index, subject to tracking error | Investors understand that their principal will be at Very High Risk | Benchmark Risk-o- meter is at VERY HIGH RISK AMFI Tier I Benchmark - Nifty Bank Total Return Index |

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. ^^scheme portfolio as on April 30, 2025. ^Basis Index constituents as on April 30, 2025.

| Performance | Compounded Annualised | Scheme Returns | Scheme Returns (%) | Benchmark Returns^ |
|-------------|---|------------------|--------------------|--------------------|
| of the | Returns | (%) Regular Plan | Direct Plan | (%) |
| scheme | Returns for last 1 year | N.A. | N.A. | N.A. |
| | Returns for last 3 years | N.A. | N.A. | N.A. |
| | Returns for last 5 years | N.A. | N.A. | N.A. |
| | Returns since inception - Reg Plan | 6.63 | | 6.87 |
| | Returns since inception - Direct Plan | N.A. | N.A. | N.A. |
| | ^Benchmark - Nifty Bank TRI; Inception Date: June 18, 2024 Absolute Returns for each financial by means of a bar diagram has not been provided since the Scheme has not completed a year. Past performance may or may not be sustained in future and is not a guarantee of future returns. Since inception returns are calculated on Rs. 10/- invested at inception. The returns are calculated for the growth option of regular plan considering the movement of the NAV during the period. Performance of IDCW option under the scheme for the investors would be net of distribution tax, if any. Returns do not take into account load and taxes, if any. | | | |

| Name of the Scheme | Baroda BNP Paribas NIFTY SDL December 2028 Index Fund |
|-----------------------|--|
| Name of the Scheme | (An open-ended Target Maturity Index Fund replicating / tracking the NIFTY SDL December 2028 |
| | Index. |
| | A Relatively High Interest Rate Risk and Relatively Low Credit Risk.) |
| | |
| Portfolio rebalancing | Portfolio rebalancing |
| | As per SEBI Master Circular dated June 27, 2024, portfolio with residual maturity of greater than |
| | 5 years shall be considered to be replicating the index if, the deviation in duration is either +/- 6 |
| | months or +/- 10% of duration, whichever is higher. However, at no point of time, the residual |
| | maturity of the security forming part of the portfolio shall be beyond the target maturity date of |
| | the Scheme. |
| | Further, the AMC would monitor that the annualized tracking difference averaged over one year |
| | period does not exceed 1.25%. In case the average annualized tracking difference over one year |
| | period for the Scheme is higher than 1.25%, the same shall be brought to the notice of trustees |
| | with corrective actions taken by the AMC, if any. |
| | Any transactions undertaken in the scheme portfolio in order to meet the redemption and |
| | subscription obligations shall be done while ensuring that post such transactions replication of |
| | the portfolio with the index is maintained at all points of time. |
| | |
| | Portfolio rebalancing in case of deviation from asset allocation under Defensive |
| | consideration: |
| | The scheme shall rebalance the portfolio in case of any deviation to the asset allocation as per |
| | SEBI Master circular dated June 27, 2024. Such rebalancing shall be done within 7 days from the date of occurrence of deviation. However, at all times the AMC shall ensure that the portfolio |
| | would adhere to the overall investment objective of the scheme. |
| | |
| Disclosure w.r.t | Not applicable. |
| investments by key | For other disclosure w.r.t investment by Key personnel and AMC directors including regulatory |
| personnel and AMC | provisions in this, please refer to SAI of the fund. |
| directors including | |
| regulatory provisions | For detailed disclosure, kindly refer SAI |
| Investments of AMC | The AMC, Trustee, Sponsor, or their associates may invest in the Scheme subject to the SEBI |
| in the Scheme | Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from |
| | time to time. As per the existing SEBI Regulations, the AMC will not charge investment management |
| | and advisory fee on the investment made by it in the Scheme. The AMC shall based on the risk |
| | value assigned to the Scheme, in terms of para 17.4 of SEBI Master dated June 27, 2024, invest |
| | minimum amount as a percentage of AUM as per provisions of para 6.9 and 6.10 of SEBI Master |
| | circular dated June 27, 2024 as amended from time to time. The details of AMC's investment in the |
| | Scheme is provided Please visit website, <u>https://www.barodabnpapribasmf.in/disclosure-of-sum-</u> |
| | invested-by-amc-and-designated-employees |
| Taxation | For details on taxation please refer to the clause on taxation in the Statement of Additional |
| | Information ('SAI') apart from the following: |
| | The information is provided for general information only as per the Income-tax Act, 1961 ('Act') as |
| | amended by the Finance Act, 2025. However, in view of the individual nature of the implications, |
| | each investor is advised to consult his or her own tax advisors/ authorised dealers with respect to |
| | |
| | the specific amount of tax and other implications arising out of his or her participation in the |
| | the specific amount of tax and other implications arising out of his or her participation in the scheme. |

| SPECIFIED MUTUAL FUN | D ('SMF'): | | | |
|--|--|--|--|--|
| With effect from 1 April 2025, SMF means: | | | | |
| (a) A mutual fund which invests more than 65% of total proceeds in debt and money market | | | | |
| instruments; or | | | | |
| (b) A fund which invests (| 35% or more of its total proceeds in (| units of a fund referred in (a) above. | | |
| fund, as the case may be average of the daily closin Provided that "debt and | age of investment in debt and mone , in respect of the SMF, shall be cor ng figures: money market instruments" shall regulated as debt and money mark | nputed with reference to the annua include any securities, by whateve | | |
| SMF | Resident investors | Mutual Fund | | |
| | Tax rates applicable basis the | | | |
| | status of the investor i.e. corporate, | | | |
| scheme | non-corporate, etc. | | | |
| | | 10% (Please refer SAI) | | |
| Capital gains on sale of | Please refer SAI for tax rates | Nil | | |
| listed/ unlisted units of | applicable. | | | |
| SMF | | | | |
| Short term (irrespective | | | | |
| of the period of holding) | | | | |
| Business income (where | | | | |
| | | | | |
| the units are held as | | | | |
| stock-in-trade by the | | | | |
| | | | | |
| stock-in-trade by the investors) OTHER THAN EQUITY OR Other mutual fund schem | IENTED FUND AND SMF: es are other than equity oriented mut | | | |
| stock-in-trade by the investors) OTHER THAN EQUITY OR Other mutual fund schem Other scheme | IENTED FUND AND SMF: es are other than equity oriented mut Resident investors | Mutual Fund | | |
| stock-in-trade by the investors) OTHER THAN EQUITY OR Other mutual fund schem Other scheme Tax on income received | IENTED FUND AND SMF: es are other than equity oriented mut Resident investors Tax rates applicable basis the | Mutual Fund Withholding tax on the income | | |
| stock-in-trade by the investors) OTHER THAN EQUITY OR Other mutual fund schem Other scheme Tax on income received | IENTED FUND AND SMF: es are other than equity oriented mut Resident investors | Mutual Fund Withholding tax on the income | | |
| stock-in-trade by the investors) OTHER THAN EQUITY OR Other mutual fund schem Other scheme Tax on income received on units from the | IENTED FUND AND SMF: es are other than equity oriented mut Resident investors Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc. | Mutual Fund Withholding tax on the income distributed to the investors | | |
| stock-in-trade by the investors) OTHER THAN EQUITY OR Other mutual fund schem Other scheme Tax on income received on units from the | IENTED FUND AND SMF: es are other than equity oriented mut Resident investors Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc. Please refer SAI for tax rates | Mutual Fund Withholding tax on the incom distributed to the investors 10% | | |
| stock-in-trade by the investors) OTHER THAN EQUITY OR Other mutual fund schem Other scheme Tax on income received on units from the scheme. | IENTED FUND AND SMF: es are other than equity oriented mut Resident investors Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc. Please refer SAI for tax rates applicable. | Mutual Fund Withholding tax on the income distributed to the investors | | |
| stock-in-trade by the investors) OTHER THAN EQUITY OR Other mutual fund schem Other scheme Tax on income received on units from the scheme. Capital Gains on sale of | IENTED FUND AND SMF: es are other than equity oriented mut Resident investors Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc. Please refer SAI for tax rates applicable. I listed units | Mutual Fund Withholding tax on the income distributed to the investors 10% (Please refer SAI) | | |
| stock-in-trade by the investors) OTHER THAN EQUITY OR Other mutual fund schem Other scheme Tax on income received on units from the scheme. Capital Gains on sale of Long term | IENTED FUND AND SMF: es are other than equity oriented mut Resident investors Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc. Please refer SAI for tax rates applicable. Isted units 12.5% | Mutual Fund Withholding tax on the income distributed to the investors 10% | | |
| stock-in-trade by the investors) OTHER THAN EQUITY OR Other mutual fund schem Other scheme Tax on income received on units from the scheme. Capital Gains on sale of Long term (held for more than 12 | IENTED FUND AND SMF: es are other than equity oriented mut Resident investors Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc. Please refer SAI for tax rates applicable. Isted units 12.5% | Mutual Fund Withholding tax on the income distributed to the investors 10% (Please refer SAI) | | |
| stock-in-trade by the investors) OTHER THAN EQUITY OR Other mutual fund schem Other scheme Tax on income received on units from the scheme. Capital Gains on sale of Long term (held for more than 12 months) | IENTED FUND AND SMF: es are other than equity oriented mut Resident investors Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc. Please refer SAI for tax rates applicable. Iisted units 12.5% | Mutual Fund Withholding tax on the income distributed to the investors 10% (Please refer SAI) Nil | | |
| stock-in-trade by the investors) OTHER THAN EQUITY OR Other mutual fund schem Other scheme Tax on income received on units from the scheme. Capital Gains on sale of Long term (held for more than 12 months) | IENTED FUND AND SMF: es are other than equity oriented mut Resident investors Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc. Please refer SAI for tax rates applicable. Isted units 12.5% | Mutual Fund Withholding tax on the income distributed to the investors 10% (Please refer SAI) | | |

| | Long term 12.5% | Nil | | |
|-------------------------------|--|--|--|--|
| | (held for more than 24 | | | |
| | | | | |
| | months) | | | |
| | Short term (held for 24 Please refer SAI for tax rates | Nil | | |
| | months or less) applicable. | | | |
| | | | | |
| | | | | |
| | | | | |
| | Business income (where | Nil | | |
| | the units are held as Please refer SAI for gains arising on | | | |
| | | | | |
| | stock-in-trade by the sale of units | | | |
| | investors) | | | |
| | Kindly refer to the SAI for taxability in the hands of NRI in respect | of the above category of mutual | | |
| | funds. | | | |
| | | | | |
| Associate | For detailed disclosure, kindly refer SAI | | | |
| Transactions | | | | |
| Listing and transfer | Listing: | | | |
| of units | At present, the Units of the Scheme are not proposed to be listed on a | nov stock overlande. However the | | |
| UJ UTILS | | 0 | | |
| | AMC / Trustee may at their sole discretion list the Units under the | e Scheme on one or more stock | | |
| | exchanges at a later date. | | | |
| | | | | |
| | Transfer of units: | | | |
| | | | | |
| | Unless otherwise restricted or prohibited, units shall be freely trar | isferable by act of parties or by | | |
| | operation of law. Transfer of units will be subject to submission of va | lid documents and fulfillment of | | |
| | the eligibility requirements by the unitholder/investor as stated under AMFI best Practice guideline No. | | | |
| | 135/BP/116/2024-25 dated August 14, 2024, AMFI best Practice guideline No. 135/BP/119/2025-26 | | | |
| | | IIUELIIIE NO. 135/BP/119/2025-26 | | |
| | dated May 8, 2025 and AMC internal processes, if any | | | |
| | | | | |
| | | | | |
| | For further details, refer SAL | | | |
| Demotorialization of | For further details, refer SAI | MD DoD 1/D/01D/2004/00 datad | | |
| Dematerialization of | Pursuant to para 14.4.2 of SEBI Master Circular no. SEBI/HO/IMD/I | | | |
| Dematerialization of units | Pursuant to para 14.4.2 of SEBI Master Circular no. SEBI/HO/IMD/I June 27, 2024; the unit holders of the scheme shall be provided a | n option to hold units in demat | | |
| - | Pursuant to para 14.4.2 of SEBI Master Circular no. SEBI/HO/IMD/I June 27, 2024; the unit holders of the scheme shall be provided a | n option to hold units in demat | | |
| | Pursuant to para 14.4.2 of SEBI Master Circular no. SEBI/HO/IMD/I June 27, 2024; the unit holders of the scheme shall be provided a form in addition to physical form. The following shall be applicabl | n option to hold units in demat e: | | |
| - | Pursuant to para 14.4.2 of SEBI Master Circular no. SEBI/HO/IMD/I June 27, 2024; the unit holders of the scheme shall be provided a form in addition to physical form. The following shall be applicabl 1. The unit holder opting to hold units in demat form must prov | n option to hold units in demat e: ide their demat account details | | |
| - | Pursuant to para 14.4.2 of SEBI Master Circular no. SEBI/HO/IMD/I June 27, 2024; the unit holders of the scheme shall be provided a form in addition to physical form. The following shall be applicabl 1. The unit holder opting to hold units in demat form must provin the specified section of the application form. Such unit holder | n option to hold units in demat .e: ide their demat account details older should have a beneficiary | | |
| - | Pursuant to para 14.4.2 of SEBI Master Circular no. SEBI/HO/IMD/IJUNE 27, 2024; the unit holders of the scheme shall be provided a form in addition to physical form. The following shall be applicable 1. The unit holder opting to hold units in demat form must proving the specified section of the application form. Such unit holder opting to hold units in the specified section of the application form. Such unit holder with the depository participant (DP) (registered with the depository participant (DP) (registered with the depositor). | n option to hold units in demat .e: ide their demat account details older should have a beneficiary th NSDL / CDSL) and shall be | | |
| - | Pursuant to para 14.4.2 of SEBI Master Circular no. SEBI/HO/IMD/I June 27, 2024; the unit holders of the scheme shall be provided a form in addition to physical form. The following shall be applicabl 1. The unit holder opting to hold units in demat form must prov in the specified section of the application form. Such unit ho account with the depository participant (DP) (registered wir required to indicate in the application form the name of the application form the name of the application form. | n option to hold units in demat .e: ide their demat account details older should have a beneficiary th NSDL / CDSL) and shall be ne DP, DP ID Number and the | | |
| - | Pursuant to para 14.4.2 of SEBI Master Circular no. SEBI/HO/IMD/I June 27, 2024; the unit holders of the scheme shall be provided a form in addition to physical form. The following shall be applicabl 1. The unit holder opting to hold units in demat form must prov in the specified section of the application form. Such unit ho account with the depository participant (DP) (registered wir required to indicate in the application form the name of th beneficiary account number. The unit holder must mandatori | n option to hold units in demat e: ide their demat account details older should have a beneficiary th NSDL / CDSL) and shall be ne DP, DP ID Number and the ly provide latest client investor | | |
| - | Pursuant to para 14.4.2 of SEBI Master Circular no. SEBI/HO/IMD/IJUNE 27, 2024; the unit holders of the scheme shall be provided a form in addition to physical form. The following shall be applicable The unit holder opting to hold units in demat form must proving the specified section of the application form. Such unit hold count with the depository participant (DP) (registered wirequired to indicate in the application form the name of the beneficiary account statement along with the application | n option to hold units in demat e: ide their demat account details older should have a beneficiary th NSDL / CDSL) and shall be ne DP, DP ID Number and the Ly provide latest client investor n form. | | |
| - | Pursuant to para 14.4.2 of SEBI Master Circular no. SEBI/HO/IMD/I June 27, 2024; the unit holders of the scheme shall be provided a form in addition to physical form. The following shall be applicabl 1. The unit holder opting to hold units in demat form must prov in the specified section of the application form. Such unit ho account with the depository participant (DP) (registered wir required to indicate in the application form the name of th beneficiary account number. The unit holder must mandatori | n option to hold units in demat e: ide their demat account details older should have a beneficiary th NSDL / CDSL) and shall be ne DP, DP ID Number and the Ly provide latest client investor n form. | | |
| - | Pursuant to para 14.4.2 of SEBI Master Circular no. SEBI/HO/IMD/IJUNE 27, 2024; the unit holders of the scheme shall be provided a form in addition to physical form. The following shall be applicable The unit holder opting to hold units in demat form must proving the specified section of the application form. Such unit hold count with the depository participant (DP) (registered wirequired to indicate in the application form the name of the beneficiary account statement along with the application? Units held in demat form are transferable (except for Equity Linke) | n option to hold units in demat e: ide their demat account details older should have a beneficiary th NSDL / CDSL) and shall be ne DP, DP ID Number and the ly provide latest client investor n form. d Savings Scheme) in accordance | | |
| - | Pursuant to para 14.4.2 of SEBI Master Circular no. SEBI/HO/IMD/IJUNE 27, 2024; the unit holders of the scheme shall be provided a form in addition to physical form. The following shall be applicable 1. The unit holder opting to hold units in demat form must proving the specified section of the application form. Such unit hold account with the depository participant (DP) (registered wirequired to indicate in the application form the name of the beneficiary account statement along with the application? 2. Units held in demat form are transferable (except for Equity Linke with the provisions of SEBI (Depositories and Participants) Regulation | n option to hold units in demat e: ide their demat account details older should have a beneficiary th NSDL / CDSL) and shall be ne DP, DP ID Number and the ly provide latest client investor n form. d Savings Scheme) in accordance ations, 1996 as may be amended | | |
| - | Pursuant to para 14.4.2 of SEBI Master Circular no. SEBI/HO/IMD/IJUNE 27, 2024; the unit holders of the scheme shall be provided a form in addition to physical form. The following shall be applicable 1. The unit holder opting to hold units in demat form must proving the specified section of the application form. Such unit hold account with the depository participant (DP) (registered wirequired to indicate in the application form the name of the beneficiary account statement along with the application? 2. Units held in demat form are transferable (except for Equity Linke with the provisions of SEBI (Depositories and Participants) Regular from time to time. Transfer can be made only in favor of transfer | n option to hold units in demat e: ide their demat account details older should have a beneficiary th NSDL / CDSL) and shall be ne DP, DP ID Number and the ly provide latest client investor n form. d Savings Scheme) in accordance ations, 1996 as may be amended | | |
| - | Pursuant to para 14.4.2 of SEBI Master Circular no. SEBI/HO/IMD/IJUNE 27, 2024; the unit holders of the scheme shall be provided a form in addition to physical form. The following shall be applicable 1. The unit holder opting to hold units in demat form must proving the specified section of the application form. Such unit hold account with the depository participant (DP) (registered wir required to indicate in the application form the name of the beneficiary account statement along with the application? 2. Units held in demat form are transferable (except for Equity Linke with the provisions of SEBI (Depositories and Participants) Regular from time to time. Transfer can be made only in favor of transfer units and having a valid demat account. | n option to hold units in demat ee: ide their demat account details older should have a beneficiary th NSDL / CDSL) and shall be ne DP, DP ID Number and the ly provide latest client investor n form. d Savings Scheme) in accordance ations, 1996 as may be amended erees who are capable of holding | | |
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| | 38. Partnership Firms & Limited Liability Partnerships (LLPs); 39. Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or Bodies of Individuals (whether incorporated or not) and Societies registered under the Societies Registration Act, 1860; |
|-------------------|---|
| | 40. Banks & Financial Institutions; 41. Mutual Funds / Alternative Investment Funds registered with SEBI; 42. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds & applicable statutory law; |
| | 43. Non-resident Indians (NRIs)/Persons of Indian Origin residing abroad (PIO) either on repatriation basis or non-repatriation basis; |
| | 44. Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis (subject to RBI approval, if any) /Foreign Portfolio Investors (FPIs) registered with SEBI. 45. Army, Air Force, Navy and other paramilitary units and bodies created by such institutions; |
| | 46. Scientific and Industrial Research Organisations; 47. Multilateral Funding Agencies approved by the Government of India/Reserve Bank of India; 48. Other Scheme of the Mutual Fund subject to the conditions and limits prescribed by the SEBI Regulations; |
| | 49. Non-Government Provident / Pension / Gratuity Funds as and when permitted to invest. 50. Trustee, AMC, Sponsor and their associates may subscribe to Units under this Scheme; 51. Such other individuals/institutions/body corporate etc, as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with the SEBI Regulations. The list given above is indicative and the applicable law, if any, shall supersede the list. The Trustee, |
| | reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of this Scheme. Prospective |
| | investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme(s) and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions. |
| | Pursuant to para 17.16 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, Investors subscribing to the units of the Fund will have an option of: a) Providing nomination b) opting out nomination through a signed declaration form as per the choice of the unit holder(s), Investors subscribing to the units of the Fund will have an option of: a) Providing nomination b)opting out nomination through a signed declaration form in physical or online as per |
| | the choice of the unit holder(s) |
| | The AMC/Mutual Fund reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to the SEBI Regulations and other prevailing statutory regulations, if any. |
| Who cannot invest | The AMC reserves the right to reject any application irrespective of the category of investor without stating any reason for such rejection. |
| | It should be noted that the following persons cannot invest in the Scheme: 11. Any person who is a foreign national. 12. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies, which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs). |
| | 13. U.S. Person* and residents of Canada, except Non-Resident Indians (NRI)/ Persons of Indian Origin (PIO). NRI/PIO may invest in schemes of the Fund, when physically present in India, as lumpsum subscriptions / switch requests, only through physical mode and upon submission of requisite declaration and documents, on such terms as may be prescribed by the AMC and subject to compliance with applicable laws. |

