STATEMENT OF ADDITIONAL INFORMATION (SAI)

SPONSORS

Bank Of Baroda Registered Office: Baroda House, P. B. No. 506, Mandvi, Baroda - 390006.	BNP Paribas Asset Management Asia Limited Suite 1701, 17/F, Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong

NAME OF MUTUAL FUND
Baroda BNP Paribas Mutual Fund

NAME OF THE ASSET MANAGEMENT COMPANY
Baroda BNP Paribas Asset Management India Private Limited
Corporate Identity Number (CIN): U65991MH2003PTC142972

NAME OF THE TRUSTEE COMPANY
Baroda BNP Paribas Trustee India Private Limited
Corporate Identity Number (CIN): U74120MH2011PTC225365

ADDRESSES OF THE ENTITIES
201(A), 2nd floor, A wing, Parinee Crescenzo, C-38 & 39, G-Block, Bandra Kurla Complex, Mumbai – 400 051, Maharashtra, India.

WEBSITE OF THE ENTITY
www.barodabnpparibasmf.in

This Statement of Additional Information (SAI) contains details of Baroda BNP Paribas Mutual Fund, its constitution, and certain tax, legal and general information. It is incorporated by reference (is legally a part of the Scheme Information Document).

This SAI is dated **October 21, 2026.**

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I. INFORMATION ABOUT SPONSOR, AMC AND TRUSTEE OF BARODA BNP PARIBAS MUTUAL FUND

A. CONSTITUTION OF THE MUTUAL FUND

Baroda BNP Paribas Mutual Fund (erstwhile Baroda Mutual Fund) has been constituted as a trust in accordance with the provisions of the Indian Trusts Act, 1882 (2 of 1882), by Bank of Baroda ("BOB") and BNP Paribas Asset Management Asia Limited ("BNPPAM"), as the Sponsors, and Baroda BNP Paribas Trustee India Private Limited (erstwhile Baroda Trustee India Private Limited) as the Trustee ("Trustee Company") as per the terms of the Trust Deed dated October 30, 1992 as amended vide the Supplement to the Deed of Trust dated August 12, 2008, Supplemental Deed dated July 30, 2012, the Deed of Variation dated September 27, 2018 and Deed of Variation dated March 14, 2022 (hereinafter collectively referred to as the "Baroda BNP Paribas Trust Deed"). This Trust Deed has been registered under the Indian Registration Act, 1908 in supersession to the Trust Deed under Fortis Mutual Fund. Baroda BNP Paribas Mutual Fund has been registered with SEBI under the same registration number viz. SEBI Registration No. **MF/018/94/2** on April 13, 2022.

HISTORICAL BACKGROUND OF BARODA MUTUAL FUND

A. Baroda Mutual Fund (the "Mutual Fund"), formerly known as BOB Mutual Fund, was constituted as a trust in accordance with the provisions of the Indian Trusts Act, 1882 (2 of 1882) on 30th October 1992, originally with Bank of Baroda ("BOB") as the Sponsor and the Board of Trustees to the Mutual Fund as the Trustee. The Trust Deed has been registered under the Indian Registration Act, 1908. The Mutual Fund was registered with SEBI on November 21, 1994 under Registration Code MF/018/94/2.

B. In 2008, Pioneer Global Asset Management SPA ("**PGAM**") acquired 51% stake in BOB Asset Management Company Limited ("**AMC**"), which was renamed as Baroda Pioneer Asset Management Company Ltd. effective July 8, 2008 and PGAM became a co-sponsor of BOB Mutual Fund. The name of BOB Mutual Fund was subsequently changed to Baroda Pioneer Mutual Fund, for which SEBI approval was received vide letter no. IMD/RB/134922/08 dated August 12, 2008.

C. Effective November 1, 2017, PGAM was merged by way of incorporation, pursuant to Italian law, into its controlling company, UniCredit S.p.A. ("**UniCredit**"). As a consequence, starting from such date, all rights and obligations of PGAM were transferred to UniCredit by operation of law including, inter alia, those relating to the ownership of 51% of the equity share capital of each of the AMC, investment manager to the Mutual Fund, and Baroda Pioneer Trustee Company Pvt. Ltd. ("**Trustee**"), trustee to the Mutual Fund.

D. On September 28, 2018, BOB acquired the entire shareholding of UniCredit in the AMC and Trustee and became the sole Sponsor of the Mutual Fund. A Deed of Variation was executed on September 27, 2018 between BOB, UniCredit and the Trustee to amend the Deed of Trust as amended from time to time, to reflect changes relating to the change in Sponsor and other related changes. Subsequently, the name of the Mutual Fund was changed to "Baroda Mutual Fund" post receipt of approval from SEBI vide letter no. IMD/DOF3/31324/1/2018 dated November 13, 2018.

E. On March 14, 2022, Baroda Asset Management India Limited ("Baroda AMC") merged into Baroda BNP Paribas Asset Management India Private Limited ("BBNPP AMC") [formerly BNP Paribas Asset Management India Private Limited] (Baroda AMC and BBNPP AMC jointly referred to as "AMCs"), with BBNPP AMC acting as the asset management company of Baroda BNP Paribas Mutual Fund (erstwhile Baroda Mutual Fund) (the surviving mutual fund). BNP Paribas Trustee India Private Limited merged into Baroda BNP Paribas Trustee India Private Limited ("Baroda BNP Paribas TC") [formerly Baroda Trustee India Private Limited], with Baroda BNP Paribas TC acting as the trustee company of Baroda BNP Paribas Mutual Fund. Further, there were change of trusteeship of the schemes of BNP Paribas Mutual Fund ("BNPP MF") from BNPP TC to Baroda TC. SEBI has issued its no objection via letter "SEBI vide its letter no. SEBI/HO/IMD/IMD-I DOF5/P/OW/2022/0000002171/1 dated January 17, 2022, SEBI/HO/IMD/IMD-I DOF5/P/OW/2022/0000002307/1 dated January 19, 2022, SEBI/HO/IMD-II/DOF-10/P/OW/3575/1/2022 dated January 28, 2022 and SEBI/HO/IMD-II/DOF-

3/P/OW/3593/2022 dated January 28, 2022

HISTORICAL BACKGROUND OF BNP PARIBAS MUTUAL FUND

A. ABN AMRO Mutual Fund (subsequently BNP Paribas Mutual Fund) had been constituted as a trust in accordance with the provisions of the Indian Trusts Act, 1882, by the original Sponsor, ABN AMRO Bank N.V., as per the terms of the Trust Deed dated April 15, 2004. The Trust Deed had been registered under the Indian Registration Act, 1908. The Mutual Fund had been registered with SEBI, vide. Registration No. MF/049/04/01 dated May 27, 2004.

B. Pursuant to an internal restructuring of ABN AMRO Group in 2005, ABN AMRO Asset Management (Asia) Limited acquired the original Sponsor's shareholding in ABN AMRO Asset Management (India) Limited {now known as BNP Paribas Asset Management India Private Limited ("AMC")}. The AMC received no objection from SEBI vide letter no. IMD/SB/46021/05 dated August 4, 2005 and the transfer was made effective from October 31, 2005. Accordingly, a Deed of Variation dated March 2, 2006 to the initial Deed of Trust was executed between ABN AMRO Trustee (India) Private Limited, ABN AMRO Bank N.V. and ABN AMRO Asset Management (Asia) Limited.

C. Consequent to a global restructuring of ABN AMRO, ABN AMRO Asset Management became a part of Fortis Investment Management with effect from April 1, 2008. SEBI vide its letter no. IMD/RB/139920/08 dated October 3, 2008 had conveyed its no-objection to the indirect change in control of ABN AMRO Asset Management (India) Private Limited and ABN AMRO Trustee (India) Private Limited. Accordingly, ABN AMRO Mutual Fund had been renamed to Fortis Mutual Fund with the same SEBI registration number being MF/049/04/01 with effect from October 24, 2008. The AMC had been renamed to Fortis Investment Management (India) Pvt. Ltd. and Trustee Company to Fortis Trustee (India) Pvt. Ltd. with effect from September 19, 2008.

D. Consequent to a global and internal restructuring of the Fortis group in the year 2009, the sponsor company is known as BNP Paribas Asset Management Asia Limited with effect from January 19, 2010

E. 100% share capital of the sponsor, viz. BNP Paribas Asset Management Asia Limited is held by BNP Paribas Asset Management Holding (erstwhile BNP Paribas Investment Partners SA). The ultimate parent company of BNP Paribas Asset Management Holding is BNP Paribas SA which is a listed Bank located at Paris.

F. SEBI vide its letter no. OW/YE/23202/2010 dated October 12, 2010 has conveyed its no-objection to the indirect change in control of Fortis Investment Management (India) Private Limited (the "AMC") and Fortis Trustee (India) Private Limited. The Mutual Fund had been renamed to BNP Paribas Mutual Fund (effective October 20, 2010), the AMC to BNP Paribas Asset Management India Pvt. Ltd. (effective October 18, 2010) and the Trustee Company to BNP Paribas Trustee India Pvt. Ltd. (effective October 22, 2010).

G. On March 14, 2022, Baroda Asset Management India Limited ("Baroda AMC") merged into Baroda BNP Paribas Asset Management India Private Limited ("BBNPP AMC") [formerly BNP Paribas Asset Management India Private Limited] (Baroda AMC and BBNPP AMC jointly referred to as "AMCs"), with BBNPP AMC acting as the asset management company of Baroda BNP Paribas Mutual Fund (erstwhile Baroda Mutual Fund) (the surviving mutual fund). BNP Paribas Trustee India Private Limited merged into Baroda BNP Paribas Trustee India Private Limited ("Baroda BNP Paribas TC") [formerly Baroda Trustee India Private Limited], with Baroda BNP Paribas TC acting as the trustee company of Baroda BNP Paribas Mutual Fund. Further, there were change of trusteeship of the schemes of BNP Paribas Mutual Fund ("BNPP MF") from BNPP TC to Baroda TC. SEBI issued its no objection via letter no. SEBI/HO/IMD/IMD-I DOF5/P/OW/2022/0000002171/1 dated January 17, 2022, SEBI/HO/IMD/IMD-I DOF5/P/OW/2022/0000002307/1 dated January 19, 2022, SEBI/HO/IMD-II/DOF-10/P/OW/3575/1/2022 dated January 28, 2022 and SEBI/HO/IMD-II/DOF-3/P/OW/3593/2022 dated January 28, 2022. Post completion of the transaction, registration certificate of BNP Paribas Mutual Fund was cancelled w.e.f. April 13, 2022 by SEBI.

B. SPONSORS

BANK OF BARODA (THE CO-SPONSOR OF SURVIVING MF)

Bank of Baroda (BOB) is a body corporate under the Banking Companies (Acquisition and Transfer of Undertakings) Act, 1970. BOB was founded in 1908 by Maharaja Sayajirao Gaekwad III and was nationalised in 1969. Presently, BOB is an Indian state-owned entity in the banking and financial services sector. As on March 31, 2026, the government owns 63.97% of its outstanding share capital. Its shares are listed on the Bombay Stock Exchange ("BSE") and National Stock Exchange ("NSE").

BOB's operations consist of Corporate Banking, Micro, Small and Medium Enterprise (MSME) Banking, Agriculture Banking, Retail Banking and others. As on March 31, 2026, it had INR 16,48,487 crore and INR 14,29,879 crore in Global Deposits and Global Gross Advances respectively, with an Operating Profit of INR 32,259 Crore and INR 20,09,164 crore worth of Total Assets. BOB has 8,648 branches in India, with over 74,000 employees. Its international experience spans over 70 years, with 80 branches and offices (including branches of its subsidiaries) across 17 countries. For more information, please see https://www.bankofbaroda.in/.

FINANCIAL PERFORMANCE FOR BANK OF BARODA (Rs. in crores)

Particulars	2025-2026	2024-2025	2023-2024
Net Worth	1,30,177.24	1,15,457.35	93,850. 76
Total Income	1,42,750.449	1,38,088.97	127,101.31
Profit/(Loss) after tax	20,021.06	19,581.15	17,788.78
Assets Under Management	NA	NA	NA

NA: Not Applicable

BNP PARIBAS ASSET MANAGEMENT ASIA LIMITED (THE CO-SPONSOR OF SURVIVING MF)

BNP Paribas Asset Management Asia Limited ("BNPP Asia") was incorporated in Hong Kong on October 29, 1991 and is licensed with the Securities and Futures Commission to conduct Type 1 (dealing in securities), Type 4 (advising on securities), Type 5 (advising on futures contracts) and Type 9 (asset management) regulated activities under the Securities and Futures Ordinance.

BNPP Asia specializes in the Asian markets for investment funds management /advisory and discretionary mandates as a part of BNP Paribas Asset Management, the autonomous asset management business of the BNP Paribas Group

For more information, please see https://www.bnpparibas-am.hk/

Particulars	CY2025	CY2024	CY2023
Net Worth (in millions of HKD)	702.04	606.95	386.58
Total Income (in millions of HKD)	230.54	217.79	252.6
Profit/(Loss) after tax (in millions of HKD)	-134.91	50.37	-278.62
Assets Under Management# (in Billion of HKD)	100.06	90.55	96.43

HKD: Hong Kong dollars; #as at 31-Dec

Note:

For Net Worth we have considered Total Equity
Total Income = REVENUE + Other Income

The Sponsor has entrusted a sum of Rs. 10,00,000/- to the Trustee as the initial contribution towards the corpus of the Mutual Fund

C. THE TRUSTEE

Baroda BNP Paribas Trustee India Private Limited (formerly Baroda Trustee India Private limited), through its Board of Directors, shall discharge obligations as Trustee of Baroda BNP Paribas Mutual Fund. The Trustee ensures that the transactions entered into by the AMC are in accordance with the SEBI Regulations and will also review the activities carried on by the AMC. Pursuant to the no-objection certificate received from SEBI vide letter no. OW/24482/2011 dated July 28, 2011, Baroda Trustee India Pvt. Ltd. (now known as Baroda BNP Paribas Trustee India Private Limited), was incorporated on December 23, 2011. BNP Paribas Trustee India Private Limited merged into Baroda BNP Paribas Trustee India Private Limited ("Baroda BNP Paribas TC") [formerly Baroda Trustee India Private Limited], with Baroda BNP Paribas TC acting as the trustee company of Baroda BNP Paribas Mutual Fund.

1. Details of Trustee Directors:

Name	Age	Educational Qualifications	Brief Experience
Dr. Rabi Narayan Mishra (Independent Director & Chairman of the Board)	65 years	M.A, Ph.D (Economics), Post Doctoral Fellow (Economics)	Dr. Rabi Narayan Mishra was the former Executive Director of RBI in charge of Supervision of Banks, Non-Banking Finance Companies (NBFCs), Urban Co-operative Banks (UCBs) and Supervisory Technology (SupTech).In his four-decade career in RBI, he held important portfolios, including Head of Risk Monitoring and Founder-Head of Financial Stability. He is a reputed Academician with doctorate in Economics and Post Doctorate in the Economics department of Harvard University. He was the Head of RBI's Apex Training Institution (RBSC) at Chennai and was the Founder Director of the College of Supervisors, which has been established by RBI to upskill Supervisors/Regulators/Financial Stability Managers of India and abroad. Mr. Mishra has served as a member of the Board of banks in India. He was a member of the Board of Supervision of NABARD and co-chaired the Expert Committee formed by IRDAI to improve the Supervisory Techniques of the Insurance Sector. He carries experience of working with IMF, BIS, FSB and many other international Groups in the space of Risk Management and Financial Stability. As on March 31, 2026, Dr. Rabi Narayan Mishra holds directorship with Canara HSBC Life Insurance Company Limited
Mr. B. Rajendran	62 years	ICWA, M.Com, B.A. (Corporate	Mr. Rajendran has 28 years of experience working with SEBI in various capacities. He was associated

(Independent Director)		Secretaryship) and PGD(Securities Laws)	with various committees such as Committee on Strengthening Governance of Market Infrastructure Institutions, Secondary Market Advisory committee, Commodity Derivatives Advisory Committee, Technical Advisory committee, Alternative Investment Policy Advisory Committee, FPI Advisory committee, etc.Mr. B. Rajendran was the Executive Director of SEBI from November 2022 till June 2024, wherein he handled Alternative Investment Fund (AIF) and Foreign Portfolio Investors (FPI) Department and Corporation Finance Investigation Department of SEBI. He also initiated /implemented various policy measures for development/ regulation of securities markets relating to AIF & FPI and handled Corporate Finance Investigations. He was also RTI Appellate Authority of SEBI. Prior to this assignment, he was Regional Director of SEBI Southern Regional Office, (2017-2022) and handled various matters relating to Market Intermediaries, Initial Public Offers, Mutual Funds, Investor Awareness and Education and Investigations. He has conceptualized and implemented the SEBI Complaints Redress System (SCORES), the digitalisation of physical complaints in the securities market which has drastically reduced disposal time of investor grievances. He has represented SEBI in IOSCO committee meeting on Retail investors and Conference on Financial Education conducted by International Network on Financial Education (INFE) and Organisation of Economic Co-operation and Development (OECD). He has also represented SEBI as a member of following Boards of the Institute of Cost Accountants of India: (i) Cost Accounting Standards Board and (ii) Banking, Financial Services & Insurance Board.
Mr. Ashutosh Bishnoi	65 Years	MBA, B.Com	Mr. Ashutosh Bishnoi has over four decades of rich corporate experience and expertise in Asset Management industry. His last stints included

(Independent Director)			Mahindra Manulife Investment Management Private Limited, Association of Mutual Funds in India, L&T Mutual Fund, State Street, Orbis Capital Limited, etc.He is serving as a member of the NISM Committees for Empanelment of Resource Person and the NISM Committee for CPE Accreditation since 2010. He is also the visiting faculty member at NISM since 2009 and Symbiosis Institute of Business Management since 2011. He has also received the Best Alumni Award in 2005 by Symbiosis Institute of Business Management, Pune. He was the speaker at the Harvard India Conference in 2020. He has written the courseware for 'Managing & Marketing of Financial Services' and 'Insurance Products & Service' for the Indian Institute of Banking & Finance in 2004. As on March 31, 2026, Mr. Ashutosh Bishnoi holds directorship with Mafatlal Industries Limited.
Mr. B. Raghavendra Rao (Independent Director)	63 years	M.Sc (Tech) Instrumentation Engineering	Mr. B. Raghavendra Rao has experience of more than three decades in banking. He was associated with State Bank of India (SBI) and retired as Deputy Managing Director in June 2023 after serving 33 years.He has served in important segments of banking like Treasury Operations, High Value Credit, International Banking Operations and Retail operations. He also acquired rich experience in International Operations of SBI, with work experience of 7 years in 3 countries, namely Germany, Maldives and UK wherein he was designated as Chief Executive Officer in SBI Maldives and SBI London. Mr. Rao also served as Nominee Director of prominent companies like CCIL (Clearing Corporation of India) and CWC (Central Warehousing Corporation). He also served as Chairman of key self-regulated organizations of Indian financial markets, namely FIMMDA (Fixed Income Money Market and Derivatives Association of India) and FEDAI (Foreign Exchange Dealers Association of India). Currently he is also a member of Investment Committee of Modulus Alternative Investment Managers. His professional achievements included certification from Associate of Indian Institute of Bankers, Certified AML KYC Professional from ACAMS and

			undergone training programmes on Business management from Chicago Booth School and London Business School. As on March 31, 2026, Mr. Rao holds directorship with NACL Industries Limited, Dhaksha Unmanned Systems Private Limited and is also a shareholder director of Canara Bank.
Mr. Inumella Venkata Lakshmi Sridhar (Associate Director)	58 years	B.Com; ACA	Mr. I.V.L. Sridhar is a Bachelor's in commerce and a Chartered Accountant and has handled various roles in the Banking Industry where he handled areas of work as Head – Subsidiaries & Joint Ventures, worked in Compliance Function, Head-Financial Accounting(INDAS) etc.Prior to Bank of Baroda, Mr. Sridhar has worked for Vijaya Bank and worked in various roles and functions.
Ms. Jyothi Krishnan (Associate Director)	44 years	BCom; A.C.S and B.G.L	Jyothi was previously the Head of Compliance, Legal and Secretarial at BNP Paribas Asset Management India. Ms. Krishnan has over 20years of experience in the legal domain and oversees all legal services at BNPP AM.She is responsible for managing legal and regulatory compliance programs that enable BNPP AM to operate across India while adhering to the highest ethical standards. With an eye for detail, she leads a team that sharply analyses customer facing processes and activities of the AMC from a legal and regulatory perspective. Prior to joining BNPP AM in May 2013, she served IDFC Asset Management Co. Ltd. apart from various prestigious mutual funds firms in India. Ms. Krishnan is a Company Secretary, a Bachelor in General Law and holds a Bachelor's Degree in Commerce from the University of Mumbai.

Rights, Obligations, Duties and Responsibilities of the Trustee under the Trust Deed and the SEBI Regulations :

Responsibilities and Duties of the Trustee under the Trust Deed and the Regulations including but not limited to:

(1) Appointment and termination of asset management company

(a) The trustee company, with prior approval from the Board, shall appoint an asset management company and shall enter into an investment management agreement with the asset management company.

(b) The investment management agreement shall include the clauses set out in the Third Schedule and any additional clauses necessary for the purpose of investments and fair and transparent functioning of an asset management company.

(c) A copy of the draft investment management agreement shall be enclosed with the trust deed.

(d) The trustees shall ascertain that the asset management company has the necessary expertise, internal control systems and risk management mechanism to invest and mange assets of the mutual fund.

(e) The trustees shall ensure that the asset management company establishes systems and submits reports and information that the trustees may require in discharging their responsibility under these Regulations including matters relating to:

(i) prevention and oversight of mis-selling;

(ii) prevention and oversight of undue influence of sponsor;

(iii)ensuring adequate systems are in place to prevent misconduct including market abuse; and

(iv) addressing potential conflict of interest.

(f) Where the trustees have reason to believe that the conduct of business of the asset management company is not in accordance with these Regulations, the contraventions by asset management company and remedial action taken by the trustees shall immediately be informed to the Board.

(g) Termination of the assignment of the asset management company by the trustees may be under the below given circumstances and shall be subject to prior approval from the Board:

(i) Trustees own accord if they have reasons to believe that the affairs of the asset management company are being conducted in contravention to the provisions of these Regulations ; or

(ii) Request by the asset management company.

Explanation: Termination shall become effective only after the trustees have accepted the termination of assignment and communicated their decision in writing to the asset management company.

(2) Addressing conflict of interest and broker empanelment:

The trustees shall take all necessary measures as they deem necessary to ensure that any conflict of interest involving the asset management company is effectively addressed and such measures shall include:

(a) conducting a quarterly review of reports submitted by the asset management company on transactions between the mutual fund and the asset management company or its associates;

(b) ensuring that the asset management company does not grant unfair advantage to its associates or engage in transactions that may prejudice the interests of unitholders;

(c) ensuring that the asset management company manages each mutual fund scheme independently of its other business activities, and adopts safeguards to ensure fair and equitable treatment of investors across all schemes, without compromising the interests of one scheme for another or for its other businesses; and

(d) approving broker empanelment policy of the asset management company and ensuring that brokers are empaneled after requisite due diligence, and that broker transactions are monitored to avoid undue concentration of business or unfair advantage to any associate or group entity.

(3). Regulatory compliance and trustee responsibilities

(a) The trustees shall have the right to request for any information from the asset management company that they

deem necessary.

(b) The trustees shall ensure that the asset management company complies with the obligations set out under Regulation 22, adhere to the Code of Conduct applicable to asset management companies, and observe all other provisions of these Regulations.

(c) The transactions under the mutual fund schemes are in accordance with the provisions of these Regulations and trust deed, and the asset management company makes investments only in permissible instruments, in compliance with these Regulations and in alignment with the stated investment objectives of each scheme.

(d) The trustees shall be accountable for and be the custodian of the funds and property of the respective schemes and shall hold them in trust for the benefit of unitholders in accordance with these Regulations and the provisions of trust deed.

(4). Trustee oversight for investor interests

(a) The trustees shall abide by the Code of Conduct as specified in Part A of the Fourth Schedule.

(b) The trustees shall obtain unitholder consent:

(i) when required by the Board for the benefit of unitholders;

(ii) on the requisition of three-fourths of the unitholders of any scheme; and

(iii) when the majority of trustees decide to wind up a scheme or prematurely redeem units of a closed-ended scheme.

(c) The trustees shall request details of securities transactions by key personnel of the asset management company, whether made in their own name or in the name of the asset management company, and report to the Board when required.

(d) The trustees shall periodically review investor complaints and their resolution by the asset management company.

(e) The trustees shall appoint auditor, who is not in any manner associated with the auditor of the asset management company, for audit of annual statement of accounts of mutual fund schemes.

(f) The trustees shall submit to the Board on a half-yearly basis

I. a report on the activities of the mutual fund;

II. a certificate confirming there have been no instances of self-dealing or front running by trustees, directors, or key personnel of the asset management company; and

III. a certificate confirming that the asset management company has managed the schemes independently of other activities, and any conflicts were addressed to protect unitholders' interests.

(g) The independent trustees, i.e. trustees not associated with the sponsors, shall review and give their comments on the reports received from asset management company on investments in securities of group companies of the sponsor.

(5) Additional trustee oversight

(a) The Trustee shall review the asset management company's networth quarterly to ensure compliance with clause (e) of sub-Regulation (1) of Regulation 5.

(b) The trustees shall ensure there is no conflict of interest in how the asset management company deploys its net worth and the interests of unitholders.

(c) The trustees shall periodically review service contracts related to custody arrangements and ensure they serve the unitholders' interests.

(d) The trustees shall review the details of securities transactions filed by directors of the asset management company on a quarterly basis.

(e) The trustees shall exercise due diligence as under:

General Due Diligence:

(i) The trustees shall be discerning in the appointment of the directors on the Board of the asset management company.
(ii) The trustees shall review the desirability or continuance of the asset management company if substantial irregularities are observed in any of the schemes of the mutual fund, and shall not permit the asset management company to float new schemes until such irregularities are resolved.
(iii) The trustees shall ensure that the trust property is adequately protected, held and administered by persons with necessary expertise and experience, and in a manner that ensures adequate oversight through an appropriate number of such persons.
(iv) The trustees shall ensure that all service providers engaged for mutual fund related services are holding appropriate registrations from the
Board or concerned regulatory authority.
(v) The trustees shall arrange for test checks of service contracts relating to key service providers, whose services, functions, operations and access to information or assets is critical to, or could materially influence the protection of investor interests.
(vi) The trustees shall immediately report to the Board of any special developments in the mutual fund.

Specific due diligence:
(vii) The trustees shall obtain internal audit reports at regular intervals from independent auditors appointed by them.
(viii) The trustees shall obtain compliance certificates at regular intervals from the asset management company.
(ix) The trustees shall meet periodically to review reports and functioning of asset management company and ensure compliance with these Regulations.
(x) The trustees shall maintain records of the decisions of the Trustees at their meetings and of the minutes of the meetings.
(xi) The trustees shall prescribe the Code of Ethics to be adhered to by the asset management company and its personnel.
(xii) The trustees shall communicate in writing to the asset management company of the deficiencies and review the rectification of such deficiencies.

(f) The independent directors of the trustee company and asset management company shall exercise oversight over:
(i) the investment management agreement and the compensation paid under the agreement;
(ii) fees and ensure that fees charged in service contracts entered with associates are not higher than those charged by outside contractors for the similar services;
(iii) securities transactions involving associates to the extent such transactions are permitted;
(iv) Selecting and nominating individuals to fill independent directors' vacancies;
(v) ensuing code of ethics designed prevents fraudulent, deceptive or manipulative practices by insiders in connection with personal securities transactions;
(vi) the reasonableness of fees paid to sponsors, asset management company and any others for services provided; and
(vii) any service contract with the associates of the asset management company.

(g) The trustees shall not be held liable for acts done in good faith if they have exercised adequate due diligence.

(6) The trustees shall also exercise due diligence on such matters as may be specified by the Board.

(7) Appointment of custodian
(1) The trustees shall appoint a custodian for the mutual fund and enter into a custodian agreement and send intimation to the Board within fifteen calendar days of such appointment.

(2) The trustees shall maintain oversight of the activities of the custodian in relation to the mutual fund.

The trustees shall also exercise due diligence on such matters as may be specified by SEBI from time to time.

In terms of the Regulation 12(6), the Trustee shall exercise independent due diligence on certain "core responsibilities" as specified vide clause no.7.8 of SEBI Master Circular no. HO/24/13/11(1)2026-IMD-POD-1/I/7602/2026 dated March 20, 2026 ('SEBI Master Circular') wherein Trustees shall exercise independent due diligence on certain core responsibilities. Further, the said circular also specified the areas wherein the Trustees may rely on professional firms such as Audit Firms, Legal Firms, Merchant Bankers, etc. (collectively referred to as "third party fiduciaries") for carrying out due diligence on behalf of the Trustees.

Notwithstanding the aforesaid, the Trustee shall not be held liable for acts done in good faith if they have exercised adequate due diligence honestly.

The supervisory role of the Board of Directors of Trustee Company will be discharged by reviewing the information and the operations of the Fund based on the reports submitted at the meetings of the Board of Directors of Trustee Company, by reviewing the reports submitted by the Internal Auditor and the quarterly and half yearly compliance reports. Presently the Board of Trustees / Trustee Company are required to hold a meeting at least 1 meeting in every quarter and at least 4 such meetings shall be held in every financial year. During the financial year 2025-2026 the Board of Directors of Trustee Company met 7 times.

No amendment to the Trust Deed shall be carried out without prior approval of SEBI and Unitholders' approval / consent will be obtained where it affects the interests of Unitholders as per the procedure / provisions laid down in the Regulations.

The Board of Directors of Trustee Company may require or give verification of identity or other details regarding any subscription or related information from / of the Unitholders as may be required under any law, which may result in delay in dealing with the applications, Units, benefits, distribution, etc.

Trustee - Fees and Expenses

Pursuant to the Trust Deed constituting the Mutual Fund, the Trustee in addition to reimbursement of all costs, charges and expenses incurred in or about the administration and execution of the Mutual Fund, is entitled to receive a fee computed at a rate specified in the individual Scheme Information Document.

The Trustee may charge further fees as permitted from time to time under the Trust Deed and the SEBI Regulations.

All Administration and Operational expenses are borne by Asset Management Company.

II. ASSET MANAGEMENT COMPANY

Baroda BNP Paribas Asset Management India Private Limited (AMC) is a private limited company incorporated under the Companies Act, 1956, having its Registered Office at 201(A) 2nd Floor, A wing, Parinee Crescenzo, C-38 & 39, G Block, Bandra-Kurla Complex, Mumbai, -400051 Maharashtra, India. 50.1% of the paid-up equity share capital of the AMC is held by Bank of Baroda and 49.9% of the paid-up equity share capital of the AMC is held by BNP Paribas Asset Management Asia Limited.

AMC has been appointed as Asset Management Company of Baroda BNP Paribas Mutual Fund by the Trustee vide Investment Management Agreement (IMA) dated March 14, 2022 executed between Baroda BNP Paribas Trustee India Private Limited (erstwhile Baroda Trustee India Private Limited) and Baroda BNP Paribas Asset Management India Private Limited (erstwhile BNP Paribas Asset Management India Private Limited).

Historical background and other business of AMC:

- Erstwhile ABN AMRO Asset Management (India) Limited was a company incorporated under the Companies Act, 1956 on November 4, 2003. ABN AMRO Asset Management (India) Limited had been appointed as Asset Management Company of ABN AMRO Mutual Fund (Now known as BNP Paribas Mutual Fund) by the Trustee vide Investment Management Agreement (IMA) dated April 15, 2004 and executed between ABN AMRO Trustee (India) Private Limited and ABN AMRO Asset Management (India) Limited. SEBI had approved ABN AMRO Asset Management (India) Limited to act as the Asset Management Company (AMC) of the Mutual Fund vide its letter No. IMD/YK/11091/2004 dated May 28, 2004.
- Due to changes in minority shareholding, the Company was converted into a Private Limited Company and was named as ABN AMRO Asset Management (India) Private Limited vide fresh Incorporation Certificate dated June 20, 2008. Consequent to the global restructuring of ABN AMRO, ABN AMRO Asset Management had become a part of Fortis Investment Management resulting in indirect change in the control of AMC. Subsequently, name of ABN AMRO Asset Management (India) Private Limited had been changed to Fortis Investment Management (India) Private Limited vide fresh Incorporation Certificate dated September 19, 2008.
- Pursuant to global restructuring of Fortis group and indirect change in the control of AMC, name of Fortis Investment Management (India) Private Limited changed to BNP Paribas Asset Management India Private Limited vide fresh Incorporation Certificate dated October 18, 2010. SEBI vide its letter no. OW/YE/23202/2010 dated October 12, 2010 had conveyed its no-objection to the indirect change in control of Fortis Investment Management (India) Private Limited (the "AMC") and the AMC was renamed as BNP Paribas Asset Management India Pvt. Ltd.
- On March 14, 2022, Baroda Asset Management India Limited ("Baroda AMC") merged into BNP Paribas Asset Management India Private Limited (BNP AMC) with BNP AMC acting as the surviving AMC of Baroda BNP Paribas Mutual Fund (the surviving mutual fund) and the AMC was renamed as Baroda BNP Paribas Asset Management India Private Limited. SEBI issued its no objection vide letter SEBI/HO/IMD/IMD-I DOF5/P/OW/2022/0000002171/1 dated January 17, 2022, SEBI/HO/IMD/IMD-I DOF5/P/OW/2022/0000002307/1 dated January 19, 2022, SEBI/HO/IMD-II/DOF-10/P/OW/3575/1/2022 dated January 28, 2022 and SEBI/HO/IMD-II/DOF-3/P/OW/3593/2022 dated January 28, 2022.

Other business of AMC

In accordance with the SEBI Regulation 21(b), an asset management company, subject to certain conditions, is also permitted to undertake activities in the nature of portfolio management services, management and advisory services to offshore funds, pension funds, provident funds, venture capital funds, management of insurance funds, financial consultancy and exchange of research on commercial basis and such other activities as may be permitted by SEBI from time to time.

- ABN AMRO Asset Management (India) Private Limited (subsequently BNP Paribas Asset Management India Private Limited) had received an approval from SEBI vide its letter No. IMD/SP/67987 dated May 29, 2006 for rendering services

as Portfolio Manager under SEBI (Portfolio Managers) Rules and Regulations, 1993 under Registration no. PM/INP000001728. The AMC commenced Portfolio Management Service (PMS) with effect from September 26, 2006. Rendering the PMS is not in conflict of interest with the activities of the Mutual Fund.

- Subsequent to the indirect change in control of Fortis Investment Management (India) Private Limited, SEBI granted fresh registration in the name of BNP Paribas Asset Management India Private Limited (now known as Baroda BNP Paribas Asset Management India Private Limited) vide its letter No. IMD/DOF–1/MT/OW/25642/2010 dated October 28, 2010 for rendering services as Portfolio Manager under SEBI (Portfolio Managers) Rules and Regulations, 1993 under Registration No. PM/INP000003716. As a pre-condition to the amalgamation of Baroda Asset Management India Limited with BNP Paribas Asset Management India Private Limited, RBI directed vide letter no. DoR.AUT.No.S3289/24.01.002/2021-22 dated January 05, 2022 that the merged entity shall only service the existing PMS customers till maturity and not acquire any fresh business under PMS related services till further directions from RBI. Subsequently, RBI vide letter bearing no. DoR.AUT. No. S8094/24.01.2022/2022-23 dated March 20, 2023 accorded approval for undertaking new PMS business through Baroda BNP Paribas Asset Management India Private Limited. The SEBI certificate for PMS in the name of Baroda BNP Paribas Asset Management India Private Limited (Registration No. PM/INP000003716) is dated March 21, 2023. Further, SEBI has extended its no objection to render non-binding Investment Advisory Services to Category I and / or Category II Foreign Portfolio Investors (FPIs) in accordance with Regulation 24 (b) of SEBI (Mutual Funds) Regulations vide its letter dated IMD/DF3/OW/P/2019/13985/1 dated June 7, 2019 to the merged entity i.e. Baroda BNP Paribas Asset Management India Private Limited vide its letter SEBI/HO/IMD-II/DOF-10/P/OW/3573/1/2022 dated January 28, 2022.
- Further, SEBI vide its letter dated October 16, 2023 granted no-objection to the AMC to set up a branch in GIFT city, Ahmedabad. The International Financial Services Centres Authority (IFSCA, regulator at GIFT city) granted certificate of registration dated March 6, 2024 to AMC under the category - Registered Fund Management Entity (Non-Retail). Subsequently, IFSCA granted vide letter dated February 24, 2025 NOC to the AMC to operate as a Registered Fund Management Entity (Retail). The AMC provides investment management and advisory services to offshore funds of BNP Paribas group from GIFT city. SEBI vide its letter no.SEBI/HO/IMD/IMD-RAC-2/OW/2024/37931/1 dated December 09, 2024 also has granted no-objection to AMC for providing management and/or advisory services to Alternative Investment Funds (AIFs) through its branch office set up in GIFT city.

The AMC undertakes the above activities (other than the Mutual Fund activity), after satisfying itself that there is no potential conflict of interest between the activities and by ensuring that conditions as prescribed under SEBI MF Regulations are adhered to.

DETAILS OF AMC DIRECTORS

Name	Age	Educational Qualification	Brief Experience
Ms. Beena Vaheed (Associate Director)	57 years	• Master of Communication and Journalism from University of Kerala, Executive MBA from IIM Kozhikode	Ms. Vaheed has an overall experience of over 30 years in Financial services across different banking verticals (Retail, Agriculture & MSME, Credit Assessment, HR, Government Banking and Deposit Mobilisation) which include stints at erstwhile Corporation Bank, Union Bank of India and Bank of Baroda. Presently she holds the position of Executive Director of Bank of Baroda since August 2024 and her functions involves overseeing Operations and Services, Finance & Accounts, Retail Liabilities, Compliance, Risk Management, Audit & Inspection, Credit Monitoring, Strategic Planning and ESG Department of Bank. Ms. Vaheed served as a Nominee Director of Union Bank of India Services Ltd. From May 2024 to August 2024. Ms. Vaheed was associated with Union Bank of India since July 2020 to August 2024 in different positions. Her stint involved position of General Manager where she was responsible for managing Human Resources segment, served as Zonal Head for Delhi location and have also been in-charge of Government Business relations. Further she was designated as Chief General Manager of the Bank and her functions involved overseeing the charge of the Deposit, Credit cards, Government Business. She was also appointed as Deputy General Manager of erstwhile Corporation Bank wherein she was deputed as Regional Manager in Delhi from June 2018 to June 2020. Ms. Vaheed hold Master's Degree in Communication and Journalism from University of Kerala and Executive MBA Degree from IIM Kozhikode. **Other Directorship:** • BOB Capital Markets Limited
Mr. Sanjay Sachdev (Independent Director)	63 Years	• Certificate in Corporate Governance - Wharton School of Management;	Mr. Sanjay Sachdev is Managing Director of Freedom Financial Services, focused on advising Financial Services businesses in India and S.E. Asia. He is a Board member of HDI-Magma General Insurance, a Poonawala Group subsidiary and Baroda

		• LL.B – Government Law College, University Of Bombay; • Master's Degree in International Management - American Graduate School of International Management (Thunderbird), Phoenix, AZ, USA • 2018 - Harvard ALI Fellow • Fellow of the LIMRA Life Insurance Institute	BNP Paribas Asset Management India Pvt Ltd, a subsidiary of Bank of Baroda. Mr. Sanjay currently oversees business expansion for First Trust Portfolios, a Global Asset Manager and the largest manager of active ETFs in the world helping them with their Asia expansion since October, 2015 and is an Advisory Board member of Apis Partners, a Private Equity Impact Fund Manager for over 10 years since August, 2014. He is also associated as a Senior Advisor to Brandeis University helping them with social impact investments in India since June, 2019. Sanjay has over 29 years of experience in the global financial services industry in various leadership positions building game changing financial services businesses. Mr. Sanjay was President & CEO of Tata Asset Management, Regional Managing Director for S.E. Asia & India for Shinsei Bank, Japan, followed by Principal Financial Group as Managing Director for over 12 years and established a number of joint ventures in India and other Emerging Markets. Mr. Sanjay was the Founding Chairperson of the United Way of Mumbai focused on championing gender equality and female rights and education in India. He was Global Chairperson of the Financial Planning Standards Board, a nonprofit that issues the Certified Financial Planner (CFP) designation for wealth managers in 27 countries. He was also the founder President of the US-India Investment Forum and was ranked by The Week Magazine as one of the 50 emerging leaders in India in 2004. He is a ALI Fellow from Harvard University and he holds a Certificate in Corporate Governance - Wharton School of Management, a MBA from Thunderbird, Phoenix, AZ, USA and a Degree in Law and Business from the University of Bombay. **Other Directorships:** • Freedom Financial Services LLP • Urushya Fund Management LLP • Freedom Allianz Consultancy LLP • Blufin Consulting Private Limited • Magma General Insurance Limited

			• Freedom Financial Services LLC
Mr. Vincent Trouillard-Perrot (Associate Director)	59 Years	➢Graduated of INSEEC business school (Paris Bachelor) ➢MBA in CECI (International commerce) and ITM in Paris (Dealing room specialization), both in Paris (France) ➢INSEEC Paris – Business school	Mr. Trouillard-Perrot spent all his career at BNP Paribas Group in vast areas of business and responsibilities in Paris and in many regions of the globe especially in Asia and in the Nordic countries. After experiences in CIB, General Inspection and Private Banking, Mr. Trouillard-Perrot joined the Asset Management business line in 2003 as President and CEO of BNPPAM Japan based in Tokyo. Then he was appointed CEO Asia and head of the regional APAC hub based in Hong Kong. He then joined Alfred Group (a subsidiary of BNPPAM) covering the Nordic and Baltic countries based in Stockholm. In 2018, he was appointed back to the head office of BNPPAM based in Paris, to oversee a wide number of countries where BNPPAM has its operations, from Latam, Asia, EMEA and the Nordic countries. Since 2020, he has the overall responsibility of supervising and developing the strategic participations and Joint-Ventures of BNPP Asset Management. With over 30 years of rich and diverse experience in financial industry, especially in Wealth Management for over 20 years (in Private Banking and Asset Management), he has accumulated a successful and relevant experience in dealing with many commercial and regulatory environments, as a leader and as a Board member. **Other Directorships:** • Alfred Berg Kapitalvorvlatning AS Norway • Alfred Berg Kapitalvorvlatning AB Sweden • HFT IM China • BEAGF Chile • Drypnr (Norway) • BNPP ABC WMC (China)
Mr. Sanjay Kumar Grover (Associate Director)	56 years	Master's in economics, CAIIB	Mr. Grover is a seasoned banker with over 30 years of experience, specialising in Treasury Operations. He has held diverse leadership roles at Bank of Baroda since 1993, including Head of Mid Corporate Vertical, Head of Treasury, Chief Executive (European Operations) and Managing Director & CEO of Bank of Baroda (UK) Limited.

			A Master's in Economics and a Certified Associate of the Indian Institute of Bankers, Mr. Grover has also completed the Leadership Development Program at IIM Bangalore, an initiative by the Bank Board Bureau. His career is marked by extensive international exposure and participation in high-level seminars, workshops, and training programs in India and abroad. **Other Directorship:** • BOB Capital Markets Limited
Ms. Shinjini Kumar (Independent Director)	59Years	Master of Arts	Ms. Kumar has over three decades of work experience in senior positions across various organizations including Reserve Bank of India, Bank of America Merrill Lynch, PricewaterhouseCoopers Private Limited, Paytm Payments Bank and Citibank India. She is the co-founder and Director of Five Salts Private Limited and Seven Salts Private Limited, building a woman-first fintech platform offering personal finance products Ms Kumar has degrees in English Literature, journalism and Public Policy and is on various Boards and the Executive Council of CGAP. **Other Directorship:** • Seven Salts Financial Services Private Limited • Five Salts Private Limited • Grassroot Trading Network for Women • Shewins 365 LLP
Mr. Lalit Vij(Independent Director)	61years	• Chartered Accountant from ICAI • Bachelor's in commerce (Hons.), Panjab University, Chandigarh	Mr. Vij, has an overall experience of over 36 years in Strategy, Governance and oversight of corporate functions.His current stint as Chief Operations Officer (COO) at Luthra and Luthra Law Offices India since October 2021, involves working with the Founder and Managing Partner of the firm to develop and implement a framework to institutionalize and democratize the firm's governance structure for achieving long term success and respond to the extraordinary challenges. Prior to Luthra and Luthra, he was Managing Director at Principal Asset Management Pvt. Ltd. from October 2014 to February

			2020, in which he provided overall leadership and strategic direction, led development and execution of strategic and operational plans to advance the mission and objectives of the AMC. Prior to this stint, he was Managing Director at Principal Global Services Pvt Ltd. from January 2008 to October 2014, wherein he took overall responsibility for parent company's India offshore program and strategy. This includes fiduciary responsibility of Principal Global Service's (PGS) legal entity, accountability for maintaining and improving the business case for India captive, oversight over PGS operations & India based 3rd party sourcing arrangements, taking actions to build organizational culture that aligns with the group with attention to local context, implementing processes and talent management strategies to ensure sustainability and owning business partner relationships at strategic level. Mr. Vij holds Degree of Chartered Accountant from ICAI and Bachelors Degree in Commerce (Hons.), from Panjab University, Chandigarh. **Other Directorship:** • Finlabs India Private Limited
Mr. S. Ramakrishnan	54 years	• PGDBM from IIM, Calcutta • B.A.., Economics (Hons) from St. Stephen's College, Delhi University	Mr. Ramakrishnan Seshan carries an overall experience of over 25 years in the financial services industry. He is a banker by profession and has held senior positions in some of the top banks in India like HDFC and HSBC. He is a very well known & respected banker in the Indian Retail Banking sector. He has worked for over 11 years in HSBC from November 2010 till November 2021 and his last corporate role was as Country Head - Wealth & Personal Banking for HSBC. As an Executive committee member of HSBC Bank, Mr. Ramakrishnan played a key role in shaping the future of HSBC Bank in India, and was responsible for managing issues relating to Corporate Governance, Risk Management, Regulatory Compliance, Talent Management etc. During his tenure, the HSBC Bank went through several strategic changes due to the dynamic nature of the industry. His stint enabled the Bank to

			navigate through the changes to not only succeed commercially but also contribute to the communities in which the Bank operated. Prior to this stint, Mr. Ramakrishnan was Branch Banking Head at HDFC Bank from October 2001 to November 2008. He also headed Retail Liabilities Product team at HDFC Bank from November 2008 to November 2010. In December 2021, Mr. Ramakrishnan voluntarily decided to take a break from the corporate sector to follow his own passions. He co-founded DriveOffGrid LLP which is a provider of premium self-drive travel experiences. He is an Independent Director on the Board of PropShare Investment Manager Private Limited, a real estate investment management company, offering India's first SM REIT Fund. Mr. Ramakrishnan holds Post Graduate diploma in Management (PGDBM) Degree from Indian Institute of Management (IIM), Calcutta and Bachelor's degree in Arts and Economics (Hons), from St. Stephen's College, Delhi University.. **Other Directorship:** • Prop Share Investment Management Private Limited • Uncipher Digitech Private Limited • Wildflower Business Services Pvt. Ltd • Drive off Grid LLP

Duties and Responsibilities of the Asset Management Company (AMC)/employees of the AMC as specified in Regulation:

Under the Regulations and the Investment Management Agreement, the AMC has to comply with certain duties and responsibilities, including but not limited to:

(1) Investment and operational due diligence

a. The asset management company shall ensure that all activities of the asset management company adhere to these Regulations including taking all reasonable steps and exercise due diligence to ensure that the investment of funds pertaining to any mutual fund scheme is not contrary to the provisions of these Regulations, circulars/ and guidelines issued thereunder and the trust deed.
b. The asset management company shall exercise due diligence and reasonable care in all investment decisions consistent with the standards of other entities engaged in the same business.

(2) Operational systems and personnel:

Before launching any scheme, the board of directors of the asset management company shall ensure that asset management company has:

i. established systems for its back office, dealing room and accounting;
ii. appointed all key personnel specified by the Board, including fund managers for the scheme(s) and submitted their bio-data (including educational qualifications and securities market experience) to the trustees within 15 calendar days of their appointment;
iii. appointed auditors for audit of its accounts;
iv. appointed a compliance officer responsible for monitoring compliance with the Act, rules and Regulation s, notifications, guidelines, instructions, etc., issued by the Board or the Central Government and for addressing investors grievances;
v. appointed a registrar to an issue and share transfer agent registered under the Securities and Exchange Board of India (Registrars to an Issue and Share Transfer Agents) Regulations , 2025 and established parameters for their supervision;
vi. prepared a compliance manual and designed internal control mechanisms including internal audit systems;
vii. specified norms for the empanelment of brokers and marketing agents; and
viii. obtained, where required by these Regulations , prior in-principle approval from the recognized stock exchange(s) where units are proposed to be listed, in the manner specified by such exchange(s).

(3) Remuneration and Investment

(a) The asset management company shall invest such amounts in such schemes of the mutual fund, based on the risks associated with the schemes, as may be specified by the Board.
(b) The asset management company shall invest a percentage of the remuneration of employees in units of mutual fund schemes based on the designation or roles, as specified by the Board.
(c) The asset management company shall not invest in any of its scheme other than as provided in clause (a) unless full disclosure of its intention to invest has been made in the offer documents.
(d) The asset management company shall not charge any fees on its own investments in a scheme of a mutual fund managed by it.

(4) Responsibility of key personnel and employees:

(a) The Chief Executive Officer (whatever be the designation) of the asset management company shall ensure that:
(i) the mutual fund complies with all the provisions of these Regulations and related guidelines and circulars;
(ii) investments made by the fund managers are in the interest of the unit holders;
(iii) the overall risk management function of the mutual fund is comprehensively managed; and
(iv) the asset management company has adequate systems in place to ensure adherence to the Code of Conduct for Fund Managers and Dealers (specified in PART - B of the Fourth Schedule of these Regulations) and any breach of this Code of Conduct shall be immediately brought to the attention of the Board of Directors of the asset management company and trustees.

(b) The fund managers (whatever be the designation including chief investment officer) shall ensure:
(i) that scheme funds are invested to achieve scheme objectives, in the interest of unit holders and in compliance with the provisions of these Regulations and related guidelines and circulars; and
(ii) adherence to the Code of Conduct for Fund Managers and Dealers (specified in PART - B of the Fourth Schedule and submit a quarterly self-certification to the trustees confirming complied or listing exceptions, if any.
(c) The Dealers (whatever be the designation) shall:
(i) ensure that orders are executed on the best available terms and in the best interest of all unit holders; and

(ii) abide by the Code of Conduct for Fund Managers and Dealers (specified in PART - B of the Fourth Schedule and submit a quarterly selfcertification to the trustees confirming complied or listing exceptions, if any.

(d) The compliance officer appointed under clause (iv) of sub-Regulation (2) of Regulation 22 shall independently and immediately report any observed non-compliance to the Board.

(e) Employees of asset management company shall not render, directly or indirectly any investment advice about any security in the publicly accessible media, whether real-time or non-real-time, unless a disclosure of his interest including long or short position in the said security has been made, while rendering such advice:

Provided that in case of rendering investment advice, he/she shall also disclose the interest of his dependent family members and the employer including their long or short position in the said security, while rendering such advice.

(5) Financial transactions and disclosures:

(a) Brokerage Transaction

(i) The asset management company shall ensure that the purchase or sale of securities through any stock broker that is an associate of the sponsor does not, on average, exceed five percent of the aggregate value of securities purchased or sold by the mutual fund across all its schemes.

(ii) The asset management company may undertake purchase or sale of securities through a stock broker which is not an associate of the sponsor in excess of five percent of the aggregate value of securities transacted by the mutual fund across all its schemes, provided that the justification for exceeding the limit is recorded in writing and reported to the trustees on a quarterly basis.

Explanation: The limits specified in clauses (i) and (ii) shall apply for each block of three months and shall exclude transactions relating to the sale and distribution of units issued by the mutual fund.

(b) Transactions with associates/sponsor:

(i) Where an asset management company proposes to utilise the services of the sponsor or any of its associates, employees or their relatives, for the purpose of any securities transaction, distribution and sale of securities, the proposed engagement of such persons shall be disclosed to the unitholders and the brokerage or commission paid shall be disclosed in the half-yearly and annual accounts of the mutual fund.

(ii) The half-yearly and yearly annual accounts disclosure shall include:

a. subscription by the schemes in the issues lead managed by associate companies; and

b. subscription to any equity or debt issue on a private placement basis where the sponsor or its associate companies acted as arranger or manager.

(iii) If the asset management company enters into any securities transactions with any of its associates, a report to that effect shall be placed before the trustees at their next meeting.

(6) Investment concentration disclosure:

If the investment made by any company in a scheme exceeds five per cent of the net asset value of the scheme, the investment made by that scheme or by any other scheme of the same mutual fund in that company or its subsidiaries shall be brought to the notice of the trustees by the asset management company and be disclosed in the half-yearly and annual accounts of the respective schemes, with justification for such investment, where the cross investment is made within a period of one year before or after the initial investment.

(7) Reporting and oversight

(a) Quarterly reports to trustees:

(i) The asset management company shall submit to the trustees quarterly reports on its activities and the compliance with these Regulations.

(ii) The board of directors shall ensure that there has been exercise of due diligence on the reports submitted by the asset management company to the trustees.

(b) Director and Key Personnel Disclosures:

(i) The asset management company shall file with the trustees and the Board:

a. detailed bio-data of all its directors, along with their interest in other companies, within 15 calendar days of their appointment;

b. a half yearly report regarding any change in the interest of directors; and

c. a quarterly report to the trustees providing details and adequate justification about the purchase and sale of securities of the group companies of the sponsor or the asset management company by the mutual fund during that quarter.

(ii) Each director of the asset management company shall file with the trustees the details of their securities transactions on a quarterly basis, in the manner specified by the Board.

(iii) The asset management company shall file with trustees the details of transactions in securities by its key personnel in their own name or in the name of the asset management company, and shall report to the Board, as required.

(c) Board of Directors' Oversight:

The board of directors of the asset management company shall ensure that:

a. the asset management company has been diligent in empaneling brokers, monitoring securities transactions with brokers, and avoiding undue concentration of business with specific brokers;

b. the asset management company has not given any undue or unfair advantage to any associate or dealt with any associate in any manner detrimental to the interest of unit holders;

c. the transactions entered into by the asset management company align with these Regulations, investment objective and asset allocation of the respective schemes;

d.mutual fund transactions align with the provisions of the trust deed;

e.the net worth of the asset management company is reviewed quarterly to ensure continuous compliance with the threshold provided in clause (e) of sub-Regulation (1) of Regulation 5;

f. all service contracts, including custody arrangements for assets and transfer agency of securities, are executed in the interest of unit holders and test checks of service contracts are arranged;

g.there is no conflict of interest between the deployment of the asset management company's net worth and the interest of unit holders;

h. investor complaints are periodically reviewed and redressed;

i. all service providers hold appropriate registrations with the Board or relevant regulatory authority;

j. any special developments in the mutual fund are immediately reported to the trustees; and

k. due diligence is exercised on such matters as specified by the Board.

(8) Ethical Conduct and Investor Protection

(a) Prevention of misconduct:

(i) The asset management company shall be responsible for acts of commission or omission by its employees or persons whose services have been procured by the asset management company, where such act or omission is committed in the course of carrying out functions under these Regulations, and involves negligence, breach of duty,

or failure to comply with applicable law.

(ii) The asset management company shall abide by the Code of Conduct specified in PART-A of the Fourth Schedule.

(b) Market abuse deterrence:

(i) The asset management company shall establish, implement and maintain an institutional mechanism (as specified by the Board), for identifying and deterring potential market abuse, including front-running and fraudulent transactions in securities.

(ii) The Chief Executive Officer or Managing Director (or equivalent or analogous rank) and Chief Compliance Officer of the asset management company shall be responsible and accountable for implementing institutional mechanism for deterring potential market abuse, including frontrunning
and fraudulent securities transactions.

(c) Whistleblower policy:

The asset management company shall establish, implement and maintain a documented whistle blower policy that:

a. provides a confidential channel for employees, directors, trustees, and other stakeholders to raise concerns about suspected fraudulent, unfair or unethical practices, violations of regulatory or legal requirements or governance vulnerability; and

b. establishes procedure to ensure adequate protection of whistle blowers.

(d) Investor grievance and protection:

(i) The asset management company shall constitute a Unit Holder Protection Committee in the form and manner and with a mandate as specified by the Board.

(ii) Asset management company shall ensure compliance with the Investor Charter specified by the Board.

(9) Scheme management and valuation:

(a) Registrars and share transfer agents

(i) Registrars and share transfer agents appointed by the asset management company shall be registered with the Board.

(ii) If the work relating to the transfer of units is processed in-house, the charges at competitive market rates may be debited to the scheme and for rates higher than the competitive market rates, prior approval of the trustees shall be obtained and reasons for charging higher rates shall be disclosed in the annual accounts.

(b) Valuation and Disclosure

(i) The asset management company shall compute and carry out valuation of investments made by its scheme(s) in accordance with the investment valuation norms specified in the Seventh Schedule, and shall publish the same.

(ii)The asset management company and the sponsor of the mutual fund shall be liable to compensate affected investors and/or the scheme for any unfair treatment to an investor resulting from inappropriate valuation.

(iii)The asset management company shall report and disclose all transactions in debt and money market securities, including inter scheme transfers, as specified by the Board.

(c) Changes to scheme attribute:

The asset management company shall ensure that no change in the fundamental attributes of any scheme, fees and expenses payable or any other change that would modify the scheme and affect the interest of unit holders, shall be carried out unless,

a. written communication (including digital modes such as email/sms etc.) about the proposed change is sent to each unit holder;

b. details, as specified by the Board, are appropriately displayed on the website of asset management company; and

c. unit holders are given an option to exit at the prevailing Net Asset Value without any exit load.

(d) Income calculation:

The asset management company shall be responsible for calculating any income due to be paid to the mutual fund and also any income received in he mutual fund for the unit holders of any scheme, in accordance with these Regulations and the trust deed.

(e) Stress testing:

The asset management company shall conduct stress testing for such schemes as specified by the Board and disclose the results in the form and manner specified by the Board.

(f) Geographic scope:

The asset management company shall not carry out its fund management operations or execution of transactions relating to mutual funds, outside the territory of India, except for execution of trades for investment in overseas securities.

(10) Termination and Liability

(a) Termination of assignment of asset management company:

The asset management company may request trustees for termination of the assignment of the asset management company at any time:

Provided that such termination shall become effective only after the trustees have accepted the termination of assignment and communicated their decision in writing to the asset management company.

(b) Continuing Liability

Notwithstanding any contract, agreement or termination, the asset management company or its directors or other officers shall not be absolved of liability to the mutual fund for their acts of commission or omission, while holding such position or office.

During the financial year 2025-2026 the Board of Directors of Baroda BNP Paribas Asset management India Pvt. Ltd. met seventeen (17) times.

Asset Management Fees

The AMC is entitled to charge the Mutual Fund an investment management and advisory fees as specified in the Investment Management Agreement and Regulations.

Information on Key Personnel of the AMC

Name	Age	Designation	Educational Qualification	Total No. of years of Experience	Nature of past experience including assignments held during the last 10 years
Mr. Madhukumar Nair	51 years	Chief Executive Officer	Executive MBA from Harvard Business School, MBA - Finance from Pune University, B.Sc. from Mumbai University	28 years	Mr. Nair is a seasoned asset management professional with over 28 years of experience, and has been responsible for driving strategy, innovation and operational excellence. In his prior role, he served as CEO of Union Asset Management Company Pvt. Ltd. from March 2024 to August 2026. Prior to that, he was with HSBC Asset Management (India) Pvt. Ltd. as Head – Institutional Sales from November 2022 to March 2024, and Chief Sales & Distribution Officer from April 2017 to November 2022. He also served as Head - Retail Sales at Invesco Asset Management (India) Private Limited from May 2013 to March 2017, wherein he was responsible for PAN-India retail sales business.
Mr. Vivek Kudal	41 years	Chief Operating Officer, Chief Financial Officer & (Chief Information Security Officer- Interim basis)	C.A. & B.Com	19 Years	Mr. Kudal has over 19 years of experience in operations, finance and technology related areas. His previous stint was with BNP Paribas Asset Management (BNPP AMC), KPMG, BDO Consulting. His responsibilities include managing the Operations, Fund Accountancy, Technology and Administration functions. Mr. Kudal is instrumental in driving operational excellence at AMC. With a career reflecting strong leadership skills and a team-based management style, he is aptly positioned to transform strategy and process-orientation into success.

Name	Age	Designation	Educational Qualification	Total No. of years of Experience	Nature of past experience including assignments held during the last 10 years
Mr. Prashant Pimple	48 Years	Chief Investment Officer -Fixed Income	BCom, MMS (Fin), ACTM	26 Years	Mr. Prashant Pimple has an overall experience of 26 years. He is designated as Chief Investment Officer – Fixed Income of Baroda BNP Paribas Asset Management India Private Limited. His previous stint was with JM Financial AMC as CIO – Fixed Income. Prior to that, he has also worked with Nippon AMC.
Mr. Jitendra Sriram	54 years	Senior Fund Manager - Equity	M.B.A (Finance) B.E. (Electrical & Electronics Engineering)	27 Years	Mr. Jitendra Sriram has an overall experience of 27 years. His last stint was with Prabhudas Lilladher Portfolio Management Services as Senior Vice President – Equity Fund Manager. Prior to that, he has worked with various companies viz., Max Life Insurance Company Private Limited, HSBC Securities & Capital Markets (India) Private Limited, HSBC Asset Management (India) Private Limited.
Ms. Nisha Sanjeev	45 years	Head – Compliance, Legal & Secretarial	CS, LLB, M. Com	19 years	Ms. Nisha has over 19 years of experience in compliance, legal and secretarial functions within the mutual fund industry. In her previous assignment, she was associated with ITI Mutual Fund as Compliance Officer. Prior to that, she was also associated with HSBC Mutual Fund and DSP Mutual Fund, where she was responsible for legal and compliance functions.
Mr. Keshav Sharma	45 years	Chief Risk Officer	• PGDM – Finance Management • Executive Alumni of IIM-K • Certificate in	20.7 years	Mr. Keshav Sharma has over 20 years of diversified experience across top BFSI sector companies, Mutual Funds, General Insurance and Life Insurance companies with specialization in Governance, Risk and Compliance (GRC). He has experience in overall development and implementation of all aspects

Name	Age	Designation	Educational Qualification	Total No. of years of Experience	Nature of past experience including assignments held during the last 10 years
			Financial Risk and Regulations from GARP • Fellowship from the Insurance Institute of India (FIII) • B. Com		of risk management, including implementation of risk management framework, processes, tools, and systems to monitor and report risks. In his previous assignment, Mr. Sharma was associated with Angel One Asset Management Company Limited as Chief Risk Officer. Prior to that, he was associated with JM Financial Asset Management Limited and Nippon Life India Asset Management Limited, where he was responsible for overall risk management related activities of the AMC
Mr. Anil Chandran	51 years	Head – Human Resources	B Sc (Electronics). Masters DBA. (Personnel), Post Graduate Certificate in Human Resources	29 years	Mr. Anil has overall experience of 29 years with more than 16 years of experience in Human Resources. His last stint was with Union Asset Management Company Private Limited where he was designated as Head Human Resources for 13 years. Before joining Union Asset Management Company Private Limited, Mr. Anil has experience of over 15 years in handling human resources and administration responsibilities at reputed organisations such as Guardian Industries, General Motors, Asian Paints, ACC Cements and Indian Army in various capacities.
Mr. Chandrashekar Jain	54 Years	(Head - Institutional Business and Key Accounts)	B.E. (Civil) - Madhav Institute of Science and Technology, Gwalior;	27 Years	Mr. Jain has over two decades of experience in Sales Function. His last stint was with PGIM India Asset Management Private Limited as Head – Institutional Sales. Prior to that, Mr. Jain worked within sales function with Deutsche Asset

Name	Age	Designation	Educational Qualification	Total No. of years of Experience	Nature of past experience including assignments held during the last 10 years
			PGDM (Finance) - Institute of Finance and International Management, Bengaluru		Management India Private Limited, IDFC Asset Management Company Limited and Aditya Birla Capital.
Mr. Basha Mahmood	51 Years	(Head - Retail & International Business)	MBA (Finance), Osmania University, CFP	30 Years	Mr. Mahmood Basha brings with him 30 years of total experience. He is designated as Head- Retail & International Business with Baroda BNP Paribas Asset Management India Private Limited. Prior to this, he was designated as Head - Sales & Marketing with Baroda Asset Management India Limited. He was also National Sales Head for Pine Bridge Investment Asset Management, Company (India) Private Ltd. He has also worked for companies like Franklin Templeton Investments and Karvy Consultants.
Mr. Neeraj Saxena	48 years	Fund Manager & Dealer – Equity	PGDBA Finance from Welingkars Institute, M.Sc. (Organic Chemistry)	21 Years	Mr. Neeraj Saxena has rich experience of 21 years in the Indian financial services industry, handles the responsibility of being the Fund Manager & Dealer in equity domain for Baroda BNP Paribas AMC. Prior to joining BBNPP AMC, Mr. Saxena was the Assistant Vice President - Institutional Equity Sales at Stratcap Securities. He has also held notable positions like Head - Communication Cell at Karvy Stock Broking and Senior Investment Advisor at Iden Investment Advisor.
Mr. Vikram Pamnani	39 years	Senior Fund Manager – Fixed Income	PGDM (Finance)	16 Years	Mr. Pamnani brings over 16 years of experience in the Fixed Income domain and he joins us from Essel Finance Asset Management Company Limited where he has spent

Name	Age	Designation	Educational Qualification	Total No. of years of Experience	Nature of past experience including assignments held during the last 10 years
					over 3 years playing a key role in Fund Management of Mutual Fund Schemes. Prior to this stint, he has worked as Fixed Income trader at Canara Robeco Mutual Fund and was responsible for trading/execution of fixed income assets across duration schemes. Prior to Canara Robeco Mutual Fund, he has also worked with Deutsche Bank as a Documentary Credit Analyst.
Ms. Swapna Shelar	43 years	Fund Manager & Research Associate	• MBA (Finance) • CFA (Level II)	15 years	Ms. Swapna Shelar has overall experience of 15 years in financial markets. In the past, she was associated with Ohm Stockbroker Pvt. Ltd. as Manager in the derivative department for close to 1 year. Prior to that, she has also worked with companies like Union Asset Management Company Ltd., IDFC Asset Management Company Ltd. & WNS Global Services.
Mr. Himanshu Singh	36 years	Fund Manager & Research Analyst	• MMS (Finance) • B.Com (Honours)	10 years	Mr. Himanshu Singh has an overall experience of more than 10 years in equity research covering multiple sectors in India and global markets. His last stint was with IDBI Capital Markets & Securities, managing the Automobile and Auto Ancillary sector research for 5 months. Prior to that, he was associated with Prabhudas Lilladher Pvt. Ltd. for 1.5 years and CRISIL Ltd. for more than 5 years respectively. His earlier experience also includes stint with HSBC Global Markets and Transparent Value Pvt. Ltd.
Mr. Kushant Arora	37 years	Fund Manager & Research Analyst	• CA, FRM	11 years	Mr. Arora has a total of 11 years of work experience across equity research, portfolio management, financial risk management & audits.

Name	Age	Designation	Educational Qualification	Total No. of years of Experience	Nature of past experience including assignments held during the last 10 years
					His last stint was with VLS Finance Ltd. as an equity research analyst for over 2 years. Prior to that, he worked with various companies like Baroda Asset Management India Ltd., UTI Asset Management Company Ltd. & Axis Securities Ltd.
Ms. Meenakshi Gururaj	45 years	Dealer - Equity	• MBA in Finance	17 years	Ms. Meenakshi Gururaj has overall experience of 17 years in the Investment team responsible for Dealing in the Equity segment. Her last stint was with Canara Robeco Asset Management Company Limited where she was designated as "Dealer – Equity" for 1 year and "Assistant Dealer – Equity" for 11 years before that wherein she overall handled Dealing in Equity securities which included buying and selling equity securities (stocks, derivatives , rights, convertible instruments) on designated exchanges in a cost optimum manner.
Mr. Kirtan Mehta	53 years	Fund Manager - Equity	• Masters in Management Studies (Finance) • Bachelor of Engineering (Electronics) • CFA (USA)	26 years	Mr. Kirtan Mehta has overall experience of 26 years spreading over equity research, management consultancy, corporate finance, and business development. His last stint was with BOB Capital Markets Limited where he was designated as Vice President for more than 3 years and handled sell-side equity research responsibilities. Prior to that, he has worked with HSBC Group for 14 years (consisting of HSBC Securities & Capital Markets India Private Limited and HSBC EDP India Private Limited) where he handled equity research and management activities. His earlier experience includes stints with ICRA

Name	Age	Designation	Educational Qualification	Total No. of years of Experience	Nature of past experience including assignments held during the last 10 years
					Management Consultancy Service, Reliance Industries, Larsen & Toubro and CMC Limited.
Mr. Ankeet Pandya	38 years	Research Analyst & Co Fund Manager - Equity	• MBA in Finance	12 years	Mr. Ankeet Pandya has overall experience of 12 years in financial markets. In the past, he was associated with InCred Asset Management Private Limited where he was designated as Assistant Vice President. Prior to that, he has also worked with companies like Motilal Oswal Securities Limited and Elara Capital India Private Limited. He has around 7 years of experience tracking the Healthcare Sector.
Mr. Yash Mehta	25 years	Research Analyst & Co Fund Manager	• CA • B.com	1.5 years	Mr. Yash Mehta has an overall experience of around 1.5 years. He has previously worked with Systematix Shares and Stocks (India) Limited, in equity research, covering Banking and the Financial services sector and experience in tracking the NBFC sector.
Mr. Rohan Korde	47 Years	Fund Manager – Equity	MMS (Finance), B.Com	22 Years	Mr. Rohan Korde has over 22 years of experience across BFSI sector organizations, including 21 years with mutual funds and broking companies. He has worked with broking firms like BOB Capital Markets, Prabhudas Lilladher P.L., Anand Rathi Shares & Stocks Brokers and Motilal Oswal Financial Services. In his last stint, he worked with ITI Asset Management Limited as a Fund Manager where he managed Midcap, Value, Consumption & Pharma schemes.
Mr. Shantanu Mosalakanti	26 Years	Junior Dealer - Fixed Income	Master of Science in Engineering	2.5 Years	Mr. Shantanu Mosalakanti holds an M.S. in Engineering Management and Corporate Finance from

Name	Age	Designation	Educational Qualification	Total No. of years of Experience	Nature of past experience including assignments held during the last 10 years
			Management & Corporate Finance		Northeastern University. With 2.5 years of experience spanning the BFSI, real estate, and automobile sectors, he specializes in auditing, advisory, and fixed income. His previous stints include roles at Knight Frank, Waterfield Advisors, Fidelity, and JM Financial.
Ms Silky Jain	41 years	**Fund Manager - Equities**	MS (Finance); M.Com	16 Years	Ms. Silky Jain has over 16 years of experience in the Indian equity markets, of which she has spent 11 years in Canara Robeco Mutual Fund tracking BFSI, Capital Market and Real estate sector and was designated as Assistant Fund Manager, Prior to Canara Robeco Mutual Fund, she worked with Nirmal Bang Securities as Equity Analyst.
Mr. Paresh Jain	45 years	Fund Manager - Equities	Post graduate Programme in Management, International Management Institute, New Delhi, B.Sc. (Statistics), University of Delhi	22 years	Mr. Paresh Jain has over 22 years of experience. In this previous stint, he worked with Bajaj Life Insurance Limited for 9 years as Fund Manager wherein he managed various equity schemes during his tenure. He additionally held the position of Head of Research for period of ~ 4 years. Prior to Bajaj Life Insurance Limited, he worked with Max Life Insurance and Angel Broking Limited.
Ms. Stuti Singhee	26 Years	Research Analyst & Co Fund Manager – Equity	Master of Business Administration; Bachelor of Business Administration	2 Years	Ms. Singhee has experience of around 2 years with the firm wherein she has executed deep - dive fundamental analysis and financial modelling for companies in the FMCG and Retail space.
Mr Ayan Nandy	35 Years	Senior Dealer- Fixed Income	B.Tech (CSE)	12 Years	Mr. Ayan Nandy has joined the AMC as Senior Dealer - Fixed Income. He brings approximately 12 years of experience in the fixed income

Name	Age	Designation	Educational Qualification	Total No. of years of Experience	Nature of past experience including assignments held during the last 10 years
					markets and technology domain. Prior to joining Baroda BNP Paribas Mutual Fund, he was associated with UTI Mutual Fund as a Fixed Income Dealer. He has also worked with LIC Mutual Fund as a Fixed Income Dealer, ICICI Bank as a Senior Manager in the Debt Capital Markets division, and with Deloitte Support Services and Cognizant Technology Solutions Ltd.
Mr Abhay Joshi	25 Years	Research Analyst & Co- Fund Manager	MBA (Finance), Certified Financial Planner (CFP)	2 Years	Mr. Abhay Joshi holds an MBA in Finance from IIM Kashipur and is also a Certified Financial Planner (CFP). He has overall experience of approximately 2.5 years covering equity research across various sectors including IT, E-commerce, Telecom and Media. Prior to this, he was associated with Navkar Consultancy Services in the financial planning domain where he was involved in researching investment options and drafting comprehensive financial plans.

Investment Decisions

The Board of Directors of the AMC have constituted an Investment Committee. This Committee has clearly laid down various policies and processes covering investments for the Scheme(s) in light of the SEBI Regulations and oversees the implementation of the investment process. However, the day to day investment management decisions will solely be of the Fund Managers of the schemes.

The Fund Manager(s) ensure that the scheme(s) are invested to achieve the investment objectives of the respective Scheme(s) and in the interest of the Unit holders. All investment decisions are recorded in accordance with SEBI Master circular dated March 20, 2026 as amended from time to time.

The Investment Committee periodically reviews the performance of the scheme(s) and general market outlook. The minutes of the Investment Committee are provided to the Board of Directors of the AMC and the Trustee Company for their review.

Periodic presentations are made to the Board of Directors of the AMC and Trustee Company to review the performance of the scheme(s) against their benchmark(s) as well as in light of performance of the Mutual Fund industry.

III. SERVICE PROVIDERS

1. CUSTODIAN (including Baroda BNP Paribas Gold ETF)

Deutsche Bank AG, Address: Deutsche Bank House, Hazarimal Somani Marg, Fort, Mumbai 400001.

SEBI Registration Number: IN/CUS/003

2. REGISTRAR & TRANSFER AGENT

KFin Technologies Limited (KFintech)

SEBI Registration Number: INR000000221

Karvy Selenium, Tower B, Plot No – 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad – 500 032, Telangana, India. The Board of Trustees and the AMC have ensured that the Registrar has adequate capacity to discharge responsibilities with regard to processing of applications and dispatching unit certificates to unit holders within the time limit prescribed in the Regulations and also has sufficient capacity to handle investor complaints.

3. STATUTORY AUDITOR OF THE MUTUAL FUND

S.R. Batliboi & Co. LLP, Chartered Accountants.

Regd Office: 22 Camac Street, Block 'C', 3rd Floor, Kolkata – 700016

STATUTORY AUDITORS OF THE TRUSTEE COMPANY

M/s. Morzaria & Associates, Chartered Accountants, (Reg. No. 129763W)

101, Ratna Kunj, Eksar Road, Borivali (West), Mumbai – 400 092, Maharashtra, India

INTERNAL AUDITORS OF THE MUTUAL FUND, AMC AND TRUSTEE COMPANY

M/s. Walker Chandiok & Co LLP (M/s. Grant Thornton Bharat LLP)

16th Floor, Tower III, One International Center,S B Marg, Prabhadevi (W), Mumbai – 400013 Maharashtra, India

4.LEGAL COUNSEL

The AMC will appoint a Legal Counsel as and when required.

5.FUND ACCOUNTANT

Deutsche Bank AG

Address: Deutsche Bank House, Hazarimal Somani Marg, Fort, Mumbai 400001

The Fund Administrator provides fund accounting, Net Asset Value calculation and other related services.

Deutsche Bank AG will charge a fee as per the Fund Accounting Services Agreement.

6.COLLECTING BANKERS

The collecting bankers, if any, shall be provided in the respective Scheme Information Document at the time of NFO.

In addition, all the applicants can participate in the New Fund Offer through the ASBA process. ASBA applicants should note that the ASBA process involves application procedures that are different from the procedure applicable to applicants other than the ASBA applicants. Applicants applying through the ASBA process should carefully read the provisions applicable to such applications before making their application through the ASBA process.

Notwithstanding any of the above conditions, any application may be accepted or rejected at the sole and absolute discretion of the Trustee / AMC.

IV. CONDENSED FINANCIAL INFORMATION

Historical Per Unit Statistics is presented below scheme wise for all the schemes launched by the Mutual Fund during the last three fiscal years (excluding redeemed schemes) for each of the years.

Kindly refer to the **annexure** to the SAI for historical per unit statistics, presented on a scheme-wise basis, for all schemes launched by the Mutual Fund in the past three fiscal years (excluding redeemed schemes), for each year

V. RISK FACTORS

1. STANDARD RISK FACTORS

a. **Standard Risk Factors for investments in Mutual Fund**

- Investments in mutual fund units involves investment risks such as market risk, credit & default risk, liquidity risk, trading volumes, settlement risk, including the possible loss of principal.
- As the price/ value/ interest rates of the securities in which the scheme invests fluctuate, the value of your investment in the scheme may go up or down. The various factors which impact the value of the scheme's investments include, but are not limited to, fluctuations in the stock markets, bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the companies and issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes etc.
- Past performance of the Sponsor/ AMC/ Mutual Fund does not guarantee future performance of the scheme.
- The Schemes of the mutual fund do not in any manner indicate either the quality of the scheme or its future prospects and returns.
- The Sponsor / its associates are not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs. 10,00,000/- (Rupees Ten lakh only) to the corpus of the Mutual Fund made by it towards setting up the Fund.
- The present schemes of the Fund are not guaranteed or assured return schemes.

b. **Risk factors of not maintaining average AUM of Rs. 20 crore on half yearly rolling basis (Applicable only for open ended debt oriented schemes)**

- The scheme(s) shall maintain an average AUM of Rs. 20 crore on half yearly rolling basis. In case, the average AUM falls below Rs. 20 crore, the AMC shall scale up the AUM of such scheme(s) within a period of six months so as to maintain the average AUM of Rs. 20 crore on half yearly rolling basis

c. **Risks associated with different derivative strategies**

The Schemes may use various derivative instruments and techniques, permitted within SEBI Regulation from time to time only for portfolio balancing and hedging purpose, which may increase the volatility of scheme's performance. Usage of derivatives will expose the Schemes to certain risks inherent to such derivatives.

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

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

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

Some of the risks inherent to derivatives investments include:

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

Interest Rate Swaps: An Interest Rate Swap is an agreement whereby two parties agree to exchange periodic interest payments. The amount of interest payments exchanged is based on some predetermined principal, called notional principal amount. The only amount that is exchanged between the parties is the interest payment, not the notional principal amount.

Example: Use of IRS

(i) The funds of the Scheme are reasonably invested, and the view of the fund manager is that interest rates are expected to move up due to certain negative events, which have occurred. In such cases, the Scheme may enter into a paid position (IRS)

Example A: Use of IRS – Paid Position

Let us assume the Scheme has 10% of its portfolio in cash. The fund manager is of the view that the interest rate scenario is bearish and call rates are likely to spurt over the next three months. The fund manager would therefore prefer to pay a fixed rate of return on cash, which he is lending in the overnight call market. In other words, he would like to move to a 91 days floating interest rate from an overnight fixed rate.

1. Say Notional Amount: Rs. 2 crores
2. Benchmark: NSE MIBOR
3. Tenor: 91 Days
4. Fixed Rate: 9.90%
5. At the end of 91 days: The Scheme pays a fixed rate for 91 days at 9.90% and receives a compounded rate at 10.25% for 91 days.

In practice the difference between the two amounts is settled. Here the Scheme receives Rs. 2,00,00,000 x 0.35% x 91 / 365 = 17,452. The players in IRS are scheduled commercial banks, primary dealers, corporates, mutual funds and all India financial institutions.

(ii) In the view of the fund manager, interest rates are expected to come down due to certain positive events, which have

occurred. In such cases, the Scheme may enter into a received position (IRS) where the Scheme will receive a fixed rate for a specified maturity and pay a floating rate of interest. This is illustrated below:

Example B: Use of IRS – Received Position

Let us assume the Scheme has 10% of its portfolio in cash. The fund manager is of the view that the interest rate scenario is soft and call rates are unlikely to spurt over the next three months. The fund manager would therefore prefer to receive a higher rate of return on his cash, which he is lending in the overnight call market. In other words, he would like to move to a 91 days fixed interest rate from overnight floating rate.

1. Say Notional Amount: Rs. 2 crores
2. Benchmark: NSE MIBOR
3. Tenor: 91 Days
4. Fixed Rate: 10.25%
5. At the end of 91 days;
6. The Scheme pays compounded call rates for 91 days at 9.90% and receives a fixed rate at 10.25% for 91 days. In practice, the difference between the two amounts is settled. Here the Scheme receives Rs. 2,00,00,000 x 0.35% x 91 / 365 = 17,452. The players in IRS are scheduled commercial banks, primary dealers, corporate, mutual funds and all India financial institutions.

Risk Factor: The risks arising out of use of the above derivative strategy are as under:

- Lack of opportunities available in the market.
- The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

Forward Rate Agreement (FRA):

This is an agreement between two counterparties to pay or to receive the difference between an agreed fixed rate (the FRA rate) and the interest rate prevailing on a stipulated future date based on the notional amount, for an agreed period. The interest rate benchmarks that are commonly used for floating rate in interest rate swaps are those on various Money Market Instruments. In Indian markets, the benchmark most commonly used is MIBOR.

In the fund manager's view, interest rates are expected to move up due to certain negative events which are expected to occur at a specified future date. In such cases, the Scheme can enter into a paid position (FRA) at a specified date in the future where the Scheme will pay a fixed rate for a specified maturity and receive the floating rate of interest at a specified future date. This is illustrated below.

Example 1: Use of FRA

The fund manager believes that in 3 months, interest rates will be higher, and decides to enter into an FRA to protect the portfolio return. Say the manager wants to hedge 10% of the portfolio which is for a notional amount of Rs. 2 crore, where the bank agrees to pay 6% fixed; in case the 6 month OIS rate is greater than 6%, the bank will pay the difference to the portfolio manager 3 months hence, for 6 months. Say, 3 months hence, the OIS rate for six months is 6.50%.

This, like IRS, is cash settled and the bank, at the end of three months, will pay the portfolio manager the following (6.50-6.00) x181x 200,000,00/(365*100+6.50*181) = Rs 48040.55 for that six months.

The view of the fund manager is interest rates are expected to move down due to certain positive events which are expected to occur at a specified future date. In such cases, the Scheme can enter into a received position (FRA) at a specified date in the future where the plans will receive a fixed rate for a specified maturity and pay the floating rate of interest at a specified future date. This is illustrated below.

Example 2: Use of FRA

The fund manager believes that in 3 months, interest rates will be lower, and decides to enter into an FRA agreement to protect the portfolio return. Say the manager wants to hedge 10% of the portfolio, which is for a notional amount of Rs 2 crore, where the bank agrees to pay 6% fixed, in case the 6 month OIS rate is less than 6%, the bank will pay the difference to the portfolio manager 3 months hence, for 6 months. Say, 3 months hence, the OIS rate for six months is 5.50%.

This, like IRS, is cash settled and the bank, at the end of three months, will pay the portfolio manager the following (6.00-5.50) x181x 200,000,00/(365*100+5.50*181) = Rs. 48272.76 for six months.

Investment restrictions with regard to use of derivatives:

- When entering into plain vanilla interest rate swaps for hedging purposes for the scheme, the AMC will ensure that the counter party is an entity recognized as a market maker by RBI. Further, the value of the notional principal in such cases shall not exceed the value of respective existing assets being hedged by the Scheme.
- Exposure to a single counterparty in such transactions shall not exceed 10% of the net assets of the Scheme.
- Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated as part of the cumulative gross exposure limit through equity, debt and derivative positions, which shall not exceed 100% of the net assets of the Scheme.

Risk Factors: The risks arising out of use of the above derivative strategy are as under:

- Forward Rate Agreements are leveraged instruments and can provide disproportionate gains as well as disproportionate losses to the investors. Execution of such strategies depends upon the ability of the Fund Manager to identify such opportunities. Identification and execution of the strategies to be pursued by the Fund Manager involves uncertainty, and decision of Fund Manager may not always be profitable. No assurance can be given that the Fund Manager will be able to identify or execute such strategies.
- Forward Rate Agreements are specialised instruments that require investment techniques and risk analysis.
- Other risks in using derivatives include the risk of mis-pricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

Swing Pricing

Pursuant to para 5.8 of SEBI Master Circular dated March 20, 2026, SEBI has prescribed swing pricing framework for open ended debt schemes (excluding overnight funds, Gilt funds and Gilt with 10-year maturity funds).

Swing pricing refers to a process for adjusting a fund's net asset value (NAV) to effectively pass on transaction costs stemming from net capital activity (i.e., flows into or out of the fund) to the investors associated with that activity. Swing pricing mechanism would help ensure fairness of treatment of entering, exiting and existing investors in the mutual fund schemes, particularly during market dislocation. When the Swing pricing framework is triggered and

swing factor is made applicable, both the incoming investors (ie. who submit purchase / switch-in requests) and outgoing investors (i.e. who submit redemption / switch out requests) shall get NAV adjusted to the extent of swing factor applied.

Investment in Corporate Debt Market Development Fund (CDMDF)

Corporate Debt Market Development Fund ("CDMDF" or "the fund") is set up as Category I Trust registered as an Alternative Investment Fund ('AIF') in accordance with the SEBI (Alternative Investment Funds) Regulations, 2012 ("AIF Regulations"). The objective of the CDMDF is to help to develop the corporate debt market by providing backstop facility for purchase of investment grade corporate debt securities, to instil confidence amongst the participants in the Corporate Debt Market during times of stress and to generally enhance secondary market liquidity by creating a permanent institutional framework for activation in times of market stress.

In accordance with the requirement of chapter 18 of SEBI Master Circular For Mutual Funds on Investment by Mutual Fund Schemes and AMCs in units of CDMDF, certain debt schemes (i.e., open ended debt oriented mutual fund schemes excluding Overnight funds and Gilt funds and including Conservative Hybrid funds), shall invest 25 bps of its AUM as on December 31, 2022 in the units of CDMDF within 10 working days from the request of CDMDF. Further, an incremental contribution to CDMDF shall be made every six months within 10 working days from the end of half year starting from December 2023 to ensure 25 bps of scheme AUM is invested in units of CDMDF. However, if AUM decreases there shall be no return or redemption from CDMDF. Contribution made to CDMDF, including the appreciations on the same, if any, shall be locked-in till winding up of the CDMDF. However, in case of winding up of contributing scheme, inter-scheme transfers within the same Mutual Fund or across Mutual Funds may be undertaken.

Liquidity Risk Management Framework

It takes into account the Liquidity Risk arising from the liability side & covers all potential liquidity risk scenarios upto 99% confidence interval. Two types of liquid assets shall be maintained by Open ended debt schemes. Both these ratios are calculated & liquid assets are maintained on a daily basis at a scheme level for all open-ended debt schemes (except Overnight Fund, Gilt Fund and Gilt Fund with constant duration). In the case where liquid assets in a scheme fall below the minimum required threshold then portfolio manager cannot buy any other assets apart from liquid assets till time the liquid assets are replenished, as per the SEBI guidelines

2. SPECIAL CONSIDERATIONS

1. From time to time, the sponsor, their affiliates, associates, subsidiaries, the Mutual Fund and the AMC may invest directly or indirectly in the Scheme. These entities may acquire a substantial portion of the Scheme's units and collectively constitute a major investor in the Scheme. Accordingly, redemption / repurchase of Units held by such entities may have an adverse impact on the Scheme because the timing of such redemption / repurchase may impact the ability of other Unit holders to redeem their Units.
2. Redemption by the Unitholder due to change in the fundamental attributes of the Scheme or due to any other reasons or winding-up of the Scheme for reasons mentioned in this Document may entail tax consequences. The Trustee, AMC, Mutual Fund, their directors, officers or their employees shall not be liable for any such tax consequences that may arise.
3. Investment decisions made by the AMC may not always be profitable.
4. The tax benefits described in this Scheme Information Document / SAI are as available under the prevailing taxation laws. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the Schemes will endure indefinitely.

5. Investors should study this SAI carefully in its entirety and should not construe the contents hereof as advice relating to legal, taxation, investment or any other matters. Investors are advised to consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming units, before making a decision to invest / redeem units.
6. Neither this SAI nor the Units have been registered in any jurisdiction. The distribution of this SID in certain jurisdictions may be restricted or totally prohibited to registration requirements and accordingly, persons who come into possession of this SAI are required to inform themselves about and to observe any such restrictions.
7. No person has been authorised to issue any advertisement or to give any information, either oral or written to make any representations other than that contained in this SID/SAI. Any communication in connection with this offering not authorised by the Mutual Fund / Trustee / AMC and any information or representations not contained herein must not be relied upon as having been authorised by the Mutual Fund / Trustee / AMC.
8. As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes and settlement periods, the time taken by the Mutual Fund for Redemption of Units may be significant in the event of an inordinately large number of Redemption requests or of a restructuring of the Scheme(s). In view of the above, the AMC/Trustee has the right, in its sole discretion, to limit Redemptions (including suspending Redemptions) under certain circumstances, as described here.
9. The Product labelling mandated by SEBI is to provide investors an easy understanding of the risk involved in the kind of product / scheme they are investing to meet their financial goals. The Risk-o-meter categorizes the schemes of Fund under different levels of risk in terms of parameters defined under para 6.16 of SEBI Master circular. Investors are advised before investing to evaluate a scheme not only on the basis of the Product labeling (including the Risk-o-meter) but also on other quantitative and qualitative factors such as performance, portfolio, fund managers, asset manager, etc. and shall also consult their financial advisers, if they are unsure about the suitability of the scheme before investing. Further, in terms of aforesaid para 6.16 SEBI Master circular, investors are requested to note that Risk-o-meter for the Scheme shall be evaluated on monthly basis and AMC shall disclose the Risk-o-meter along with monthly portfolio disclosure for the Scheme on its website and on AMFI website within 10 days from the close of each month. Additionally, in case of any change in the risk-o-meter upon such evaluation, which will be done on monthly basis, the same shall be communicated by way of Notice-cum-Addendum and by way of an e-mail or SMS to unitholders of the Scheme. **Investors are requested to note that change in risk-o-meter will not be considered as a Fundamental Attribute Change of the Scheme in terms of regulation 22(9)(c) of SEBI (Mutual Funds) Regulations, 2026.**
10. The AMC and/or its Registrar may have to disclose the investors' personal information and/or any part of it including the changes/updates that may be provided by the investors' with (a) the Sponsor/s, Trustees, AMC, its employees, agents and third party service providers as deemed necessary for conduct of business including Registrar, Bankers/its agents and / or authorised external third parties who are involved in transaction processing, dispatches, effecting payments etc. of investors' investment in the Scheme; (b) Distributors or sub-brokers or Investment Advisors or intermediaries through whom applications of investors are received for the Scheme or whose stamp appears on the application form; or (c) Any other organisations or regulatory/statutory/judicial/quasi judicial entities (Indian or foreign) for compliance with any legal or regulatory requirements without any intimation/advice to the investors' or to verify the identity of investors for complying with anti-money laundering requirements.
11. Compliance with Foreign Accounts Tax Compliance Act ("FATCA") and **Common Reporting Standards (CRS) requirements:**

    FATCA and CRS requirements may require disclosure regarding your investment in the units of the Scheme.

    Investors are further informed that the AMC / the Fund are required to adhere to various requirements interalia including submission of various information / details relating to the investors in the schemes of the mutual fund, to authorities/third parties including the U.S Internal Revenue Service ('IRS') or the Indian tax authorities, for the purpose

of onward transmission to the U.S. Internal Revenue Service or such other authority as specified under the applicable laws from time to time. The information disclosed may include (but is not limited to) the identity of investors and their direct or indirect beneficiaries, beneficial owners and controlling persons, their residential status / details. Accordingly, Investors are requested to provide all the necessary information / declarations and to comply with any reasonable request from the AMC/ the Fund to allow the AMC/ the Fund to comply with such information reporting requirements.

ABOUT FATCA and CRS DISCLOSURE - Foreign Account Tax Compliance Act

India and US have signed an agreement on July 9, 2015 on the terms of an Inter-Governmental Agreement ("IGA") to implement Foreign Accounts Tax Compliance Act ("FATCA"). Further, the Organization of Economic Development ("OECD") along with G-20 countries has released a 'Standard for Automatic Exchange of Financial Account Information in Tax Matters' commonly known as Common Reporting Standard ('CRS'). India is amongst the first signatories to the Multilateral Competent Authority Agreement ("MCAA") for the purposes of CRS.

The AMC/Mutual Fund is classified as "Foreign Financial Institution" under the FATCA provisions. The intention of FATCA is that the details of U.S. investors holding assets outside the U.S. will be reported by financial institutions to the United States Internal Revenue Service (IRS), as a safeguard against U.S. tax evasion. As a result of FATCA, and to discouranon-U.S. financial institutions from staying outside this regime, financial institutions that do not enter and comply with the regime will be subject to a 30% withholding tax with respect to certain U.S. source income. Under the FATCA regime, this withholding tax applies to payments that constitute interest, dividends and other types of income from the US sources.

The AMC/Mutual Fund would be required to collect relevant information(s) from the investors towards FATCA / CRS compliance and report information on the holdings or investment to the relevant authorities as per the stipulated timelines. The information disclosed may include (but is not limited to) the identity of investors and their direct or indirect beneficiaries, beneficial owners and controlling persons

The FATCA requirements are effective from July 1, 2014. Investors can get more details on FATCA requirements at http://www.irs.gov/Business/Corporations/Foreign-Account-Tax-Compliance-Act-FATCA

TO ENSURE COMPLIANCE WITH IRS CIRCULAR 230 AND SUCH OTHER APPLICABLE LAWS, EACH TAXPAYER IS HEREBY NOTIFIED THAT: (A) ANY TAX DISCUSSION HEREIN IS NOT INTENDED OR WRITTEN TO BE USED, AND CANNOT BE USED BY THE TAXPAYER FOR THE PURPOSE OF AVOIDING U.S. FEDERAL INCOME TAX PENALTIES OR ANY OTHER AUTHORITY THAT MAY BE IMPOSED ON THE TAXPAYER; (B) ANY SUCH TAX DISCUSSION WAS WRITTEN TO SUPPORT THE PROMOTION OR MARKETING OF THE TRANSACTIONS OR MATTERS ADDRESSED HEREIN; AND (C) THE TAXPAYER SHOULD SEEK ADVICE BASED ON THE TAXPAYER'S PARTICULAR CIRCUMSTANCES FROM AN INDEPENDENT TAX ADVISOR.

VI. HOW TO APPLY?

1. New investors can purchase units of the respective Scheme(s)/Plans by using an application form, whereas, existing Unit holders may use transaction slip or application form. Application forms or transaction slips will be available at the Investor Service Centres (ISCs)/Official Points of Acceptance of transactions during business hours on business days. The same can also be downloaded from the website of the Mutual Fund viz. www.barodabnpparibasmf.in.
2. Applications must be completed in Block Letters in English.
3. Signatures should be in English or in any Indian Language.
4. In case of joint holdings, all joint holders are required to sign. Applications on behalf of minors should be signed by their Guardian. In case of a HUF, the Karta should sign the application form on behalf of the HUF. Investor who cannot sign and in case required to provide a thumb impression will have to contact the AMC for the additional documentation/information required. For investments through Constituted Attorney, the Power of Attorney has to be signed by the Applicant and Constituted Attorney. The signature in the Application Form needs to clearly indicate that the signature is on behalf of the applicant by the Constituted Attorney.
5. The duly completed application form/transaction slip as the case maybe, can be submitted at the designated ISCs/ official points of acceptance. The personnel at the official point of acceptance of transaction will time stamp, and return the acknowledgement slip in the application form. The application shall be subject to verification. For details on updated list of ISCs/Official Points of Acceptance investors may log on to 'Contact Us' section on our website www.barodabnpparibasmf.in.
6. All cheques and bank drafts must be drawn in favour of the Scheme and crossed "A/c Payee only". A separate cheque or bank draft must accompany each application. Investors must use separate application forms for investing simultaneously in Option(s) of the Scheme subject to the Minimum Application Amounts under each Option.
7. It is mandatory for all applicants/investors (including guardians, joint holders, NRIs and power of attorney holders) to mention their bank account No., permanent account number (PAN) irrespective of the amount of purchase in the application form. In order to verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been duly and correctly quoted therein, the applicants shall attach along with the purchase application, a photocopy of the PAN card or KYC status from KRA website.
8. In addition to providing the redemption bank mandate, it is mandatory for applicants to mention their Bank Account number, instrument number and the Bank name from which the subscription is funded, in their subscription request.
9. For applications by a company, body corporate, eligible institutions, registered society, trusts, partnership or other eligible non-individuals who apply in the Scheme should furnish a certified copy of resolution or authority to make the application as the case may be and a certified copy of the Memorandum and Articles of Association and / or bye-laws and / or Trust Deed and/ or Partnership Deed and certificate of registration or any other document as the case may be. In case of a trust / fund, it shall submit a certified true copy of the resolution from the trustee(s) authorizing such Subscriptions and Repurchase /Redemptions. The authorized officials should sign the application under their official designation. A list of specimen signatures of the authorized officials, duly certified / attested should also be attached to the Application Form.
10. Investors should mandatorily use the Application Forms, Transactions Request, SIP/STP/SWP forms included in the KIM and other standard forms available at the ISC/ www.barodabnpparibasmf.in for any financial/non-financial transactions. Any transactions received in any non-standard forms may be liable to be rejected. Further, any transaction or request received on a non-standard form or document not specified by the Fund will still be governed and subject to terms and conditions of the standard forms and scheme related documents. Investor using application form/ transaction request for financial/ non-financial transactions not provided by the Fund declare that they have read and understood the contents of the Scheme Information Document and Statement of Additional Information, Key Information Memorandum, instructions and addenda issued from time to time. Any transactions request received with incomplete information are liable to be rejected/processed at the sole discretion of the AMC

11. While making an application of subscription or redemption, investors shall ensure that he/she/they are not prohibited from accessing capital markets under any order / ruling / judgment etc., of any law/regulation, including SEBI and that the application is in compliance with applicable Indian and foreign laws. It shall be the responsibility of the investor to ensure that he/she/they are competent under the applicable laws and duly authorised where required, to make any investments in any of the schemes of Baroda BNP Paribas Mutual Fund.
12. Investors shall not make any investments if they are or have been induced by any rebate or gifts, directly or indirectly in making such investment.
13. Investors are requested to read and understand the terms of scheme offering documents (i.e. SAI, SID and KIM) and the instructions contained in application forms carefully and all applicants are deemed to have accepted such terms and bind themselves to such terms upon signing the Application Form and tendering the payment.
14. Investors are requested to note that if any of the disclosures made / information provided to AMC/Trustee is found to be contradictory or non-reliable or the investor fails to provide adequate and complete information, the AMC / Mutual Fund / Trustees reserve the right to not create a folio / account, reject the application / withhold the investments made by the investors and / or make disclosures and report the relevant details to the competent authority and take such other actions as may be required to comply with the applicable law as the AMC / Mutual Fund / Trustees may deem proper at their sole option. Investor is deemed to confirm that the information provided in any of the application form is, to the best of his/her/it's knowledge and belief, accurate and complete and further agree to furnish such other further/additional information as may be required by the AMC / Fund, and the investor is required to advise the AMC / Mutual Fund/ Trustees promptly of any change in circumstances which causes the information provided to AMC/Fund/ Trustees to become incorrect and to provide the AMC / Fund/ Trustees with a suitably updated self-declaration within 30 days of such change in circumstances. In addition, the investor agrees to indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of his/her/it's transactions.
15. Further, the investor is deemed to authorise the Fund, AMC and its Agents to disclose investor details including investment details to investor's bank(s) / Fund's bank(s) and / or investor's distributor / broker / investment advisor and to verify investor's bank details provided, or to disclose said details to such service providers as deemed necessary for conduct of business.
16. By making an application, the investor confirms that the ARN holder (AMFI registered Distributor) has disclosed to the investor all the commissions (in the form of trail commission or any other mode), payable to him / them for the different competing Schemes of various Mutual Funds from amongst which the Scheme which is being recommended to the said investor and that the investor has not been offered / communicated any indicative portfolio and / or any indicative yield by the Fund / AMC / its distributor for the investments.
17. In case the investor is a foreign national resident in India, such investors agree to redeem their entire investment/s before they change their Indian residency status and such investor shall be fully liable for all consequences (including taxation) arising out of the failure to redeem on account of any change in residential status.
18. Additional Modes of Transaction:

A. Through Channel Distributors & SEBI Registered Investment Advisor (RIAs):

The investors using the online trading platforms provided by Channel Distributor(s), and RIA(s) are requested to note that the Investors will have to complete the requisite documentation required by the channel Distributor(s) and RIA(s). Investors are also requested to note that the Applicable NAV to the Investor would be based on the time of receipt of the Instruction by Registrars to the Fund and time stamping of such transactions by the Registrars. There could be delay in the communication of transaction details from Channel Distributor(s) and RIA(s) to the Registrars of the Fund, leading to dispute over Applicable NAV by the Investor. Neither the AMC nor the Mutual Fund, Trustees, Registrar shall be liable due to the errors, mistakes, defaults by the Channel Distributor(s) and RIA(s).The Mutual Fund, Trustees or AMC, Registrars shall not be liable for any failure to perform its obligations, to the extent that such performance has been delayed, hindered or prevented by systems failures, network errors, delay or loss of data due to the above,

unauthorized logins / tampering of data and in circumstances of acts of God, floods, earthquake, epidemics, quarantine, riot or civil commotion and war.The Investors are requested to ensure that they are eligible to make investments under the relevant scheme.

B. Transactions through Stock Exchange Platform/Trading in units through Stock Exchange mechanism:

In terms of para 17.2 of SEBI Master circular of March 0, 2026, Existing/ New Investors may purchase/ redeem units of the eligible Scheme(s)/ Plan(s) through the Stock Exchange Infrastructure. The investors may subscribe to the Units of the Scheme through Mutual Fund Service System ("MFSS") platform of National Stock Exchange of India Limited ("NSE"), "BSEStAR MF" platform of Bombay Stock Exchange of India Limited ("BSE") or any such other exchange providing Mutual Fund subscription facility, as and when units are available for transactions on such exchanges. For units held in demat mode, investor can also do switch through those exchange platforms which provides the switch facility to the client. Various facilities of transacting in mutual fund schemes through stock exchange infrastructure such as Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) / Systematic Withdrawal Plan (SWP), SIP Pause Facility, myTrigger Plan, mySWP Plan, SIP Top Up Facility etc. may also be availed by investors through the Stock Exchange Platforms as per notices issued and in accordance with the terms and conditions as may be prescribed by the respective Stock Exchanges from time to time. This facility of transacting in mutual fund schemes through stock exchange infrastructure is available subject to such limits, operating guidelines, terms and conditions as may be prescribed by NSE / BSE from time to time.

C. Transaction Through Designated Email Id of AMC/ Fund

AMC/Fund provides the facility to execute Transactions through Designated Email ID facility for Execution of Mutual Fund Transactions through Designated Email ID.

For detailed disclosure, please refer heading 'A. Special Products/facilities offered by the AMC/Scheme'- Transaction through Email Id and Fax, in this chapter.

D. **Tele Transact Facility:** For detailed disclosure, pls refer heading A. Special Products/facilities offered by AMC/Schemes – Tele Transact Facility

E. **Other electronic modes such as website of AMC, RTA & MF Utilities India Private Limited. Accordingly, the servers of the AMC, MF Utilities India Private Limited's authorised points of service and the Registrar will be the official point of acceptance for all such online / electronic transaction facilities offered by the AMC.**

19. The AMC / Trustee retain the sole and absolute discretion to reject any application.

20. MODE OF PAYMENT

Resident Investors

a. For Investors having a bank account with such banks with whom the AMC would have an arrangement from time to time: Payment may be made for Subscription to the Units of the Scheme either by issuing a cheque drawn on such banks or by giving a debit mandate to their account with any branch of such banks with whom the AMC would have an arrangement from time to time.

b. For other Investors not covered by (a) above: Payment may be made through cheque payable locally & drawn on any bank which is a member of the Banker's Clearing House /Zone in a city where the application is submitted to a designated Collection Centre (ISC). The cheques issued should confirm to the CTS 2010 standards in banking industry and be payable locally at the centre where the application forms / transaction request is submitted. No cash, money orders, outstation cheques, post-dated cheques and postal orders will be accepted.

NRIs, FIIs

a. Repatriation Basis

- In the case of NRIs/PIOs/OCIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his Non - Resident (External) Rupee Account (NRE)/ Foreign Currency (Non-Resident) Account (FCNR) and other similar accounts as permitted by RBI from time to time. In case Indian rupee drafts are purchased abroad or from Foreign Currency Accounts or Non-resident Rupee Accounts an account debit certificate from the Bank issuing the draft confirming the debit shall also be enclosed.

- FIIs shall pay their Subscription either by inward remittance through normal banking channels or out of funds held in Foreign Currency Account or Non-Resident Rupee Account maintained with the designated branch of an authorized dealer in accordance with the relevant exchange management regulations.

b. Non-repatriation Basis

- In the case of NRIs/PIOs/OCIs, payment may be made either by inward remittance through normal banking channels or out of funds held in his Non-Resident Ordinary Rupee Account (NRO) and other similar accounts as permitted by RBI from time to time.
- NRIs/PIOs/OCIs/FIs may also be requested to furnish such other documents as may be necessary and as desired by the AMC/Mutual Fund/Registrar, in connection with the investment in the scheme of the Fund.

c. ASBA:

Prerequisites for New Fund Offer through Application Supported by Blocked Amount (ASBA) process are as follows:

i. ASBA is an application containing an authorization to a Self Certified Syndicate Bank (SCSB) to block the application money in the bank account maintained with the SCSB, for subscribing to an issue. Investors who wish to apply through ASBA facility may approach Self Certified Syndicate Banks (SCSBs) authorized by SEBI for this purpose. Please visit the website www.sebi.gov. in for further details on ASBA.

ii. ASBA Applicants shall submit an ASBA Application Form to the SCSB authorizing blocking of funds that are available in the bank account specified in the ASBA Application Form only. The acknowledgement for receiving the application by the designated Branches of the SCSBs does not guarantee that the Mutual Fund units shall be allotted either by the SCSB or the Mutual Fund. The Application shall be further processed by the Registrar & Transfer agent appointed by the Mutual Fund and units shall be allotted after deducting the blocked amount, only if the application is complete in all respect to the Mutual Fund/ Registrar & Transfer Agent.

iii. The ASBA Applicant's shall specify the bank account number in the ASBA Application Form and the SCSB shall block an amount equivalent to the Application Amount in the bank account specified in the ASBA Application Form. The SCSB shall keep the Application Amount in the relevant bank account blocked until withdrawal / rejection of the ASBA Application or receipt of instructions from the Registrar to unblock the Application Amount.

iv. In the event of withdrawal or rejection of the ASBA Application Form or for unsuccessful ASBA Application Forms, the Registrar shall give instructions to the SCSB to unblock the application money in the relevant bank account. The Application Amount shall remain blocked in the ASBA Account until scrutiny of the documents by the registrar of the Mutual Fund and consequent transfer of the Application Amount to the Account of the Mutual Fund, or until withdrawal / failure of the NFO or until rejection of the ASBA Application, as the case may be.

Cash Investments in Mutual Funds:

Pursuant to para 17.6 of SEBI Master Circular dated March 20, 2026, in order to help enhance the reach of mutual fund products amongst small investors, who may not be tax payers and may not have PAN/bank accounts, such as farmers,

small traders/businessmen/workers, SEBI has permitted receipt of cash for purchases / additional purchases to the extent of Rs. 50,000/- per investor, per mutual fund, per financial year subject to:
Compliance with Prevention of Money Laundering Act, 2002 and Rules framed there under; the SEBI Circular(s) on Anti Money Laundering (AML) and other applicable AML rules regulations and guidelines
(ii) Sufficient systems and procedures in place. However, payment of redemption/IDCW proceeds, etc. with respect to aforementioned investments shall be paid only through the banking channel.

Currently, the AMC is not accepting cash investments. Appropriate notice shall be displayed on its website as well as at the Investor Service Centres, as and when the facility is made available to the investors.

REDEMPTIONS

As per SEBI Regulations, the Mutual Fund shall despatch redemption proceeds within 3 business days of receiving a valid redemption / repurchase request. For schemes investing atleast 80% of total assets in permissible overseas investments, redemption processed shall be dispatched within 5 working days of accepting the valid Redemption request A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid by the AMC for the period of delay in case the redemption proceeds are not transferred within the specified timeline.

In case an investor has purchased units on more than one business day (either during the New Fund Offer Period or through subsequent purchases) the units purchased first (i.e. those units which have been held for the longest period of time), will be deemed to have been redeemed first i.e. on a first-in-first-out basis.

However, where Units under a Scheme are held under both Regular and Direct Plan and the redemption / Switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the regular plan. However, where Units under the requested Option are held only under one Plan, the request would be processed under such Plan.

The redemption would be permitted to the extent of clear credit balance in the Unit holder's account and the number of Units held by the Unit Holder in the folio will stand reduced by the number of Units redeemed. The Redemption request can be made by specifying the rupee amount or by specifying the number of Units to be redeemed. If a Redemption request is for both, a specified rupee amount and a specified number of Units, the specified number of Units will be considered the definitive request. If only the Redemption amount is specified by the Unit holder, the AMC will divide the Redemption amount so specified by the Redemption Price to arrive at the number of Units. The request for Redemption of Units could also be in fractions, upto three decimal places.

However, in case of units held in electronic (demat) mode, the redemption request can be given only in number of Units. The minimum amount of Redemption may be changed in future by the AMC. If the balance in the account of the Unit holder does not cover the amount of Redemption request, then the Mutual Fund is authorised to close the account of the Unit holder and send the entire such (lesser) balance to the Unit holder. It may, however, be noted that in the event of death of the unitholder, the nominee / legal heir (as the case may be), subject to production of requisite documentary evidence, will be able to redeem the investment.

A. Special Products/Facilities offered by the AMC/Schemes

SYSTEMATIC INVESTMENT PLAN (SIP)

1. This facility enables investors to save and invest periodically over a longer period of time. It is a convenient way to "invest as you earn" and affords the investor an opportunity to enter the market regularly, thus averaging the acquisition cost of Units. Investors will have the facility of investing a fixed amount periodically, through SIP.

2. SIP offers investors the following facilities:
   Daily Systematic Investment Facility (DSIF)
   Weekly Systematic Investment Facility (WSIF):
   Monthly Systematic Investment Facility (MSIF):
   Fortnightly Systematic Investment Facility (FSIF):
   Quarterly Systematic Investment Facility (QSIF):

Frequency	SIP Date	Minimum investment required
DSIF	All Business Days^	Minimum amount Rs. 500/- and in multiples of Re. 1/- thereafter. Minimum no. of installments shall be 6.
WSIF	Any day of the week from Monday to Friday	
MSIF	Any date of the month.	Rs. 250/- and in multiples of Re. 1/- thereafter
FSIF		
QSIF	Any date of the month and on a quarterly basis thereafter.	Rs. 1500/- and in multiples of Re.1/- thereafter on a quarterly basis by providing for a minimum of 4 installments.

^Where the start date of Daily SIP is not mentioned, then the start date shall be deemed to be the 31st day (or immediately next business day in case that day is a non-business day) from the date of submission of the Daily SIP request.
In case the date falls on a non-business day or falls during a book closure period, the immediate next business day will be considered for the purpose of determining the applicability of NAV subject to the realization of credit and units will be allotted accordingly.

3. The provisions of entry and exit load as applicable to the normal investments as on the date of enrollment will be applicable to fresh SIP investments.
4. **Top-Up SIP facility**: 'Top-Up SIP' facility is an optional, add-on, feature of 'Top-Up SIP' to enhance current SIP facility available under the designated schemes of the Fund. This feature enables the investors to enhance/ increase SIP installment at pre-defined intervals by a fixed amount, thus, providing the investors a simplified method of aligning SIP installments amounts with increase in earnings over the tenure of SIP.

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

a. Frequency for Top-Up SIP

(i) For Monthly SIP:
   (a) Half Yearly Top-Up SIP: Under this option, the amount of investment through SIP installment shall be increased by amount chosen / designated by Investor post every 6th (sixth) SIP installment.
   (b) Yearly Top-Up SIP: Under this option, the amount of investment through SIP installment shall be increased by amount chosen / designated by Investor post every 12th (twelfth) SIP installment.

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

b. Minimum Top-Up SIP Amount: Rs. 100 and in multiples of Rs. 100 thereafter.

c. Default Top-Up SIP Frequency and amount: In case the investor fails to specify either the frequency or amount for Top-Up SIP, the same shall be deemed as Yearly Top-Up SIP and Rs. 100 respectively and the application form shall be processed accordingly. In case the investor fails to specify both, i.e. the frequency for Top- Up SIP and amount for Top-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.
d. Top-Up SIP shall be available for SIP Investments through NACH / ECS (Debit Clearing) only. Top-Up SIP shall not be available under SIP facility availed by Investors through Standing Instructions / PDCs or investing through Channel Partners or through Stock Exchange Platforms.
e. Top-Up SIP facility shall not be available under Weekly SIP option.
f. Top-Up SIP facility can be availed by the investors only at the time of registration of SIP or renewal of SIP.
g. Investors should note that for modification of any of the details of Top-Up SIP details, the existing SIP with Top-Up facility shall be required to be cancelled and investor would be required to enroll a fresh SIP with modified Top-Up facility details.

To Illustrate: The calculation and advantages of Top-Up SIP

Conventional SIP	Top-Up SIP
• Fixed SIP Installment amount: Rs. 1,000/- • SIP Period: 01-Dec-2018 till 31-Dec-2021 (3 years) • SIP date: 1st of every month (36 installments)	By providing/choosing the following additional details, an investor can opt for Top-Up SIP: Example: • Top-Up SIP Amount: Rs. 500/- • Top-Up SIP Frequency: Every 6 months

The impact on the total invested value under both cases can be as explained below:

SIP Tenure	Total Invested Value (in Rs.)	
	Conventional SIP	Top-Up SIP
First 6 instalments	6,000	6,000
Next 6 Instalments	6,000	9,000
Next 6 Instalments	6,000	12,000
Next 6 Instalments	6,000	15,000
Next 6 Instalments	6,000	18,000
Next 6 Instalments	6,000	21,000
Total Amount Invested after 3 years	**36,000**	**81,000**

The above investment simulation is purely for illustrative purposes only and shall not be deemed as guarantee/promise of minimum returns or to depict performance of any mutual fund scheme.

5. Separate SIP Enrolment Forms are required to be filled for DSIP, WSIF, MSIF and QSIF.
6. Incase of no credit receipt/failed debt instalment for Daily, Weekly, Monthly SIP for 3 consecutive installments, SIP will be ceased. Incase of no credit receipt/failed debt instalment for Quarterly SIP for 2 consecutive installments, SIP will be ceased.
7. Investors have the right to discontinue the SIP facility at any time by sending a written request to any of the Official Points of Acceptance of transactions. Such notice should be received at least 10 days prior to the due date of the next SIP date. On receipt and successful processing of such request, the SIP facility will be terminated and confirmation of the same sent to the investor.

8. The enrolment period of SIP will be as per the instruction given by the investor. Investors will have to submit SIP cancellation request to discontinue the SIP. In case of any ambiguity in enrolment period or if the end date of SIP is not mentioned, the default period for SIP will be 40 years.
9. Incase investor has not selected any frequency or incase of any ambiguity, monthly frequency shall be considered as default option. Similarly, 7th day shall be considered as default execution date. In case of any ambiguity in the enrolment form, the SIP enrolment request shall be liable to be rejected.
10. In case of minor application, AMC will register standing instructions till the date of the minor attaining majority, though the instructions may be for a period beyond that date. Prior to minor attaining majority, AMC shall send advance notice to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents to change the status of the account to "major". The account shall be frozen for operation by the guardian on the day the minor attains the age of majority and no fresh transactions shall be permitted till the documents for changing the status are received.
11. Change in debit bank account details for SIP transactions: **(i)** Investors are requested to note that in case they wish to change their bank account details for any of their ongoing SIP, the following documents should be submitted atleast 21 days in advance of the next SIP debit date: (a) A request letter to change the existing bank account details for SIP transaction mentioning old and new bank account details and details of ongoing SIP transaction. (b) New SIP Auto Debit Facility Form with new bank account details. **(ii)** For Investors who have availed Standing Instructions facility with HDFC Bank Ltd and wish to change their bank account details for any of their ongoing SIP, the following documents should be submitted atleast 21 days in advance of the next SIP debit date: (a) A request letter to discontinue such ongoing SIP transaction. (b) New SIP Auto Debit Facility Form with new bank account details.
12. **Change of Scheme request in ongoing SIP:**
    - Investor shall have to provide the Change of Scheme in ongoing SIP request in a pre-specified format. The same shall also be made available on website of the Fund (www.barodabnpparibasmf.in). Request received in other than the pre-specified format will be rejected.
    - Based on the said request, the SIP in old scheme shall cease and new SIP shall be registered in the new scheme for the balance months based on the details provided by the investor.
    - Investors should note that a minimum of six SIP installments must be completed in the old scheme for enabling this feature.
    - The Change of Scheme request shall be processed provided criteria like minimum no of installments, amount, etc. are being met as applicable for any new SIP registration and the same shall be registered within 21 days from the date of receipt of the valid request.
    - In case of Change of Scheme request is rejected, the old scheme SIP shall continue for the Investor.

The Trustee / AMC reserve the right to change / modify the terms of the SIP from time to time on prospective basis.
Investors are advised to check the latest terms and conditions from any of the ISCs, before investing through SIP. In addition, the latest terms and conditions of various payment facilities will be mentioned in the SIP form.

SIP PAUSE FACILITY

With the SIP Pause facility, the investor shall have an option to temporarily pause the SIP instalments for a specified period of time. Upon expiry of the specified period, the SIP instalments would re-start automatically. The features, terms and conditions for availing the SIP Pause facility shall be as follows:

1. Under this Facility, the Investor has an option to temporarily pause the SIP for specific number of installments (i.e. Minimum 1 installment and Maximum 3 installments) by submitting the form for SIP Pause Facility (available at www.barodabnpparibasmf.in) at any of the Official Points of Acceptance of Baroda BNP Paribas Mutual Fund.
2. The SIP Pause form should be submitted at least 15 calendar days prior to the next SIP installment date (i.e. excluding the request date and the next SIP installment date). Investor cannot cancel the SIP Pause once registered.

3. Investors can avail this facility only once in the tenure of the particular SIP.
4. The SIP Pause facility is only available under Weekly, Monthly and Quarterly SIP frequencies.
5. The SIP shall restart automatically from the immediate next eligible installment after the completion of specified pause period.
6. If the SIP pause period is coinciding with the Top-Up facility, the SIP installment amount post completion of pause period would be inclusive of SIP Top-up amount. For e.g. SIP installment amount prior to Pause period is INR 3,000/- and Top-up amount is INR 1,000/-. If the pause period is completed after date of Top-up, then the SIP installment amount post completion of pause period shall be INR 4,000/-.

AMC/Fund reserves the right to amend the terms and conditions of the SIP Pause facility and/or withdraw the said facility by issuing a suitable notice to this effect.

SYSTEMATIC TRANSFER PLAN (STP)

STP is a facility provided to the investors during ongoing period of the scheme wherein investors can opt to transfer a fixed amount or capital appreciation amount at regular intervals from this scheme to all open ended schemes of the Fund which is available for investment at that time.

1. Facilities available:

STP offers unit holders the following two facilities:

a. **Fixed Systematic Transfer Facility (FSTF)** where investor can issue a standing instruction to transfer sums at Daily* / Weekly/ Fortnightly/ Monthly/ Quarterly (calendar quarter) intervals to plans / options within select schemes of the Fund.
*Daily is currently not available under the scheme.

b. **Capital Appreciation Systematic Transfer Facility (CASTF)** where the investor can issue a standing instruction to transfer the entire capital appreciation from Transferor Scheme at Weekly/ Fortnightly/ Monthly/ Quarterly intervals to designated Scheme(s) of the Fund.

Unit holder is free to opt for any of the above facilities and also choose the frequency of such transfers.

2. Date of transfer / minimum amount of transfer:

FSTF/ CASTF Frequency	Date of transfer	Minimum amount of transfer*
Daily	Daily Interval (all Business Days)^	Rs. 1000 and in multiples of Re. 1 thereafter
Weekly	Transfer on a specific day of the week (either Monday, Tuesday, Wednesday, Thursday or Friday)#	Rs. 1000 and in multiples of Re. 1 thereafter
Fortnightly	Transfer on 1st & 15th or 7th and 25th of a month	Rs. 1000 and in multiples of Re. 1 thereafter
Monthly	Transfer on either of 1st, 7th, 10th, 15th, 25th or 28th of a month	Rs. 1000 and in multiples of Re. 1 thereafter
Quarterly	Transfer on either of 1st, 7th, 10th, 15th, 25th or 28th in a Quarter	Rs. 1500 and in multiples of Re. 1 thereafter

^Investors should note that in case of Daily STP, the commencement date for transfers shall be the 7th working day from the date of receipt of a valid request and thereafter, transfers shall be effected on all business days at NAV based prices, subject to applicable load.

In case of weekly STP, investor has to select specific day of the week on which STP shall be processed. In case investor opts for weekly STP and doesn't mention the day, default day selected for STP shall be **Wednesday.**

An investor will have to opt for a minimum of 6 installments under Daily, Weekly, Fortnightly, Monthly STP option and minimum 4 installments for Quarterly STP option, otherwise STP enrolment request shall be rejected.

3. An investor has to clearly specify the name & the option of the Transferor & Transferee scheme in the enrolment form. If the same is not stated or in case of any ambiguity STP enrolment request shall be liable to rejected. In absence of information, the default option for Transferee scheme shall be growth option.
4. Load structure of the Transferor Scheme & Transferee Schemes shall also be applicable to STP transactions.
5. In case the Weekly /Fortnightly / Monthly / Quarterly STP execution dates fall on non – business day, the next business day will be considered as date of transfer.

6. An investor has to select any one facility i.e. FSTF or CASTF. In case, investor doesn't select any facility or in case of any ambiguity, the STP enrolment request shall be rejected. However, in case investor has selected any one of the facility but has not selected frequency and / or date or in case of any ambiguity, by default, monthly frequency & 7th day shall be considered as frequency & execution date.
7. In FSTF, in case there is no minimum amount (as specified above) available in the unit holder's account for transfer into Transferee Scheme, the transfer shall not be executed and the request of unit holder will stand withdrawn with immediate effect.
   For Daily STP: If the outstanding balance in "Transferor Scheme" does not cover any of the intermittent Daily STP installment amount, all outstanding units will be liquidated and Daily STP effected for such outstanding balance and Daily STP terminated for subsequent installments. However, if the outstanding balance in "Transferor Scheme" does not cover the last installment under the Daily STP, no transfer shall be effected and Daily STP shall be terminated without effecting the last installment under Daily STP.
8. In CASTF, if there is no minimum appreciation amount in the transferor scheme for the consecutive three installments, the STP request of the unitholder will stand withdrawn with immediate effect. The capital appreciation, if any, will be calculated from the enrolment date of the CASTF under the folio, till the first transfer date [e.g. if the unit holder has been allotted units on the 23rd of September and the date of enrolment for monthly CASTF is the 1st of November and the unit holder has opted for 15th of every month as the transfer date, capital appreciation, if any, will be calculated from the 1st of November to the 15th of November (first transfer date). Subsequent capital appreciation, if any, will be the capital appreciation between the previous CASTF date (where transfer has been processed) and the next CASTF date].
9. A request for STP will be treated as a request for redemption from the transferor scheme and subscription into the selected transferee scheme(s), at the applicable NAV, subject to load and statutory levy, if any.
10. In case of minor applicant, the guardian can opt for STP only till the date of minor attaining majority. AMC shall suspend the standing instruction of STP enrollment from the date of minor attaining majoring by giving adequate prior notice. Further, once the minor attains majority, the guardian will not be able undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP) and the folio shall be frozen for the further operation till the time requisite documents for changing the status from minor to major is submitted to the Fund.
11. STP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of unit holder. A request for STP will be treated as a request for redemption from/ subscription into the respective option(s)/ plan(s) of the scheme(s), at the applicable NAV, subject to applicable load. In case the transfer dates fall on a non –business day, the next business day will be considered for this purpose.
12. The provision of 'Minimum redemption amount' specified in the SID of Transferor Scheme and 'Minimum application amount' specified in the SIDs of the Transferee Schemes will not be applicable for STP.
13. STP Enrolment Form complete in all respects must reach atleast 14 working days in advance of STP date at any of the Official Points of Transactions.
14. Investors could choose to terminate the STP by giving a written notice at least 7 business days in advance to the Official Points of Transactions. In case of Daily STP, termination shall be effected from 8th Business Day of receipt of valid request.
15. Investors should note that more than one STP (i.e. daily / weekly / fortnightly / monthly or quarterly STP) can be registered under same Plan / Option of the Transferor Scheme.

The Trustee / AMC reserve the right to change / modify the terms of the STP or withdraw this facility from time to time

SYSTEMATIC WITHDRAWAL PLAN (SWP)

1. SWP is a facility wherein the investors can opt to withdraw (i.e. redeem from the Scheme) a fixed or a variable amount from their investment accounts at periodic intervals through a one-time request.

2. SWP offers unit holders the following two facilities:
   - **Fixed Systematic Withdrawal Facility (FSWF)** where the investor issues a standing instruction to withdraw sums at Weekly/ Monthly / Quarterly (calendar quarter) intervals.
   - **Capital Appreciation Systematic Withdrawal Facility (CASWF)** where the investor issues a standing instruction to withdraw the entire capital appreciation from the Scheme at Weekly/ Monthly / Quarterly intervals.
3. Weekly withdrawal on 1st or 7th or 15th or 25th of the month, Monthly withdrawal on 1st or 7th or 10th or 15th or 25th or 28th of the month and Quarterly Withdrawal on 1st or 7th or 10th or 15th or 25th or 28th of the first month of a Quarter. If the day for SWP is not selected or in case of any ambiguity, 7th shall be treated as a Default date.
4. Withdrawal must be for a minimum amount of Rs. 1,000/- or in multiples of Re.1/- thereafter in Weekly / Monthly SWP and Rs. 1,500/- and in multiples of Re.1/- thereafter in Quarterly SWP. An investor will have to opt for a minimum of 6 transactions under Weekly / Monthly SWP and 4 transactions under Quarterly SWP.
5. In FSWF, if the net asset value of the Units outstanding on the withdrawal date is insufficient to process the withdrawal request, then the Mutual Fund will redeem all Units outstanding and the SWP request will stand withdrawn for further processing.
6. In CASWF, if there is no minimum appreciation amount on the withdrawal date, then the Mutual Fund shall process the withdrawal request for that date and the SWP request of the unit holder will stand withdrawn for further processing. The capital appreciation, if any, will be calculated from the enrolment date of the CASWF under the folio, till the withdrawal date i.e. 1st or 7th or 15th or 25th in a Weekly CASWF; 1st or 7th or 15th or 25th of the month in the Monthly CASWF and 1st or 7th or 15th or 25th of the first month of Quarter (i.e., January, April, July, October) in a quarterly CASWF). Subsequent capital appreciation, if any, will be the capital appreciation between the previous CASWF date and the next CASWF date.
7. If the withdrawal date under FSWF / CASWF falls on a non-business day, the next business day will be considered for this purpose.
8. A request for SWP will be treated as a request for redemption from the Scheme, at the applicable NAV, subject to applicable load and statutory levy, if any.
9. Unit holders may change the amount of withdrawal, at any time by giving the ISC a written notice at least 7 business days prior to the next withdrawal date. However, the AMC at its sole discretion retains the right to close an account if the outstanding balance, based on the Net Asset Value (NAV), falls below minimum balance.
10. SWP may terminate on receipt of a notice from the Unit holder. It will terminate automatically if all units are liquidated or withdrawn from the folio or pledged or upon receipt of notification of death of the first named Unit holder.
11. The Trustee / AMC reserve the right to change / modify the terms of the SWP or withdraw this facility from time to time. The specified load structure will be in force till further notice. This load structure is subject to change and may be imposed / modified prospectively from time to time, as may be decided by the Trustee / AMC from time to time.

LAKSHYA SIP

'Lakshya SIP' is a facility provided to investors to invest regularly in a disciplined manner through SIP and enjoy the benefits of regular cash flows via Systematic Withdrawal Plan (SWP) post completion of SIP period, thereby aiming for financial freedom. The steps involved are as below:

a) Initiate monthly SIP in a selected source scheme which can be a single scheme or a combination of schemes for a tenor of 8, 10, 12 or 15 years. The minimum amount for SIP shall be the minimum monthly SIP instalment amount for the respective schemes.

b) On completion of the selected SIP period, the units accumulated through SIP shall be switched out to the selected target scheme. In case the source and target scheme are the same, there would be no switch out. The switch shall take place within T+5 working days or next business day where it is a non-business day (T being last SIP instalment date).

c) Post the switch out, SWP has to be activated for an amount as per the below matrix:

Payment Matrix		Illustration	
SIP Tenure	**SWP Amount**	**SIP Amount**	**SWP Amount**
8 Years	1.0 x monthly SIP instalments	10,000	10,000
10 Years	1.5 x monthly SIP instalments	10,000	15,000
12 Years	2.0 x monthly SIP instalments	10,000	20,000
15 Years	3.0 x monthly SIP instalments	10,000	30,000
8 Years	1.0 x monthly SIP instalments	10,000	10,000

Note:

i) The investor can decide the SIP amount. The SWP amount will vary based on SIP amount and SIP tenure selected by the investor.
ii) The source and the target scheme can be the same.
iii) Only monthly frequency is available for SIP & SWP.
iv) The SWP date would be the same as the SIP date.

d) The facility is available under the Growth Option of the Regular and Direct Plans of the selected schemes.

e) The source schemes will include selected equity/hybrid/thematic schemes of the Fund and target schemes will be selected hybrid schemes of the Fund.

List of Source and Target Schemes for Lakshya SIP:

Source Schemes	Target Schemes
Baroda BNP Paribas Large Cap Fund	Baroda BNP Paribas Balanced Advantage Fund
Baroda BNP Paribas Large and Mid Cap Fund	Baroda BNP Paribas Multi Asset Fund
Baroda BNP Paribas Mid Cap Fund	Baroda BNP Paribas Aggressive Hybrid Fund
Baroda BNP Paribas Multi Cap Fund	Baroda BNP Paribas Conservative Hybrid Fund
Baroda BNP Paribas Flexi Cap Fund	Baroda BNP Paribas Equity Savings Fund
Baroda BNP Paribas Small Cap Fund	
Baroda BNP Paribas Focused Fund	
Baroda BNP Paribas Business Cycle Fund	
Baroda BNP Paribas Innovation Fund	
Baroda BNP Paribas Banking and Financial Services Fund	
Baroda BNP Paribas India Consumption Fund	

Source Schemes	Target Schemes
Baroda BNP Paribas Value Fund	
Baroda BNP Paribas Balanced Advantage Fund	
Baroda BNP Paribas Multi Asset Fund	
Baroda BNP Paribas Aggressive Hybrid Fund	
Baroda BNP Paribas Manufacturing Fund	
Baroda BNP Paribas Business Conglomerates Fund	

Choti SIP

This is an additional facility under Systematic Investment Plan (SIP), in the name and style of 'Choti SIP' of Rs. 250/-. This facility will be available under the "Growth Option" only of certain equity, hybrid and solution-oriented Schemes referred to as 'relevant Schemes'; this facility is available to new investors i.e. those who have never invested in Mutual Funds. Such new investor can invest in relevant Schemes of the Fund as mentioned herewith. 'Choti SIP' is a facility provided to new investors to facilitate participation from low-income group/sections of society, thereby aiming to assist financial empowerment.

a) The facility is available in the following Schemes:

Scheme Name
Baroda BNP Paribas Dividend Yield Fund
Baroda BNP Paribas Flexi Cap Fund
Baroda BNP Paribas Focused Fund
Baroda BNP Paribas Large & Mid Cap Fund
Baroda BNP Paribas Large Cap Fund
Baroda BNP Paribas Multi Cap Fund
Baroda BNP Paribas Value Fund
Baroda BNP Paribas Aggressive Hybrid Fund
Baroda BNP Paribas Arbitrage Fund
Baroda BNP Paribas Balanced Advantage Fund
Baroda BNP Paribas Conservative Hybrid Fund
Baroda BNP Paribas Equity Savings Fund
Baroda BNP Paribas Multi Asset Fund
Baroda BNP Paribas NIFTY 50 Index Fund
Baroda BNP Paribas Children's Fund
Baroda BNP Paribas Retirement Fund

b) The investors are requested to note that the mode of payment shall only be through NACH, eNACH,UPI Auto pay or direct debit only.

c) The investor shall commit to a minimum of 60 investments through Choti SIP. However, the investor may be allowed to withdraw before the completion of the said tenure, subject to exit load if any.

d) The frequency of investment shall be fortnightly & monthly and SIP dates for fortnightly frequency will be 5th and 20th of the month.

e) The facility shall be available to units held in both, Statement of Account mode or demat mode of investment

f) The investor shall mandatorily provide a mobile number to send statutory disclosures.

g) In case an investor who has provided application under the Choti SIP facility does not qualify for the said facility, the SIP shall continue and be treated as a regular SIP

Any investor who is a PAN-exempted investor or incase PAN is not provided by an investor investing less than Rs 50,000/- , in such case Aadhaar card shall be mandated for KYC

II. Other changes in existing SIP facility, pursuant to the above:

a) The existing SIP facility in the abovementioned schemes will have an additional frequency of fortnightly, with SIP dates of 5th and 20th of the month.

b) The minimum SIP amount of the above mentioned schemes for frequency of fortnightly and monthly, shall be reduced to Rs. 250/- and in multiples of Re. 1/- thereafter

c) In case an investor who has provided application under the Choti SIP facility does not qualify for the said facility, the SIP shall continue and be treated as a regular SIP.

Auto Cancellation of Systematic Investment Plan SIPs :

In line with SEBI letter no. SEBI/HO/OW/IMD/IMD-SEC1/P/2024/270/1 dated January 03, 2024 addressed to AMFI regarding uniformity in cancellation of Systematic Investment Plans (SIPs), investors are requested to take note of the following with respect to auto-cancellation of SIPs:

A. Auto Cancellation

Sr. no	SIP Interval	No. of failed debit attempts prior to cancellation of SIP
1	Daily	3
2	Weekly, Fortnightly	3
3	Monthly	3
4	Bi-monthly, Quarterly or Longer interval SIPs	2

AMC shall send a communication to investor after 1st failed debit attempt, mentioning that SIP will cease in case of 3 consecutive rejections and another communication after cancellation of SIP intimating the cancellation to the investor. B. In case of a request placed by the investor for cancellation of SIP/ Pragati SIP, the cancellation of auto-debit/SIP/Pragati SIP shall be processed within 10 calendar days of such request placed by the investor. The Trustee reserves the right to change/modify the terms and conditions of Pause facility under SIP or withdraw the facility at a later date.

IDCW SWEEP OPTION

IDCW Sweep facility is available under designated schemes of the Fund. IDCW SWEEP is a facility wherein the unit holder(s) of this Scheme ("Source Scheme") can opt to automatically invest the amount distributed under IDCW Sweep (as reduced by the amount of applicable statutory levy) into the eligible "Target Scheme(s)" of the Fund. The following are the terms and conditions with respect to availing IDCW SWEEP facility:

Terms & Conditions of IDCW Sweep Option:

1. IDCW SWEEP facility is available only for units held / to be held in non-demat mode in the Source and the Target Scheme(s).
2. IDCW SWEEP facility is available to unit holder(s) only under the IDCW Sweep of the Source Scheme.
3. Unit holder(s) enrolment under the IDCW SWEEP facility will automatically override any previous instructions for 'IDCW Payout' or 'IDCW Reinvestment' facility in the Source Scheme.
4. **For the purpose of IDCW SWEEP, following are the eligible Target Scheme(s):** All open ended schemes offered by the Fund (except Baroda BNP Paribas ELSS Fund, Baroda BNP Paribas Overnight Fund and Baroda BNP Paribas Liquid

Fund).

5. The enrolment for IDCW SWEEP facility should be for all units under the respective IDCW Sweep of the Source Scheme. Instructions for part Transfer of amount and part Payout / Reinvestment will not be accepted. The distribution amount will be invested in the Target Scheme(s) under the same folio. Accordingly, the unit holder(s) details and mode of holding in the Target Scheme(s) will be same as in the Source Scheme.
6. The enrolment to avail of IDCW SWEEP facility has to be specified for each Scheme/Plan/Option separately and not at the folio level.
7. Unit holders who wish to transfer amount of distribution to the Direct Plan of the Target Scheme(s) will have to indicate "Direct Plan" in the IDCW SWEEP enrolment form. Unit holders should also indicate "Direct" in the ARN column of the IDCW SWEEP enrolment form. However, in case Distributor code is mentioned in the IDCW SWEEP enrolment form, but "Direct Plan" is indicated against the Target Scheme name, the Distributor code will not be considered and the application will be processed under Direct Plan. Further, where application is received without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. Direct Plan shall be the default plan if the unitholder doesn't indicate any plan in the IDCW SWEEP enrolment form or in case of any ambiguity
8. In case, the unit holder fails to indicate option/ sub-options for the Target Scheme, then

Default Option	Growth Option
Default IDCW Frequency	Monthly IDCW Option
Default Facility	Payout of IDCW

9. Under IDCW SWEEP, amount of distribution declared (as reduced by the amount of applicable statutory levy) in the Source scheme will be automatically invested into the Target Scheme(s), as opted by the unit holder, on the immediate next Business Day after the Record Date at the applicable NAV of the Target Scheme(s) and accordingly equivalent units will be allotted in the Target Scheme(s).
10. Investors are also requested to note that if the amount of distribution as eligible under IDCW SWEEP is equal to or less than INR 200/-, then the amount would be compulsorily reinvested in the source scheme.
11. There will be no entry and/or exit load with respect to units invested through IDCW SWEEP. However, subsequent switch-outs/ redemption from the Target Scheme(s) shall be subject to applicable exit load and statutory levy, if any. The Trustee reserves the right to change the load structure under the IDCW SWEEP facility at any time in future on a prospective basis.
12. The provision for 'Minimum Application Amount' specified for the respective Target Scheme(s) will not be applicable under IDCW SWEEP.
13. Unitholders who wish to enroll for IDCW SWEEP facility are required to fill IDCW SWEEP Enrolment Form available with the ISCs, distributors/agents and also available on the website www.barodabnpparibasmf.in
14. The request for enrolment for IDCW SWEEP must be submitted at least 10 days prior to the Record Date for the distribution of amount under IDCW Sweep. In case of the condition not being met, the enrolment would be considered valid from the immediately succeeding Record Date for distribution of amounts under IDCW Sweep, provided the difference between the date of receipt of a valid application for enrolment under IDCW SWEEP and the next Record Date is not less than 10 days.
15. Unit holders will have the right to discontinue/cancel the IDCW SWEEP facility at any time by submitting the IDCW SWEEP cancellation form at the investor service centre. Request for cancellation of IDCW SWEEP will be registered within 7 days of a valid request received. Any amount of distribution declared between the time of submission of cancellation form at investor service centre and cancellation of IDCW SWEEP will be transferred to the target scheme.
16. At the time of discontinuation of IDCW SWEEP facility, the unit holders should indicate their choice of option i.e. re-investment or payout. In the event the unit holder does not indicate his choice of IDCW Sweep, the amount of distribution, if any, shall be reinvested or paid out as per the instructions prior to enrolment of IDCW SWEEP in the

Source Scheme.

17. The amount transferred under IDCW SWEEP would be treated as switch-in / subscription transaction in the target scheme(s) and will be liable to comply with the PAN and KYC provisions as may be applicable.
18. The AMC reserves the right to change/ modify the terms and conditions of the IDCW SWEEP including eligible schemes without assigning any reason thereof. If IDCW SWEEP facility is withdrawn from any source scheme or target scheme, all unit holders who have applied for IDCW SWEEP will be converted into re-investment or payout option as per the instructions prior to enrolment of IDCW SWEEP in the Source Scheme.

SWITCHING OPTIONS

On an on-going basis, the Unitholders have the option to switch all or part of their investment from the Scheme to any of the other schemes offered by the Mutual Fund, which is available for investment at that time, subject to applicable Load structure of the respective schemes. Unitholders also have the option of switching into the Scheme from any other schemes or switching between various Options of the Scheme. To effect a switch, a Unitholder must provide clear instructions. A request for a switch may be specified either in terms of a rupee amount or in terms of the number of Units of the Scheme from which the switch is sought. Where a request for a switch is for both, amount and number of Units, the amount requested will be considered as the definitive request. Such instructions may be provided in writing and lodged on at any of the Investor Service Centres / Designated Collection Centres. The switch will be affected by redeeming Units from the Plan(s) / Option(s) of the Scheme in which the Units are held and investing the net proceeds in the other Plan(s) / Option(s) of the Scheme, subject to the minimum balance, minimum application amount and Subscription / Redemption criteria applicable for the respective Scheme(s). A request for switch will be treated as a request for Redemption from / Subscription into the respective options / Plans of the Schemes, at the Applicable NAV, subject to applicable Load and statutory levy, if any.

A switch by NRI / FII Unit holders will be subject to relevant laws, rules, and regulations at the time of switch. The AMC / Trustees reserves the right to charge different (including zero) Load on Applicable NAV on switchover as compared to the redemption / repurchase as the case maybe.

Note - There shall not be exit load levied in case of switch of investment i) between plans (i.e. regular and direct); and/or ii) between options (i.e IDCW and growth options within their scheme/plan).

ONLINE TRANSACTION FACILITY

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

For details of the facility, investors are requested to refer to the website of the AMC. This facility of online transaction is available subject to provisions stated in SAI, SID & KIM of the scheme, operating guidelines, terms and conditions as may be prescribed by AMC from time to time.

TRANSACTIONS THROUGH STOCK EXCHANGE PLATFORM(S)

In terms of para 17.2 of SEBI Master circular of March 20, 2026, Existing/ New Investors may purchase/ redeem units of the eligible Scheme(s)/ Plan(s) through the Stock Exchange Infrastructure. The investors may subscribe to the Units of the Scheme through Mutual Fund Service System ("MFSS") platform of National Stock Exchange of India Limited ("NSE"), "BSEStAR MF" platform of Bombay Stock Exchange of India Limited ("BSE") or any such other exchange providing Mutual Fund subscription facility, as and when units are available for transactions on such exchanges.

For units held in demat mode, investor can also do switch through those exchange platforms which provides the switch facility to the client.

Various facilities of transacting in mutual fund schemes through stock exchange infrastructure such as Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) / Systematic Withdrawal Plan (SWP), SIP Pause Facility, myTrigger Plan, mySWP Plan, SIP Top Up Facility etc. may also be availed by investors through the Stock Exchange Platforms as per notices issued and in accordance with the terms and conditions as may be prescribed by the respective Stock Exchanges from time to time. This facility of transacting in mutual fund schemes through stock exchange infrastructure is available subject to such limits, operating guidelines, terms and conditions as may be prescribed by NSE / BSE from time to time.

TRANSACTION THROUGH EMAIL ID AND FAX

Investors are requested to note that application form for financial transactions can also be sent via Electronic Mail ("E-mail") and Electronic Fax ("E-Fax") to the Baroda BNP Paribas Asset Management India Private Limited ("AMC")/ Registrar and Transfer Agent ("RTA") of the AMC at the below mentioned dedicated Email Id and Fax numbers. Investors are requested to note that pursuant to AMFI Best Practice guidelines circular No.135/BP/118 /2024-25 dated January 31, 2025, on "Acceptance of financial transactions through email in respect of non-individual investors", below guidelines and terms and conditions shall be applicable for acceptance of financial transactions from non-individual investors through email.
The AMC/ Trustee may (at its sole discretion and without being obliged in any manner to do so and without being responsible and/ or liable in any manner whatsoever) accept and process the application, supporting documents and/ or instructions submitted by investors via E-Fax/E-mail. The application so received, needs to be complete in all respect. In the absence of clear information or in case of any ambiguity, the AMC/RTA reserves the right to reject such application. In all such cases the investor should mention the words "For Records Only" when submitting the original documents/ instruction to AMC / RTA/ Mutual Fund

Dedicated Email ID: transact@barodabnpparibasmf.in
Dedicated Fax Number: 022 69209608 / 022 69202308 / 022 41739608
(Dedicated Email Id and Fax Number - to be considered as Official Point of Acceptance) which shall be designated to receive transaction requests over email/e-fax with immediate effect.