| *The term "U.S. Person" means any person that is a U.S. Person within the meaning of Regulation S under the Securities Act of 1933 of the United States or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc., as may be in force from time to time |
|--|
| The investor shall be responsible for complying with all the applicable laws for such investment. Kindly note that units of schemes of the Fund are not offered in U.S. and Canada, the schemes/ scheme related documents are not registered/ filed in any country other than India and no person receiving a copy of this document/any other scheme related document must treat this as an offer/invitation/solicitation to subscribe to units of the schemes of the Fund. |
| The AMC/Trustee reserves the right to put the application form/transaction request on hold/reject the subscription/transaction request and redeem units, if already allotted, as and when identified that the same is not in compliance with applicable laws, terms and conditions stipulated by AMC/Trustee from time to time and/or the documents/undertakings provided by such investors are not satisfactory. Such redemption will be processed at the applicable Net Asset Value and subject to applicable taxes and exit load, if any. If an existing unit holder subsequently becomes a U.S. Person or resident of Canada, then such unit holder will not be able to purchase any additional units in schemes of the Fund except in the manner as stated in 3 above. |
| 14. NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time. 15. Religious and charitable trusts, wakfs or other public trusts that have not received necessary approvals and a private trust that is not authorised to invest in Mutual Fund schemes under its trust deed. The Mutual Fund will not be responsible for or any adverse consequences as a result of an investment by a public or a private trust if it is ineligible to make such investments The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Schemes from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. As Units may not be held by any person in breach of the SEBI Regulations, any law or requirements of any governmental, statutory authority including, without limitation, exchange control regulations, the Mutual Fund / Trustee / AMC may mandatorily redeem all the Units of any Unitholder where the Units are held by a Unitholder in breach of the same. |
| The Mutual Fund / Trustee / AMC may redeem Units of any Unitholder in the event it is found that the Unitholder has submitted information either in the application or otherwise that is false, misleading or incomplete. |
| As the Scheme is an open ended Scheme, this provision may not be applicable. |
| |

| Restrictions, if any, | Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme: |
|------------------------|--|
| on the right to freely | In terms of para 1.12 of SEBI Master circular dated June 27, 2024. the repurchase/redemption |
| retain or dispose of | (including switch-out) of units of the Scheme may be restricted under any of the following |
| units being offered. | circumstances: |
| onico being offered. | Liquidity issues - When market, at large, becomes illiquid affecting almost all securities rather |
| | than any issuer specific security. |
| | Market failures, exchange closures: when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. Operational issues: when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g., a black out) Further, such restriction on redemption (including switch-out) may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. |
| | Destriction of requirebase (redemption facility under the Cahama shall be made applicable only after |
| | Restriction of repurchase/redemption facility under the Scheme shall be made applicable only after the approval from the Board of Directors of the AMC and the Trustees. The approval from the AMC |
| | Board and the Trustees giving details of circumstances and justification for the proposed action |
| | shall also be informed to SEBI immediately. |
| | Further, where such restriction of repurchase/redemption facility under the Scheme is imposed, the |
| | Trustee / AMC may, in the interest of the Unit holders of the Scheme, keeping in view the unforeseen |
| | circumstances / unsure conditions, limit the total amount of redemption which may be redeemed on |
| | any business day as the Trustee / AMC may decide in any particular case, provided: |
| | 5. No redemption requests upto Rs. 2 lakh shall be subject to such restriction. |
| | Where redemption requests are above Rs. 2 lakh, AMCs shall redeem the first Rs. 2 lakh without such restriction and remaining part over and above Rs. 2 lakh shall be subject to such restriction. Subject to provisions of aforesaid SEBI Master circular dated June 27, 2024 and SEBI (Mutual Funds) Regulations, 1996, Trustee / AMC reserves the right to determine the operational procedure concerning such restriction on redemption and the same shall be notified to the investors by display of public notice at various investor service centres of AMC and its website (www.barodabnpparibasmf.in). |
| | |
| | The AMC / Trustee reserve the right to change / modify the aforesaid provisions pertaining to Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme. Freezing / Seizure of Accounts: |
| | Investors may note that under the following circumstances the Trustee / AMC may at its sole |
| | discretion (and without being responsible and/or liable in any manner whatsoever) freeze/seize a unit holder's account (or deal with the same in the manner the Trustee / AMC is directed and/or ordered) under a Scheme: |
| | Under any requirement of any law or regulations for the time being in force. |
| | Under the direction and/or order (including interim orders) of any regulatory/statutory authority or any judicial authority or any quasi-judicial authority or such other competent authority having the powers to give direction and/or order. Suspension of Sale of the Units: |
| | The Sale of units of the Scheme may be suspended temporarily or indefinitely under any of the |
| | following circumstances: |
| | During the period of book closure, if any Stock markets stop functioning or trading is restricted |
| | Stock markets stop functioning or trading is restricted |

| | Periods of extreme volatility in the stock mark is prejudicial to the interest of the unit holder A complete breakdown or dislocation of busi Natural calamities Declaration of war or occurrence of insur- sustained financial, political or industrial em SEBI, by orders, so direct The Trustee / AMC reserves the right in its sol units of the Scheme [including any one Plan/O AMC views that changing the size of the corpus of the Scheme. In the above eventualities, the t subscription of units will not be applicable. | rs. ness in the major fin rection, civic commo nergency or disturbar e discretion to witho ption of the Scheme may prove detrimen cime limits indicated, | ancial markets otion or any other serious or nce draw the facility of sale of the l, temporarily or indefinitely, if ital to the existing unit holders . for processing of requests for |
|---|---|---|--|
| Cut off timing for subscriptions/ redemptions/ | Subscriptions and Switch-in (irrespective of application amo | | Applicable NAV |
| switches This is the time before which your application (complete in all respects) should | 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 funds are available for |
| reach the official points of acceptance. | In respect of valid application is received after 3.00 p.m. on a The NAV of the subsequent Business Day and funds for the entire amount of subscription/ day on which the funds are 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.) | | |
| | Irrespective of the time of receipt of application for the entire amount of subscription/ purchass application/request are credited to the bank according before cutoff time on any subsequent Business I utilization before the cut-off time (of 3.00 p.m.) Business Day. | se/ switch-in as per count of the Scheme Day i.e. available for | Business Day on which the funds are available for |
| | | zation before the cur by the Scheme. o apply to systemat lan (STP) etc. To cla IDCW Sweep facility, are available for uti STP or record date fo Applicable NAV | t-off time without availing any ic transactions i.e. Systematic arify, for investments through , etc. the units will be allotted lization by the Target Scheme r amount of distribution under |
| | Receipt of valid application up to 3 p.m. on a Business Day | received. | on which the application is |

| | Descript of valid application after 2 p.m. op a | The NAV of the next Business Day on which the |
|---------------------|--|--|
| | Business Day | application is received. |
| | platform, Applicable NAV shall be reckoned of confirmation slip given by stock exchange m through electronic mode (including online facil of NAV, would be the time when the request for servers of AMC/Registrar. The cut off time for the tele transact facility is units will be allotted as per the closing NAV of cut off time and the funds are available for uti | investors who transact through the stock exchange on the basis of the time stamping as evidenced by nechanism. Similarly, the time of transaction done lity), for the purpose of determining the applicability or purchase / sale / switch of units is received in the s 12:30 p.m. for purchases on all business days and, f the day on which the funds are received before the ilization. |
| Minimum balance to | There is no such requirement | |
| be maintained and | | |
| consequences of | | |
| non-maintenance | | |
| Accounts Statements | SMS within 5 working days of receipt of v | specifying the units allotted by way of email and/or valid application/transaction to the Unit holders nber (whether units are held in demat mode or in |
| | of the immediately succeeding month to th has/have taken place during the month. In cas folios then CAS detailing holding of investmer | hly basis and shall be issued on or before 15th be unit holder(s) in whose folio(s) transaction(s) se there is no transaction in any of the mutual fund hts across all schemes of all Mutual Funds will be ery six months (i.e. September/ March)] and shall succeeding month. |
| | containing details of transactions across all Depository by email / physical mode. Investo | g securities in Demat account shall receive a CAS I Mutual Fund schemes and securities from the ors having MF investments and not having Demat lustry containing details of transactions across all de. |
| Dividend/ IDCW | The payment of dividend/IDCW to the unithold the record date or as per timelines prescribed | ders shall be made within seven working days from by SEBI / AMFI from time to time. |
| Redemption | The redemption or repurchase proceeds shall b days from the date of redemption or repurcha: For details refer para 14.1.3 of SEBI Master Cir | |
| Bank Mandate | Registration of multiple bank accounts | |
| | Registration of Multiple Bank Account Form" sh bank mandate or for registration of multiple b specified folio (existing or new). Individuals ar and non-individuals can register upto 10 bank | ccounts in his folio. The "Change of Bank Mandate & hall be used by the unitholders for change in existing bank account details for all investments held in the hd HUF investors can register up to 5 bank accounts accounts by filling up the Multiple Bank Registration cess of verification for the above registration as is |

| Delay in payment of | The AMC shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI | | | | | |
|---------------------|---|--|--|--|--|--|
| redemption/ | for such delays. | | | | | |
| repurchase | | | | | | |
| proceeds/dividend | | | | | | |
| Unclaimed | In terms of para 14.3 of SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June | | | | | |
| Redemption and | 27, 2024, the unclaimed redemption amount and IDCW amounts (the funds) may be deployed by | | | | | |
| Income Distribution | the Mutual Fund in money market instruments and separate plan of liquid scheme / Money Market | | | | | |
| cum Capital | Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed | | | | | |
| Withdrawal Amount | | | | | | |
| | due date shall be paid an initial unclaimed amount along-with the income earned on its | | | | | |
| | deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed | | | | | |
| | amount along-with the income earned on its deployment till the end of the third year. After the | | | | | |
| | third year, the income earned on such unclaimed amounts shall be used for the purpose of investor | | | | | |
| | education. | | | | | |
| | | | | | | |
| | The details of such unclaimed redemption/IDCW amounts are made available to investors upon | | | | | |
| | them providing proper credentials, on website of Mutual Funds and AMFI along with the | | | | | |
| | information on the process of claiming the unclaimed amount and the necessary forms / documents | | | | | |
| | required for the same. | | | | | |
| Disclosure w.r.t | In case of minor application, AMC will register standing instructions till the date of the minor | | | | | |
| investment by | attaining majority, though the instructions may be for a period beyond that date. Prior to minor | | | | | |
| minors | 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. | | | | | |
| | "As per SEBI Circular No. SEBI/HO/IMD/POD-II/CIR/P/2024/90 dated June 27, 2024, "Investments | | | | | |
| | (including through existing SIP registrations) in the name of minors shall be permitted only from | | | | | |
| | bank account of the minor, parent or legal guardian of the minor or from a joint account of the | | | | | |
| | minor with the parent or legal guardian." | | | | | |
| | | | | | | |
| | Further to note that the redemption/Income Distribution cum Capital Withdrawal (IDCW) proceeds | | | | | |
| | for investments held in the name of Minor shall continue to be transferred to the verified bank | | | | | |
| | account of the minor (i.e. of the minor or minor with parent/ legal guardian) only. Therefore, | | | | | |
| | investors must ensure to update the folios with minor's bank account details as the 'Pay-out Bank | | | | | |
| | account' by providing necessary documents before tendering redemption requests / for receiving | | | | | |
| | IDCW distributions. | | | | | |
| Principles of | Not Applicable | | | | | |
| incentive structure | | | | | | |
| for market makers | | | | | | |
| (for ETFs) | | | | | | |
| - / | 1 | | | | | |

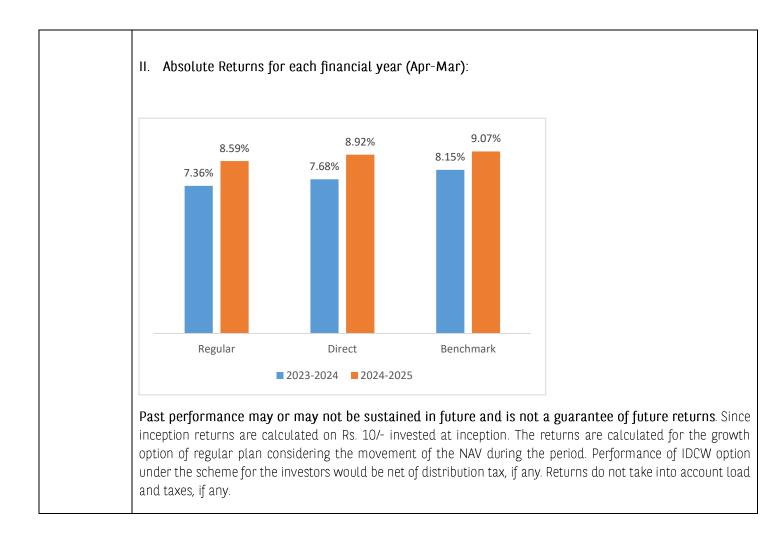
| Investment Objective | This product is suitable for investors who are seeking*: | Scheme Riskometer^^ | Benchmark Riskometer^ (as applicable) |
|--|---|--|---|
| The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty SDL December 2028 Index before expenses, subject to tracking errors, fees and expenses. However, there is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns. | target maturity period. | Investors understand that their principal will be at Moderate Risk | Benchmark riskometer will be at Low to Moderate Risk As per AMFI Tier I Benchmark i.e NIFTY SDL December 2028 Index |

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

^^scheme portfolio as on April 30, 2025.