The AMC reserves the right to add or remove designated fax number(s) / email id(s) to/from the above list. The investors may note that the time of receipt of the email to the AMC's server with all the correct details shall be considered for the purpose of NAV applicability. The uniform cut-off time as prescribed by SEBI and as mentioned in the SIDs/ KIMs of the Schemes shall be applicable for transactions received through the above modes. Further, the AMC reserves the right to not seek corresponding original document(s) in respect of a transaction received through Fax/E-fax/E-mail and accordingly processed.

Investor(s) understand, agree and acknowledge that:

a) AMC/ RTA shall be entitled to treat the transaction received through Fax/E-fax/E-mail as issued by the investor and shall be binding upon the investor and AMC/ RTAs shall further be entitled to take steps relying upon the same and to act upon the same, believing the such requests, in good faith as appropriate and notwithstanding any error in transmission or reception of such transactions or any misunderstanding or ambiguity or lack of clarity in the terms of such transaction received through Fax/E-fax/E-mail.

b) AMC/ RTAs is not liable to take note or act on any instruction received to E-MAIL ids other than the designated email id provided or Fax numbers other than the designated fax numbers. AMC/ RTAs shall not be liable to confirm or verify the email request/ instruction (whether orally, written or otherwise) made by Investor(s).

c) AMC/ RTAs shall not be bound to act upon transactions received through Fax/E-fax/E-mail, which are illegible. In the absence of relevant and adequate information required by the AMC/ its RTA, for carrying out any transaction pursuant to receipt of the transactions through Fax/E-fax/E-mail. AMC/ RTAs shall not be held liable /or responsible for any delay in completion/ not effecting of such transaction and any resulting loss or damage to Investor(s) on account thereof.

d) Time displayed on Investor (s) screen is the indicative local machine time and not the actual server time of AMC/ its RTA. If subscription/ purchase or Redemption transactions received through Fax/E-fax/E-mail are not made in accordance with prescribed instructions / terms & conditions, AMC/ RTAs shall not be liable to take or execute that transaction on that day.

Features of the Facility:

1. Under this facility, non-individual investors can submit transactions to a designated email id of the Mutual Fund which is transact@barodabnpparibasmf.in ("Designated Email ID").
2. Only financial transactions will be allowed via designated email id
3. No change in bank details or addition of bank account of the entity or any non-financial transactions shall be allowed / accepted via email. Change in bank details or addition of bank account of the entity shall be permitted only by using the prescribed service request form duly signed by the entity's authorized signatories with wet signature of the designated authorized signatories only.
4. Any change in the registered email address / contact details of the entity shall be accepted only a physical letter (including scanned copy thereof) with wet signature of the designated authorized officials of the entity, duly supported by copy of the board resolutions/authority letter on the entity's letter head.
5. For acceptance of financial transactions in respect of the entity routed through email, the AMC shall necessarily require from the entity a copy of the board resolution or an authority letter on the entity's letter head containing:
    a) List of approved authorized officials who are authorized to transact on behalf of the entity along with their designation and email IDs.
    b) An undertaking that the instructions for any financial transactions sent by email by the authorized officials shall be binding upon the entity as if it were a written agreement
6. In case the document is submitted electronically with a valid Digital Signature Certificate (DSC) or through Aadhaar based e-signature by the authorized official/s shall be considered as valid and acceptable and shall be binding on the non-individual investor even if the transaction request is not received from the registered email id. of the authorized official/s. However, in such cases, the domain name of the email ID should be from the same organization's official domain name.
7. In addition to acceptance of financial transaction via email, scanned copy of duly signed transaction form/request letter bearing wet signatures of the authorized signatories of the entity, received from some other official / employee of the non-individual investor may also be accepted, and shall be binding on the non-individual investor provided –
    a) The email is also cc'd (copied) to the registered email ID of the authorized official / signatory of the non-individual unitholder; and
    b) the domain name of the email ID of the sender of the email is from the same organization's official domain name.

8. In addition to acceptance of financial transactions via email, scanned copies of signed transaction form /request letters bearing wet signatures of the authorized signatories of the entity, received from the registered Mutual Fund Distributor (MFD) of the entity or a third party authorized by the non-individual unitholder may also be accepted subject to fulfillment of the following requirements:
    a) Authorization letter from the non-individual unitholder authorizing the MFD/person to send the scanned copies of signed transaction form/request letter on behalf the non-individual investor and
    b) the non-individual unitholder's registered email ID is also cc'd (copied) in the email sent by the authorized MFD/person sending the scanned copies of the duly signed transaction form/request letter.

Terms and Conditions for availing this facility:

The acceptance and processing of transactions through email shall be subject to the following conditions:

- **Risks involved:**
  1. Rejection of applications owing to incomplete documentation, illegibility or poor quality of scanned image of the application.
  2. Non-receipt or delay of email at recipient's designated inbox due to size of attachments over and above the permitted limit of email service provider at entity and AMC/RTA, mail automatically getting triggered to spam / junk / quarantine folder, mails getting blocked, mail system completely/partially down at at entity, AMC or RTA's end etc.
  3. Rejection of applications due to non-submission of authority letter on the entity's letter head, granting appropriate authority to the designated officials of the entity / MFDs.
  4. Any other risks outside the control of AMC/RTA.

- **Limitation of Liability of the AMC/RTA:**
  1. AMC/ RTA shall be entitled to treat the transaction received through E-mail as issued by the investor and shall be binding upon the investor and AMC/RTA shall be entitled to take steps relying upon the same and to act upon the same, believing the such requests, in good faith as appropriate and notwithstanding any error in transmission or ambiguity or lack of clarity
  2. The acceptance of the email transaction will be solely at the risk of the entity and the AMC/RTA shall not in any way be liable or responsible for any loss, damage caused to the entity directly or indirectly, as a result of the entity sending or purporting to send such transactions.
  3. The AMC/RTA will also not be liable in the case where the transaction sent or purported to be sent is not processed on account of the fact that it was not received by the AMC/RTA.
- The security procedures adopted by the AMC/RTA may include signature verification, telephone call backs which may be recorded by tape recording device and the entity consents to such recording and agrees to cooperate with the AMC/RTA to enable confirmation of such email transaction requests. The AMC accepts emails from sender domains having certain records. The relevant policy is configured to strictly validate the inbound emails. Additionally, the AMC has implemented spam and malware filters, impersonation protection, and advanced threat protection capabilities.
- The AMC shall maintain audit trails of such transactions.
- The entity availing the facility for submitting financial transactions via email shall retain records of such transactions in line with the applicable laws I regulations
- Any addition/deletion in the name and details of authorized signatories of the entity/the entity shall be notified to the AMC by way of submission of a physically signed / scanned copy of a revised Board resolution / Authority letter including the prescribed details. The AMC shall not be liable in case such details are not submitted and any transaction submitted through the said mode is processed/not processed by the AMC/RTA.
- The entity authorises the AMC/RTA to accept and act on any email transmission received from non-individual investor including a registered MF distributor/third party authorized by the investor to send a scanned copy of the transaction request on behalf of such non-individual investor.
- The entity authorizes the AMC/RTA to accept and act on any email transmission which the AMC/RTA believes in good faith to be given by the entity and the AMC/RTA shall be entitled to treat any such email transactions as if the same was given to the AMC/RTA under the authorised signatories original signature.
- Electronic Time stamping mechanisms i.e. the time of receipt of email by the AMC will be considered as the cut-off time for the purpose of applicability of NAV. The uniform cut off time as prescribed under the SEBI (Mutual Funds) Regulations,

2026 and as mentioned in SID and KIM of the respective Scheme* will be applicable for transactions received through email.

- The time of receipt of transaction requests on AMC server (irrespective of time of sending of email by entity) will be considered as time of receipt of such application by AMC for determining applicability of NAV, subject to credit of funds to bank account of scheme, wherever applicable.

Transactions through this facility may be restricted by the AMC from time to time in line with prudent risk management requirements and to protect the overall interest of the Investors.

The AMC reserves the right to change the terms and conditions of this Facility or withdraw/suspend the Facility without any notice. The AMC will have right to modify the procedure of transaction processing without any prior intimation to the Investors.

Investor (s) shall indemnify AMC/ RTAs and keep AMC / RTAs indemnified and save harmless, at all times from and against any and all claims, losses, damages, costs liabilities and expenses incurred, suffered or paid by the AMC or required to be incurred, suffered or paid by AMC and also against all demands, actions, suits proceedings made, filed instituted against AMC in connection with or arising out of or relation to : - a) AMC/ its RTA acting or not acting pursuant to, in accordance with or relying upon, any transactions received through Fax/E-fax/E-mail or otherwise pursuant to the request and authority conferred herein and/ or, b) AMC/ its RTA acting or not acting pursuant to; in accordance with or relying upon any transactions received through Fax/E-fax/E-mail which it believes in good faith, and / or, c) Any unauthorized or fraudulent transactions received through Fax/E-fax/E-mail to AMC/ its RTA. d) Non-receipt of transactions through Fax/E-fax/E-mail claimed to have been sent by Investor(s). The aforesaid addendum shall be effective until the situation comes under control and social distancing advisory is withdrawn by the authorities and the AMC further issues a notice cum addendum to that effect.

APPOINTMENT OF MF UTILITIES INDIA PRIVATE LIMITED

The AMC has entered into an Agreement with MF Utilities India Private Limited ('MFUI'), a "Category II – Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility ('MFU') - a shared services initiative of various Asset Management Companies under the aegis of Association of Mutual Funds in India ("AMFI"), which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form/transaction request and a single payment instrument/instruction. Accordingly, all financial and non-financial transactions pertaining to the Schemes of the Fund can also be submitted through MFU either electronically or physically through the authorized Points of Service ('POS') of MFUI. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com and may be updated from time to time will be considered as the Investor Service Centres for transactions in the Scheme.

For any queries or clarifications related to MFU, please contact the Customer Care of MFUI on +91-22-6134 4316 (during the business hours on all days except Sunday and Public Holidays) or send an email to connect@mfuindia.com.

SWITCH ON CALL FACILITY

- This Facility is presently extended to the following type of Individual investors/ Unit holder: Existing Individual investors with "single" holding; Individual investors with joint holders where the mode of operation is "Either or Survivor" or "Anyone or Survivor"; and Guardian acting on behalf of Minor.
- This Facility is not extended to the following type of Individual investors: NRI, NRO; and in the case of joint holders where the mode of operation is "Joint".

- This Facility shall not be available to Non-Individual investors.
- Switches shall be allowed in all open ended schemes (excluding open ended liquid schemes) only where the units are available. To avail this Facility, Unit holders are advised to call the Number 1800 102 2595 and submit a request for transaction before 2:30 pm on all Business Days. If any call is received after this cut-off time of 2.30 pm, the same will be considered as transaction for the next Business Day. All that the Unit holder needs to do is to provide to our customer service representative the Folio Number, Scheme Name, Transaction Type and Amount.
- The customer service representative will register the transaction by checking the answers to the following verification questions: • PAN • Bank details. • Address (The above verification parameters can be changed on time to time based on the requirement of the AMC)
- Once the transaction is registered, a validation (out bound) call will be made to the registered contact number of the Unit holder.
- On completion of validation, the transaction will be registered and post completion of the transaction, Unit holder will receive a Statement of Account as per guidelines in this regard. This Facility can be availed from 9 am to 6 pm on all Business Days. The actual time stamp will be the start time of the incoming call (and not the validation call time). In case if there are 2 incoming calls due to incomplete first call, then, the incoming call time of the second call will be considered for the purpose of Time Stamping. In case, the Unit holder wants to change the units or amount after the inbound call (or during the validation out bound call), the said transaction will be cancelled. The Unit holder will be requested to call again to register a fresh transaction. Time stamping for the new transaction will be based on the fresh incoming call time - with the same Time stamping logic mentioned above.
- The customer service staff will make 3 attempts to reach the Unit holder for validation. Despite 3 attempts if it is not successful, transaction would be rejected. NAV would be allotted based on the realization/utilisation of funds, wherever applicable, as per the prevailing SEBI regulations/circulars issued and amended from time to time.
- The Unit holder agrees and confirms that the AMC has the right to ask the Unit holder for an oral or written confirmation of any transaction request using the Facility and/or any additional information regarding the Account of the Unit holder. If for any reason, the AMC is not satisfied with the replies of the Unit holder, the AMC has at its sole discretion the right of refusing access to the Facility without assigning any reasons to the Unit holder.
- The Unit holder agrees that it shall be his/her sole responsibility to ensure protection and confidentiality of the above verification information and any disclosures thereof shall be entirely at the Unit holder's risk. The Unit holder agrees and acknowledges that any transaction, undertaken using the Unit holder's verification information shall be deemed to be that of the Unit holder. The Unit holder shall take responsibility for all the transactions conducted by using the Facility and will abide by the record of transactions generated by the AMC. The Unit holder shall check his/her account records carefully and promptly. If the Unit holder believes that there has been a mistake in any transaction using the Facility, or that unauthorised transaction has been effected, the Unit holder shall notify AMC immediately. If the Unit holder defaults in intimating the alleged discrepancies in the statement within a period of thirty days of receipt of the statements, he waives all his rights to raise the same in favour of the AMC, unless the discrepancy/error is apparent on the face of it.
- It is clarified that the Facility is only with a view to accommodate/facilitate the Unit holder and offered at the sole discretion of the AMC. The AMC is not bound and/or obliged in any ways to give access to Facility to Unit holder. The Unit holder agrees and confirms that the AMC may at its sole discretion suspend the Facility in whole or in part at any time if (i) the Unit holder does not comply with any of the terms and conditions or any modifications thereof, (ii) the AMC has the reason to believe that such processing is not in the interest of the Unit holder or is contrary to any regulations/SID/or any amendments thereto and (iii) otherwise at the sole discretion of the AMC in cases amongst when the markets are volatile or when there are major disturbances in the market, economy, country, etc.
- Indemnities in favour of the AMC: The Unit holder shall not hold the AMC liable for the following: a) For any transaction using the Facility carried out in good faith by the AMC on instructions of the Unit holder. b) For the unauthorized

usage/unauthorised transactions conducted by using the Facility. c) For any loss or damage incurred or suffered by the Unit holder due to any error, defect, failure or interruption in the provision of the Facility arising from or caused by technical reasons such as telephone lines not functioning, call drop, issues with voice transmission, loss/limitations of connectivity etc., or for any reason(s) beyond the reasonable control of the AMC. d) For any negligence/mistake or misconduct by the Unit holder and/or for any breach or non-compliance by the Unit holder of the rules/terms and conditions stated herein. e) For accepting instructions given by any one of the Unit holder in case of joint account/s having mode of operations as "Either or Survivor" or "anyone or survivor". f) For not carrying out any such instructions where the AMC could not verify the genuineness of the identity of the person giving the telephone instructions in the unit holder name or has reason to believe (which decision of the AMC the Unit holder shall not question or dispute) that the instructions given are not genuine or are otherwise improper, unclear, vague or raise a doubt.

The AMC/Mutual Fund reserves the right to modify the terms and conditions of the Facility from time to time as may be deemed expedient or necessary. The Unit holder agrees that use of the Facility will be deemed acceptance of the terms and conditions for availing such Facility and the Unit holder will unequivocally be bound by these terms and conditions.

TRANSACTIONS THROUGH TELE-TRANSACT FACILITY

Existing unit holders/investors in the category of HUF, Sole Proprietor or Individual and whose mode of holding in the folio is either "Single" / "Anyone or Survivor" shall be eligible to avail tele transact facility for permitted transactions on the terms and conditions set out by the Mutual Fund, by making a phone call to our Toll Free No. 1800-2670-189. This facility is available to investors who have accounts with select banks participating in National Automated Clearing House (NACH). Investors can refer to the website of NACH (www.npci.org.in) for further details.

The facility is currently available only for additional purchase and Switch. This facility is not available for SIP, Redemption and Fresh Purchase transactions including for transactions which are of non-commercial nature.

Once registered, the maximum amount that can be invested through the facility is Rs. 2,00 000/- per business day. However, the actual amount of investment cannot exceed the value mentioned by the investor in the mandate form (For Purchase Transactions).
The AMC has the right to ask additional information from the investors before allowing them to avail the facility. If, for any reason, the AMC is not satisfied with the replies of the investors, the AMC, at its sole discretion, can refuse access of this facility to the investors.
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The cut off time for the facility is 12.30 pm for liquid and overnight funds and 2.00 pm for all non-liquid transactions on all business days and, units will be allotted as per the closing NAV of the day on which the funds are received before the cut off time and the funds are available for utilization.

Investors shall take responsibility for all the transactions conducted by using the facility and shall abide by the records at the AMC. Further, the Investors may note that such records generated by the AMC shall be conclusive proof and binding for all purposes and may be used as evidence in any proceedings and the investor by using the facility, unconditionally waives all objections in this behalf. The AMC may at its sole discretion suspend the facility in whole or in part at any time without any prior notice.

Investors shall at all times be bound by any modifications and/or variations made to these Terms and Conditions by the AMC at its sole discretion and without notice to them. Investors shall not assign any right or interest or delegate any obligation arising herein.

Investors shall not hold the AMC liable for the following:

a. For any transaction using the facility carried out in good faith by the AMC on instructions of the investors.
b. For unauthorized usage/ unauthorized transactions conducted by using the facility.
c. For any direct or indirect loss or damage incurred or suffered by the investors due to any error, defect, failure or interruption in the provision of the facility arising from or caused by any reason whatsoever.
d. For any negligence/mistake or misconduct by the investors.
e. For any breach or non-compliance by the investors of the rules/ terms and conditions stated in the SID.
f. For AMC accepting instructions given by any one of the investors in case of joint account/s having mode of operations as "Either or Survivor" or "anyone or survivor".
g. For allowing any person who provides the relevant information pertaining to the investors, to transact using the facility. The AMC shall be under no obligation to further ascertain the identity of the investors.
h. For not carrying out any such instructions where the AMC has reasons to believe (which decision of the AMC the investors shall not question or dispute) that the instructions given are not genuine or are otherwise improper, unclear, vague or cause for doubt.
i. For carrying out a transaction after such reasonable verification as the AMC may deem fit regarding the identity of the investors.
j. In case of error in NAV communication.
k. For accepting instructions given by any one of the investors or their authorized person.

The Unit holder shall not hold the AMC liable for the following: a) For any transaction using the Facility carried out in good faith by the AMC on instructions of the Unit holder. b) For the unauthorized usage/unauthorised transactions conducted by using the Facility. c) For any loss or damage incurred or suffered by the Unit holder due to any error, defect, failure or interruption in the provision of the Facility arising from or caused by technical reasons such as telephone lines not functioning, call drop, issues with voice transmission, loss/limitations of connectivity etc., or for any reason(s) beyond the reasonable control of the AMC. d) For any negligence/mistake or misconduct by the Unit holder and/or for any breach or non-compliance by the Unit holder of the rules/terms and conditions stated herein. e) For accepting instructions given by any one of the Unit holder in case of joint account/s having mode of operations as "Either or Survivor" or "anyone or survivor". f) For not carrying out any such instructions where the AMC could not verify the genuineness of the identity of the person giving the telephone instructions in the unit holder name or has reason to believe (which decision of the AMC the Unit holder shall not question or dispute) that the instructions given are not genuine or are otherwise improper, unclear, vague or raise a doubt.
The AMC/Mutual Fund reserves the right to modify the terms and conditions of the Facility from time to time as may be deemed expedient or necessary. The Unit holder agrees that use of the Facility will be deemed acceptance of the terms and conditions for availing such Facility and the Unit holder will unequivocally be bound by these terms and conditions.

my TRIGGER FACILITY

This Facility of my Trigger Plan is intended to be a financial planning tool which is being provided to the investors for initiating action based trigger. This Facility enables investors to switch a predetermined amount from a selected Source Scheme to a selected Target Scheme of the Fund whenever there is a fall in the Nifty 50 Index or Nifty Midcap 150 Index or Nifty 200 Index or Nifty 500 Index level by a certain percentage from the previous Business Day's closure.
The features, terms and conditions for availing the my Trigger Plan facility shall be as follows:
1. Trigger events/dates: The Trigger events/dates shall occur when the corresponding index falls (based on Target Scheme selected) by 1%, 2%, 3%, 4%, and/or 5% from its previous Business day's closure.

Under this facility investors have an option to choose only one Target scheme for multiple trigger points available along with specified amount for each Index fall as a trigger. However, at any point in time, only the highest % of fall shall be considered for the purpose of investment under Target Scheme. For eg. If the Investor has opted for index trigger level (fall) of 2%, 3%, and 4% for trigger of Rs. 10,000, Rs.15,000 and Rs. 20,000 respectively and if that specified index falls by 4% or more, then the highest level of index fall would be considered for investment under the Target Scheme (i.e. 4% and Rs. 20,000 in this example).

2. For the purpose of my Trigger Plan facility following are the eligible Scheme(s):
   a. Eligible Source Scheme(s): All open ended debt schemes.
   b. Eligible Target Scheme(s) and the Index for determining trigger event:
      The facility shall be available under all open ended equity and hybrid schemes and Investors may choose any of the available Index (i.e. Nifty 50 Index or Nifty Midcap 150 Index or Nifty 200 Index or Nifty 500 Index) for the chosen trigger event.
3. Minimum Instalment Trigger Amount: Minimum trigger amount shall be Rs. 1,000.
4. Trigger Tenure: The myTrigger Plan shall be registered for tenure till 31-Dec-2099. Investors could choose to terminate the myTrigger Plan Facility by submitting a written notice and the same shall be deactivated after 7 business days i.e., termination shall be effected from 8th Business Day of receipt of valid request.
5. The minimum Unit holder's account balance or a minimum amount of investment in the Source scheme at the time of enrolment of myTrigger Plan should be Rs. 100,000. If the minimum balance represented by clear units is not available, the application will be liable to be rejected.
6. An investor has to clearly specify the name & the option of the Source & Target scheme in the enrolment form. If the same is not stated or in case of any ambiguity, the enrolment request shall be liable to rejected. In absence of information or in case of any ambiguity, the default option shall be Growth option for Target scheme.
7. A request for myTrigger Plan facility will be processed as a request for redemption from the Source Scheme and subscription into the selected Target Scheme(s), at the applicable NAV, subject to load and statutory levy, if any. Load structure of the Source Scheme & Target Schemes shall be applicable to myTrigger Plan transactions.
8. The trigger amount opted by the investor, is switched every time the trigger event occurs. The switch would continue for the above period. If the balance amount under selected Source Scheme is less than the fixed amount opted, the entire amount would be switched into the Target Scheme(s) selected by the investor and the facility will get terminated.
9. In case of minor applicant, the guardian can opt for myTrigger Plan Facility only till the date of minor attaining majority. AMC shall suspend the standing instruction of myTrigger Plan Facility enrollment from the date minor turns major by giving adequate prior notice. Further, once the minor attains majority, the guardian will not be able to undertake any financial and non-financial transactions including fresh registration of myTrigger Plan Facility and the folio shall be frozen for the further operation till the time requisite documents for changing the status from minor to major is submitted to the Fund.
10. myTrigger Plan Facility will be automatically terminated if all units are liquidated or withdrawn from the Source Scheme or pledged or upon receipt of intimation of death of unit holder.
11. Investors are requested to note that for the trigger to be processed, the trigger date/day should be Business day for both schemes i.e. the Source and the Target Scheme.
12. The provision of 'Minimum redemption amount' specified in the SID of Source Scheme and 'Minimum application amount' specified in the SIDs of the Target Schemes will not be applicable for myTrigger Plan Facility.
13. myTrigger Plan Enrolment Form complete in all respects shall be registered and activated within 5 business days from date of receipt of such enrolment form (available at www.barodabnpparibasmf.in) at any of the Official Points of Acceptance of Baroda BNP Paribas Mutual Fund. Investors are further to requested to note that the forms for myTrigger Plan Facility can be submitted to the designated email ID (mumbai@barodabnpparibasmf.in) as per the email facility made available via addendum no. 15/2020 dated March 30, 2020 issued.

AMC/Fund reserves the right to amend the terms and conditions of the myTrigger Plan and/ or withdraw the said facility by issuing a suitable notice to this effect.

MFCentral PLATFORM

In order to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTAs (QRTA's), Kfin Technologies Limited and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral - A digital platform for Mutual Fund investors.

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

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

B. DEFAULT SCENARIOS AVAILABLE TO THE INVESTORS UNDER PLANS/OPTIONS OF THE SCHEMES

The Schemes of the Fund offer two plans:
i)Regular Plan, and
ii)Direct Plan.

The Direct Plan is meant for direct investments, i.e. for investors who purchase/subscribe to the units of the scheme directly with the Fund and is not available for investors who route their investments through a distributor, while the Regular Plan is meant for investors who route their investments through distributors only. Both Plans have a common portfolio but the Direct Plan a lower expense ratio on account of absence of brokerage and commission. Hence, both Plans will have distinct NAVs.

The Schemes have the following options:

A. Growth Option (default option in case no option specified by investor);
B. IDCW Option

IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains, (subject to the availability of distributable surplus as calculated in accordance with the Regulations). However, investors are requested to note that amount of distribution under IDCW option is not guaranteed and subject to availability of distributable surplus.

Default Plan

The following matrix shall apply for default plan:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct	Direct Plan

5	Direct	Not mentioned	Direct Plan
6	Direct	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not mentioned	Regular Plan

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

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

Default Option/Facility:

If an investor does not clearly specify choice of option at the time of investing, it will be considered as Growth Option. Likewise, if the investor does not clearly specify choice of sub-option under the IDCW Option, then dividend re-investment will be considered as default.

Likewise, if the investor does not clearly specify choice of sub option under monthly dividend or quarterly dividend, it will be considered as monthly dividend sub-option.

Reinvestment of IDCW facility shall not be available to investors who transact through the stock exchange in dematerialized mode.

In respect of Units subscribed through SIP, allotment will be based on the Applicable NAV, and will be credited to the demat account of the investor on a weekly basis upon realization of funds. For e.g. Units will be credited to the investor's demat account every Monday for realization status received in the preceding week from Monday to Friday.

Growth Option
The Scheme will not declare any distribution under this option. The income attributable to units under this option will continue to remain invested in the option and will be reflected in the Net Asset Value of Units under this option.

IDCW Option: *(erstwhile 'Dividend Option', name changed in accordance with para.* 12.1 of SEBI Master Circular no. for Mutual Fund no. HO/24/ 13/ 11 (1) 2026-IMD-POD-1/I/7602/2026 dated March 20, 2026)

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

It may be noted that the amount of distribution, if any, under IDCW option will be subject to the availability of distributable surplus as computed in accordance with the SEBI Regulations and discretion of the Trustees/ AMC. Investors are further requested to note that the AMC will endeavor to declare distribution rates under IDCW options on the aforesaid record dates. There is no assurance or guarantee to unitholders as to the rate of distribution nor that the amounts shall be distributed regularly. The Trustees / AMC reserve the right to distribute the amounts under IDCW option in addition to the above stated frequency and/or change the aforesaid record dates from time to time. The Trustee's/AMC's decision with regards to the rate, timing and frequency of distribution shall be final. In case of such additional declaration, if any, the distribution policy (i.e. dividend policy) shall be ensured. The AMC may announce a book closure period for the purpose of distribution of amounts under IDCW option. Amount of distribution, if declared, will be paid to the unit holders appearing in the register of unit holder on the Record Date and for units held in demat form, the names appearing in the beneficial owners' master with the Depository as on the record date. To the extent the entire net income and realised gains are not distributed, the same will remain invested in the option and will be reflected in the NAV.

Unitholders opting for the IDCW Option may choose to reinvest the amounts to be received by them under IDCW option in additional Units of the said Option. Under the re-investment facility, the amount due and payable to the unit holders will be compulsorily and without any further act by the unit holders, reinvested in the Schemes (under the respective IDCW option) by crediting units to unit holders account, at a price based on the ex-distribution Net Asset Value per unit. The amount reinvested will be net of tax deducted at source, wherever applicable. The amounts so reinvested shall constitute a constructive payment of the income distribution cum capital withdrawal under IDCW option to the Unitholders and a constructive receipt of the same amount from each Unitholder for reinvestment in Units. Under the payout facility, the amount of distribution shall be paid to the unitholders within regulatory timelines.

VII RIGHTS OF UNITHOLDERS OF THE SCHEME

1. Unit holders of the Scheme have a proportionate right in the beneficial ownership of the assets of the Scheme.

2. When the Mutual Fund declares an Income Distribution cum Capital Withdrawal (IDCW)/dividend under a scheme, IDCW/ dividend warrants shall be dispatched to the Unit Holders within 7 working days from the record date of IDCW/dividend. Consolidated Account Statement ('CAS') at mutual fund industry level for each calendar month will be issued on or before 15th day of succeeding month to all unit holders having financial transactions and who have provided valid Permanent Account Number (PAN). For folios not included in the CAS, the AMC shall issue a monthly account statement to the unit holders, pursuant to any financial transaction done in such folios; the monthly statement will be send on or before 15th day of succeeding month. In case of a specific request received from the unit holders, the AMC shall provide the account statement to the unit holder within 5 business days from the receipt of such request. If a Unit holder so desires the Mutual Fund shall issue a Unit certificate (non- transferable) within 5 Business Days of the receipt of request for the certificate.

3. The Mutual Fund shall dispatch redemption or repurchase proceeds within 3 working days of accepting the valid redemption or repurchase request. For schemes investing at least 80% of total assets in such permissible overseas investments, 5 Working Days of accepting the valid redemption or repurchase request. Further, in case of exceptional scenarios as prescribed by AMFI vide its communication no. AMFI/ 35P/ MEM-COR/ 74 / 2022-23 dated January 16, 2023, read with clause 15.3.3 of SEBI Master Circular dated March 20, 2026 (SEBI Master Circular), the AMC may not be able to adhere with the timelines prescribed above.

4. The Trustee is bound to make such disclosures to Unit holders as are essential in order to keep Unit holders informed about any information known to Trustee which may have material adverse bearing on their investments.

5. The appointment of the AMC for the Mutual Fund can be terminated by majority of the Directors of the Trustee Board or by 75% of the Unit holders of the Scheme.

6. 75% of the Unit holders of a Scheme can pass a resolution to wind up a Scheme.

7. The Trustee shall obtain the consent of the Unit holders:
   a. whenever required to do so by SEBI, in the interest of the Unit holders.
   b. whenever required to do so if a requisition is made by three- fourths of the Unit holders of the Scheme.
   c. when the majority of Trustees decide to wind up a scheme in terms of regulation 36(2)(a) of SEBI (Mutual Fund) Regulations, 2026 or prematurely redeem the Units of close-ended scheme.

8. The trustees shall ensure that no change in the fundamental attributes of any scheme, the fees and expenses payable or any other change which would modify the scheme and affect the interest of the unit holders is carried out by the asset management company, unless it complies with regulation 22(9)(c) of SEBI (Mutual Funds) Regulations, 2026.
9. In specific circumstances, where the approval of unit holders is ought to be obtained on any matter, the same shall be obtained by way of a postal ballot or such other means as may be approved by SEBI.

TREATMENT OF UNCLAIMED REDEMPTION & DIVIDEND

As per para 15.5 of SEBI Master Circular, unclaimed redemption and Income Distribution cum capital Withdrawal amounts shall be deployed by the Mutual Fund in call money market or money market instruments only. SEBI as per para 14.3 of SEBI Master Circular stated that the unclaimed Redemption and IDCW amounts may be deployed in separate plan of

Overnight/ Liquid scheme/Money market mutual fund scheme floated by Mutual Funds provided such schemes are placed in A-1 cell (Relatively Low Interest Rate Risk and Relatively Low Credit Risk) of Potential Risk Class matrix.) specifically for deployment of the unclaimed Redemption and IDCW amounts.

Further, SEBI has allowed unclaimed redemption and IDCW amounts to be invested in a separate plan of Overnight scheme in addition with the earlier schemes allowed i.e. Liquid scheme/ Money Market Mutual Fund scheme. The investment management fee charged by the AMC for managing such unclaimed amounts shall lower of direct plan of such scheme or at 50bps. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid initial unclaimed amount along-with the income earned on its deployment. After a period of three years, the income earned on such unclaimed amounts shall be used for the purpose of investor education and the investors can claim the said amounts at the NAV prevailing at the end of the third year.
The AMC reminds investors about the unclaimed amount through periodic account statements. The details of such unclaimed redemption/dividend amounts are also 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. Further, in order to enable and encourage investors to identify their overlooked investments and complete their KYC the RTA's (KFIN) have developed a system called as MITRA to the investors, which shall reduce the unclaimed Mutual Fund folios thus incorporating and building mitigants against fraud risk. Thus, the inactive folios will include those folios of open ended scheme where no investor has initiated any transaction/s for the last 10 years but unit balance is available, investor can click on https://app.mfcentral.com/links/inactive-folios to view the details.

INTRODUCTION OF VOLUNTARY LOCK-IN/ DEBIT FREEZE FACILITY FOR MUTUAL FUND FOLIOS

Pursuant to SEBI Circular no. HO/24/12/12(5)2026-IMD-SEC-1/I/6373/2026 dated March 06, 2026, with a view to promote digital security of mutual fund units, a voluntary debit freeze facility is being introduced for investors across demat and non-demat (Statement of Account) folios.

This facility to lock the folio shall be provided to investors through the MF Central platform for units held in non-demat mode. This facility is enabled only for KYC complied (Registered / Validated) investors who have both a valid Email ID and Mobile number registered (both Mandatory).

The facility will be available to following investors:

- Resident and Non-Resident individual Investors..
- Folios with single holding or 'Anyone or Survivor'.(applicable to first unit holder only)

The detailed process for locking and unlocking of Mutual Fund folios, as prescribed by AMFI vide AMFI Best Practices Guidelines Circular no. 124/2026-27 dated April 10,2026, is mentioned below:

A) Process for locking/ freezing the folio(s):

a) Investors shall log into MF Central portal https://www.mfcentral.com/, using applicable authentication mechanisms, including PAN and OTP-based validation via registered email ID and/or mobile number.
b) Upon successful authentication, investors shall be provided with details of their holdings.
c) Investors shall identify and select the specific schemes and folios to be locked.
d) Upon successful validation (through OTP sent to registered email and mobile):
   - The request shall be transmitted by MF Central to respective Registrar and Transfer Agent (RTA).
   - The RTA shall execute the lock on the selected folio(s).

- Confirmation of the lock shall be communicated to the investor.

e) The lock shall remain in force until revoked by the investor through the prescribed process.

B) Process for unlocking the folio(s):

a) Investors shall log into MF Central portal using the prescribed authentication process (PAN and OTP-based validation).
b) Upon successful login, details of holdings shall be displayed.
c) Investors shall select the option to unlock transactions and select the relevant scheme/folio to be unlocked
d) Upon successful validation (through OTP sent to registered email and mobile)
   - MF Central shall forwar d the request to the respective RTA.
   - The RTA shall remove the lock on the folio(s).
   - Confirmation of unlocking shall be communicated to the investor.

C) Impact on transactions:

i) Following financial and non-financial transactions shall not be allowed during lock-in period:

Financial Transactions	Non-Financial Transactions
Redemption	Change/ addition of bank mandate
Registration of DTP (Dividend Transfer Plan)	Change of broker code
Registration of SWP (Systematic Withdrawal Plan)	Change of Email ID and/ or Mobile number
Registration of STP (Systematic Transfer Plan)	Nominee registration/ cancellation
Switches	Change in IDCW option
	Lien marking
	Change in signature
	Consolidation of folios
	Transfer of units
	Change of tax status

ii) All other transactions, other than the above, and existing registered SWP, DTP and STP (registered prior to locking of folios) will continue during the lock.
iii) All non investor-initiated transactions including updation of address as per KRA feed, IDCW payout / reinvestment etc. will continue during the lock period.
iv) Further, in case of request/ orders received from Law Enforcement Authorities or Regulators, RTA will take required action irrespective of locking of units.
v) Information on Folios locked / unlocked will be made available to the respective Distributor/Investment advisor/Source (i.e. Channel partner/Exchange/MFU) for them to have corresponding updates done at their end, and restrict further transactions on locked folios.
vi) MF Central will disclose the following at the time of locking the folio:
   - Requirement of Indian registered Mobile number
   - Disclosure of availability of demat lock through Depositories (CDSL / NSDL) for all folios where Demat Holding feed is available.
vii) **For units held in demat mode**: For such units, request for lock will need to be separately submitted to the Depositories. MF Central will provide option to lock holdings by redirecting investors to the online services of the respective Depositories.

For a detailed guide on the debit freeze facility, please:

- Visit our website: https://www.barodabnpparibasmf.in/process-for-Voluntary-Locking-Unlocking-of-folios ; or

- Call our helpline: 1800-2670-189 (toll free); 040-68309999 (For Overseas Investors)
- Visit AMFI's website: https://www.amfiindia.com/circulars

ANNUAL SCHEME RECURRING EXPENSES:

These are the fees and expenses incurred for operating the Scheme. These expenses include and are not limited to Investment Management and Advisory Fee charged by the AMC, Registrar's fee, Marketing and selling costs etc. The AMC will charge fees and expenses as per Regulation 66 of the Regulations and circular issued thereunder. For scheme specific details, investors are requested to refer Scheme Information Document (SID) / Key Information Memorandum (KIM) of relevant Scheme. For the actual current expenses being charged, the investor should refer to the website of the mutual fund. Link for BER disclosure on AMC website: https://www.barodabnpparibasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes

ADDITIONAL INCENTIVES TO DISTRIBUTORS FOR ONBOARDING NEW INDIVIDUAL INVESTORS FROM B-30 CITIES AND WOMEN INVESTORS

Pursuant to SEBI circular no. HO/(83)2025-IMD-POD-1/I/152/2025 dated November 27, 2025, and SEBI circular no. HO/(83)2025-IMD-POD-1/I/2027/2026 dated January 07, 2026, on *'Additional incentives to distributors for onboarding* **new individual investors from B-***30 cities and women investors'*, Mutual Fund Distributors shall be eligible for additional commission effective March 01, 2026.

A portion of the cost towards investor education and incentives will be utilised for paying additional commission to Distributors as per below :

(i) Investments / inflows eligible for additional commission – New individual investors (new PAN) from B-30 cities at the mutual fund industry level and new women individual investors (new PAN) from both Top 30 and B-30 cities.

(i) Incentive Structure - For lumpsum investments - 1% of the amount of the first application subject to a maximum of ₹2,000, provided the investor remains invested for a minimum period of one year; For SIPs - 1% of the total investment made during the first year, subject to a maximum of ₹2,000.

(ii)Payment of additional commission

a) The additional distribution commission shall be paid from the 2 basis points on daily net assets, mandated to be set apart annually by AMCs for investor education, awareness and financial inclusion initiatives, subject to adequate claw back.
b) Such commission shall be in addition to existing trail commission paid to the distributor from the scheme.
c) The additional commission shall be paid after completion of 1 year from the date of allotment of units. In case of SIP, the instalment amount realised during the year, will be considered for incentive amount at the end of the year.
d) Investment in the name of minor child will be excluded from the applicability of incentive payment.
e) Dual incentives for the same investor/investment shall not be permitted.

The above framework will be available in all existing schemes of the Fund, except the following :

a) Exchange Traded Funds (ETFs);
b) Fund of Funds (domestic) with more than 80% of Assets Under Management (AUM) invested in domestic funds;

c) Schemes having duration requirement of less than one year such as Overnight Fund, Liquid Fund, Ultra Short Duration Fund and Low Duration Fund.

IV. INVESTMENT VALUATION NORMS FOR SECURITIES AND OTHER ASSETS

The Securities and Exchange Board of India (SEBI) has outlined investment valuation norms and accounting policies under SEBI (Mutual Funds) Regulations, 2026 (the Regulations) as amended from time to time. The Investment Valuation Norms are prescribed in the Eighth Schedule of the Regulations (regulation 47) and circulars issued by SEBI from time to time. Further, SEBI has amended Regulation 47 and the Eight Schedule vide a gazette notification no. LAD-NRO/GN/2011-12/38/4290 dated February 21, 2012 and has introduced overriding guiding principles in the form of "Principles of Fair Valuation".

The amended regulation requires that Mutual Funds shall follow principles of fair valuation to minimize the difference in valuation of mutual fund assets relative to market values and also to enable fair treatment across all classes of investors i.e. existing investors as well as investors seeking to subscribe or redeem units.

It further prescribes that the valuation of investments shall be based on the principles of fair valuation i.e. the valuation shall be reflective of the realizable value of securities/ assets. The valuation shall be done in good faith and in a true and fair manner through appropriate valuation policies and procedures as approved by the Board of AMC. The valuation policies and procedures approved by the Board of AMC should seek to address conflict of interest. The amendment also states that in case of any conflict between the principles of fair valuation and valuation guidelines as per Eighth Schedule and circulars issued by SEBI, the Principles of Fair Valuation shall prevail.

This Policy reflects the guiding principles to ensure fair valuation of all securities under the Schemes to comply with the amended Regulation 47 and the Eight Schedule relating to valuation of investments on February 21, 2012 and February 28, 2012. Further, in accordance with para 7.1.3 of SEBI Master Circular for Mutual Fund dated March 20, 2026, every AMC should formulate Valuation Committee to review investment valuation practices.

1 Scope and Objective

- Defining valuation procedures / methodologies for various types of securities;
- To ensure appropriateness and accuracy of the methodologies used and its effective implementation in valuing the securities;
- Valuation of securities / assets in the event of an inter scheme transfer;
- Review of valuation policies and procedures and reporting to the various stakeholders;
- Recording of deviations from established policies and procedures and rationale for same;
- Dealing with conflict of interests (including potential conflict of interest) which has / may have a bearing on valuation of securities;
- Valuation of securities / assets during exceptional events;
- Ensure transparency by making appropriate disclosures.

2 Valuation Methodologies

- Investment in any new type of security shall be made only after establishment of the valuation methodology for such security with the approval of the Board of Directors of AMC.
- Valuation price of the security; arrived as per the policy; shall be applied consistently across the portfolios. In other words; any particular security shall be valued at same price across all the portfolios and it cannot have different prices for valuation on a particular day.
- In case there are multiple / dual credit ratings for the same company, the lowest among the same shall be considered for valuation purpose; provided the structures of the instruments under consideration are similar.
- Where it is observed that Valuation methodology mentioned below, does not lead to fair valuation of securities, Valuation Committee may on a prospective basis deviate from the defined methodology and adopt such alternate procedures / methods in conformance with the guiding principles of fair valuation in good faith to arrive at the true and fair estimation of the realizable value of the security. The rationale for any such deviations would be recorded in writing and placed before the Board of Directors of the AMC and the Trustee.

VALUATION METHODOLOGIES

Asset Class	Traded/ Non Traded/ Listed/Unlisted	Valuation Methodology
Equity Shares, Normal Preference Shares and Cumulative Convertible Preference Shares	**Traded**	Traded Securities are to be valued at the last quoted closing price on the primary Stock Exchange (NSE). If a security is not traded on NSE on a particular valuation day, the close price at which it is traded on BSE shall be considered. When a security is not traded on any stock exchange on a particular valuation day, the value at which it was traded on the selected stock exchange, as the case may be, on the earliest previous day may be used provided such date is not more than thirty days prior to valuation date. The securities held under the portfolio of Index Scheme(s) and Exchange Traded Funds will be valued using the closing value of securities at the respective exchange that represents the underlying index of the scheme(s).
	Thinly Traded/ Non-Traded	**Thinly traded** equity shares are equity shares for which the value of the trades of that security in a month is less than Rs. 5 lacs by value and the total volume of the trades in that security is less than 50,000 shares. In order to determine whether a security is thinly traded, the volumes traded in NSE and BSE shall be considered. **Non Traded:** If the equity securities are not traded on NSE and BSE for a period of thirty days prior to the valuation date, the scrip must be treated as `non-traded' scrip. If the security is not traded either on NSE and BSE, the earliest previous day's close price shall be used, provided such day is not more than thirty days prior to the valuation date. Thinly traded/ Non-traded securities shall be valued "in good faith" by the AMC on the basis of the valuation principles laid down below: Based on the latest available Balance Sheet, net worth shall be calculated

Asset Class	Traded/ Non Traded/ Listed/Unlisted	Valuation Methodology
		as follows: a) Net Worth per share = [Share Capital+ Reserves (excluding Revaluation Reserves) – Misc. expenditure and Debit Balance in P&L A/c] Divided by Number of Paid up Shares. b) Average capitalization rate (P/E ratio) for the industry based upon either BSE or NSE data (which should be followed consistently and changes, if any noted with proper justification thereof) shall be taken and discounted by 75% i.e. only 25% of the Industry average P/E shall be taken as capitalization rate (P/E ratio). Earnings per share (EPS) of the latest audited annual accounts will be considered for this purpose. c) Management to evaluate impact on valuation of thinly traded/non traded equity investments if there are qualification in the auditor's report d) The value as per the net worth value per share and the capital earning value calculated as above shall be averaged and further discounted by 10% for ill-liquidity so as to arrive at the fair value per share. e) In case the EPS is negative, EPS value for that year shall be taken as zero for arriving at capitalized earning. f) In case where the latest balance sheet of the company is not available within nine months from the close of the year, unless the accounting year is changed, the shares of such companies shall be valued at zero. In case an individual security accounts for more than 5% of the total assets of the scheme, an independent valuer shall be appointed for the valuation of the said security. To determine if a security accounts for more than 5% of the total assets of the scheme, it should be valued by the procedure above and the proportion which it bears to the total net assets of the scheme to which it belongs would be compared on the date of valuation. <u>Preference Shares</u> The value of convertible preference shares would be arrived based on the intrinsic value of the preference shares considering the conversion ratio as adjusted for illiquidity discount and other relevant factors as applicable as on the valuation date with the approval of Valuation Committee. Non- convertible preference shares are more in the nature of debt and to be valued after taking into account the applicable market yield for the similar duration and rating debt securities with further adjustment for standing in capital structure as approved by the Valuation Committee. In case prices of Non –traded preference shares are available from

Asset Class	Traded/ Non Traded/ Listed/Unlisted	Valuation Methodology
		agency(ies) appointed by AMFI, then such Non-traded preference shares shall be valued at average of prices provided by AMFI appointed agency(ies). Further, after reviewing the valuation as listed above, if the prices as per the above methodology does not represent fair price or in case necessary details to value the same are not available, the Valuation Committee will determine fair value based on available.
	Unlisted Equity Shares	These guidelines are similar to the guidelines issued by SEBI for non-traded / thinly traded securities mentioned above except the following: Computation of Net worth per share as lower of (i) and (ii): (i) Net worth of the company = Paid up share capital + Reserves other than Revaluation reserve - Miscellaneous expenditure not written off or deferred revenue expenditure, intangible assets and accumulated losses / Number of Paid up Shares (ii) Net worth of the company = Paid up capital + Consideration on exercise of Option/Warrants received/receivable by the company + free reserves other than Revaluation reserve – Miscellaneous expenditure not written off or deferred revenue expenditure, intangible assets and accumulated losses / {Number of paid-up shares + number of shares that would be obtained on conversion/exercise of outstanding warrants and options}. If the net worth of the company is negative, the share should be marked down to Zero. a) Average capitalization rate (P/E ratio) for the industry based upon either BSE or NSE data (which should be followed consistently and changes, if any, noted with proper justification thereof) shall be taken and discounted by 75% i.e. only 25% of the Industry average P/E shall be taken as capitalization rate (P/E ratio). Earnings per share of the latest audited annual accounts will be considered for this purpose. b) The value as per the Net Worth value per share and the capital earning value calculated as above shall be averaged and further discounted by 15 per cent for illiquidity so as to arrive at the fair value per share. c) Computation of fair value per share to be considered for valuation at 15 % discount for illiquidity. [(Net worth per share + Capitalized value of EPS) / 2] * 0.85 The above valuation methodology shall be subject to the following conditions: a. All calculations shall be based on audited accounts. Management to evaluate impact on valuation of thinly traded/non-traded equity

Asset Class	Traded/ Non Traded/ Listed/Unlisted	Valuation Methodology
		investments if there are qualification in the auditor's report b. If the latest Balance Sheet of the company is not available within nine months from the close of the year, unless the accounting year is changed, the shares of such companies shall be valued at zero. c. If the Net Worth of the company is negative, the share would be marked down to zero. d. In case the EPS is negative, EPS value for that year shall be taken as zero for arriving at capitalized earning. e. In case an individual security accounts for more than 5 per cent of the total assets of the scheme, an independent valuer shall be appointed for the valuation of the said security. To determine if a security accounts for more than 5 per cent of the total assets of the scheme, it shall be valued in accordance with the procedure as mentioned above on the date of valuation. At the discretion of the AMC and with the approval of the trustees, an unlisted equity share may be valued at a price lower than the value derived using the aforesaid methodology.
Partly Paid-up Equity Shares	**Traded**	If the partly paid-up equity shares are traded in market separately then the same shall be valued at last quoted closing price (like any other equity instrument).
	Non Traded/ Suspended/ Thinly Traded	(i) Such partly paid-up equity shares shall be valued at its last quoted closing price provided the date of last quoted closing price is not more than 30 days prior to the valuation date. (ii)In the event the last quoted closing price is more than 30 days prior to the valuation date, the partly paid-up equity shares shall be valued at value of the underlying fully paid-up equity shares as reduced by the amount of balance call money payable on partly paid-up equity shares. Suitable illiquidity discount, if deemed necessary, shall be applied with approval from the Valuation Committee.
	Unlisted Partly Paid up Equity Shares	Such partly paid-up equity shares shall be valued at value of the underlying fully paid-up equity shares as reduced by the amount of balance call money payable. Suitable illiquidity discount, if deemed necessary, shall be applied with approval from Valuation Committee. Further, after reviewing the valuation of such partly paid-up equity shares, if the prices as per the above methodology does not represent fair price or in case necessary details to value the partly paid-up equity shares are not available, the Valuation Committee will determine fair value based on available information.

Asset Class	Traded/ Non Traded/ Listed/Unlisted	Valuation Methodology
Right Shares	Traded: Non Traded/Unlisted/Thinly Traded	If the rights are traded, then the traded price will be considered for valuation. **Thinly Traded:** Any security which does not have trading volume of 50,000 shares and trading amount of Rs 5,00,000/- during a period of thirty days shall be categorized as thinly traded scrip **Non Traded:** If the equity securities are not traded on NSE and BSE for a period of thirty days prior to the valuation date, the scrip must be treated as `non-traded' scrip. Valuations of non-traded/thinly traded/Unlisted rights entitlement, SEBI Regulations have explained this with the help of following formula: Vr = n/m * (Pex – Pof) Where Vr = Value of Rights n = Number of rights offered m = Number of original shares held Pex = Ex-right price Pof = Rights offer price The following issues while valuing the rights entitlements have to be addressed: a) In case original shares on which the right entitlement accrues are not traded on the Stock Exchange, right entitlement should be valued at zero b) When rights are not treated pari passu with the existing shares such as, restrictions with regard to dividend etc., suitable adjustment should be made by way of a discount to the value of rights at the last dividend announced rate. c) Where right entitlements are not subscribed to but are to be renounced, and where renouncements are being traded, the right entitlements have to be valued at traded renunciation value. d) Where right entitlements are not traded and it is decided not to subscribe the rights, the right entitlements have to be valued at zero. In case the Rights Offer Price is greater than the ex-rights price, the value of the rights share is to be taken as zero.

Asset Class	Traded/ Non Traded/ Listed/Unlisted	Valuation Methodology
Warrants	Traded	Traded warrants are to be valued at the last quoted closing price on the primary Stock Exchange (NSE). If a security is not traded on NSE on a particular valuation day, the close price at which it is traded on BSE shall be considered. When a warrant is not traded on any stock exchange on a particular valuation day, the value at which it was traded on the selected stock exchange, as the case may be, on the earliest previous day may be used provided such date is not more than thirty days prior to valuation date.
	Non Traded	In respect of warrants to subscribe for shares attached to instruments, the warrants can be valued at the value of the share which would be obtained on exercise of the warrant as reduced by the amount which would be payable on exercise of the warrant. If the amount payable on exercise of the warrants is higher than the value of the share, the value of the warrants should be taken as zero. Value of Warrant =Max [(Price of Underlying Security - Exercise Price), 0] An illiquidity discount, as appropriate shall be taken into account for valuation.
Application Money for Primary Market Issue		Application money should be valued at cost up to allotment. Equity securities allotted and proposed to be listed, but not listed, are to be valued at cost till listing.
Qualified Institutional Placement (QIP) / Follow on Public Offer		The equity shares allotted through QIP process should be considered on the same lines as the existing listed equity shares and hence should be valued at the market/traded price of the existing listed equity shares.
Investments in Equity or Equity related Securities proposed to be listed (Pre-Public Offering/ Pre IPO):		Pending listing Such securities shall be valued as below: - at cost, upto 30 days from the date of allotment. - Valued as unlisted equity shares after 30 days .

Asset Class	Traded/ Non Traded/ Listed/Unlisted	Valuation Methodology
Suspended security		In case trading in an equity security is suspended upto 30 days, then the last traded price would be considered for valuation of that security. If an equity security is suspended for more than 30 days, then it would be considered as non-traded and valued accordingly. In case the price used for valuation is different from the arrived price using said methodology, the same needs to be approved by Valuation Committee.
Shares tendered for Buy-back		On tendering the shares for buyback: Valued normally at the NSE/BSE closing price. Acceptance of offer: On receipt of the information from the custodian / company, the quantity accepted would be removed from the holding at the buyback price.
Valuation of Shares on Merger		In case of merger, if the shares are traded, the traded price will be considered for valuation. If the shares of the merged entity are not listed / traded, then valuation of the merged entity will be decided on case to case basis by the Valuation Committee depending on the terms of merger. The shares of the companies prior to merger may be valued at previous day's closing price of the respective companies till the listing of the merged entity as per the provisions covered above
Valuation of shares on De-merger		Both the shares are traded immediately on de-merger- In this case both the shares are valued at last quoted closing price of the respective companies. Shares of only one company continued to be traded on de-merger- In case of demerger, where one of the resulting company is not immediately listed/ traded, valuation price shall be worked out by using previous day's last quoted closing price before demerger of original combined company as reduced by opening price/special pre-opening session(SPOS)price (wherever such SPOS session is conducted)of the listed demerged company. If value of the share of the listed demerged company is equal or in excess of the value of the pre de merger share price, then the residual unlisted company share is to be valued at zero. Both the shares are not traded on de-merger- Shares of de-merged companies are to be valued equal to the pre de merger value up to a period of 30 days from the date of demerger. The market price of the shares of the de-merged company one day prior to ex-date can be bifurcated over the de-merged shares. The market value of the shares can be bifurcated on an appropriate basis in the ratio of cost of shares, proportion of net worth or any other measure, as per the decision of the Valuation Committee. Further, after reviewing the valuation as listed above, if the prices as per the above methodology does not represent fair price or in case necessary details to value the same are not available, the Valuation Committee will determine fair value based on available information.

Asset Class	Traded/ Non Traded/ Listed/Unlisted	Valuation Methodology
		In case shares of both the companies are not traded for more than 30 days, these are to be valued as unlisted security and Valuation Committee shall approve the fair valuation for the same. Other corporate action events In case of any other type of capital corporate action event, the same shall be valued at fair price, on case to case basis, as may be determined by the Valuation Committee.
Debt & Money Market instruments (including Bills Rediscounting Deposit Scheme, Floating rate securities, Additional Tier I bonds and Tier 2 bonds issued under Basel III framework, Perpetual Bonds, Debt Instrument like subordination to equity, convertible to equity upon trigger of a pre-specified event until converted to equity)	**Traded/Non Traded**	1. All money market and debt securities, including floating rate securities shall be valued at an average security level prices obtained from valuation agencies. 2. In case security level prices given by valuation agencies are not available for a new security (which is currently not held by any Mutual Fund), then such security may be valued at purchase yield/price on the date of allotment / purchase. Valuation of Perpetual Bonds (Other than bonds issued under Basel III framework) For Valuation purpose, the maturity of all perpetual bonds (Excluding bonds issued under Basel III framework) shall be treated as 100 years from the date of issuance of the bond Valuation of Bonds issued under Basel III framework For valuation purpose, the deemed residual maturity for Additional Tier I bonds and Tier 2 bonds issued under Basel III framework will be as per SEBI Master Circular and detailed guidelines as per AMFI Best Practices Guidelines Circular No. 91/ 2020–21 dated March 24, 2021.

Asset Class	Traded/ Non Traded/ Listed/Unlisted	Valuation Methodology
TREPS, Reverse Repo, Corporate Bond Repo, and Short term Deposits with banks		Valuation of all repo transactions, except for overnight repos, in addition to the valuation of money market and debt securities, shall be obtained from valuation agencies. Investments in short-term deposits with banks (pending deployment) shall be valued on cost plus accrual basis
OTC derivatives including Interest Rate Swaps (IRS)/ Forward Rate Agreements (FRA)		The OTC derivatives will be valued at the average of security level price provided by the valuation agencies (currently CRISIL & ICRA).
Interest Rate Futures	Traded	The exchange traded Interest Rate Futures shall be valued based on the last quoted closing price on the stock exchange.
	Non Traded	The non-traded IRF would be valued at the daily settlement price of the exchange.
Treasury Bills, Government Securities, State Development Loans, Cash Management Bills	Traded/Non Traded	Irrespective of the residual maturity these securities will be valued at average of security level prices obtained from valuation agencies. (CRISIL & ICRA) In case security level prices given by the valuation agencies are not available for a new security then such security may be valued at purchase yield on the date of allotment / purchase.
Securities with Call/Put/ Both Call and Put option:		Securities with call option: The securities with call option shall be valued at the lower of the value as obtained by valuing the security to final maturity and valuing the security to call option. In case there are multiple call options, the lowest value obtained by valuing to the various call dates and valuing to the maturity date is to be taken as the value of the instrument. Securities with Put option:

Asset Class	Traded/ Non Traded/ Listed/Unlisted	Valuation Methodology
		The securities with put option shall be valued at the higher of the value as obtained by valuing the security to final maturity and valuing the security to put option. In case there are multiple put options, the highest value obtained by valuing to the various put dates and valuing to the maturity date is to be taken as the value of the instruments. Any put option inserted subsequent to the issuance of the security shall not be considered for the purpose of valuation and original terms of the issue will be considered for valuation. <u>Securities with both Put and Call option on the same day:</u> Only securities with put / call options on the same day and having the same put and call option price, shall be deemed to mature on such put / call date and shall be valued on the following basis: 1. Identify a 'Put Trigger Date', a date on which 'price to put option' is the highest when compared with price to other put options and maturity price. 2. Identify a 'Call Trigger Date', a date on which 'price to call option' is the lowest when compared with price to other call options and maturity price. 3. In case no Put Trigger Date or Call Trigger Date ('Trigger Date") is available, then valuation would be done to maturity price. In case one Trigger Date is available, then valuation would be done as to the said Trigger Date. In case both Trigger Dates are available, then valuation would be done to the earliest date. If a put option is not exercised by a Mutual Fund when exercising such put option would have been in favour of the scheme, then: • The justification for not exercising the put option will be provided to the Valuation Committee, Valuation Agencies, Board of AMC and Trustees on or before the last date of the notice period. • For such cases with multiple put option, the valuation agency shall not take into account the remaining put options for the purpose of valuation of the security. The put option shall be considered, as 'in favour of the scheme' if the yield of the valuation price ignoring the put option under evaluation is more than the contractual yield/coupon rate by 30 basis points.
Below Investment Grade /	**Traded/Non Traded**	All money market and debt securities which are rated below investment grade/Default shall be valued at the average of security level prices provided by valuation agencies.

Asset Class	Traded/ Non Traded/ Listed/Unlisted	Valuation Methodology
Default securities		Till such time the valuation agencies compute the valuation of money market and debt securities classified as below investment grade, such securities shall be valued on the basis of indicative haircuts provided by these agencies. These indicative haircuts shall be applied on the date of credit event i.e. migration of the security to sub-investment grade and shall continue till the valuation agencies compute the valuation price of such securities. Further, these haircuts shall be updated and refined, as and when there is availability of material information which impacts the haircuts. a) Consideration of Traded Price for Valuation In case of trades during the interim period between date of credit event and receipt of valuation price from valuation agencies, AMCs shall consider such traded price for valuation if it is lower than the price post standard haircut. The said traded price shall be considered for valuation till the valuation price is determined by the valuation agencies. In case of trades after the valuation price is computed by the valuation agencies as referred above and where the traded price is lower than such computed price, such traded price shall be considered for the purpose of valuation and the valuation price may be revised accordingly. The trades referred above shall be of a minimum size as determined by valuation agencies. Any deviation from the hair cut or valuation price for such securities should be approved by the Valuation Committee. b) Treatment of accrued interest/ future interest accrual The indicative haircut that has been applied to the principal should be applied to any accrued interest. In case of securities classified as below investment grade but not default, interest accrual may continue with the same haircut applied to the principal. In case of securities classified as default, no further interest accrual shall be made. c)Treatment for future recovery for both principal or interest Any recovery shall first be adjusted against the outstanding interest recognized in the NAV and any balance shall be adjusted against the value of principal recognized in the NAV. Any recovery in excess of the carried value (i.e. the value recognized in NAV) should then be applied first towards amount of interest written off and

Asset Class	Traded/ Non Traded/ Listed/Unlisted	Valuation Methodology
		then towards amount of principal written off.
Derivative Products		**Equity / Index Options Derivatives** (i) Market values of traded open option contracts shall be determined with respect to the exchange on which contracted originally, i.e., traded option contracted on the National Stock Exchange (NSE) would be valued at the settlement price on the NSE. The price of the same option series on the Bombay Stock Exchange (BSE) shall not be considered for the purpose of valuation, unless the option itself has been contracted on the BSE. Thus; traded option shall be valued at the settlement price provided by the respective Stock Exchanges. (ii) When a security is not traded on the respective stock exchange on the date of valuation, then the settlement price / any other derived price provided by the respective stock exchange shall be considered for valuation. **Equity / Index Futures Derivatives** (i) Market values of traded futures contracts shall be determined with respect to the exchange on which contracted originally, i.e., traded futures position contracted on the National Stock Exchange (NSE) would be valued at the settlement price on the NSE. The price of the same futures contract on the Bombay Stock Exchange (BSE) shall not be considered for the purpose of valuation, unless the futures contract itself has been contracted on the BSE. Thus; traded futures contracts shall be valued at the settlement price provided by the respective Stock Exchanges. (ii) When a security is not traded on the respective stock exchange on the date of valuation, then the settlement price / any other derived price provided by the respective stock exchange shall be considered for valuation.
Mutual Fund Units and Exchange Traded Funds (ETFs)	Listed & Traded	At the closing traded price as on the valuation date
	Unlisted & Listed but not Traded	At the last available NAV as per the AMFI website.
Overseas Mutual Fund Units		The valuation of the investment in overseas Mutual Fund Units will be based on the latest available NAV of the Underlying Fund on the date of the valuation. On the valuation day, all the assets and liabilities in foreign currency will

Asset Class	Traded/ Non Traded/ Listed/Unlisted	Valuation Methodology
		be valued in Indian Rupees based on Foreign Exchange rate which will be the RBI Reference rate as at the close of the Banking hours on that day in India. In case the RBI reference rate is not available, Foreign Exchange rate quoted on Bloomberg/Reuters around India markets close time (which is currently around 3:30 p.m. IST) shall be considered. The Trustees/AMC reserves the right to change the source for determining the exchange rate. The reasons for the change in the source for determining the exchange rate will be recorded in writing. The Rupee value of Investments valued in the manner described above and other assets and liabilities represented in foreign currency shall be obtained by multiplying the aforesaid rate
Overseas Exchange Traded Funds (ETFs)		Exchange Traded Fund units shall be valued based on the latest available closing price of the stock exchange on which the respective Overseas ETF is listed. In case an Overseas ETF is listed on more than one stock exchange, the AMC shall select the appropriate stock exchange and the reasons for selection of the stock exchange shall be recorded in writing and approved by Valuation Committee. Any subsequent change in the stock exchange selected for valuation of Overseas ETF will also be recorded in writing and approved by Valuation Committee. When on a particular valuation day, if the latest available closing price is not available for units of Overseas ETF on the selected stock exchange, then value at which such units are traded on another stock exchange or last available price on the selected stock exchange, shall be used provided such date is not more than thirty days prior to the valuation date. On valuation date, all assets and liabilities in foreign currency shall be valued in Indian Rupees at the RBI Reference rate as at the close of the Banking hours on that day in India. In case the RBI reference rate is not available, Foreign Exchange rate quoted on Bloomberg/Reuters around India markets close time (which is currently around 3:30 p.m. IST) shall be considered. In case the direct exchange rates are not available on Reuters, then cross currency rate with USD would be considered and converted as per the INR/USD RBI reference rate.
Units of InvITs/REITs	**Traded**	The units of InvITs and REITs will be valued at the closing price at the principal stock exchange. If units are not traded on principal stock exchange on a particular valuation day, the closing price on any other stock exchange where units are traded will be used. If units are not traded on any stock exchange on a particular valuation day, then closing price at which it traded on the principal stock exchange

Asset Class	Traded/ Non Traded/ Listed/Unlisted	Valuation Methodology
		or any other stock exchange, as the case may be, on the earliest previous day will be used provided such date is not more than 30 days prior to valuation date. Further, on the date of listing, if the units of REITs and InvITs are not traded then the units will be valued at the purchase price / allotted price till such time the traded price is not available upto a maximum period of 30 days.
	Unlisted/ Non Traded	Where units of InvITs and REITs are not traded on any stock exchange for a continuous period of 30 days then the valuation for such units of InvIT and REIT will be determined based on the price provided by an independent valuation agency(s), an illiquidity discount may be provided in order to arrive at the fair valuation. The illiquidity discount along with rationale will be proposed by the Fund Manager considering changes in similar issuances/issuer fundamentals or traded levels of similar instruments or changes in respective NAVs declared by the company and will be approved by the valuation committee Where the valuation of units of InvIT and ReIT is not available from any independent valuation agency(s), the valuation will be proposed by the fund manager or research analyst based on the principles of fair valuation having due consideration to last traded level or changes in declared Nav by the issuer or changes in any fundamental attributes of the issuer and its financials. The same shall be approved by the valuation committee. The valuation derived as above will be reviewed at a frequency of 30 days.
Convertible Debentures/ Bonds	Traded/ Non-Traded	Traded a) Traded Securities In case of Compulsorily Convertible Debenture (CCD) / Partly Convertible Debentures (PCD) are qualified as traded then they would be valued as per the valuation guidelines applicable to equity shares i.e. valued on closing traded price similar to equity shares. The value of CCD / PCD so derived, shall be treated as dirty price of the CCD / PCD and accordingly valuation will be done. Non Traded/ Thinly Traded b) Thinly Traded / Non-Traded / Unlisted Securities The non-convertible and convertible components of convertible debentures and bonds will be valued separately: (i) Non-convertible component will be valued on the same basis as would be applicable to debt instrument. (ii) Convertible component of CCD would be valued at the value of the equity share which would be obtained on conversion, further appropriate discount for illiquidity should be applied. The illiquidity percentage will be decided by the Valuation Committee on a case- to-

Asset Class	Traded/ Non Traded/ Listed/Unlisted	Valuation Methodology
		case basis. Valuation guidelines related to equity shares would be applicable for the valuation of underlying equity shares. c) If security level valuation (SLV) price of CCD / PCD is provided by the valuation agencies, appointed by AMFI, then the same will be used for valuation. The Valuation Committee may in specific cases decide to use a different method for valuation of CCD / PCD by assigning reasons thereof.
Units of Alternative Investment Fund ("AIF")		Units of Alternative Investment Fund (AIF) shall be valued based on the latest Net Asset Value ("NAV") per unit by the respective Investment Manager. If NAV for that day is not available, then previous day NAV will be considered for the period of next 30 days. Beyond 30 days valuation will be decided by the valuation committee.
Inter scheme Transfers		**Debt and related Securities** i) The AMC shall seek prices for IST of any money market or debt security (irrespective of maturity), from the valuation agencies i.e CRISIL & ICRA. ii) If prices from the valuation agencies are received within the pre-agreed TAT, an average of the prices so received shall be used for IST pricing. iii) If price from only one valuation agency is received within the agreed TAT, that price may be used for IST pricing. iv) If prices are not received from any of the valuation agencies within the agreed TAT, AMCs shall determine the price for the IST, in accordance with SEBI (Mutual Funds) Regulations, 2026. **Equity Securities** Inter-scheme transfer of equity securities would be effected at the prevailing spot market price of the security at the time the transfer is effected. For this purpose, at the time of effecting the inter-scheme transfer, a record of the prices for the security quoted in the relative stock exchange (i.e. NSE/BSE) or Bloomberg Terminal in which it is traded or reported would be obtained, which would indicate the date, time and the currently quoted price.
Valuation of Upfront fees		(a) Upfront fees on all trades (including primary market trades) by whatever name called, would be considered by the valuation agencies for the purpose of valuation of the security (b) Details of such upfront fees would be shared on the trade date with

Asset Class	Traded/ Non Traded/ Listed/Unlisted	Valuation Methodology
		the valuation agencies as part of the trade reporting to enable them to arrive at the fair valuation for that date. (c) For the purpose of accounting such upfront fees would be reduced from the cost of investment in the scheme that made the investment. In case upfront fees are received across multiple schemes, then such upfront fees would be shared on a pro rata basis across such schemes.
Valuation of Upfront fees		(a) Upfront fees on all trades (including primary market trades) by whatever name called, would be considered by the valuation agencies for the purpose of valuation of the security (b) Details of such upfront fees would be shared on the trade date with the valuation agencies as part of the trade reporting to enable them to arrive at the fair valuation for that date. (c) For the purpose of accounting such upfront fees would be reduced from the cost of investment in the scheme that made the investment. (d) In case upfront fees are received across multiple schemes, then such upfront fees would be shared on a pro rata basis across such schemes.
Valuation of physical Gold and Silver		Physical gold and silver held by Exchange Traded Fund (ETF) Scheme shall be valued by using the polled spot prices published by the recognized stock exchanges which are used for settlement of physically delivered gold and silver derivates contracts. The Multi Commodity Exchange of India Limited (MCX) would be considered as principal stock exchange. The polled spot price derived above shall then be converted to the equivalent price for 1 kilogram gold of 995.0 fineness and 1 kilogram silver of 999.0 fineness by applying the conversion factor, if any. If on any day the polled spot price published by the principal stock exchange is not available due to holiday or any other reason, then the gold and silver will be valued based on either of the following methodology: • Latest available polled spot price published by the principal stock exchange or other recognized stock exchange. • Methodology prescribed by SEBI / AMFI for such cases. • The valuation committee may in specific cases decide to use different method for valuation of gold and silver by assessing reasons therefor.
Indian Depository Receipts	**Traded**	Valuation of IDRs listed on the India Stock Exchange would follow the valuation guidelines adopted for the Listed Indian Equity Shares.

Asset Class	Traded/ Non Traded/ Listed/Unlisted	Valuation Methodology
	Non Traded/ Thinly Traded	In case the IDRs are classified as thinly traded / non-traded, the criteria, as laid above for Listed Indian Equity Shares shall be applied taking into consideration the relevant Company's Balance Sheet.
Foreign Securities (Equities/ADRs/GDRs)		Any security issued outside India and listed on the stock exchanges outside India shall be valued at the closing price on the stock exchange at which it is listed. However, in case a security is listed on more than one stock exchange, the AMC reserves the right to determine the stock exchange, the price of which would be used for the purpose of valuation of that security and the reason for the selection will be recorded in writing. Any subsequent change in the reference stock exchange used for valuation will be backed by reasons for such change being recorded in writing by the AMC. Further in case of extreme volatility in the overseas markets, the securities listed in those markets may be valued on a fair value basis. If a significant event has occurred after security prices were established for the computation of NAV of the scheme, the AMC reserves the right to value the said securities on fair value basis. When on a particular valuation day, a security has not been traded on the selected stock exchange; the value at which it is traded on another stock exchange or last quoted closing price on selected stock exchange shall be used provided such date is not more than thirty days prior to the valuation date. If the same is not available, fair value pricing will be used. In case of investment in foreign debt securities, on the valuation day, the securities shall be valued in line with the valuation norms specified by SEBI for Indian debt securities. However, in case valuation for a specific debt security is not covered by the SEBI Regulations, then the security will be valued on fair value basis. Due to difference in time zones of different markets, in case the closing prices of securities are not available within a given time frame to enable the AMC to upload the NAV for a valuation day, as per SEBI Master circular dated March 20, 2026 AMCs as a principle shall ensure that NAV of schemes is disclosed based on the value of underlying securities/ Funds as on the T-day and while complying with this requirement, if there is delay in upload of the NAV, reasons for such delayed disclosure shall be recorded by the AMC. On valuation date, all assets and liabilities in foreign currency shall be valued in Indian Rupees at the RBI reference rate as at the close of banking hours on the relevant business day in India. For Currencies where RBI reference rate is not available, Bloomberg / Reuters shall be used. The Valuation Committee reserves the right to change the source for determining the exchange rate.