^Basis Index constituents as on April 30, 2025.

| Performance | I. Compounded annua | lised returns (%) oj | f Growth Option as | at April 30, 2025 | |
|------------------|--|----------------------------------|---------------------------------|--------------------------|--|
| of the scheme | Compounded Annualised Returns | Scheme Returns % Regular Plan | Scheme Returns % Direct Plan | Benchmark Returns#% | |
| | Returns for the last 1 year | 10.65 | 10.98 | 11.12 | |
| | Returns for the last 3 years | N.A. | N.A. | N.A. | |
| | Returns for the last 5 years | N.A. | N.A. | N.A. | |
| | Returns since inception - Reg Plan | 8.97 | - | 9.55 | |
| | Returns since inception - Direct Plan | - | 9.30 | 9.55 | |
| | # Nifty SDL December 2028 Index | | | | |
| | Inception Date: BBNPPSDL28F - RP & DP : March 24, 2023 | | | | |
| | As the scheme has not com provided | pleted 3 years and 5 years | , hence 3 years and 5 years | performance has not been | |



| Name of the | Baroda BNP Paribas Nifty200 Momentum 30 Index Fund | | |
|--|--|--|--|
| Scheme | (An open-ended scheme replicating / tracking the Nifty200 Momentum 30 Total Returns Index) | | |
| Portfolio rebalancing | Portfolio Rebalancing Strategy under passive deviation: (a) The Scheme shall seek to replicate the index completely at all times. (b) In the event of index reconstitution and rebalance, the scheme shall complete the rebalance of its portfolio within 7 calendar days. | | |
| | In case of change in constituents of the index due to periodic review, the portfolio of equity Index Funds shall be rebalanced within 7 calendar days. Any transactions undertaken in the scheme portfolio of Index Fund in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time. At all times the AMC shall ensure that the portfolio will adhere to the overall investment objective of the Scheme. In the event of involuntary corporate action, the Scheme shall dispose the security not forming part of the underlying index within 7 Days from the date of allotment/ listing, whichever is later. | | |
| | Portfolio rebalancing under defensive consideration As per para 3.6.7.1 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the asset allocation pattern indicated above may change for a short term period on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be rebalanced within 7 calendar days from the date of deviation and further action may be taken as specified under SEBI Circulars/ AMFI guidelines issued from time to time. | | |
| Disclosure w.r.t | Not applicable. | | |
| investments by key personnel and AMC | For other disclosure w.r.t investment by Key personnel and AMC directors including regulatory provisions in this, please refer to SAI of the fund. | | |
| directors including regulatory provisions | For detailed disclosure, kindly refer SAI | | |
| AMC in the Scheme | The AMC, Trustee, Sponsor, or their associates may invest in the Scheme subject to the SEBI Regulation & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. As per the existing SEBI Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the Scheme. The AMC shall based on the risk value assigned to the Scheme, i terms of para 17.4 of SEBI Master dated June 27, 2024, invest minimum amount as a percentage of AUP as per provisions of para 6.9 and 6.10 of SEBI Master circular dated June 27, 2024 as amended from time to time. The details of AMC's investment in the Scheme is provided Please visit website https://www.barodabnpapribasmf.in/disclosure-of-sum-invested-by-amc-and-designated-employees | | |
| Taxation | For details on taxation please refer to the clause on taxation in the Statement of Additional Information ('SAI') apart from the following: The information is provided for general information only as per the Income-tax Act, 1961 ('Act') as amended by the Finance Act, 2025. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/ authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the scheme. | | |

| | EQUITY ORIENTED FUND: Equity-oriented fund has been defined to mean a fund set up under a scheme of a mutual fund specified under clause (23D) of section 10 of the Act and, (i) In a case where the fund invests in the units of another fund which is traded on a recognized stock exchange- | | | | |
|-------------------------------------|---|---|---|--|--|
| | | | | | |
| | | | | | |
| | (a) A minimum of 90% of the total proceeds of such funds is invested in the units of such other fund; and (b) such other fund also invests a minimum of 90% of its total proceeds in the equity shares of domestic companies listed on recognized stock exchange; and (ii) in any other case, a minimum of 65% of the total proceeds of such fund is invested in the equity shares of domestic companies listed on recognized stock exchange. | | | | |
| | | | | | |
| | · · · · · | e of equity shareholding or unit held in respect of the fund, as the case may reference to the annual average of the monthly averages of opening and | | | |
| | | Resident Investors | Mutual Fund | | |
| | Equity Fund | | | | |
| | Tax on dividend received from units of the scheme | Tax rates applicable basis the status of the investor i.e. corporate, non- corporate, etc. | Withholding tax on the income distributed to the investors | | |
| | Capital Gains | Please refer SAI for tax rates applicable. | 10% (Please refer SAI) | | |
| | Long Term (held for more than | 12 months) | | | |
| | - Upto Rs. 1.25 lakhs | Nil | Nil | | |
| | - Exceeding Rs. 1.25 lakhs | 12.5% | Nil | | |
| | Short term (held for 12 months or less) | 20% | Nil | | |
| | | Please refer SAI for gains arising on sale of units | Nil | | |
| Associate Transactions | For detailed disclosure, kindly | refer SAI | | | |
| Listing and transfer of units | Transferability Listing: At present, the Units of the Scheme are not proposed to be listed on any stock exchange. However, the AMC / Trustee may at their sole discretion list the Units under the Scheme on one or more stock exchanges at a later date. | | | | |
| | ble by act of parties or by operation of ents and fulfillment of the eligibility actice guideline No. 135/BP/116/2024- 2025-26 dated May 8, 2025 and AMC | | | | |

| | For further details, refer SAI | | | | |
|----------------|--|--|--|--|--|
| Dematerializat | Pursuant to para 14.4.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June | | | | |
| ion of units | 27, 2024; the unit holders of the scheme shall be provided an option to hold units in demat form in | | | | |
| | addition to physical form. The following shall be applicable: | | | | |
| | addition to physical form. The following shall be applicable: 7. The unit holder opting to hold units in demat form must provide their demat account details in the specified section of the application form. Such unit holder should have a beneficiary account with the depository participant (DP) (registered with NSDL / CDSL) and shall be required to indicate in the application form the name of the DP, DP ID Number and the beneficiary account number. The unit holder must mandatorily provide latest client investor master or demat account statement along with the application form. 8. Units held in demat form are transferable (except for Equity Linked Savings Scheme) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time. Transfer can be made only in favor of transferees who are capable of holding units and having a valid demat account. 9. In case, the unit holder desires to hold the units in a demat/rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted alongwith a demat/remat request form to the DP directly and not to the AMC or the Registrar and Transfer Agent (RTA) of the Fund. The AMC shall then issue units in the desired form on the receipt of valid documents from the respective DP. The credit of the converted units shall be reflected in the transaction statement provided by the DP to its client. Similarly, request for redemption or any other non – financial request shall be submitted directly to the DP and not to the AMC/ RTA of the Fund. 10. For the units held in demat form investors will receive an account statement from their respective DPs and not from AMC / RTA of the Fund. 11. Units will be credited in the demat account only based on fund realization. 12. The facility of availing the units in demat / remat form is available subject to such processes, | | | | |
| | | | | | |
| | to investors demat account as per the settlement calendar. | | | | |
| Minimum | Not Applicable | | | | |
| Target amount | | | | | |
| (This is the | | | | | |
| minimum | | | | | |
| amount | | | | | |
| required to | | | | | |
| operate the | | | | | |
| scheme and if | | | | | |
| this is not | | | | | |
| collected | | | | | |
| during the NFO | | | | | |
| period, then | | | | | |
| all the | | | | | |
| investors | | | | | |
| would be | | | | | |
| refunded the | | | | | |
| amount | | | | | |
| alliuulli | | | | | |

| invested | | | | |
|------------------|---|--|--|--|
| without any | | | | |
| return.) | | | | |
| Maximum | Not Applicable | | | |
| Amount to be | | | | |
| | | | | |
| raised (if any) | | | | |
| Dividend P o l i | Distribution of amounts under IDCW option shall be in line with provisions mentioned under Chapter 11 | | | |
| су(IDСW) | | | | |
| | guidelines/clarifications issued by SEBI from time to time. | | | |
| Allotment | All Applicants whose monies towards purchase of Units have been realised by the Fund will be allotted | | | |
| (Detailed | units within 5 working days, provided the applications are complete in all respects and are found to be in | | | |
| procedure) | order. Units will be allotted in dematerialized form, if so, requested by the unit holder in the application | | | |
| . , | form. In all other cases, a statement of account showing the number of units allotted will be issued. Any | | | |
| | application for subscription of units may be rejected if found invalid, incomplete or due to unavailability | | | |
| | of underlying securities, etc. The AMC shall issue units in dematerialized form to a unit holder in a scheme | | | |
| | | | | |
| | within two working days of the receipt of request from the unit holder to convert his units in demat form. | | | |
| | Allotment of units will be done after deduction of applicable stamp duty and transaction charges, if any | | | |
| Refund | Not Applicable | | | |
| Who can invest | The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, | | | |
| This is an | wherever relevant, to purchase of units of mutual funds being permitted under relevant statutory | | | |
| indicative list | regulations and their respective constitutions): | | | |
| and investors | 52. Resident adult individuals either singly or jointly (not exceeding three) or on an anyone or survivo | | | |
| shall consult | basis; | | | |
| their financial | 53. Minors through parent / legal guardian; As per SEBI Circular No. SEBI/HO/IMD/POD-II/CIR/P/2023/0069 | | | |
| advisor to | dated May 12, 2023, Investments (including through existing SIP registrations) in the name of minors | | | |
| ascertain | shall be permitted only from bank account of the minor, parent or legal guardian of the minor or from | | | |
| whether the | a joint account of the minor with the parent or legal guardian." Further to note that the redemption/ Income Distribution cum Capital Withdrawal (IDCW) proceeds for investments held in the name of | | | |
| scheme is | Minor shall continue to be transferred to the verified bank account of the minor (i.e. of the minor or | | | |
| suitable to | minor with parent/ legal guardian) only. Therefore, investors must ensure to update the folios with | | | |
| their risk | minor's bank account details as the 'Pay-out Bank account' by providing necessary documents before | | | |
| | tendering redemption requests / for receiving IDCW distributions | | | |
| profile | 54. Karta of Hindu Undivided Family (HUF); | | | |
| | 55. Partnership Firms & Limited Liability Partnerships (LLPs); | | | |
| | 56.Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or Bodies of | | | |
| | Individuals (whether incorporated or not) and Societies registered under the Societies Registration | | | |
| | Act, 1860; | | | |
| | 57. Banks & Financial Institutions; | | | |
| | 58. Mutual Funds / Alternative Investment Funds registered with SEBI; | | | |
| | 59. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes under their | | | |
| | | | | |
| | trust deeds & applicable statutory law; 60. Non-resident Indians (NRIs)/Persons of Indian Origin residing abroad (PIO) either on repatriation basis | | | |
| | or non-repatriation basis; | | | |
| | 61. Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis (subject to RBI | | | |
| | approval, if any) /Foreign Portfolio Investors (FPIs) registered with SEBI. | | | |
| | 62. Army, Air Force, Navy and other paramilitary units and bodies created by such institutions; | | | |
| | 63. Scientific and Industrial Research Organisations; | | | |
| | 64. Multilateral Funding Agencies approved by the Government of India/Reserve Bank of India; | | | |
| | 65. Other Schemes of the Mutual Fund subject to the conditions and limits prescribed by the SEBI | | | |
| | Regulations; | | | |
| | | | | |

| | 66. Non-Government Provident / Pension / Gratuity Funds as and when permitted to invest. | | | |
|------------|--|--|--|--|
| | 67. Trustee, AMC, Sponsor and their associates may subscribe to Units under this Scheme; | | | |
| | 68. Such other individuals/institutions/body corporate etc, as may be decided by the AMC from time to | | | |
| | time, so long as wherever applicable they are in conformity with the SEBI Regulations. | | | |
| | | | | |
| | The list given above is indicative and the applicable law, if any, shall supersede the list. The Trustee, | | | |
| | reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of | | | |
| | cheques issued by the investor for purchase of Units of this Scheme. Prospective investors are advised to | | | |
| | satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from | | | |
| | investing in the Scheme and are authorized to purchase units of mutual funds as per their respective | | | |
| | constitutions, charter documents, corporate / other authorizations and relevant statutory provisions. | | | |
| | The Mutual Fund reserves the right to include / exclude new / existing categories of investors to in | | | |
| | the Scheme from time to time, subject to the SEBI Regulations and other prevailing statutory regulat | | | |
| | if any. | | | |
| | Pursuant to para 17.16 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June | | | |
| | 27, 2024 , Investors subscribing to the units of the Fund will have an option of: a) Providing nomination | | | |
| | b)opting out nomination through a signed declaration form as per the choice of the unit holder(s) | | | |
| Who cannot | | | | |
| invest | stating any reason for such rejection. It should be noted that the following persons cannot invest in the Scheme: | | | |
| | 16. Any person who is a foreign national. | | | |
| | 17. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms | | | |
| | and societies, which are held directly or indirectly but ultimately to the extent of at least 60% by | | | |
| | and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such person | | | |
| | (OCBs). 18. Non-Resident Indians residing in the United States of America and Canada. <i>(Kindly note that units of</i> | | | |
| | the Scheme are not being offered in US and Canada). | | | |
| | 19. Individual investors defined as US persons which shall include the following: | | | |
| | - Designation of the unitholder as a US citizen or resident; or | | | |
| | - Unitholder with a US place of birth; or | | | |
| | Unitholder with a current US residence address or US mailing address (including a US post office box); or | | | |
| | Unitholder with a current US telephone number (regardless of whether such number is the only | | | |
| | telephone number associated with the account holder); or | | | |
| | - Unitholder with a current power of attorney or signatory authority granted to a person with a US | | | |
| | address as above; | | | |
| | (i) Accordingly, no fresh purchases in the Scheme would be allowed to be made by US persons as defined | | | |
| | above. | | | |
| | (ii) In case AMC / Fund subsequently identifies, that the subscription amount has been received from US | | | |
| | person, then the AMC/ Fund at its sole discretion shall reject the application at the applicable NAV (at the | | | |
| | time of investment) without any load, within 10 working days of identification of their status as US person. | | | |
| | (iii) If an existing unit holder(s) subsequently becomes a US person, then such unit holder(s) will not be | | | |
| | able to purchase any additional Units in any of the Schemes of the Fund. In case the AMC / Fund | | | |
| | subsequently identifies that the subscription amount has been received from US person, either through | | | |
| | its own source or through intimation from the investor, then the AMC/ Fund at its sole discretion shall | | | |
| | redeem all the existing investment at the applicable NAV on date of redemption, subject to exit load, if | | | |
| | any, within 10 working days of identification of such change. | | | |
| | It is further clarified that the provisions in clause (ii) and (iii) as above shall, mutadis mutandis, also be applicable for investments received from Non-Resident Indians residing in Canada. | | | |
| | 20. NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial | | | |
| | Action Task Force (FATF), from time to time. | | | |
| | Action functioned (Arry from time to time. | | | |