Asset Class	Traded/ Non Traded/ Listed/Unlisted	Valuation Methodology
		Non -traded ADR /GDRs shall be valued after considering prices/ issue terms of underlying security. Valuation Committee shall decide the appropriate discount for illiquidity. Non- traded foreign security shall be valued by AMC at fair value after considering relevant factors on case-to-case basis. Corporate Action (Foreign Security): In case of any corporate action event, the same shall be valued at fair price on case-to-case basis as may be determined by the Valuation Committee in consultation with Independent advisors (if required).
Partly Paid Debentures		(a) Price calculation: Cash flows are plotted using the details provided in the term sheet. The same is then discounted using YTM derived for that particular ISIN. Prices are sent on face value of Rs 100 (when fully paid), and as per actual paid up value as per valuation date. Cash flows are plotted till actual maturity or deemed maturity (explicit put call option on same date and same value). Two types of securities were available: • Pay-in dates and pay-in values are clearly defined – In such case future pay-ins are plotted as per details available in term sheet. (Mutual Funds cannot buy these PPDs as per the AMFI Best Practices Guidelines circular no. 83 dt. 18-Nov-2019) • Pay in dates and pay in values are not clearly defined or are linked to occurrence of some event or is optional linked to on demand from issuer/investor for making such pay-ins – In such case, since pay-in dates/pay-in values can't be estimated, such future pay-ins are factored on actual basis on receipt of information. (b) Yield Calculation: Yields for the ISIN are derived on a daily basis using the standard waterfall approach prescribed for corporate bonds. Definitions of similar maturity, similar issuer, outlier security remains same as other normal securities.

3 Waterfall approach for valuation of money market and debt securities

SEBI Master Circular dated March 20, 2026 covering Valuation of money market and debt securities, has laid down the broad principles for considering traded yields for the purpose of valuation of money market and debt securities. The said circular prescribe AMFI to ensure valuation agencies have a documented waterfall approach for valuation of Debt and Money Market securities.

As prescribed by AMFI in guidelines issued in circular no 83/2019-20 on November 18, 2019, the following shall be the broad sequence of the waterfall for valuation of money market and debt securities:

1) Volume Weighted Average Yield (VWAY) of primary reissuances of the same ISIN (whether through book building or fixed price) and secondary trades in the same ISIN;
2) VWAY of primary issuances through book building of same issuer, similar maturity (Refer Note 1 below);
3) VWAY of secondary trades of same issuer, similar maturity;
4) VWAY of primary issuances through fixed price auction of same issuer, similar maturity;
5) VWAY of primary issuances through book building of similar issuer, similar maturity (Refer Note 1 below);
6) VWAY of secondary trades of similar issuer, similar maturity;
7) VWAY of primary issuance through fixed price auction of similar issuer, similar maturity;
8) Construction of matrix (polling may also be used for matrix construction);
9) In case of exceptional circumstances, polling for security level valuation (Refer Note 2 below)

Note 1

Except for primary issuance through book building, polling shall be conducted to identify outlier trades. However, in case of any issuance through book building which is less than INR 100 Cr, polling shall be conducted to identify outlier trades.

Note 2

Some examples of exceptional circumstance would be stale spreads, any event/news in particular sector/issuer, rating changes, high volatility, corporate action or such other event as may be considered by valuation agencies. Here stale spreads are defined as spreads of issuer which were not reviewed/updated through trades/primary/polls in same or similar security/issuers of same/similar maturities in waterfall approach in last 6 months. Further, the exact details and reasons for the exceptional circumstances which led to polling shall be documented and reported to AMCs. Further, a record of all such instances shall be maintained by AMCs and shall be subject to verification during SEBI inspections.

Note 3

All trades on stock exchanges and trades reported on trade reporting platforms till end of trade reporting time (excluding Inter-scheme transfers) should be considered for valuation on that day.

Note 4

It is understood that there are certain exceptional events, occurrence of which during market hours may lead to significant change in the yield of the debt securities. Hence, such exceptional events need to be factored in while calculating the price of the securities. Thus, for the purpose of calculation of VWAY of trades and identification of outliers, on the day of such exceptional events,

rather than considering
whole day trades, only those trades shall be considered which have occurred post the event (on the same day).

The following events would be considered as exceptional events:

i. Monetary/Credit Policy
ii. Union Budget
iii. Government Borrowing/ Auction Days
iv. Material Statements on Sovereign Rating
v. Issuer or Sector Specific events which have a material impact on yields
vi. Central Government Election Days
vii. Quarter end days

In addition to the above, valuation agencies may determine any other event as an exceptional event. All exceptional events along-with valuation carried out on such dates shall be documented with adequate justification.

Definition of tenure buckets for Similar Maturity

When a trade in the same ISIN has not taken place, reference should be taken to trades of either the same issuer or a similar issuer, where the residual tenure matches the tenure of the bond to be priced. However, as it may not be possible to match the exact tenure, it is proposed that tenure buckets are created and trades falling within such similar maturity be used as per table below:

Residual Tenure of Bond to be priced	Criteria for similar maturity
Upto 1 month	Calendar Weekly Bucket
Greater than 1 month to 3 months	Calendar Fortnightly Bucket
Greater than 3 months to 1 year	Calendar Monthly Bucket
Greater than 1 year to 3 years	Calendar Quarterly Bucket
Greater than 3 years	Calendar Half Yearly or Greater Bucket

In addition to the above:

a. In case of market events, or to account for specific market nuances, valuation agencies may be permitted to vary the bucket in which the trade is matched or to split buckets to finer time periods as necessary. Such changes shall be auditable. Some examples of market events / nuances include cases where traded yields for securities with residual tenure of less than 90 days and more than 90 days are markedly different even though both may fall within the same maturity bucket, similarly for less than 30 days and more than 30 days or cases where yields for the last week v/s second last week of certain months such as calendar quarter ends can differ.

b. In the case of illiquid/ semi liquid bonds, it is proposed that traded spreads be permitted to be used for longer maturity buckets (1 year and above). However, the yield should be adjusted to account for steepness of the yield curve across maturities.

c. The changes/deviations mentioned in clauses a and b, above, should be documented, along with

the detailed rationale for the same. Process for making any such deviations shall also be recorded. Such records shall be preserved for verification.

Process for determination of similar issuer

Valuation agencies shall determine similar issuers using one or a combination of the following criteria. Similar issuer do not always refer to issuers which trade at same yields, but may carry spreads amongst themselves & move in tandem or they are sensitive to specific market factor/s hence warrant review of spreads when such factors are triggered.

i. Issuers within same sector/industry and/or
ii. Issuers within same rating band and/or
iii. Issuers with same parent/ within same group and/or
iv. Issuers with debt securities having same guarantors and/or
v. Issuers with securities having similar terms like Loan Against Shares (LAS)/ Loan Against Property (LAP)

The above criteria are stated as principles and the final determination on criteria, and whether in combination or isolation shall be determined by the valuation agencies. The criteria used for such determination should be documented along with the detailed rationale for the same in each instance. Such records shall be preserved for verification. Similar issuers which trade at same level or replicate each other's movements are used in waterfall approach for valuations. However, similar issuer may also be used just to trigger the review of spreads for other securities in the similar issuer category basis the trade/news/action in any security/ies within the similar issuer group.

Recognition of trades and outlier criteria

i. Volume criteria for recognition of trades (marketable lot)

Paragraph 1.1.1.1(a) of SEBI vide circular no. SEBI/HO/IMD/DF4/CIR/P/2019/102 dated September 24, 2019 on Valuation of money market and debt securities, prescribes that the marketable lots shall be defined by AMFI, in consultation with SEBI. In this regard, marketable lot is defined as under. The following volume criteria shall be used for recognition of trades by valuation agencies.

Parameter	Minimum Volume Criteria for marketable lot
Primary	INR 25 cr for both Bonds/NCD/CP/ CD and other money market instruments
Secondary	INR 25 cr for CP/ CD, T-Bills and other money market instruments
Secondary	INR 5 Cr for Bonds/NCD/ G-secs

Trades not meeting the minimum volume criteria i.e. the marketable lot criteria as stated above shall be ignored.

ii. Outlier criteria

It is critical to identify and disregard trades which are aberrations, do not reflect market levels and may potentially lead to mispricing of a security or group of securities. Hence, the following broad principles would be followed by valuation agencies for determining outlier criteria.

a. Outlier trades shall be classified on the basis of liquidity buckets (Liquid, Semiliquid, Illiquid). Price discovery for liquid issuers is generally easier than that of illiquid issuers and hence a tighter pricing band as compared to illiquid issuers would be appropriate.

b. The outlier trades shall be determined basis the yield movement of the trade, over and above the yield movement of the matrix. Relative movement ensures that general market movements are accounted for in determining trades that are outliers. Hence, relative movement over and above benchmark movement shall be used to identify outlier trades.

c. Potential outlier trades which are identified through objective criteria defined above will be validated through polling from market participants. Potential outlier trades that are not validated through polling shall be ignored for the purpose of valuation.

d. The following criteria shall be used by valuation agencies in determining Outlier Trades

Liquidity Classification	Bps Criteria (Yield movement over Previous Day yield after accounting for yield movement of matrix)		
	Up to 15 days	15-30 days	Greater than 30 days
Liquid	30 bps	20 bps	10 bps
Semi-Liquid	45 bps	35 bps	25 bps
Illiquid	70 bps	50 bps	35 bps

The above criteria shall be followed consistently and would be subject to review on a periodic basis by valuation agencies and any change would be carried in consultation with AMFI.

e. In order to ensure uniform process in determination of outlier trades the criteria for liquidity classification shall be as detailed below.

Liquidity classification criteria - Liquid, semi-Liquid and Illiquid definition

Valuation agencies shall use standard criteria for classifying trades as Liquid, Semi-Liquid and illiquid basis the following two criteria

a. Trading Volume
b. Spread over reference yield

Such criteria shall be reviewed on periodic basis in consultation with AMFI. Trading Volume (Traded days) based criteria:

Number of unique days an issuer trades in the secondary market or issues a new security in the primary market in a calendar quarter

- Liquid→ >=50% of trade days
- Semi liquid → >=10% to 50% trade days
- Illiquid→ <10% of the trade days

Spread based criteria:

Spread over the matrix shall be computed and based on thresholds defined, issuers shall be classified as liquid, semi liquid and illiquid. For bonds thresholds are defined as upto 15 bps for liquid; >15-75 bps for semi-liquid; > 75 bps for illiquid. (Here, spread is computed as average spread of issuer over AAA Public Sector Undertakings/Financial Institutions/Banks matrix), For CP/ CD- upto 25 bps for liquid; >25-50 bps for semiliquid; > 50 bps for illiquid. (Here, spread is computed as average spread of issuer over A1+/AAA CD Bank matrix). The thresholds shall be periodically reviewed and updated having regard to the market.

The best classification (liquid being the best) from the above two criteria (trading volume and spread based) shall be considered as the final liquidity classification of the issuer. The above classification shall be carried out separately for money market instruments (CP/ CDs) and bonds.

Process for construction of spread matrix

Valuation agencies shall follow the below process in terms of calculating spreads and constructing the matrix:

Steps	Detailed Process
Step 1	Segmentation of corporates: The entire corporate sector is first categorized across following four sectors i.e. all the corporates will be catalogued under one of the below mentioned bucket: 1. Public Sector Undertakings/ Financial Institutions/Banks; 2. Non-Banking Finance Companies -except Housing Finance Companies; 3. Housing Finance Companies; 4. Other Corporates
Step 2	**Representative issuers** – For the aforesaid 4 sectors, representative issuers (Benchmark Issuers) shall be chosen by the valuation agencies for only higher rating (I.e. "AAA" or AA+). Benchmark/Representative Issuers will be identified basis high liquidity, availability across tenure in AAA/AA+ category and having lower credit/liquidity premium. Benchmark Issuers can be single or multiple for each sector. It may not be possible to find representative issuers in the lower rated segments, however in case of any change in spread in a particular rating segment, the spreads in lower rated segments should be suitably adjusted to reflect the market conditions. In this respect, in case spreads over benchmark are widening at a better rated segment, then adjustments should be made across lower rated segments, such that compression of spreads is not seen at any step. For instance, if there is widening of spread of AA segment over the AAA benchmark, then there should not be any compression in spreads between AA and A rated segment and so on.

Step 3	**Calculation of benchmark curve and calculation of spread** 1. Yield curve to be calculated for representative issuers for each sector for maturities ranging from 1 month till 20 years and above. 2. Waterfall approach as defined in Part A (1) above will be used for construction of yield curve of each sector. 3. In the event of no data related to trades/primary issuances in the securities of the representative issuer is available, polling shall be conducted from market participants 4. Yield curve for Representative Issuers will be created on daily basis for all 4 sectors. All other issuers will be pegged to the respective benchmark issuers depending on the sector, parentage and characteristics. Spread over the benchmark curve for each security is computed using latest available trades/primaries/polls for respective maturity bucket over the Benchmark Issuer. 5. Spreads will be carried forward in case no data points in terms of trades/primaries/polls are available for any issuer and respective benchmark movement will be given
Step 4	1. The principles of VWAY, outlier trades and exceptional events shall be applicable while constructing the benchmark curve on the basis of trades/primary issuances. 2. In case of rating downgrade/credit event/change in illiquidity or any other material event in Representative Issuers, new Representative Issuers will be identified. Also, in case there are two credit ratings, the lower rating to be considered. 3. Residential tenure of the securities of representative issuers shall be used for construction of yield curve.

Part B : Valuation of G-Secs (T-Bill, Cash management bills, G-Sec and SDL)

The following is the waterfall mechanism for valuation of Government securities:

- VWAY of last one hour, subject to outlier validation
- VWAY for the day (including a two quote, not wider than 5 bps on NDSOM), subject to outlier validation
- Two quote, not wider than 5 bps on NDSOM, subject to outlier validation
- Carry forward of spreads over the benchmark
- Polling etc

Note:

1. VWAY shall be computed from trades which meet the marketable lot criteria stated in Part A of these Guidelines.
2. Outlier criteria: Any trade deviating by more than +/- 5 bps post factoring the movement of benchmark security shall be identified as outlier. Such outlier shall be validated through polling for inclusion in valuations. If the trades are not validated, such trades shall be ignored.

4 Abnormal situations and market disruptions

Following types of events could be classified as abnormal situations where current market information may not be available / sufficient for valuation of securities. Given the exceptional nature of the following

events and the lack of clarity on how it would impact the markets, it may not be possible to define a standard methodology to be adopted for fair valuation of securities for such events.

- Major policy announcements by the Central Bank, the Government or the Regulator;
- Natural disasters or public disturbances that force the markets to close unexpectedly or functions abnormally;
- Significant volatility in the capital markets;
- Closure of the stock exchange where a particular security is listed;
- Events which lead to lack of availability of accurate or sufficient information to value the securities.
- Significant illiquidity in fixed income markets.
- Events like sovereign bankruptcy, disruptive political scenarios that may impact the markets.
- Valuation Agencies do not provide valuation for particular security
- Natural disasters or public disturbances or emergency situations resulting from geopolitical tensions, war conflicts, and other related crises, that may impact the functioning of the capital markets

The above list is illustrative and not exhaustive.

Valuation Committee shall be responsible for monitoring exceptional events and recommending appropriate valuation methods. Necessary guidance may be sought from the Boards of AMC and Trustee.

5 Deviations from valuation guidelines

- In case the AMC decides to deviate from the valuation price given by the valuation agencies, the detailed rationale for each instance of deviation shall be recorded by the AMC.
- The rationale for deviation along-with details such as information about the security (ISIN, issuer name, rating etc.), price at which the security was valued vis-a-vis the price as per the valuation agencies and the impact of such deviation on scheme NAV (in amount and percentage terms) shall be reported to the Board of AMC and Trustee.
- The rationale for deviation along with details as mentioned above shall be disclosed immediately and prominently, under a separate head on the website of the AMC.
- Further, while disclosing the total number of instances of deviation in the monthly and half-yearly portfolio statements, the AMC will also provide the exact link to its website for accessing information mentioned above.

6 Valuation of Segregated Portfolio

Based the decision to segregate the debt and money market instrument in accordance with SEBI circular dated December 28, 2018, the valuation should consider the credit event and value the portfolio based on the principles of fair valuation in terms of relevant provisions of SEBI (Mutual Funds) Regulation, 2026 and circular(s) issued thereafter. Incase of AT-1 Bonds and Tier 2 Bonds, the financial stress of the issuer and the capabilities of issuer to repay the dues are considered in the valuation of securities from the trigger date onwards i.e date on which the instruments is to be written off or converted to equity pursuant to any proposal or otherwise.
Irrespective of the above policy, the valuation committee might adopt valuation principles to align with fair valuation norms.

COMPUTATION OF NAV

A. Policy of computation of NAV

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

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

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

Separate NAVs will be calculated and announced for each of the Plan(s) & option(s) under the scheme. The NAVs will be rounded off up to 4 decimal places for the Scheme. The units will be allotted up to 3 decimal places.

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

Pursuant to SEBI Master circular, the repurchase Price of the units of an open ended scheme will not be lower than 97% of the NAV. Any imposition or enhancement of Load in future shall be applicable on prospective investments only

B. Policy for computation of NAV in foreign securities

Incase of scheme investing in overseas funds, the valuation of the investment in the Units of the Underlying Fund will be based on the NAV of the Underlying Fund on the date of the valuation converted into Indian Rupees.

Incase of Baroda BNP Paribas Aqua Fund of Fund, as this Scheme invests predominantly in BNP Paribas Funds Aqua (Lux) (Underlying Fund), the NAV of the scheme will be based on the NAV of the Underlying Fund. Since the NAV of the Underlying Fund would normally be declared on the next business day, the scheme will declare the NAV of the day on the next Business Day, based on the NAV of the Underlying Fund.

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

Valuation of Foreign Exchange Conversion:

On the valuation day, all the assets and liabilities in foreign currency will be valued in Indian Rupees on the basis of Foreign Exchange rate which will be the RBI Reference rate as at the close of the Banking hours on that day in India. In case the RBI reference rate is not available, Foreign Exchange rate quoted on Bloomberg/Reuters around India markets close time (which is currently around 3:30 p.m. IST) shall be considered. The Trustees/AMC reserves the right to change the source for determining the exchange rate. The reasons for the change in the source for determining the exchange rate will be recorded in writing. The Rupee value of Investments valued in the manner described above and other assets and liabilities represented in foreign currency shall be obtained by multiplying the aforesaid rate.

C. Procedure in case of delay in disclosure of NAV

The AMC shall declare the Net Asset Value (NAV) of the scheme on every Business Day on AMFI's website (www.amfiindia.com) by 11.00 p.m. (10 am on next business day incase of Fund of Fund scheme) and also on its website (www.barodabnpparibasmf.in). The NAV shall be calculated for all Business Days. In case of any delay, the reasons for such delay would also be explained to AMFI & SEBI in writing and the number of such instances would also be reported to SEBI on a quarterly basis. If the NAVs are not available before the commencement of business hours of the following day due to any reason, the AMC/Mutual Fund shall issue a press release providing reasons and explaining when the AMC/Mutual Fund would be able to publish the NAVs. The NAV shall also be made available to Unit Holders through SMS upon receiving a specific request in this regard on its website.
In case of debt schemes with investment in Corporate Debt Market Development (CDMDF), in the event the NAV of CDMDF units is not available by 9:30 p.m. of same Business Day, NAV declaration timing for Mutual Fund Schemes holding units of CDMDF shall be 10 a.m. on next business day instead of 11 p.m. on same Business Day.

IX. TAX & LEGAL AND GENERAL INFORMATION

A. TAXATION ON MUTUAL FUNDS

A] In India

Baroda BNP Paribas Mutual Fund ('Fund') is a mutual fund registered with the Securities & Exchange Board of India and, hence, the entire income of the mutual fund is exempt from income-tax in accordance with the provisions of section 11 read with Schedule VII – Table Sl No. 20 of the Income-tax Act, 2025 ('the Act').

The Fund will receive all income without any deduction of tax at source under the provisions of section 393(5)(d) of the Act. However, the Fund shall be liable to pay securities transaction tax ('STT') in respect of certain transactions listed under the tax implications of equity-oriented scheme. Income declared, distributed or paid by a mutual fund is taxable in the hands of the unit holders.

B] Overseas

The Fund proposes to invest in overseas securities. Buying, holding or selling securities in the overseas jurisdictions may create tax consequences for the Fund and/ or the unit holders of the Fund which needs to be analyzed and paid based on the applicable tax laws of the relevant overseas jurisdiction including the applicable provisions of the Double Taxation Avoidance Agreement ['DTAA'] between that overseas jurisdiction and India.

B. TAXATION ON INVESTING IN MUTUAL FUNDS

I] TAX IMPLICATIONS COMMON FOR EQUITY, SPECIFIED & OTHER SCHEMES OF THE MUTUAL FUND

As per the taxation laws in force as at the date of the document, the tax benefits that are available to the investors investing in the units of the plans (on the presumption that the units are not held as stock in trade) are stated as follows.

The tax benefits described in this document are as per the provisions of the Act as amended by the Finance Act, 2026 and shall be applicable for the Tax Year ('TY') 2026-27.

The information given is included only for general purpose and is based on advice received by the asset management company ('AMC') regarding the law and practice currently in force in India and the investors/ unit holders should be aware that the relevant fiscal rules or their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position prevailing at the

time of an investment in the Scheme will endure indefinitely.

Chapter XI of the Act provides for applicability of General Anti-Avoidance Rules.

In view of the individual nature of tax consequences, each investor/ unit holder is advised to consult his/ her or its own professional tax advisor.

TAX IMPLICATIONS OF UNIT HOLDERS

a. Income-tax

- **Income distributed by the Mutual Fund: All Unit holders**

Income received in respect of units of a mutual fund is taxable in the hands of the unit holders as per the rates applicable to other income for TY 2026-27. The income-tax rates for taxation are tabulated below:

For residents

Individuals, Hindu Undivided Families ('HUF'), Association of Persons ('AOP'), Body of Individuals ('BOI')

Total income for TY	Tax
<= Rs. 2.5 lakhs	Nil (basic exemption limit#)
> Rs. 2.5 lakhs and <= Rs. 5 lakhs	5% of total income exceeding Rs. 2.5 lakhs
> Rs. 5 lakhs and <= Rs. 10 lakhs	Rs. 12,500/- plus 20% of amount exceeding Rs. 5 lakhs
> Rs. 10 lakhs	Rs. 1,12,500/- plus 30% of amount exceeding Rs. 10 lakhs

#Basic exemption limit for resident individuals of the age of 60 years or more is Rs. 3 lakhs and for individuals of the age of 80 years or more (very senior citizens) is Rs. 5 lakhs.

Resident individuals having total income not exceeding Rs. 5 lakhs can avail rebate of Rs. 12,500 or actual tax liability, whichever is lower.

Alternatively, on satisfaction of certain prescribed conditions, an individual (resident/ non-resident) or HUF may opt to compute tax in respect of total income (without considering prescribed exemptions/ deductions)

Total income for TY	Tax
<= Rs. 4 lakhs	Nil (basic exemption limit)
> Rs. 4 lakhs and <= Rs. 8 lakhs	5% of total income exceeding Rs. 4 lakhs
> Rs. 8 lakhs and <= Rs. 12 lakhs	Rs. 20,000/- plus 10% of amount exceeding Rs. 8 lakhs
> Rs. 12 lakhs and <= Rs. 16 lakhs	Rs. 60,000/- plus 15% of amount exceeding Rs. 12 lakhs
> Rs. 16 lakhs and <= Rs. 20 lakhs	Rs. 1,20,000/- plus 20% of amount exceeding Rs. 16 lakhs
> Rs. 20 lakhs and <= Rs. 24 lakhs	Rs. 2,00,000/- plus 25% of amount exceeding Rs. 20 lakhs
> Rs. 24 lakhs	Rs. 3,00,000/- plus 30% of amount exceeding Rs. 24 lakhs

An individual/ HUF, having no business or professional income, can exercise his option of choosing tax regime, every year, based on his deductions.

An individual/ HUF, having income from business or profession, can exercise his option for the new tax regime, only once and the option once exercised shall apply to all subsequent TYs. Further, the option can be withdrawn once in lifetime where it was exercised by the

<table>
<tr><td></td><td>individual/ HUF having business income in the TY other than the TY in which it was exercised except where the individual/ HUF ceases to have any business income.

Resident individuals having total income not exceeding Rs. 12 lakhs can avail rebate of Rs. 60,000 or actual tax liability, whichever is lower.

Further, the concept of marginal rebate has been introduced under section 156(2) of the Act, if the total income marginally exceeds Rs. 12 lakhs.</td></tr>
<tr><td colspan="2">Partnerships</td></tr>
<tr><td>Partnerships (including Limited Liability Partnerships) ['LLP']</td><td>30%</td></tr>
<tr><td colspan="2">Companies</td></tr>
<tr><td>Resident companies Turnover/ gross receipts in TY 2024-25 <= Rs. 400 crores</td><td>25%</td></tr>
<tr><td>Other Companies</td><td>30%</td></tr>
<tr><td>Alternate regime for Indian domestic companies (subject to certain conditions) [refer Annexure 2]</td><td>22%</td></tr>
<tr><td colspan="2">Co-operative society<table><tr><td>Existing regime</td><td></td></tr><tr><td>Total income for TY</td><td>Tax</td></tr><tr><td>< = Rs. 10,000</td><td>10%</td></tr><tr><td>> Rs. 10,000 and = < Rs. 20,000</td><td>Rs. 1,000/- plus 20% of amount exceeding Rs. 10,000</td></tr><tr><td>> Rs. 20,000</td><td>Rs. 3,000/- plus 30% of amount exceeding Rs. 20,000</td></tr></table></td></tr>
<tr><td>Alternate regime for resident co-operative societies (subject to certain conditions) [refer Annexure 2]</td><td>22%</td></tr>
<tr><td colspan="2">For non-resident</td></tr>
<tr><td>Non-resident Indians

Alternatively, on satisfaction on certain prescribed conditions, an individual non-resident may opt to compute tax in respect of total income (without considering prescribed exemptions/ deductions)</td><td><table><tr><td>Total income for TY</td><td>Tax</td></tr><tr><td><= Rs. 2.5 lakhs</td><td>Nil (basic exemption limit)</td></tr><tr><td>> Rs. 2.5 lakhs and <= Rs. 5 lakhs</td><td>5% of total income exceeding Rs. 2.5 lakhs</td></tr><tr><td>> Rs. 5 lakhs and <= Rs. 10 lakhs</td><td>Rs. 12,500/- plus 20% of amount exceeding Rs. 5 lakhs</td></tr><tr><td>> Rs. 10 lakhs</td><td>Rs. 1,12,500/- plus 30% of amount exceeding Rs. 10 lakhs</td></tr></table>
<table><tr><td>Total income for TY</td><td>Tax</td></tr><tr><td><= Rs. 4 lakhs</td><td>Nil (basic exemption limit)</td></tr><tr><td>> Rs. 4 lakhs and <= Rs. 8 lakhs</td><td>5% of total income exceeding Rs. 4 lakhs</td></tr><tr><td>> Rs. 8 lakhs and <= Rs. 12 lakhs</td><td>Rs. 20,000/- plus 10% of amount exceeding Rs. 8 lakhs</td></tr><tr><td>> Rs. 12 lakhs and <= Rs. 16 lakhs</td><td>Rs. 60,000/- plus 15% of amount exceeding Rs. 12 lakhs</td></tr></table></td></tr>
</table>

	> Rs. 16 lakhs and <= Rs. 20 lakhs	Rs. 1,20,000/- plus 20% of amount exceeding Rs. 16 lakhs
	> Rs. 20 lakhs and <= Rs. 24 lakhs	Rs. 2,00,000/- plus 25% of amount exceeding Rs. 20 lakhs
	> Rs. 24 lakhs	Rs. 3,00,000/- plus 30% of amount exceeding Rs. 24 lakhs
Investor ['FPI'] (includes Foreign Institutional Investor and QFI's)	20%	
Foreign Companies	20%*	

*The rate of 20% shall be on the income received in respect of units, purchased in foreign currency.

Note: The above rates are to be increased by surcharge and health and education cess as mentioned in Annexure 1.

- **Tax deduction at source on income distributed:**

All unit holders: Section 393 of the Act provides that, income distributed by mutual fund is subject to tax withholding at source.

Resident unit holders: As per section 393(1) [Table Sl. No. 4(i)] of the Act, any person responsible for paying to a resident any income, other than income in the nature of capital gain and where such income does exceed Rs. 10,000, in respect of units of a Mutual Fund specified under schedule VII – Table Sl. No. 20 of the Act shall withhold income-tax at the rate of 10%.

Non-resident unit holders: As per section 393(2) [Table Sl. No. 10(a)] of the Act, any person responsible for paying to a non-resident, not being a company, or to a foreign company, any income in respect of units of a Mutual Fund specified under schedule VII – Table Sl. No. 20 of the Act, shall withhold income tax at the rate of 20% or as per the rates prescribed as per DTAA, whichever is lower, subject to furnishing of tax residency certificate ('TRC') in this regard.

If the non-resident unit holder produces a nil or lower withholding certificate from the income tax authorities, then tax shall be deducted at such rates mentioned in the certificate during the validity of the certificate.

The above rates (other than DTAA rate) are to be increased by surcharge and health and education cess as mentioned in Annexure 1.

- **Bonus stripping: All unit holders**

Additionally, section 175(9) of the Act, wherein in case of units purchased within a period of three months prior to the record date for entitlement of bonus and sold within nine months after the record date, the loss arising on transfer of all or any such units shall be ignored for the purpose of computing the income chargeable to tax. Further, section 175(10) of the Act provides that the loss so ignored shall be treated as cost of acquisition of such bonus units.

- **Other Benefits**

- Investments in units of the mutual fund will rank as an eligible form of investment under section 350 of the Act read with Schedule XVI, for religious and charitable trusts.
- Individuals and HUF can claim deduction from total income, under section 123 of the Act read with Schedule XV under old regime, in respect of specified investments such as equity linked savings scheme, made during the TY upto Rs. 1,50,000.

b. Wealth-tax: Wealth tax has been abolished with effect from 1 April 2015.

II] TAX IMPLICATIONS OF INVESTING IN THE UNITS OF THE EQUITY ORIENTED SCHEME OF THE MUTUAL FUND

'Equity oriented fund' means a fund as defined under section 198 of the Act, set up under a scheme of a mutual fund specified under Schedule VII - Table Sl. No. 20 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 a 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 a 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.

Mutual Fund is not liable to pay distribution tax on the income distributed. However, it is liable to deduct tax on the income distribution as per the provisions of the Act as mentioned above.

STT implications in respect of certain transactions with regard to equity-oriented scheme are listed hereunder:

Nature of Transaction	Payable by	Value on which tax shall be levied	Rates (%)
Delivery based purchase transaction in equity-oriented fund entered in a recognized stock exchange	Purchaser	Value at which units are bought	Nil
Delivery based sale transaction in units of equity-oriented fund entered in a recognized stock exchange	Seller	Value at which units are sold	0.001
Non-delivery based sale transaction in units of equity-oriented fund entered in a recognized stock exchange.	Seller	Value at which units are sold	0.025
Sale of units of an equity-oriented fund to the mutual fund	Seller	Value at which units are sold	0.001
Sale or surrender or redemption of a unit of an equity-oriented fund to an insurance company, on maturity or partial withdrawal, with respect to unit linked insurance policy issued by such insurance company on or after the first day of February, 2021	Seller	Maturity/ Withdrawal value	0.001

TAX IMPLICATION TO UNIT HOLDERS

Income-tax

- **STT: All Unit holders**

Unit holders shall be liable to pay STT in respect of transactions of purchase and sale of units of equity-oriented fund at the rates as specified in the table above.

- **Capital Gain Tax – Equity-oriented mutual fund**

As per the provisions of section 2(101)(b) of the Act, a unit of an equity-oriented mutual fund, held by the investor as a capital asset, is considered to be a short-term capital asset, if it is held for 12 months or less from the date of its acquisition by the unit holder. Accordingly, if the unit of equity-oriented mutual fund is held for a period of more than 12 months, it is treated as a long-term capital asset.

- **Where sale/ repurchase transaction of units is chargeable to STT: All Unit Holders**

Long-term capital gain

As per section 198 of the Act, long term capital gain exceeding Rs. 1.25 lakhs, would be chargeable to tax at the rate of 12.5% (to be increased by applicable surcharge and health and education cess as mentioned in Annexure 1), provided such transaction of sale is chargeable to STT. Such gain shall be calculated without inflation index and foreign currency fluctuations.

Section 90(7) of the Act provides that the cost of acquisition in respect of long-term capital units acquired before 1 February 2018, shall be deemed to be higher of the following:

1) Actual cost of acquisition of such unit; and

2) Lower of

a. Fair Market Value ('FMV') of such unit; and

b. Full value of consideration received or accruing as a result of transfer of such unit.

FMV:	
Listed on recognised stock exchange as on 31 January 2018	Highest price quoted on 31 January 2018
Listed on recognised stock exchange but not traded on 31 January 2018	Highest price of unit (when the said units was traded) on the date immediately prevailing before 31 January 2018
Not listed on recognised stock exchange	NAV as on 31 January 2018

The long term capital gain will be computed basis the above table, provided that in the case of an individual or a HUF, being a resident, where the total income as reduced by such long-term capital gain is below the maximum amount which is not chargeable to income-tax, then the long-term capital gain, shall be reduced by the amount by which the total income as so reduced falls short of the maximum amount which is not chargeable to income-tax.

Short-term capital gain

As per section 196(1) of the Act, short-term capital gain arising from the sale of unit of an equity-oriented fund entered into in a recognised stock exchange or sale of such unit of an equity-oriented fund

to the mutual fund shall be taxed at rate of 20% (to be increased by applicable surcharge and health and education cess as mentioned in Annexure 1), provided such transaction of sale is chargeable to STT.

However, in case of individuals and HUF (being a resident), where taxable income as reduced by short-term capital gain arising on sale of units of an equity-oriented fund is upto/ below the basic exemption limit, the short-term capital gain shall be reduced to the extent of the shortfall and only the balance short-term capital gain shall be subjected to the flat rate of income-tax.

Minimum Alternate Tax ('MAT')

All Indian corporate unit holders

Companies would be required to include such capital gain in computing the book profits and MAT liability under section 206 of the Act. The MAT provisions are applicable on capital gain arising on sale of shares and unit of equity-oriented fund, and the same would not be excluded from the book profits to calculate profits chargeable to MAT. Any income accruing or arising to any foreign company taxable at a lower rate by way of capital gain from transactions in securities, dividend, interest, royalty or fees for technical services shall be excluded from the ambit of MAT i.e., by excluding both the income and corresponding expenses in the computation.

Finance Act 2026 provides that MAT for companies under the old regime becomes final tax and no new MAT credit shall be generated from the TY 2026-27. The MAT rate is 14%.

In case of domestic companies, existing MAT credit accumulated up to 31 March 2026 shall be set off only if the Company opts for the new tax regime or section 201(2) of the Act for the TY beginning on or after 1 April 2026 and such set off shall be restricted to 25% of the tax payable. In case of foreign companies, existing MAT credit accumulated up to 31 March 2026 shall be set off only to the extent the normal tax payable exceeds the MAT in a given TY. Accumulated balance of MAT credit can be carried forward only for a period of fifteen years immediately succeeding the TY in which the tax credit first became allowable under section 115JAA of the Income-tax Act, 1961.

Section 206(1)(d)(ix) of the Act provides special provisions for computing MAT in cases of Ind-AS compliant companies. The provisions of MAT shall not apply to a person who has exercised the alternate option referred to in section 200(5) and 201(2) of the Act.

Investors

Under the old tax regime, an individual resident, whose total income does not exceed Rs. 5 lakh, shall be eligible for a rebate lower of amount of income-tax payable on the total income for any TY or Rs. 12,500. Such rebate shall not be available against any tax payable as per section 198 of the Act.

Further, an individual resident opting to pay tax under section 202 of the Act i.e. new tax regime and whose total income is below Rs. 12 lakhs shall be eligible for a rebate lower of amount of income-tax payable on the total income for any TY or Rs. 60,000. Such rebate shall not be available against the tax payable at special rates.

Further, in case of non-resident unit holder who is a resident of a country with which India has signed a DTAA (which is in force), income tax is payable at the rate provided in the Act or the rate provided in the said agreement, whichever is more beneficial to such non-resident unit holder.

For non-residents claiming such DTAA benefits, it is mandatory to obtain a TRC from the home country tax authority. Further, the non-residents would also be required to furnish additional information in electronically filed Form No. 41 along with the TRC.

Where sale/ repurchase is made during the minority of the child, tax will be levied on either of the parents, whose income is greater, where the said income is not covered by the exception to section 99(1)(c) of the Act. When the child attains majority, such tax liability will be on the child.

Individuals and HUF can claim deduction from total income, under section 123 read with schedule XV of the Act, under old regime, in respect of equity linked savings scheme investments made during the year upto Rs. 1,50,000.

Set off of capital losses: All unit holders

The long-term capital loss suffered on sale/ repurchase of units shall be available for set off against long-term capital gain arising on sale of other assets and balance unabsorbed long-term capital loss shall be carried forward for set off only against long-term capital gain in subsequent years.

Short-term capital loss suffered on sale/ repurchase of units shall be available for set off against both long-term and short-term capital gain arising on sale of other assets and balance unabsorbed short-term capital loss shall be carried forward for set off against capital gain in subsequent years.

Such carry forward is admissible maximum upto eight TYs.

Each unit holder is advised to consult his/ her or its own professional tax advisor before claiming set off of long-term capital loss arising on sale/ repurchase of units of an equity-oriented fund referred to above, against long-term capital gain arising on sale of other assets.

Tax deduction at source on capital gain:

Domestic unit holders

No income-tax is deductible at source from income by way of capital gain under section 393(4) [Table: Sl. No. 4] of the Act.

FPI

Under section 393(4) [Table: Sl. No.16] of the Act, no deduction shall be made from any income by way of capital gain, in respect of transfer of units referred to in section 210 of the Act.

Other non-resident unit holders (including specified overseas financial organisation)

Income-tax is deductible on long-term capital gain exceeding Rs. 1.25 lakhs arising on sale of unit of equity-oriented fund at the rate of 12.5%.

Income-tax is deductible on short-term capital gain arising on sale of unit of equity-oriented fund at the rate of 20%.

In case of non-resident unit holder who is a resident of a country with which India has signed a DTAA (which is in force), income tax is deductible at the rate provided in the Act or the rate provided in the said agreement, whichever is more beneficial to such non-resident unit holder.

If the non-resident unit holder produces a nil or lower withholding certificate from the income tax authorities, then tax shall be deducted at such rates mentioned in the certificate during the validity of the certificate.

The above rates (other than DTAA rate) are to be increased by surcharge and health and education cess as mentioned in Annexure 1.

A penal rate of tax deducted at source ('TDS') of 20% or any higher rate of TDS, as may be applicable under section 397(2)(b)(i) of the Act, shall be applicable in case of payments to investors who do not furnish Permanent Account Number ('PAN'). Further, the above provisions shall not apply to a non-resident (not being a company), or to a foreign company subject to conditions as may be prescribed.

Rule 217 of the Income-tax Rules, 2026 ('Rules') clarifies that the provisions of higher rate of tax prescribed under section 397(2)(b)(i) of the Act, shall not apply in respect of payments received by the non-residents (including foreign company) which are in nature of interest, royalty, fees for technical services, payments on transfer of any capital asset and dividend. The benefit of the same shall be available if the non-resident recipient furnishes the following details/ documents to the deductor:

- name, e-mail id, contact number;
- address in the country or specified territory outside India of which the deductee is a resident;
- a certificate of his being resident in any country or specified territory outside India from the government of that country or specified territory if the law of that country or specified territory provides for issuance of such certificate; and
- Tax identification number of the deductee in the country or specified territory of his residence and in case no such number is available, then a unique number on the basis of which the deductee is identified by the Government of that country or the specified territory of which he claims to be a resident.

Further, as per Rule 162 of the Rules, in the case of a resident person, whose PAN has become inoperative due to PAN – Aadhaar are not being linked, it shall be deemed that he has not furnished the PAN and section 397(2) of the Act shall be applicable for not furnishing the PAN.

Deduction for STT

All unit holders

Deduction in respect of STT paid is allowed under section 32 of the Act, for the purpose of computation of business income, subject to the condition that such income from taxable securities transaction is included under the head 'Profits and gains of business or profession'.

III] TAX IMPLICATIONS OF INVESTING IN SPECIFIED MUTUAL FUND

Mutual Fund is not liable to pay distribution tax on the income distributed as mentioned above. However, it is liable to deduct TDS on the income distribution as per the provisions of the Act.

TAX IMPLICATIONS TO UNIT HOLDERS

Income-tax

Capital Gain Tax – Specified Mutual Fund ('SMF')

As per the provisions of section 76 of the Act, SMF means

a. a mutual fund by whatever name called, which invest more than sixty-five percent of its total proceeds in debt and money market instruments; or
b. a fund which invests sixty-five percent or more of its total proceeds in units of such mutual fund subject to the following:

   i) the percentage of investment in debt and money market instruments or in units of a fund shall be computed with reference to the annual average of the daily closing figures;

   ii) '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.

The tax implications mentioned below are in respect of units of SMF acquired on or after 1 April 2023. Further, any capital gain arising on sale of units of SMF acquired on or after 1 April 2023 shall be treated as short-term irrespective of the period of holding.

Individuals (including NRI) and HUF

Short-term capital gain arising to individuals (including NRI) and HUFs are taxable on progressive basis, as given below:

Old regime:

Total income for TY	Tax
<= Rs. 2.5 lakhs	Nil (basic exemption limit#)
> Rs. 2.5 lakhs and <= Rs. 5 lakhs	5% of total income exceeding Rs. 2.5 lakhs
> Rs. 5 lakhs and <= Rs. 10 lakhs	Rs. 12,500/- plus 20% of amount exceeding Rs. 5 lakhs
> Rs. 10 lakhs	Rs. 1,12,500/- plus 30% of amount exceeding Rs. 10 lakhs

#Basic exemption limit for resident individuals of the age of 60 years or more is Rs. 3 lakhs and for individuals of the age of 80 years or more (very senior citizens) is Rs. 5 lakhs.

Resident individuals having total income not exceeding Rs. 5 Lakhs can avail rebate of Rs. 12,500 or actual tax liability, whichever is lower.

New regime:

Alternatively, on satisfaction of certain prescribed conditions, an individual (resident/ non-resident) or HUF may opt to compute tax in respect of total income (without considering prescribed exemptions/ deductions) as follows:

Total income for TY	Tax
<= Rs. 4 lakhs	Nil (basic exemption limit)
> Rs. 4 lakhs and <= Rs. 8 lakhs	5% of total income exceeding Rs. 4 lakhs
> Rs. 8 lakhs and <= Rs. 12 lakhs	Rs. 20,000/- plus 10% of amount exceeding Rs. 8 lakhs
> Rs. 12 lakhs and <= Rs. 16 lakhs	Rs. 60,000/- plus 15% of amount exceeding Rs. 12 lakhs
> Rs. 16 lakhs and <= Rs. 20 lakhs	Rs. 1,20,000/- plus 20% of amount exceeding Rs. 16 lakhs
> Rs. 20 lakhs and <= Rs. 24 lakhs	Rs. 2,00,000/- plus 25% of amount exceeding Rs. 20 lakhs
> Rs. 24 lakhs	Rs. 3,00,000/- plus 30% of amount exceeding Rs. 24 lakhs

An individual/ HUF, having no business or professional income, can exercise his option of choosing tax regime, every year, based on his deductions.

An individual/ HUF, having income from business or professional, can exercise his option for the new tax regime, only once and the option once exercised, shall apply to all subsequent TYs. Further, the option can be withdrawn once in lifetime where it was exercised by the Individual/ HUF having business income in the TY other than the TY in which it was exercised except where Individual/ HUF ceases to have any business income.

Resident individuals having total income not exceeding Rs. 12 lakhs can avail rebate of Rs. 60,000 or actual tax liability, whichever is lower. Further, the concept of marginal rebate has been introduced under section 156(2) of the Act, if the total income marginally exceeds Rs. 12 lakhs.

However, in case of such other non-resident unit holder who is a resident of a country with which India has signed a DTAA (which is in force) income-tax is payable at the rate provided in the Act or the rate provided in the said agreement, whichever is more beneficial to such other non-resident unit holder.

For non-residents claiming such DTAA benefits, it is mandatory to obtain a TRC from the home country tax authority. Further, the non-residents would also be required to furnish additional information in electronically filed Form No. 41 along with the TRC.

Where sale/ repurchase is made during the minority of the child, tax will be levied on either of the parents, whose income is greater, where the said income is not covered by the exception to section 99(1)(c) of the Act. When the child attains majority, such tax liability will be on the child.

Domestic Company

Particulars	Tax Rate
Alternate regime for Indian domestic companies (subject to certain conditions) [refer Annexure 2]	22%
Resident companies Turnover/ gross receipts in TY 2024-25 <= Rs. 400 crores	25%
Other Companies	30%

Resident local authority

The tax rate applicable in case of local authority shall be 30%.

Resident co-operative society

Short-term capital gain arising to a co-operative society (being resident) are taxable on progressive basis as given below:

Co-operative society	
Existing regime	
Total income for TY	**Tax**
< = Rs. 10,000	10%
> Rs. 10,000 and = < Rs. 20,000	Rs. 1,000/- plus 20% of amount exceeding Rs. 10,000
> Rs. 20,000	Rs. 3,000/- plus 30% of amount exceeding Rs. 20,000

For the resident co-operative societies opting for alternate tax regime, (subject to certain conditions) the tax rate shall be 22% (refer Annexure 2).

FPI

The tax rate applicable in case of FPI (including both corporate and non-corporate FPI) shall be 30%. However, in case of FPI unit holder who is a resident of a country with which India has signed a DTAA (which is in force) income tax is payable at the rate provided in the Act or the rate provided in the said agreement, whichever is more beneficial to such FPI unit holder subject to availability of requisite documents (i.e TRC, e-filed Form No. 41).

Specified overseas financial organisations

Particulars	Tax Rate (%)
Corporate	35
Non-corporate	30

However, in case of specified overseas financial organisation unit holder who is a resident of a country with which India has signed a DTAA (which is in force) income tax is payable at the rate provided in the Act or the rate provided in the said agreement, whichever is more beneficial to such specified overseas financial organisation unit holder subject to availability of requisite documents (i.e TRC, e-filed Form No. 41).

Foreign Corporate

The tax rate applicable in case of foreign company shall be 35%.
The above tax rates for all the above categories shall be increased by surcharge and health and education cess, applicable as provided in Annexure 1.

Each unit holder is advised to consult his/ her or its own professional tax advisor for application of tax rates on short-term capital gain arising on sale/ repurchase of such units (other than unit of equity-oriented fund referred to above) purchased in foreign currency.

MAT

All Indian corporate unit holders

Companies would be required to include such capital gain in computing the book profits and MAT liability under section 206 of the Act. Any income accruing or arising to any foreign company taxable at a lower rate by way of capital gain from transactions in securities, interest, royalty or fees for technical services shall be excluded from the ambit of MAT i.e., by excluding both the income and corresponding expenses in the computation.

Finance Act 2026 provides that MAT for companies under the old regime becomes final tax and no new MAT credit shall be generated from the TY 2026-27. The MAT rate is 14%.

In case of domestic companies, existing MAT credit accumulated up to 31 March 2026 shall be set off only if the Company opts for the new tax regime or section 201(2) of the Act for the TY beginning on or after 1 April 2026 and such set off shall be restricted to 25% of the tax payable. In case of foreign companies, existing MAT credit accumulated up to 31 March 2026 shall be set off only to the extent the normal tax payable exceeds the MAT in a given TY. Accumulated balance of MAT credit can be carried forward only for a period of fifteen years immediately succeeding the TY in which the tax credit first became allowable under section 115JAA of the Income-tax Act, 1961.

Section 206(1)(d)(ix) of the Act provides special provisions for computing MAT in cases of Ind-AS compliant companies. The provisions of MAT shall not apply to a person who has exercised the alternate option referred to in section 200(5) and 201(2) of the Act.

Set off of capital losses: All unit holders

Short-term capital loss suffered on sale/ repurchase of units shall be available for set off against both long-term and short-term capital gain arising on sale of other assets and balance unabsorbed short-term capital loss shall be carried forward for set off against capital gain in subsequent years. Such carry forward is admissible maximum upto eight TYs.

Tax deduction at source on capital gain

Domestic unit holders

No income-tax is deductible at source from income by way of capital gain under section 393(4) [Table: Sl. No. 4] of the Act.

FPI

Under section 393(4) [Table: Sl. No. 16] of the Act, no deduction shall be made from any income by way of capital gain, in respect of transfer of units referred to in Section 210 of the Act.

Other non-resident unit holders (including specified overseas financial organisation)

Income-tax is deductible on short-term capital gain arising on sale/ repurchase of such units purchased in foreign currency at the rates mentioned in table below.

Particulars	Tax Rate (%)
Corporate	35
Non-corporates	30

The above tax rates shall be increased by surcharge and health and education cess, applicable as provided in Annexure 1.

In case of non-resident unit holders who opt for the dematerialised form of the scheme, at the time of maturity of the scheme, where applicable, tax will be deducted at source based on tax status of the investor downloaded from his/ her depository account on the gross consideration payable by the fund, prior to remittance of the amount due to the unit holders. In the case of applicants who opt for account statement form of the scheme, at the time of maturity of the scheme, where applicable, tax will be deducted at source by the fund on the capital gain prior to remittance of the amount due to the unit holders.

In case of non-resident unit holder who is a resident of a country with which India has signed a DTAA (which is in force), income tax is deductible at the rate provided in the Act or the rate provided in the said agreement, whichever is more beneficial to such non-resident unit holder.

For non-residents claiming such DTAA benefits, it is mandatory to obtain a TRC from the home country tax authority. Further, the non-residents would also be required to furnish additional information in electronically filed Form No. 41 along with the TRC.

If the non-resident unit holder produces a nil or lower withholding certificate from the income tax authorities, then tax shall be deducted at such rates mentioned in the certificate during the validity of the certificate.

A penal rate of TDS of 20% or any higher rate of TDS, as may be applicable under section 397(2)(b)(i) of the Act, shall be applicable in case of payments to investors who do not furnish PAN. Further, the above provisions shall not apply to a non-resident (not being a company), or to a foreign company subject to conditions as may be prescribed.

Rule 217 of the Rules clarifies that the provisions of higher rate of tax prescribed under section 397(2)(b)(i) of the Act, shall not apply in respect of payments received by the non-residents (including foreign company) which are in nature of interest, royalty, fees for technical services, payments on transfer of any capital asset and dividend. The benefit of the same shall be available if the non-resident recipient furnishes the following details/ documents to the deductor:

- name, e-mail id, contact number;
- address in the country or specified territory outside India of which the deductee is a resident;
- a certificate of his being resident in any country or specified territory outside India from the Government of that country or specified territory if the law of that country or specified territory provides for issuance of such certificate; and
- Tax identification number of the deductee in the country or specified territory of his residence and in case no such number is available, then a unique number on the basis of which the deductee is identified by the Government of that country or the specified territory of which he claims to be a resident.

Further, as per Rule 162 of the Rules, in the case of a resident person, whose PAN has become inoperative due to PAN – Aadhaar are not being linked, it shall be deemed that he has not furnished the PAN and section 397(2) of the Act shall be applicable for not furnishing the PAN.

IV] TAX IMPLICATIONS OF INVESTING IN THE OTHER SCHEMES OF THE MUTUAL FUND

Mutual fund is not liable to pay distribution tax on the income distributed. However, it is liable to deduct TDS on the income distribution as per the provisions of the Act.

TAX IMPLICATIONS TO UNIT HOLDERS

Income-tax

Capital Gain Tax – Other mutual funds

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

An unlisted mutual fund unit (other than an equity-oriented fund or SMF) is treated as a short-term capital asset if held for 24 months or less, and as a long-term capital asset if held for more than 24 months. Where the mutual fund units are listed on a recognized stock exchange in India, the period of holding shall be reduced from 24 months to 12 months.

Short-term capital gain

Individuals (including NRI) and HUF

Short-term capital gain arising to individuals (including NRI) and HUFs are taxable on progressive basis, as given below:

Old regime:

Total income for TY	Tax
<= Rs. 2.5 lakhs	Nil (basic exemption limit#)
> Rs. 2.5 lakhs and <= Rs. 5 lakhs	5% of total income exceeding Rs. 2.5 lakhs
> Rs. 5 lakhs and <= Rs. 10 lakhs	Rs. 12,500/- plus 20% of amount exceeding Rs. 5 lakhs
> Rs. 10 lakhs	Rs. 1,12,500/- plus 30% of amount exceeding Rs. 10 lakhs

#Basic exemption limit for resident individuals of the age of 60 years or more is Rs. 3 lakhs, for individuals of the age of 80 years or more (very senior citizens) is Rs. 5 lakhs.

Resident individuals having total income not exceeding Rs. 5 lakhs can avail rebate of Rs. 12,500 or actual tax liability, whichever is lower.

New regime:

Alternatively, on satisfaction of certain prescribed conditions, an individual (resident/ non-resident) or HUF may opt to compute tax in respect of total income (without considering prescribed exemptions/ deductions) as follows:

Total income for TY	Tax
<= Rs. 4 lakhs	Nil (basic exemption limit)
> Rs. 4 lakhs and <= Rs. 8 lakhs	5% of total income exceeding Rs. 4 lakhs
> Rs. 8 lakhs and <= Rs. 12 lakhs	Rs. 20,000/- plus 10% of amount exceeding Rs. 8 lakhs
> Rs. 12 lakhs and <= Rs. 16 lakhs	Rs. 60,000/- plus 15% of amount exceeding Rs. 12 lakhs
> Rs. 16 lakhs and <= Rs. 20 lakhs	Rs. 1,20,000/- plus 20% of amount exceeding Rs. 16 lakhs
> Rs. 20 lakhs and <= Rs. 24 lakhs	Rs. 2,00,000/- plus 25% of amount exceeding Rs. 20 lakhs
> Rs. 24 lakhs	Rs. 3,00,000/- plus 30% of amount exceeding Rs. 24 lakhs

An individual/ HUF, having no business or professional income, can exercise his option of choosing tax regime, every year, based on his deductions.

An individual/ HUF, having income from business or professional, can exercise his option for the new tax regime, only once and the option once exercised, shall apply to all subsequent TYs. Further, the option can be withdrawn once in lifetime where it was exercised by the Individual/ HUF having business income in the TY other than the TY in which it was exercised except where Individual/ HUF ceases to have any business income.

Resident individuals having total income not exceeding Rs. 12 lakhs can avail rebate of Rs. 60,000 or actual tax liability, whichever is lower. Further, the concept of marginal rebate has been introduced under section 156(2) of the Act, if the total income marginally exceeds Rs. 12 lakhs.

However, in case of such other non-resident unit holder who is a resident of a country with which India has signed a DTAA (which is in force) income-tax is payable at the rate provided in the Act or the rate provided in the said agreement, whichever is more beneficial to such other non-resident unit holder.

For non-residents claiming such DTAA benefits, it is mandatory to obtain a TRC from the home country tax authority. Further, the non-residents would also be required to furnish additional information in electronically filed Form no. 41 along with the TRC.

Where sale/ repurchase is made during the minority of the child, tax will be levied on either of the parents, whose income is greater, where the said income is not covered by the exception to section 99(1)(c) of the Act. When the child attains majority, such tax liability will be on the child.

Domestic Company

Particulars	Tax Rate
Alternate regime for Indian domestic companies (subject to certain conditions) [refer Annexure 2]	22%
Resident companies Turnover/ gross receipts in TY 2024-25 <= Rs. 400 crores	25%
Other Companies	30%

Resident local authority

The tax rate applicable in case of local authority shall be 30%.

Resident co-operative society

Short-term capital gain arising to a co-operative society (being resident) are taxable on progressive basis as given below:

Co-operative society	
Existing regime	
Total income for TY	**Tax**
< = Rs. 10,000	10%
> Rs. 10,000 and = < Rs. 20,000	Rs. 1,000/- plus 20% of amount exceeding Rs. 10,000
> Rs. 20,000	Rs. 3,000/- plus 30% of amount exceeding Rs. 20,000

For the resident co-operative societies opting for alternate tax regime (subject to certain conditions), the tax rate shall be 22% (refer Annexure 2).

FPI

The tax rate applicable in case of FPI (including both corporate and non-corporate FPI) shall be 30%. However, in case of FPI unit holder who is a resident of a country with which India has signed a DTAA (which is in force) income tax is payable at the rate provided in the Act or the rate provided in the said

agreement, whichever is more beneficial to such FPI unit holder subject to availability of requisite documents (i.e TRC, e-filed Form No. 41).

Specified overseas financial organisations

Particulars	Tax Rate (%)
Corporate	35
Non-corporates	30

However, in case of specified overseas financial organisation unit holder who is a resident of a country with which India has signed a DTAA (which is in force) income tax is payable at the rate provided in the Act or the rate provided in the said agreement, whichever is more beneficial to such specified overseas financial organisation unit holder subject to availability of requisite documents (i.e TRC, e-filed Form No. 41).

Foreign corporate

The tax rate applicable in case of Foreign Company shall be 35%.

The above tax rates for all the above categories shall be increased by surcharge and health and education cess, applicable as provided in Annexure 1.

Each unit holder is advised to consult his/ her or its own professional tax advisor for application of tax rates on short-term capital gain arising on sale/ repurchase of such units (other than unit of equity-oriented fund referred to above) purchased in foreign currency.

Long-term capital gain

As per section 197 of the Act, long-term capital gain would be chargeable to tax at the rate of 12.5% (to be increased by applicable surcharge and health and education cess as mentioned in Annexure 1).

However, in case of non-residents unit holder who is a resident of a country with which India has signed a DTAA (which is in force) income tax is payable at the rate provided in the Act or the rate provided in the said agreement, whichever is more beneficial to such unit holder.

The following amounts shall be deductible from the full value of consideration, to arrive at the amount of capital gain:
- Cost of acquisition of units, and
- Expenditure incurred wholly and exclusively in connection with such transfer.

In case of individuals and HUF (being a resident), where taxable income as reduced by long-term capital gain arising on sale of units (other than unit of an equity-oriented fund) is upto/ below the basic exemption limit, the long-term capital gain shall be reduced to the extent of the shortfall and only the balance long-term capital gain shall be subjected to the flat rate of income-tax.

MAT

All Indian corporate unit holders

Companies would be required to include capital gain in computing the book profits and MAT liability under section 206 of the Act. Any income accruing or arising to any foreign company by way of capital gain from transactions in securities, dividend, interest, royalty or fees for technical services taxable at a lower rate shall be excluded from the ambit of MAT i.e., by excluding both the income and corresponding expenses in the computation.

Finance Act 2026 provides that MAT for companies under the old regime becomes final tax and no new MAT credit shall be generated from the TY 2026-27. The MAT rate is 14%.

In case of domestic companies, existing MAT credit accumulated up to 31 March 2026 shall be set off only if the Company opts for the new tax regime or section 201(2) of the Act for the TY beginning on or after 1 April 2026 and such set off shall be restricted to 25% of the tax payable. In case of foreign companies, existing MAT credit accumulated up to 31 March 2026 shall be set off only to the extent the normal tax payable exceeds the MAT in a given TY. Accumulated balance of MAT credit can be carried forward only for a period of fifteen years immediately succeeding the TY in which the tax credit first became allowable under section 115JAA of the Income-tax Act, 1961.

Section 206(1)(d)(ix) of the Act provides special provisions for computing MAT in cases of Ind-AS compliant companies. The provisions of MAT shall not apply to a person who has exercised the alternate option referred to in section 200(5) and 201(2) of the Act.

Set off of capital losses: All unit holders

The long-term capital loss suffered on sale/ repurchase of units shall be available for set off against long-term capital gain arising on sale of other assets and balance unabsorbed long-term capital loss shall be carried forward for set off only against long-term capital gain in subsequent years.

Short-term capital loss suffered on sale/ repurchase of units shall be available for set off against both long-term and short-term capital gain arising on sale of other assets and balance unabsorbed short-term capital loss shall be carried forward for set off against capital gain in subsequent years.

Such carry forward is admissible maximum upto eight TYs.

Tax deduction at source on capital gain

Domestic unit holders

No income-tax is deductible at source from income by way of capital gain under section 393(4) [Table: Sl. No. 4] of the Act.

FPI

Under section 393(4) [Table: Sl. No. 16] of the Act, no deduction shall be made from any income by way of capital gain, in respect of transfer of units referred to in section 210 of the Act.

Specified overseas financial organisations

Long-term capital gain

As per section 393(2) of the Act (Table Sl No. 12), income-tax is deductible on long-term capital gain arising on sale/ repurchase of such units purchased in foreign currency, at the rate of 12.5% for both corporate and non-corporate:

Short-term capital gain

Income-tax is deductible on short-term capital gain arising on sale/ repurchase of such units purchased in foreign currency at the rates mentioned in table below.

Particulars	Tax Rate (%)
Corporate	35

Non-Corporate	30

Other non-resident unit holders

Long-term capital gain

Income-tax is deductible on long-term capital gain arising on sale/ repurchase of units at the rates of 12.5%.

Short-term capital gain

Income tax is deductible on short-term capital gain arising on sale/ repurchase of units at the marginal rates, viz. at the rates mentioned in table below.

Particulars	Tax Rate (%)
Corporate	35
Non-Corporate	30

The above tax rates for all the above categories shall be increased by surcharge and health and education cess, applicable as provided in Annexure 1.

In case of non-resident unit holders who opt for the dematerialised form of the scheme, at the time of maturity of the scheme, where applicable, tax will be deducted at source based on tax status of the investor downloaded from his/ her depository account on the gross consideration payable by the fund, prior to remittance of the amount due to the unit holders. In the case of applicants who opt for account statement form of the scheme, at the time of maturity of the scheme, where applicable, tax will be deducted at source by the fund on the capital gain prior to remittance of the amount due to the unit holders.

In case of non-resident unit holder who is a resident of a country with which India has signed a DTAA (which is in force), income-tax is deductible at the rate provided in the Act or the rate provided in the said agreement, whichever is more beneficial to such non-resident unit holder.

For non-residents claiming such DTAA benefits, it is mandatory to obtain a TRC from the home country tax authority. Further, the non-residents would also be required to furnish additional information in electronically filed Form No. 41 along with the TRC. If the non-resident unit holder produces a nil or lower withholding certificate from the income tax authorities, then tax shall be deducted at such rates mentioned in the certificate during the validity of the certificate.

A penal rate of TDS of 20% or any higher rate of TDS, as may be applicable under section 397(2)(b)(i) of the Act, shall be applicable in case of payments to investors who do not furnish PAN. Further, the above provisions shall not apply to a non-resident (not being a company), or to a foreign company subject to conditions as may be prescribed.
Rule 217 of the Rules clarifies that the provisions of higher rate of tax prescribed under section 397(2)(b)(i) of the Act, shall not apply in respect of payments received by the non-residents (including foreign company) which are in nature of interest, royalty, fees for technical services, payments on transfer of any capital asset and dividend. The benefit of the same shall be available if the non-resident recipient furnishes the following details/ documents to the deductor:

- name, e-mail id, contact number;
- address in the country or specified territory outside India of which the deductee is a resident;
- a certificate of his being resident in any country or specified territory outside India from the Government of that country or specified territory if the law of that country or specified territory provides for issuance of such certificate; and
- Tax identification number of the deductee in the country or specified territory of his residence and in case no such number is available, then a unique number on the basis of which the deductee is

identified by the Government of that country or the specified territory of which he claims to be a resident.

Further, as per Rule 162 of the Rules, in the case of a resident person, whose PAN has become inoperative due to PAN – Aadhaar are not being linked, it shall be deemed that he has not furnished the PAN and section 397(2) of the Act shall be applicable for not furnishing the PAN

For benefits (if any) available under the Act, each Investor/ Unit holder is advised to consult his/ her or its own professional tax advisor.

Compliance with Foreign Accounts Tax Compliance Act ('FATCA') and Common Reporting Standards ('CRS') requirements:

FATCA and CRS compliance may require disclosure regarding your investment in the units of the Scheme.

Investors are further informed that the AMC/ Fund are required to adhere to various requirements inter alia including submission of various information/ details relating to the investors in the schemes of the mutual fund, to authorities/ third parties including the U.S Internal Revenue Service ('IRS') or the Indian tax authorities, for the purpose of onward transmission to the U.S. IRS or such other authority (including governments of jurisdictions that have signed CRS Multilateral Competent Authority Agreement) as specified under the FATCA CRS regulations from time to time. The information disclosed may include (but is not limited to) the identity of investors and their beneficial owners and controlling persons, their residential status/ details, details of income from the fund. Accordingly, investors are requested to provide all the necessary information/ declarations and to comply with any reasonable request from the AMC/ Fund to allow the AMC/ Fund to comply with such information reporting requirements.

Accordingly, all new investors are mandatorily required to provide FACTA/ CRS declaration effective November 01, 2015. Any application form provided without these details shall be rejected.

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

FATCA DISCLOSURE – Foreign Account Tax Compliance Act

Sections 1471 through 1474 of the U.S. Internal Revenue Code of 1986 ('FATCA') impose a reporting regime and, potentially, a 30% withholding tax with respect to certain payments to and by certain non-U.S. financial institutions ['foreign financial institutions', or 'FFIs' (as defined by FATCA)] unless they enter into an agreement with the US IRS to provide information about accounts held with them by USA persons or entities controlled by USA persons. The AMC/ Fund will be classified as an FFI.

The United States and India have entered into an intergovernmental agreement (the 'IGA') with respect to FATCA. Pursuant to the IGA, the AMC/ Fund expects not to be subject to withholding under FATCA on any payments it receives. Further, the AMC/ Fund expects not to be required to withhold under FATCA from payments it makes. Under the IGA the AMC/ Fund may be required to report certain information in respect of its investors to third parties, including the U.S IRS or the Indian tax authorities, for the purpose of onward transmission to the U.S. IRS. The information disclosed may include (but is not limited to) the identity of investors and their beneficial owners and controlling persons, their residential status / details, details of income from the fund. An investor will therefore be required to comply with any reasonable request from the AMC/ Fund for such information, to allow the AMC/ Fund to comply with such information reporting requirements. Prospective investors should refer to the SAI/ SID for further information.

In the event that any information furnished by the AMC / Fund in respect of reportable accounts is found to be false or inaccurate and such inaccuracy is due to false or inaccurate information furnished by the investor(s), the Income-tax Authority may impose a penalty of INR 5,000 for each such inaccurate reportable account. In such instances, the AMC/ Fund has the right to recover this penalty from the investor(s) or adjust such sum from the moneys payable to the investor(s).

TO ENSURE COMPLIANCE WITH IRS CIRCULAR 230 AND SUCH OTHER APPLICABLE LAWS, EACH TAXPAYER IS HEREBY NOTIFIED THAT:

(A) ANY TAX DISCUSSION HEREIN IS NOT INTENDED OR WRITTEN TO BE USED, AND CANNOT BE USED BY THE TAXPAYER FOR THE PURPOSE OF AVOIDING U.S. FEDERAL INCOME TAX PENALTIES OR ANY OTHER AUTHORITY THAT MAY BE IMPOSED ON THE TAXPAYER;

(B) ANY SUCH TAX DISCUSSION WAS WRITTEN TO SUPPORT THE PROMOTION OR MARKETING OF THE TRANSACTIONS OR MATTERS ADDRESSED HEREIN; AND

(C) THE TAXPAYER SHOULD SEEK ADVICE BASED ON THE TAXPAYER'S PARTICULAR CIRCUMSTANCES FROM AN INDEPENDENT TAX ADVISOR.

Annexure 1 – Rate of surcharge and health and education cess

Type of person	Surcharge (%)*
Foreign company (income not exceeding Rs. 1 crore in a year)	NIL
Foreign company (income exceeding Rs. 1 crore, but upto Rs. 10 crores in a year)	2
Foreign company (income exceeding Rs. 10 crores in a year)	5
Domestic company not opting for alternate tax regime under section 200 of the Act (income not exceeding Rs. 1 crore in a year)	NIL
Domestic company, not opting for alternate tax regime under section 200 of the Act (income exceeding Rs. 1 crore, but upto Rs. 10 crores in a year)	7
Domestic company, not opting for alternate tax regime under section 200 of the Act (income exceeding Rs. 10 crores in a year)	12
Individuals, HUFs, AOP or BOI, whether incorporated or not, and artificial juridical person with income not exceeding Rs. 50 lakhs	NIL
Individuals, HUFs, AOP or BOI, whether incorporated or not, artificial juridical person and Non-corporate FPI for income exceeding Rs. 50 lakhs but upto Rs. 1 crore	10
Individuals, HUFs, AOP or BOI, whether incorporated or not, artificial juridical person and Non-corporate FPI for income exceeding Rs. 1 crore but upto Rs. 2 crore	15
Individuals, HUFs, AOP or BOI, whether incorporated or not, artificial juridical person and Non-corporate FPI for income exceeding Rs. 2 crore but upto Rs. 5 crores However, - Enhanced surcharged shall not apply on income under the provisions of section196, 197 and 198 of the Act. - The enhanced surcharge shall not apply to capital gain arising on sale of any security including derivatives, debentures, bonds, etc. in the hands of FPI. - The enhanced surcharge shall not apply to dividend income. - The enhanced surcharge shall not apply to AOP consisting of only companies as its members. Hence, the maximum rate of surcharge on tax payable on such incomes shall be 15%.	25
Individuals, HUFs, AOP or BOI, whether incorporated or not, artificial juridical person and Non-corporate FPI for income exceeding Rs. 5 crores However, - The enhanced surcharge shall not apply in case the assessee opts to pay tax as the new regime under section 202 of the Act. - Enhanced surcharged shall not apply on income under the provisions of section196, 197 and 198 of the Act. - The enhanced surcharge shall not apply to dividend income. - The enhanced surcharge shall not apply to capital gain arising on sale of any security including derivatives, debentures, bonds, etc. in the hands of FPI. - The enhanced surcharge shall not apply to AOP consisting of only companies as its members.	37

Hence, the maximum rate of surcharge on tax payable on such incomes shall be 15%.	
Co-operative society not opting to be taxed under section 203 of the Act, local authority and firms (including LLP) for income not exceeding Rs. 1 crore	NIL
Co-operative society not opting to be taxed under section 203 of the Act, for income exceeding Rs. 1 crore but not exceeding Rs. 10 crores	7
Co-operative society not opting to be taxed under section 203 of the Act, for income exceeding Rs. 10 crores	12
Local authority and firms (including LLP) for income exceeding Rs. 1 crore	12
Companies/ co-operative societies opting for alternate tax regime (i.e under section 200 and section 203, of the Act)	10

*An additional surcharge, by way of health and education cess, is payable at the rate of 4% on the amount of tax payable plus surcharge, if any, as calculated above.

Annexure 2 – Alternate option of taxation

Companies

Domestic companies have an option to pay tax at the reduced rate of 22% plus applicable surcharge and cess as per section 200 of the Act. Further, as per section 206(1)(q) of the Act, a person who has exercised the option referred in section 200 of the Act, have been excluded from the applicability of provisions of MAT.

- The total income is computed without claiming prescribed deductions or set-off of loss.
- The option needs to be exercised within the prescribed time for filing the under section 263(1) of the Act and such option once exercised shall apply to subsequent TYs.

Co-operative societies

Resident co-operative societies have an option to pay tax at the reduced rate of 22% plus applicable surcharge and cess as per section 203 of the Act. Further, as per section 206(2)(d) of the Act, a person who has exercised the option referred in section 203 of the Act, have been excluded from the applicability of provisions of alternate minimum tax ('AMT').

- The total income is computed without claiming prescribed deductions or set-off of loss.
- The option needs to be exercised within the prescribed time for filing the under section 263(1) of the Act and such option once exercised shall apply to subsequent TYs.

B. LEGAL INFORMATION

1. FAX / SCAN SUBMISSION

In order to facilitate quick processing of financial transactions and/ or Financial transaction instructions of investors the AMC/Trustee/ Mutual Fund may (at its sole discretion and without being obliged in any manner to do so and without being responsible and/or liable in any manner whatsoever) accept and process any financial transactions towards an Initial Purchase, additional purchase, SIP, STP, SWP along with necessary prerequisite supporting documents and/or instructions submitted by an investor/ unit holder by facsimile (fax)/scan image by electronic mail (email) to designated email ids and the Investor/unit holder voluntarily and with full knowledge takes and assumes any and all risks associated therewith. The AMC/Trustee/Mutual Fund shall have no obligation to check or verify the authenticity or accuracy of fax/scan requests purporting to have been sent by the Investor and may act thereon as if same had been duly given by the Investors.