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| Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme: | | | |
| In terms of para 1.12 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, | | | |
| 2024. the repurchase/redemption (including switch-out) of units of the Scheme may be restricted under | | | |
| any of the following circumstances: Liquidity issues - When market, at large, becomes illiquid affecting almost all securities rather than | | | |
| r than | | | |
| mpact | | | |
| ld also | | | |
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| | *In case of Switch transactions, funds will be made available for utilization in the switch-in scheme t on redemption payout cycle of the switch-out scheme. | | | |
|--------------------------|--|--|--|--|
| | Please note that with respect to applicability of NAV for the subscription / switch ins, irrespective of t | | | |
| | amount, the funds are available for utilization before the cut-off time without availing any credit faci whether intra-day or otherwise, by the Scheme. | | | |
| | Please note the aforesaid provisions shall also apply to systematic transactions i.e. Systematic Investm Plan (SIP), Systematic Transfer Plan (STP) etc. To clarify, for investments through systematic investm routes such as SIP, STP, myTrigger STP, IDCW Sweep facility, etc. the units will be allotted as per the NAV the day on which the funds are available for utilization by the Target Scheme irrespective of the installm date of the SIP, STP or record date for amount of distribution under IDCW option etc. | | | |
| | | | | |
| | Redemptions and Switch-outs Applicable NAV | | | |
| | Receipt of valid application up to 3 p.m. on a The NAV of the day on which the application is receive Business Day | | | |
| | Receipt of valid application after 3 p.m. on a The NAV of the next Business Day on which the Business Day on which the application is received. | | | |
| | Subject to above provisions, with respect to investors who transact through the stock exchange platfor Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip g by stock exchange mechanism. Similarly, the time of transaction done through electronic mode (inclu online facility), for the purpose of determining the applicability of NAV, would be the time when the req for purchase / sale / switch of units is received in the servers of AMC/Registrar. The cut off time for the tele transact facility is 12:30 p.m. for purchases on all business days and, units be allotted as per the closing NAV of the day on which the funds are received before the cut off time and funds are available for utilization. | | | |
| | | | | |
| Minimum | There is no such requirement | | | |
| balance to be maintained | | | | |
| and | | | | |
| consequences | | | | |
| of non- | | | | |
| maintenance | | | | |
| Accounts Statements | The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). | | | |
| | The CAS shall be generated on a monthly basis and shall be issued on or before 15th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)] and shall be issued on or before 21st of the immediately succeeding month. | | | |
| | Investors having MF investments and holding securities in Demat account shall receive a CAS containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode. Investors having MF investments and not having Demat account shall receive a CAS from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical | | | |

| | mode. | | | | |
|---|--|--|--|--|--|
| Dividend/ | For further details, refer SAI. The payment of dividend/IDCW to the unitholders shall be made within seven working days from the | | | | |
| IDCW | record date or as per timelines prescribed by SEBI / AMFI from time to time. | | | | |
| Redemption | The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days | | | | |
| | from the date of redemption or repurchase. | | | | |
| | For details refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024 | | | | |
| Bank Mandate | Bank Account Details: | | | | |
| | In order to protect the interest of Unit Holders from fraudulent encashment of cheques, the SEBI Regulations have made it mandatory for investors to mention in their application / redemption request, their bank name and account number. The normal processing time may not be applicable in situations where such details are not provided by investors / Unit Holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and / or any delay / loss in transit. Investors would be required to submit any one of the following documents, in case the cheque provided along with fresh subscription/new folio creation does not belong to the bank mandate specified in the application form: | | | | |
| | (i)Original cancelled cheque or photocopy of the cheque having the First Holder name printed on it; (ii)Original cancelled cheque or photocopy of the cheque without having the name printed on it and either of (a) Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application (b) Photocopy of the bank statement/ bank pass book duly attested by the bank manager/ authorized official and bank seal (c) Bank Confirmation for the name and Bank Account Number of the First Holder along with MICR & IFSC details duly signed by the bank manager/authorized official. | | | | |
| In case, the application for subscription does not comply with the above requirements, its sole and absolute discretion, reject/not process such application and refund the sub to the bank account from where the investment was made and shall not be lial rejection/refund. | | | | | |
| Delay | Registration of multiple bank accounts Unitholders can also register multiple bank accounts in his folio. The "Change of Bank Mandate & Registration of Multiple Bank Account Form" shall be used by the unitholders for change in existing bank mandate or for registration of multiple bank account details for all investments held in the specified folio (existing or new). Individuals and HUF investors can register up to 5 bank accounts and non-individuals can register up to 10 bank accounts by filling up the Multiple Bank Registration Form. AMC / RTA shall adopt the same process of verification for the above registration as is applicable for change of bank mandate. | | | | |
| Delay in | The treatment of Unclaimed Redemption and IDCW amount shall be as per para 14.3 of Master Circular | | | | |
| payment of redemption/ | dated June 27, 2024. For more details refer "SAI" | | | | |
| repurchase | | | | | |
| proceeds/divid | | | | | |
| end | | | | | |
| Unclaimed | The treatment of Unclaimed Redemption and IDCW amount shall be as per para 14.3 of Master Circular | | | | |
| Redemption | dated June 27, 2024. | | | | |
| and Income | | | | | |
| Distribution | | | | | |
| cum Capital | | | | | |
| · · | | | | | |

| Withdrawal | |
|------------------|--|
| Amount | |
| Disclosure w.r.t | In case of minor application, AMC will register standing instructions till the date of the minor attaining |
| investment by | majority, though the instructions may be for a period beyond that date. Prior to minor attaining majority, |
| minors | 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 |
| | |
| | "As per SEBI Circular No. SEBI/HO/IMD/POD-II/CIR/P/2023/0069 dated May 12, 2023, "Investments |
| | (including through existing SIP registrations) in the name of minors shall be permitted only from bank |
| | account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian." |
| | parent of tegat goardian. |
| | Further to note that the redemption/ Income Distribution cum Capital Withdrawal (IDCW) proceeds for |
| | investments held in the name of Minor shall continue to be transferred to the verified bank account of |
| | the minor (i.e. of the minor or minor with parent/ legal guardian) only. Therefore, investors must ensure |
| | to update the folios with minor's bank account details as the 'Pay-out Bank account' by providing |
| | necessary documents before tendering redemption requests / for receiving IDCW distributions. |
| Principles of | Not Applicable |
| incentive | |
| structure for | |
| market makers | |
| (for ETFs) | |
| | |

| Investment Objective | This product is suitable for investors who are seeking*: | Scheme Riskometer^^ | Benchmark Riskometer^ (as applicable) |
|--|--|---|---|
| The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty200 Momentum 30 Total Returns Index before expenses, subject to tracking errors, fees, and expenses. However, there is no assurance that the objective of the Scheme will be achieved. | growth | RISKONETER RISKONETER Investors understand that their principal will be at Very High Risk | Benchmark riskometer is at Very High Risk AMFI Tier I benchmark ie Nifty200 Momentum 30 Total Returns Index |

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. ^scheme portfolio as on April 30, 2025.

^Basis Index constituents as on April 30, 2025.

| e Absolute Returns | Scheme Returns % Regular Plan | Scheme Returns % Direct Plan | Benchmark Returns % | | |
|--|--|---------------------------------|---------------------|--|--|
| Returns for the last 1 Year | N.A. | N.A. | N.A. | | |
| Returns for the last 3 years | N.A. | N.A. | N.A. | | |
| Returns for the last 5 years | N.A. | N.A. | N.A. | | |
| Returns since inception - Reg Plan | -22.36 | | -21.70 | | |
| Returns since inception - Direct Plan | | -22.11 | -21.70 | | |
| Inception Date: (| #Nifty 50 Total Return Index Inception Date: October 15, 2024 Absolute Returns for each financial by means of a bar diagram has not been provided since the Scheme | | | | |
| has not completed a ye | has not completed a year. | | | | |
| growth option considerin the scheme for the inves | Since inception returns are calculated on Rs. 10/- invested at inception. The returns are calculated for the growth option considering the movement of the NAV during the period. Performance of IDCW option under the scheme for the investors would be net of distribution tax, if any. Returns do not take into account load and taxes, if any. | | | | |

| Name of the | Baroda BNP Paribas NIFTY 50 Index Fund |
|--|---|
| Scheme | (An open-ended scheme replicating / tracking the NIFTY 50 Total Return Index) |
| | |
| Portfolio | Portfolio Rebalancing Strategy under passive deviation: |
| rebalancing | (a) The Scheme shall seek to replicate the index completely at all times. |
| | (b) In the event of index reconstitution and rebalance, the scheme shall complete the rebalance of its portfolio within 7 calendar days. |
| | In case of change in constituents of the index due to periodic review, the portfolio of equity Index Funds shall be rebalanced within 7 calendar days. Any transactions undertaken in the scheme portfolio of Index Fund in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time. At all times the AMC shall ensure that the portfolio will adhere to the overall investment objective of the Scheme. |
| | In the event of involuntary corporate action, the Scheme shall dispose the security not forming part of the underlying index within 7 Days from the date of allotment/ listing, whichever is later. |
| | Portfolio rebalancing under defensive consideration As per para 3.6.7.1 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the asset allocation pattern indicated above may change for a short term period on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be rebalanced within 7 calendar days from the date of deviation and further action may be taken as specified under SEBI Circulars/ AMFI guidelines issued from time to time. |
| Disclosure | Not applicable. |
| w.r.t investments by key | For other disclosure w.r.t investment by Key personnel and AMC directors including regulatory provisions in this, please refer to SAI of the fund. |
| personnel | For detailed disclosure, kindly refer SAI |
| and AMC | |
| directors | |
| including | |
| regulatory | |
| provisions | |
| Investments of AMC in the Scheme | The AMC, Trustee, Sponsor, or their associates may invest in the Scheme subject to the SEBI Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. As per the existing SEBI Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the Scheme. The AMC shall based on the risk value assigned to the Scheme, in terms of para 17.4 of SEBI Master dated June 27, 2024, invest minimum amount as a percentage of AUM as per provisions of para 6.9 and 6.10 of SEBI Master circular dated June 27, 2024 as amended from time to time. The details of AMC's investment in the Scheme is provided Please visit website, |
| Taxation | https://www.barodabnpapribasmf.in/disclosure-of-sum-invested-by-amc-and-designated-employees For details on taxation please refer to the clause on taxation in the Statement of Additional Information ('SAI') apart from the following: |

| | The information is provided for general information only as per the Income-tax Act, 1961 ('Act') as amended by the Finance Act, 2025. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/ authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the scheme. | | | | |
|-------------------------------------|--|--|-------------------------------------|--|--|
| | EQUITY ORIENTED FUND: Equity-oriented fund has been defined to mean a fund set up under a scheme of a mutual fund specifi under clause (23D) of section 10 of the Act and, | | | | |
| | (i) In a case where the fund invests in the units of another fund which is traded on a recognized exchange- (a) A minimum of 90% of the total proceeds of such funds is invested in the units of such other fund; (b) such other fund also invests a minimum of 90% of its total proceeds in the equity shares of dom companies listed on recognized stock exchange; and (ii) in any other case, a minimum of 65% of the total proceeds of such fund is invested in the equity s of domestic companies listed on recognized stock exchange. Provided that the percentage of equity shareholding or unit held in respect of the fund, as the case be, shall be computed with reference to the annual average of the monthly averages of opening and clifigures. | | | | |
| | | Resident Investors | Mutual Fund | | |
| | Equity Fund | | motoutionu | | |
| | Tax on dividend received from | corporate, etc. Please refer SAI for tax rates | distributed to the investors 10% | | |
| | | applicable. | (Please refer SAI) | | |
| | Capital Gains | | | | |
| | Long Term (held for more than | | | | |
| | - Upto Rs. 1.25 lakhs | Nil | Nil | | |
| | - Exceeding Rs. 1.25 lakhs | 12.5% | Nil | | |
| | Short term (held for 12 months or less) | | Nil | | |
| | units are held as stock-in- trade by the investors) | Please refer SAI for gains arising on sale of units | Nil | | |
| Associate Transactions | For detailed disclosure, kindly | refer SAI | | | |
| Listing and transfer of units | | | | | |
| | | | | | |
| | Units of the Scheme shall be freely transferable by act of parties or by operation of law, subject restrictions, if any, provided in the section "Restrictions, if any, on the right to freely retain or dispose of units being offered." | | | | |

| | AMC shall, on production of instrument of transfer together with relevant Unit Certificates, register the transfer and return the unit certificate to the transferee within thirty days from the date of such production. If held in demat form, they are freely transferable from one demat account to another demat account in accordance with the provisions of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996. If a person becomes a holder of the Units consequent to an operation of law or upon enforcement of a pledge, the AMC shall, subject to production of satisfactory evidence and submission of such documents by the transferee, effect the transfer, if the transferee is otherwise eligible to hold the Units of the Scheme. Similarly, in cases of transfers taking place consequent to death insolvency etc., the transferee's name will be recorded by the Fund, subject to production of satisfactory evidence. The provisions in respect of deletion of names will not be applicable in case of death of a Unit holder (in the case of joint holdings) as this is treated as transmission of Units and not as transfer. Investors may note that stamp duty and other statutory levies, if any, as applicable from time to time shall be borne by the investor. |
|---------------|--|
| | Further, in accordance with para 14.4.2 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD- 1/P/CIR/2024/90 dated June 27, 2024 on transferability of mutual fund units, investors /unitholders are requested to note that units held in electronic (demat) form shall be transferable under the depository system and will be subject to the transmission facility in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time. |
| Dematerializa | Pursuant to para 14.4.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, |
| tion of units | 2024; the unit holders of the scheme shall be provided an option to hold units in demat form in addition to physical form. The following shall be applicable: |
| | 13. The unit holder opting to hold units in demat form must provide their demat account details in the specified section of the application form. Such unit holder should have a beneficiary account with the depository participant (DP) (registered with NSDL / CDSL) and shall be required to indicate in the application form the name of the DP, DP ID Number and the beneficiary account number. The unit holder must mandatorily provide latest client investor master or demat account statement along with the application form. 14. Units held in demat form are transferable (except for Equity Linked Savings Scheme) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time. Transfer can be made only in favor of transferees who are capable of holding units and having a valid demat account. |
| | 15. In case, the unit holder desires to hold the units in a demat/rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted alongwith a demat/remat request form to the DP directly and not to the AMC or the Registrar and Transfer Agent (RTA) of the Fund. The AMC shall then issue units in the desired form on the receipt of valid documents from the respective DP. The credit of the converted units shall be reflected in the transaction statement provided by the DP to its client. Similarly, request for redemption or any other non – financial request shall be submitted directly to the DP and not to the AMC/ RTA of the Fund. 16. For the units held in demat form investors will receive an account statement from their respective DPs and not from AMC / RTA of the Fund. |
| | Units will be credited in the demat account only based on fund realization. The facility of availing the units in demat / remat form is available subject to such processes, operating guidelines and terms & conditions as may be prescribed by the DPs and the depositories from time to time. |
| | As per para 14.4.2 of SEBI Master Circular dated June 27, 2024and AMFI communication no. 35P/MEM-COR/35/11-12 dated December 23, 2011 an option to hold units in demat form shall be available for SIP transactions. The units will be allotted based on the applicable NAV as per the SID and will be credited to investors demat account as per the settlement calendar. |

| Minimum | Not Applicable |
|-----------------|--|
| Target | |
| amount | |
| (This is the | |
| minimum | |
| amount | |
| | |
| required to | |
| operate the | |
| scheme and if | |
| this is not | |
| collected | |
| during the | |
| NFO period, | |
| then all the | |
| investors | |
| would be | |
| refunded the | |
| amount | |
| invested | |
| without any | |
| return.) | |
| Maximum | Not Applicable |
| Amount to be | |
| raised (if any) | |
| Dividend P o l | Distribution of amounts under IDCW option shall be in line with provisions mentioned under Chapter 11 of |
| icy(IDCW) | SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, read with further |
| | guidelines/clarifications issued by SEBI from time to time. |
| Allotment | All Applicants whose monies towards purchase of Units have been realised by the Fund will be allotted |
| (Detailed | units within 5 working days, provided the applications are complete in all respects and are found to be in |
| procedure) | order. Units will be allotted in dematerialized form, if so, requested by the unit holder in the application |
| | form. In all other cases, a statement of account showing the number of units allotted will be issued. Any |
| | application for subscription of units may be rejected if found invalid, incomplete or due to unavailability of |
| | underlying securities, etc. The AMC shall issue units in dematerialized form to a unit holder in a scheme |
| | within two working days of the receipt of request from the unit holder to convert his units in demat form. |
| | Allotment of units will be done after deduction of applicable stamp duty and transaction charges, if any |
| Refund | If application is rejected, full amount will be refunded within 5 business days of closure of NFO. If refunded |
| | later than 5 business days, interest @15% p.a. for delay period will be paid and charged to the AMC. The |
| | AMC will endeavour to refund the proceeds on the best effort basis either through electronic mode or |
| | physical mode. Refund by physical mode may include refund orders that will be marked "A/c payee only" |
| | and will be in favour of and be despatched to the sole / first Applicant, by registered post. |
| | In accordance with the SEBI Regulations, if the Scheme fails to collect the minimum target amount, the |
| | Mutual Fund and the AMC shall be liable to refund the money to the applicants under the scheme. |
| | In addition to the above, refund of subscription amount to applicants whose applications are invalid for |
| | any reason whatsoever, will commence after the allotment process is completed. |
| Who can | The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, |
| invest This is | wherever relevant, to purchase of units of mutual funds being permitted under relevant statutory |
| an indicative | regulations and their respective constitutions): |