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

i. The investor shall seek a confirmation from the AMC for successful receipt of the fax/scan submission by the AMC. The confirmation can be sought from respective branch of AMC, contact details of which are available on the website of Mutual Fund (Baroda BNP Paribas Mutual Fund). In

case, the transaction is not received by the AMC, then the AMC shall not be liable to indemnify the investor for such action.

ii. The investor must submit the original within 24 hours of submission of the fax/scan request. Hence, Investors are requested to choose from amongst email ids based on nearest feasible location.

iii. The investor must indicate by marking/stamping "Original for record purpose only" on the face of the original request submitted. It may be noted that if such indication is not there on the original request when submitted, there is a risk of processing the original again as a fresh transaction and the investor could be faced with adverse consequences.

iv. It may be noted that in the event the processing is based on the fax/scan request, any discrepancy between the original and fax request may not be rectifiable.

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

2. KNOW YOUR CLIENT (KYC) INFORMATION / DOCUMENTS

Investors are requested to note that KYC compliance is mandatory for all the investments irrespective of amount of application. Also SEBI Master circular has mandated that the uniform KYC form and supporting documents shall be used by all SEBI registered intermediaries in respect of all new clients from January 1, 2012.

Further, SEBI Master circular has developed a mechanism for centralization of the KYC records in the securities market to bring about uniformity in securities markets. Accordingly, KYC registration is being centralised through KYC Registration Agencies (KRA) registered with SEBI. Thus each investor has to undergo a uniform KYC process only once in the securities market and the details would be shared with other intermediaries by the KRA. Investors are requested to note the following:

Fund / AMC / Trustee reserves the right to carry out enhanced due diligence based on its internal client due diligence policy.

Investors are requested to further note that:

i. **Minors:** In respect of a Minor applicant, the Guardian should obtain a KYC confirmation / acknowledgement in his / her own name and quote it while investing in the name of the minor. The Minor, upon attaining majority, should immediately apply for a KYC Confirmation in his / her own capacity and intimate it to Baroda BNP Paribas Mutual Fund, in order to transact further in his / her own capacity. Guardian's KYC Compliance is mandatory even if minor has his / her own KYC acknowledgement.

ii. **Power of Attorney (PoA) Holder:** Investors desirous of investing through a PoA must note that the KYC confirmation/ acknowledgement is required to be obtained by both the PoA issuer (i.e. Investor) and the Attorney (i.e., the holder of PoA).

iii. **Transmission (in case of death of the unit holder):** If an individual becomes a Baroda BNP Paribas Mutual Fund Investor due to an operation of law, e.g. transmission of units upon death of an Investor, the claimant will be required to obtain KYC confirmation / acknowledgement. If the deceased is the sole applicant, the claimant should submit his / her KYC confirmation / acknowledgement along with the other relevant documents to effect the transmission of units in his / her favour.

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

Operationalisation of CKYC:

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

The aforesaid forms are available on our website (Baroda BNP Paribas Mutual Fund).

AMC reserves the right to validate the investors details with the records of KRA, income tax database; as the case may be either before allotting the units or subsequently. AMC further reserves the right to refund the investments made subsequently, if it is found that a valid KYC confirmation/ acknowledgement is not provided & valid PAN is not quoted on such application(s), refund will be done at applicable NAV, subject to payment of applicable exit load. The AMC reserves the right to obtain additional documents / information in terms of SEBI circular no. CIR/MIRSD/2/2013 dated January 24, 2013.

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

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

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

3. **CHANGE OF ADDRESS (COA)**

a) For KYC not complied folios (at AMC branches / ISCs of RTA) :
   - KYC Application Form
   - Proof of new address (POA)* and
   - Proof of identity (POI)*: Only PAN card copy shall be considered if PAN is updated in the folio or other proof of identity if PAN is not updated in the folio.

b) For KYC complied folios (at KRA) :
   - Proof of new address (POA) and
   - Any other document/ form that the KYC Registration Agency (KRA) may specify form time to time.

4. **PROCESS FOR CHANGE OF BANK MANDATE**

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

1. The original of any of the following documents of the new bank account shall be required:
   i. Cancelled original cheque of the new bank mandate with first unitholder name and bank account number printed on the face of the cheque OR
   ii. Self-attested copy of bank statement OR
   iii. Bank pass book page with account number, account holder's name and address with current entries not older than 3 months OR
   iv. Bank Letter* duly signed by branch manager / authorized personnel
2. Self-attested photocopy of any of the above stated document of the old bank account with first unitholder name and bank account number printed on the face of the cheque. In case, old bank

account is already closed, a duly signed and stamped original letter from such bank* on the letter head of bank, confirming the closure of said account shall be required

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

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

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

In case, the request for change in bank account information being invalid / incomplete / dissatisfactory in respect of signature mismatch/ document insufficiency / not complying with any requirements as stated above, the request for such change will not be processed. Redemptions / IDCW payments, if any, will be processed as per specified service standards and the last registered bank account information will be used for such payments to Unit holders. The AMC reserves the right to collect any additional documents or exempt any document to be submitted on a case to case basis.

5. ACCOUNT NUMBER (PAN):

- SEBI has made it mandatory for all investors (including NRIs, Power of Attorney holders and Guardians of minors) to mention in the application form for purchase, their PAN, irrespective of the amount of purchase.
- In case the application is in joint names, PAN of each of the investors shall be mentioned.
- Where the investor is a minor and does a not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the court appointed legal guardian, as the case may be.
- In order that the AMC / Registrar may verify that the PAN of the investor (in case of application in joint names, PAN of each of the applicants) has been correctly quoted in the application form, investors are advised to attach along with the application form, a self-certified photocopy of the PAN card(s), or to provide the original PAN Card for verification. The original PAN Card will be returned immediately across the counter after verification.
- Applications that are not accompanied by duly verified copy(ies) of the PAN card(s) are liable to be rejected.
- Exemption from the requirement of PAN: investment from State of Sikkim, with micro investments upto Rs. 50, 000 per year per investor.

6. THIRD-PARTY PAYMENT

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

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

a. Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum / one time subscription through Payroll deductions or deductions out of expense reimbursements. The AMC shall exercise extra due diligence in terms of ensuring the authenticity of such arrangements from a fraud prevention and KYC perspectives.
b. Custodian on behalf of an FII or a client
c. Payment by the AMC to an empaneled distributor on account of commission / incentive etc. in the form of Mutual Fund Units of the schemes managed by the AMC through SIP or lump sum / one-time subscription, subject to compliance with SEBI regulations and Guidelines issued by AMFI, from

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

d. Payment by a Corporate to its Agent / Distributor / Dealer (similar arrangement with principal-Agent relationship), on account of commission or incentive payable for sale of its goods / services, in form of the Mutual fund units through SIP or lump sum / one-time subscription, subject to compliance with SEBI regulations and Guidelines issued by AMFI, from time to time. AMC shall exercise extra due diligence in terms of ensuring the authenticity of such arrangements from a fraud prevention and ensure compliance with provisions of PMLA, 2002 regarding prevention of money laundering etc.

The AMC shall have the right to carry out verification as required under the Prevention of Money Laundering Act (PMLA), which should, inter alia, include the following

a. Determining the identity of the investor and the person making payment i.e. mandatory KYC for Investor and the person making the payment.
b. Obtaining necessary declaration from the Investor and the person making the payment. Declaration by the person making the payment should give details of the bank account from which the payment is made and the relationship with the beneficiary.
c. Verifying the source of funds to ensure that funds have come from the drawer's account only

The AMC reserves a right to reject the transaction or call for additional details, if payment bank account and other details are not mentioned in the application form and / or do not match with payment instrument and / or necessary documents / declaration are not attached or are insufficient.

7. **MULTIPLE BANK ACCOUNTS REGISTRATION FACILITY**

a. With a view to mitigating the risk related to simultaneous change of bank mandate and redemption requests on multiple occasions, the Mutual Fund offers its unit holders the facility to register multiple bank accounts for pay-ins & pay-outs, and to designate one such registered bank account as the "Default Bank Account". The registered bank account details will also be used by the AMC / Registrar to ensure that third party payments are not made while subscribing to units of the schemes of the Mutual Fund.
b. Investors are urged to register with the Mutual Fund, multiple bank accounts, by using the "Multiple Bank Accounts Registration Form", which is available at the ISCs and can also be downloaded from the website of the AMC, https://www.barodabnpparibasmf.in/ Individuals, HUFs and sole proprietary firms can register up to five bank accounts and non-individual investors can register up to ten bank accounts in a folio. The first/sole unit holder in the folio should be one of the holders of the bank account being registered.
c. Existing unit holders may update / change the bank accounts in their existing folios / accounts at any time either through the Multiple Bank Accounts Registration Form or through a standalone separate Change of Bank Mandate form. The AMC / Registrar / the Mutual Fund will accept a request for registration of additional bank accounts, only if there is scope to register additional bank accounts in the folio, subject to a maximum of five in the case of individuals and ten in the case of non-individuals.
d. As mentioned in (b) and (c) above, new bank accounts / change of bank mandate can be registered using the Multiple Bank Accounts Registration Form or through a standalone separate Change of Bank Mandate form.
e. In case a Unit holder provides a new and unregistered bank mandate or a change of bank mandate request along with a specific redemption / dividend payment request (with or without necessary supporting documents), such bank account will not be considered for payment of redemption / dividend proceeds. The proceeds of such a redemption / dividend payment request will be sent only to the bank account that is already registered and validated in the folio at the time of processing the transaction. Investors may note that any payment to an unregistered bank account or a new bank account forming part of redemption request shall not be entertained or processed.
f. Valid change of bank mandate requests with supporting documents will be processed within ten days of the documents reaching the head office of the Registrar, and any financial transaction request received in the interim will be carried out based on the previously registered details.

Investors may note that a new unregistered bank account specified in any redemption request for receiving redemption proceeds will not be considered.

g. For any request for registering new bank accounts / change of bank mandate using the Multiple Bank Accounts Registration Form or a standalone Change of Bank Mandate form, investors shall enclose any one of the following, in respect of the new bank account:
   - an original cancelled cheque leaf of the new bank account, with the first unit holder's name and Bank account number printed on the face of the cheque;
   - a latest original Bank statement;
   - the original Bank passbook with current entries not older than 3 months;
   - an original letter duly signed by the branch manager/authorized personnel of the bank.

   If photocopy of any document is submitted, the copy should be certified by the bank, or the original should be produced for verification.

   In addition to the above, the AMC may require, in respect of the existing bank mandate which is undergoing a change on account of registering the new bank account, any one of the following documents:
   - an original cancelled cheque with the first unit holder's name and bank account number printed on the face of the cheque;
   - a latest original copy of bank statement/passbook (if photocopy is submitted, it has to be certified by the bank, or the original has to be produced for verification);
   - original letter issued by the bank on the letterhead, confirming the bank account holder with the account details, duly signed and stamped by the branch manager; or
   - in case the bank account is already closed, a duly signed and stamped original letter from such bank on the letter head of bank, confirming the closure of the account.

   Investors may note that any request without the necessary documents will be treated as invalid and will not be acted upon, and any financial transaction, including redemption, will be carried out with the previously registered details only.

8. **DEFAULT BANK ACCOUNT**

a. As mentioned in a. above, investors shall designate, using the Multiple Bank Accounts Registration Form (Part B), one of the registered / to be registered bank accounts as the default bank account for credit of redemption and dividend proceeds. All dividends and redemption proceeds will be credited to this default bank account. However, if at the time of submitting a redemption request, an investor specifies any other bank account registered with the AMC / the Mutual Fund for credit of redemption proceeds, the proceeds will be credited to this other bank account specified by the investor, but the default bank account will not change pursuant / subsequent to such request.

b. For existing investors, any existing bank mandate registered with the AMC / Mutual Fund will be treated as the default bank account till such time as they give a separate request to change the default bank account to any other registered bank account.

c. For new investors, the bank account mentioned in the purchase application form will be treated as the default bank account till a separate request to register multiple bank accounts and / or change the default bank account to any registered bank account is submitted by such investors.

   The default bank account will be used for all dividend and redemption payouts, unless the Unit holder(s) specifies/specify one of the existing registered bank accounts in the redemption request for receiving redemption proceeds. However, in case Unit holder(s) does/do not designate any default bank account, the Mutual Fund reserves the right to designate any of the bank accounts registered with the AMC / Mutual Fund as the default bank account.

9. **DELETION OF REGISTERED BANK ACCOUNTS**

- Investor may use Part C of the Multiple Bank Accounts Registration Form to delete a registered bank account.
- The AMC / the Mutual Fund / the Registrar will not allow an investor to delete a default bank account, unless the investor designates another registered bank account as the default bank account.

10. NOMINATION FACILITY

- Pursuant to para 15.14 of SEBI Master Circular for Mutual Funds dated March 20, 2026, 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)
- An investor can, at the time an application is made, or by subsequently writing to the Registrar / the AMC, request for a nomination form in order to nominate one or more persons to receive the Units upon his/her death, subject to the completion of certain necessary formalities and furnishing of such documents as may be required from the nominee in favour of and to the satisfaction of the AMC / Registrar.
- Nomination is mandatory for all new singly held folios of individual investors. Investors who do not wish to nominate are required to sign a declaration separately at the time of making an application for purchase of Units confirming their non-intention to nominate. In such cases, claims for redemption / transmission will be settled by the AMC/Mutual Fund as per the standard process laid down by AMFI.
- Where the mode of holding is joint, nomination is not mandatory; however a separate declaration indicating the wish not to nominate shall be given in this case. So, investors who do not wish to nominate must sign separately confirming their intention to not nominate.
- Nomination shall not be permitted if the investment is on behalf of a minor. However, minors can be nominated and in that event, the name, address & signature of the guardian of the minor nominee(s) shall be provided by the applicant.
- The nominee shall not be a trust, society, body corporate, partnership firm, member of an HUF or a Power of Attorney holder. An NRI can be a nominee, subject to the policy of exchange control for the time being in force.
- Nomination in respect of the units stands rescinded upon transfer / transmission / switch-over of units.
- Transfer of units in favour of the nominee(s) shall be valid discharge by the AMC against the legal heirs, executors, administrators, etc.
- Cancellation of nomination can be made only by those individuals who hold units in their own name, either solely or jointly, and who have originally made the nomination.
- On cancellation of nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the nominee(s).
- The rights in the units will vest in the nominee(s) only upon the death of all unit holders.
- Nomination can be made in favour of a maximum of three nominees. In case of multiple nominees, the percentage of the allocation / share shall be in whole numbers (without any decimals), making a total of 100%. In the event of the applicants not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking the default option, will settle the claim equally amongst all the nominees.
- Nomination will be maintained at the folio / account level and will be applicable for all investments in that folio or account.
- Where the mode of holding in the folio (s) is either or survivor then any one of the holder can sign, and where the mode of holding is joint, all joint holders shall sign the request for nomination.".

11. PLEDGE OF UNITS

The Units standing to the credit of the unit holder under the Scheme(s) (subject to completion of lock-in period, if any) may be offered by the unit holder (i.e. Pledgor) as security by way of a pledge / creation of a charge in favour of Pledgee viz. scheduled banks, financial institutions, non-banking finance companies (NBFC's) or any other entity. Upon a specific authorisation request made by a unit holder and upon completing necessary documentary formalities by the unit holder, the Mutual Fund/AMC will instruct the Registrar to create a pledge/ charge in favour of the Pledgee on the Units as may be requested by the Pledgor Unitholder. A standard form for this purpose is available on request from any of the ISCs. No pledge or charge shall be recognised by the Mutual Fund/AMC unless it is registered with the AMC/Registrar. Disbursement of loans will be at the sole discretion of the banks / financial institutions / NBFCs or any other body concerned and the Mutual Fund/AMC assumes no responsibility

thereof. The Pledgor Unitholder will not be able to redeem/switch-out the Units that are pledged in favour of the Pledgee during the term of pledge or until the Pledgee provides written authorisation to the Mutual Fund/AMC that the Pledgor Unitholder has been absolved of the financial obligations towards the Pledgee and that the pledge / charge may be removed/vacated. As long as the Units are pledged/under charge, the Pledgee will have complete authority to redeem/transact in respect of such Units. If by enforcing the pledge /charge, the Pledgee seeks to transfer the Units in its own name, then in such event the Mutual Fund/AMC shall be obliged to comply with the said request, provided all the necessary documentary evidence is made available to the satisfaction of the Mutual Fund / AMC. Upon such transfer to the Pledgee, the Mutual Fund/AMC shall be discharged of all its liabilities in respect of the unit holdings towards the Pledgor Unitholder.

An intimation of the invocation of the pledge/charge will be sent to the Pledgor Unitholder. The Mutual Fund/AMC thereafter shall not be responsible for any claims made and/or losses incurred by the Pledgor Unitholder and/or any third party in this regard. In case the units of close-ended scheme are under pledge/ charge at the time of maturity of the scheme, then the Mutual Fund/AMC reserves the right to pay the maturity proceeds to the Pledgee in whose favour the pledge/charge has been created, if a request for invocation is received from the Pledgee. However, inspite of the intimations by the AMC/ Mutual Fund to the Pledgee, if no invocation request is received by the AMC/Mutual Fund on the maturity of the scheme, then the AMC/Mutual Fund shall not be liable/responsible for any delay in payment of the maturity proceeds. An intimation of such payment will be sent to the Pledgor Unitholder. The Mutual Fund/AMC thereafter shall not be responsible for any claims made by the Pledgor Unitholder and/or third party on account of such payments and the Mutual Fund/AMC will be discharged of all its liabilities towards such Pledgor Unitholder. The Mutual Fund/AMC will not be able to invoke the pledge/ charge in favour of the Pledgee before the maturity of the close-ended scheme, if any such request is received. The distribution of income viz. dividends, bonus units, etc., declared on units under pledge/charge shall be paid to the Pledgor Unitholder. The Mutual Fund/AMC reserves the right to change the operational guidelines for the facility of pledge offered by the AMC from time to time. The requirement of minimum number of units in cases of "Re-purchase of Units" shall not be applicable for units under pledge/charge.

For Units held in Electronic (Demat) Mode: For units of the Scheme(s) held in electronic (demat) form, the rules/bye-laws of depository applicable for pledge will be applicable for Pledge/Assignment of units of the Scheme(s). Pledgor and Pledgee must have a beneficial account with the Depository.

12. TRANSACTION REQUEST SUBMITTED IN A FORMAT OTHER THAN THE ONE PRESCRIBED BY THE AMC

Transaction requests such as subscriptions, redemptions, switches etc. submitted by the investor must be correct, complete, clear and unambiguous in all respects and should conform to the procedure/ documentation requirements prescribed for such requests, failing which the Trustee / AMC reserves the right to reject the same and in such a case the Trustee / AMC will not be responsible for any consequence therefrom. If the investor submits the transaction request in a format other than the one prescribed by AMC, the same shall also need to conform to the above requirements. Further, in such cases, it would be implied that the investor has read and understood the contents of the Statement of Additional Information, respective Scheme Information Document, and Key Information Memorandum and Application form of the Fund and that the investor agrees to abide by the provisions thereof including such other terms and conditions as may be amended from time to time.

13. LISTING AND TRANSFER OF UNITS

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.

Transfer of units:- 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 Mutual Fund subject to production of satisfactory evidence.

On death of the single or all the Unitholder(s), Units can be transmitted in favour of the registered nominee or the legal heirs, as the case may be, after completion of necessary formalities to the satisfaction of the AMC/Trustee. All restrictions and limitations specified herein including those relating to lock-in period and lien/pledge will be binding also on the legal heirs, successors, pledgees of the Unitholder(s) unless otherwise specified

The Unit holders are given an option to hold the Units by way of an Account Statement (physical form) or in Dematerialized (demat form).

Transfer of Units in demat mode: Such units are transferable (subject to lock-in period, if any and subject to lien, if any marked on the units) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 2018, as may be amended from time to time. Transfer can be made only in favor of transferees who are eligible to hold Units and have a Demat Account. The delivery instructions for transfer of Units will have to be lodged with the DP in requisite form as may be required from time to time and transfer will be effected in accordance with such rules / regulations as may be in force governing transfer of securities in dematerialized mode. Further, for the procedure of release of lien, the investors shall contact their respective DP.

Transfer of units held in Physical/ SOA mode: Units held in Statement of Account (SoA) mode may be transferred to the eligible unit holders/ transferee subject to prevailing AMFI / SEBI guidelines from time to time.
The facility for transfer of units held in SoA mode shall be available **only through online mode** via the transaction portals of the RTAs and the MF Central, i.e., the transfer of units held in SoA mode shall not be allowed through physical/ paper-based mode or via the stock exchange platforms, MFU, channel partners and EOPs etc.

Unitholders can refer https://mfs.kfintech.com/transferofUnits/ for more details and can follow the process available on website of RTA if they intend to transfer their units in aforesaid scenarios.

Pre-requisites for availing the facility:
• The surviving unit holder /nominee/minor unitholder who has turned major, should be registered as the rightful unitholder of the units in the folio to be eligible to apply for transfer of units held in SoA mode.
• There should be no "lien" or freeze on the units being transferred for any reason whatsoever. Also, the Units should not be under any lock-in period.
• The transferee(s) should mandatorily be an individual / individual(s) with a valid folio in the mutual fund in which the transferor wishes to transfer the units. Transferee should be eligible to hold the Units as per the respective SID and fulfil any other regulatory requirement as may be applicable.
• The primary holder, Plan, Option, and the ARN (in case of Regular Plan) in the transferor's Folio shall remain unchanged upon transfer of units in the transferee folio.
• All holders must by KYC Validated in both Source and Target folios.

Payment of Stamp duty on Transfer of Units:

1. The Stamp duty for transfer of units, if/where applicable, shall be payable by the transferor.
2. For calculation of the amount of stamp duty, the consideration value will be calculated as per the last available NAV (irrespective of the amount of consideration mentioned by the transferor in the transfer request).
3. The stamp duty if/where applicable, shall be collected by the RTAs from the transferor through online mode by ensuring that the payment is received from the bank account registered in the folio.

14. CONSOLIDATION OF FOLIOS:

In case an investor has multiple folios, the AMC reserves the right to consolidate all the folios into one folio, based on such criteria as may be determined by the AMC from time to time. In case of additional purchases in the same scheme / fresh purchase in a new scheme, if the investor fails to provide the folio number, the AMC reserves the right to allot the units in the existing folio, based on such integrity checks as may be determined by the AMC from time to time.

15. FIRST IN FIRST OUT (FIFO):

In case a unit holder, who holds units allotted during the New Fund Offer (NFO) or on an ongoing basis, opts for partial redemption of his unit holdings, the units shall be redeemed on a first in-first out basis, i.e. the units allotted first shall be redeemed first.

16. SOFT DOLLAR ARRANGEMENT

Soft-dollar arrangement refers to an arrangement between AMC and brokers in which the AMC executes trades through a particular broker and in turn the broker may provide benefits such as free research, hardware, software or even non-research-related services, etc., to the AMC.

Investor are hereby informed that AMC does not have any soft dollar arrangements with the brokers other than providing free research report and incidental activities thereto etc. that are in the interest of investors.

17. STAMP DUTY

Pursuant to the Notification No. S. O. 4419 (E) dated Dec 10, 2019, the Ministry of Finance announced the Indian Stamp (Collection of Stamp Duty through Stock Exchanges, Clearing Corporations and Depositories) Rules 2019, the Stamp Duty (SD) shall be levied on the mutual fund transactions, effective July 01, 2020, as per the table given below:

Sl no.	Transaction type / mode	SD payable by	Collection Agent	Applicable Rate
1	Sale of listed units on the Stock Exchange	Buyer	Stock Exchange	0.005%
2	Off market transfer of units through a depository, for consideration, as disclosed by the trading parties	Buyer	Depository	0.015%
3	Issue of units in a dematerialized form, irrespective of mode of subscription	Issuer (Please refer note no. 5 below)	Depository	0.005%
4	Issue of units in physical form (Statement of account), for subscriptions through any mode, other than Stock exchange Platforms	Issuer (Please refer note no. 5 below)	RTA	0.005%
5	Issue of units in physical form (Statement of account), for subscriptions through Stock exchange Platforms / Depositories	Issuer (Please refer note no 5 below)	RTA	0.005%
6	Third party sale of units in physical form for consideration	Transferor	RTA	0.015%
7	Transfer / Transmission where there is no consideration involved	NA	NA	NA
8	Issue of units when creating segregated portfolio	NA	NA	NA
9	Redemption / Switch outs/ maturity of units	NA	NA	NA
10	Demat of units or conversion to SoA, without change in beneficiary	NA	NA	NA

Notes :

1. Issue of units covered as above, will include Income Distribution Cum Capital Withdrawal ("IDCW") reinvestment, dividends transfer, switch in & issue of units in unclaimed redemption / IDCW plans.
2. As stamp duty is a levy, it will be recovered from the investor from their subscription / switch in amount. The investors will bear the charge, akin to the securities transaction tax (STT) on redemptions.
3. For units issued either in demat form or by way of SoA, the stamp duty shall be calculated on the inclusive method basis. For example, if Rs.25,000/-, is the invested amount by the investor, the stamp duty component will be arrived as follows:

   25000 / (1+SD rate) * SD rate

A) In order to help enhance the reach of the Schemes amongst small investors, who may not be tax payers and may not have PAN accounts, such as farmers, small traders/businessmen/workers, cash transactions in the Schemes to the extent of Rs. 50,000/- per investor, per mutual fund, per financial year will be allowed subject to (i) compliance of PMLA and Rules framed there under, SEBI circulars on AML and other applicable AML rules, regulations and guidelines and (ii) sufficient systems and procedures in place.
The AMC is currently working on the operational aspects and on getting the systems and procedures in place for acceptance of cash. Hence, the exact date from which cash will be accepted by the AMC as a mode of payment for purchase of units of the schemes of the Mutual Fund will be intimated to investors by way of an appropriate notice displayed at the ISCs.

B) In case of investments made through a distributor whose ARN is suspended, all purchase and switch transactions including SIP/ STP registered prior to the date of suspension of the distributor and fresh SIP/STP registration received under the suspended ARN, will be processed under "Direct Plan" and shall be continued under Direct Plan perpetually, with an intimation to the unit holder/s mentioning that the distributor has been suspended from doing mutual fund distribution. Post revocation of suspension of ARN, the investment may be shifted back to the Regular Plan under the ARN of the distributor, upon receipt of a written request from the unit holder/s. All purchase and switch transactions including SIP/STP received through the stock exchange platform through a distributor whose ARN is suspended, shall be rejected.
In cases where the ARN of a distributor is permanently terminated, the unit holders shall be advised to switch their investment from Regular Plan to Direct Plan (with capital gain tax implication) or to continue under the Regular Plan under ARN of another distributor of their choice.

18. DURATION OF THE SCHEMES/PLANS

a) In case of open-ended scheme, the duration of the schemes shall be perpetual.
b) In case of close ended schemes, the duration of the schemes will be for a fixed term and a maturity date as mentioned in the respective Scheme Information Document (SID). We do not currently have any such close-ended scheme. The Fund may convert the Scheme/Plan after the Maturity Date/Final Redemption Date into an open-ended Scheme/Plan in accordance with the SEBI (Mutual Funds) Regulations, 2026.

19. WINDING UP OF SCHEMES

The AMC, Fund and the Trustees reserve the right to make such changes / alterations to the Scheme (including the charging of fees and expenses) to the extent permitted by the applicable Regulations.

In terms of the Regulations, a scheme may be wound up after repaying the amount due to the Unitholders:

- On the happening of any event, which in the opinion of the Trustees, requires the Scheme to be wound up.
  In case of winding up of the Scheme on account of above, the units of the units of the Scheme shall be listed on recognized stock exchange, subject to compliance with listing formalities as stipulated by the stock exchange. However, pursuant to listing, trading on stock exchange mechanism will not

be mandatory for investors, rather, if they so desire, may avail an optional channel to exit provided to them. Initially, trading in units of such a listed scheme that is under the process of winding up, shall be in dematerialized form. AMCs shall enable transfer of such units which are held in form of Statement of Account / unit certificates. Further, the AMC, its sponsor, employees of AMC and Trustee shall not be permitted to transact (buy or sell) in the units of such schemes that are under the process of being wound up.

- If seventy-five per cent (75%) of the Unitholders of the Scheme pass a resolution that the Scheme be wound up; or
- If SEBI so directs in the interest of the Unitholders.

Where the Scheme is so wound up as above, the Trustees shall within 1 day, give notice of the circumstances leading to the winding up of the Scheme:

- to SEBI; and
- in two daily newspapers having a circulation all over India and in one vernacular newspaper with circulation in Mumbai.

In case a scheme is to be wound up on the happening of any event (which in the opinion of the Trustees, requires the Scheme to be wound up), the trustees shall obtain consent of the unit holders participating in the voting by simple majority on the basis of one vote per unit and publish the results of voting within forty five days from the publication of aforesaid notice. In case the trustees fail to obtain the required consent of the unitholders, the schemes shall be reopened for business activities from the second business day after publication of results of the voting.

Effect of winding up

On and from the date of publication of notice of winding up, the Trustees or the AMC, as the case may be, shall:

a) cease to carry on any business activities in respect of the Scheme so wound up.
b) cease to create or cancel Units in the Scheme.
c) cease to issue or redeem Units in the Scheme.
d) list the units of mutual fund scheme under winding up on a recognised stock exchange

Procedure and Manner of Winding up

- The Trustees shall call a meeting of the Unitholders of the Scheme to approve by simple majority of the Unitholders present and voting at the meeting, resolution for authorizing the Trustees or any other person to take steps for the winding up of the Scheme. Provided that a meeting shall not be necessary if the Scheme(s) is/are wound up at the end of the maturity period.
- The Trustees or the person authorized as above, shall dispose of the assets of the Scheme concerned in the best interest of the Unitholders of the Scheme. The proceeds of sale realized in pursuance of the above, shall be first utilized towards discharge of such liabilities as are due and payable under the Scheme, and after meeting the expenses connected with such winding up, the balance shall be paid to the Unitholders in proportion to their respective interest in the assets of the Scheme, as on the date the decision for winding up was taken.

On completion of the winding up, the Trustees shall forward to SEBI and the Unitholders, a report on the winding up, detailing the circumstances leading to the winding up, the steps taken for disposal of the assets of the Scheme before winding up, expenses of the Scheme for winding up, net assets available for distribution to the Unitholders and a certificate from the auditors of the Fund.

- Notwithstanding anything contained herein above, the provisions of the Regulations in respect of disclosures of half-yearly reports and annual reports shall continue to be applicable, until winding up is completed or the Scheme ceases to exist.
- After the receipt of the report referred to above, if SEBI is satisfied that all measures for winding up of the Scheme have been complied with, SEBI shall record and communicate to Trustees that the Scheme shall cease to exist.

C. GENERAL INFORMATION

1. SECURITIES LENDING BY THE MUTUAL FUND

The Scheme may engage in short selling in accordance with framework relating to Short Selling specified by SEBI. Short Selling means selling stock which the seller does not own at the time of trade.

Subject to the SEBI Regulations as applicable from time to time, the Mutual Fund may, engage in Stock Lending. Stock Lending means the lending of stock to another person or entity for a fixed period of time, at a negotiated compensation. The securities lent will be returned by the borrower on the expiry of the stipulated period.

Investors are requested to refer to asset allocation specified in the SID of respective schemes to know if the scheme is going to engage in short selling or participate in securities lending activities.

2. UNDERWRITING BY THE MUTUAL FUND

Subject to the SEBI Regulations, the Scheme may enter into underwriting agreements after the Mutual Fund obtains necessary registration in terms of the Securities and Exchange Board of India (Underwriters) Rules and Securities and Exchange Board of India (Underwriters) Regulations, 1993 authorizing it to carry on activities as underwriters. The capital adequacy norms for the purpose of underwriting shall be the net assets of the Scheme and the underwriting obligation of the Scheme shall not at any time exceed the total net asset value of the Scheme. For the purpose of the SEBI Regulations, the underwriting obligation will be deemed as if investments are made in such securities.

3. BORROWING BY THE MUTUAL FUND

Under the SEBI Regulations, the Mutual Fund is allowed to borrow to meet the temporary liquidity requirements of its Scheme for the purpose of repurchase or redemption of Units or the payment of interest or IDCW (dividend) to the Unit holders. Further, as per the SEBI Regulations, the Mutual Fund shall not borrow more than 20% of the Net Assets of the Scheme and the duration of such borrowing shall not exceed a period of six months.

The Mutual Fund may, subject to the approval of the Trustee, raise such borrowings from the Sponsor or its group companies, subsidiaries, associates, affiliates, etc., or Banks in India or any other entity at market related rates prevailing at the time and applicable to similar borrowings. The security for such borrowings, if required, will be as determined by the Trustee. Such borrowings, if raised, may result in a cost, which would be dealt with in consultation with the Trustee.

4. APPLICATIONS "ON BEHALF OF MINOR"

The minor shall be the first and the sole holder in a folio or account. There shall not be any joint accounts with minor as the first or joint holder. Any such information will be liable to be rejected. Minor cannot appoint a nominee. Hence information shall not be taken on records. Guardian in the folio on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. It will be mandatory to provide information on the relationship / status of the guardian as father, mother or legal guardian in the application form. In case of natural guardian, a document evidencing the relationship has to be provided. The documents that will be considered for evidencing relationship are copy of either:

(i) Birth certificate of the minor, or (ii) School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or (iii) Passport of the minor, or (iv) Any other suitable proof evidencing the relationship. In case of court appointed legal guardian, a copy of Order passed by the Court duly attested and notarized will be mandatory. If the aforesaid documents are not submitted, the application will be liable to be rejected. The account of the minor shall be frozen for operation by the guardian on the day the minor attains the age of majority and no transactions shall be permitted.

(ii) Further, pursuant to para 15.3 of SEBI Master circular, payment for investment by means of cheque, demand draft or any other mode shall be accepted from the bank account of the minor or from a joint account of the minor with the Guardian only. For existing folios held as 'On behalf Of Minor', investors are requested to provide change of pay-out bank mandate along with or prior to placing of redemption request.

Pursuant to SEBI Master Circular, 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.

However, in the event of death of the minor Unitholder (before attaining majority) during the tenor of the Scheme, the value of Units (at the redemption price) at the credit of the deceased minor Unitholder will be paid by the Fund to the legal guardian appointed by the competent court or where no such guardian has been appointed, to either parent of the minor Unitholder, or where neither parent is alive, to any other guardian of the Unitholder, which shall be a full and valid discharge of the AMC / Fund from all further liabilities in respect of the sum so paid.

5. MINOR ATTAINING MAJORITY

Prior to minor attaining majority, the Fund shall send an advance notice to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents to change the status of the account to "major". It is to be noted that the guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority till the time the above application form along with the prescribed documents are submitted to the Fund.

The Fund will also suspend/discontinue to process the existing standing instructions like SIP, STP, SWP registered when the minor attains majority. Mutual funds shall send such advance notice by email or mobile alerts where email ids and mobile numbers are available with the Fund.

The request form which details of the list of standard documents to change account status from minor to major is available on our website www.barodabnpparibasmf.in. The applications, not conforming to the requirements stipulated by the Fund, shall be liable to be rejected.

6. CHANGE IN GUARDIAN

When there is a change in guardian either due to mutual consent or demise of the existing guardian, a request along with requisite documents shall be sent to the Fund. The new guardian must be a natural guardian (i.e. father or mother) or a court appointed legal guardian. The request form alongwith the list of requisite documents will be available on our website www.barodabnpparibasmf.in. The applications, not conforming to the requirements stipulated by the Fund, shall be liable to be rejected.

7. MODE OF HOLDING

The applicants can specify the 'mode of holding' in the Application Form as "Single" or "Jointly" or "Anyone or Survivor". In case the investor fails to indicate the 'mode of holding', "Anyone of Survivor" shall be considered as default mode of holding.

In the event the account has more than one registered holder, the first named Unit holder (as determined by reference to the original Application Form) shall receive the account statements, all notices and correspondence with respect to the account, as well as the proceeds of any Redemption

requests or IDCW (dividends) or other distributions. In addition, such holder shall have the voting rights, as permitted, associated with such Units as per the applicable guidelines.

In the case of holding specified as 'Jointly', Redemptions / Repurchase / Switch requests would have to be signed by all joint holders. However, in cases of holding specified as 'Anyone or Survivor', any one of the Unit holders will have the power / authority to make Redemption / Repurchase / Switch requests, without it being necessary for all the Unit holders to sign. However, in all cases, the proceeds of the Redemption / Repurchase will be paid to the first- named of such remaining Unit holders.

In case of death / insolvency of any one or more of the persons named in the Register of unit holders as the joint holders of any Units, the AMC shall not be bound to recognize any person(s) other than the remaining holders. In all such cases, the proceeds of the Redemption will be paid to the first-named of such remaining Unit holders.

8. CHEQUE BOUNCING

In cases where the cheque(s) given by the investor for the application made by him / her in the Scheme, are bounced (i.e. not realized) on presentation to the Bank on which it is drawn, the AMC / Trustee / Mutual Fund reserves the right to reject the application and also restrain the said investor from making any further investment in any of the Schemes of the Mutual Fund. The AMC / Trustee / Mutual Fund will not be responsible in any manner whatsoever for any losses / damages caused to the investor as result of the AMC / Trustee / Mutual Fund rejecting the application on the basis of cheque bouncing and also for restraining the investor from making any further investment in any of the Schemes of the Mutual Fund. In case of bouncing of cheque / no credit receipt for SIP for consecutive three times, such SIP application shall be rejected.

The investor/unit holder shall indemnify the AMC / Trustee / Mutual Fund at all times and keep the AMC / Trustee / Mutual Fund indemnified and save harmless against any and all claims, losses, damages, costs, liabilities and expense (including without limitation, interest and legal fees) actually incurred, suffered or paid by the AMC / Trustee / Mutual Fund (directly or indirectly) and also against all demands, actions, suits proceedings made, filed, instituted against the AMC / Trustee / Mutual Fund (by the investor or any third party), in connection with or arising out of or relating to the AMC / Trustee / Mutual Fund rejecting the application of the investor on the basis of cheque bouncing and / or also for restraining the investor from making any further investment in any of the Schemes of the Mutual Fund

9. NO CORRECTIONS OR ALTERATIONS IN CHEQUES

As per RBI Circular No.– DPSS.CO.CHD.No. 1832/01.07.05/2009-10 dated 22nd February 2010 Banks are supposed to prohibit alterations / corrections on the cheque leaf. Accordingly, no changes / corrections should be carried out on the cheques. For any change in the payee's name, courtesy amount (amount in figures) or legal amount (amount in words), etc., fresh cheque forms should be used by customers.

10. MASTER ACCOUNT / FOLIO

As an investor friendly measure, unless otherwise requested by the Unit holder, one Master Account / Folio Number will be assigned for one Unit holder having holdings in different schemes of the Mutual Fund. In such a case, one consolidated Account Statement will be provided. The number of Units allotted to a Unit holder or Redeemed will be reflected in his or her account and a statement to this effect will be issued to the Unit holder. The Trustee / AMC reserve the right to assign the existing Master Account / Folio Number against multiple applications and / or subsequent purchases under a new application form by an existing Unit holder, with identical mode of holding and address

11. CONSOLIDATED ACCOUNT STATEMENT

The Account Statement is a computer generated statement indicating the details of transactions under the Scheme and is a non-transferable document. The Account Statement will be issued in lieu of Unit Certificates. Normally no Unit certificates will be issued. Unit certificate if issued must be duly discharged by the Unit holder(s) and surrendered alongwith the request for Redemption / Switch or any

other transaction of Units covered therein. The Trustee reserves the right to make the units transferable at a later date subject to SEBI Regulations issued from time to time.

- Pursuant to amendment to Regulation 34 of SEBI Regulations read with para 15.7.4 of SEBI Master circular dated March 20, 2026, the following shall be applicable with respect to dispatch of account statement:

- The AMC shall issue a Consolidated Account Statement (CAS) for each calendar month on or before fifteenth day of succeeding month detailing all the transactions and holding at the end of the month, across all the schemes of all mutual funds in whose folios transaction has taken place during that month. Accordingly, the CAS shall be issued on or before 15th day of succeeding month. CAS is a statement reflecting holdings / transactions across all the mutual funds by the investor.

- The CAS for each calendar month will be issued on or before fifteenth day of succeeding month to the investors who have provided valid Permanent Account Number (PAN). Due to this regulatory change, AMC shall now cease to send physical account statement to the investors after every financial transaction including systematic transactions. Further, CAS will be sent via email where any of the folios which are consolidated has an email id or to the email id of the first unit holder as per KYC records. CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.

- For folios not included in the Consolidated Account Statement (CAS), the AMC shall henceforth issue account statement to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before fifteenth day of succeeding month.

- The half-yearly CAS shall be issued to all MF investors, excluding those investors who do not have any holdings in MF schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period within 21 days from the end of such half yearly period:

- The amount of actual commission paid by AMC/Mutual Fund to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention shall be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as goods and services tax (wherever applicable, as per existing rates), operating expenses, etc.

- The scheme's average total expense ratio (in percentage terms) along with the break up between investment and advisory fees, commission paid to the distributor and other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.
- Such half-yearly CAS shall be issued to all investors, excluding those investors who do not have any holdings in Schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.

- The AMC shall send confirmation specifying the number of units allotted to the applicant by way of an email and / or SMS's to the applicant's registered email address and / or mobile number as soon as possible but not later than five working days from the date of receipt of the request from the unit holder.
- In case of a specific request received from the unit holder, the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request.

- In case the folio / account have more than one registered holder, the first named unit holder / guardian (in case of minor) shall receive the CAS.

- CAS shall not be issued to the investor who has not updated their Permanent Account Number (PAN) in their respective folios. The unit holders are requested to ensure that the PAN details are updated in all their folio(s).
- For this purpose, common investors across mutual funds shall be identified by their PAN.
- The statement of holding of the beneficiary account holder for units held in demat shall be sent by the respective DPs periodically.

- The word 'transaction' for the issuance of CAS shall include purchase, redemption, switch, IDCW payout, IDCW reinvestment, SIP, SWP, STP etc.

- Further, in accordance with SEBI Master circular dated March 20, 2026, investors are requested to note that a single consolidated view of all the investments of an investor in Mutual Funds and securities held in demat form with the depositories is being enabled.
- Consolidation of account statement shall be done on the basis of PAN and for PANs which are common between depositories and AMCs, the depositories shall send the CAS. In other cases, (i.e. PANs with no demat account and only MF units holding), the AMC / RTA shall continue to send the CAS to their unitholders in compliance with SEBI (Mutual Funds) Regulations, 2026 and guidelines issued thereunder.
- Pursuant to SEBI Circular ref. no. SEBI/HO/MRD/PoD1/CIR/P/2025/16 dated 14th February 2025, the timelines to be followed for issuance of CAS by Depositories shall be as under:

  1. Timelines for issuance of Monthly CAS:

  i. The Depositories, shall consolidate and dispatch the monthly CAS:

  a. to investors that have opted for delivery via electronic mode (e-CAS) by 12th day from the month end; and

  b. to investors that have opted for delivery via physical mode by 15th day from the month end.

  2. Timelines of issuance of Half Yearly CAS:

  i. The Depositories shall consolidate and dispatch the CAS:

  a. to investors that have opted for e-CAS on or before the 18th day of April and October; and

  b. to investors that have opted for delivery via physical mode by 21st day of April and October.The depositories and the AMC/RTA shall ensure data integrity and confidentiality in respect of shared information. The depositories shall utilize the shared data only for the purpose of providing CAS and shall not share the same with their depository participants.

- No Account statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant periodically will contain the details of transactions

- The consolidated account statement/account statement will be sent by ordinary post / courier / email. The account statements shall be non-transferable. The account statements shall not be construed as a proof of title and is only a computer printed statement indicating the details of transactions under the Scheme.

- The Mutual Fund / Trustee / AMC reserves the right to reverse the transaction of crediting Units in the unitholder's account, in the event of non realisation of any cheque or other instrument remitted by the investor.

- **Half Yearly Consolidated Account Statement**

  A consolidated account statement detailing holding across all schemes at the end of every six months (i.e. September/ March), on or before 21st day of succeeding month, to all such Unitholders in whose folios no transaction has taken place during that period shall be sent by email.

  The half yearly consolidated account statement will be sent by e-mail to the Unit holders whose e-mail address is registered with the Fund, unless a specific request is made to receive the same in physical mode.

  Option to hold units in dematerialised (demat) form:

  The Unit holders would have an option to hold the Units in electronic i.e. demat form. The Applicants intending to hold Units in demat form 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.

- The unitholders, who hold units in physical form, may request for an account statement at any time during the tenor of the scheme by writing to the AMC / RTA. Unitholders are requested to provide their e-mail ids for receipt of all correspondences including account statements using e-mail as the

mode of communication. Unitholders whose e-mail id is available in the database of Baroda BNP Paribas Mutual Fund, electronic mail (e-mail) shall be the default mode of communication for those investors. In case, email address is not available, the AMC shall send all the communication, except for annual report or abridged summary thereof, monthly or half yearly statement of scheme portfolio and such other statutory communications as maybe specified by SEBI, in physical copies at the address available in the records of the AMC. However, in case the unitholder submits a request to receive any communication, including abridged annual report, monthly or half yearly statement of scheme portfolio, in physical mode then AMC shall provide the same within five working days from the date of receipt of request. If the Unitholder experiences any difficulty in accessing the electronically delivered account statement, the Unitholder shall promptly inform the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. Failure to inform the Mutual Fund of such difficulty within 24 hours after receiving the e-mail will serve as a confirmation regarding the acceptance by the Unitholder of the account statement.

12. EMPLOYEE'S UNIQUE IDENTITY NUMBER (EUIN)

Investors are requested to note that pursuant to clause 16.11 of SEBI Master circular for Mutual Funds dated March 20, 2026 and AMFI circular no. 135/BP/33/2012-13 dated December 31, 2012, investors are required to disclose the employee's/ relationship manager's/ salesperson's Unique Identity Number (EUIN) interacting with the investor for the sale of mutual fund products, along with the AMFI Registration Number (ARN) of the distributor and the sub-distributor on the application form. Investors shall further note the following with respect to EUIN:

1. Investors should provide valid ARN code, sub distributor ARN code, EUIN of the distributor and the sub-distributor, particularly in advisory transactions. This will assist in tackling the problem of mis-selling even if the employee / relationship manager / sales person leaves the employment of the distributor or the sub-distributor.
2. EUIN is applicable to sales persons of non - individual ARN holders only. The same shall also be applicable to the individual or sole proprietor ARN holder, only if they have in employment any sales person. EUIN will not be applicable for overseas distributors who comply with the requirements of AMFI circular dated July 13, 2012.
3. Investors are requested to use the new application forms / transaction forms which have spaces for the Sub broker ARN code and the EUIN.
4. Transactions that will be considered for this purpose are purchases, switches, Systematic Investment Plans (SIP) / Systematic Transfer Plans (STP), Income Distribution cum Capital Withdrawal Plan Sweep' Transactions that will be excluded are auto SIP / STP / SWP (Systematic Withdrawal Plan), IDCW Reinvestments, Redemption, SWP Registration, Zero Balance Folio creation and Transfer of Income Distribution cum Capital Withdrawal Plan' (TIDCW).
5. Distributors shall ensure that the sub broker affixes his / her ARN code and the EUIN of the Sales Person in the columns separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder.
6. In case EUIN is not provided or fails the validation test, ARN holder shall remediate the same within 30 days either by providing the EUIN or submitting the declaration signed by the investor in the format prescribed by AMFI.
7. In case EUIN or the above declaration is not provided within aforesaid remediation period, brokerage on the transaction shall be forfeited permanently.
8. AMC reserves the right to conduct a due diligence on the distributor's activities if it is observed that significantly large number of transactions is being submitted without EUIN.
9. The EUIN requirement shall be applicable for all modes of transactions including transaction through Stock Exchange Platform. The AMC shall comply with AMFI guidelines on this matter from time to time

13. HOUSEHOLDINGS

In case newsletters are sent to each Unit holder by post / courier which may result in certain households with one or more members as the Unit holders of the Scheme to get multiple copies. In such cases the AMC will cull the database and send each such "household" a single newsletter. The AMC feels that this shall not be inconvenient to the Unit holders. In case it does, the Unit holder can write to the AMC for additional copies.

14. USE OF INTERMEDIARIES

The investor is aware that the Mutual Fund or AMC need to use intermediaries such as post office, local and international couriers, banks and other intermediaries for correspondence with the investor and for making payments to the investor by cheques, drafts, warrants, through Electronic Clearing Services (ECS) etc. The investor expressly agrees and authorises the Mutual Fund or AMC or their Agents to correspond with the investor or make payments through intermediaries including but not limited to post office, local and international couriers and banks. The investor clearly understands that the Mutual Fund or AMC uses such intermediaries for convenience of the investor and in cases of delayed receipt or non-receipt of any correspondence or payment through such intermediaries the liability of the Mutual Fund or AMC or their Agents will be limited only to the extent prescribed under any law applicable to such intermediaries.

15. TREATMENT OF FINANCIAL TRANSACTIONS RECEIVED THROUGH DISTRIBUTORS SUSPENDED BY AMFI

The financial transactions of an investor where his/her distributor's AMFI Registration Number (ARN) has been suspended temporarily or terminated permanently by Association of Mutual Funds in India (AMFI) shall be processed as follows:

1. During the period of suspension, no commission shall be accrued or payable to the distributor whose ARN is suspended. During the period of suspension, commission on the business canvassed prior to the date of suspension shall stand forfeited, irrespective of whether the suspended distributor is the main ARN holder or a sub-distributor.
2. All Purchase/Switch requests (including under fresh registrations of SIP/ STP or under SIPs/STPs registered prior to the suspension period) received during the suspension period shall be processed under Direct Plan and continue to be processed under Direct Plan perpetually unless after the suspension of ARN is revoked, unitholder makes a written request to process the future instalments /investments under regular/ distributor Plan. The AMC shall also suitably inform the concerned unitholders about the suspension of the distributor from doing mutual fund distribution business.
3. Any Purchase/Switch or SIP/STP transaction requests received through the stock exchange platform, from any distributor whose ARN has been suspended, shall be rejected.

Additionally, where the ARN of a distributor has been terminated permanently, the AMC shall advise the concerned unitholder(s), who may at their option, either continue their existing investments under regular/distributor Plan under any valid ARN holder of their choice or switch their existing investments from regular/distributor Plan to Direct /Plan subject to tax implications and exit load, if any.

16. ACCOUNTING POLICIES & STANDARDS

In accordance with Eighth Schedule to the SEBI Regulations, the Scheme shall follow the accounting policies and standards stated below:

a. For the purposes of the financial statements, mutual funds shall mark all investments to market and carry investments in the balance sheet at market value. However, since the unrealised gain arising out of appreciation on investments cannot be distributed, provision has to be made for exclusion of this item when arriving at distributable income.
b. Dividend income earned by a scheme should be recognised, not on the date the dividend is declared, but on the date the share is quoted on an ex-dividend basis. For investments which are not quoted on the stock exchange, dividend income must be recognised on the date of declaration.
c. In respect of all interest-bearing investments, income must be accrued on a day to day basis as it is earned. Therefore, when such investments are purchased, interest paid for the period from the last interest due date upto the date of purchase must not be treated as a cost of purchase but must be debited to Interest Recoverable Account. Similarly, interest received at the time of sale for the period from the last interest due date upto the date of sale must not be treated as an addition to sale value but must be credited to Interest Recoverable Account.
d. In determining the holding cost of investments and the gains or loss on sale of investments, the "average cost" method must be followed.
e. Transactions for purchase or sale of investments should be recognised as of the trade date and not as of the settlement date, so that the effect of all investments traded during a financial year are recorded and reflected in the financial statements for that year. Where investment transactions take

place outside the stock market, for example, acquisitions through private placement or purchases or sales through private treaty, the transaction should be recorded in the event of a purchase, as of the date on which the scheme obtains in enforceable obligation to pay the price or, in the event of a sale, when the scheme obtains an enforceable right to collect the proceeds of sale or an enforceable obligation to deliver the instruments sold.

f. Bonus shares to which the scheme becomes entitled should be recognised only when the original shares on which the bonus entitlement accrues are traded on the stock exchange on an ex- bonus basis. Similarly, rights entitlements should be recognised only when the original shares on which the right entitlement accrues are traded on the stock exchange on an ex-rights basis.

g. Where income receivable on investments has accrued but has not been received for the period specified in the guidelines issued by the Board, provision shall be made by debiting to the revenue account the income so accrued in the manner specified by guidelines issued by the Board.

h. When in the case of an open-ended scheme units are sold, the difference between the sale price and the face value of the unit, if positive, should be credited to reserves and if negative be debited to reserves, the face value being credited to Capital Account. Similarly, when in respect of such a scheme, units are repurchased, the difference between the purchase price and face value of the unit, if positive should be debited to reserves and, if negative, should be credited to reserves, the face value being debited to the capital account.

i. (1) In the case of an open-ended scheme, when units are sold and appropriate part of the sale proceeds should be credited to an Equalisation Account and when units are repurchased an appropriate amount should be debited to Equalisation Account. The net balance on this account should be credited or debited to the Revenue Account. The balance on the Equalisation Account debited or credited to the Revenue Account should not decrease or increase the net income of the fund but is only an adjustment to the distributable surplus. It should, therefore, be reflected in the Revenue Account only after the net income of the fund is determined.

(2) The trustees may, if necessary, transfer a portion of the distributable profits to a dividend equalization reserve. Such a transfer would be independent of the requirement to operate an Equalization Account as provided in (1) above.j. The investments acquired or sold shall be accounted at transaction price excluding all transaction costs such as brokerage, stamp charges and any charge customarily included in the broker's contract note that are attributable to acquisition/ sale of investments.

k. Non-traded investments shall be valued in good faith in accordance with the norms specified.

j. in the Seventh Schedule

The accounting policies and standards outlined above are as per the existing SEBI Regulations and are subject to changes to be in compliance to reflect the changes in the SEBI Regulations. All other policies and standards as specified therein, as well as any additions / modifications thereto as may be specified by SEBI from time to time shall be adhered to while preparing the books of accounts and financial statements of the Mutual Fund.

Note: Pursuant to SEBI (Mutual Funds) (Amendment) Regulations, 2026 read with para 22.6 of SEBI Master circular dated March 20, 2026 SEBI has prescribed "Guidelines on Accounting with respect to Indian Accounting Standards (IND AS). Accordingly, the financial statements and accounts of the Schemes of the Mutual Fund shall be prepared in accordance with Indian Accounting Standards (IND AS) and any addendum thereto, as notified by the Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time.

17. ELECTRONIC CLEARING SERVICE (ECS)

ECS is a facility offered by RBI, for facilitating better customer service by direct credit of dividend to an investor's bank account through electronic credit. This helps in avoiding loss of dividend warrant in transit or fraudulent encashment. It may be noted that ECS shall be the default mode of payment of redemption / IDCW (dividend) proceeds to the unitholders. The unitholder will have to specify in the application form if he wishes to receive redemption / IDCW (dividend) proceeds by cheque / demand draft. While the Mutual Fund will endeavour in arranging the facility it will be dependent on various factors including sufficient demand for the facility from Unitholders at any centre, as required by the authorities. In places where such a facility is not available or if the facility is discontinued by the Scheme

for any reason, the AMC shall dispatch to the Unitholders the IDCW payments within 15 days of the record date for distribution of amount.

18. NATIONAL AUTOMATED CLEARING HOUSE (NACH) FACILITY

Mutual Fund/AMC, has introduced National Automated Clearing House (NACH) Facility in addition to ECS//AUTO DEBIT/PDC payment facility available to the investors of Mutual Fund w.e.f. October 08, 2015. National Automated Clearing House is an electronic payment facility available through National Payments Corporation of India (NPCI) that is a web based solution to facilitate interbank, high volume, electronic transactions which are repetitive and periodic in nature for Banks, Financial Institutions, Corporates and Government. For more details and information, Investors are requested to read the NACH Mandate registration form available on www.barodabnpparibasmf.in

19. INTER-SCHEME TRANSFER OF INVESTMENTS

Transfer of investments from one scheme to another scheme in the same mutual fund shall be allowed only if -

1. such transfers are done at the prevailing market price for quoted instruments on spot basis.
   Explanation: "spot basis" shall have same meaning as specified by stock exchange for spot transactions.
2. the securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made.

Further, provisions of para 13.19 of SEBI Master circular for Mutual Funds dated March 20, 2026and such other guidelines, shall also be complied with for such transfers.

20. FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA) AND COMMON REPORTING STANDARDS (CRS) ON AUTOMATIC EXCHANGE OF INFORMATION (AEOI):

FATCA and CRS requirements may require disclosure regarding your investment in the units of the Scheme. The Foreign Accounts Tax Compliance Act is a United States ("US") law aimed at prevention of tax evasion by US citizens and residents ("US Persons") through use of offshore accounts. The FATCA provisions were included in the Hiring Incentive to Restore Employment (HIRE) Act, enacted by the US legislature. FATCA is designed to increase compliance by US taxpayers and is intended to bolster efforts to prevent tax evasion by the US taxpayers with offshore investments.

The Government of India and the United States of America (USA) have reached an agreement in substance on the terms of an Inter-Governmental Agreement (IGA) to implement FATCA and India is now treated as having an IGA in effect from April 11, 2014. On similar lines the Organization of Economic Development (OECD) along with G-20 countries has released a 'Standard for Automatic Exchange of Financial Account Information in Tax Matters' commonly known as Common Reporting Standard ('CRS'). India is signatory to the Multilateral Competent Authority Agreement (MCAA) for the purposes of CRS. Under FATCA/CRS provisions, Financial Institutions are obligated to obtain information about the financial accounts maintained by investors and report to the local Government/ notified tax authorities. In accordance with FATCA and CRS provisions, the AMC / Mutual Fund is required to undertake due diligence process and identify foreign reportable accounts and collect such information / documentary evidences of the FATCA/CRS status of its investors / Unit holders and disclose such information (through its agents or service providers) as far as may be legally permitted about the holdings/ investment returns to US Internal Revenue Service (IRS)/any other foreign government or the Indian Tax Authorities, as the case may be for the purpose of onward transmission to the IRS/ any other foreign government pursuant to the new reporting regime under FATCA/CRS.

FATCA/CRS due diligence will be directed at each investor / Unit holder (including joint investor/Unitholder) and on being identified as a reportable person, all the folios will be reported. In case of folios with joint holders, the entire account value of the investment portfolio will be attributable under each such reportable person. An investor / Unit holder will therefore be required to comply with the request of the AMC / Mutual Fund to furnish such information as and when sought by the AMC for the AMC / Mutual Fund to comply with the information reporting requirements stated in IGA/MCAA and circulars issued by SEBI / AMFI in this regard. The information disclosed may include (but is not limited

to) the identity of the investors/Unitholder(s) and their direct or indirect beneficiaries, beneficial owners and controlling persons. Investors / Unitholders should consult their own tax advisors regarding FATCA/ CRS requirements with respect to their own status.

The AMC/Mutual Fund reserves the right to reject any application/ freeze any folio(s) held directly or beneficially for transactions in the event the applicant/Unitholder(s) fail to furnish the relevant information and/or documentation in accordance with FATCA/CRS provisions and as requested by the AMC/Mutual Fund. The application form for FATCA/CRS self-declaration is also available on our website: www.barodabnpparibasmf.in

21. AGGREGATE INVESTMENT IN THE SCHEME UNDER THE FOLLOWING CATEGORIES:

Pursuant to para 7.14 of SEBI Master circular dated March 20, 2026 pertaining to 'Alignment of interest of Designated Employees of AMCs with the Unitholders of the Mutual Fund Schemes', investors are requested to note that a part of compensation of the Designated Employees of AMC, as defined by SEBI, shall be mandatorily invested in units of the schemes in which they have a role/oversight effective October 01, 2021. Further, investors are requested to note that such mandatory investment in units of the scheme shall be made on the day of payment of salary and in proportion to the AUM of the schemes in which such Designated Employee has a role/oversight. AMC shall ensure compliance with the provisions of the said circular and further, the disclosure of such investment shall be made at monthly aggregate level showing the total investment across all relevant employees in scheme on website of AMC (www.barodabnpparibasmf.in). The above is not applicable to overnight and passive schemes.

In accordance with Paragraph on 'Scheme Related Disclosures' of SEBI Master Circular for Mutual Funds dated March 20, 2026, please find below the aggregate investment in the respective Scheme(s) by Board of Directors of the AMC, Fund Managers and key personnel as on May 31, 2026.

Scheme Name	AMC's Board of Directors (Excluding Key Personal)	Key personnel (excluding Fund Manager)	Fund Manager
BARODA BNP PARIBAS MULTI ASSET ACTIVE FOF	0.00	0.00	3688.41
BARODA BNP PARIBAS AGGRESSIVE HYBRID FUND	12772.32	2168159.17	1395626.60
BARODA BNP PARIBAS AQUA FUND OF FUND	0.00	0.00	129259.70
BARODA BNP PARIBAS ARBITRAGE FUND	10816.15	1273837.86	331784.80
BARODA BNP PARIBAS BALANCED ADVANTAGE FUND	52310.66	5295377.75	4303072.48
BARODA BNP PARIBAS BANKING AND FINANCIAL SERVICES FUND	3569.40	136138.29	74635.71
Baroda BNP Paribas Business Conglomerates Fund	7429.63	79215.04	86563.54
BARODA BNP PARIBAS BUSINESS CYCLE FUND	5872.94	1287180.09	466349.63
BARODA BNP PARIBAS CONSERVATIVE HYBRID FUND	8533.49	752882.03	738724.37
BARODA BNP PARIBAS CORPORATE BOND FUND	4157.56	175459.98	45051.49
BARODA BNP PARIBAS CREDIT RISK FUND (SCHEME HAS TWO SEGREGATED PORTFOLIO)	1992.90	292419.10	44018.52
BARODA BNP PARIBAS DIVIDEND YIELD FUND	7832.71	347435.01	133005.17

BARODA BNP PARIBAS DYNAMIC BOND FUND	1742.50	203050.04	61754.09
BARODA BNP PARIBAS ELSS TAX SAVER FUND	10503.49	1143311.22	458940.94
Baroda BNP Paribas Energy Opportunities Fund	7919.08	135902.67	114937.23
BARODA BNP PARIBAS EQUITY SAVINGS FUND	2853.60	389098.83	342841.84
Baroda BNP Paribas ESG Best In Class Strategy Fund	52259.81	24745.10	23357.34
Baroda BNP Paribas Flexi Cap Fund	12836.52	1417521.55	1778346.76
BARODA BNP PARIBAS FOCUSED FUND	6780.38	518655.04	383227.82
BARODA BNP PARIBAS GILT FUND	1499218.59	722989.25	489162.21
Baroda BNP Paribas Health And Wellness Fund	6241.06	67494.95	77132.51
BARODA BNP PARIBAS INCOME PLUS ARBITRAGE ACTIVE FUND OF FUNDS	0.00	0.00	3126.68
BARODA BNP PARIBAS INDIA CONSUMPTION FUND	14551.85	1486716.77	671363.05
Baroda BNP Paribas Innovation Fund	9579.52	455775.04	448246.30
BARODA BNP PARIBAS LARGE & MID CAP FUND	18415.27	1149386.44	1027834.77
BARODA BNP PARIBAS LARGE CAP FUND	102443.25	4847322.93	2808511.18
BARODA BNP PARIBAS LIQUID FUND	25891.89	8214988.12	2578067.37
BARODA BNP PARIBAS LOW DURATION FUND	3062.18	291536.09	211461.80
Baroda BNP Paribas Manufacturing Fund	11100.48	614816.42	709314.85
BARODA BNP PARIBAS MID CAP FUND	24780.78	4676321.20	344248.70
BARODA BNP PARIBAS MONEY MARKET FUND	45494.82	688594.76	314301.56
BARODA BNP PARIBAS MULTI ASSET FUND	13122.52	2269104.05	1838819.13
BARODA BNP PARIBAS MULTI CAP FUND	683700.01	2697841.91	2643746.84
BARODA BNP PARIBAS SHORT DURATION FUND	3035.88	490412.64	190109.61
BARODA BNP PARIBAS SMALL CAP FUND	12996.20	694898.77	452413.36
BARODA BNP PARIBAS ULTRA SHORT DURATION FUND	10075.87	1006744.36	329434.33
BARODA BNP PARIBAS VALUE FUND	11760.43	1281592.56	194433.98
Grand Total	**2705653.73**	**47296925.02**	**26246914.64**

22. DEMATERIALISATION AND REMATERIALISATION PROCEDURES

Dematerialization of units

Pursuant to para 15.7.2 and 15.7.3 of SEBI Master Circular dated March 20, 2026; 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:

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, 2026 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 within two working days of the receipt of valid documents from the respective DP. The credit of the converted units shall be reflected in the transaction statement provided by the DP to its client. Similarly, request for redemption or any other non – financial request shall be submitted directly to the DP and not to the AMC/ RTA of the Fund.
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.
7. Presently, the option to hold units in demat form shall not be available for systematic transactions like Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc. Such investors shall be mandatorily allotted units in physical form.
   Pursuant to para 15.7.2 and 15.7.3 of SEBI Master Circular and AMFI communication no. 35P/MEM-COR/35/11-12 dated December 23, 2011 an option to hold units in demat form shall be available for SIP transactions. However, the units will be allotted based on the applicable NAV as per the SID and will be credited to investors demat account on weekly basis upon realization of funds. For e.g. units will be credited to investors demat account every Monday (or immediate next business day in case Monday happens to be a non–business day) for realization status received in last week from Monday to Friday. If an investor has opted to hold units in demat form for SIP transactions, he will be able to redeem / transfer only those units which are credited to his demat account till the date of submission of redemption / transfer request. Accordingly, redemption / transfer request shall be liable to be rejected in case of non - availability of sufficient units in the investor's demat account as on date of submission of redemption / transfer request.

   Converting the units held in Demat mode to Remat mode:
   a) Investor needs to submit the Conversion Request Form (CRF) for conversion of units from demat mode to remat (SOA/physical) mode.
   b) Investor needs to attach demat account statement along with form as a proof of holding units in the demat form.
   c) After verification, DP will process & register the request in their system. An electronic number gets generated and then DP forwards the request to the AMC/RTA.
   d) AMC/RTA conduct their own due diligence and on completion of that they report the request and confirm conversion of units into physical mode.

23. **ASBA disclosures**
    ASBA disclosures are provided under Section VI – How to apply - Mode of Payment

24. **Portfolio Turnover Details as on May 31, 2026:**

Scheme Name	Portfolio Turnover Ratio
Baroda BNP Paribas Mid Cap Fund	0.49
Baroda BNP Paribas Large Cap Fund	0.70
Baroda BNP Paribas ELSS Tax Saver Fund	0.41
Baroda BNP Paribas Conservative Hybrid Fund	1.82
Baroda BNP Paribas Arbitrage Fund	12.58
Baroda BNP Paribas Aggressive Hybrid Fund	0.98
Baroda BNP Paribas Focused Fund	1.40
Baroda BNP Paribas India Consumption Fund	0.67
Baroda BNP Paribas Multi Cap Fund	0.95
Baroda BNP Paribas Banking & Financial Services Fund	0.76
Baroda BNP Paribas Balanced Advantage Fund	1.23
Baroda BNP Paribas Equity Savings Fund	4.19
Baroda BNP Paribas Large & Mid Cap Fund	0.94
Baroda BNP Paribas Nifty 50 Index Fund	0.85
Baroda BNP Paribas NIFTY BANK ETF	0.69
Baroda BNP Paribas Gold ETF Fund	0.10
Baroda BNP Paribas Business Cycle Fund	0.58
Baroda BNP Paribas Flexi Cap Fund	0.96
Baroda BNP Paribas Value Fund	0.63
Baroda BNP Paribas Small Cap Fund	1.01
Baroda BNP Paribas Multi Asset Fund	0.49
Baroda BNP Paribas Innovation Fund	0.71
Baroda BNP Paribas Retirement Fund	0.53
Baroda BNP Paribas Manufacturing Fund	0.58
Baroda BNP Paribas Dividend Yield Fund	0.50
Baroda BNP Paribas Nifty200 Momentum 30 Index Fund	2.04
Baroda BNP Paribas NIFTY Midcap 150 Index Fund	0.84
Baroda BNP Paribas Childrens Fund	0.37
Baroda BNP Paribas Energy Opportunities Fund	0.63
BBP Income Plus Arbitrage Active FOF	-
Baroda BNP Paribas Multi Asset Active FOF	-
Baroda BNP Paribas Health and Wellness Fund	0.76
Baroda BNP Paribas Gold ETF FOF	-
Baroda BNP Paribas Business Conglomerates Fund	0.23
Baroda BNP Paribas ESG Best-in-Class Strategy Fund	0.02

D. ASSOCIATE TRANSACTIONS

Note: Pursuant to Change in control of AMC, Baroda Asset Management India Limited amalgamated into BNP Paribas Asset Management India Private Limited, Schemes of BNP Paribas Mutual Fund have become an integral part of Baroda BNP Paribas Mutual Fund (erstwhile Baroda Mutual Fund) w.e.f. March 14, 2022. Accordingly, the below disclosures pertaining to Investment in Associate Companies, Investor Complaints, etc., are being provided for both Mutual Funds (and its Schemes):

Investment in Associate Companies in the last 3 years

A. The Schemes of Baroda BNP Paribas Mutual Fund had invested in the following instruments of Associate Companies of the Sponsor & AMC, from **April 1, 2025 to March 31, 2026**. The investments were made in line with the investment objective of the Scheme(s).

Name of the Scheme	Name of the company	Type of Security	Amount (Rs. In Crores)	Aggregate Market Value as on 31-Mar-26 (Rs. in Lakhs)*	% of Net Asset Value
Baroda BNP Paribas Arbitrage Fund	Bank of Baroda	Equity	10.77	21.73	0.02%
Baroda BNP Paribas NIFTY BANK ETF	Bank of Baroda	Equity	0.14	15.81	4.55%
Baroda BNP Paribas Corporate Bond Fund	Bank of Baroda	Non Convertible Debentures	10.01	-	0.00%
Baroda BNP Paribas Conservative Hybrid Fund	Bank of Baroda	Non Convertible Debentures	5.01	-	0.00%
Baroda BNP Paribas Aggressive Hybrid Fund	Bank of Baroda	Non Convertible Debentures	5.01	-	0.00%
Baroda BNP Paribas Balanced Advantage Fund	Bank of Baroda	Non Convertible Debentures	10.01	-	0.00%

*Note- Excluding derivatives

B. The Schemes of Baroda BNP Paribas Mutual Fund had invested in the following instruments of Associate Companies of the Sponsor & AMC, from **April 1, 2024 to March 31, 2025**. The investments were made in line with the investment objective of the Scheme(s).

Name of the Scheme	Name of the company	Type of Security	Amount (Rs. In Crores)	Aggregate Market Value as on 31-Mar-25 (Rs. in Lakhs)*	% of Net Asset Value
Baroda BNP Paribas ELSS Tax Saver Fund	Bank of Baroda	Equity	14.17	1,142.65	1.32%
Baroda BNP Paribas Arbitrage Fund	Bank of Baroda	Equity	68.96	1,584.23	1.49%
Baroda BNP Paribas Focused Fund	Bank of Baroda	Equity	36.57	3,085.16	4.86%
Baroda BNP Paribas Flexi Cap Fund	Bank of Baroda	Equity	32.89	2,742.36	2.30%
Baroda BNP Paribas Retirement Fund	Bank of Baroda	Equity	5.25	445.63	1.25%
Baroda BNP Paribas NIFTY BANK ETF	Bank of Baroda	Equity	0.77	14.08	3.27%

Baroda BNP Paribas Large & Mid Cap Fund	Bank of Baroda	Equity	37.38	3,199.42	2.20%
Baroda BNP Paribas Balanced Advantage Fund	Bank of Baroda	Equity	75.85	6,513.11	1.60%
Baroda BNP Paribas Banking & Financial Services Fund	Bank of Baroda	Equity	3.63	-	1.60%
Baroda BNP Paribas Balanced Advantage Fund	India Infradebt Limited	Non Convertible Debentures	15.05	-	0.00%
Baroda BNP Paribas Conservative Hybrid Fund	India Infradebt Limited	Non Convertible Debentures	10.03	-	0.00%

*Note- Excluding derivatives

C. The Schemes of Baroda BNP Paribas Mutual Fund had invested in the following instruments of Associate Companies of the Sponsor & AMC, from **April 1, 2023 to March 31, 2024**. The investments were made in line with the investment objective of the Scheme(s).