| list and | 69. Resident adult individuals either singly or jointly (not exceeding three) or on an anyone or survivor |
|-----------------|--|
| investors | basis; |
| shall consult | 70. Minors through parent / legal guardian; As per SEBI Circular No. SEBI/HO/IMD/POD-II/CIR/P/2023/0069 dated May 12, 2023, Investments (including through existing SIP registrations) in the name of minors shall |
| their financial | be permitted only from bank account of the minor, parent or legal guardian of the minor or from a joint |
| advisor to | account of the minor with the parent or legal guardian." |
| ascertain | 71. Karta of Hindu Undivided Family (HUF); |
| whether the | 72. Partnership Firms & Limited Liability Partnerships (LLPs); |
| scheme is | 73. Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or Bodies of |
| suitable to | Individuals (whether incorporated or not) and Societies registered under the Societies Registration Act, |
| their risk | 1860; |
| profile | 74. Banks & Financial Institutions; |
| h1 | 75. Mutual Funds / Alternative Investment Funds registered with SEBI;76. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary) |
| | approvals as required) and Private trusts authorised to invest in mutual fund schemes under their trust |
| | deeds & applicable statutory law; |
| | 77. Non-resident Indians (NRIS)/Persons of Indian Origin residing abroad (PIO) either on repatriation basis |
| | or non-repatriation basis; |
| | 78. Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis (subject to RBI approval, if any) /Foreign Portfolio Investors (FPIs) registered with SEBI. |
| | 79. Army, Air Force, Navy and other paramilitary units and bodies created by such institutions; |
| | 80. Scientific and Industrial Research Organisations; |
| | 81. Multilateral Funding Agencies approved by the Government of India/Reserve Bank of India; |
| | 82. Other Scheme of the Mutual Fund subject to the conditions and limits prescribed by the SEBI |
| | Regulations; 83. Non-Government Provident / Pension / Gratuity Funds as and when permitted to invest. |
| | 84. Trustee, AMC, Sponsor and their associates may subscribe to Units under this Scheme; |
| | 85. Such other individuals/institutions/body corporate etc, as may be decided by the AMC from time to |
| | time, so long as wherever applicable they are in conformity with the SEBI Regulations. |
| | The list given above is indicative and the applicable law, if any, shall supersede the list. The Trustee, |
| | reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of |
| | cheques issued by the investor for purchase of Units of this Scheme. Prospective investors are advised to |
| | satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from |
| | investing in the Scheme(s) and are authorized to purchase units of mutual funds as per their respective |
| | constitutions, charter documents, corporate / other authorizations and relevant statutory provisions. |
| | Pursuant to SEBI Circular No. SEBI/HO/IMD/IMD-I DOF1/P/CIR/202 dated July 29, 2022 and SEBI Circular |
| | No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2 dated June 15, 2022, Investors subscribing to the units of the Fund |
| | will have an option of: a) Providing nomination b)opting out nomination through a signed declaration form |
| | in physical or online as per the choice of the unit holder(s) |
| | The AMC/Mutual Fund reserves the right to include / exclude new / existing categories of investors to |
| | invest in the Scheme from time to time, subject to the SEBI Regulations and other prevailing statutory |
| | regulations, if any. |
| Who cannot | The AMC reserves the right to reject any application irrespective of the category of investor without |
| invest | stating any reason for such rejection. |
| | It should be noted that the following persons cannot invest in the Scheme: |
| | 21. Any person who is a foreign national. |
| | 22. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms |
| | and societies, which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs |
| | and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons |
| | (OCBs). 23. U.S. Person* and residents of Canada, except Non-Resident Indians (NRI)/ Persons of Indian Origin |
| | (PIO). NRI/PIO may invest in schemes of the Fund, when physically present in India, as lumpsum |

| subscriptions / switch requests, only through physical mode and upon submission of requisite declaration and documents, on such terms as may be prescribed by the AMC and subject to compliance with applicable laws. |
|---|
| *The term "U.S. Person" means any person that is a U.S. Person within the meaning of Regulation S under the Securities Act of 1933 of the United States or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc., as may be in force from time to time |
| The investor shall be responsible for complying with all the applicable laws for such investment. Kindly note that units of schemes of the Fund are not offered in U.S. and Canada, the schemes/ scheme related documents are not registered/ filed in any country other than India and no person receiving a copy of this document/any other scheme related document must treat this as an offer/invitation/solicitation to subscribe to units of the schemes of the Fund. |
| The AMC/Trustee reserves the right to put the application form/transaction request on hold/reject the subscription/transaction request and redeem units, if already allotted, as and when identified that the same is not in compliance with applicable laws, terms and conditions stipulated by AMC/Trustee from time to time and/or the documents/undertakings provided by such investors are not satisfactory. Such redemption will be processed at the applicable Net Asset Value and subject to applicable taxes and exit load, if any. If an existing unit holder subsequently becomes a U.S. Person or resident of Canada, then such unit holder will not be able to purchase any additional units in schemes of the Fund except in the manner as stated in 3 above. |
| 24. NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time. 25. Religious and charitable trusts, wakfs or other public trusts that have not received necessary approvals and a private trust that is not authorised to invest in Mutual Fund schemes under its trust deed. The Mutual Fund will not be responsible for or any adverse consequences as a result of an investment by a public or a private trust if it is ineligible to make such investments The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Schemes from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. As Units may not be held by any person in breach of the SEBI Regulations, any law or requirements of any governmental, statutory authority including, without limitation, exchange control regulations, the Mutual Fund / Trustee / AMC may mandatorily redeem all the Units of any Unitholder where the Units are held by a Unitholder in breach of the same. |
| The Mutual Fund / Trustee / AMC may redeem Units of any Unitholder in the event it is found that the Unitholder has submitted information either in the application or otherwise that is false, misleading or incomplete. |
| As the Scheme is an open ended Scheme, this provision may not be applicable. |
| |

| manner of | |
|-------------------------|--|
| reissue, the | |
| entity (the | |
| scheme or the | |
| | |
| AMC) | |
| involved in | |
| the same. | |
| Restrictions, | Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme: |
| if any, on the | In terms of para 1.12 of SEBI Master circular dated June 27, 2024. the repurchase/redemption (including |
| right to freely | switch-out) of units of the Scheme may be restricted under any of the following circumstances: |
| retain or dispose of | • Liquidity issues - When market, at large, becomes illiquid affecting almost all securities rather than any issuer specific security. |
| units being offered. | • Market failures, exchange closures: when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. |
| | Operational issues: when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g., a black out) Further, such restriction on redemption (including switch-out) may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. |
| | Restriction of repurchase/redemption facility under the Scheme shall be made applicable only after the approval from the Board of Directors of the AMC and the Trustees. The approval from the AMC Board and the Trustees giving details of circumstances and justification for the proposed action shall also be informed to SEBI immediately. |
| | Further, where such restriction of repurchase/redemption facility under the Scheme is imposed, the Trustee / AMC may, in the interest of the Unit holders of the Scheme, keeping in view the unforeseen circumstances / unsure conditions, limit the total amount of redemption which may be redeemed on any business day as the Trustee / AMC may decide in any particular case, provided: 9. No redemption requests upto Rs. 2 lakh shall be subject to such restriction. 10. Where redemption requests are above Rs. 2 lakh, AMCs shall redeem the first Rs. 2 lakh without such restriction and remaining part over and above Rs. 2 lakh shall be subject to such restriction. Subject to provisions of aforesaid SEBI Master circular dated June 27, 2024 and SEBI (Mutual Funds) Regulations, 1996, Trustee / AMC reserves the right to determine the operational procedure concerning such restriction on redemption and the same shall be notified to the investors by display of public notice at various investor service centres of AMC and its website (www.barodabnpparibasmf.in). |
| | The AMC / Trustee reserve the right to change / modify the aforesaid provisions pertaining to Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme. |
| | Freezing / Seizure of Accounts: Investors may note that under the following circumstances the Trustee / AMC may at its sole discretion (and without being responsible and/or liable in any manner whatsoever) freeze/seize a unit holder's account (or deal with the same in the manner the Trustee / AMC is directed and/or ordered) under a Scheme: |
| | Under any requirement of any law or regulations for the time being in force. Under the direction and/or order (including interim orders) of any regulatory/statutory authority or any judicial authority or any quasi-judicial authority or such other competent authority having the powers to give direction and/or order. |

| | Suspension of Sale of the Units: | | | | |
|--|--|--------------------------------------|--|---|--|
| | The Sale of units of the Scheme may be suspended temporarily or indefinitely under any of the following | | | | |
| | circumstances: | | | | |
| | • During the period of book closure, if any | | | | |
| | Stock markets stop functioning or trading is restricted | | | | |
| | Periods of extreme volatility in the stock markets, which in the opinion of the Investment Manager is | | | | |
| | prejudicial to the interest of the unit holders. | , | | | |
| | • A complete breakdown or dislocation of business in the major financi | al markets | | | |
| | Natural calamities | | | | |
| | Declaration of war or occurrence of insurrection, civic commotion of financial, political or industrial emergency or disturbance | or any other serious or sustained | | | |
| | SEBI, by orders, so direct | | | | |
| | The Trustee / AMC reserves the right in its sole discretion to withdraw | the facility of sale of the units of | | | |
| | the Scheme [including any one Plan/Option of the Scheme], temporarily | | | | |
| | changing the size of the corpus may prove detrimental to the existing u | | | | |
| | above eventualities, the time limits indicated, for processing of request | - | | | |
| | be applicable. | - je: | | | |
| Cut off timing | Subscriptions and Switch-ins* | Applicable NAV | | | |
| for | (irrespective of application amount): | | | | |
| subscriptions | In respect of valid application received up to 3.00 p.m. on a Business | The NAV of the day on which | | | |
| / | Day and funds for the entire amount of subscription/ purchase/ | | | | |
| redemptions/ | switch-in as per application/request are credited to the bank account | | | | |
| switches This | of the Scheme before cut-off time i.e. available for utilization before | | | | |
| is the time | the cut-off time (of 3.00 p.m.). | | | | |
| before which | In respect of valid application is received after 3.00 p.m. on a Business | The NAV of the subsequent day | | | |
| your | Day and funds for the entire amount of subscription/ purchase/ | on which the funds are | | | |
| application | switch-in as per application /request are credited to the bank account | available for utilization. | | | |
| (complete in | of the Scheme after cut-off time i.e. available for utilization after the | | | | |
| all respects) | cut-off time (of 3.00 p.m.) | | | | |
| should reach | Irrespective of the time of receipt of application, where the funds for | The NAV of such subsequent | | | |
| the official | the entire amount of subscription/ purchase/ switch-in as per | Business Day on which the | | | |
| points of | application/request are credited to the bank account of the Scheme | funds are available for | | | |
| acceptance. | before cutoff time on any subsequent Business Day i.e. available for | utilization. | | | |
| | utilization before the cut-off time (of 3.00 p.m.) on any subsequent | | | | |
| | Business Day. | | | | |
| | Please note that with respect to applicability of NAV for the subscriptio | | | | |
| | amount, the funds are available for utilization before the cut-off time without availing any credit | | | | |
| whether intra-day or otherwise, by the Scheme. Please note the aforesaid provisions shall also apply to systematic transactions i.e | | | | | |
| | | | | Investment Plan (SIP), Systematic Transfer Plan (STP) etc. To clarify, for investments through syst | |
| | investment routes such as SIP, STP, IDCW Sweep facility, etc. the units will be allotted as per the NAV o | | | | |
| | the day on which the funds are available for utilization by the Target Scheme irrespective of the | | | | |
| | instalment date of the SIP, STP or record date for amount of distributio | on under IDCW option etc. | | | |
| | Redemptions and Switch-outsApplicable NAV | | | | |
| | | | | | |

| | Receipt of valid application up to 3 p.m. on a Business Day | The NAV of the day on which the application is received. | | |
|---|---|--|--|--|
| | Receipt of valid application after 3 p.m. on a Business Day | The NAV of the next Business Day on which the application is received. | | |
| Minimum balance to be maintained | Applicable NAV shall be reckoned on the basis of given by stock exchange mechanism. Similarly, (including online facility), for the purpose of do when the request for purchase / sale / switch of The cut off time for the tele transact facility is 1 | stors who transact through the stock exchange platform, of the time stamping as evidenced by confirmation slip the time of transaction done through electronic mode etermining the applicability of NAV, would be the time f units is received in the servers of AMC/Registrar. .2:30 p.m. for purchases on all business days and, units o on which the funds are received before the cut off time | | |
| and consequences of non- maintenance | | | | |
| Accounts Statements | The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). | | | |
| | The CAS shall be generated on a monthly basis and shall be issued on or before 15th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)] and shall be issued on or before 21st of the immediately succeeding month. | | | |
| | Investors having MF investments and holding securities in Demat account shall receive a CAS contain details of transactions across all Mutual Fund schemes and securities from the Depository by ema physical mode. Investors having MF investments and not having Demat account shall receive a CAS from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode. For further details, refer SAI. | | | |
| Dividend/ IDCW | The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date or as per timelines prescribed by SEBI / AMFI from time to time. | | | |
| Redemption | The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. For details refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024 | | | |
| Bank Mandate | Registration of multiple bank accounts Unitholders can also register multiple bank accounts in his folio. The "Change of Bank Mandate & Registration of Multiple Bank Account Form" shall be used by the unitholders for change in existing bank mandate or for registration of multiple bank account details for all investments held in the specified folio (existing or new). Individuals and HUF investors can register up to 5 bank accounts and non-individuals | | | |

| Delay in payment of redemption/ | can register upto 10 bank accounts by filling up the Multiple Bank Registration Form. AMC / RTA shall adopt the same process of verification for the above registration as is applicable for change of bank mandate. Beyond 3 working days from the date of receipt of redemption request, the AMC shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delays (presently @ 15% per annum). |
|--|---|
| repurchase proceeds/divi dend | The AMC shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 by SEBI for the period of such delay. |
| Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount | In terms of para 14.3 of SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the unclaimed redemption amount and IDCW amounts (the funds) may be deployed by the Mutual Fund in money market instruments and separate plan of liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts only. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid an initial unclaimed amount along-with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on such unclaimed amounts shall be used for the purpose of investor education. |
| | The details of such unclaimed redemption/IDCW amounts are made available to investors upon them providing proper credentials, on website of Mutual Funds and AMFI along with the information on the process of claiming the unclaimed amount and the necessary forms / documents required for the same. |
| Disclosure w.r.t investment by minors | Investments (including through existing SIP registrations) in the name of minors shall be permitted only from bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian. In case of minor's application, AMC will register systematic transactions (SIP/STP/SWP/etc.) 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. Further to note that the redemption/ Income Distribution cum Capital Withdrawal (IDCW) proceeds for investments held in the name of Minor shall continue to be transferred to the verified bank account of the minor (i.e. of the minor or minor with parent/ legal guardian) only. Therefore, investors must ensure to update the folios with minor's bank account details as the 'Pay-out Bank account' by providing necessary documents before tendering redemption requests / for receiving IDCW distributions. Please refer "SAI" for disclosures w.rt investment by minors. |
| Principles of incentive structure for market | Not Applicable |
| makers (for ETFs) | |

| Investment Objective | This product is suitable for investors who are seeking*: | Scheme Riskometer^^ | Benchmark Riskometer^ (as applicable) |
|---|--|---|--|
| The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty 50 Total Returns Index before expenses, subject to tracking errors, fees and expenses. However, there is no assurance that the objective of the Scheme will be realized, and the Scheme does not assure or guarantee any returns. | Long term capital growth Investments in equity and equity related securities replicating the composition of the Nifty 50 Index with the aim to achieve returns of the stated index, subject to tracking error | Investors understand that their principal will be at Very High Risk | RISKOMETER Nifty 50 TRI |

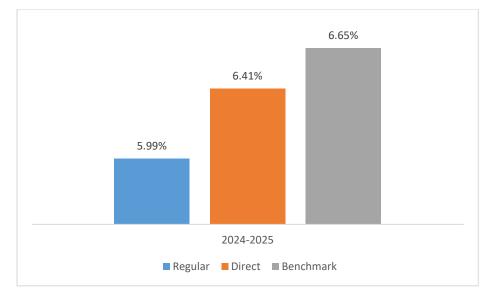
*Investors should consult their financial advisers if in doubt about whether the product is suitable for them. ^^scheme portfolio as on April 30, 2025.