Name of the Scheme	Name of the company	Type of Security	Amount (Rs. In Crores)	Aggregate Market Value as on 31-Mar-24 (Rs. in Lakhs)*	% of Net Asset Value
Baroda BNP Paribas Arbitrage Fund	Bank of Baroda	Equity Shares	54.88	409.34	0.52
Baroda BNP Paribas Balanced Advantage Fund	Bank of Baroda	Non-Convertible Debentures	0.00	500.73	0.13
Baroda BNP Paribas Ultra Short Duration Fund	Sharekhan Ltd.	Commercial Papers	24.41	-	-
Baroda BNP Paribas Liquid Fund	Sharekhan Ltd.	Commercial Papers	122.74	-	-
Baroda BNP Paribas Balanced Advantage Fund	India Infradebt Ltd.	Non-Convertible Debentures	15.00	24.89	0.66
Baroda BNP Paribas Conservative Hybrid Fund	India Infradebt Ltd.	Non-Convertible Debentures	10.00	-	-

***Note- Excluding derivatives**

Underwriting Obligations with respect to issues of Associate Companies

The Schemes of the Mutual Fund have till date not entered into any underwriting obligations with respect to issues of associate companies

Subscriptions by the schemes in the issues lead managed by associate companies 2025-26:

Lead Manager	Scheme	Date	Instrument Name	Name of the security	Amount Invested (Rs. Cr)
BNP Paribas Securities India Pvt Ltd	Baroda BNP Paribas Energy Opportunities Fund	26-May-2025	Equity Shares	Aegis Vopac Terminals Ltd	15.00
BNP Paribas Securities India Pvt Ltd	Baroda BNP Paribas Energy Opportunities Fund	30-May-2025	Equity Shares	Aegis Vopac Terminals Ltd	7.78
BNP Paribas Securities India Pvt Ltd	Baroda BNP Paribas Large Cap Fund	26-May-2025	Equity Shares	Aegis Vopac Terminals Ltd	12.50
BNP Paribas Securities India Pvt Ltd	Baroda BNP Paribas Large Cap Fund	30-May-2025	Equity Shares	Aegis Vopac Terminals Ltd	6.48
BNP Paribas Securities India Pvt Ltd	Baroda BNP Paribas Manufacturing Fund	26-May-2025	Equity Shares	Aegis Vopac Terminals Ltd	12.50
BNP Paribas Securities India Pvt Ltd	Baroda BNP Paribas Manufacturing Fund	30-May-2025	Equity Shares	Aegis Vopac Terminals Ltd	6.48
Bob Capital Market Ltd	Baroda BNP Paribas Aggressive Hybrid Fund	16-Jul-2025	Equity Shares	Smartworks Coworking Spaces Ltd	1.15
Bob Capital Market Ltd	Baroda BNP Paribas Balanced Advantage Fund	16-Jul-2025	Equity Shares	Smartworks Coworking Spaces Ltd	13.29
Bob Capital Market Ltd	Baroda BNP Paribas Large & Mid Cap Fund	10-Jul-2025	Equity Shares	Smartworks Coworking Spaces Ltd	20.65
Bob Capital Market Ltd	Baroda BNP Paribas Multi Asset Fund	16-Jul-2025	Equity Shares	Smartworks Coworking Spaces Ltd	0.92
Bob Capital Market Ltd	Baroda BNP Paribas Multi Cap Fund	16-Jul-2025	Equity Shares	Smartworks Coworking Spaces Ltd	1.83

Subscription in issues lead managed by the Sponsor or any of its associates Nil for FY 2023-24 and FY 2024-25

DEALING WITH ASSOCIATE COMPANIES

Subject to the SEBI Regulations, the AMC from time to time, for the purpose of conducting normal business and the operations of the Mutual Fund may utilise the services of and enter into transactions / arrangement with the Sponsor or its group companies, subsidiaries, associates, affiliates, etc., established or to be established at a later date to provide the services to the AMC / investors. The AMC will conduct its business with the aforesaid company(ies) (including employees or relatives) on arm's length basis and at mutually agreed terms and conditions.

The AMC may also avail the services of the Sponsor or its group companies, subsidiaries, associates, affiliates, etc., for usage of premises as Investor Service Centres and to act as collection agents, marketing agents, distribution agents, bankers, client servicing etc. Such companies shall be paid a fee

based on the quality of services rendered, which may be higher than the market rates due to the quality of services rendered. These fees shall be charged to the Scheme, subject to the SEBI Regulations.

The AMC, subject to the SEBI Regulations and the restrictions placed thereunder, will from time to time enter into the transactions including securities transaction with the Sponsor and its group companies, subsidiaries, associates, affiliates, etc. The AMC, subject to the SEBI Regulations, will from time to time subscribe on behalf of the Scheme of the Mutual Fund, in the securities issue lead managed by the Sponsor and its group companies, subsidiaries, associates, affiliates, etc. The AMC shall ensure that the investments in such issues will be in accordance with the investment objectives of the Scheme. Where necessary, AMC shall appoint other intermediaries of repute as sub-managers or sub-custodians for managing and administering various schemes. The appointment of such intermediaries shall be in accordance with the applicable requirement, if any, of SEBI.
The AMC, subject to the SEBI Regulations and the restrictions/limits prescribed thereunder, proposes to enter into transactions with the Sponsor and / or its subsidiaries / associates for purchase and sale of securities. The Scheme shall not make any investment in:

- Any unlisted security of an associate or group company of the Sponsor;
- Any security issued by way of private placement by an associate or group company of the Sponsor;
- The listed securities of group companies of the Sponsor which is in excess of 25% of the net assets.

From time to time and subject to the SEBI Regulations, the Sponsor, their affiliates, associates, subsidiaries, the Mutual Fund and the AMC may in the New Fund Offer Period or thereafter at any time during the continuous offer period, invest directly or indirectly in the Scheme. These entities may acquire a substantial portion of the Scheme's Units and collectively constitute a major investor in the Scheme. Accordingly, redemption of Units held by such entities may have an adverse impact on the Scheme because the timing of such redemption may impact the ability of other Unitholders to redeem their Units.

Details pertaining to securities transactions where associates are Counter parties (FY 2025-26):

Counter party	Scheme	Name of Security	Amount	Transaction Type
India First Life Insurance Company Limited	Baroda BNP Paribas Balanced Advantage Fund	8.08% Gujarat SDL (MD 26/12/2028)	53,066,711.11	Sell
	Baroda BNP Paribas Conservative Hybrid Fund	8.18% Tamilnadu SDL (MD 19/12/2028)	42,630,786.67	Buy
	Baroda BNP Paribas NIFTY SDL December 2028 Index Fund	8.18% Tamilnadu SDL (MD 19/12/2028)	10,657,696.67	Buy
	Baroda BNP Paribas Arbitrage Fund	Punjab National Bank CD (MD 05/12/2025)	249,643,750.00	Buy
	Baroda BNP Paribas Aggressive Hybrid Fund	6.52% REC Ltd NCD SR 248 A(MD 31/01/2028)	39,587,419.18	SELL
	Baroda BNP Paribas Corporate Bond Fund	6.52% REC Ltd NCD SR 248 A(MD 31/01/2028)	188,040,241.10	SELL
India First Life Insurance Company Limited	Baroda BNP Paribas Low Duration Fund	6.52% REC Ltd NCD SR 248 A(MD 31/01/2028)	19,793,709.59	SELL

Details pertaining to securities transactions where associates are Counter parties (FY 2024-25):

Counter party	Scheme	Name of Security	Amount	Transaction Type
INDIA FIRST LIFE INSURANCE CO. LTD	Baroda BNP Paribas Ultra Short Duration Fund	Kotak Mahindra Bank Limited CD (MD 29/01/2025)	24,73,07,500.00	Sell

Details pertaining to securities transactions where associates are Counter parties (FY 2023-24):

Counter party	Scheme	Name of Security	Amount	Transaction Type
India Infradebt Ltd.	Baroda BNP Paribas Conservative Hybrid Fund	India Infradebt Ltd. 8.05% 24JUL28 NCD	100,000,000.00	Buy
India Infradebt Ltd.	Baroda BNP Paribas Balanced Advantage Fund	India Infradebt Ltd. 8.05% 24JUL28 NCD	150,000,000.00	Buy
IndiaFirst Life Insurance Co. Ltd.	Baroda BNP Paribas Low Duration Fund	Kotak Mahindra Bank Ltd. 17APR24 CD	140,349,890.00	Buy
IndiaFirst Life Insurance Co. Ltd.	Baroda BNP Paribas Ultra Short Duration Fund	Kotak Mahindra Bank Ltd. 17APR24 CD	93,566,594.00	Buy
IndiaFirst Life Insurance Co. Ltd.	Baroda BNP Paribas Conservative Hybrid Fund	India Infradebt Ltd. 8.05% 24JUL28 NCD	100,269,100.00	Sell
IndiaFirst Life Insurance Co. Ltd.	Baroda BNP Paribas Balanced Advantage Fund	India Infradebt Ltd. 8.05% 24JUL28 NCD	150,403,650.00	Sell
IndiaFirst Life Insurance Co. Ltd.	Baroda BNP Paribas Ultra Short Duration Fund	Kotak Mahindra Bank Ltd. 17APR24 CD	237,143,487.00	Buy
IndiaFirst Life Insurance Co. Ltd.	Baroda BNP Paribas Low Duration Fund	Kotak Mahindra Bank Ltd. 06SEP24 CD	93,602,200.00	Sell
IndiaFirst Life Insurance Co. Ltd.	Baroda BNP Paribas Ultra Short Duration Fund	Kotak Mahindra Bank Ltd. 06SEP24 CD	140,403,300.00	Sell
IndiaFirst Life Insurance Co. Ltd.	Baroda BNP Paribas Balanced Advantage Fund	State Government of Karnataka 7.82% 27.12.2027 SDL	151,312,831.50	Buy
IndiaFirst Life Insurance Co. Ltd.	Baroda BNP Paribas Ultra Short Duration Fund	State Government of Maharashtra 8.72% 29.10.2024 SDL	101,127,700.00	Buy
IndiaFirst Life Insurance Co. Ltd.	Baroda BNP Paribas Money Market Fund	State Government of Maharashtra 8.72% 29.10.2024 SDL	151,691,550.00	Buy

The amount paid to Sponsor, its associates for services performed by them, during last 3 financial years is given below :

Baroda BNP Paribas Mutual Fund (For 2023-24 & 2024-25 & 2025-26)

Name of the Associate / Group Company	Nature of Relation	Nature of Transaction	Amount (Rs. in lakhs)
Bank of Baroda	Associate company	Bank charges	Refer Note 1
Baroda BNP Paribas Asset Management India Pvt. Ltd.	Group company	Investment Management Fees	Refer Note 2
Baroda BNP Paribas Trustee India Pvt. Ltd.	Group company	Trustee fees	Refer Note 3
SBICAP Securities Ltd.	Group Company	Commission on distribution of Units	Refer Note 4
Geojit Financial Services Ltd	Group Company	Commission on distribution of Units	Refer Note 5
Sharekhan Limited**	Group Company	Commission on distribution of Units	Refer Note 6
Bank of Baroda	Associate Company	Commission on distribution of Units	Refer Note 7
BNP Paribas Wealth Management India Pvt Ltd	Group Company	Commission on distribution of Units	Refer Note 8
BNP Paribas	Group Company	Commission on distribution of Units	Refer Note 9
BOB Capital Markets Ltd.	Group Company	Commission on distribution of Units	Refer Note 10
BNP Paribas Securities India Pvt. Ltd.	Group Company	Brokerage paid	Refer Note 11
BOB Capital Markets Ltd.	Group Company	Brokerage paid	Refer Note 12
Sharekhan Ltd.	Group Company	Brokerage paid	Refer Note 13
BNP Paribas Bank	Group Company	Bank charges	Refer Note 14
Baroda Rajasthan Kshetriya Gramin Bank	Group Company	Commission on distribution of Units	Refer Note 15
The Nainital Bank Ltd.	Group Company	Commission on distribution of Units	Refer Note 16

Note 1: Bank of Baroda (Bank Charges)

(For FY 2025-26) Amount (Rs. in lakhs)

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Mid Cap Fund	3.43
Baroda BNP Paribas Large Cap Fund	1.94
Baroda BNP Paribas ELSS Tax Saver Fund	0.29
Baroda BNP Paribas Conservative Hybrid Fund	0.02
Baroda BNP Paribas Low Duration Fund	0.00
Baroda BNP Paribas Dynamic Bond Fund	0.02
Baroda BNP Paribas Corporate Bond Fund	0.00

Baroda BNP Paribas Arbitrage Fund	0.02
Baroda BNP Paribas Aggressive Hybrid Fund	0.11
Baroda BNP Paribas Focused Fund	0.49
Baroda BNP Paribas India Consumption Fund	0.58
Baroda BNP Paribas Aqua Fund of Fund	0.00
Baroda BNP Paribas Balanced Advantage Fund	5.23
Baroda BNP Paribas Liquid Fund	0.32
Baroda BNP Paribas Multi Cap Fund	12.04
Baroda BNP Paribas Overnight Fund	0.11
Baroda BNP Paribas Short Duration Fund	0.00
Baroda BNP Paribas Gilt Fund	0.00
Baroda BNP Paribas Banking & Financial Services Fund	0.20
Baroda BNP Paribas Credit Risk Fund	0.02
Baroda BNP Paribas Ultra Short Duration Fund	0.00
Baroda BNP Paribas Money Market Fund	0.01
Baroda BNP Paribas Equity Savings Fund	0.18
Baroda BNP Paribas Large & Mid Cap Fund	11.09
Baroda BNP Paribas Banking and PSU Bond Fund *	0.00
Baroda BNP Paribas Business Cycle Fund	0.71
Baroda BNP Paribas Flexi Cap Fund	3.44
Baroda BNP Paribas Multi Asset Fund	0.85
Baroda BNP Paribas Nifty SDL December 2026 Index Fund	0.00
Baroda BNP Paribas Nifty SDL December 2028 Index Fund	0.00
Baroda BNP Paribas Value Fund	1.38
Baroda BNP Paribas Small Cap Fund	3.33
Baroda BNP Paribas Nifty 50 Index Fund	0.04
Baroda BNP Paribas Innovation Fund	0.65
Baroda BNP Paribas Retirement Fund	1.57
Baroda BNP Paribas Manufacturing Fund	0.46
Baroda BNP Paribas Dividend Yield Fund	0.11
Baroda BNP Paribas Nifty200 Momentum 30 Index Fund	0.01
Baroda BNP Paribas NIFTY Midcap 150 Index Fund	0.00
Baroda BNP Paribas Childrens Fund	1.15
Baroda BNP Paribas Energy Opportunities Fund	0.25
Baroda BNP Paribas Multi Asset Active FOF	0.01
Baroda BNP Paribas Health and Wellness Fund	0.05
Baroda BNP Paribas Business Conglomerates Fund	0.03
Baroda BNP Paribas Gold ETF FOF	0.09
Baroda BNP Paribas ESG Best-in-Class Strategy Fund	0.03

Note : Figures mentioned as 0.00 represents amount less than Rs. 1 lakh

(For FY 2024-25) Amount (Rs. in lakhs)

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Mid Cap Fund	2.93
Baroda BNP Paribas Large Cap Fund	1.63
Baroda BNP Paribas ELSS Tax Saver Fund	0.27
Baroda BNP Paribas Medium Duration Fund	0.00
Baroda BNP Paribas Conservative Hybrid Fund	0.02
Baroda BNP Paribas Low Duration Fund	0.00

Baroda BNP Paribas Dynamic Bond Fund	0.02
Baroda BNP Paribas Corporate Bond Fund	0.00
Baroda BNP Paribas Arbitrage Fund	0.02
Baroda BNP Paribas Aggressive Hybrid Fund	0.09
Baroda BNP Paribas Focused Fund	0.48
Baroda BNP Paribas India Consumption Fund	0.48
Baroda BNP Paribas Aqua Fund of Fund	0.29
Baroda BNP Paribas Balanced Advantage Fund	4.47
Baroda BNP Paribas Liquid Fund	0.01
Baroda BNP Paribas Multi Cap Fund	9.28
Baroda BNP Paribas Overnight Fund	0.00
Baroda BNP Paribas Short Duration Fund	0.00
Baroda BNP Paribas Gilt Fund	0.00
Baroda BNP Paribas Banking & Financial Services Fund	0.18
Baroda BNP Paribas Credit Risk Fund	0.01
Baroda BNP Paribas Ultra Short Duration Fund	0.00
Baroda BNP Paribas Money Market Fund	0.00
Baroda BNP Paribas Equity Savings Fund	0.18
Baroda BNP Paribas Large & Mid Cap Fund	8.73
Baroda BNP Paribas Banking and PSU Bond Fund	0.00
Baroda BNP Paribas Business Cycle Fund	0.67
Baroda BNP Paribas Flexi Cap Fund	2.65
Baroda BNP Paribas Multi Asset Fund	0.59
Baroda BNP Paribas Nifty SDL December 2026 Index Fund	0.00
Baroda BNP Paribas Nifty SDL December 2028 Index Fund	0.00
Baroda BNP Paribas Floater Fund	0.00
Baroda BNP Paribas Value Fund	1.09
Baroda BNP Paribas Small Cap Fund	2.34
Baroda BNP Paribas Nifty 50 Index Fund	0.03
Baroda BNP Paribas Innovation Fund	0.37
Baroda BNP Paribas Retirement Fund	1.65
Baroda BNP Paribas NIFTY BANK ETF	-
Baroda BNP Paribas Manufacturing Fund	0.33
Baroda BNP Paribas Dividend Yield Fund	0.06
Baroda BNP Paribas Nifty200 Momentum 30 Index Fund	0.00
Baroda BNP Paribas NIFTY Midcap 150 Index Fund	0.00
Baroda BNP Paribas Childrens Fund	0.50
Baroda BNP Paribas Energy Opportunities Fund	0.01

(For FY 2023-24) Amount (Rs. in lakhs)

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Medium Duration Fund (scheme has one segregated portfolio)	0
Baroda BNP Paribas Low Duration Fund	0
Baroda BNP Paribas Dynamic Bond Fund	0
Baroda BNP Paribas Corporate Bond Fund	0
Baroda BNP Paribas Nifty SDL Dec 2026 Index Fund	0
Baroda BNP Paribas Nifty SDL Dec 2028 Index Fund	0
Baroda BNP Paribas ELSS Tax Saver Fund	0
Baroda BNP Paribas Mid Cap Fund	2

Baroda BNP Paribas Large Cap Fund	1
Baroda BNP Paribas Focused Fund	0
Baroda BNP Paribas Conservative Hybrid Fund	0
Baroda BNP Paribas Flexi Cap Fund	1
Baroda BNP Paribas Arbitrage Fund	0
Baroda BNP Paribas Aggressive Hybrid Fund	0
Baroda BNP Paribas Banking and PSU Bond Fund	0
Baroda BNP Paribas Business Cycle Fund	1
Baroda BNP Paribas India Consumption Fund	0
Baroda BNP Paribas Aqua Fund of Fund	0
Baroda BNP Paribas Multi Asset Fund	0
Baroda BNP Paribas Gilt Fund	0
Baroda BNP Paribas Balanced Advantage Fund	5
Baroda BNP Paribas Multi Cap Fund	6
Baroda BNP Paribas Short Duration Fund	0
Baroda BNP Paribas Banking and Financial Services Fund	0
Baroda BNP Paribas Money Market Fund	0
Baroda BNP Paribas Large and Mid Cap Fund	6
Baroda BNP Paribas Equity Savings Fund	0
Baroda BNP Paribas Credit Risk Fund (scheme has one segregated portfolio)	0
Baroda BNP Paribas Ultra Short Duration Fund	0
Baroda BNP Paribas Overnight Fund	0
Baroda BNP Paribas Liquid Fund	0

Note : Figures mentioned as 0 represents amount less than Rs. 1 lakh

Note 2: Baroda BNP Paribas Asset Management India Pvt. Ltd. (Investment Management Fees)

For FY 2025-26) Amount (Rs. in lakhs)

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Low Duration Fund	58.00
Baroda BNP Paribas Dynamic Bond Fund	104.02
Baroda BNP Paribas Corporate Bond Fund	49.17
Baroda BNP Paribas NIFTY SDL December 2026 Index Fund	21.51
Baroda BNP Paribas NIFTY SDL December 2028 Index Fund	3.92
Baroda BNP Paribas Mid Cap Fund	840.45
Baroda BNP Paribas Large Cap Fund	1,513.87
Baroda BNP Paribas ELSS Tax Saver Fund	697.06
Baroda BNP Paribas Conservative Hybrid Fund	292.00
Baroda BNP Paribas Arbitrage Fund	275.77
Baroda BNP Paribas Aggressive Hybrid Fund	462.34
Baroda BNP Paribas Focused Fund	214.51
Baroda BNP Paribas India Consumption Fund	673.54
Baroda BNP Paribas Aqua Fund of Fund	5.45
Baroda BNP Paribas Flexi Cap Fund	958.42
Baroda BNP Paribas Multi Asset Fund	1,046.23
Baroda BNP Paribas Multi Cap Fund	2,049.71
Baroda BNP Paribas Gilt Fund	119.08
Baroda BNP Paribas Liquid Fund	1,185.72
Baroda BNP Paribas Short Duration Fund	90.99

Baroda BNP Paribas Banking & Financial Services Fund	176.44
Baroda BNP Paribas Credit Risk Fund	117.17
Baroda BNP Paribas Ultra Short Duration Fund	258.92
Baroda BNP Paribas Balanced Advantage Fund	2,609.89
Baroda BNP Paribas Overnight Fund	38.04
Baroda BNP Paribas Money Market Fund	397.64
Baroda BNP Paribas Equity Savings Fund	297.51
Baroda BNP Paribas Large & Mid Cap Fund	1,027.27
Baroda BNP Paribas Banking and PSU Bond Fund*	4.39
Baroda BNP Paribas Business Cycle Fund	397.41
Baroda BNP Paribas Innovation Fund	755.74
Baroda BNP Paribas Value Fund	1,224.17
Baroda BNP Paribas Small Cap Fund	963.14
Baroda BNP Paribas Nifty 50 Index Fund	9.27
Baroda BNP Paribas Gold ETF	87.80
Baroda BNP Paribas Retirement Fund	273.87
Baroda BNP Paribas NIFTY BANK ETF	0.04
Baroda BNP Paribas Manufacturing Fund	857.59
Baroda BNP Paribas Dividend Yield Fund	508.71
Baroda BNP Paribas Nifty200 Momentum 30 Index Fund	7.57
Baroda BNP Paribas NIFTY Midcap 150 Index Fund	1.90
Baroda BNP Paribas Childrens Fund	37.16
Baroda BNP Paribas Energy Opportunities Fund	559.80
Baroda BNP Paribas Income Plus Arbitrage Active Fund of Fund	2.18
Baroda BNP Paribas Multi Asset Active Fund of Fund	11.57
Baroda BNP Paribas Health and Wellness Fund	175.85
Baroda BNP Paribas Gold ETF Fund of Fund	3.87
Baroda BNP Paribas Business Conglomerates Fund	186.67
Baroda BNP Paribas ESG Best-in-Class Strategy Fund	25.58

(For FY 2024-25) Amount (Rs. in lakhs)

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Medium Duration Fund	7.11
Baroda BNP Paribas Low Duration Fund	53.55
Baroda BNP Paribas Dynamic Bond Fund	89.61
Baroda BNP Paribas Corporate Bond Fund	22.90
Baroda BNP Paribas NIFTY SDL December 2026 Index Fund	14.88
Baroda BNP Paribas NIFTY SDL December 2028 Index Fund	4.45
Baroda BNP Paribas Floater Fund	1.18
Baroda BNP Paribas Mid Cap Fund	767.47
Baroda BNP Paribas Large Cap Fund	1,385.69
Baroda BNP Paribas ELSS Tax Saver Fund	693.17
Baroda BNP Paribas Conservative Hybrid Fund	286.66
Baroda BNP Paribas Arbitrage Fund	317.03
Baroda BNP Paribas Aggressive Hybrid Fund	428.06
Baroda BNP Paribas Focused Fund	202.82
Baroda BNP Paribas India Consumption Fund	649.37
Baroda BNP Paribas Aqua Fund of Fund	12.31

Baroda BNP Paribas Flexi Cap Fund	922.01
Baroda BNP Paribas Multi Asset Fund	947.30
Baroda BNP Paribas Value Fund	1,221.68
Baroda BNP Paribas Gold ETF	25.27
Baroda BNP Paribas Small Cap Fund	763.52
Baroda BNP Paribas Nifty 50 Index Fund	6.25
Baroda BNP Paribas Innovation Fund	313.22
Baroda BNP Paribas Retirement Fund	74.65
Baroda BNP Paribas NIFTY BANK ETF	0.39
Baroda BNP Paribas Manufacturing Fund	419.10
Baroda BNP Paribas Dividend Yield Fund	220.84
Baroda BNP Paribas Nifty200 Momentum 30 Index Fund	2.47
Baroda BNP Paribas NIFTY Midcap 150 Index Fund	0.14
Baroda BNP Paribas Childrens Fund	3.42
Baroda BNP Paribas Energy Opportunities Fund	45.13
Baroda BNP Paribas Multi Cap Fund	1,904.64
Baroda BNP Paribas Gilt Fund	141.79
Baroda BNP Paribas Liquid Fund	1,335.39
Baroda BNP Paribas Short Duration Fund	60.92
Baroda BNP Paribas Banking & Financial Services Fund	125.42
Baroda BNP Paribas Credit Risk Fund	105.42
Baroda BNP Paribas Ultra Short Duration Fund	274.32
Baroda BNP Paribas Balanced Advantage Fund	2,272.58
Baroda BNP Paribas Overnight Fund	43.42
Baroda BNP Paribas Money Market Fund	54.70
Baroda BNP Paribas Equity Savings Fund	273.44
Baroda BNP Paribas Large & Mid Cap Fund	863.13
Baroda BNP Paribas Banking and PSU Bond Fund	7.41
Baroda BNP Paribas Business Cycle Fund	403.51

(For FY 2023-24) Amount (Rs. in lakhs)

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Medium Duration Fund (scheme has one segregated portfolio)	19
Baroda BNP Paribas Low Duration Fund	40
Baroda BNP Paribas Dynamic Bond Fund	77
Baroda BNP Paribas Corporate Bond Fund	17
Baroda BNP Paribas NIFTY SDL December 2026 Index Fund	17
Baroda BNP Paribas NIFTY SDL December 2028 Index Fund	4
Baroda BNP Paribas Floater Fund	5
Baroda BNP Paribas Mid Cap Fund	611
Baroda BNP Paribas Large Cap Fund	1,106
Baroda BNP Paribas ELSS Tax Saver Fund	620
Baroda BNP Paribas Conservative Hybrid Fund	258
Baroda BNP Paribas Arbitrage Fund	118
Baroda BNP Paribas Aggressive Hybrid Fund	370
Baroda BNP Paribas Focused Fund	151
Baroda BNP Paribas India Consumption Fund	545

Baroda BNP Paribas Aqua Fund of Fund	13
Baroda BNP Paribas Flexi Cap Fund	563
Baroda BNP Paribas Multi Asset Fund	338
Baroda BNP Paribas Value Fund	193
Baroda BNP Paribas Gold ETF	5
Baroda BNP Paribas Small Cap Fund	75
Baroda BNP Paribas Nifty 50 Index Fund	0
Baroda BNP Paribas Innovation Fund	11
Baroda BNP Paribas Multi Cap Fund	1,524
Baroda BNP Paribas Gilt Fund	79
Baroda BNP Paribas Liquid Fund	1,155
Baroda BNP Paribas Short Duration Fund	64
Baroda BNP Paribas Banking and Financial Services Fund	89
Baroda BNP Paribas Credit Risk Fund (scheme has one segregated portfolio)	104
Baroda BNP Paribas Ultra Short Duration Fund	211
Baroda BNP Paribas Balanced Advantage Fund	1,782
Baroda BNP Paribas Overnight Fund	29
Baroda BNP Paribas Money Market Fund	12
Baroda BNP Paribas Equity Savings Fund	275
Baroda BNP Paribas Large and Mid Cap Fund	647
Baroda BNP Paribas Banking and PSU Bond Fund	8
Baroda BNP Paribas Business Cycle Fund	375

Note: Figures mentioned as 0 represents amount less than Rs. 1 lakh

Note 3: Baroda BNP Paribas Trustee India Pvt. Ltd. (Trustee fees)

For FY 2025-26 Amount (Rs. In lakhs)

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Low Duration Fund	0.81
Baroda BNP Paribas Dynamic Bond Fund	0.53
Baroda BNP Paribas Corporate Bond Fund	1.10
Baroda BNP Paribas NIFTY SDL December 2026 Index Fund	0.39
Baroda BNP Paribas NIFTY SDL December 2028 Index Fund	0.08
Baroda BNP Paribas Mid Cap Fund	6.20
Baroda BNP Paribas Large Cap Fund	7.42
Baroda BNP Paribas ELSS Tax Saver Fund	2.56
Baroda BNP Paribas Conservative Hybrid Fund	2.28
Baroda BNP Paribas Arbitrage Fund	3.46
Baroda BNP Paribas Aggressive Hybrid Fund	3.45
Baroda BNP Paribas Focused Fund	1.92
Baroda BNP Paribas India Consumption Fund	4.17
Baroda BNP Paribas Aqua Fund of Fund	0.10
Baroda BNP Paribas Flexi Cap Fund	3.50
Baroda BNP Paribas Multi Asset Fund	3.51
Baroda BNP Paribas Value Fund	3.39
Baroda BNP Paribas Gold ETF	0.60
Baroda BNP Paribas Small Cap Fund	3.45

Baroda BNP Paribas Nifty 50 Index Fund	0.18
Baroda BNP Paribas Innovation Fund	2.63
Baroda BNP Paribas Retirement Fund	1.08
Baroda BNP Paribas NIFTY BANK ETF	0.01
Baroda BNP Paribas Manufacturing Fund	3.08
Baroda BNP Paribas Dividend Yield Fund	2.41
Baroda BNP Paribas Nifty200 Momentum 30 Index Fund	0.07
Baroda BNP Paribas NIFTY Midcap 150 Index Fund	0.03
Baroda BNP Paribas Childrens Fund	0.28
Baroda BNP Paribas Energy Opportunities Fund	2.04
Baroda BNP Paribas Income Plus Arbitrage Active Fund of Fund	0.24
Baroda BNP Paribas Multi Asset Active Fund of Fund	0.30
Baroda BNP Paribas Health and Wellness Fund	1.36
Baroda BNP Paribas Gold ETF Fund of Fund	0.23
Baroda BNP Paribas Business Conglomerates Fund	1.18
Baroda BNP Paribas ESG Best-in-Class Strategy Fund	0.06
Baroda BNP Paribas Multi Cap Fund	8.36
Baroda BNP Paribas Gilt Fund	3.81
Baroda BNP Paribas Liquid Fund	32.13
Baroda BNP Paribas Short Duration Fund	0.78
Baroda BNP Paribas Banking & Financial Services Fund	0.91
Baroda BNP Paribas Credit Risk Fund	0.53
Baroda BNP Paribas Ultra Short Duration Fund	3.30
Baroda BNP Paribas Balanced Advantage Fund	12.56
Baroda BNP Paribas Overnight Fund	2.99
Baroda BNP Paribas Money Market Fund	9.86
Baroda BNP Paribas Equity Savings Fund	0.76
Baroda BNP Paribas Large & Mid Cap Fund	4.63
Baroda BNP Paribas Business Cycle Fund	1.60
Baroda BNP Paribas Banking and PSU Bond Fund	0.03

For FY 2024-25 Amount (Rs. In lakhs)

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Low Duration Fund	0.59
Baroda BNP Paribas Dynamic Bond Fund	0.40
Baroda BNP Paribas Corporate Bond Fund	0.45
Baroda BNP Paribas NIFTY SDL December 2026 Index Fund	0.30
Baroda BNP Paribas NIFTY SDL December 2028 Index Fund	0.09
Baroda BNP Paribas Mid Cap Fund	5.24
Baroda BNP Paribas Large Cap Fund	5.65
Baroda BNP Paribas ELSS Tax Saver Fund	2.33
Baroda BNP Paribas Conservative Hybrid Fund	1.78
Baroda BNP Paribas Arbitrage Fund	2.98
Baroda BNP Paribas Aggressive Hybrid Fund	2.84
Baroda BNP Paribas Focused Fund	1.69
Baroda BNP Paribas India Consumption Fund	3.56
Baroda BNP Paribas Aqua Fund of Fund	0.12
Baroda BNP Paribas Flexi Cap Fund	3.30

Baroda BNP Paribas Multi Asset Fund	3.00
Baroda BNP Paribas Multi Cap Fund	6.66
Baroda BNP Paribas Gilt Fund	4.13
Baroda BNP Paribas Liquid Fund	26.73
Baroda BNP Paribas Short Duration Fund	0.53
Baroda BNP Paribas Banking & Financial Services Fund	0.44
Baroda BNP Paribas Credit Risk Fund	0.40
Baroda BNP Paribas Ultra Short Duration Fund	3.31
Baroda BNP Paribas Balanced Advantage Fund	10.20
Baroda BNP Paribas Overnight Fund	2.24
Baroda BNP Paribas Money Market Fund	0.83
Baroda BNP Paribas Equity Savings Fund	0.62
Baroda BNP Paribas Large & Mid Cap Fund	3.46
Baroda BNP Paribas Banking and PSU Bond Fund	0.07
Baroda BNP Paribas Business Cycle Fund	1.43
Baroda BNP Paribas Innovation Fund	2.76
Baroda BNP Paribas Value Fund	4.04
Baroda BNP Paribas Small Cap Fund	3.58
Baroda BNP Paribas Nifty 50 Index Fund	0.16
Baroda BNP Paribas Gold ETF	0.18
Baroda BNP Paribas Retirement Fund	0.72
Baroda BNP Paribas NIFTY BANK ETF	0.02
Baroda BNP Paribas Manufacturing Fund	2.49
Baroda BNP Paribas Dividend Yield Fund	1.29
Baroda BNP Paribas Nifty200 Momentum 30 Index Fund	0.03
Baroda BNP Paribas NIFTY Midcap 150 Index Fund	0.01
Baroda BNP Paribas Childrens Fund	0.04
Baroda BNP Paribas Energy Opportunities Fund	0.17

For FY 2023-24 Amount (Rs. In lakhs)

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Medium Duration Fund (scheme has one segregated portfolio)	0
Baroda BNP Paribas Low Duration Fund	0
Baroda BNP Paribas Dynamic Bond Fund	0
Baroda BNP Paribas Corporate Bond Fund	0
Baroda BNP Paribas NIFTY SDL December 2026 Index Fund	0
Baroda BNP Paribas NIFTY SDL December 2028 Index Fund	0
Baroda BNP Paribas Floater Fund	0
Baroda BNP Paribas Mid Cap Fund	6
Baroda BNP Paribas Large Cap Fund	6
Baroda BNP Paribas ELSS Tax Saver Fund	3
Baroda BNP Paribas Conservative Hybrid Fund	2
Baroda BNP Paribas Arbitrage Fund	2
Baroda BNP Paribas Aggressive Hybrid Fund	3
Baroda BNP Paribas Focused Fund	2
Baroda BNP Paribas India Consumption Fund	4
Baroda BNP Paribas Aqua Fund of Fund	0

Baroda BNP Paribas Flexi Cap Fund	5
Baroda BNP Paribas Multi Asset Fund	5
Baroda BNP Paribas Value Fund	5
Baroda BNP Paribas Gold ETF	0
Baroda BNP Paribas Small Cap Fund	2
Baroda BNP Paribas Nifty 50 Index Fund	0
Baroda BNP Paribas Innovation Fund	0
Baroda BNP Paribas Multi Cap Fund	7
Baroda BNP Paribas Gilt Fund	4
Baroda BNP Paribas Liquid Fund	32
Baroda BNP Paribas Short Duration Fund	0
Baroda BNP Paribas Banking and Financial Services Fund	0
Baroda BNP Paribas Credit Risk Fund (scheme has one segregated portfolio)	0
Baroda BNP Paribas Ultra Short Duration Fund	4
Baroda BNP Paribas Balanced Advantage Fund	13
Baroda BNP Paribas Overnight Fund	3
Baroda BNP Paribas Money Market Fund	0
Baroda BNP Paribas Equity Savings Fund	0
Baroda BNP Paribas Large and Mid Cap Fund	3
Baroda BNP Paribas Banking and PSU Bond Fund	0
Baroda BNP Paribas Business Cycle Fund	2

Note: Figures mentioned as 0 represents amount less than Rs. 1 lakh

Note 4: SBICAP Securities Ltd. (Commission on distribution of Units)

Nil commission paid

Note 5: Geojit Financial Services Ltd (Commission on distribution of Units)
For FY 2025-26 Amount (Rs. in lakhs)

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Aqua Fund of Fund	0.04
Baroda BNP Paribas Multi Asset Active Fund of Fund	0.04
Baroda BNP Paribas Arbitrage Fund	0.02
Baroda BNP Paribas Business Cycle Fund	0.18
Baroda BNP Paribas Business Conglomerates Fund	1.06
Baroda BNP Paribas Banking & Financial Services Fund	0.04
Baroda BNP Paribas Corporate Bond Fund	0.00
Baroda BNP Paribas Conservative Hybrid Fund	48.40
Baroda BNP Paribas Credit Risk Fund	0.01
Baroda BNP Paribas Balanced Advantage Fund	1.49
Baroda BNP Paribas Gold ETF Fund of Fund	0.06
Baroda BNP Paribas Energy Opportunities Fund	0.44
Baroda BNP Paribas Equity Savings Fund	0.13
Baroda BNP Paribas Dynamic Bond Fund	0.21
Baroda BNP Paribas Focused Fund	0.54
Baroda BNP Paribas Flexi Cap Fund	0.77

Baroda BNP Paribas Gilt Fund	0.00
Baroda BNP Paribas Multi Cap Fund	9.78
Baroda BNP Paribas Health and Wellness Fund	3.51
Baroda BNP Paribas Income Plus Arbitrage Active Fund of Fund	0.01
Baroda BNP Paribas India Consumption Fund	1.31
Baroda BNP Paribas Innovation Fund	0.96
Baroda BNP Paribas Childrens Fund	0.19
Baroda BNP Paribas Large Cap Fund	22.26
Baroda BNP Paribas Large & Mid Cap Fund	2.42
Baroda BNP Paribas Liquid Fund	0.00
Baroda BNP Paribas Low Duration Fund	0.01
Baroda BNP Paribas Multi Asset Fund	1.19
Baroda BNP Paribas Mid Cap Fund	12.17
Baroda BNP Paribas Manufacturing Fund	2.09
Baroda BNP Paribas NIFTY Midcap 150 Index Fund	0.11
Baroda BNP Paribas Nifty 50 Index Fund	0.01
Baroda BNP Paribas Nifty200 Momentum 30 Index Fund	0.03
Baroda BNP Paribas NIFTY SDL December 2026 Index Fund	0.04
Baroda BNP Paribas Overnight Fund	0.00
Baroda BNP Paribas Retirement Fund	0.09
Baroda BNP Paribas Small Cap Fund	4.34
Baroda BNP Paribas Aggressive Hybrid Fund	5.59
Baroda BNP Paribas Short Duration Fund	0.12
Baroda BNP Paribas ELSS Tax Saver Fund	9.43
Baroda BNP Paribas Ultra Short Duration Fund	0.03
Baroda BNP Paribas Value Fund	0.59
Baroda BNP Paribas Dividend Yield Fund	1.84
Baroda BNP Paribas ESG Best-in-Class Strategy Fund	0.04

For FY 2024-25 Amount (Rs. in lakhs)

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Aqua Fund of Fund	0.04
Baroda BNP Paribas Arbitrage Fund	0.00
Baroda BNP Paribas Business Cycle Fund	0.14
Baroda BNP Paribas Banking & Financial Services Fund	0.04
Baroda BNP Paribas Corporate Bond Fund	0.00
Baroda BNP Paribas Conservative Hybrid Fund	58.00
Baroda BNP Paribas Credit Risk Fund	0.00
Baroda BNP Paribas Balanced Advantage Fund	0.32
Baroda BNP Paribas Energy Opportunities Fund	0.05
Baroda BNP Paribas Equity Savings Fund	0.01
Baroda BNP Paribas Dynamic Bond Fund	0.19
Baroda BNP Paribas Focused Fund	0.46
Baroda BNP Paribas Flexi Cap Fund	0.40
Baroda BNP Paribas Gilt Fund	0.00
Baroda BNP Paribas Multi Cap Fund	9.92
Baroda BNP Paribas India Consumption Fund	1.10

Baroda BNP Paribas Innovation Fund	1.23
Baroda BNP Paribas Childrens Fund	0.03
Baroda BNP Paribas Large Cap Fund	18.67
Baroda BNP Paribas Large & Mid Cap Fund	0.68
Baroda BNP Paribas Liquid Fund	0.02
Baroda BNP Paribas Low Duration Fund	0.02
Baroda BNP Paribas Multi Asset Fund	0.47
Baroda BNP Paribas Mid Cap Fund	12.03
Baroda BNP Paribas Manufacturing Fund	1.75
Baroda BNP Paribas Medium Duration Fund	0.00
Baroda BNP Paribas NIFTY Midcap 150 Index Fund	0.04
Baroda BNP Paribas Nifty 50 Index Fund	0.00
Baroda BNP Paribas Nifty200 Momentum 30 Index Fund	0.02
Baroda BNP Paribas Overnight Fund	0.00
Baroda BNP Paribas Retirement Fund	0.03
Baroda BNP Paribas Small Cap Fund	4.55
Baroda BNP Paribas Aggressive Hybrid Fund	5.28
Baroda BNP Paribas Short Duration Fund	0.08
Baroda BNP Paribas ELSS Tax Saver Fund	9.91
Baroda BNP Paribas Ultra Short Duration Fund	0.00
Baroda BNP Paribas Value Fund	0.29
Baroda BNP Paribas Dividend Yield Fund	1.05

For FY 2023-24 Amount (Rs. in lakhs)

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Aggressive Hybrid Fund	14
Baroda BNP Paribas Aggressive Hybrid Fund	1
Baroda BNP Paribas Balanced Advantage Fund	4
Baroda BNP Paribas Banking and Financial Services Fund	0
Baroda BNP Paribas Business Cycle Fund	0
Baroda BNP Paribas Conservative Hybrid Fund	0
Baroda BNP Paribas Corporate Bond Fund	0
Baroda BNP Paribas Credit Risk Fund (scheme has one segregated portfolio)	0
Baroda BNP Paribas Dynamic Bond Fund	0
Baroda BNP Paribas ELSS Tax Saver Fund	27
Baroda BNP Paribas Equity Savings Fund	0
Baroda BNP Paribas Flexi Cap Fund	4
Baroda BNP Paribas Focused Fund	5
Baroda BNP Paribas Gilt Fund	0
Baroda BNP Paribas India Consumption Fund	11
Baroda BNP Paribas Innovation Fund	50
Baroda BNP Paribas Large and Mid Cap Fund	2
Baroda BNP Paribas Large Cap Fund	135
Baroda BNP Paribas Liquid Fund	26
Baroda BNP Paribas Low Duration Fund	0
Baroda BNP Paribas Medium Duration Fund (scheme has one segregated portfolio)	0

Baroda BNP Paribas Mid Cap Fund	78
Baroda BNP Paribas Multi Asset Fund	3
Baroda BNP Paribas Multi Cap Fund	96
Baroda BNP Paribas Nifty 50 Index Fund	0
Baroda BNP Paribas Overnight Fund	4
Baroda BNP Paribas Short Duration Fund	5
Baroda BNP Paribas Small Cap Fund	224
Baroda BNP Paribas Ultra Short Duration Fund	2
Baroda BNP Paribas Value Fund	11

Note: Figures mentioned as 0 represents amount less than Rs. 1 lakh

Note 6: Sharekhan Limited (Commission on distribution of Units)

For FY 2025-26 Amount (Rs. In Lakhs)
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Note: Figures mentioned as 0 represents amount less than Rs. 1 lakh

For FY 2024-25 Amount (Rs. In Lakhs)

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Aqua Fund of Fund	4.12
Baroda BNP Paribas Arbitrage Fund	1.34
Baroda BNP Paribas Business Cycle Fund	2.95
Baroda BNP Paribas Money Market Fund	0.00
Baroda BNP Paribas Banking and PSU Bond Fund	0.01
Baroda BNP Paribas Banking & Financial Services Fund	0.28
Baroda BNP Paribas Corporate Bond Fund	0.00
Baroda BNP Paribas Conservative Hybrid Fund	127.50
Baroda BNP Paribas Credit Risk Fund	0.42
Baroda BNP Paribas Balanced Advantage Fund	9.80
Baroda BNP Paribas Energy Opportunities Fund	-
Baroda BNP Paribas Equity Savings Fund	0.19
Baroda BNP Paribas Dynamic Bond Fund	0.02
Baroda BNP Paribas Focused Fund	12.41
Baroda BNP Paribas Floater Fund	0.00
Baroda BNP Paribas Flexi Cap Fund	50.13
Baroda BNP Paribas Gilt Fund	0.12
Baroda BNP Paribas Multi Cap Fund	26.26
Baroda BNP Paribas India Consumption Fund	172.65
Baroda BNP Paribas Innovation Fund	131.52
Baroda BNP Paribas Childrens Fund	0.04
Baroda BNP Paribas Large Cap Fund	22.47
Baroda BNP Paribas Large & Mid Cap Fund	2.40
Baroda BNP Paribas Liquid Fund	0.16
Baroda BNP Paribas Low Duration Fund	0.07
Baroda BNP Paribas Multi Asset Fund	54.81
Baroda BNP Paribas Mid Cap Fund	21.63
Baroda BNP Paribas Manufacturing Fund	47.10

Baroda BNP Paribas Medium Duration Fund	0.34
Baroda BNP Paribas NIFTY SDL December 2028 Index Fund	0.00
Baroda BNP Paribas NIFTY Midcap 150 Index Fund	0.01
Baroda BNP Paribas Nifty 50 Index Fund	0.07
Baroda BNP Paribas Nifty200 Momentum 30 Index Fund	0.03
Baroda BNP Paribas NIFTY SDL December 2026 Index Fund	0.00
Baroda BNP Paribas Overnight Fund	0.00
Baroda BNP Paribas Retirement Fund	2.43
Baroda BNP Paribas Small Cap Fund	92.09
Baroda BNP Paribas Aggressive Hybrid Fund	48.07
Baroda BNP Paribas Short Duration Fund	1.79
Baroda BNP Paribas ELSS Tax Saver Fund	10.39
Baroda BNP Paribas Ultra Short Duration Fund	0.03
Baroda BNP Paribas Value Fund	72.97
Baroda BNP Paribas Dividend Yield Fund	19.22

For FY 2023-24 Amount (Rs. In Lakhs)

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Aggressive Hybrid Fund	292
Baroda BNP Paribas Aggressive Hybrid Fund	42
Baroda BNP Paribas Arbitrage Fund	33
Baroda BNP Paribas Balanced Advantage Fund	279
Baroda BNP Paribas Banking and Financial Services Fund	17
Baroda BNP Paribas Banking and PSU Bond Fund	0
Baroda BNP Paribas Business Cycle Fund	38
Baroda BNP Paribas Conservative Hybrid Fund	0
Baroda BNP Paribas Corporate Bond Fund	0
Baroda BNP Paribas Credit Risk Fund (scheme has one segregated portfolio)	5
Baroda BNP Paribas Dynamic Bond Fund	3
Baroda BNP Paribas ELSS Tax Saver Fund	68
Baroda BNP Paribas Equity Savings Fund	16
Baroda BNP Paribas Flexi Cap Fund	214
Baroda BNP Paribas Floater Fund	4
Baroda BNP Paribas Focused Fund	49
Baroda BNP Paribas Gilt Fund	59
Baroda BNP Paribas India Consumption Fund	2475
Baroda BNP Paribas Innovation Fund	8878
Baroda BNP Paribas Large and Mid Cap Fund	65
Baroda BNP Paribas Large Cap Fund	357
Baroda BNP Paribas Liquid Fund	1001
Baroda BNP Paribas Low Duration Fund	13
Baroda BNP Paribas Medium Duration Fund (scheme has one segregated portfolio)	13
Baroda BNP Paribas Mid Cap Fund	248
Baroda BNP Paribas Money Market Fund	1

Baroda BNP Paribas Multi Asset Fund	206
Baroda BNP Paribas Multi Cap Fund	250
Baroda BNP Paribas Nifty 50 Index Fund	22
Baroda BNP Paribas NIFTY SDL December 2026 Index Fund	0
Baroda BNP Paribas NIFTY SDL December 2028 Index Fund	0
Baroda BNP Paribas Overnight Fund	38
Baroda BNP Paribas Short Duration Fund	1
Baroda BNP Paribas Small Cap Fund	7447
Baroda BNP Paribas Ultra Short Duration Fund	40
Baroda BNP Paribas Value Fund	7176

Note: Figures mentioned as 0 represents amount less than Rs. 1 lakh

Note 7: Bank of Baroda (Commission on distribution of Units)

For FY 2025-26 Amount (Rs. in Lakhs)

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Aqua Fund of Fund	0.00
Baroda BNP Paribas Multi Asset Active Fund of Fund	81.83
Baroda BNP Paribas Arbitrage Fund	28.57
Baroda BNP Paribas Business Cycle Fund	373.53
Baroda BNP Paribas Business Conglomerates Fund	497.41
Baroda BNP Paribas Money Market Fund	2.18
Baroda BNP Paribas Banking and PSU Bond Fund*	2.53
Baroda BNP Paribas Banking & Financial Services Fund	42.87
Baroda BNP Paribas Corporate Bond Fund	1.70
Baroda BNP Paribas Conservative Hybrid Fund	5.58
Baroda BNP Paribas Credit Risk Fund	30.26
Baroda BNP Paribas Balanced Advantage Fund	2,245.98
Baroda BNP Paribas Gold ETF Fund of Fund	21.52
Baroda BNP Paribas Energy Opportunities Fund	801.15
Baroda BNP Paribas Equity Savings Fund	180.75
Baroda BNP Paribas Dynamic Bond Fund	9.24
Baroda BNP Paribas Focused Fund	12.24
Baroda BNP Paribas Flexi Cap Fund	889.01
Baroda BNP Paribas Gilt Fund	3.08
Baroda BNP Paribas Multi Cap Fund	1,209.83
Baroda BNP Paribas Health and Wellness Fund	590.57
Baroda BNP Paribas Income Plus Arbitrage Active Fund of Fund	0.02
Baroda BNP Paribas India Consumption Fund	15.80
Baroda BNP Paribas Innovation Fund	509.23
Baroda BNP Paribas Childrens Fund	136.64
Baroda BNP Paribas Large Cap Fund	140.41
Baroda BNP Paribas Large & Mid Cap Fund	1,102.96
Baroda BNP Paribas Liquid Fund	10.07
Baroda BNP Paribas Low Duration Fund	1.07
Baroda BNP Paribas Multi Asset Fund	887.28
Baroda BNP Paribas Mid Cap Fund	163.76
Baroda BNP Paribas Manufacturing Fund	785.27

Baroda BNP Paribas NIFTY SDL December 2028 Index Fund	4.16
Baroda BNP Paribas NIFTY Midcap 150 Index Fund	1.69
Baroda BNP Paribas Nifty 50 Index Fund	9.75
Baroda BNP Paribas Nifty200 Momentum 30 Index Fund	5.97
Baroda BNP Paribas NIFTY SDL December 2026 Index Fund	15.94
Baroda BNP Paribas Overnight Fund	4.12
Baroda BNP Paribas Retirement Fund	308.24
Baroda BNP Paribas Small Cap Fund	666.40
Baroda BNP Paribas Aggressive Hybrid Fund	10.44
Baroda BNP Paribas Short Duration Fund	15.81
Baroda BNP Paribas ELSS Tax Saver Fund	167.87
Baroda BNP Paribas Ultra Short Duration Fund	4.78
Baroda BNP Paribas Value Fund	786.69
Baroda BNP Paribas Dividend Yield Fund	909.02
Baroda BNP Paribas ESG Best-in-Class Strategy Fund	69.79

For FY 2024-25 Amount (Rs. in Lakhs)

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Arbitrage Fund	29.08
Baroda BNP Paribas Business Cycle Fund	447.97
Baroda BNP Paribas Money Market Fund	0.37
Baroda BNP Paribas Banking and PSU Bond Fund	6.50
Baroda BNP Paribas Banking & Financial Services Fund	38.92
Baroda BNP Paribas Corporate Bond Fund	1.30
Baroda BNP Paribas Conservative Hybrid Fund	5.64
Baroda BNP Paribas Credit Risk Fund	34.55
Baroda BNP Paribas Balanced Advantage Fund	2,484.09
Baroda BNP Paribas Energy Opportunities Fund	129.27
Baroda BNP Paribas Equity Savings Fund	212.30
Baroda BNP Paribas Dynamic Bond Fund	5.74
Baroda BNP Paribas Focused Fund	11.93
Baroda BNP Paribas Floater Fund	0.29
Baroda BNP Paribas Flexi Cap Fund	1,048.35
Baroda BNP Paribas Gilt Fund	2.21
Baroda BNP Paribas Multi Cap Fund	1,158.09
Baroda BNP Paribas India Consumption Fund	11.83
Baroda BNP Paribas Innovation Fund	1,044.55
Baroda BNP Paribas Childrens Fund	35.26
Baroda BNP Paribas Large Cap Fund	119.79
Baroda BNP Paribas Large & Mid Cap Fund	1,093.40
Baroda BNP Paribas Liquid Fund	12.85
Baroda BNP Paribas Low Duration Fund	1.11
Baroda BNP Paribas Multi Asset Fund	976.24
Baroda BNP Paribas Mid Cap Fund	140.91
Baroda BNP Paribas Manufacturing Fund	1,015.05
Baroda BNP Paribas Medium Duration Fund	0.46
Baroda BNP Paribas NIFTY SDL December 2028 Index Fund	4.87

Baroda BNP Paribas NIFTY Midcap 150 Index Fund	0.85
Baroda BNP Paribas Nifty 50 Index Fund	17.11
Baroda BNP Paribas Nifty200 Momentum 30 Index Fund	3.81
Baroda BNP Paribas NIFTY SDL December 2026 Index Fund	10.38
Baroda BNP Paribas Overnight Fund	2.89
Baroda BNP Paribas Retirement Fund	380.19
Baroda BNP Paribas Small Cap Fund	1,106.18
Baroda BNP Paribas Aggressive Hybrid Fund	8.84
Baroda BNP Paribas Short Duration Fund	19.51
Baroda BNP Paribas ELSS Tax Saver Fund	178.50
Baroda BNP Paribas Ultra Short Duration Fund	4.19
Baroda BNP Paribas Value Fund	1,210.84
Baroda BNP Paribas Dividend Yield Fund	700.92

For FY 2023-24 Amount (Rs. in Lakhs)

Scheme Name	Rs in lakhs
Baroda BNP Paribas Aggressive Hybrid Fund	552
Baroda BNP Paribas Arbitrage Fund	4660
Baroda BNP Paribas Balanced Advantage Fund	54604
Baroda BNP Paribas Banking and Financial Services Fund	539
Baroda BNP Paribas Banking and PSU Bond Fund	128
Baroda BNP Paribas Business Cycle Fund	872
Baroda BNP Paribas Conservative Hybrid Fund	38
Baroda BNP Paribas Corporate Bond Fund	270
Baroda BNP Paribas Credit Risk Fund (Scheme Has One Segregated Portfolio)	643
Baroda BNP Paribas Dynamic Bond Fund	543
Baroda BNP Paribas ELSS Tax Saver Fund	1188
Baroda BNP Paribas Equity Savings Fund	974
Baroda BNP Paribas Flexi Cap Fund	5430
Baroda BNP Paribas Floater Fund	709
Baroda BNP Paribas Focused Fund	519
Baroda BNP Paribas Gilt Fund	57
Baroda BNP Paribas India Consumption Fund	451
Baroda BNP Paribas Innovation Fund	63346
Baroda BNP Paribas Large and Mid Cap Fund	17584
Baroda BNP Paribas Large Cap Fund	3073
Baroda BNP Paribas Liquid Fund	127736
Baroda BNP Paribas Low Duration Fund	346
Baroda BNP Paribas Medium Duration Fund	33
Baroda BNP Paribas Mid Cap Fund	3192
Baroda BNP Paribas Money Market Fund	294
Baroda BNP Paribas Multi Asset Fund	5127
Baroda BNP Paribas Multi Cap Fund	13971
Baroda BNP Paribas Nifty 50 Index Fund	6906
Baroda BNP Paribas NIFTY SDL December 2026 Index Fund	1337
Baroda BNP Paribas NIFTY SDL December 2028 Index Fund	2763

Baroda BNP Paribas Overnight Fund	168464
Baroda BNP Paribas Short Duration Fund	2400
Baroda BNP Paribas Small Cap Fund	89718
Baroda BNP Paribas Ultra Short Duration Fund	28929
Baroda BNP Paribas Value Fund	114262

Note: Figures mentioned as 0 represents amount less than Rs. 1 lakh

Note 8: BNP Paribas Wealth Management India Pvt Ltd. (Commission on distribution of Units) Amount (Rs. in lakhs)

For FY 2023-24: NIL
For FY 2024-25: NIL
For FY 2025-26: NIL

Note 9: BNP Paribas (Commission on distribution of Units)

FY 2023-24 Amount (Rs. in lakhs)

Scheme Name	(Rs. in lakhs)
Baroda BNP Paribas Mid Cap Fund	0

Note: Figures mentioned as 0 represents amount less than Rs. 1 lakh

For FY 2024-25: NIL

For FY 2025-26: NIL

Note 10: BOB Capital Markets (Commission on distribution of Units)
FY 2023-24 Amount (Rs. in lakhs)

Scheme Name	(Rs. in lakhs)
Baroda BNP Paribas ELSS Tax Saver Fund	0
Baroda BNP Paribas Flexi Cap Fund	0
Baroda BNP Paribas Large and Mid Cap Fund	0
Baroda BNP Paribas Multi Asset Fund	0
Baroda BNP Paribas Multi Cap Fund	0

FY 2024-25 Amount (Rs. in lakhs)

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Business Cycle Fund	0.00
Baroda BNP Paribas Balanced Advantage Fund	0.01
Baroda BNP Paribas Flexi Cap Fund	0.01
Baroda BNP Paribas Multi Cap Fund	0.00
Baroda BNP Paribas Large Cap Fund	0.00
Baroda BNP Paribas Large & Mid Cap Fund	0.01
Baroda BNP Paribas Multi Asset Fund	0.01
Baroda BNP Paribas Manufacturing Fund	0.00
Baroda BNP Paribas ELSS Tax Saver Fund	0.00
Baroda BNP Paribas Value Fund	0.00

FY 2025-26 Amount (Rs. in lakhs)

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Balanced Advantage Fund	0.00
Baroda BNP Paribas Flexi Cap Fund	0.01
Baroda BNP Paribas Multi Cap Fund	0.01
Baroda BNP Paribas Health and Wellness Fund	0.00
Baroda BNP Paribas Innovation Fund	0.01
Baroda BNP Paribas Large & Mid Cap Fund	0.01
Baroda BNP Paribas Multi Asset Fund	0.01
Baroda BNP Paribas Manufacturing Fund	0.00
Baroda BNP Paribas ELSS Tax Saver Fund	-
Baroda BNP Paribas Value Fund	0.00

Note: Figures mentioned as 0 represents amount less than Rs. 1 lakh

Note 11: BNP Paribas Securities India Pvt. Ltd. (Brokerage Paid)
Amount (Rs. in lakhs)

For FY 2023-24 Amount (Rs. In Lakhs)

Scheme name	Rs. In Lakhs
Baroda BNP Paribas Aggressive Hybrid Fund	1
Baroda BNP Paribas Balanced Advantage Fund	4
Baroda BNP Paribas Banking and Financial Services Fund	0
Baroda BNP Paribas Business Cycle Fund	1
Baroda BNP Paribas Conservative Hybrid Fund	0
Baroda BNP Paribas ELSS Tax Saver Fund	2
BARODA BNP PARIBAS FLEXI CAP FUND	3
Baroda BNP Paribas Focused Fund	1
BARODA BNP PARIBAS INNOVATION FUND	2
Baroda BNP Paribas Large and Mid Cap Fund	6
Baroda BNP Paribas Large Cap Fund	1
Baroda BNP Paribas Mid Cap Fund	4
BARODA BNP PARIBAS MULTI ASSET FUND	1
Baroda BNP Paribas Multi Cap Fund	4
BARODA BNP PARIBAS SMALL CAP FUND	3
Baroda BNP Paribas Value Fund	8

For FY 2024-25 Amount (Rs. In Lakhs)

Scheme Name	Rs in lakhs
Baroda BNP Paribas Mid Cap Fund	8.76
Baroda BNP Paribas Large Cap Fund	2.98
Baroda BNP Paribas ELSS Tax Saver Fund	3.12
Baroda BNP Paribas Conservative Hybrid Fund	0.95
Baroda BNP Paribas Aggressive Hybrid Fund	0.05
Baroda BNP Paribas Focused Fund	3.90
Baroda BNP Paribas India Consumption Fund	3.48
Baroda BNP Paribas Flexi Cap Fund	5.67
Baroda BNP Paribas Multi Asset Fund	0.24
Baroda BNP Paribas Value Fund	2.12

Baroda BNP Paribas Small Cap Fund	4.61
Baroda BNP Paribas Innovation Fund	2.74
Baroda BNP Paribas Retirement Fund	0.89
Baroda BNP Paribas Manufacturing Fund	4.86
Baroda BNP Paribas Dividend Yield Fund	0.17
Baroda BNP Paribas Energy Opportunities Fund	1.19
Baroda BNP Paribas Multi Cap Fund	13.78
Baroda BNP Paribas Banking & Financial Services Fund	1.12
Baroda BNP Paribas Balanced Advantage Fund	5.73
Baroda BNP Paribas Equity Savings Fund	0.06
Baroda BNP Paribas Large & Mid Cap Fund	10.12
Baroda BNP Paribas Business Cycle Fund	1.16

For FY 2025-26 Amount (Rs. In Lakhs)

Scheme Name	Rs in lakhs
Baroda BNP Paribas Aggressive Hybrid Fund	0.52
Baroda BNP Paribas Balanced Advantage Fund	5.08
Baroda BNP Paribas Banking & Financial Services Fund	1.82
Baroda BNP Paribas Business Conglomerates Fund	4.94
Baroda BNP Paribas Business Cycle Fund	0.44
Baroda BNP Paribas Conservative Hybrid Fund	0.10
Baroda BNP Paribas Dividend Yield Fund	2.03
Baroda BNP Paribas ELSS Tax Saver Fund	0.83
Baroda BNP Paribas Energy Opportunities Fund	1.30
Baroda BNP Paribas Equity Savings Fund	0.14
Baroda BNP Paribas Flexi Cap Fund	4.25
Baroda BNP Paribas Focused Fund	3.98
Baroda BNP Paribas Health and Wellness Fund	2.82
Baroda BNP Paribas India Consumption Fund	1.51
Baroda BNP Paribas Innovation Fund	1.45
Baroda BNP Paribas Large & Mid Cap Fund	5.32
Baroda BNP Paribas Large Cap Fund	4.82
Baroda BNP Paribas Manufacturing Fund	2.38
Baroda BNP Paribas Mid Cap Fund	3.92
Baroda BNP Paribas Multi Asset Fund	0.06
Baroda BNP Paribas Multi Cap Fund	15.94
Baroda BNP Paribas Retirement Fund	0.12
Baroda BNP Paribas Small Cap Fund	2.29
Baroda BNP Paribas Value Fund	4.90

Note: Figures mentioned as 0 represents amount less than Rs. 1 lakh

Note 12: BOB Capital Markets Ltd. (Brokerage Paid)

For FY 2023-24 Amount (Rs. in lakhs)

Scheme Name	Rs in lakhs
Baroda BNP Paribas Aggressive Hybrid Fund	0
Baroda BNP Paribas Balanced Advantage Fund	7
Baroda BNP Paribas Banking and Financial Services Fund	1

Baroda BNP Paribas Business Cycle Fund	1
Baroda BNP Paribas Conservative Hybrid Fund	0
Baroda BNP Paribas ELSS Tax Saver Fund	3
Baroda BNP Paribas Equity Savings Fund	0
BARODA BNP PARIBAS FLEXI CAP FUND	7
Baroda BNP Paribas Focused Fund	4
Baroda BNP Paribas India Consumption Fund	4
BARODA BNP PARIBAS INNOVATION FUND	4
Baroda BNP Paribas Large and Mid Cap Fund	2
Baroda BNP Paribas Large Cap Fund	1
Baroda BNP Paribas Mid Cap Fund	4
BARODA BNP PARIBAS MULTI ASSET FUND	2
Baroda BNP Paribas Multi Cap Fund	7
BARODA BNP PARIBAS SMALL CAP FUND	1
Baroda BNP Paribas Value Fund	6

For FY 2024-25 Amount (Rs. in lakhs)

Scheme Name	Rs in lakhs
Baroda BNP Paribas Mid Cap Fund	6.26
Baroda BNP Paribas Large Cap Fund	2.12
Baroda BNP Paribas ELSS Tax Saver Fund	2.57
Baroda BNP Paribas Conservative Hybrid Fund	1.25
Baroda BNP Paribas Aggressive Hybrid Fund	1.61
Baroda BNP Paribas Focused Fund	7.49
Baroda BNP Paribas India Consumption Fund	4.82
Baroda BNP Paribas Flexi Cap Fund	3.65
Baroda BNP Paribas Multi Asset Fund	0.52
Baroda BNP Paribas Value Fund	3.46
Baroda BNP Paribas Small Cap Fund	1.75
Baroda BNP Paribas Innovation Fund	2.96
Baroda BNP Paribas Retirement Fund	1.30
Baroda BNP Paribas Manufacturing Fund	2.99
Baroda BNP Paribas Dividend Yield Fund	2.67
Baroda BNP Paribas Childrens Fund	0.14
Baroda BNP Paribas Multi Cap Fund	11.25
Baroda BNP Paribas Banking & Financial Services Fund	0.89
Baroda BNP Paribas Balanced Advantage Fund	7.66
Baroda BNP Paribas Equity Savings Fund	0.43
Baroda BNP Paribas Large & Mid Cap Fund	4.27
Baroda BNP Paribas Business Cycle Fund	1.00

For FY 2025-26 Amount (Rs. in lakhs)

Scheme Name	Rs in lakhs
Baroda BNP Paribas Aggressive Hybrid Fund	0.88
Baroda BNP Paribas Balanced Advantage Fund	2.90
Baroda BNP Paribas Banking & Financial Services Fund	0.13
Baroda BNP Paribas Business Conglomerates Fund	0.80
Baroda BNP Paribas Business Cycle Fund	0.46

Baroda BNP Paribas Childrens Fund	0.12
Baroda BNP Paribas Conservative Hybrid Fund	0.19
Baroda BNP Paribas ELSS Tax Saver Fund	1.19
Baroda BNP Paribas Energy Opportunities Fund	0.25
Baroda BNP Paribas Equity Savings Fund	0.24
Baroda BNP Paribas ESG Best-in-Class Strategy Fund	0.36
Baroda BNP Paribas Flexi Cap Fund	3.04
Baroda BNP Paribas Focused Fund	4.43
Baroda BNP Paribas Health and Wellness Fund	1.13
Baroda BNP Paribas India Consumption Fund	0.39
Baroda BNP Paribas Innovation Fund	0.34
Baroda BNP Paribas Large & Mid Cap Fund	4.77
Baroda BNP Paribas Large Cap Fund	1.30
Baroda BNP Paribas Manufacturing Fund	0.13
Baroda BNP Paribas Mid Cap Fund	0.85
Baroda BNP Paribas Multi Asset Fund	1.43
Baroda BNP Paribas Multi Cap Fund	8.86
Baroda BNP Paribas Retirement Fund	0.35
Baroda BNP Paribas Small Cap Fund	2.42
Baroda BNP Paribas Value Fund	0.63

Note: Figures mentioned as 0 represents amount less than Rs. 1 lakh

Note 13: Sharekhan Ltd. (Brokerage Paid) Amount (Rs. in lakhs)

For FY 2023-24

Scheme Name	Rs in lakhs
Baroda BNP Paribas Aggressive Hybrid Fund	1
Baroda BNP Paribas Balanced Advantage Fund	6
Baroda BNP Paribas Banking and Financial Services Fund	0
Baroda BNP Paribas Business Cycle Fund	1
Baroda BNP Paribas Conservative Hybrid Fund	0
Baroda BNP Paribas ELSS Tax Saver Fund	1
Baroda BNP Paribas Equity Savings Fund	0
BARODA BNP PARIBAS FLEXI CAP FUND	6
Baroda BNP Paribas Focused Fund	1
Baroda BNP Paribas India Consumption Fund	1
Baroda BNP Paribas Large and Mid Cap Fund	2
Baroda BNP Paribas Large Cap Fund	3
Baroda BNP Paribas Mid Cap Fund	1
BARODA BNP PARIBAS MULTI ASSET FUND	1
Baroda BNP Paribas Multi Cap Fund	1
BARODA BNP PARIBAS SMALL CAP FUND	3
Baroda BNP Paribas Value Fund	1

Notes:

1. #Scheme inception date for BNP Paribas India Consumption Fund is September 7, 2018, for BNP Paribas Dynamic Equity Fund is March 08, 2019 and for BNP Paribas Overnight Fund is April 12, 2019 and hence data is disclosed accordingly. Please note figures mentioned as 0 represents amount less than Rs. 1 lakh.