^Basis Index constituents as on April 30, 2025.

| of the | III. Compounded annualised returns (%) of Growth Option as at April 30, 2025: | | | | |
|--------|---|----------------------------------|---------------------------------|---------------------|--|
| scheme | Absolute Returns | Scheme Returns % Regular Plan | Scheme Returns % Direct Plan | Benchmark Returns % | |
| | Returns for the last 1 Year | 8.32 | 8.75 | 9.01 | |
| | Returns for the last 3 years | N.A. | N.A. | N.A. | |
| | Returns for the last 5 years | N.A. | N.A. | N.A. | |
| | Returns since inception - Reg Plan | 10.03 | - | 10.65 | |
| | Returns since inception - Direct Plan | - | 10.46 | 10.65 | |

#Nifty 50 Total Return Index

Inception Date: BBNPNIF: January 29, 2024



Absolute Returns for each financial year (Apr-Mar):

Since inception returns are calculated on Rs. 10/- invested at inception. The returns are calculated for the growth option considering the movement of the NAV during the period. Performance of IDCW option under the scheme for the investors would be net of distribution tax, if any. Returns do not take into account load and taxes, if any.

| Name of the | Baroda BNP Paribas NIFTY SDL December 2026 Index Fund |
|---|--|
| Scheme | (An open-ended Target Maturity Index Fund replicating / tracking the NIFTY SDL December 2026 Index |
| | A Relatively High Interest Rate Risk and Relatively Low Credit Risk) |
| Portfolio | Portfolio rebalancing |
| rebalancing | As per para 3.5.4.3 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, portfolio with residual maturity of up to 5 years shall be considered to be replicating the index if, the deviation in duration is either +/- 3 months or +/- 10% of duration, whichever is higher. However, at no point of time, the residual maturity of the security forming part of the portfolio shall be beyond the target maturity date of the Scheme. |
| | Further, the AMC would monitor that the annualized tracking difference averaged over one year period does not exceed 1.25%. In case the average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same shall be brought to the notice of trustees with corrective actions taken by the AMC, if any. |
| | Any transactions undertaken in the scheme portfolio in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time. |
| | Portfolio rebalancing in case of deviation from asset allocation under short term Defensiv consideration: |
| | The scheme shall rebalance the portfolio in case of any deviation to the asset allocation for a short term period on defensive considerations as per Para 1.14.1.2 (b) of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. Such rebalancing shall be done within 7 days from the date of occurrence of deviation. However, at all times the AMC shall ensure that the portfolio would adhere to the overall investment objective of the scheme. |
| Disclosure w.r.t | Not applicable. |
| investments by key personnel and AMC | For other disclosure w.r.t investment by Key personnel and AMC directors including regulatory provisions in this, please refer to SAI of the fund. |
| directors including regulatory provisions | For detailed disclosure, kindly refer SAI |
| Investments of AMC in the Scheme | The AMC, Trustee, Sponsor, or their associates may invest in the Scheme subject to the SEBI Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. As per the existing SEBI Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the Scheme. The AMC shall based on the risk value assigned to the Scheme, in terms of para 17.4 of SEBI Master dated June 27, 2024, invest minimum amount as a percentage of AUM as per provisions of para 6.9 and 6.10 of SEBI Master circular dated June 27, 2024 as amended from time to time. The details of AMC's investment in the Scheme is provided Please visit website, https://www.barodabnpapribasmf.in/disclosure-of-sum-invested-by-amc-and-designated-employees |
| Taxation | For details on taxation please refer to the clause on taxation in the Statement of Additional Information ('SAI') apart from the following: |
| | The information is provided for general information only as per the Income-tax Act, 1961 ('Act') as amended by the Finance Act, 2025. However, in view of the individual nature of the implications, each |

| investor is advised to consult his or her own tax advisors/ authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the scheme. | | | |
|--|---|------------------------------------|--|
| SPECIFIED MUTUAL FUNI | D ('SMF'): | | |
| With effect from 1 April 2025, SMF means: (a) A mutual fund which invests more than 65% of total proceeds in debt and money market instruments; or (b) A fund which invests 65% or more of its total proceeds in units of a fund referred in (a) above. | | | |
| Provided that the percentage of investment in debt and money market instruments or in units of a fund, as the case may be, in respect of the SMF, shall be computed with reference to the annual average of the daily closing figures: Provided that "debt and money market instruments" shall include any securities, by whatever name called, classified or regulated as debt and money market instruments by the Securities and Exchange Board of India. | | | |
| SMF | Resident investors | Mutual Fund | |
| Tax on income received | Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc. | Withholding tax on the income | |
| | | 10% (Please refer SAI) | |
| Capital gains on sale of listed/ unlisted units of SMF Short term (irrespective of the period of holding) Business income (where the units are held as stock-in-trade by the investors) | Please refer SAI for tax rates applicable. | | |
| OTHER THAN EQUITY ORI | ENTED FUND AND SMF: | | |
| • | | tual fund schemes and SMF schemes. | |
| Other scheme | Resident investors | Mutual Fund | |
| Tax on income received | | Withholding tax on the income | |
| Capital Gains on sale of | Please refer SAI for tax rates applicable. listed units | 10% (Please refer SAI) | |
| Long term (held for more than 12 months) | 12.5% | Nil | |
| Short term (held for 12 months or less) | Please refer SAI for tax rates applicable. | Nil | |

| | Capital Gains on sale of unlisted units | | |
|---------------------------|--|--|--|
| | Long term 12.5% | Nil | |
| | (held for more than 24 months) | | |
| | Short term (held for 24 Please refer SAI for tax rates | Nil | |
| | months or less) applicable. | | |
| | Business income (where | Nil | |
| | the units are held as Please refer SAI for gains arising on stock-in-trade by the sale of units | | |
| | investors) | | |
| | Kindly refer to the SAI for taxability in the hands of NRI in respectively. | ct of the above category of mutual | |
| Associate Transactions | For detailed disclosure, kindly refer SAI | | |
| Listing and transfer | Listing: | | |
| of units | At present, the Units of the Scheme are not proposed to be listed on any stock exchange. However, the AMC / Trustee may at their sole discretion list the Units under the Scheme on one or more stock exchanges at a later date. | | |
| | Transfer of units: Unless otherwise restricted or prohibited, units shall be freely operation of law. Transfer of units will be subject to submission of v eligibility requirements by the unitholder/investor as stated und 135/BP/116/2024-25 dated August 14, 2024, AMFI best Practice guid May 8, 2025 and AMC internal processes, if any For further details, refer SAI | alid documents and fulfillment of the er AMFI best Practice guideline No. | |
| Dematerialization of | Pursuant to para 14.4.2 of SEBI Master Circular no. SEBI/HO/IM | | |
| units | June 27, 2024; the unit holders of the scheme shall be provide form in addition to physical form. The following shall be applicated application to physical form. | | |
| | The unit holder opting to hold units in demat form must protteness the specified section of the application form. Such unit holder with the depository participant (DP) (registered with NSDI indicate in the application form the name of the DP, DP ID N number. The unit holder must mandatorily provide lates account statement along with the application form. Units held in demat form are transferable (except for Equity Li with the provisions of SEBI (Depositories and Participants) Re from time to time. Transfer can be made only in favor of transfer and having a valid demat account. In case, the unit holder desires to hold the units in a demat/ the request for conversion of units held in non-demat form in versa should be submitted alongwith a demat/remat request the AMC or the Registrar and Transfer Agent (RTA) of the Fundamental context and the text of text of the text of text of the text of text of | ovide their demat account details in er should have a beneficiary account L / CDSL) and shall be required to Number and the beneficiary account t client investor master or demat inked Savings Scheme) in accordance gulations, 1996 as may be amended erees who are capable of holding units /rematerialized form at a later date, nto Demat (electronic) form or vice- t form to the DP directly and not to d. The AMC shall then issue units in | |
| | | d. The AMC shall then issue u he respective DP. The credit | |

| | Similarly, request for redemption or any other non – financial request shall be submitted directly to the DP and not to the AMC/ RTA of the Fund. |
|-----------------------|---|
| | 22. For the units held in demat form investors will receive an account statement from their respective DPs and not from AMC / RTA of the Fund. |
| | 23. Units will be credited in the demat account only based on fund realization. |
| | 24. The facility of availing the units in demat / remat form is available subject to such processes, |
| | operating guidelines and terms & conditions as may be prescribed by the DPs and the depositories from time to time. |
| | As per para 14.4.2 of SEBI Master Circular dated June 27, 2024and AMFI communication no. |
| | 35P/MEM-COR/35/11-12 dated December 23, 2011 an option to hold units in demat form shall be |
| | available for SIP transactions. The units will be allotted based on the applicable NAV as per the SID |
| | and will be credited to investors demat account as per the settlement calendar. |
| Minimum Target | Not Applicable |
| amount | |
| (This is the | |
| minimum amount | |
| required to operate | |
| the scheme and if | |
| this is not collected | |
| during the NFO | |
| period, then all the | |
| investors would be | |
| refunded the | |
| amount invested | |
| without any return.) | |
| Maximum Amount | Not Applicable |
| to be raised (if any) | |
| Dividend Policy (I | Distribution of amounts under IDCW option shall be in line with provisions mentioned under Chapter |
| DCW) | 11 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, read |
| | with further guidelines/clarifications issued by SEBI from time to time. |
| Allotment (Detailed | All Applicants whose monies towards purchase of Units have been realised by the Fund will be |
| procedure) | allotted units within 5 working days, provided the applications are complete in all respects and are |
| | found to be in order. Units will be allotted in dematerialized form, if so, requested by the unit holder in the application form. In all other cases, a statement of account showing the number of units |
| | allotted will be issued. Any application for subscription of units may be rejected if found invalid, |
| | incomplete or due to unavailability of underlying securities, etc. The AMC shall issue units in |
| | dematerialized form to a unit holder in a scheme within two working days of the receipt of request |
| | from the unit holder to convert his units in demat form. Allotment of units will be done after |
| | deduction of applicable stamp duty and transaction charges, if any |
| Refund | If application is rejected, full amount will be refunded in terms of applicable provision of SEBI Master |
| | Circular dated June 27, 2024. |
| Who can invest This | The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, |
| is an indicative list | wherever relevant, to purchase of units of mutual funds being permitted under relevant statutory |
| and investors shall | regulations and their respective constitutions): |
| consult their | 86. Resident adult individuals either singly or jointly (not exceeding three) or on an anyone or |
| financial advisor to | survivor basis; |
| ascertain whether | 87. Minors through parent / legal guardian; Investments (including through existing SIP registrations) |
| | in the name of minors shall be permitted only from bank account of the minor, parent or legal |

| the scheme is | guardian of the minor or from a joint account of the minor with the parent or legal guardian." |
|------------------------|--|
| | Further to note that the redemption/ Income Distribution cum Capital Withdrawal (IDCW) |
| suitable to their risk | proceeds for investments held in the name of Minor shall continue to be transferred to the |
| profile | verified bank account of the minor (i.e. of the minor or minor with parent/legal guardian) only. |
| | Therefore, investors must ensure to update the folios with minor's bank account details as the |
| | 'Pay-out Bank account' by providing necessary documents before tendering redemption requests |
| | / for receiving IDCW distributions |
| | 88.Karta of Hindu Undivided Family (HUF); |
| | 89. Partnership Firms & Limited Liability Partnerships (LLPs); |
| | 90. Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or Bodies of |
| | Individuals (whether incorporated or not) and Societies registered under the Societies |
| | Registration Act, 1860; |
| | 91. Banks & Financial Institutions; |
| | 92. Mutual Funds / Alternative Investment Funds registered with SEBI; |
| | 93. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of |
| | necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes |
| | under their trust deeds & applicable statutory law; |
| | 94. Non-resident Indians (NRIs)/Persons of Indian Origin residing abroad (PIO) either on repatriation |
| | basis or non-repatriation basis; |
| | 95. Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis (subject to RBI |
| | approval, if any) /Foreign Portfolio Investors (FPIs) registered with SEBI. |
| | 96. Army, Air Force, Navy and other paramilitary units and bodies created by such institutions; |
| | 97. Scientific and Industrial Research Organisations; |
| | 98. Multilateral Funding Agencies approved by the Government of India/Reserve Bank of India; |
| | 99. Other Schemes of the Mutual Fund subject to the conditions and limits prescribed by the SEBI |
| | Regulations; |
| | 100. Non-Government Provident / Pension / Gratuity Funds as and when permitted to invest. |
| | 101. Trustee, AMC, Sponsor and their associates may subscribe to Units under this Scheme; |
| | 102. Such other individuals/institutions/body corporate etc, as may be decided by the AMC from |
| | time to time, so long as wherever applicable they are in conformity with the SEBI Regulations. |
| | |
| | The list given above is indicative and the applicable law, if any, shall supersede the list. The Trustee, |
| | reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour |
| | of cheques issued by the investor for purchase of Units of this Scheme. Prospective investors are |
| | advised to satisfy themselves that they are not prohibited by any law governing such entity and any |
| | |
| | Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as |
| | per their respective constitutions, charter documents, corporate / other authorizations and relevant |
| | statutory provisions. |
| | |
| | The Mutual Fund reserves the right to include / exclude new / existing categories of investors to |
| | invest in the Scheme from time to time, subject to the SEBI Regulations and other prevailing statutory |
| | regulations, if any. |
| | |
| | |
| | Pursuant to para 17.16 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated |
| | June 27, 2024, Investors subscribing to the units of the Fund will have an option of: a) Providing |
| | nomination b) opting out nomination through a signed declaration form as per the choice of the unit |
| | holder(s). |
| Who cannot invest | The AMC reserves the right to reject any application irrespective of the category of investor without |
| | stating any reason for such rejection. |
| | |
| | It should be noted that the following persons cannot invest in the Scheme: |
| | 26. Any person who is a foreign national. |
| | · · · |

| As the Scheme is an open ended Scheme, this provision may not be applicable. |
|--|
| As the Sahama is an apart and a Sahama, this provision may not be applicable |
| the Unitholder has submitted information either in the application or otherwise that is false, misleading or incomplete. |
| The Mutual Fund / Trustee / AMC may redeem Units of any Unitholder in the event it is found that |
| Fund / Trustee / AMC may mandatorily redeem all the Units of any Unitholder where the Units are held by a Unitholder in breach of the same. |
| As Units may not be held by any person in breach of the SEBI Regulations, any law or requirements of any governmental, statutory authority including, without limitation, exchange control regulations, the Mutual |
| The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Schemes from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. |
| trust deed. The Mutual Fund will not be responsible for or any adverse consequences as a result of an investment by a public or a private trust if it is ineligible to make such investments. |
| 30. Religious and charitable trusts, wakfs or other public trusts that have not received necessary approvals and a private trust that is not authorised to invest in Mutual Fund schemes under its |
| 29. NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time. |
| additional units in schemes of the Fund except in the manner as stated in 3 above. |
| subject to applicable taxes and exit load, if any. If an existing unit holder subsequently becomes a U.S. Person or resident of Canada, then such unit holder will not be able to purchase any |
| that the same is not in compliance with applicable laws, terms and conditions stipulated by AMC/Trustee from time to time and/or the documents/undertakings provided by such investors are not satisfactory. Such redemption will be processed at the applicable Net Asset Value and |
| The AMC/Trustee reserves the right to put the application form/transaction request on hold/reject the subscription/transaction request and redeem units, if already allotted, as and when identified that the same is part is compliance with applicable laws terms and conditions atigulated by |
| offer/invitation/solicitation to subscribe to units of the schemes of the Fund. |
| scheme related documents are not registered/ filed in any country other than India and no person receiving a copy of this document/any other scheme related document must treat this as an |
| The investor shall be responsible for complying with all the applicable laws for such investment. Kindly note that units of schemes of the Fund are not offered in U.S. and Canada, the schemes/ |
| legislations, rules etc., as may be in force from time to time |
| *The term "U.S. Person" means any person that is a U.S. Person within the meaning of Regulation S under the Securities Act of 1933 of the United States or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, |
| subject to compliance with applicable laws. |
| Origin (PIO). NRI/PIO may invest in schemes of the Fund, when physically present in India, as lumpsum subscriptions / switch requests, only through physical mode and upon submission of requisite declaration and documents, on such terms as may be prescribed by the AMC and |
| irrevocably by such persons (OCBs). 28. U.S. Person* and residents of Canada, except Non-Resident Indians (NRI)/ Persons of Indian |
| 27. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies, which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held |
| |

| including the | |
|------------------------|---|
| maximum extent, | |
| the manner of | |
| reissue, the entity | |
| (the scheme or the | |
| AMC) involved in the | |
| same. | |
| Restrictions, if any, | Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme: |
| on the right to freely | In terms of para 1.12 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June |
| retain or dispose of | 27, 2024. the repurchase/redemption (including switch-out) of units of the Scheme may be restricted |
| units being offered. | under any of the following circumstances: |
| | • Liquidity issues - When market, at large, becomes illiquid affecting almost all securities rather than any issuer specific security. |
| | • Market failures, exchange closures: when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies |
| | • Operational issues : when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out) |
| | Further, such restriction on redemption (including switch-out) may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. |
| | Restriction of repurchase/redemption facility under the Scheme shall be made applicable only after the approval from the Board of Directors of the AMC and the Trustees. The approval from the AMC Board and the Trustees giving details of circumstances and justification for the proposed action shall also be informed to SEBI immediately. |
| | Further, where such restriction of repurchase/redemption facility under the Scheme is imposed, the Trustee / AMC may, in the interest of the Unit holders of the Scheme, keeping in view the unforeseen circumstances / unsure conditions, limit the total amount of redemption which may be redeemed on any business day as the Trustee / AMC may decide in any particular case, provided: 11. No redemption requests upto Rs. 2 lakh shall be subject to such restriction. 12. Where redemption requests are above Rs. 2 lakh, AMCs shall redeem the first Rs. 2 lakh without such restriction and remaining part over and above Rs. 2 lakh shall be subject to such restriction. Subject to provisions of aforesaid para 1.12 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024and SEBI (Mutual Funds) Regulations, 1996, Trustee / AMC reserves the right to determine the operational procedure concerning such restriction on redemption and the same shall be notified to the investors by display of public notice at various investor service centres of AMC and its website (www.barodabnpparibasmf.in). |
| | The AMC / Trustee reserve the right to change / modify the aforesaid provisions pertaining to Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme. |
| | Freezing / Seizure of Accounts: Investors may note that under the following circumstances the Trustee / AMC may at its sole discretion (and without being responsible and/or liable in any manner whatsoever) freeze/seize a unit holder's account (or deal with the same in the manner the Trustee / AMC is directed and/or ordered) under a Scheme: Under any requirement of any law or regulations for the time being in force. |

| Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance. | 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.). In respect of valid application is received after 3.00 p.m. on a Business Day and funds for the entire amount of | her competent authority having r indefinitely under any of the nion of the Investment Manager ancial markets or any other serious or sustained w the facility of sale of the units nporarily or indefinitely, if AMC the existing unit holders of the for processing of requests for Applicable NAV The NAV of the day on which the funds are available for utilization. The NAV of the subsequent day on which the funds are |
|---|---|---|
| reach the official points of | 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.) Irrespective of the time of receipt of application, where the funds for | day on which the funds are available for utilization. The NAV of such subsequent |
| | 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. Please note that with respect to applicability of NAV for the subscrip the amount, the funds are available for utilization before the cut-off facility whether intra-day or otherwise, by the Scheme. | funds are available for utilization. tion / switch ins, irrespective of |

| | Please note the aforesaid provisions shall also apply to systematic transactions i.e. Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) etc. To clarify, for investments through systematic investment routes such as SIP, STP, myTrigger STP, IDCW Sweep facility, etc. the units will be allotted as per the NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date for amount of distribution under IDCW option etc. | | |
|---|---|---|--|
| | Redemptions and Switch-outs | Applicable NAV | |
| | Receipt of valid application up to 3 p.m. on a Business Day | The NAV of the day on which the application is received. | |
| | Receipt of valid application after 3 p.m. on a Business Day | The NAV of the next Business Day on which the application is received. | |
| | Subject to above provisions, with respect to investors who transact through the stock exchange platform, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism. Similarly, the time of transaction done through electronic mode (including online facility), for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/Registrar. | | |
| | | s 12:30 p.m. for purchases on all business days and, If the day on which the funds are received before the lization. | |
| Minimum balance to be maintained and consequences of non-maintenance | There is no such requirement | | |
| Accounts Statements | The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). The CAS shall be generated on a monthly basis and shall be issued on or before 15th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on or before 21st of the immediately succeeding month. | | |
| | | | |
| | containing details of transactions across al Depository by email / physical mode. Investo | g securities in Demat account shall receive a CAS I Mutual Fund schemes and securities from the ors having MF investments and not having Demat dustry containing details of transactions across all le. | |
| Dividend/ IDCW | The payment of dividend/IDCW to the unitholde record date or as per timelines prescribed by S | ers shall be made within seven working days from the SEBI / AMFI from time to time. | |

| Redemption | The redemption or repurchase proceeds shall be dispatched to the unitholders within three working | |
|--|---|--|
| | days from the date of redemption or repurchase. | |
| DepleMandata | For details refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024 | |
| Bank Mandate | Bank Account Details: In order to protect the interest of Unit Holders from fraudulent encashment of cheques, the SEBI Regulations have made it mandatory for investors to mention in their application / redemption request, their bank name and account number. The normal processing time may not be applicable in situations where such details are not provided by investors / Unit Holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and / or any delay / loss in transit. | |
| | Investors would be required to submit any one of the following documents, in case the cheque provided along with fresh subscription/new folio creation does not belong to the bank mandate specified in the application form: | |
| | (i) Original cancelled cheque or photocopy of the cheque having the First Holder name printed on it; | |
| | (ii) Original cancelled cheque or photocopy of the cheque without having the name printed on it and either of (a) Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application (b) Photocopy of the bank statement/ bank pass book duly attested by the bank manager/ authorized official and bank seal (c) Bank Confirmation for the name and Bank Account Number of the First Holder along with MICR & IFSC details duly signed by the bank manager/authorized official. | |
| | In case, the application for subscription does not comply with the above requirements, the AMC may, at its sole and absolute discretion, reject/not process such application and refund the subscription amount to the bank account from where the investment was made and shall not be liable for any such rejection/refund. | |
| | Registration of multiple bank accounts Unitholders can also register multiple bank accounts in his folio. The "Change of Bank Mandate & Registration of Multiple Bank Account Form" shall be used by the unitholders for change in existing bank mandate or for registration of multiple bank account details for all investments held in the specified folio (existing or new). Individuals and HUF investors can register up to 5 bank accounts and non-individuals can register up to 10 bank accounts by filling up the Multiple Bank Registration Form. | |
| | AMC / RTA shall adopt the same process of verification for the above registration as is applicable for change of bank mandate. | |
| Delay in payment of redemption/ repurchase proceeds/dividend | The AMC shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for such delays (presently @ 15% per annum). | |
| Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount | In terms of para 14.3 of SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the unclaimed redemption amount and IDCW amounts (the funds) may be deployed by the Mutual Fund in money market instruments and separate plan of liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts only. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid an initial unclaimed amount along-with the income earned on its deployment. Investors | |

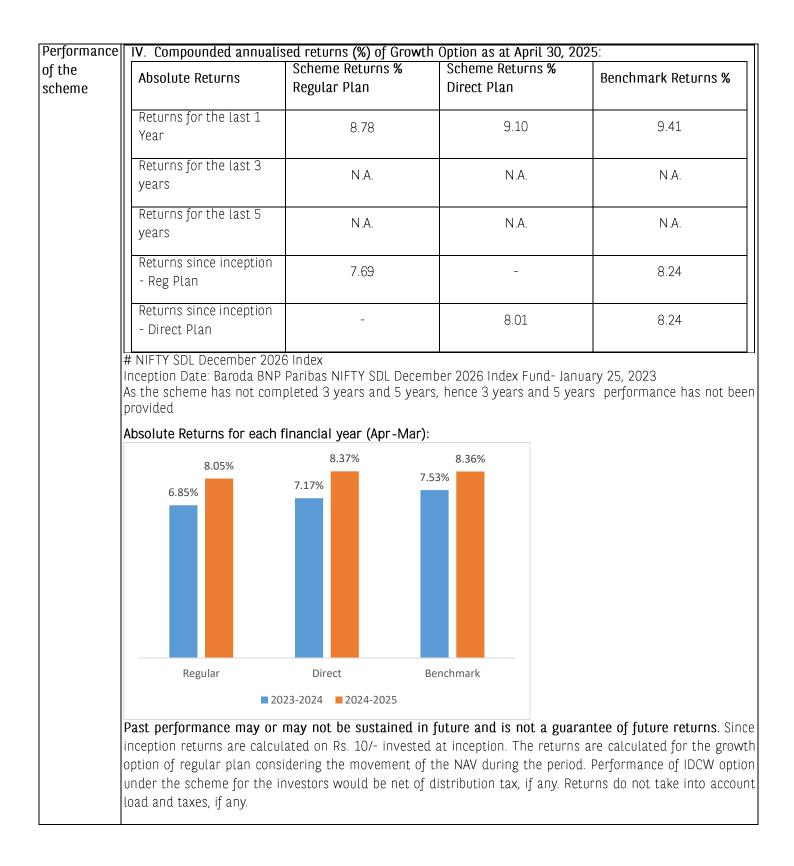
| | who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. The details of such unclaimed redemption/IDCW amounts are made available to investors upon them providing proper credentials, on website of Mutual Funds and AMFI along with the information on the process of claiming the unclaimed amount and the necessary forms / documents required for the same. |
|---|--|
| Disclosure w.r.t investment by minors | Investments (including through existing SIP registrations) in the name of minors shall be permitted only from bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian. In case of minor's application, AMC will register systematic transactions (SIP/STP/SWP/etc.) 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. Further to note that the redemption/ Income Distribution cum Capital Withdrawal (IDCW) proceeds for investments held in the name of Minor shall continue to be transferred to the verified bank account of the minor (i.e. of the minor or minor with parent/ legal guardian) only. Therefore, investors must ensure to update the folios with minor's bank account details as the 'Pay-out Bank account' by providing necessary documents before tendering redemption requests / for receiving IDCW distributions. Please refer "SAI" for disclosures w.rt investment by minors. |
| Principles of incentive structure for market makers (for ETFs) | Not Applicable |

| Investment Objective | This product is suitable for investors who are seeking*: | Scheme Riskometer^^ | Benchmark Riskometer^ (as applicable) |
|--|--|---|---|
| The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty SDL December 2026 Index before expenses, subject to tracking errors, fees and expenses. However, there is no assurance that the objective of the Scheme will be achieved. | maturity period. • an open-ended target maturity fund seeking to track the NIFTY SDL December 2026 Index | Investors understand that their principal will be at Low to moderate Risk | RESECUTER Benchmark riskometer will be at Low to Moderate Risk As per AMFI Tier I Benchmark i.e. NIFTY SDL December 2026 Index |

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

^^scheme portfolio as on April 30, 2025.

^Basis Index constituents as on April 30, 2025.



| Name of the Scheme | Baroda BNP Paribas NIFTY Midcap 150 Index Fund | | |
|-----------------------|---|--|--|
| - | (An open-ended Scheme replicating / tracking the Nifty Midcap 150 Total Returns Index) | | |
| Portfolio rebalancing | Portfolio Rebalancing Strategy under passive deviation: (a) The Scheme shall seek to replicate the index completely at all times. (b) In the event of index reconstitution and rebalance, the Scheme shall complete the rebalance of its portfolio within 7 calendar days. | | |
| | In case of change in constituents of the index due to periodic review, the portfolio shall be rebalanced within 7 calendar days. Any transactions undertaken in the Scheme portfolio in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions, replication of the portfolio with the index is maintained at all points of time. At all times, the AMC shall ensure that the portfolio will adhere to the overall investment objective of the Scheme. | | |
| | In the event of involuntary corporate action, the Scheme shall dispose the security not forming part of the underlying index within 7 Days from the date of allotment/listing, whichever is later. | | |
| | Portfolio rebalancing under defensive consideration As per para 3.6.7.1 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the asset allocation pattern indicated above may change for a short term period on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be rebalanced within 7 calendar days from the date of deviation and further action may be taken as specified under SEBI Circulars/ AMFI guidelines issued from time to time. | | |
| Disclosure w.r.t | Not applicable. | | |
| investments by key | For other disclosure w.r.t investment by Key personnel and AMC directors including regulatory | | |
| personnel and AMC | provisions in this, please refer to SAI of the fund. | | |
| directors including | provisions in this, please rejer to SALOJ the jona. | | |
| regulatory provisions | For detailed disclosure, kindly refer SAI | | |
| Investments of AMC in | | | |
| the Scheme | Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. As per the existing SEBI Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the Scheme. The AMC shall based on the risk value assigned to the Scheme, in terms of para 17.4 of SEBI Master dated June 27, 2024, invest minimum amount as a percentage of AUM as per provisions of para 6.9 and 6.10 of SEBI Master circular dated June 27, 2024 as amended from time to time. The details of AMC's investment in the Scheme is provided Please visit website, <u>https://www.barodabnpapribasmf.in/disclosure-of-sum-invested-by-amc-and-designated-employees</u> | | |
| Taxation | For details on taxation please refer to the clause on taxation in the Statement of Additional Information ('SAI') apart from the following: | | |
| | The information is provided for general information only as per the Income-tax Act, 1961 ('Act') as amended by the Finance Act, 2025. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/ authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the scheme. | | |

| Equi | | | EQUITY ORIENTED FUND: | | |
|---------------------------------------|---|--|----------------------------------|--|--|
| spec | Equity-oriented fund has been defined to mean a fund set up under a scheme of a mutual fund specified under clause (23D) of section 10 of the Act and, | | | | |
| | (i) In a case where the fund invests in the units of another fund which is traded on a recognized stock exchange- | | | | |
| (a) A | (a) A minimum of 90% of the total proceeds of such funds is invested in the units of such other fund; and | | | | |
| (b) s | such other fund also inv | ests a minimum of 90% of its total n recognized stock exchange; and | proceeds in the equity shares of | | |
| (ii) i | (ii) in any other case, a minimum of 65% of the total proceeds of such fund is invested in the equity shares of domestic companies listed on recognized stock exchange. | | | | |
| may | Provided that the percentage of equity shareholding or unit held in respect of the fund, as the case may be, shall be computed with reference to the annual average of the monthly averages of opening and closing figures. | | | | |
| | Resident Investors Mutual Fund | | | | |
| | Equity Fund | | | | |
| | Tax on dividend received Tax rates applicable basis the Withholding tax on the inco- from units of the scheme status of the investor i.e. corporate, distributed to the investors non-corporate, etc. | | | | |
| | | Please refer SAI for tax rates applicable. | (Please refer SAI) | | |
| Сар | ital Gains | | | | |
| | g Term (held for more th | 1 | | | |
| - | Upto Rs. 1.25 lakhs | Nil | Nil | | |
| - | Exceeding Rs. 1.25 lakhs | 12.5% | Nil | | |
| mor | rt term (held for 12 hths or less) | 20% | Nil | | |
| unit | | Please refer SAI for gains arising on sale of units | Nil | | |
| Associate Transactions For | detailed disclosure, kindl | y refer SAI | | | |
| | nsferability | | | | |
| units Listi | U U | | | | |
| · · · · · · · · · · · · · · · · · · · | | cheme are not proposed to be listed | 5 | | |
| | | ir sole discretion list the Units under | the Scheme on one or more stock | | |
| exch | exchanges at a later date. | | | | |
| | nsfer of units: | | | | |
| | Unless otherwise restricted or prohibited, units shall be freely transferable by act of parties or by | | | | |
| | operation of law. Transfer of units will be subject to submission of valid documents and fulfillment | | | | |
| _ | of the eligibility requirements by the unitholder/investor as stated under AMFI best Practice | | | | |
| 135/ | guideline No. 135/BP/116/2024-25 dated August 14, 2024, AMFI best Practice guideline No. 135/BP/119/2025-26 dated May 8, 2025 and AMC internal processes, if any For further details, refer SAI | | | | |

| Dematerialization of | Pursuant to para 14.4.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated |
|------------------------|--|
| units | June 27, 2024; the unit holders of the scheme shall be provided an option to hold units in demat |
| 01111.5 | form in addition to physical form. The following shall be applicable: |
| | |
| | 1. The unit holder opting to hold units in demat form must provide their demat account |
| | details in the specified section of the application form. Such unit holder should have a beneficiary |
| | account with the depository participant (DP) (registered with NSDL / CDSL) and shall be required |
| | to indicate in the application form the name of the DP, DP ID Number and the beneficiary account |
| | number. The unit holder must mandatorily provide latest client investor master or demat account |
| | statement along with the application form. |
| | 2. Units held in demat form are transferable (except for Equity Linked Savings Scheme) in |
| | accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may |
| | be amended from time to time. Transfer can be made only in favor of transferees who are capable |
| | of holding units and having a valid demat account. |
| | 3. In case, the unit holder desires to hold the units in a demat/rematerialized form at a later |
| | date, the request for conversion of units held in non-demat form into Demat (electronic) form or |
| | vice-versa should be submitted alongwith a demat/remat request form to the DP directly and not |
| | to the AMC or the Registrar and Transfer Agent (RTA) of the Fund. The AMC shall then issue units |
| | in the desired form on the receipt of valid documents from the respective DP. The credit of the |
| | converted units shall be reflected in the transaction statement provided by the DP to its client. |
| | Similarly, request for redemption or any other non – financial request shall be submitted directly |
| | to the DP and not to the AMC/ RTA of the Fund. |
| | 4. For the units held in demat form investors will receive an account statement from their |
| | respective DPs and not from AMC / RTA of the Fund. |
| | |
| | 5. Units will be credited in the demat account only based on fund realization. |
| | 6. The facility of availing the units in demat / remat form is available subject to such |
| | processes, operating guidelines and terms & conditions as may be prescribed by the DPs and the |
| | depositories from time to time. |
| | As per para 14.4.2 of SEBI Master Circular dated June 27, 2024and AMFI communication no. |
| | 35P/MEM-COR/35/11-12 dated December 23, 2011 an option to hold units in demat form shall be |
| | available for SIP transactions. The units will be allotted based on the applicable NAV as per the |
| | SID and will be credited to investors demat account as per the settlement calendar. |
| Minimum Target | Not Applicable |
| amount | |
| (This is the minimum | |
| amount required to | |
| operate the scheme | |
| and if this is not | |
| collected during the | |
| NFO period, then all | |
| the investors would be | |
| refunded the amount | |
| invested without any | |
| return.) | |
| Maximum Amount to | Not Applicable |
| be raised (if any) | |
| | |