For FY 2024-25 Amount (Rs. in lakhs)

Scheme Name	Rs in lakhs
Baroda BNP Paribas Mid Cap Fund	0.62
Baroda BNP Paribas Large Cap Fund	1.98
Baroda BNP Paribas ELSS Tax Saver Fund	1.07
Baroda BNP Paribas Conservative Hybrid Fund	0.56
Baroda BNP Paribas Aggressive Hybrid Fund	2.77
Baroda BNP Paribas Focused Fund	2.47
Baroda BNP Paribas India Consumption Fund	0.89
Baroda BNP Paribas Flexi Cap Fund	3.98
Baroda BNP Paribas Multi Asset Fund	0.44
Baroda BNP Paribas Value Fund	5.75
Baroda BNP Paribas Small Cap Fund	5.95
Baroda BNP Paribas Innovation Fund	2.06
Baroda BNP Paribas Retirement Fund	1.08
Baroda BNP Paribas Manufacturing Fund	0.22
Baroda BNP Paribas Dividend Yield Fund	1.00
Baroda BNP Paribas Multi Cap Fund	3.54
Baroda BNP Paribas Banking & Financial Services Fund	0.59
Baroda BNP Paribas Balanced Advantage Fund	5.83
Baroda BNP Paribas Equity Savings Fund	0.27
Baroda BNP Paribas Large & Mid Cap Fund	4.25
Baroda BNP Paribas Business Cycle Fund	0.52

Note: Figures mentioned as 0 represents amount less than Rs. 1 lakh

Note 14 –BNP Paribas Bank (Bank Charges)
(For FY 2025-26) Amount (Rs. in lakhs)

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Aqua Fund of Fund	0.50
Baroda BNP Paribas Aggressive Hybrid Fund	0.02
Baroda BNP Paribas India Consumption Fund	0.02
Baroda BNP Paribas Large Cap Fund	0.00
Baroda BNP Paribas Low Duration Fund	0.01
Baroda BNP Paribas Overnight Fund	0.01
Baroda BNP Paribas Short Duration Fund	0.01
Baroda BNP Paribas Credit Risk Fund	0.00

Please note figures mentioned as 0 represents amount less than Rs. 1 lakh

Note 15 – Baroda Rajasthan Kshetriya Gramin Bank (Commission ondistribution Units)

For FY 2023-24 - Nil
(For FY 2024-25) Amount (Rs. in lakhs)

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Balanced Advantage Fund	0.98
Baroda BNP Paribas Flexi Cap Fund	0.00
Baroda BNP Paribas Multi Cap Fund	0.02
Baroda BNP Paribas Large Cap Fund	0.00
Baroda BNP Paribas Large & Mid Cap Fund	0.00

Baroda BNP Paribas Value Fund	0.00

(For FY 2025-26) Amount (Rs. in lakhs)

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Balanced Advantage Fund	1.87
Baroda BNP Paribas Flexi Cap Fund	0.00
Baroda BNP Paribas Multi Cap Fund	0.02
Baroda BNP Paribas Large Cap Fund	0.01
Baroda BNP Paribas Large & Mid Cap Fund	0.01
Baroda BNP Paribas Multi Asset Fund	0.00
Baroda BNP Paribas Mid Cap Fund	0.00
Baroda BNP Paribas Small Cap Fund	0.00
Baroda BNP Paribas Value Fund	0.00

Please note figures mentioned as 0 represents amount less than Rs. 1 lakh

Note 16 – The Nainital Bank Limited (Commission on distribution of units)

For FY 2023-24 - Nil
For FY 2024-25 - Nil
(For FY 2025-26) Amount (Rs. in lakhs)

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Banking & Financial Services Fund	0.00
Baroda BNP Paribas Balanced Advantage Fund	0.14
Baroda BNP Paribas Energy Opportunities Fund	0.00
Baroda BNP Paribas Flexi Cap Fund	0.01
Baroda BNP Paribas Multi Cap Fund	0.03
Baroda BNP Paribas Innovation Fund	0.05
Baroda BNP Paribas Large Cap Fund	0.02
Baroda BNP Paribas Large & Mid Cap Fund	0.09
Baroda BNP Paribas Low Duration Fund	0.00
Baroda BNP Paribas Multi Asset Fund	0.02
Baroda BNP Paribas Mid Cap Fund	0.05
Baroda BNP Paribas Manufacturing Fund	0.00
Baroda BNP Paribas Nifty 50 Index Fund	0.00
Baroda BNP Paribas Overnight Fund	0.00
Baroda BNP Paribas Small Cap Fund	0.11
Baroda BNP Paribas ELSS Tax Saver Fund	0.03
Baroda BNP Paribas Value Fund	0.00

Please note figures mentioned as 0 represents amount less than Rs. 1 lakh

1. Baroda BNP Paribas Mutual Fund (For 2025-26)
Management Fee

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Low Duration Fund	58.00
Baroda BNP Paribas Dynamic Bond Fund	104.02

Baroda BNP Paribas Corporate Bond Fund	49.17
Baroda BNP Paribas NIFTY SDL December 2026 Index Fund	21.51
Baroda BNP Paribas NIFTY SDL December 2028 Index Fund	3.92
Baroda BNP Paribas Mid Cap Fund	840.45
Baroda BNP Paribas Large Cap Fund	1,513.87
Baroda BNP Paribas ELSS Tax Saver Fund	697.06
Baroda BNP Paribas Conservative Hybrid Fund	292.00
Baroda BNP Paribas Arbitrage Fund	275.77
Baroda BNP Paribas Aggressive Hybrid Fund	462.34
Baroda BNP Paribas Focused Fund	214.51
Baroda BNP Paribas India Consumption Fund	673.54
Baroda BNP Paribas Aqua Fund of Fund	5.45
Baroda BNP Paribas Flexi Cap Fund	958.42
Baroda BNP Paribas Multi Asset Fund	1,046.23
Baroda BNP Paribas Multi Cap Fund	2,049.71
Baroda BNP Paribas Gilt Fund	119.08
Baroda BNP Paribas Liquid Fund	1,185.72
Baroda BNP Paribas Short Duration Fund	90.99
Baroda BNP Paribas Banking & Financial Services Fund	176.44
Baroda BNP Paribas Credit Risk Fund	117.17
Baroda BNP Paribas Ultra Short Duration Fund	258.92
Baroda BNP Paribas Balanced Advantage Fund	2,609.89
Baroda BNP Paribas Overnight Fund	38.04
Baroda BNP Paribas Money Market Fund	397.64
Baroda BNP Paribas Equity Savings Fund	297.51
Baroda BNP Paribas Large & Mid Cap Fund	1,027.27
Baroda BNP Paribas Banking and PSU Bond Fund*	4.39
Baroda BNP Paribas Business Cycle Fund	397.41
Baroda BNP Paribas Innovation Fund	755.74
Baroda BNP Paribas Value Fund	1,224.17
Baroda BNP Paribas Small Cap Fund	963.14
Baroda BNP Paribas Nifty 50 Index Fund	9.27
Baroda BNP Paribas Gold ETF	87.80
Baroda BNP Paribas Retirement Fund	273.87
Baroda BNP Paribas NIFTY BANK ETF	0.04
Baroda BNP Paribas Manufacturing Fund	857.59
Baroda BNP Paribas Dividend Yield Fund	508.71
Baroda BNP Paribas Nifty200 Momentum 30 Index Fund	7.57
Baroda BNP Paribas NIFTY Midcap 150 Index Fund	1.90
Baroda BNP Paribas Childrens Fund	37.16
Baroda BNP Paribas Energy Opportunities Fund	559.80
Baroda BNP Paribas Income Plus Arbitrage Active Fund of Fund	2.18
Baroda BNP Paribas Multi Asset Active Fund of Fund	11.57
Baroda BNP Paribas Health and Wellness Fund	175.85
Baroda BNP Paribas Gold ETF Fund of Fund	3.87
Baroda BNP Paribas Business Conglomerates Fund	186.67
Baroda BNP Paribas ESG Best-in-Class Strategy Fund	25.58

Baroda BNP Paribas Mutual Fund (For 2024-25)

Management Fee

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Medium Duration Fund	7.11
Baroda BNP Paribas Low Duration Fund	53.55
Baroda BNP Paribas Dynamic Bond Fund	89.61
Baroda BNP Paribas Corporate Bond Fund	22.90
Baroda BNP Paribas NIFTY SDL December 2026 Index Fund	14.88
Baroda BNP Paribas NIFTY SDL December 2028 Index Fund	4.45
Baroda BNP Paribas Floater Fund	1.18
Baroda BNP Paribas Mid Cap Fund	767.47
Baroda BNP Paribas Large Cap Fund	1,385.69
Baroda BNP Paribas ELSS Tax Saver Fund	693.17
Baroda BNP Paribas Conservative Hybrid Fund	286.66
Baroda BNP Paribas Arbitrage Fund	317.03
Baroda BNP Paribas Aggressive Hybrid Fund	428.06
Baroda BNP Paribas Focused Fund	202.82
Baroda BNP Paribas India Consumption Fund	649.37
Baroda BNP Paribas Aqua Fund of Fund	12.31
Baroda BNP Paribas Flexi Cap Fund	922.01
Baroda BNP Paribas Multi Asset Fund	947.30
Baroda BNP Paribas Value Fund	1,221.68
Baroda BNP Paribas Gold ETF	25.27
Baroda BNP Paribas Small Cap Fund	763.52
Baroda BNP Paribas Nifty 50 Index Fund	6.25
Baroda BNP Paribas Innovation Fund	313.22
Baroda BNP Paribas Retirement Fund	74.65
Baroda BNP Paribas NIFTY BANK ETF	0.39
Baroda BNP Paribas Manufacturing Fund	419.10
Baroda BNP Paribas Dividend Yield Fund	220.84
Baroda BNP Paribas Nifty200 Momentum 30 Index Fund	2.47
Baroda BNP Paribas NIFTY Midcap 150 Index Fund	0.14
Baroda BNP Paribas Childrens Fund	3.42
Baroda BNP Paribas Energy Opportunities Fund	45.13
Baroda BNP Paribas Multi Cap Fund	1,904.64
Baroda BNP Paribas Gilt Fund	141.79
Baroda BNP Paribas Liquid Fund	1,335.39
Baroda BNP Paribas Short Duration Fund	60.92
Baroda BNP Paribas Banking & Financial Services Fund	125.42
Baroda BNP Paribas Credit Risk Fund	105.42
Baroda BNP Paribas Ultra Short Duration Fund	274.32
Baroda BNP Paribas Balanced Advantage Fund	2,272.58
Baroda BNP Paribas Overnight Fund	43.42
Baroda BNP Paribas Money Market Fund	54.70
Baroda BNP Paribas Equity Savings Fund	273.44
Baroda BNP Paribas Large & Mid Cap Fund	863.13
Baroda BNP Paribas Banking and PSU Bond Fund	7.41
Baroda BNP Paribas Business Cycle Fund	403.51

Baroda BNP Paribas Mutual Fund (For 2023-24)
Management Fee

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Medium Duration Fund	19
Baroda BNP Paribas Low Duration Fund	40
Baroda BNP Paribas Dynamic Bond Fund	77
Baroda BNP Paribas Corporate Bond Fund	17
Baroda BNP Paribas NIFTY SDL December 2026 Index Fund	17
Baroda BNP Paribas NIFTY SDL December 2028 Index Fund	4
Baroda BNP Paribas Floater Fund	5
Baroda BNP Paribas Mid Cap Fund	611
Baroda BNP Paribas Large Cap Fund	1,106
Baroda BNP Paribas ELSS Tax Saver Fund	620
Baroda BNP Paribas Conservative Hybrid Fund	258
Baroda BNP Paribas Arbitrage Fund	118
Baroda BNP Paribas Aggressive Hybrid Fund	370
Baroda BNP Paribas Focused Fund	151
Baroda BNP Paribas India Consumption Fund	545
Baroda BNP Paribas Aqua Fund of Fund	13
Baroda BNP Paribas Flexi Cap Fund	563
Baroda BNP Paribas Multi Asset Fund	338
Baroda BNP Paribas Value Fund	193
Baroda BNP Paribas Gold ETF	5
Baroda BNP Paribas Small Cap Fund	75
Baroda BNP Paribas Nifty 50 Index Fund	0
Baroda BNP Paribas Innovation Fund	11
Baroda BNP Paribas Multi Cap Fund	1,524
Baroda BNP Paribas Gilt Fund	79
Baroda BNP Paribas Liquid Fund	1,155
Baroda BNP Paribas Short Duration Fund	64
Baroda BNP Paribas Banking & Financial Services Fund	89
Baroda BNP Paribas Credit Risk Fund	104
Baroda BNP Paribas Ultra Short Duration Fund	211
Baroda BNP Paribas Balanced Advantage Fund	1,782
Baroda BNP Paribas Overnight Fund	29
Baroda BNP Paribas Money Market Fund	12
Baroda BNP Paribas Equity Savings Fund	275
Baroda BNP Paribas Large & Mid Cap Fund	647
Baroda BNP Paribas Banking and PSU Bond Fund	8
Baroda BNP Paribas Business Cycle Fund	375

Please note figures mentioned as 0 represents amount less than Rs. 1 lakh

2. Trustee Fee for the FY 2025-26

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Low Duration Fund	0.81
Baroda BNP Paribas Dynamic Bond Fund	0.53
Baroda BNP Paribas Corporate Bond Fund	1.10
Baroda BNP Paribas NIFTY SDL December 2026 Index Fund	0.39

Baroda BNP Paribas NIFTY SDL December 2028 Index Fund	0.08
Baroda BNP Paribas Mid Cap Fund	6.20
Baroda BNP Paribas Large Cap Fund	7.42
Baroda BNP Paribas ELSS Tax Saver Fund	2.56
Baroda BNP Paribas Conservative Hybrid Fund	2.28
Baroda BNP Paribas Arbitrage Fund	3.46
Baroda BNP Paribas Aggressive Hybrid Fund	3.45
Baroda BNP Paribas Focused Fund	1.92
Baroda BNP Paribas India Consumption Fund	4.17
Baroda BNP Paribas Aqua Fund of Fund	0.10
Baroda BNP Paribas Flexi Cap Fund	3.50
Baroda BNP Paribas Multi Asset Fund	3.51
Baroda BNP Paribas Value Fund	3.39
Baroda BNP Paribas Gold ETF	0.60
Baroda BNP Paribas Small Cap Fund	3.45
Baroda BNP Paribas Nifty 50 Index Fund	0.18
Baroda BNP Paribas Innovation Fund	2.63
Baroda BNP Paribas Retirement Fund	1.08
Baroda BNP Paribas NIFTY BANK ETF	0.01
Baroda BNP Paribas Manufacturing Fund	3.08
Baroda BNP Paribas Dividend Yield Fund	2.41
Baroda BNP Paribas Nifty200 Momentum 30 Index Fund	0.07
Baroda BNP Paribas NIFTY Midcap 150 Index Fund	0.03
Baroda BNP Paribas Childrens Fund	0.28
Baroda BNP Paribas Energy Opportunities Fund	2.04
Baroda BNP Paribas Income Plus Arbitrage Active Fund of Fund	0.24
Baroda BNP Paribas Multi Asset Active Fund of Fund	0.30
Baroda BNP Paribas Health and Wellness Fund	1.36
Baroda BNP Paribas Gold ETF Fund of Fund	0.23
Baroda BNP Paribas Business Conglomerates Fund	1.18
Baroda BNP Paribas ESG Best-in-Class Strategy Fund	0.06
Baroda BNP Paribas Multi Cap Fund	8.36
Baroda BNP Paribas Gilt Fund	3.81
Baroda BNP Paribas Liquid Fund	32.13
Baroda BNP Paribas Short Duration Fund	0.78
Baroda BNP Paribas Banking & Financial Services Fund	0.91
Baroda BNP Paribas Credit Risk Fund	0.53
Baroda BNP Paribas Ultra Short Duration Fund	3.30
Baroda BNP Paribas Balanced Advantage Fund	12.56
Baroda BNP Paribas Overnight Fund	2.99
Baroda BNP Paribas Money Market Fund	9.86
Baroda BNP Paribas Equity Savings Fund	0.76
Baroda BNP Paribas Large & Mid Cap Fund	4.63
Baroda BNP Paribas Business Cycle Fund	1.60
Baroda BNP Paribas Banking and PSU Bond Fund	0.03

Trustee Fee for the FY 2024-25

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Low Duration Fund	0.59
Baroda BNP Paribas Dynamic Bond Fund	0.40
Baroda BNP Paribas Corporate Bond Fund	0.45
Baroda BNP Paribas NIFTY SDL December 2026 Index Fund	0.30
Baroda BNP Paribas NIFTY SDL December 2028 Index Fund	0.09
Baroda BNP Paribas Mid Cap Fund	5.24
Baroda BNP Paribas Large Cap Fund	5.65
Baroda BNP Paribas ELSS Tax Saver Fund	2.33
Baroda BNP Paribas Conservative Hybrid Fund	1.78
Baroda BNP Paribas Arbitrage Fund	2.98
Baroda BNP Paribas Aggressive Hybrid Fund	2.84
Baroda BNP Paribas Focused Fund	1.69
Baroda BNP Paribas India Consumption Fund	3.56
Baroda BNP Paribas Aqua Fund of Fund	0.12
Baroda BNP Paribas Flexi Cap Fund	3.30
Baroda BNP Paribas Multi Asset Fund	3.00
Baroda BNP Paribas Multi Cap Fund	6.66
Baroda BNP Paribas Gilt Fund	4.13
Baroda BNP Paribas Liquid Fund	26.73
Baroda BNP Paribas Short Duration Fund	0.53
Baroda BNP Paribas Banking & Financial Services Fund	0.44
Baroda BNP Paribas Credit Risk Fund	0.40
Baroda BNP Paribas Ultra Short Duration Fund	3.31
Baroda BNP Paribas Balanced Advantage Fund	10.20
Baroda BNP Paribas Overnight Fund	2.24
Baroda BNP Paribas Money Market Fund	0.83
Baroda BNP Paribas Equity Savings Fund	0.62
Baroda BNP Paribas Large & Mid Cap Fund	3.46
Baroda BNP Paribas Banking and PSU Bond Fund	0.07
Baroda BNP Paribas Business Cycle Fund	1.43
Baroda BNP Paribas Innovation Fund	2.76
Baroda BNP Paribas Value Fund	4.04
Baroda BNP Paribas Small Cap Fund	3.58
Baroda BNP Paribas Nifty 50 Index Fund	0.16
Baroda BNP Paribas Gold ETF	0.18
Baroda BNP Paribas Retirement Fund	0.72
Baroda BNP Paribas NIFTY BANK ETF	0.02
Baroda BNP Paribas Manufacturing Fund	2.49
Baroda BNP Paribas Dividend Yield Fund	1.29
Baroda BNP Paribas Nifty200 Momentum 30 Index Fund	0.03
Baroda BNP Paribas NIFTY Midcap 150 Index Fund	0.01
Baroda BNP Paribas Childrens Fund	0.04
Baroda BNP Paribas Energy Opportunities Fund	0.17

Trustee Fee for the FY 2023-24

Scheme Name	Rs in Lakhs
Baroda BNP Paribas Medium Duration Fund	0
Baroda BNP Paribas Low Duration Fund	0
Baroda BNP Paribas Dynamic Bond Fund	0
Baroda BNP Paribas Corporate Bond Fund	0
Baroda BNP Paribas NIFTY SDL December 2026 Index Fund	0
Baroda BNP Paribas NIFTY SDL December 2028 Index Fund	0
Baroda BNP Paribas Floater Fund	0
Baroda BNP Paribas Mid Cap Fund	6
Baroda BNP Paribas Large Cap Fund	6
Baroda BNP Paribas ELSS Tax Saver Fund	3
Baroda BNP Paribas Conservative Hybrid Fund	2
Baroda BNP Paribas Arbitrage Fund	2
Baroda BNP Paribas Aggressive Hybrid Fund	3
Baroda BNP Paribas Focused Fund	2
Baroda BNP Paribas India Consumption Fund	4
Baroda BNP Paribas Aqua Fund of Fund	0
Baroda BNP Paribas Flexi Cap Fund	5
Baroda BNP Paribas Multi Asset Fund	5
Baroda BNP Paribas Value Fund	5
Baroda BNP Paribas Gold ETF	0
Baroda BNP Paribas Small Cap Fund	2
Baroda BNP Paribas Nifty 50 Index Fund	0
Baroda BNP Paribas Innovation Fund	0
Baroda BNP Paribas Multi Cap Fund	7
Baroda BNP Paribas Gilt Fund	4
Baroda BNP Paribas Liquid Fund	32
Baroda BNP Paribas Short Duration Fund	0
Baroda BNP Paribas Banking & Financial Services Fund	0
Baroda BNP Paribas Credit Risk Fund	0
Baroda BNP Paribas Ultra Short Duration Fund	4
Baroda BNP Paribas Balanced Advantage Fund	13
Baroda BNP Paribas Overnight Fund	3
Baroda BNP Paribas Money Market Fund	0
Baroda BNP Paribas Equity Savings Fund	0
Baroda BNP Paribas Large & Mid Cap Fund	3
Baroda BNP Paribas Banking and PSU Bond Fund	0
Baroda BNP Paribas Business Cycle Fund	2

Please note figures mentioned as 0 represents amount less than Rs. 1 lakh

BROKERAGE / COMMISSION PAID TO ASSOCIATES / RELATED PARTIES / GROUP COMPANIES OF SPONSOR / AMC IN LAST 3 YEARS

A. Baroda BNP Paribas Mutual Fund
FY 2025-26

1. Associate brokers

Brokerage has been paid to associate brokers as mentioned below which is in line with the norms relating to brokerage payment for secondary market transactions of the Mutual Fund.

Name of associate/related parties/group companies of Sponsor/AMC	Nature of Association/Nature of relation	Period covered	Value of transaction (in Rs. Cr. & % of total value of transaction of the fund)		Brokerage (Rs Cr & % of total brokerage paid by the fund)	
			Rs. Cr.	%	Rs. Cr.	%
BNP Paribas Securities India Pvt Ltd	Group/Associate	01-April-2025 to 31-March-2026	756.42	0.50%	0.71	1.81%
BOB Capital Markets Ltd.	Group/Associate	01-April-2025 to 31-March-2026	402.09	0.27%	0.38	0.96%

2. Commission to associates / Sponsor

For applications directly solicited and collected by the branches of BOB or by any associate, commission is paid at a rate not exceeding the rate of commission being paid to other distributors empanelled by the AMC.

Brokerage paid to associates/related parties/group companies of Sponsor/AMC						
Name of Associate/Related Party/group companies of sponsor/AMC	Nature of Association /Relation	Period Covered	Value of transaction (in Rs. Cr. & % of total value of transaction of the fund)		Brokerage Paid (Rs. Cr & % of total brokerage paid by the fund)	
			Value of Transaction (in Rs. Cr)	Value of Transaction (in %)	Brokerage (in Rs. Cr)	Brokerage (in %)
Geojit Financial Services Ltd	Group Company	Apr 25 to Mar 26	0.00	470683678.06	0.00	0.00
BOB Capital Markets Ltd	Group Company	Apr 25 to Mar 26	0.00	11801973.29	0.00	5.87
Bank of Baroda	Group Company	Apr 25 to Mar 26	0.00	11801973.29	0.00	0.00
The Nainital Bank Limited	Group Company	Apr 25 to Mar 26	0.00	11801973.29	0.00	0.00
BARODA RAJASTHAN KSHETRIYA GRAMIN BANK	Group Company	Apr 25 to Mar 26	0.00	0.00	0.00	0.00

B. Baroda BNP Paribas Mutual Fund
FY 2024-25

1. Associate brokers

Brokerage has been paid to associate brokers as mentioned below which is in line with the norms relating to brokerage payment for secondary market transactions of the Mutual Fund.

Brokerage paid to associates/related parties/group companies of Sponsor/AMC						
Name of Associate/Related Party/group companies of sponsor/AMC	Nature of Association /Relation	Period Covered	Value of transaction (in Rs. Cr. & % of total value of transaction of the fund)		Brokerage Paid (Rs. Cr & % of total brokerage paid by the fund)	
			Value of Transaction (in Rs.)	Value of Transaction (in %)	Brokerage (in Rs.)	Brokerage (in %)
BNP Paribas Securities India Pvt Ltd	Group/Associate	01-April-2024 to 31-March-2025	850.68	0.66%	0.78	2.09%
BOB Capital Markets Ltd.	Associate Broker		846.96	0.66%	0.71	1.91%
Sharekhan Ltd.*	Group/Associate		483.49	0.38%	0.46	1.23%

*Sharekhan Ltd. Discontinued to be Associate w.e.f 27th November, 2024

2. Commission to associates / Sponsor

For applications directly solicited and collected by the branches of BOB or by any associate, commission is paid at a rate not exceeding the rate of commission being paid to other distributors empanelled by the AMC.

Commission paid to associates/related parties/group companies of Sponsor/AMC						
Name of Associate/Related Party/group companies of sponsor/AMC	Nature of Association /Relation	Period Covered	Value of transaction (in Rs. Cr. & % of total value of transaction of the fund)		Commission Paid (Rs. Cr & % of total commission paid by the fund)	
			Value of Transaction (in Rs. Cr)	Value of Transaction (in %)	Commission (in Rs. Cr)	Commission (in %)
Geojit Financial Services Ltd	Group Company	April 01, 2024-March 31, 2025	9,57,03,752.93	0.01	1,26,83,316.29	0.37
BOB Capital Markets Ltd	Group Company		1,97,013.60	0.00	3,446.65	0.00
Sharekhan Limited	Group Company		1,79,08,77,412.12	0.11	9,35,84,854.69	2.73
Bank of Baroda	Group Company		67,24,71,40,578.44	4.28	1,37,17,12,484.87	40.07
The Nainital Bank Limited	Group Company		49,59,863.02	0.00	0.00	0.00
BARODA RAJASTHAN KSHETRIYA GRAMIN BANK	Group Company		3,49,85,250.80	0.00	99,360.62	0.00
Geojit Financial Services Ltd	Group Company		9,57,03,752.93	0.01	1,26,83,316.29	0.37

C. Baroda BNP Paribas Mutual Fund
FY 2023-24

1. Associate brokers

Brokerage has been paid to associate brokers as mentioned below which is in line with the norms relating to brokerage payment for secondary market transactions of the Mutual Fund.

Brokerage paid to associates/related parties/group companies of Sponsor/AMC						
Name of Associate/Related Party/group companies of sponsor/AMC	Nature of Association /Relation	Period Covered	Value of transaction (in Rs. Cr. & % of total value of transaction of the fund)		Brokerage Paid (Rs. Cr & % of total brokerage paid by the fund)	
			Value of Transaction (in Rs. Cr)	Value of Transaction (in %)	Brokerage (in Rs. Cr)	Brokerage (in %)
BOB Capital Markets Ltd.	Group/Associate	April 01, 2023- March 31, 2024	590.88	0.62%	0.55	2.12%
BNP Paribas Securities India Pvt Ltd	Group/Associate		461.27	0.48%	0.41	1.61%
SHAREKHAN LTD	Group/Associate		295.01	0.31%	0.28	1.11%

2.Commission to associates / Sponsor

For applications directly solicited and collected by the branches of BOB or by any associate, commission is paid at a rate not exceeding the rate of commission being paid to other distributors empanelled by the AMC.

Commission paid to associates/related parties/group companies of Sponsor/AMC						
Name of Associate/Related Party/group companies of sponsor/AMC	Nature of Association /Relation	Period Covered	Value of transaction (in Rs. Cr. & % of total value of transaction of the fund)		Commission Paid (Rs. Cr & % of total brokerage paid by the fund)	
			Value of Transaction (in Rs. Cr)	Value of Transaction (in %)	Commission (in Rs. Cr)	Commission (in %)
BNP Paribas	Group Company	April 01, 2023- March 31, 2024	616.59	0.00	0.00	0.00
Geojit Financial Services Ltd	Group Company		70,541,321.70	0.01	10,719,442.78	0.45
BOB Capital Markets Ltd.	Group Company		159,092.05	0.00	0.00	0.00
Sharekhan Limited	Group Company		2,935,026,242.86	0.22	93,277,173.89	3.92
Bank of Baroda	Group Company		72,165,646,909.07	5.30	985,546,269.64	41.46
The Nainital Bank Limited	Group Company		524,973.94	0.00	0.00	0.00
BARODA RAJASTHAN KSHETRIYA GRAMIN BANK	Group Company		29,998.50	0.00	0.00	0.00

E. DOCUMENTS AVAILABLE FOR INSPECTION

The following documents will be available for inspection at the office of the Mutual Fund which is the registered office of the AMC during the business hours on any day (excluding Saturdays, Sundays & public holidays):

- Memorandum and Articles of Association of the AMC
- Investment Management Agreement
- Trust Deed and amendments thereto, if any
- Mutual Fund Registration Certificate
- Agreement between Mutual Fund & the Custodian
- Agreement with Registrar and Share Transfer Agents
- Consent of Auditors to act in the said capacity
- Consent of Legal Advisors to act in the said capacity, if any
- Securities & Exchange Board of India (Mutual Funds) Regulation, 2026 and amendments from time to time thereto.
- Indian Trusts Act, 1882

F.INVESTOR GRIEVANCES REDRESSAL MECHANISM

Investor grievances will normally be received directly by the Registrar and Transfer Agent or at the Investor Service Centres or at the office the AMC. All grievances received at the Investor Service Centres or at the office the AMC will be forwarded to the Registrar and Transfer Agent for their necessary action. The complaints will be closely followed up with the Registrar and Transfer Agent to ensure timely redresses and prompt investor service.

For this purpose, Mr. Vivek Kudal has been appointed as the Investor Relations Officer. He can be contacted at the registered office of the AMC. The address and phone numbers are:

Mr. Vivek Kudal, Investor Relations Officer
Baroda BNP Paribas Asset Management India Private Limited
201(A) 2nd Floor, A wing, Crescenzo, C-38 & 39, G
Block, Bandra-Kurla Complex, Mumbai, Maharashtra,
India - 400 051 Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM)
Email id: service@barodabnpparibasmf.in
For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors sho/uld approach either the stock broker or the investor grievance cell of the respective stock exchange.
Investors also have the option to approach SEBI, by logging a complaint on SEBI's complaints redressal system (SCORES 2.0) (https://scores.sebi.gov.in/)

INVESTOR COMPLAINTS

Given below is the status of Investor Complaints (for last 3 years) of the existing schemes, classified in accordance with AMFI "Guidelines on Standardization of Complaints /Grievances Reporting Procedure", as received by Registrar /Fund.

Details of Investor Complaints for schemes of Baroda BNP Paribas Mutual Fund
August 01, 2026 to September 30, 2026

Scheme Name	Opening	Complaints Received	Complaints Redressed	Pending
	(as on 01st Aug 2026)			*(as on 30th Sep, 2026)*
BARODA BNP PARIBAS AGGRESSIVE HYBRID FUND	0	1	1	0
BARODA BNP PARIBAS AQUA FUND OF FUND	0	0	0	0
BARODA BNP PARIBAS ARBITRAGE FUND	0	0	0	0
BARODA BNP PARIBAS BALANCED ADVANTAGE FUND	0	5	5	0
BARODA BNP PARIBAS BANKING AND FINANCIAL SERVICES FUND	2	0	2	0
BARODA BNP PARIBAS BUSINESS CYCLE FUND	0	1	1	0
BARODA BNP PARIBAS CHILDRENS FUND	0	1	0	1
BARODA BNP PARIBAS BUSINESS CONGLOMERATES FUND	0	0	0	0
BARODA BNP PARIBAS CONSERVATIVE HYBRID FUND	0	0	0	0
BARODA BNP PARIBAS CORPORATE BOND FUND	0	0	0	0
BARODA BNP PARIBAS DIVIDEND YIELD FUND	0	0	0	0
BARODA BNP PARIBAS DYNAMIC TERM FUND	0	0	0	0
BARODA BNP PARIBAS ELSS TAX SAVER FUND	0	2	2	0
BARODA BNP PARIBAS ENERGY OPPORTUNITIES FUND	0	0	0	0
BARODA BNP PARIBAS EQUITY SAVINGS FUND	0	1	1	0
BARODA BNP PARIBAS ESG BEST IN CLASS STRATEGY FUND	0	0	0	0
BARODA BNP PARIBAS FLEXI CAP FUND	0	1	1	0
BARODA BNP PARIBAS FOCUSED FUND	0	0	0	0
BARODA BNP PARIBAS GILT FUND	0	0	0	0
BARODA BNP PARIBAS GOLD ETF	0	0	0	0
BARODA BNP PARIBAS GOLD ETF FUND OF FUND	0	1	1	0
BARODA BNP PARIBAS INDIA CONSUMPTION FUND	0	0	0	0
BARODA BNP PARIBAS HEALTH AND WELLNESS FUND	0	0	0	0
BARODA BNP PARIBAS INNOVATION FUND	0	0	0	0
BARODA BNP PARIBAS LARGE & MID CAP FUND	0	2	2	0
BARODA BNP PARIBAS INCOME PLUS ARBITRAGE ACTIVE FOF	0	0	0	0
BARODA BNP PARIBAS LARGE CAP FUND	0	2	2	0
BARODA BNP PARIBAS LIQUID FUND	0	2	2	0
BARODA BNP PARIBAS ULTRA SHORT TO SHORT TERM FUND	0	0	0	0
BARODA BNP PARIBAS MANUFACTURING FUND	0	0	0	0

BARODA BNP PARIBAS MID CAP FUND	0	3	3	0
BARODA BNP PARIBAS MONEY MARKET FUND	0	0	0	0
BARODA BNP PARIBAS MULTI ASSET FUND	0	1	1	0
BARODA BNP PARIBAS MULTI ASSET ACTIVE FUND OF FUND	0	0	0	0
BARODA BNP PARIBAS MULTI CAP FUND	0	6	6	0
BARODA BNP PARIBAS NIFTY 200 MOMENTUM 30 INDEX FUND	0	0	0	0
BARODA BNP PARIBAS NIFTY 50 INDEX FUND	0	0	0	0
BARODA BNP PARIBAS NIFTY BANK ETF	0	0	0	0
BARODA BNP PARIBAS NIFTY MIDCAP 150 INDEX FUND	0	0	0	0
BARODA BNP PARIBAS NIFTY SDL DECEMBER 2028 INDEX FUND	0	0	0	0
BARODA BNP PARIBAS OVERNIGHT FUND	1	0	1	0
BARODA BNP PARIBAS RETIREMENT FUND	0	1	1	0
BARODA BNP PARIBAS SERVICES FUND	0	0	0	0
BARODA BNP PARIBAS SHORT TERM FUND (SCHEME HAS TWO SEGREGATED PORTFOLIO)	0	0	0	0
BARODA BNP PARIBAS SMALL CAP FUND	0	1	1	0
BARODA BNP PARIBAS ULTRA SHORT TERM FUND	0	0	0	0
BARODA BNP PARIBAS VALUE FUND	0	0	0	0
Total	**3**	**31**	**33**	**1**

2025-2026

Scheme Name	Opening	Complaints Received	Complaints Redressed	Pending
	(as on 01st April 2025)			(as on 31st Mar, 2026)
BARODA BNP PARIBAS AGGRESSIVE HYBRID FUND	0	19	19	0
BARODA BNP PARIBAS FUNDS AQUA FUND OF FUND	0	0	0	0
BARODA BNP PARIBAS ARBITRAGE FUND	0	3	3	0
BARODA BNP PARIBAS BALANCED ADVANTAGE FUND	0	30	30	0
BARODA BNP PARIBAS BANKING AND FINANCIAL SERVICES FUND	0	7	7	0
BARODA BNP PARIBAS BANKING & PSU BOND FUND**	0	0	0	0
BARODA BNP PARIBAS BUSINESS CYCLE FUND	0	5	5	0
BARODA BNP PARIBAS CHILDRENS FUND	0	14	14	0
BARODA BNP PARIBAS BUSINESS CONGLOMERATES FUND	0	7	7	0
BARODA BNP PARIBAS CONSERVATIVE HYBRID FUND	0	2	2	0
BARODA BNP PARIBAS CORPORATE BOND FUND	0	1	1	0
BARODA BNP PARIBAS CREDIT RISK FUND (SCHEME HAS ONE SEGREGATED PORTFOLIO)	0	0	0	0
BARODA BNP PARIBAS DIVIDEND YIELD FUND	0	2	2	0

BARODA BNP PARIBAS DYNAMIC BOND FUND	0	4	4	0
BARODA BNP PARIBAS ELSS TAX SAVER FUND	0	12	12	0
BARODA BNP PARIBAS ENERGY OPPORTUNITIES FUND	0	5	5	0
BARODA BNP PARIBAS EQUITY SAVINGS FUND	0	4	4	0
BARODA BNP PARIBAS ESG BEST IN CLASS STRATEGY FUND	0	3	3	0
BARODA BNP PARIBAS FLEXI CAP FUND	0	9	9	0
BARODA BNP PARIBAS FOCUSED FUND	0	4	4	0
BARODA BNP PARIBAS GILT FUND	0	1	1	0
BARODA BNP PARIBAS GOLD ETF	0	0	0	0
BARODA BNP PARIBAS GOLD ETF FUND OF FUND	0	1	1	0
BARODA BNP PARIBAS INDIA CONSUMPTION FUND	0	10	10	0
BARODA BNP PARIBAS HEALTH AND WELLNESS FUND	0	7	7	0
BARODA BNP PARIBAS INNOVATION FUND	0	6	6	0
BARODA BNP PARIBAS LARGE & MID CAP FUND	1	24	25	0
BARODA BNP PARIBAS INCOME PLUS ARBITRAGE ACTIVE FOF	0	0	0	0
BARODA BNP PARIBAS LARGE CAP FUND	0	13	13	0
BARODA BNP PARIBAS LIQUID FUND	0	15	15	0
BARODA BNP PARIBAS LOW DURATION FUND	0	2	2	0
BARODA BNP PARIBAS MANUFACTURING FUND	0	3	3	0
BARODA BNP PARIBAS MID CAP FUND	0	19	19	0
BARODA BNP PARIBAS MONEY MARKET FUND	0	0	0	0
BARODA BNP PARIBAS MULTI ASSET FUND	0	12	12	0
BARODA BNP PARIBAS MULTI ASSET ACTIVE FUND OF FUND	0	2	2	0
BARODA BNP PARIBAS MULTI CAP FUND	**0**	**59**	**58**	**1**
BARODA BNP PARIBAS NIFTY 200 MOMENTUM 30 INDEX FUND	0	0	0	0
BARODA BNP PARIBAS NIFTY 50 INDEX FUND	0	0	0	0
BARODA BNP PARIBAS NIFTY BANK ETF	0	0	0	0
BARODA BNP PARIBAS NIFTY MIDCAP 150 INDEX FUND	0	0	0	0
BARODA BNP PARIBAS NIFTY SDL DECEMBER 2026 INDEX FUND	0	0	0	0
BARODA BNP PARIBAS NIFTY SDL DECEMBER 2028 INDEX FUND	0	0	0	0
BARODA BNP PARIBAS OVERNIGHT FUND	0	13	13	0
BARODA BNP PARIBAS RETIREMENT FUND	0	2	2	0
BARODA BNP PARIBAS SHORT DURATION FUND	0	1	1	0
BARODA BNP PARIBAS SMALL CAP FUND	0	14	14	0
BARODA BNP PARIBAS ULTRA SHORT DURATION FUND	0	0	0	0
BARODA BNP PARIBAS VALUE FUND	0	4	4	0
Total	**1**	**339**	**339**	**1**

****** Baroda BNP Paribas Banking and PSU Bond Fund has been merged into Baroda BNP Paribas Short Duration Fund with effect from October 17, 2025.

FY 2024-25

Complaints Redressal Statistics: April 01, 2024 to March 31,2025				
Scheme Name	Opening	Complaints Received	Complaints Redressed	Pending
	(as on 01st April 2024			(as on 31st March, 2025)
BARODA BNP PARIBAS AGGRESSIVE HYBRID FUND	0	1	1	0
BARODA BNP PARIBAS ARBITRAGE FUND	0	3	3	0
BARODA BNP PARIBAS BALANCED ADVANTAGE FUND	1	27	28	0
BARODA BNP PARIBAS BANKING AND PSU BOND FUND	0	0	0	0
BARODA BNP PARIBAS BANKING AND FINANCIAL SERVICES FUND	0	3	3	0
BARODA BNP PARIBAS BUSINESS CYCLE FUND	0	5	5	0
BARODA BNP PARIBAS CHILDRENS FUND	0	13	13	0
BARODA BNP PARIBAS CONSERVATIVE HYBRID FUND	0	2	2	0
BARODA BNP PARIBAS CORPORATE BOND FUND	0	0	0	0
BARODA BNP PARIBAS CREDIT RISK FUND (SCHEME HAS ONE SEGREGATED PORTFOLIO)	0	0	0	0
BARODA BNP PARIBAS DIVIDEND YIELD FUND	0	21	21	0
BARODA BNP PARIBAS DYNAMIC BOND FUND	0	0	0	0
BARODA BNP PARIBAS ELSS TAX SAVER FUND	0	12	12	0
BARODA BNP PARIBAS ENERGY OPPORTUNITIES FUND	0	2	2	0
BARODA BNP PARIBAS EQUITY SAVINGS FUND	0	0	0	0
BARODA BNP PARIBAS FLEXI CAP FUND	0	10	10	0
BARODA BNP PARIBAS FLOATER FUND	0	0	0	0
BARODA BNP PARIBAS FOCUSED FUND	0	1	1	0
BARODA BNP PARIBAS FUNDS AQUA FUND OF FUND	0	0	0	0
BARODA BNP PARIBAS GILT FUND	0	1	1	0
BARODA BNP PARIBAS GOLD ETF	0	0	0	0
BARODA BNP PARIBAS INDIA CONSUMPTION FUND	0	13	13	0
BARODA BNP PARIBAS INNOVATION FUND	0	14	14	0
BARODA BNP PARIBAS LARGE AND MID CAP FUND	1	25	25	1
BARODA BNP PARIBAS LARGE CAP FUND	1	19	20	0
BARODA BNP PARIBAS LIQUID FUND	0	10	10	0

BARODA BNP PARIBAS LOW DURATION FUND	0	1	1	0
BARODA BNP PARIBAS MANUFACTURING FUND	0	21	21	0
BARODA BNP PARIBAS MEDIUM DURATION FUND (SCHEME HAS ONE SEGREGATED PORTFOLIO)**	0	0	0	0
BARODA BNP PARIBAS MID CAP FUND	0	15	15	0
BARODA BNP PARIBAS MONEY MARKET FUND	0	0	0	0
BARODA BNP PARIBAS MULTI ASSET FUND	0	8	8	0
BARODA BNP PARIBAS MULTI CAP FUND	1	38	39	0
BARODA BNP PARIBAS NIFTY 50 INDEX FUND	0	0	0	0
BARODA BNP PARIBAS NIFTY 200 MOMENTUM 30 INDEX FUND	0	0	0	0
BARODA BNP PARIBAS NIFTY BANK ETF	0	0	0	0
BARODA BNP PARIBAS NIFTY MIDCAP 150 INDEX FUND	0	0	0	0
BARODA BNP PARIBAS NIFTY SDL DECEMBER 2026 INDEX FUND	0	0	0	0
BARODA BNP PARIBAS NIFTY SDL DECEMBER 2028 INDEX FUND	0	0	0	0
BARODA BNP PARIBAS OVERNIGHT FUND	0	7	7	0
BARODA BNP PARIBAS RETIREMENT FUND	0	18	18	0
BARODA BNP PARIBAS SHORT DURATION FUND	0	1	1	0
BARODA BNP PARIBAS SMALL CAP FUND	0	26	26	0
BARODA BNP PARIBAS ULTRA SHORT DURATION FUND	0	3	3	0
BARODA BNP PARIBAS VALUE FUND	0	10	10	0
TOTAL	**4**	**330**	**333**	**1**

** Baroda BNP Paribas Medium Duration Fund merged into Baroda BNP Paribas Credit Risk Fund effective September 11, 2024.

FY 2023-24

Complaints Redressal Statistics: April 01, 2023 to March 31, 2024				
Scheme Name	**Opening** (as on April 01, 2023)	**Complaints Received**	**Complaints Redressed**	**Pending** (as on March 31, 2024)
Baroda BNP Paribas Aggressive Hybrid Fund	0	8	8	0
Baroda BNP Paribas Arbitrage Fund	0	2	2	0
Baroda BNP Paribas Balanced Advantage Fund	0	36	35	1
Baroda BNP Paribas sBanking and PSU Bond Fund	0	0	0	0
Baroda BNP Paribas Banking and Financial Services Fund	0	2	2	0
Baroda BNP Paribas Business Cycle Fund	0	5	5	0
Baroda BNP Paribas Conservative Hybrid Fund	0	0	0	0
Baroda BNP Paribas Corporate Bond Fund	0	0	0	0

Baroda BNP Paribas Credit Risk Fund (Scheme has one Segregated Portfolio)	0	0	0	0
Baroda BNP Paribas Dynamic Bond Fund	0	0	0	0
Baroda BNP Paribas Elss Tax Saver Fund	0	16	16	0
Baroda BNP Paribas Equity Savings Fund	0	1	1	0
Baroda BNP Paribas Flexi Cap Fund	0	11	11	0
Baroda BNP Paribas Floater Fund	0	0	0	0
Baroda BNP Paribas Focused Fund	0	1	1	0
Baroda BNP Paribas Funds Aqua Fund Of Fund	0	1	1	0
Baroda BNP Paribas Gilt Fund	0	2	2	0
Baroda BNP Paribas Gold ETF	0	0	0	0
Baroda BNP Paribas India Consumption Fund	0	10	10	0
Baroda BNP Paribas Innovation Fund	0	23	23	0
Baroda BNP Paribas Large And Mid-Cap Fund	0	32	31	1
Baroda BNP Paribas Large Cap Fund	0	13	12	1
Baroda BNP Paribas Liquid Fund	0	2	2	0
Baroda BNP Paribas Low Duration Fund	0	1	1	0
Baroda BNP Paribas Medium Duration Fund (Scheme has one Segregated Portfolio)	0	0	0	0
Baroda BNP Paribas Mid Cap Fund	0	15	15	0
Baroda BNP Paribas Money Market Fund	0	0	0	0
Baroda BNP Paribas Multi Asset Fund	0	8	8	0
Baroda BNP Paribas Multi Cap Fund	0	32	31	1
Baroda BNP Paribas Nifty 50 Index Fund	0	1	1	0
Baroda BNP Paribas Nifty SDL December 2026 Index Fund	0	0	0	0
Baroda BNP Paribas Nifty SDL December 2028 Index Fund	0	0	0	0
Baroda BNP Paribas Overnight Fund	0	4	4	0
Baroda BNP Paribas Short Duration Fund	0	2	2	0
Baroda BNP Paribas Small Cap Fund	0	44	44	0
Baroda BNP Paribas Ultra Short Duration Fund	0	3	3	0
Baroda BNP Paribas Value Fund	0	28	28	0
TOTAL	**0**	**303**	**299**	**4**

NOTE ON :

(1) CHANGE IN CONTROL OF BNP PARIBAS ASSET MANAGEMENT INDIA PRIVATE LIMITED ("BNPP AMC"), THE ASSET MANAGEMENT COMPANY OF BNP PARIBAS MUTUAL FUND,

(2) BARODA ASSET MANAGEMENT INDIA LIMITED ("BARODA AMC"), THE ASSET MANAGEMENT COMPANY OF BARODA MUTUAL FUND,

(3) TRANSFER OF SCHEMES AND CHANGE OF TRUSTEESHIP, MANAGEMENT AND ADMINISTRATION OF THE SCHEMES OF BNP PARIBAS MUTUAL FUND TO BARODA MUTUAL FUND AND

(4) OTHER RELATED CHANGES:

Pursuant to agreements entered into by and between BNP Paribas Asset Management Asia Limited ("**BNPP Asia**"), the sponsor of BNP Paribas Mutual Fund ("**BNPP MF**"); Bank of Baroda ("**BOB**"), the

sponsor of Baroda Mutual Fund ("**Baroda MF**"); BNP Paribas Asset Management India Private Limited ("**BNPP AMC**"), the asset management company of BNPP MF; BNP Paribas Trustee India Private Limited ("**BNPP TC**"), the trustee company of BNPP MF; Baroda Asset Management India Limited ("**Baroda AMC**"), the asset management company of Baroda MF; and Baroda Trustee India Private Limited ("**Baroda TC**"), the trustee company of Baroda MF, under which, upon receipt of requisite regulatory approvals, including approval of the National Company Law Tribunal, Mumbai Bench ("**NCLT**") to a composite scheme of amalgamation ("**Composite Scheme**") under Sections 230 to 232 and other applicable provisions, if any, of the Companies Act, 2013, upon the Composite Scheme being effective from **March 14, 2022** ("**Effective Date**"), the following key changes/events have come into effect :

(a) amalgamation of Baroda AMC into BNPP AMC, with BNPP AMC continuing to be the surviving asset management company (the "**Surviving AMC**") with BNPP Asia and BOB as the shareholders holding 49.9% and 50.1% respectively of the equity share capital of the Surviving AMC.

(b) amalgamation of BNPP TC into Baroda TC, with Baroda TC continuing to be the surviving trustee company (the "**Surviving TC**") with BNPP Asia and BOB as the shareholders holding 49.3% and 50.7% respectively of the equity share capital of the Surviving TC.

(c) handover of trusteeship, and transfer of right to administer and manage all the schemes of the BNPP MF ("**BNPP Schemes**") to Baroda MF (**"Surviving MF"**), including merger of schemes of BNPP MF and Baroda MF.

((a), (b) and (c) collectively referred to as **"Transaction"**).

Further, pursuant to the above Transactions, on and from the Effective Date of March 14, 2022:

(1) **BNPP TC has ceased to exist and merged into Baroda TC (the Surviving TC), and therefore ceased to act as the trustee of the BNPP Schemes**. BNPP TC has relinquished their rights, role, responsibilities, authority and functions as the trustee of the BNPP Schemes and handed over the trusteeship of the BNPP Schemes (including the assets, liabilities of the BNPP Schemes, the unclaimed dividends, unclaimed redemptions, outstanding borrowings, if any, the load balances, if any, any balance in the investor education fund and all records relating thereto) to Baroda TC. In accordance with the approval from SEBI, the provisions of the MF Regulations and other regulatory and contractual formalities, the Surviving TC has become the trustee to the BNPP Schemes which are transferred to the Surviving MF, and have assumed the role, responsibility, authority and functions of the trustee to the BNPP Schemes and **unitholders should be confident that the BNPP Schemes will at all times be managed in the best interests of all unitholders. Further, BNP Paribas Mutual Fund has surrendered its mutual fund license issued by SEBI.**

(2) **Baroda AMC has ceased to exist and merged into BNPP AMC (the Surviving AMC), and has therefore transferred its rights to operate, administrate and manage the Baroda Schemes to BNPP AMC, the Surviving AMC of the Surviving MF.** In accordance with the approval from SEBI, the MF Regulations and other regulatory and contractual formalities as may be applicable, the Surviving AMC has, acquired the right to operate, administrate and manage the Baroda Schemes and the BNPP Schemes which are transferred to the Surviving MF, and has assumed the rights, obligations, role, functions, responsibilities and duties (including obligations relating to investor grievances in respect of all such schemes) as the asset management company of the Surviving MF.

(3) To enable the Surviving AMC to assume the right to operate, administrate and manage the Baroda Schemes and the BNPP Schemes transferred to the Surviving MF, a fresh Investment Management Agreement dated March 14, 2022 has been entered into by and between the Surviving TC and Surviving AMC in accordance with the MF Regulations.

(4) **The BNPP Schemes have become an integral part of the Surviving MF** and the relevant BNPP Schemes are being governed in accordance with the trust deed of Surviving MF and fresh investment management agreement entered into by the Surviving TC and Surviving AMC and will continue to be governed by the MF Regulations, for the benefit of the unitholders of all the schemes of the Surviving MF.

(5) As a consequence of the Transaction, **BOB and BNPP Asia have become the Co-sponsors in respect of the Surviving MF** which was renamed as 'Baroda BNP Paribas Mutual Fund', and Co-Sponsors have jointly assumed the co-sponsorship of all the schemes of Surviving MF. The Trust Deed of the Surviving MF has been amended by execution of Deed of Variation dated March 14, 2022 to include the name of BNPP Asia as the co-sponsor of the Surviving MF and such other regulatory changes as required.

(6) BNPP AMC shall be renamed as 'Baroda BNP Paribas Asset Management India Private Limited' or such other name containing the word "Baroda BNP Paribas" as may be approved by the Registrar of Companies, Mumbai, Maharashtra. Baroda TC shall be renamed as 'Baroda BNP Paribas Trustee India Private Limited' or such other name containing the word "Baroda BNP Paribas" as may be approved by the Registrar of Companies, Mumbai, Maharashtra. Further Baroda MF has been renamed as "Baroda BNP Paribas Mutual Fund", with the Surviving AMC acting as the asset management company of the Surviving MF and the Surviving TC acting as the trustee of the Surviving MF. The details pertaining to changes in names of Surviving AMC and Surviving TC shall be duly informed to the unitholders by issuing a notice-cum-addendum in this regards.

(7) The expenses for, and directly related to, the aforesaid Transaction have not be charged to the BNPP Schemes or schemes of Surviving MF or borne by the unitholders of the BNPP Schemes or schemes of Surviving MF, in any manner whatsoever.

(8) **The following are the schemes of Surviving MF i.e Baroda BNP Paribas Mutual Fund effective March 14, 2022.**

SR NO.	Name of the Scheme	'Category' as per Master circular dt. March 20, 2026
1	Baroda BNP Paribas Multi Cap Fund	Multi Cap Fund
2	Baroda BNP Paribas Banking and Financial Services Fund	Sectoral
3	Baroda BNP Paribas Equity Savings Fund	Equity Savings Fund
4	Baroda BNP Paribas Large and Mid-Cap Fund	Large and Mid Cap Fund
5	Baroda BNP Paribas Business Cycle Fund	Thematic
6	Baroda BNP Paribas Balanced Advantage Fund	Dynamic Asset Allocation / Balanced Advantage
7	Baroda BNP Paribas ELSS Tax Saver Fund	ELSS
8	Baroda BNP Paribas Arbitrage Fund	Arbitrage Fund
9	Baroda BNP Paribas Aggressive Hybrid Fund	Aggressive Hybrid Fund
10	Baroda BNP Paribas Focused Fund	Focused Fund
11	Baroda BNP Paribas India Consumption Fund	Thematic
12	Baroda BNP Paribas Large Cap Fund	Large Cap Fund
13	Baroda BNP Paribas Mid Cap Fund	Mid Cap Fund
14	Baroda BNP Paribas Liquid Fund	Liquid Fund
15	Baroda BNP Paribas Short Duration Fund	Short Term Fund
17	Baroda BNP Paribas Overnight Fund	Overnight Fund
18	Baroda BNP Paribas Banking and PSU Bond Fund	Banking & PSU Debt Fund*
19	Baroda BNP Paribas Credit Risk Fund (scheme has two segregated portfolios)	Credit Risk Fund
20	Baroda BNP Paribas Money Market Fund	Money Market fund
21	Baroda BNP Paribas Ultra Short Duration Fund	Ultra Short Duration Fund
22	Baroda BNP Paribas Gilt Fund	Gilt Fund
23	Baroda BNP Paribas Conservative Hybrid Fund	Conservative Hybrid Fund
24	Baroda BNP Paribas Dynamic Bond Fund	Dynamic Term
25	Baroda BNP Paribas Low Duration Fund	Ultra Short to Short term Fund
26	Baroda BNP Paribas Corporate Bond Fund	Corporate Bond Fund
27	Baroda BNP Paribas Medium Duration Fund (scheme has one segregated portfolio)	Medium Term Fund**
28	Baroda BNP Paribas Aqua Fund of Fund	Fund of Funds (Overseas)
29	Baroda BNP Paribas Flexi Cap Fund	Flexi Cap Fund
30	Baroda BNP Paribas Multi Cap Fund	Multi Cap Fund

SR NO.	Name of the Scheme	'Category' as per Master circular dt. March 20, 2026
31	Baroda BNP Paribas Value Fund	Value Fund
32	Baroda BNP Paribas Small Cap Fund	Small cap Fund
33	Baroda BNP Paribas Innovation Fund	Thematic
34	Baroda BNP Paribas Multi Asset Fund	Multi Asset Allocation
35	Baroda BNP Paribas Floater Fund	Floater Fund
36	Baroda BNP Paribas Nifty SDL December 2028 Index Fund	Index Fund
37	Baroda BNP Paribas Nifty SDL December 2026 Index Fund	Index Fund
38	Baroda BNP Paribas Gold ETF	ETF
39	Baroda BNP Paribas Retirement Fund	Solution -oriented

***** Baroda BNP Paribas Banking and PSU Bond Fund merged into Baroda BNP Paribas Short Duration Fund effective October 17, 2025.

** Baroda BNP Paribas Medium Duration Fund merged into Baroda BNP Paribas Credit Risk Fund effective September 11, 2024.

(9) **MERGER BETWEEN CERTAIN SCHEMES OF BNPP MF AND BARODA MF:**

Sr. No.	Scheme getting merged ("Transferor Scheme")	Scheme with which Transferor Scheme is proposed to be merged ("Transferee Scheme")	Scheme Category as per SEBI circular Oct 6, 2017 (For Transferee Scheme)	Proposed New Name for Transferee (Surviving) Scheme
A.	BNP Paribas Overnight Fund	Baroda Overnight Fund	Overnight Fund	Baroda BNP Paribas Overnight Fund
B.	BNP Paribas Liquid Fund	Baroda Liquid Fund	Liquid Fund	Baroda BNP Paribas Liquid Fund
C.	BNP Paribas Short Term Fund	Baroda Short Term Bond Fund	Short Term Fund	Baroda BNP Paribas Short Duration Fund
D.	Baroda Dynamic Bond Fund	BNP Paribas Flexi Debt Fund	Dynamic Bond	Baroda BNP Paribas Dynamic Bond Fund
E.	Baroda Hybrid Equity Fund* and BNP Paribas Dynamic Equity Fund	Baroda Dynamic Equity Fund	Dynamic Asset Allocation Fund / Balanced Advantage	Baroda BNP Paribas Balanced Advantage Fund
F.	Baroda Conservative Hybrid Fund	BNP Paribas Conservative Hybrid Fund	Conservative Hybrid Fund	Baroda BNP Paribas Conservative Hybrid Fund
G.	Baroda Treasury Advantage Fund^ (the scheme has one segregated portfolio)	BNP Paribas Medium Term Fund	Medium Duration Fund	Baroda BNP Paribas Medium Duration Fund (the scheme has one segregated portfolio)
H.	Baroda ELSS '96 Fund	BNP Paribas Long Term Equity Fund	ELSS	Baroda BNP Paribas ELSS Fund
I.	BNP Paribas Multicap Fund	Baroda Multicap Fund	Multi cap Fund	Baroda BNP Paribas Multicap Fund
J.	Baroda Large cap Fund	BNP Paribas Largecap Fund	Large Cap	Baroda BNP Paribas Largecap Fund
K.	Baroda Midcap Fund	BNP Paribas Midcap Fund	Mid Cap	Baroda BNP Paribas Mid Cap Fund

***The scheme was an Aggressive Hybrid Fund category scheme.**
^The scheme was Low Duration Fund category scheme.

G. INFORMATION PERTAINING TO INVESTMENTS BY THE SCHEMES OF THE FUND

1. Derivative strategies

Trading In Derivatives

The Scheme intend to use derivatives for the purposes, which may be permitted by SEBI Mutual Fund Regulations from time to time, which will include hedging & portfolio balancing. Hedging does not mean maximisation of returns but only reduction of systematic or market risk inherent in the investment. Pursuant to para 8.5 of SEBI Master Circular for Mutual Funds dated March 20, 2026, specified the guidelines pertaining to trading by Mutual Fund in Exchange Traded Derivatives. Accordingly, the scheme may use derivative instruments viz. Interest Rate Swaps, Forward Rate Agreements, Options or such other derivative instruments as may be introduced from time to time as permitted under the SEBI Regulations and guidelines for hedging and portfolio rebalancing.

The following information provides a basic idea as to the nature of the derivative instruments proposed to be used by the scheme and the benefits and risks attached therewith.

Interest Rate Swaps (IRS) and Forward Rate Agreements (FRA)

Why invest in IRS & FRA:

Bond markets in India are not very liquid. Investors run the risk of illiquidity in such markets. Investing for short-term periods for liquidity purposes has its own risks. Investors can benefit if the Fund remains in call market for the liquidity and at the same time take advantage of fixed rate by entering into a swap. It adds certainty to the returns without sacrificing liquidity.

IRS

All swaps are financial contracts, which involve exchange (swap) of a set of payments owned by one party for another set of payments owned by another party, usually through an intermediary (market maker). An IRS can be defined as a contract between two parties (counter parties) to exchange, on particular dates in the future, one series of cash flows, (fixed interest) for another series of cashflows (variable or floating interest) in the same currency and on the same principal for an agreed period of time. The exchange of cashflows need not occur on the same date.

Risk: The risk in relation to associated counter parties of the respective contracts.

FRA

A FRA is an agreement between two counter parties to pay or to receive the difference between an agreed fixed rate (the FRA rate) and the interest rate prevailing on a stipulated future date, based on a notional amount, for an agreed period. In short, in a FRA, interest rate is fixed now for a future period. The special feature of FRA is that the only payment is the difference between the FRA rate and the reference rate and hence is single settlement contracts. As in the case of IRS, notional amounts are not exchanged. However, there is the possibility that a loss may be sustained by the portfolio as a result of the failure of another party to comply with the terms of the contract. To the extent that settlements of contracts are not guaranteed by an exchange or clearing corporation, hence, there is the risk of counterparty to a deal defaulting in payment.

Risk: The risk in relation to associated counter parties of the respective contracts.

Illustrations

Basic Structure of a Swap

Assume that the scheme has a Rs.20 crore floating rate investment linked to MIBOR (Mumbai Inter Bank Offered Rate). Hence, the scheme is currently running an interest rate risk and stands to lose if the interest rate moves down. To hedge this interest rate risk, the scheme can enter into a 6 month MIBOR swap. Through this swap, the Scheme will receive a fixed predetermined rate (assume 12%) and pays the "benchmark rate" (MIBOR), which is fixed by the National Stock Exchange of India Limited (NSE) or any other agency such as Reuters. This swap would effectively lock-in the rate of 12% for the next 6 months, eliminating the daily interest rate risk. This usually is routed through an intermediary who runs a book and matches deals between various counterparties.

The steps will be as follows -
Assuming the swap is for Rs. 20 crore June 1, 2020 to December 1, 2020. The Scheme is a fixed rate receiver at 12% and the counterparty is a floating rate receiver at the overnight rate on a compounded basis (say NSE MIBOR).
On June 1, 2020, the Scheme and the counterparty will exchange only a contract of having entered this swap. This documentation would be as per International Swap Dealers Association (ISDA).
On a daily basis, the benchmark rate fixed by NSE will be tracked by them.
On December 1, 2020, they will calculate the following -
The Scheme is entitled to receive interest on Rs. 20 crore at 12% for 184 days i.e. Rs.1.21 crore, (this amount is known at the time the swap was concluded) and will pay the compounded benchmark rate.
The counterparty is entitled to receive daily compounded call rate for 184 days and pay 12% fixed.
On December 1, 2020, if the total interest on the daily overnight compounded benchmark rate is higher than Rs. 1.21 crore, the Scheme will pay the difference to the counterparty. If the daily compounded benchmark rate is lower, then the counterparty will pay the Scheme the difference.
Effectively the Scheme earns interest at the rate of 12% p.a. for six months without lending money for 6 months fixed, while the counterparty pays interest @ 12% p.a. for 6 months on Rs. 20 crore, without borrowing for 6 months fixed.
The above example illustrates the benefits and risks of using derivatives for hedging and optimizing the investment portfolio. Swaps have their own drawbacks like credit risk, settlement risk. However, these risks are substantially reduced as the amount involved is interest streams and not principal.

Numerical example explaining Imperfect Hedging with investments in IRFs:
Perfect hedging:
Date: 18th January 2020
Spot price of Govt. security (6.79% 2027) = Rs. 95.55
Price of IRF - January Contract (expiry on 25-Jan-2020) = Rs. 95.57
On 18-Jan-2020, the fund holds 1000 units of the government security from the spot market at Rs. 95.55. Subsequently, it is anticipated that yields may rise in the near future. Thus, to hedge the underlying position taken, the fund sells January 2020 IRF. The price at the Futures contract is Rs. 95.57.

On 23-Jan-2020, assuming due to increase in yields:
Spot price of the security (6.79% 2027) = Rs. 95.10
Price of IRF - January Contract (expiry on 25-Jan-2020) = Rs. 95.07

Thus, due to hedging the portfolio:

Loss in the underlying security: (Rs. 95.10- Rs. 95.55) * 1000 = (Rs. 450)
Profit in the futures market: (Rs. 95.57 – Rs. 95.07) *1000 = Rs. 500.

Imperfect hedging:
D = The duration of the portfolio (measure of the interest rate sensitivity of the portfolio) = 7
P = Portfolio's market value = Rs. 100
Y = underlying interest rate or portfolio yield = 8.00%

Change in market value of portfolio = P*D*Change in Y

The portfolio can be a mix of:
1) Corporate Bonds and Government securities
2) Only Corporate Bonds (i.e. no Government securities)

Subsequently, if it is anticipated that yields may rise in the future, the fund manager can hedge the underlying duration risk in the IRF by selling the futures contract.

Spot price of the security (6.79% 2027) = Rs. 95.10
Futures price of the contract = Rs. 95.07
Duration of the underlying security of the futures contract = 6

% of the portfolio hedged in this strategy = 10%

Thus, due to hedging the portfolio: In case the interest rates rise by 50 bps point, then ;

Change in the market value of the portfolio = 100 * 7 * (0.50%) = (Rs. 3.50)

Duration risk managed due to hedge in IRF = % of portfolio hedged * portfolio's market value * duration of the underlying security * Change in the interest rates
= 10% * 100 * 6 * (0.50) = Rs. 0.30

Thus, net change in the market value of the portfolio = Rs. 100 – Rs. 3.50 + Rs. 0.30 = Rs. 96.80

Equity Derivatives
The Scheme(s) may use various equity derivatives from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest. Accordingly, the Scheme(s) may use derivative instruments like futures & options stock indices, future & options on individual securities or such other derivative instruments as may be introduced from time to time as permitted under the SEBI (Mutual Funds) Regulations, 2026.
The following information provides a basic idea as to the nature of the derivative instruments proposed to be used by the Scheme(s) and the benefits and risks attached therewith. Please note that the examples have been given for illustration purposes only.

Index Futures
Benefits
Investment in stock index futures can give exposure to the index without directly buying the individual stocks. Appreciation in index stocks can be effectively captured through investment in Stock Index Futures. The Fund can sell futures to hedge against market movements effectively without actually selling the stocks it holds. The stock index futures are instruments designed to give exposure to the equity market indices. The Bombay Stock Exchange and the National Stock Exchange trade in index futures of 1, 2 and 3-month maturities. The pricing of an index future is the function of the underlying index and interest rates.

Illustration
Spot Index: 1790
1 month Nifty Future Price on day 1: 1800. Fund buys 100 lots. Each lot has a nominal value equivalent to 200 Units of the underlying index.

Situation 1:
Let us say that on the date of settlement, the future price = closing spot price = 1810
Profits for the Fund = (1810 -1800)* 100 lots * 200 = Rs. 200,000

Situation 2
Let us say that on the date of settlement, the future price = Closing spot price = 1795
Loss for the Fund = (1795-1800)* 100 lots * 200 = (Rs. 100,000)

The net impact for the Fund will be in terms of the difference between the closing price of the index and cost price (ignoring margins for the sake of simplicity). Thus, it is clear from the example that the profit or loss for the Fund will be the difference of the closing price (which can be higher or lower than the purchase price) and the purchase price.

Risk:
The risks associated with index futures are similar to the one with equity investments. Additional risks could be on account of illiquidity and hence mispricing of the future at the time of purchase.
The strategy of taking a long position in index futures increases the exposure to the market. The long position is positively correlated with the market. However, there is no assurance that the stocks in the

portfolio and the index behave in the same manner and thus this strategy may not provide gains perfectly aligned to the movement in the index.
The long position will have as much loss / gain as in the underlying index. e.g. if the index appreciates by 10%, the index future value rises by 10%. However, this is true only for futures contracts held till maturity. In the event that a futures contract is closed out before its expiry, the quoted price of the futures contract may be different from the gain/ loss due to the movement of the underlying index. This is called the basis risk.
While futures markets are typically more liquid than the underlying cash market, there can be no assurance that ready liquidity would exist at all points in time, for the Scheme to purchase or close out a specific futures contract.

Buying Options
Benefits of buying a call option
Buying a call option on a stock or index gives the owner the right, but not the obligation, to buy the underlying stock / index at the designated strike price. Here the downside risks are limited to the premium paid to purchase the option.

Illustration
If the Fund buys a 1 month call option on Reliance at a strike price of Rs. 500, the current market price being say Rs.505. The Fund will have to pay a premium of say Rs. 25 to buy this call. If the stock price goes below Rs. 500 during the tenure of the call, the Fund avoids the loss it would have incurred had it straightaway bought the stock instead of the call option. The Fund gives up the premium of Rs. 25 that has to be paid in order to protect the Fund from this probable downside. If the stock goes above Rs. 500, it can exercise its right and own Reliance at a cost price of Rs. 500, thereby participating in the upside of the stock.

Risk:
The strategy of taking a long position in index call option increases the exposure to the market. The long position is positively correlated with the market. However, there is no assurance that the stocks in the portfolio and the index behave in the same manner and thus this strategy may not provide gains perfectly aligned to the movement in the index.
The risk/downside, if the market falls/remains flat is only limited to the option premium paid.
While option markets are typically less liquid than the underlying cash market, hence there can be no assurance that ready liquidity would exist at all points in time, for the Scheme to purchase or close out a specific contract.

Benefits of buying a put option
Buying a put option on a stock originally held by the buyer gives him / her right, but not the obligation, to sell the underlying stock at the designated strike price. Here the downside risks are limited to the premium paid to purchase the option.

Illustration
If the Fund owns Reliance and also buys a three-month put option on Reliance at a strike of Rs. 500, the current market price being say Rs. 505. The Fund will have to pay a premium of say Rs. 35 to buy this put. If the stock price goes below Rs. 500 during the tenure of the put, the Fund can still exercise the put and sell the stock at Rs. 500, avoiding therefore any downside on the stock below Rs. 500. The Fund gives up the fixed premium of Rs. 35 that has to be paid in order to protect the Fund from this probable downside. If the stock goes above Rs. 500, say to Rs. 515, it will not exercise its option. The Fund will participate in the upside of the stock, since it can now sell the stock at the prevailing market price of Rs. 515.

Risk:
There can be no assurance that ready liquidity would exist at all points in time, for the scheme to purchase or close out a specific options contract.

The hedging strategy using Put Options is a perfect hedge on the expiration date of the put option. On other days, there may be (temporary) imperfect correlation between the share price and the put option.

Some strategies that employ stock /index futures and their objectives
Arbitrage strategies
The arbitrage strategies the fund may adopt could be as under. The list is not exhaustive and the fund could use similar strategies and any other strategies as available in the markets that are permitted by regulator.

Index / Stock spot - Index / Stock Futures: The pricing of the futures is derived from underlying Nifty spot or the underlying stock. It is the cost of carry that binds the value of the futures to the underlying portfolio. When the two go out of sync, there are opportunities. The cost of carry binds the futures price to the price of the underlying asset. The price of the futures at any given instance should typically be more than the level of Nifty at that point. Theoretically, the fair value of the futures is equal to the price of the underlying plus the cost of carry i.e. the interest rate prevailing for an equivalent credit risk, in this case is the Clearing Corporation of the Exchange. Cash and carry trades at times provide higher than the prevailing interest rates. There is an opportunity to exploit by selling the overpriced futures and buying the underlying portfolio. It may also happen that the Index / Stock Future may be at a discount. In such cases, the Scheme may buy the future and sell the stock after borrowing the same. The Scheme shall enter into a combination of the transactions simultaneously. If the Scheme has to unwind the positions prior to the expiry on account of redemptions or any other reason, the returns would depend on the spread between the spot and futures price at which the position is unwound. If the price differential between the spot and futures position of the subsequent month maturity is attractive near the expiry date, then the scheme may rollover the futures position and continue with the position in the spot market.

Rollover means unwinding the short position in the futures of the near month and simultaneously shorting the futures of the subsequent month. The Scheme shall endeavor to deploy its assets through transactions in the above pattern, which may involve Index Futures with Stock Futures or Futures of the same stock with different expiry months.

Cash Future Arbitrage: This strategy is employed when the price of the future is trading at a premium to the price of its underlying in spot market. The Scheme shall buy the stock in spot market and endeavor to simultaneously sell the future at a premium on a quantity neutral basis.

Buying the stock in spot market and selling the futures results into a hedge where the Scheme has locked in a spread and is not affected by the price movement of cash market and futures market. The arbitrage position can be continued till expiry of the future contracts. The future contracts are settled based on the last half an hour's weighted average trade of the spot market. Thus there is a convergence between the spot price and the futures market on expiry. This convergence helps the Scheme to generate the arbitrage return locked in earlier.

On or before the date of expiry, if the price differential between the spot and futures position of the subsequent month maturity still remains attractive, the scheme may rollover the futures position and hold onto the position in the spot market. In case such an opportunity is not available, the scheme would liquidate the spot position and settle the futures position simultaneously. Rolling over of the futures transaction means unwinding the short position in the futures of the current month and simultaneously shorting futures of the subsequent month maturity, and holding onto the spot position.

Corporate Action / Event Driven Strategies:
Dividend Arbitrage: At the time of declaration of dividend, the stock futures / options market can provide a profitable opportunity. Generally, the stock prices decline by the dividend amount when the stock becomes ex-dividend.
Buy-Back/ Open offers Arbitrage: Companies that are targets for buy-backs/ open offers, provide opportunities depending on the difference between the traded price and the buy-back open offer price. The scheme will take a long position in a stock for which the buy-back/ open offer price is expected to

be higher than the traded price. Depending on the probability of the open offer and acceptance of shares, the scheme may take a certain short position in the future of the same stock.
Merger Arbitrage: When the Company announces any merger, amalgamation, hive off, de-merger, etc, there could be opportunities due to price differential in the cash and the derivative market.
Delisting Arbitrage: When a company intends to delist from the stock exchanges, it goes for a Reverse Book Building process and offers an exit price to all existing shareholders. The scheme can take a long position in a stock in case the traded price is below the expected exit price.

Arbitrage
(1) Selling spot and buying future: In case the Scheme holds the stock of a company "A" at say Rs. 100 while in the futures market it trades at a discount to the spot price say at Rs. 98, then the Scheme may sell the stock and buy the futures.

On the date of expiry of the stock future, the Scheme may reverse the transactions (i.e. buying at spot & selling futures) and earn a risk-free Rs. 2 (2% absolute) on its holdings without any dilution of the view of the fund manager on the underlying stock.

Further, the Scheme can still benefit from any movement of the price in the upward direction, i.e. if on the date of expiry of the futures, the stock trades at Rs. 110 which would be the price of the futures too, the Scheme will have a benefit of Rs 10 whereby the Scheme gets the 10% upside movement together with the 2% benefit on the arbitrage and thus getting a total return of 12%. The corresponding return in case of holding the stock would have been 10%.

Note: The same strategy can be replicated with a basket of Nifty 50 stocks (Synthetic Nifty) and the Nifty future index

(2) Buying spot and selling future: Where the stock of a company "A" is trading in the spot market at Rs. 100 while it trades at Rs. 102 in the futures market, then the Scheme may buy the stock at spot and sell in the futures market thereby earning Rs. 2.

Buying the stock in cash market and selling the futures results into a hedge where the Scheme has locked in a spread and is not affected by the price movement of cash market and futures market. The arbitrage position can be continued till expiry of the future contracts when there is a convergence between the cash market and the futures market. This convergence enables the Scheme to generate the arbitrage return locked in earlier.

Risk: On the date of expiry, when the arbitrage is to be unwound, it is not necessary for the stock price and its future contract to coincide. There could be a discrepancy in their prices even a minute before the market closes. Thus, there is a possibility that the arbitrage strategy gets unwound at different prices.

B. Buying/ Selling Stock future: When the Scheme wants to initiate a long position in a stock whose spot price is at say, Rs.100 and futures is at 98, then the Scheme may just buy the futures contract instead of the spot thereby benefiting from a lower cost.