| Dividend P o l i c y (I D | Distribution of amounts under IDCW option shall be in line with provisions mentioned under |
|---|--|
| CW) | Chapter 11 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, |
| | 2024, read with further guidelines/clarifications issued by SEBI from time to time. |
| Allotment (Detailed procedure) | All Applicants whose monies towards purchase of Units have been realised by the Fund will be allotted units within 5 working days, provided the applications are complete in all respects and are found to be in order. Units will be allotted in dematerialized form, if so, requested by the unit holder in the application form. In all other cases, a statement of account showing the number of units allotted will be issued. Any application for subscription of units may be rejected if found invalid, incomplete or due to unavailability of underlying securities, etc. The AMC shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder to convert his units in demat form. Allotment of units will be done after |
| | deduction of applicable stamp duty and transaction charges, if any |
| Refund | Not Applicable |
| Who can invest This is | The following persons are eligible and may apply for subscription to the Units of the Scheme |
| an indicative list and | (subject, wherever relevant, to purchase of units of mutual funds being permitted under relevant |
| investors shall consult | statutory regulations and their respective constitutions): |
| their financial advisor | 1. Resident adult individuals either singly or jointly (not exceeding three) or on an anyone or |
| to ascertain whether | survivor basis; |
| the scheme is suitable to their risk profile | Minors through parent / legal guardian; As per SEBI Circular No. SEBI/HO/IMD/POD- II/CIR/P/2023/0069 dated May 12, 2023, Investments (including through existing SIP registrations) in the name of minors shall be permitted only from bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian." Karta of Hindu Undivided Family (HUF); Partnership Firms & Limited Liability Partnerships (LLPs); Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or Bodies of Individuals (whether incorporated or not) and Societies registered under the Societies Registration Act, 1860; Banks & Financial Institutions; Mutual Funds / Alternative Investment Funds registered with SEBI; Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund Schemes |
| | under their trust deeds & applicable statutory law; Non-resident Indians (NRIs)/Persons of Indian Origin residing abroad (PIO) either on repatriation basis or non-repatriation basis; Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis (subject to RBI approval, if any) /Foreign Portfolio Investors (FPIs) registered with SEBI. Army, Air Force, Navy and other paramilitary units and bodies created by such institutions; |
| | Scientific and Industrial Research Organisations; Multilateral Funding Agencies approved by the Government of India/Reserve Bank of India; Other Scheme of the Mutual Fund subject to the conditions and limits prescribed by the SEBI Regulations; Non-Government Provident / Pension / Gratuity Funds as and when permitted to invest. |
| | 15. Non-Government Provident / Pension / Gratorty Fonds as and when permitted to invest. 16. Trustee, AMC, Sponsor and their associates may subscribe to Units under this Scheme; 17. Such other individuals/institutions/body corporate etc, as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with the SEBI Regulations. The list given above is indicative and the applicable law, if any, shall supersede the list. The Trustee, reserves the right to recover from an investor any loss caused to the Scheme on account of |

| | dishonour of cheques issued by the investor for purchase of Units of this Scheme. Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme(s) and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions. Pursuant to SEBI Circular No. SEBI/HO/IMD/IMD-I DOF1/P/CIR/202 dated July 29, 2022 and SEBI Circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2 dated June 15, 2022, Investors subscribing to the units of the Fund will have an option of: a) Providing nomination b)opting out nomination through a signed declaration form in physical or online as per the choice of the unit holder(s) The AMC/Mutual Fund reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to the SEBI Regulations and other prevailing attautom regulations if any |
|-------------------|--|
| Who cannot invest | statutory regulations, if any. The AMC reserves the right to reject any application irrespective of the category of investor if found incomplete or due to unavailability of underlying securities, etc. It should be noted that the following persons cannot invest in the Scheme: Any person who is a foreign national. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies, which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs). Non-Resident Indians residing in the United States of America and Canada. (Kindly note that units of the Scheme are not being offered in US and Canada). Individual investors defined as US persons which shall include the following: Designation of the unitholder as a US citizen or resident; or Unitholder with a current US residence address or US mailing address (including a US post office box); or Unitholder with a current US telephone number (regardless of whether such number is the only telephone number associated with the account holder); or |
| | Unitholder with a current power of attorney or signatory authority granted to a person with a US address as above; (i) Accordingly, no fresh purchases in the Scheme would be allowed to be made by US persons as defined above. (ii) In case AMC / Fund subsequently identifies, that the subscription amount has been received from US person, then the AMC/ Fund at its sole discretion shall reject the application at the applicable NAV (at the time of investment) without any load, within 10 working days of identification of their status as US person. (iii) If an existing unit holder(s) subsequently becomes a US person, then such unit holder(s) will not be able to purchase any additional Units in any of the Schemes of the Fund. In case the AMC / Fund subsequently identifies, that the subscription amount has been received from US person, either through its own source or through intimation from the investor, then the AMC/ Fund at its sole discretion shall redeem all the existing investment at the applicable NAV on date of redemption, subject to exit load, if any, within 10 working days of identification of such change. It is further clarified that the provisions in clause (ii) and (iii) as above shall, mutadis mutandis, also be applicable for investments received from Non-Resident Indians residing in Canada. 5. NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time. |

| | Religious and charitable tructs wakts or other public tructs that have not received |
|--|---|
| The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in | 6. Religious and charitable trusts, wakfs or other public trusts that have not received necessary approvals and a private trust that is not authorised to invest in Mutual Fund Schemes under its trust deed. The Mutual Fund will not be responsible for or any adverse consequences as a result of an investment by a public or a private trust if it is ineligible to make such investments. The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Schemes from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. As Units may not be held by any person in breach of the SEBI Regulations, any law or requirements of any governmental, statutory authority including, without limitation, exchange control regulations, the Mutual Fund / Trustee / AMC may mandatorily redeem all the Units of any Unitholder where the Units are held by a Unitholder in breach of the same. The Mutual Fund / Trustee / AMC may redeem Units of any Unitholder in the event it is found that the Unitholder has submitted information either in the application or otherwise that is false, misleading or incomplete. Note: RBI has vide Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000, granted a general permission to NRIs / Persons of Indian Origin residing abroad (PIOs) and FIIs for purchasing/ redeeming Units of the mutual fund subject to conditions stipulated therein. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be debited to the investor. No request for withdrawal of application made during the NFO Period will be allowed. |
| the same. | |
| Restrictions, if any, on the right to freely retain or dispose of units being offered. | Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme: In terms of para 1.12 of SEBI Master circular dated June 27, 2024. the repurchase/redemption (including switch-out) of units of the Scheme may be restricted under any of the following circumstances: Liquidity issues - When market, at large, becomes illiquid affecting almost all securities rather than any issuer specific security. Market failures, exchange closures: when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies. Operational issues: when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g., a black out) Further, such restriction on redemption (including switch-out) may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. Restriction of repurchase/redemption facility under the Scheme shall be made applicable only after the approval from the Board of Directors of the AMC and the Trustees. The approval from the AMC |

| Natural calamities Declaration of war or occurrence of insurrection, civic commotion or any other serious or sustained financial, political or industrial emergency or disturbance SEBI, by orders, so direct The Trustee / AMC reserves the right in its sole discretion to withdraw the facility of sale of the units of the Scheme [including any one Plan/Option of the Scheme], temporarily or indefinitely, if AMC views that changing the size of the corpus may prove detrimental to the existing unit holders of the Scheme. In the above eventualities, the time limits indicated, for processing of requests for subscription of units will not be applicable. |
|--|
| following circumstances: During the period of book closure, if any Stock markets stop functioning or trading is restricted Periods of extreme volatility in the stock markets, which in the opinion of the Investment Manager is prejudicial to the interest of the unit holders. A complete breakdown or dislocation of business in the major financial markets |
| ordered) under a Scheme: Under any requirement of any law or regulations for the time being in force. Under the direction and/or order (including interim orders) of any regulatory/statutory authority or any judicial authority or any quasi-judicial authority or such other competent authority having the powers to give direction and/or order. Suspension of Sale of the Units: The Sale of units of the Scheme may be suspended temporarily or indefinitely under any of the |
| Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme. Freezing / Seizure of Accounts: Investors may note that under the following circumstances the Trustee / AMC may at its sole discretion (and without being responsible and/or liable in any manner whatsoever) freeze/seize a unit holder's account (or deal with the same in the manner the Trustee / AMC is directed and/or |
| Trustee / AMC may, in the interest of the Unit holders of the Scheme, keeping in view the unforeseen circumstances / unsure conditions, limit the total amount of redemption which may be redeemed on any business day as the Trustee / AMC may decide in any particular case, provided: No redemption requests upto Rs. 2 lakh shall be subject to such restriction. Where redemption requests are above Rs. 2 lakh, AMCs shall redeem the first Rs. 2 lakh without such restriction and remaining part over and above Rs. 2 lakh shall be subject to such restriction. Subject to provisions of aforesaid SEBI Master circular dated June 27, 2024 and SEBI (Mutual Funds) Regulations, 1996, Trustee / AMC reserves the right to determine the operational procedure concerning such restriction on redemption and the same shall be notified to the investors by display of public notice at various investor service centres of AMC and its website (www.barodabnpparibasmf.in). |
| Board and the Trustees giving details of circumstances and justification for the proposed action shall also be informed to SEBI immediately. Further, where such restriction of repurchase/redemption facility under the Scheme is imposed, the |

| Cut off timing for | Subscriptions and Switch-i | NS* | Applicable NAV |
|---|---|---|---|
| subscriptions/ redemptions/ switches | (irrespective of application an | nount): | |
| This is the time before which your application (complete in all respects) should reach the official points of | In respect of valid application received up Business Day and funds for the entire amo purchase/ switch-in as per application/reques bank account of the Scheme before cut-off ti utilization before the cut-off time (of 3.00 p.m | the funds are available for | |
| acceptance. | In respect of valid application is received after 3.00 p.m. on a The NAV of the subsequent Business Day and funds for the entire amount of subscription/ day on which the funds are 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.) | | |
| | Irrespective of the time of receipt of applicati for the entire amount of subscription/ purcha application/request are credited to the bank ac before cutoff time on any subsequent Business utilization before the cut-off time (of 3.00 p.m Business Day. | se/ switch-in as per count of the Scheme Day i.e. available for | Business Day on which the funds are available for |
| | Please note that with respect to applicability of NAV for the subscription / switch ins, irrespective of the amount, the funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme. Please note the aforesaid provisions shall also apply to systematic transactions i.e. Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) etc. To clarify, for investments through systematic investment routes such as SIP, STP, 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 instalment date of the SIP, STP or record date for amount of distribution under IDCW option etc. | | |
| | Redemptions and Switch-outs | Applicable NAV | |
| | Receipt of valid application up to 3 p.m. on a Business Day | The NAV of the day received. | on which the application is |
| | Receipt of valid application after 3 p.m. on a Business Day | The NAV of the next Business Day on which the application is received. | |
| | Subject to above provisions, with respect to i platform, Applicable NAV shall be reckoned of confirmation slip given by stock exchange m through electronic mode (including online faci of NAV, would be the time when the request for servers of AMC/Registrar. | on the basis of the ti nechanism. Similarly, lity), for the purpose o | me stamping as evidenced by the time of transaction done of determining the applicability |
| Minimum balance to be maintained and consequences of non- maintenance | There is no such requirement | | |

| Accounts Statements | The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or |
|---------------------|--|
| | SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered |
| | e-mail address and/ or mobile number (whether units are held in demat mode or in account |
| | statement form). |
| | 5 7 |
| | The CAS shall be generated on a monthly basis and shall be issued on or before 15th of the |
| | immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have |
| | taken place during the month. In case there is no transaction in any of the mutual fund folios then |
| | CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half |
| | yearly basis [at the end of every six months (i.e. September/ March)] and shall be issued on or |
| | before 21st of the immediately succeeding month. |
| | Investors having MF investments and holding securities in Demat account shall receive a CAS |
| | containing details of transactions across all Mutual Fund schemes and securities from the |
| | Depository by email / physical mode. Investors having MF investments and not having Demat |
| | account shall receive a CAS from the MF Industry containing details of transactions across all |
| | Mutual Fund schemes by email / physical mode. |
| | For further details, refer SAI. |
| Dividend/ IDCW | The payment of dividend/IDCW to the unitholders shall be made within seven working days from |
| | the record date or as per timelines prescribed by SEBI / AMFI from time to time. |
| Redemption | The redemption or repurchase proceeds shall be dispatched to the unitholders within three working |
| | days from the date of redemption or repurchase. |
| | For details refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024 |
| Bank Mandate | Registration of multiple bank accounts |
| | |
| | Unitholders can also register multiple bank accounts in his folio. The "Change of Bank Mandate & |
| | Registration of Multiple Bank Account Form" shall be used by the unitholders for change in existing |
| | bank mandate or for registration of multiple bank account details for all investments held in the |
| | specified folio (existing or new). Individuals and HUF investors can register up to 5 bank accounts |
| | and non-individuals can register upto 10 bank accounts by filling up the Multiple Bank Registration |
| | Form. AMC / RTA shall adopt the same process of verification for the above registration as is |
| | applicable for change of bank mandate. |
| Delay in payment of | |
| redemption/ | days from the date of redemption or repurchase. For details refer para 14.1.3 of SEBI Master |
| repurchase | Circular for Mutual Funds dated June 27, 2024 |
| proceeds/dividend | |
| Unclaimed | In terms of para 14.3 of SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June |
| Redemption and | 27, 2024, the unclaimed redemption amount and IDCW amounts (the funds) may be deployed by |
| Income Distribution | the Mutual Fund in money market instruments and separate plan of liquid Scheme / Money Market |
| cum Capital | Mutual Fund Scheme floated by Mutual Funds specifically for deployment of the unclaimed |
| Withdrawal Amount | amounts only. Investors who claim the unclaimed amounts during a period of three years from the |
| Williu awal Amouni | |
| | due date shall be paid an initial unclaimed amount along-with the income earned on its |
| | deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed |
| | amount along-with the income earned on its deployment till the end of the third year. After the |
| | third year, the income earned on such unclaimed amounts shall be used for the purpose of investor |
| | education. |
| | |
| | The details of such unclaimed redemption/IDCW amounts are made available to investors upon |
| | them providing proper credentials, on website of Mutual Funds and AMFI along with the |

| | information on the process of claiming the unclaimed amount and the necessary forms / documents |
|-------------------------|--|
| | required for the same. |
| Disclosure w.r.t | In case of minor application, AMC will register standing instructions till the date of the minor |
| investment by minors | 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. |
| | "As per SEBI Circular No. SEBI/HO/IMD/POD-II/CIR/P/2023/0069 dated May 12, 2023, "Investments" |
| | (including through existing SIP registrations) in the name of minors shall be permitted only from |
| | bank account of the minor, parent or legal guardian of the minor or from a joint account of the |
| | minor with the parent or legal guardian." |
| | Further to note that the redemption/Income Distribution cum Capital Withdrawal (IDCW) proceeds for investments held in the name of Minor shall continue to be transferred to the verified bank account of the minor (i.e. of the minor or minor with parent/ legal guardian) only. Therefore, investors must ensure to update the folios with minor's bank account details as the 'Pay-out Bank account' by providing necessary documents before tendering redemption requests / for receiving IDCW distributions. |
| Principles of incentive | Not Applicable |
| structure for market | |
| makers (for ETFs) | |
| makers (for ETFs) | |

| Investment Objective | This product is suitable for investors who are seeking*: | Scheme Riskometer^^ | Benchmark Riskometer^ (as applicable) |
|---|--|---|---|
| The investment objective of the Scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty Midcap 150 Total Returns Index before expenses, subject to tracking errors, fees, and expenses. However, there is no assurance that the investment objective of the Scheme will be achieved. | equity and equity related securities replicating the composition of the Nifty Midcap 150 Index with the aim to achieve returns of the stated index, subject to tracking error | Investors understand that their principal will be at Very High Risk | Benchmark riskometer will be at Very High Risk As per AMFI Tier 1 Benchmark i.e. Nifty Midcap 150 Total Returns Index |

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

^^scheme portfolio as on April 30, 2025.

^Basis Index constituents as on April 30, 2025.

| Absolute Returns | Scheme Returns % Regular Plan | Scheme Returns % Direct Plan | Benchmark Returns % |
|--|--|---------------------------------|--------------------------|
| Returns for the last 1 Year | N.A. | N.A. | N.A. |
| Returns for the last 3 years | N.A. | N.A. | N.A. |
| Returns for the last 5 years | N.A. | N.A. | N.A. |
| Returns since inception - Reg Plan | -4.62 | | -4.14 |
| Returns since inception - Direct Plan | | -4.30 | -4.14 |
| - Direct Plan Nifty 50 Total Return Inc Inception Date: BB bsolute Returns for each bsolute Returns for each | NPNIF: November 04, 202 financial year (Apr-Mar) financial by means of a | 4 | |
| as not completed a year. | | e 1, 3 and 5 years CAGR p | erformance are not provi |
| cheme has not complete | - | nvested at inception. The | |