In case the Scheme has a bearish view on a stock which is trading in the spot market at Rs.98 and the futures market at say Rs. 100, the Scheme may subject to regulations, initiate a short position in the futures contract. In case the prices align with the view and the price depreciates to say Rs. 90, the Scheme can square up the short position thereby earning a profit of Rs.10 vis a vis a fall in stock price of Rs 8.

Risk: There is risk of not being able to correctly forecast future market trends or the value of assets, indices or other financial or economic factors in establishing derivative positions for the Scheme. The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. The risk of loss in trading futures contracts can be substantial, because of the low margin deposits required, the extremely

high degree of leverage involved in futures pricing and the potential high volatility of the futures markets. Investments in index futures face the same risk as the investments in a portfolio of shares representing an index. The extent of loss is the same as in the underlying stocks.

(c) Hedging: The Scheme may use exchange-traded derivatives to hedge the equity portfolio. Both index and stock futures and options may be used to hedge the stocks in the portfolio.

Risk: This may involve a basic risk where the instrument used as a hedge does not match the movement in the instrument/underlying asset being hedged. The risk may be inter-related also e.g. interest rate movements can affect equity prices, which could influence specific issuer/industry assets.

(d) Alpha Strategy: The Scheme will seek to generate alpha by superior stock selection and removing market risks by selling appropriate index. For example, one can seek to generate positive alpha by buying a bank stock and selling Bank Nifty future.

Risk: Execution of these strategies depends upon the ability of the fund manager to identify and execute based on such opportunities. These involve significant uncertainties and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies.

2. Swing Pricing

Pursuant to para 5.8 of SEBI Master Circular dated March 20, 2026, SEBI has prescribed swing pricing framework for open ended debt schemes (excluding overnight funds, Gilt funds and Gilt with 10-year maturity funds), effective from March 01, 2022.

Swing pricing refers to a process for adjusting a fund's net asset value (NAV) to effectively pass on transaction costs stemming from net capital activity (i.e., flows into or out of the fund) to the investors associated with that activity. Swing pricing mechanism would help ensure fairness of treatment of entering, exiting and existing investors in the mutual fund schemes, particularly during market dislocation.

SEBI vide Para 5.8.3 of SEBI Master Circular for Mutual Funds, prescribes that for the purpose of determining 'market dislocation', Association of Mutual Funds in India (AMFI) shall develop a set of guidelines/parameters/model for recommending the same to SEBI. SEBI will determine 'market dislocation' either based on AMFI's recommendation or suo moto. Once market dislocation is declared, it will be notified by SEBI that swing pricing will be applicable for a specified period.

Accordingly, pursuant to Para 5.83 of SEBI Master Circular for Mutual Funds, provisions for mandatory swing pricing during market dislocation (as and when notified by SEBI), are introduced for all the open ended debt schemes of the Fund (excluding Baroda BNP Paribas Overnight Fund and Baroda BNP Paribas Gilt Fund) as below:

(1) Applicable Schemes: Upon announcement of **'market dislocation'** by SEBI, investors are requested to note that, the mandatory swing pricing shall be applied for the Open ended Debt Schemes of the Fund which:

(i) have **High or Very High risk on the risk-o-meter** (as of the most recent period at the time of declaration of market dislocation); **and**

(ii) are classified in the cells -**A-III, B-II, B-III, C-I, C-II and C-III of Potential Risk Class (PRC) Matrix.**

(2) Minimum swing pricing factor: Pursuant to SEBI Master Circular, a minimum swing factor, as per below matrix, shall be made applicable and the NAV for the Applicable Schemes will be adjusted downwards for the incoming and outgoing investors:

Swing factor for Open ended Debt Schemes			
Credit Risk (Max)→ **Interest Rate Risk (Max)↓**	Relatively Low: Class A (CRV>=12)	Moderate: Class B (CRV>=10)	Relatively High: Class C (CRV<10)
Relatively Low: **Class I** (MD<=1 year)	--	--	**1.5%**
Moderate: Class II (MD<=3 year)	--	**1.25%**	**1.75%**
Relatively High: Class III (Any MD)	**1%**	**1.5%**	**2%**

MD=Macaulay Duration, CRV=Credit Risk Value.

(3) Illustration: Consider a scheme having an unswung NAV of Rs. 100 and swing factor of 1%, the NAV is to be applied upon notification of market dislocation by SEBI. The Swing NAV for the scheme shall be adjusted downwards as below:

Swing NAV = unswung NAV * (1–swing factor)

= Rs. 100 * (1-0.01)

= Rs. 100 * (0.99)

= Rs. 99

Further pursuant to AMFI Best Practices Guidelines Circular No.135/ BP / 96B / 2024-25 dated November 4, 2024 ('AMFI circular') read with Clause 5.8 of SEBI Master Circular on 'Mandatory Swing pricing framework for mutual fund schemes' in case of Re-opening of the scheme after announcement of winding up' shall be as follows:

1.. There may be instances where the AMC, after making an announcement to wind up a scheme, decides to roll-back the decision to wind up the scheme. Such situations may trigger large scale redemptions. Thus, in such circumstances, as required by and in terms of aforesaid AMFI circular as amended from time to time, the AMC shall mandatorily invoke swing pricing upon re-opening any of the Applicable Schemes for subscriptions and redemptions.

2. The swing period should be higher of swing period suggested by the Board of AMC or a minimum period of 7 working days (as per AMFI circular), upon reopening a scheme for subscriptions and redemptions.

3. The minimum swing factor applied would be higher of the swing factor suggested by the Board of AMC or as per following Swing factor prescribed during Normal Times in the AMFI circular:

Minimum Swing factor for eligible debt schemes			
Max Credit Risk of scheme → **Max Interest Rate Risk of the scheme ↓**	**Class A (CRV*>=12)**	**Class B (CRV*>=10)**	**Class C (CRV*<10)**
Class I: (Macaulay duration <=1 year)	A-I : 0.00%	B-I : 0.05%	C-I : 0.20%
Class II: (Macaulay duration <=3 years)	A-II : 0.05%	B-II : 0.10%	C-II : 0.40%
Class III: Any Macaulay duration	A-III : 0.10%	B-III : 0.20%	C-III : 0.60%
*CRV: Credit Risk Value			

Note: The above are floor swing amounts and AMC may set higher limits, depending on the dynamics of the concerned schemes both on liability side and on asset side.

(4) Impact for Investors: The swing pricing will be made applicable only for scenarios related to net outflows from the schemes. When swing pricing mechanism is triggered and swing factor is made applicable during market dislocation, both the incoming and outgoing investors shall get NAV adjusted

for swing pricing. Swing pricing shall be made applicable to all unitholder at PAN level with an exemption for redemptions upto Rs. 2 lacs for each scheme.

(5) Periodic Disclosures: Disclosures pertaining to NAV adjusted for swing factor along with the performance impact shall be made by the AMC in prescribed format in the SIDs and in scheme wise Annual Reports and Abridged summary and prominently on the website in case of swing pricing has been made applicable for the mutual fund scheme.

(6) Computation of scheme performance: The scheme performance shall be computed based on unswung NAV.

3. Provisions on creation of Segregated portfolio/Side pocketing

SEBI has, vide para 5.5 of SEBI Master circular for Mutual Funds, permitted creation of segregated portfolio of debt and money market instruments by mutual funds schemes, in order to ensure fair treatment to all investors in case of a credit event and to deal with liquidity risk.

Explanations:

1) The term 'segregated portfolio' means a portfolio, comprising of debt or money market instrument affected by a credit event, that has been segregated in a mutual fund scheme.
2) The term 'main portfolio' means the scheme portfolio excluding the segregated portfolio.
3) The term 'total portfolio' means the scheme portfolio including the securities affected by the credit event.

Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time and includes the following:

1) Segregated portfolio may be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under:
   a) Downgrade of a debt or money market instrument to 'below investment grade', or
   b) Subsequent downgrades of the said instruments from 'below investment grade', or
   c) Similar such downgrades of a loan rating
2) In case of difference in rating by multiple CRAs, the most conservative rating shall be considered. Creation of segregated portfolio shall be based on issuer level credit events as mentioned above and implemented at the ISIN level.
3) Segregated portfolio of unrated debt or money market instruments may be created only in case of actual default of either the interest or principal amount.
4) Creation of segregated portfolio is optional and is at the discretion of the AMC.

The AMC shall inform AMFI immediately about the actual default by the issuer. Upon being informed about the default, AMFI shall immediately inform the same to all AMCs. Pursuant to dissemination of information by AMFI about actual default by the issuer, the AMC may segregate the portfolio of such instrument.

Process for Creation of Segregated Portfolio:

1) On the date of credit event or actual default, AMC should decide on creation of segregated portfolio. Once AMC decides to segregate portfolio, it would:
   a) seek approval of the Trustees prior to creation of the segregated portfolio.
   b) immediately issue a press release disclosing its intention to segregate such debt and money market instrument and its impact on the investors. Mutual Fund will also disclose that the segregation shall be subject to Trustee approval. Additionally, the said press release will be prominently disclosed on the website of the AMC (www.barodabnpparibasmf.in).
   c) ensure that till the time the Trustee approval is received, which in no case shall exceed 1 business day from the day of credit event or actual default, the subscription and redemption in the scheme will be suspended for processing with respect to creation of units and payment on redemptions.
2) Once Trustee approval is received by the AMC:
   a) Segregated portfolio will be effective from the day of credit event or actual default.

b) AMC shall issue a press release immediately with all relevant information pertaining to the segregated portfolio. The said information will also be submitted to SEBI.
c) An e-mail or SMS will be sent to all unit holders of the concerned scheme.
d) The NAV of both segregated portfolio and main portfolio will be disclosed from the day of the credit event or actual default.
e) All existing investors in the scheme as on the day of the credit event or actual default will be allotted equal number of units in the segregated portfolio as held in the main portfolio.
f) No redemption and subscription will be allowed in the segregated portfolio. However, upon recovery of any money from segregated portfolio, it will be immediately distributed to the investors in proportion to their holding in the segregated portfolio.
g) AMC should enable listing of units of segregated portfolio on the recognized stock exchange within 10 working days of creation of segregated portfolio and also enable transfer of such units on receipt of transfer requests
h) Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio.

3) If the Trustees do not approve the proposal to segregate portfolio, AMC will issue a press release immediately informing investors of the same.
In case Trustees do not approve the proposal of segregated portfolio, subscription and redemption applications will be processed based on the NAV of total portfolio.

Processing of Subscription and Redemption Proceeds:

Notwithstanding the decision to segregate the debt and money market instrument, the valuation process shall take into account the credit event and the portfolio shall be valued based on the principles of fair valuation (i.e. realizable value of the assets) in terms of the relevant provisions of SEBI MF Regulations, 2026 and circular(s) issued thereunder.

All subscription and redemption requests for which NAV of the day of credit event or subsequent day is applicable will be processed as per the existing SEBI guidelines/circular on applicability of NAV as under:

1) Upon Trustees' approval to create a segregated portfolio -
   - Investors redeeming their units will get redemption proceeds based on the NAV of main portfolio and will continue to hold the units of segregated portfolio.
   - Investors subscribing to the scheme will be allotted units only in the main portfolio based on its NAV.
2) In case Trustees do not approve the proposal of segregated portfolio, subscription and redemption applications will be processed based on the NAV of total portfolio.

Disclosure:

In order to enable the existing as well as the prospective investors to take informed decision, the following, as mandated by SEBI under para 5.5.6, SEBI Master circular for Mutual Funds shall be adhered to:

1) A statement of holding indicating the units held by the investors in the segregated portfolio along with the NAV of both segregated portfolio and main portfolio as on the day of the credit event or actual default shall be communicated to the investors within 5 business days of creation of the segregated portfolio.
2) Adequate disclosure of the segregated portfolio shall appear in all scheme related documents, in monthly and half-yearly portfolio disclosures and in the annual report of the mutual fund and the scheme.
3) The NAV of the segregated portfolio shall be declared on daily basis.
4) The information regarding number of segregated portfolios created in a scheme shall appear prominently under the name of the scheme at all relevant places such as SID, KIM-cum-Application Form, advertisement, AMC and AMFI websites, etc.
5) The scheme performance required to be disclosed at various places shall include the impact of creation of segregated portfolio. The scheme performance shall clearly reflect the fall in NAV to the extent of the portfolio segregated due to the credit event or actual default and the said fall in NAV along with recovery(ies), if any, shall be disclosed as a footnote to the scheme performance.

6) The disclosures at point (4) and (5) above regarding the segregated portfolio shall be carried out for a period of at least 3 years after the investments in segregated portfolio are fully recovered/ written-off.
7) The investors of the segregated portfolio shall be duly informed of the recovery proceedings of the investments of the segregated portfolio. Status update may be provided to the investors at the time of recovery and also at the time of writing-off of the segregated securities.

Monitoring by Trustees:

In order to ensure timely recovery of investments of the segregated portfolio, the Trustee shall ensure that:

- The AMC puts in sincere efforts to recover the investments of the segregated portfolio.
- Upon recovery of money, whether partial or full, it shall be immediately distributed to the investors in proportion to their holding in the segregated portfolio. Any recovery of amount of the security in the segregated portfolio even after the write off shall be distributed to the investors of the segregated portfolio.
- An Action Taken Report (ATR) on the efforts made by the AMC to recover the investments of the segregated portfolio is placed in every Trustee meeting till the investments are fully recovered/ written-off.
- The Trustee shall monitor the compliance of the same as per the SEBI Master circular and disclose in the half-yearly trustee reports filed with SEBI, the compliance in respect of every segregated portfolio created.

In order to avoid mis-use of segregated portfolio, Trustees will put in place a mechanism to negatively impact the performance incentives of Fund Managers, Chief Investment Officers (CIOs) etc. involved in the investment process of securities under the segregated portfolio, mirroring the existing mechanism for performance incentives of AMC, including claw back of such amount to the segregated portfolio of the scheme.

Total Expense Ratio (TER) for the Segregated Portfolio:

1) AMC will not charge investment and advisory fees on the segregated portfolio. However, TER (excluding the investment and advisory fees) can be charged, on a pro-rata basis only upon recovery of the investments in segregated portfolio.
2) The TER so levied shall not exceed the simple average of such expenses (excluding the investment and advisory fees) charged on daily basis on the main portfolio (in % terms) during the period for which the segregated portfolio was in existence.in addition to the TER mentioned above, the legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio as mentioned below.
3) The legal charges related to recovery of the investments of the segregated portfolio may be charged to the segregated portfolio in proportion to the amount of recovery. However, the same shall be within the maximum TER limit as applicable to the main portfolio. The legal charges in excess of the TER limits, if any, shall be borne by the AMC.
4) The costs related to segregated portfolio shall in no case be charged to the main portfolio.

Illustration of Segregated Portfolio (Please note that the illustration does not consider the impact of expenses on the NAV)

Downgrade Security: 9.25% D NCD from 'AA+' to 'B'
Valuation Mark Down: 25%

Total Portfolio Before Downgrade Event:

Security	Rating	Quantity	Price per unit (Rs.)	Market Value (Rs.)	% of Net Assets
8.00% A NCD 18-OCT-21	AAA	500,000	102.6670	51,333,500.00	17.00%
7.80% B NCD 23-MAR-29	AAA	500,000	99.2022	49,601,100.00	16.42%
8.59% C SDL 23-JAN-23	Sovereign	500,000	100.0240	50,012,000.00	16.56%
9.25% D NCD 11-APR-22	**AA+**	500,000	**98.2711**	49,135,550.00	16.27%
0% E 04-APR-22	AA+	500,000	98.4682	49,234,100.00	16.30%
F CD 04-DEC-19	A1+	500,000	104.3529	52,176,450.00	17.28%
Cash & Cash Equivalents				500,000.00	0.17%
		Net Assets		**301,992,700.00**	
		Unit Capital (no of units)		**10,000,000.00**	
		NAV (Rs)		**30.1993**	

Main Portfolio

Security	Rating	Quantity	Price per unit (Rs.)	Market Value (Rs.)	% of Net Assets
8.00% A NCD 18-OCT-21	AAA	500,000	102.6670	51,333,500.00	20.30%
7.80% B NCD 23-MAR-29	AAA	500,000	99.2022	49,601,100.00	19.62%
8.59% C SDL 23-JAN-23	Sovereign	500,000	100.0240	50,012,000.00	19.78%
0% E 04-APR-22	AA+	500,000	98.4682	49,234,100.00	19.47%
F CD 04-DEC-19	A1+	500,000	104.3529	52,176,450.00	20.63%
Cash / Cash Equivalents				500,000.00	0.17%
		Net Assets		**252,857,150.00**	
		Unit Capital (no of units)		**10,000,000.00**	
		NAV (Rs)		**25.2857**	

Segregated Portfolio (before Mark down@25%)

Security	Rating	Quantity	Price per unit (Rs.)	Market Value (Rs.)	% of Net Assets
9.25% D NCD 11-APR-22	AA+	500,000	98.2711	49,135,550.00	100.00%
		Net Assets		**49,135,550.00**	
		Unit Capital (no of units)		**10,000,000.00**	
		NAV (Rs)		**4.9136**	

Segregated Portfolio after Downgrade event (after Mark down@25%)

Security	Rating	Quantity	Price per unit (Rs.)	Market Value (Rs.)	% of Net Assets
9.25% D NCD 11-APR-22	B	500,000	73.7033*	36,851,662.50	100.00%
		Net Assets		**36,851,662.50**	
		Unit Capital (no of units)		**10,000,000.00**	
		NAV (Rs)		**3.6852**	

*Price per unit after Mark down on the security by 25% which was valued at Rs. 98.2711 per unit.

4. Short selling / stock lending

The schemes of the Fund may engage in stock lending in accordance with the framework relating to securities lending and borrowing specified by SEBI, within following limits:
i. Not more than 20% of the net assets can be deployed in Stock Lending
ii. Not more than 5% of the net assets can be deployed in Stock Lending to any single intermediary.
The schemes will not engage in short selling.

H. STAMP DUTY

Levy of Stamp Duty on Applicable Mutual Fund Transactions

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

X. DISCLOSURES AND REPORTS BY THE FUND

1. **Account Statement/ Consolidated Account Statement** – Kindly refer disclosure under C.11. Consolidated Account Statement under Chapter IX. Tax & Legal & General Information

2. **Half Yearly Disclosures/ Portfolio Disclosures/Financial ResultsPortfolio Disclosure**

The Mutual Fund/AMC shall disclose portfolio of the Scheme (along with ISIN and yield of the instruments) as on the last day of every fortnight (i.e. as on 15th day and last day of the month), within 5 days from close of each fortnight/within 10 days of close of each month on its website and on the website of AMFI in a user-friendly and downloadable spreadsheet format.

In case of unitholders whose e-mail addresses are registered, the AMC shall send via email the fortnightly / monthly statement of scheme portfolio within 5 days / 10 days from the close of each fortnight / month respectively.

The AMC shall declare on their website the hosting of the monthly/fortnightly statement of its schemes portfolio on its website (https://www.barodabnpparibasmf.in/) and on the website of AMFI (www.amfiindia.com) and the modes such as SMS, telephone, email or written request (letter) through which a unit holder can submit a request for a physical or electronic copy of the statement of scheme portfolio.

The Mutual Fund / AMC will disclose portfolio (along with ISIN) of the Scheme as on the last day of the month on its website on or before the tenth day of the succeeding month in a user-friendly and downloadable format.

Half yearly Results:

The AMC shall, within one month from the close of each half-year (i.e., March 31 and September 30), host the unaudited financial results of the schemes on its website (https://www.barodabnpparibasmf.in/) in the format prescribed by SEBI from time to time, along with such details as necessary to present a true and fair view.

The AMC shall also notify unitholders of the availability of these results through written communication, including digital modes such as email/SMS.

On specific request, the AMC shall provide a physical copy of the scheme portfolio statement to unitholders free of cost. The latest portfolio holdings are also available in a user-friendly, downloadable format at: https://www.barodabnpparibasmf.in/downloads/monthly-portfolio-scheme .

Annual Report

The annual report containing accounts of the AMC would be displayed on the website of the AMC (i.e. https://www.barodabnpparibasmf.in/). Unitholders, if they so desire, may request for the annual report of the AMC.

(a) The scheme wise annual report, in machine readable format, shall be hosted on the website of the AMC https://www.barodabnpparibasmf.in/ and on the website of AMFI (www.amfiindia.com). The AMCs shall display the link prominently on their websites and make the physical copies available to the unit holders, at their registered offices at all times.

(b) The websites of the AMCs shall also be linked with AMFI website so that the investors and analyst(s) can access the annual reports of all mutual funds at one place.

(c) AMCs shall send an email / SMS to all unitholders regarding the hosting of scheme wise annual report on their website and on the website of AMFI.

(d) AMCs shall e-mail the scheme annual reports or abridged summary thereof, in machine readable formats, to all such unit holders, whose email addresses are registered with the Mutual Fund, within 4 months from the date of closure of the relevant financial year. The said communication shall also include details of modes such as SMS, telephone, email or written request (letter), etc. through which unit holders can submit a request for a physical copy of the scheme wise annual report or abridged summary thereof.

OTHER DETAILS

A. REQUIREMENT OF MINIMUM INVESTORS IN THE SCHEMES

The schemes shall have a minimum of 20 investors and no single investor shall account for more than 25% of the corpus of the scheme. However, if such limit is breached during the NFO of the scheme, the Fund will endeavour to ensure that within a period of three months or the end of the succeeding calendar quarter from the close of the NFO of the Scheme, whichever is earlier, the scheme complies with these two conditions. In case the scheme does not have a minimum of 20 investors in the stipulated period, the provisions of Regulation 36(2)(c) of the Regulations would become applicable.

The two conditions mentioned above shall also be complied within each subsequent calendar quarter thereafter, on an average basis, as specified by SEBI. If there is a breach of the 25% limit by any investor over the quarter, a rebalancing period of one month would be allowed and thereafter the investor who is in breach of the rule shall be given 15 days notice to redeem his exposure over the 25 % limit. Failure on the part of the said investor to redeem his exposure over the 25% limit within the aforesaid 15 days would lead to automatic redemption by the scheme on the applicable Net Asset Value on the 15th day of the notice period. The scheme shall adhere to the requirements prescribed by SEBI from time to time in this regard.

NOTWITHSTANDING ANYTHING CONTAINED IN THE STATEMENT OF ADDITIONAL INFORMATION THE PROVISIONS OF THE SEBI (MUTUAL FUNDS) REGULATIONS, 2026 AND THE GUIDELINES THEREUNDER SHALL BE APPLICABLE.

THE REGISTRAR

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

The Registrar is registered with SEBI under registration number INR000000221.

LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

AMC Branches

Location	Zone	State	Address
Ahmedabad	West	Gujrat	Baroda BNP Paribas Asset Management India Private Limited. Office No. 104, 1st Floor, 6th Avenue Building, Opposite Textile Co-Operative Bank, Mithakhali Six Road, Ahmedabad – 380009
Bangalore	South	Karnakata	Baroda BNP Paribas Asset Management India Private Limited. Office unit # 112 & 114, 1st floor, "Raheja Chambers", Museum Road, Bangalore – 560 001
Borivali - Mumbai	West	Maharashtra	Shop no. 16 & 17, Star Trade Centre Co-Operative Society Ltd, Plot No. 57, S. V Patel Road, Opp Skechers Showroom, Sodawala Lane, Borivali (W), Mumbai – 400092
Chennai	South	Tamil Nadu	Baroda BNP Paribas Asset Management India Private Limited. 04th Floor, Shop No. 4, D Wing, "Riaz Garden", Cathedral Garden Road, Kodambakkam High Road, Nungambakkam, Chennai –600034
Fort - Mumbai	West	Maharashtra	Baroda BNP Paribas Asset Management India Private Limited. Premises no 2&5, Ground Floor Rahimtoola House, 7, Homji Street, Mumbai Fort 400001
Hyderabad	South	Telangana	Baroda BNP Paribas Asset Management India Private Limited. Office No. 403, 4th floor, Sonthalia Emerald Building, Raj Bhavan Road, Somajiguda, Hyderabad Telangana 500082
Jaipur	North	Rajasthan	Baroda BNP Paribas Asset Management India Private Limited. Ground Floor, "Fortune Heights" G-2-A, Subhash Marg, C-Scheme, Jaipur – 302001
Kanpur	North	Uttar Pradesh	Baroda BNP Paribas Asset Management India Private Limited. Office No.317 Kan Chambers, Civil Lines,Kanpur 208001
Kolkata	East	West Bengal	Baroda BNP Paribas Asset Management India Private Limited.. 02nd Floor, Unit No 2E, The Millennium, 235/2A, AJC Bose Road, Kolkata – 700020
Lucknow	North	Uttar Pradesh	Baroda BNP Paribas Asset Management India Private Limited. Shop No 104, First Floor, Vaishali Arcade, 6 Park Road, Hazratganj, Lucknow – 226001
New Delhi	North	New Delhi	Baroda BNP Paribas Asset Management India Private Limited. Unit No. G-04 Naurang House 21, KG Marg Connaught Place, New Delhi - 110 001
Pune	West	Maharashtra	Baroda BNP Paribas Asset Management India Pvt Ltd, Office No C 1.3 & C1.4, 1st floor, Building – C, Dr. Herekar Park Apartment Condominium, Shivaji Nagar, Pune - 411004
Thane	West	Maharashtra	Baroda BNP Paribas Asset Management India Private Limited. Shop No. 10, Ground Floor, KONARK TOWERS CHS Ltd. Ghantali Road, Village Naupada, Thane (W) – 400602

OPAT

Sr. No.	Branch Type	Branch Name	Zone	State	Address	Contact No.	Branch Email
1	RTA OPAT	Bangalore	South	Karnataka	KFIN Technologies Limited No 35 Puttanna Road Basavanagudi Bangalore 560004	08026603411/08026603914	bangaloremfd@Kfintech.com
2	RTA OPAT	Belgaum	South	Karnataka	KFIN Technologies Limited Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011	0831 4213717	mfsbelgaum@Kfintech.com
3	RTA OPAT	Bellary	South	Karnataka	KFIN Technologies Limited Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103	8392294649	mfsbellary@Kfintech.com

4	RTA OPAT	Davangere	South	Karnataka	KFIN Technologies Limited D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002	8192296741	mfsdavangere@Kfintech.com
5	RTA OPAT	Hassan	South	Karnataka	KFIN Technologies Limited Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201	08172 262065	mfshassan@Kfintech.com
6	RTA OPAT	Hubli	South	Karnataka	KFIN Technologies Limited R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029	0836-2950643	mfshubli@Kfintech.com
7	RTA OPAT	Mangalore	South	Karnataka	KFIN Technologies Limited Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003	0824-2951645	mangaloremfd@Kfintech.com
8	RTA OPAT	Margoa	South	Goa	Kfin Technologies Limited S20, 2Nd Floor, L & L Correira'S Pride, Nearest Landmark Above Kfc, Near Ktc Bus Stand, Margao Salcete Goa 403601	0832-2957253	mfsmargoa@Kfintech.com
9	RTA OPAT	Mysore	South	Karnataka	KFIN Technologies Limited No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009	8213510066	mfsmysore@Kfintech.com
10	RTA OPAT	Panjim	West	Goa	KFIN Technologies Limited H. No: T-9 T-10 Affran Plaza 3Rd Floor Near Don Bosco High School Panjim 403001	0832 2996032	panjimmfd@Kfintech.com
11	RTA OPAT	Shimoga	South	Karnataka	KFIN Technologies Limited Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201	08182-295491	mfsshimoga@Kfintech.com
12	RTA OPAT	Ahmedabad	West	Gujarat	KFIN Technologies Limited SHOP 11 & 12 , 3RD EYE, NEAR GIRISH COLD DRINKS C G ROAD, AHMEDABAD 380006	9081903022	ahmedabadmfd@Kfintech.com
13	RTA OPAT	Anand	West	Gujarat	KFIN Technologies Limited, 203 Saffron Icon , Opp Senior Citizen Garden ,Mota Bazar , V V Nagar Anand-388120	9638836728 / Alternate No. 7323002114	mfsanand@Kfintech.com
14	RTA OPAT	Baroda	West	Gujarat	KFIN Technologies Limited 1St Floor 125 Kanha Capital, Above Hdfc Bank , Opposite. Express Hotel, Alkapuri,	0265-3517567	barodamfd@Kfintech.com

					Vadodara-07,390007		
15	RTA OPAT	Bharuch	West	Gujarat	KFIN Technologies Limited Shop No : 123, Nexus Business Hub ,Near Dhiraj & Sons, Bharuch ,392001	8000403762 Alternate No.	mfsbharuch@Kfintech.com
16	RTA OPAT	Bhavnagar	West	Gujarat	KFIN Technologies Limited, office no 207,skyline square building, near Sanskar mandal,waghawadi Road, Bhavnagar, ,364001	0278-4052224	mfsbhavnagar@Kfintech.com
17	RTA OPAT	Gandhidham	West	Gujarat	KFIN Technologies Limited Off No-12 Plot No-300 , Ground Floor ,Shree Ambica Arcade Building ,Near Hdfc Bank , Gandhidham,370201	9725444799 Alternate No.	mfsgandhidham@Kfintech.com
18	RTA OPAT	Gandhinagar	West	Gujarat	KFIN Technologies Limited Office No 138, First Floor, Suyas Solitaire,Near Podar International School,Kudasan, Gandhinagar,382421	079 49237915	mfsgandhinagar@Kfintech.com
19	RTA OPAT	Jamnagar	West	Gujarat	KFIN Technologies Limited 131, Madhav Plaza,Opp. Sbi Bank Jamnagar, 361001	9725444799 Alternate No.	mfsjamnagar@Kfintech.com
20	RTA OPAT	Junagadh	West	Gujarat	Kfin Technologies Limited 203, Noble Plaza, Near Domadiya Wadi, Kalwa Chowk, Junagadh-362001	0285-2652220	mfsjunagadh@Kfintech.com
21	RTA OPAT	Mehsana	West	Gujarat	KFIN Technologies Limited Ff-21,Someswar Shopping Mall Modhera Road-Mehsana-384002	7623002114 Alternate No.	mfsmehsana@Kfintech.com
22	RTA OPAT	Nadiad	West	Gujarat	KFIN Technologies Limited 311-3Rd Floor City Centre,Near Paras Circle,Nadiad-387001	7623002114 Alternate No.	mfsnadiad@Kfintech.com
23	RTA OPAT	Navsari	West	Gujarat	KFIN Technologies Limited 103 1St Floor Landmark Mall ,Near Sayaji Vaibhav Library , Navsari,396445	9081903040	mfsnavsari@Kfintech.com
24	RTA OPAT	Rajkot	West	Gujarat	Kfin Technologies Limited 406 Prism Square Building, Near Moti Tanki Chowk, Near Kathiyawadi Gymkhana, Opp RKC School Gate, Dr. Radhakrishnan	9081903025	rajkotmfd@Kfintech.com

					Marg, Rajkot - 360001		
25	RTA OPAT	Surat	West	Gujarat	KFIN Technologies Limited Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat, 395002	9081903041	suratmf@Kfintech.com
26	RTA OPAT	Valsad	West	Gujarat	KFIN Technologies Limited 406, 4Th Floor, Dreamland Arcade,Tithal Road,Valsad, 396001	02632-258481 / Alternate No. 8000403762	mfsvalsad@Kfintech.com
27	RTA OPAT	Vapi	West	Gujarat	KFIN Technologies Limited Sa/11,A Wing, 2Nd Floor, Solitaire Business Centre,Opp Dcb Bank,Vapi Gidc Char Rasta,Vapi-396195	9081903028	mfsvapi@Kfintech.com
28	RTA OPAT	Chennai	South	Tamil Nadu	KFIN Technologies Limited 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam | Chennai – 600034	044-28309147 / 28309146	chennaimfd@Kfintech.com
29	RTA OPAT	Calicut	South	Kerala	KFIN Technologies Limited Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001	0495-4022480	mfscalicut@Kfintech.com
30	RTA OPAT	Cochin	South	Kerala	KFIN Technologies Limited Door No:61/2784 Second Floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015	0484 - 4025059	cochinmfd@Kfintech.com
31	RTA OPAT	Kannur	South	Kerala	KFIN Technologies Limited 2Nd Floor Global Village Bank Road Kannur 670001	0497-2764190	mfskannur@Kfintech.com
32	RTA OPAT	Kollam	South	Kerala	KFIN Technologies Limited Sree Vigneswara Bhavan Shastri Junction Kollam - 691001	474-2747055	mfskollam@Kfintech.com
33	RTA OPAT	Kottayam	South	Kerala	KFIN Technologies Limited 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002	4812300868	mfskottayam@Kfintech.com
34	RTA OPAT	Palghat	South	Kerala	KFIN Technologies Limited No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001	9633072271 Alternate No.	mfspalghat@Kfintech.com
35	RTA OPAT	Tiruvalla	South	Kerala	KFIN Technologies Limited 2Nd Floorerinjery Complex Ramanchira Opp	0469-2740540	mfstiruvalla@Kfintech.com

					Axis Bank Thiruvalla 689107		
36	RTA OPAT	Trichur	South	Kerala	Kfin Technologies Ltd 1St Floor,Crown Tower, Near Sakthan Stand, Thrissur - 680001	0487-2972422	mfstrichur@Kfintech.com
37	RTA OPAT	Trivandrum	South	Kerala	KFIN Technologies Limited, 3Rdfloor, No- 3B Tc-82/3417, Capitol Center, Opp Secretariat, Mg Road, Statue P O Trivandrum-695001	0471-4618306	mfstrivandrum@Kfintech.com
38	RTA OPAT	Coimbatore	South	Tamil Nadu	KFIN Technologies Limited 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018	0422 4388 451,011,013	mfscoimbatore@Kfintech.com
39	RTA OPAT	Erode	South	Tamil Nadu	KFIN Technologies Limited Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003	0424-4021212	mfserode@Kfintech.com
40	RTA OPAT	Madurai	South	Tamil Nadu	KFIN Technologies Limited No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001	0452-2605856	mfsmadurai@Kfintech.com
41	RTA OPAT	Nagerkoil	South	Tamil Nadu	KFIN Technologies Limited Hno 45 1St Floor East Car Street Nagercoil 629001	04652 - 233552	mfsnagarkoil@Kfintech.com
42	RTA OPAT	Pondicherry	South	Pondicherry	KFIN Technologies Limited No 122(10B) Muthumariamman Koil Street - Pondicherry 605001	0413-4300710	mfspondy@Kfintech.com
43	RTA OPAT	Salem	South	Tamil Nadu	KFIN Technologies Limited No.6 Ns Complex Omalur Main Road Salem 636009	0427-4020300	mfssalem@Kfintech.com
44	RTA OPAT	Tirunelveli	South	Tamil Nadu	KFIN Technologies Limited 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001	0462-4001416	mfstirunelveli@Kfintech.com
45	RTA OPAT	Trichy	South	Tamil Nadu	KFIN Technologies Limited No 23C/1 E V R Road Near Vekkaliamman Kalyana Mandapam Putthur - Trichy 620017	0431-4020227	mfstrichy@Kfintech.com
46	RTA OPAT	Tuticorin	South	Tamil Nadu	KFIN Technologies Limited 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003	0461-2334602	mfstuticorin@Kfintech.com

47	RTA OPAT	Vellore	South	Tamil Nadu	KFIN Technologies Limited No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001	0416-4200381	mfsvellore@Kfintech.com
48	RTA OPAT	Agartala	East	Tripura	KFIN Technologies Limited Old Rms Chowmuhani,Opp-Rhymond Showroom,Near Jana Sabak Saloon,Agartala, West Tripura,799001	0381-2388519	mfsagartala@Kfintech.com
49	RTA OPAT	Guwahati	East	Assam	KFIN Technologies Limited 4Th Floor, Ganapati Enclave, G.S. Road, Near Bora Service, Guwahati 781007	9435173219 Alternate No.	mfsguwahati@Kfintech.com
50	RTA OPAT	Shillong	East	Meghalaya	KFIN Technologies Limited Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001	9435173219 Alternate No.	mfsshillong@Kfintech.com
51	RTA OPAT	Ananthapur	South	Andhra Pradesh	KFIN Technologies Limited. #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001	9885995544 Alternate No.	mfsananthapur@Kfintech.com
52	RTA OPAT	Guntur	South	Andhra Pradesh	KFIN Technologies Limited 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002	9885995544 Alternate No.	mfsguntur@Kfintech.com
53	RTA OPAT	Hyderabad	South	Telangana	KFIN Technologies Limited, 2Nd Floor Jbs Station, Lower Concourse 1, Situated In Jubilee Bus Metro Station, Secunderabad 500009	040-67161900 & 67161901	mfshyderabad@Kfintech.com
54	RTA OPAT	Kurnool	South	Andhra Pradesh	KFIN Technologies Limited Shop No:47 2Nd Floor S Komda Shoping Mall Kurnool 518001	08518-228550	mfskurnool@Kfintech.com
55	RTA OPAT	Nanded	West	Maharashtra	KFIN Technologies Limited Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601	02462-237885	mfsnanded@Kfintech.com
56	RTA OPAT	Rajahmundry	South	Andhra Pradesh	KFIN Technologies Limited, D.No: 6-7-7, Sri Venkata Satya Nilayam,1St Floor, Vadrevu Vari Veedhi, T - Nagar, Rajahmundry Ap-533101	9885995544 Alternate No.	mfsrajahmundry@Kfintech.com
57	RTA OPAT	Solapur	West	Maharashtra	KFIN Technologies Limited Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007	0217-3598690	mfssolapur@Kfintech.com

58	RTA OPAT	Srikakulam	South	Andhra Pradesh	KFin Technologies Ltd, D No:1-6/2, First Floor, Near Vijaya Ganapathi Temple, Beside I.K. Rao Building, Palakonda Raod, Srikakulam Dist Andhra Pradesh - 532001	08942- 58563	mfssrikakulam@Kfintech.com
59	RTA OPAT	Tirupathi	South	Andhra Pradesh	KFIN Technologies Limited Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501	9885995544 Alternate No.	mfstirupathi@Kfintech.com
60	RTA OPAT	Vijayawada	South	Andhra Pradesh	Kfin Technologies Limited 40-9-62, Sub Register Office Road, Acharya Ranga Nagar, Benz Circle Vijayawada 520008	0866-2574429	vijayawadamfd@Kfintech.com
61	RTA OPAT	Visakhapatnam	South	Andhra Pradesh	KFIN Technologies Limited Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016	0891-2714125	vizagmfd@Kfintech.com
62	RTA OPAT	Warangal	South	Telangana	KFIN Technologies Limited Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002	9959120147 Alternate No.	mfswarangal@Kfintech.com
63	RTA OPAT	Khammam	South	Telangana	KFIN Technologies Limited 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002	9959120147 Alternate No.	mfskhammam@Kfintech.com
64	RTA OPAT	Hyderabad(Gachibowli)	South	Telangana	KFIN Technologies Limited Selenium Plot No: 31 & 32 Tower B Survey No.115/22 115/24 115/25 Financial District Gachibowli Nanakramguda Serilimgampally Mandal Hyderabad 500032	040-79615122	mfshyderabad@Kfintech.com
65	RTA OPAT	Akola	West	Maharashtra	KFIN Technologies Limited Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road N.H. No- 6 Opp Radhakrishna Talkies Akola 444004	0724-2451874	mfsakola@Kfintech.com

66	RTA OPAT	Amaravathi	West	Maharashtra	KFIN Technologies Limited Shop No. 21 2Nd Floor Above Axis Bank Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601	0721 - 2650399	mfsamaravathi@Kfintech.com
67	RTA OPAT	Aurangabad	West	Maharashtra	KFIN Technologies Limited Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001	0240-2343414	mfsaurangabad@Kfintech.com
68	RTA OPAT	Bhopal	West	Madhya Pradesh	KFIN Technologies Limited Sf-13 Gurukripa Plaza 2Nd Floor Plot No.48A Oppsite City Hospital Zone-2 M P Nagar Bhopal 462011	0755-4077948	bhopalmfs@Kfintech.com
69	RTA OPAT	Dhule	West	Maharashtra	KFIN Technologies Limited House No.1676, Lane No.-5,Hindu Ekta Chowk, Beside HDB Finance Services, Opposite Satish Tailor,Dhule-424001	02562-282823	mfsdhule@Kfintech.com
70	RTA OPAT	Indore	West	Madhya Pradesh	KFIN Technologies Limited. 101, Diamond Trade Center, 3-4 Diamond Colony, New Palasia, Above Khurana Bakery,Indore 452001	0731-4266828	mfsindore@Kfintech.com
71	RTA OPAT	Jabalpur	West	Madhya Pradesh	KFIN Technologies Limited 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001	0761-4004897	mfsjabalpur@Kfintech.com
72	RTA OPAT	Jalgaon	West	Maharashtra	KFIN Technologies Limited 3Rd Floor 269 Jaee Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001	0257-2226761	mfsjalgaon@Kfintech.com
73	RTA OPAT	Nagpur	West	Maharashtra	KFIN Technologies Limited Shree Balaji Residency, Plot no 266, near S.N.G basketball ground, Shivaji Nagar Landmark- Opp Wazalwar Driving School, Nagpur – 440010	0712-3513750	nagpurmfd@Kfintech.com
74	RTA OPAT	Nashik	West	Maharashtra	KFIN Technologies Limited S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002	0253-2984820	nasikmfs@Kfintech.com
75	RTA OPAT	Sagar	West	Madhya Pradesh	KFIN Technologies Limited 2Nd Floor|Above Shiva Kanch Mandir 5 Civil Lines Sagar Madhya Pradesh -470001	07582 - 220501	mfssagar@Kfintech.com

76	RTA OPAT	Ujjain	West	Madhya Pradesh	KFIN Technologies Limited 227, 2Nd Floor Heritage Plaza,Above Vishal Megha Mart, Near Hotel Kshipra, Ujjain M.P. - 456010	0734 - 3500905	mfsujjain@Kfintech.com
77	RTA OPAT	Asansol	East	West Bengal	KFIN Technologies Limited 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303	0341-2220077	mfsasansol@Kfintech.com
78	RTA OPAT	Balasore	East	Orissa	KFIN Technologies Limited 1-B. 1St Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001	06782-260503	mfsbalasore@Kfintech.com
79	RTA OPAT	Bankura	East	West Bengal	KFIN Technologies Limited Plot Nos-80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101	3242295202	mfsbankura@Kfintech.com
80	RTA OPAT	Berhampur (Or)	East	Orissa	KFIN Technologies Limited Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001	0680-2228106	mfsberhampur@Kfintech.com
81	RTA OPAT	Bhilai	West	Chatisgarh	KFIN Technologies Limited Office No.2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020	7884901014	mfsbhilai@Kfintech.com
82	RTA OPAT	Bhubaneswar	East	Orissa	KFIN Technologies Limited A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007	0674-4615576	bhubaneswarmfd@Kfintech.com
83	RTA OPAT	Bilaspur	West	Chatisgarh	KFIN Technologies Limited Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001	07752-443680	mfsbilaspur@Kfintech.com
84	RTA OPAT	Bokaro	East	Jharkhand	KFIN Technologies Limited City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004	6542291255	mfsbokaro@Kfintech.com
85	RTA OPAT	Burdwan	East	West Bengal	KFIN Technologies Limited Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101	9432183927 Alternate No.	mfsburdwan@Kfintech.com

86	RTA OPAT	Chinsura	East	West Bengal	KFIN Technologies Limited No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101	033-26801973	mfschinsura@Kfintech.com
87	RTA OPAT	Cuttack	East	Orissa	KFIN Technologies Limited D. Market, 515 Jagannath Bhawan Complex, First Floor BK-Professor Pada Road Po- Arunodaya Market Badambadi Colony Cuttack – 753012	0671-2956816	mfscuttack@Kfintech.com
88	RTA OPAT	Dhanbad	East	Jharkhand	KFIN Technologies Limited 208 New Market 2Nd Floor Bank More - Dhanbad 826001	3267961457	mfsdhanbad@Kfintech.com
89	RTA OPAT	Durgapur	East	West Bengal	KFIN Technologies Limited Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216	3432542615	mfsdurgapur@Kfintech.com
90	RTA OPAT	Gaya	East	Bihar	Kfin Technologies Limited Opposite Of Bharat Sewa Ashram, Near Dr A Barkat Multispeciality Hospital, Swarajpuri Road, Gaya-823001	0631 2220065	mfsgaya@Kfintech.com
91	RTA OPAT	Jalpaiguri	East	West Bengal	KFIN Technologies Limited D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101	03561-222136	mfsjalpaiguri@Kfintech.com
92	RTA OPAT	Jamshedpur	East	Jharkhand	KFIN Technologies Limited Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001	6572912171	jamshedpurmfd@Kfintech.com
93	RTA OPAT	Kharagpur	East	West Bengal	KFIN Technologies Limited Holding No 254/220 Sbi Building Malancha Road Ward No.16 Po: Kharagpur Ps: Kharagpur Dist: Paschim Medinipur Kharagpur 721304	9038638491 Alternate No.	mfskharagpur@Kfintech.com
94	RTA OPAT	Kolkata	East	West Bengal	KFIN Technologies Limited 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 700071	033 66285900	mfskolkata@Kfintech.com
95	RTA OPAT	Malda	East	West Bengal	KFIN Technologies Limited Ram Krishna Pally; Ground Floor English Bazar - Malda 732101	03512-452836	mfsmalda@Kfintech.com
96	RTA OPAT	Patna	East	Bihar	KFIN Technologies Limited, Flat No.-102, 2Bhk Maa Bhawani Shardalay, Exhibition Road, Patna-800001	06124149382	mfspatna@Kfintech.com

97	RTA OPAT	Raipur	West	Chatisgarh	KFIN Technologies Limited, Office No-401, 4Th Floor, Pithalia Plaza , Fafadih Chowk, Raipur -492001	0771-2990901	mfsraipur@Kfintech.com
98	RTA OPAT	Ranchi	East	Jharkhand	KFIN Technologies Limited Room No 103, 1St Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi -834001	0651-2330160	mfsranchi@Kfintech.com
99	RTA OPAT	Rourkela	East	Orissa	KFIN Technologies Limited 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012	0661-4000616	mfsrourkela@Kfintech.com
100	RTA OPAT	Sambalpur	East	Orissa	KFIN Technologies Limited First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001	0663-4055275	mfssambalpur@Kfintech.com
101	RTA OPAT	Siliguri	East	West Bengal	Kfin Technologies Limited Vyom Sachitra Building, 2Nd Floor, Pranami Mandir Road, Siliguri - 734001	0353 4078734	mfssiliguri@Kfintech.com
102	RTA OPAT	Agra	North	Uttar Pradesh	KFIN Technologies Limited, 3Rd Floor, 303 Corporate Park, Block No- 109, Sanjay Place, Agra - 282002	0562-4336303	mfsagra@Kfintech.com
103	RTA OPAT	Aligarh	North	Uttar Pradesh	KFIN Technologies Limited, 1St Floor Sevti Complex,Lekhraj Nagar Centre Point, Samad Road, Aligarh-202001	0571-2978294	mfsaligarh@Kfintech.com
104	RTA OPAT	Prayagraj	North	Uttar Pradesh	KFIN Technologies Limited, Shop No-Tf-9, 3Rd Floor, Vinayak Vrindavan Tower, H No-34/26, Tashkhant Road. Civil Station, Prayagraj- 211001	0532-4518096	prayagrajmfd@kfintech.com
105	RTA OPAT	Ambala	North	Haryana	KFIN Technologies Limited 6349 2Nd Floor Nicholson Road Adjacent Kos Hospitalambala Cant Ambala 133001	0171-2991969	mfsambala@Kfintech.com
106	RTA OPAT	Bareilly	North	Uttar Pradesh	KFIN Technologies Limited,1St Floor, Rear Side, A - Square Building, 54-Civil Lines,Ayub Khan Chauraha,Bareilly-243001	7518801806	mfsbareilly@Kfintech.com
107	RTA OPAT	Begusarai	East	Bihar	Kfin Technologies Limited, Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai-851101	06243-451691	mfsbegusarai@Kfintech.com

108	RTA OPAT	Bhagalpur	East	Bihar	KFin Technologies Limited 3rd Floor, Hakim Devi Prasad Bhawan, Dr. Rajendra Prasad Road, Beside-Raymond Showroom, Near Ghantaghar, Bhagalpur, Bihar, Pin-812002	0641-4018310	mfsbhagalpur@Kfintech.com
109	RTA OPAT	Darbhanga	East	Bihar	Kfin Technologies Limited H No-185, Ward No- 13, National Statistical Office Campus, Kathal Bari, Bhandar Chowk, Darbhanga-846007	06272-467845	mfsdarbhanga@Kfintech.com
110	RTA OPAT	Dehradun	North	Uttaranchal	Kfin Technologies Limited Shop No-809/799 , Street No- 2A, Rajender Nagar ,Near Sheesha Lounge, Kaulagarh Road, Dehradun -248003	01354152546	dehradunmfd@Kfintech.com
111	RTA OPAT	Deoria	North	Uttar pradesh	KFIN Technologies Limited, 1St Floor, K K Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria- 274001	7518801811	mfsdeoria@Kfintech.com
112	RTA OPAT	Faridabad	North	Haryana	KFIN Technologies Limited A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001	0129 4159915	mfsfaridabad@Kfintech.com
113	RTA OPAT	Ghaziabad	North	Uttar Pradesh	KFIN Technologies Limited Second Floor, 8, Advocate Chambers, RDC, Raj Nagar, Ghaziabad, Pin - 21002	0120-4351421	mfsghaziabad@Kfintech.com
114	RTA OPAT	Gorakhpur	North	Uttar Pradesh	KFIN Technologies Limited, Cross Road The Mall , Shop No 8-9, 4Th Floor , Bank Road , Gorakhpur 273001	0551-4055312	mfsgorakhpur@Kfintech.com
115	RTA OPAT	Gurgaon	North	Haryana	KFIN Technologies Limited No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001	0124 4140163	mfsgurgaon@Kfintech.com
116	RTA OPAT	Gwalior	West	Madhya Pradesh	KFIN Technologies Limited, T-303 3Rd Floor, Vasundhara Tower, Near Axis Bank In Front Of Virendra Villa, Patel Nagar, City Centre, Gwalior-474011	0751-4001582	mfsgwalior@Kfintech.com
117	RTA OPAT	Haldwani	North	Uttaranchal	KFIN Technologies Limited,Shoop No 5,Kmvn Shoping Complex, Haldwani 263139	05946-297290	mfshaldwani@Kfintech.com
118	RTA OPAT	Haridwar	North	Uttaranchal	KFIN Technologies Limited,Shop No. -17,Bhatia Complex,Near Jamuna	7518801820	mfsharidwar@Kfintech.com

					Palace,Haridwar 249410		
119	RTA OPAT	Hissar	North	Haryana	KFIN Technologies Limited Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001	01662410376	mfshissar@Kfintech.com
120	RTA OPAT	Jhansi	North	Uttar Pradesh	KFin Technologies Limited, 1st Floor, Basera Arcade, Opp. Major Dhyanchand Stadium, BKT Chitra Road, Civil Lines, Jhansi 284001	0510-4010410	mfsjhansi@Kfintech.com
121	RTA OPAT	Kanpur	North	Uttar Pradesh	KFin Technologies Limited 2nd Floor of Tower-A, Virendra Smriti Complex, 15/54-B Civil Lines, Kanpur-208001	0512- 4000365	kanpurmfd@Kfintech.com
122	RTA OPAT	Lucknow	North	Uttar Pradesh	KFin Technologies Limited, Office No 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratganj, Lucknow 226001	0522-4061893	lucknowmfd@Kfintech.com
123	RTA OPAT	Mandi	North	Himachal Pradesh	KFIN Technologies Limited House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001	7518801833	mfsmandi@Kfintech.com
124	RTA OPAT	Mathura	North	Uttar Pradesh	KFIN Technologies Limited, Shop No. 9, Ground Floor, Vihari Lal Plaza,Opposite Brijwasi Centrum,Near New Bus Stand,Mathura 281001	0565-4502183	mfsmathura@Kfintech.com
125	RTA OPAT	Meerut	North	Uttar Pradesh	Kfin Technologies Limited Shop No.297/1, First Floor, Sbm Tower, Near Apex Tower, Canara Bank, Opposite Eves Petrol Pump, Ccs University Road, Mangal Pandey Nagar Meerut-250002	0121-4330878	mfsmeerut@Kfintech.com
126	RTA OPAT	Mirzapur	North	Uttar Pradesh	KFIN Technologies Limited Triveni Campus, 2Nd Floor, Ratanganj, Near Sbi Life, Mirzapur-231001	05442 265528	mfsmirzapur@Kfintech.com
127	RTA OPAT	Moradabad	North	Uttar Pradesh	KFIN Technologies Limited,Chadha Complex,G. M. D. Road,Near Tadi Khana Chowk,Moradabad-244001	0591-4068443	mfsmoradabad@Kfintech.com
128	RTA OPAT	Muzaffarpur	East	Bihar	KFIN Technologies Limited 1St Floor, Saroj Complex, Diwan Road,	0621-4004935	mfsmuzaffarpur@Kfintech.com

					Muzaffarpur - 842001		
129	RTA OPAT	Noida	North	Uttar Pradesh	KFIN Technologies Limited F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301	7518801840	mfsnoida@Kfintech.com
130	RTA OPAT	Panipat	North	Haryana	KFIN Technologies Limited Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103	0180-4067174	mfspanipat@Kfintech.com
131	RTA OPAT	Renukoot	North	Uttar Pradesh	KFIN Technologies Limited C/O Mallick Medical Store, Bangali Katra Main Road ,Renukoot Dist. Sonebhadra - 231217	7518801842	mfsrenukoot@Kfintech.com
132	RTA OPAT	Rewa	West	Madhya Pradesh	KFIN Technologies Limited, Shop No-2, Ground Floor, Shree Sai Anmol Complex, Opp Teerath Memorial Hospital, Rewa-486001	07662-403450	mfsrewa@Kfintech.com
133	RTA OPAT	Rohtak	North	Haryana	KFIN Technologies Limited Office No:-61 First Floor Ashoka Plaza Delhi Road Rohtak 124001	7518801844	mfsrohtak@Kfintech.com
134	RTA OPAT	Shimla	North	Himachal Pradesh	KFIN Technologies Limited 1St Floor Hills View Complex Near Tara Hall Shimla 171001	7518801849	mfsshimla@Kfintech.com
135	RTA OPAT	Sonepat	North	Haryana	KFIN Technologies Limited PP Tower, Shop No 207, 2nd Floor, Opposite Income Tax office, Subhash Chowk, Sonepat-131001	0130-4054883	mfssonepat@Kfintech.com
136	RTA OPAT	Sultanpur	North	Uttar Pradesh	Kfin Technologies Limited 1St Floor, Shop No-90A, Ramashankar Market, Civil Lines, Near Bus Station, Sultanpur- 228001	7518801854	mfssultanpur@Kfintech.com
137	RTA OPAT	Varanasi	North	Uttar Pradesh	Kfin Technologies Limited D 64 / 127 C – H Arihant Complex, 2Nd Floor,Sigra (Near Petrol Pump) Varanasi (U P)-221010	0542-4505784	varanasimfd@Kfintech.com
138	RTA OPAT	Yamuna Nagar	North	Haryana	KFIN Technologies Limited B-V 185/A 2Nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001	7518801857	mfsyamunanagar@Kfintech.com

139	RTA OPAT	Kolhapur	West	Maharashtra	KFIN Technologies Limited 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001	0231-2653656	mfskolhapur@Kfintech.com
140	RTA OPAT	Mumbai	West	Maharashtra	KFIN Technologies Limited 6/8 Ground Floor Crossley House Near Bse (Bombay Stock Exchange)Next Union Bank Of India Fort Mumbai - 400001	022-46052082	mumbaimfd@Kfintech.com
141	RTA OPAT	Pune	West	Maharashtra	KFin Technologies Limited Ayaan Chandrika, Office No. 14,15,16. Second Floor H.NO 1315, F.PL No. 701, Dadasaheb Torne Path, Off Jangli Maharaj Road, Shivaji Nagar Pune Maharastra - 411005	020 - 46033615	punemfd@Kfintech.com
142	RTA OPAT	Vashi	West	Maharashtra	KFIN Technologies Limited, Haware Infotech Park 902, 9Th Floor, Plot No 39/03, Sector 30A, Opp Inorbit Mall, Vashi Navi Mumbai 400703	9545491169Alternate No.	Vashiext.mum@Kfintech.com
143	RTA OPAT	Andheri	West	Maharashtra	KFIN Technologies Limited. Office 103, Vertex Navkar, Commercial Complex, M V Road, Opp Andheri Court, Andheri East , Mumbai 400069	022-46733669	VileParleext.mum@Kfintech.com
144	RTA OPAT	Borivali	West	Maharashtra	KFin Technologies Limited, Surbhi Apartment, Ground Floor Shop No 5-8, SVP Road, Opp HDFC Bank, Next to Jain Temple, Borivali West, Mumbai 400092	9673606377	Borivaliext.mum@Kfintech.com
145	RTA OPAT	Thane	West	Maharashtra	KFin Technologies Ltd, Tropical Elite, 1st Floor, Shop no 106, Near Naupada Police Station, Near Hari Niwas Circle Thane West Mumbai- 400602	022 25303013	Thaneext.mum@Kfintech.com
146	RTA OPAT	Ajmer	North	Rajasthan	KFin Technologies Limited, C/o Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer - 305001	0145-4058816	mfsajmer@Kfintech.com
147	RTA OPAT	Alwar	North	Rajasthan	KFIN Technologies Limited Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001	0144-4901131	mfsalwar@Kfintech.com

148	RTA OPAT	Amritsar	North	Punjab	KFIN Technologies Limited Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001	01835158158	mfsamritsar@Kfintech.com
149	RTA OPAT	Bhatinda	North	Punjab	KFIN Technologies Limited Mcb -Z-3-01043 2 Floor Goniana Road Opporite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001	0164-5000725	mfsbhatinda@Kfintech.com
150	RTA OPAT	Bhilwara	North	Rajasthan	KFIN Technologies Limited Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001	01482-453867	mfsbhilwara@Kfintech.com
151	RTA OPAT	Bikaner	North	Rajasthan	KFIN Technologies Limited H.No. 10, Himtasar House, Museum Circle, Civil Line, Bikaner, Rajasthan - 334001	0151-2943850	mfsbikaner@Kfintech.com
152	RTA OPAT	Chandigarh	North	Union Territory	KFin Technologies Ltd, S C O No. 2475-2476, 1st Floor Sector 22 C, Chandigarh - 160022	0172-5060291	chandigarhmfd@Kfintech.com
153	RTA OPAT	Ferozpur	North	Punjab	KFIN Technologies Limited The Mall Road Chawla Bulding Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002	01632-504882	mfsferozpur@Kfintech.com
154	RTA OPAT	Hoshiarpur	North	Punjab	KFIN Technologies Limited Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001	01882500325	mfshoshiarpur@Kfintech.com
155	RTA OPAT	Jaipur	North	Rajasthan	Kfin Technologies Limited, First Floor, Office number 102-103, Ambition Tower(Manglam), Malviya Marg, Agrasen Circle, C-Scheme, Jaipur - 302001	0141-4917232	jaipurmfd@Kfintech.com
156	RTA OPAT	Jalandhar	North	Punjab	KFin Technologies Limited, 2nd Floor, Shanti Tower SCO no.37 PUDA Complex Opposite Tehsil Complex, Jalandhar, 144001	0181-2921714	mfsjalandhar@Kfintech.com
157	RTA OPAT	Jammu	North	Jammu & Kashmir	KFIN Technologies Limited 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004	191-2951822	mfsjammu@Kfintech.com

158	RTA OPAT	Jodhpur	North	Rajasthan	KFIN Technologies Limited Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003	0291-4077688	mfsjodhpur@Kfintech.com
159	RTA OPAT	Karnal	North	Haryana	KFIN Technologies Limited 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal (Haryana) 132001	0184-44037677	mfskarnal@Kfintech.com
160	RTA OPAT	Kota	North	Rajasthan	KFIN Technologies Limited D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007	0744-4059552	mfskota@Kfintech.com
161	RTA OPAT	Ludhiana	North	Punjab	KFIN Technologies Limited Sco 122 Second Floor Above Hdfc Mutual Fun Feroze Gandhi Market Ludhiana 141001	0161-4670278	mfsludhiana@Kfintech.com
162	RTA OPAT	Moga	North	Punjab	KFIN Technologies Limited 1St Floordutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001	01636-230792	mfsmoga@Kfintech.com
163	RTA OPAT	New Delhi	North	New Delhi	KFIN Technologies Limited 305 New Delhi House 27 Barakhamba Road - New Delhi 110001	011-41911300	delhimfd@Kfintech.com
164	RTA OPAT	Pathankot	North	Punjab	KFIN Technologies Limited 2Nd Floor Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot 145001	0186-5074362	mfspathankot@Kfintech.com
165	RTA OPAT	Patiala	North	Punjab	KFIN Technologies Limited B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001	0175-2910976	mfspatiala@Kfintech.com
166	RTA OPAT	Sikar	North	Rajasthan	KFIN Technologies Limited First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001	01572-250398	mfssikar@Kfintech.com
167	RTA OPAT	Sri Ganganagar	North	Rajasthan	KFIN Technologies Limited Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001	0154-2940040	mfssriganganagar@Kfintech.com
168	RTA OPAT	Udaipur	North	Rajasthan	KFIN Technologies Limited Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P	0294-2429370	mfsudaipur@Kfintech.com

					O Chetak Circle Udaipur 313001		
169	RTA OPAT	chandrapur	West	Maharashtra	KFIN Technologies Limited C/O Global Financial Services,2Nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra-442401	07172-466593	mfschandrapur@kfintech.com
170	RTA OPAT	Ghatkopar	West	Maharashtra	KFIN Technologies Limited 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077	022-35105513	mfsghatkopar@kfintech.com
171	RTA OPAT	Satara	West	Maharashtra	KFIN Technologies Limited G7, 465 A, Govind Park Satar Bazaar, Satara - 415001	0216-2455388	mfssatara@kfintech.com
172	RTA OPAT	Ahmednagar	West	Maharashtra	KFIN Technologies Limited, Baiju Heights, Opposite to Canara bank, Near old Vasant talkies, Market yard road, Ahilyanagar, Ahmednagar Maharashtra - 414001	0241-3556221	mfsahmednagar@kfintech.com
173	RTA OPAT	Nellore	South	Andhra Pradesh	KFIN Technologies Limited, H. No: 216/2/561, Ramarao Complex-2 3Rd Floor, Shop No: 305, Nagula Mitta Road,(Indira Bhavan), Opp: Bank Of Baroda, Nellore Pin : 524001	9030474699	mfsnellore@kfintech.com
174	RTA OPAT	Kalyan	West	Maharashtra	KFIN Technologies Limited Seasons Business Centre, 104 / 1St Floor, Shivaji Chowk, Opposite Kdmc (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301	9112004661	mfskalyan@kfintech.com
175	RTA OPAT	Korba	North	Chatisgarh	KFIN Technologies Limited, Office No #202, 2Nd Floor, Icrc Qube, 97 T. P. Nagar, Korba-495677	07759-351856	mfskorba@kfintech.com
176	RTA OPAT	Ratlam	West	Madhya Pradesh	KFIN Technologies Limited 106, Rajaswa Colony, Near Sailana Bus Stand, Ratlam, Madhya Pradesh 457001	0741 -2427221	mfsratlam@kfintech.com
177	RTA OPAT	Tinsukia	East	Assam	KFIN Technologies Limited 3Rd Floor, Somany Tiles Building Above Uti Mutual Fund, Chirwapatty Road,	9435173219 Alternate No.	mfstinsukia@kfintech.com

					Tinsukia Assam - 786125		
178	RTA OPAT	Saharanpur	East	Uttar Pradesh	KFIN Technologies Limited,1St Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247001	0132-2990945	mfssaharanpur@kfintech.com
179	RTA OPAT	Kalyani	East	West Bengal	KFIN Technologies Limited Ground Floor,H No B-7/27S, Kalyani, Kalyani Ho, Nadia, West Bengal – 741235	3325822052	mfskalyani@kfintech.com
180	RTA OPAT	Hosur	South	Tamil Nadu	KFIN Technologies Limited No.2/3-4. Sri Venkateswara Layout, Denkanikottai Road, Dinnur Hosur - 635109	0434-4458096	mfshosur@kfintech.com
181	RTA OPAT	Malappuram	South	Kerala	KFin Technologies Limited, MM18/1974, Peekeys Arcade, (ICICI Bank Building), Near Municipal bus stand, A K Road, Downhill, Malappuram, Kerala, 676519	0483 2284519	mfsmalappuram@kfintech.com
182	RTA OPAT	Serampore	East	West Bengal	KFin Technologies Limited, Hinterland-II,GR.Floor, 6A Roy Ghat Lane, Serampore, Hooghly,West Bengal,712201	9038638491 - Alternate No.	mfssreerampore@kfintech.com
183	RTA OPAT	Alappuzha	South	Kerala	KFin Technologies Limited, Sree Rajarajeswari Building,Ground Floor, Church Road, Mullackal Ward, Alappuzha, Kerala 688011	0477-4051599	mfsalleppy@kfintech.com
184	RTA OPAT	Palghar	West	Maharashtra	KFin Technologies Limited,The Edge Ground Floor, Shop number 4 , Bhausaheb Dandekar Marg, Behind Prakash Talkies , Palghar Maharashtra 401404	9619161315 - Alternate No.	mfspalghar@kfintech.com
185	RTA OPAT	Sangli	West	Maharashtra	Kfin Technologies Limited,514/A, Gala No. 2/A, The Signature Building, Near Pudhari Bhavan, Sangli – 416416	0233-2329432	mfssangali@kfintech.com

186	RTA OPAT	Cooch behar	East	West Bengal	KFIN Technologies Limited Beside Muthoot Fincorp, Opposite Udichi Market, Nripendra Narayan Road, Post & District- Cooch Behar, West BengalPIN-735101	03582-222225	mfscoochbehar@kfintech.com
187	RTA OPAT	Panvel	West	Maharashtra	KFin Technologies Limited, Plot No. 240, J.K. Plaza Building, T.P. Scheme No. 1, 1st Floor, Behind Shivaji Statue, MTNL Road, Panvel, Raigad - 410206	022-45773125	mfspanvel@kfintech.com
188	RTA OPAT	Howrah	West	West Bengal	KFin Technologies Limited, Aurobindo Mall, Shri Aurobindo Road, Babudunga, Bandhaghat, Salika, , Howrah, 711106	03335373982	mfshowrah@kfintech.com
189	RTA OPAT	Namakkal	South	Tamil Nadu	KFin Technologies Limited 1st Floor, 18/41, Salem Road, R P Pudur, Namakkal – 637001	0428-6457696	mfsnamakkal@kfintech.com
190	RTA OPAT	Mapusa	West	Goa	KFin Technologies Ltd, 101, 1st floor, Edcon solitaire building, Near Vodafone showroom, near Malisa Market, Opp axis bank, Mapusa – 403507	8322251004	mfsmapusa@kfintech.com
191	RTA OPAT	Tirupur	South	Tamil Nadu	KFin Technologies Limited 22/1, Binny Compound Main Street, Balaji Layout, Kannipiran Colony, Binny Compound, Tirupur – 641601	-	mfstirupur@kfintech.com

Based on the para 17.5 of SEBI Master Circular for Mutual Fund dated March 20, 2026, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTAs (QRTA's), Kfin Technologies Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral - A digital platform for Mutual Fund investors.

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

With a view to comply with all provisions of the aforesaid circular, AMC/the Fund designates MFCentral as its Official Points of Acceptance of Transactions (OPAT) w.e.f. September 23, 2021.
Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service centres or collection centres of Kfintech or CAMS.

Further, all financial & non-financial transactions can also be submitted through MF Utilities India Private Limited (MFUI) either electronically or physically through the authorized Points of Service ('POS') of MFUI. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com and may be updated from time to time.

Investors / unitholders are advised to refer to the website i.e. www.barodabnpparibasmf.in for list of OPATs and the changes thereto. It may be noted that the list is subject to local authority's orders with respect to conducting operations in the official premises. For the convenience the investors/unitholders, AMC continues to accept transactions through the online mode and all the investors are encouraged to adopt online means for transacting. Further, the facility for execution of mutual fund transactions by submitting the same to the designated email address i.e. mumbai@barodabnpparibasmf.in continues to be remain available to the investors in terms of notice-cum-addendum no. 15/2010 dated March 30, 2020 till further notice.

Baroda BNP PARIBAS MUTUAL FUND

Annexure 1 – CONDENSED FINANCIAL INFORMATION

SR. No.	PARTICULARS	BBP Value Fund		
		2023-24	2024-25	2025-26
	NAV at the beginning of the year (In Rs.)			
	Regular Plan - Growth Option	NA	13.1744	13.2564
	Regular Plan - IDCW Option	NA	13.1744	12.0867
	Regular Plan - Daily IDCW Option	NA	-	-
	Regular Plan - Weekly IDCW Option	NA	-	-
	Regular Plan - Monthly IDCW Option	NA	-	-
	Regular Plan - Quarterly IDCW Option	NA	-	-
	Regular Plan - Half Yearly IDCW Option	NA	-	-
	Regular Plan - Annual IDCW Option	NA	-	-
	Direct Plan - Growth Option	NA	13.3513	13.6059
	Direct Plan - IDCW Option	NA	13.3513	12.4062
	Direct Plan - Daily IDCW Option	NA	-	-
	Direct Plan - Weekly IDCW Option	NA	-	-
	Direct Plan - Monthly IDCW Option	NA	-	-
	Direct Plan - Quarterly IDCW Option	NA	-	-
	Direct Plan - Half Yearly IDCW Option	NA	-	-
	Direct Plan - Annual IDCW Option	NA	-	-
	Unclaimed IDCW - Greater than 3 years	NA	-	-
	Unclaimed IDCW - Up to 3 Yrs	NA	-	-
	Unclaimed Redemption - Greater than 3 years	NA	-	-
	Unclaimed Redemption - Up to 3 Yrs	NA	-	-
	Dividends paid per unit (In Rs.)			
	Regular Plan - IDCW Option	-	1.1700	-
	Regular Plan - Daily IDCW Option	-	-	-

	Regular Plan - Weekly IDCW Option	-	-	-
	Regular Plan - Monthly IDCW Option	-	-	-
	Regular Plan - Quarterly IDCW Option	-	-	-
	Regular Plan - Half Yearly IDCW Option	-	-	-
	Regular Plan - Annual IDCW Option	-	-	-
	Direct Plan - IDCW Option	-	1.2000	-
	Direct Plan - Daily IDCW Option	-	-	-
	Direct Plan - Weekly IDCW Option	-	-	-
	Direct Plan - Monthly IDCW Option	-	-	-
	Direct Plan - Quarterly IDCW Option	-	-	-
	Direct Plan - Half Yearly IDCW Option	-	-	-
	Direct Plan - Annual IDCW Option	-	-	-
	Net Asset Value Per Unit At The End Of The Period -			
	Regular Plan - Growth Option	13.1744	13.2564	12.5057
	Regular Plan - IDCW Option	13.1744	12.0867	11.4022
	Regular Plan - Daily IDCW Option	-	-	0
	Regular Plan - Weekly IDCW Option	-	-	0
	Regular Plan - Monthly IDCW Option	-	-	0
	Regular Plan - Quarterly IDCW Option	-	-	0
	Regular Plan - Half Yearly IDCW Option	-	-	0
	Regular Plan - Annual IDCW Option	-	-	0
	Direct Plan - Growth Option	13.3513	13.6059	12.9756
	Direct Plan - IDCW Option	13.3513	12.4062	11.8314
	Direct Plan - Daily IDCW Option	-	-	0
	Direct Plan - Weekly IDCW Option	-	-	0
	Direct Plan - Monthly IDCW Option	-	-	0
	Direct Plan - Quarterly IDCW Option	-	-	0
	Direct Plan - Half Yearly IDCW Option	-	-	0
	Direct Plan - Annual IDCW Option	-	-	0
	Unclaimed IDCW - Greater than 3 years	-	-	0

	Unclaimed IDCW - Up to 3 Yrs	-	-	0
	Unclaimed Redemption - Greater than 3 years	-	-	0
	Unclaimed Redemption - Up to 3 Yrs	-	-	0
	Date of Allotment	07-Jun-23		
	Name of Benchmark Index	Nifty 500 TRI		
	Name of Additional Benchmark Index	Nifty 50 TRI		
	Scheme Return			
	Regular Plan – Growth	NA	0.62	-5.64
	Direct Plan -Growth	NA	1.91	-4.61
	Benchmark Index Returns (%)	NA	6.37	-2.87
	Additional Benchmark Index Returns (%)	NA	6.65	-3.97
	Net Assets end of the year end (Rs. Crs)	1,715.12	1,310.56	975.14
	Ratio of Recurring Expenses to net assets	2.00%	2.07%	2.17%

SR. No.	PARTICULARS	BBP Gold ETF		
		2023-24	2024-25	2025-26
	NAV at the beginning of the year (In Rs.)			
	Regular Plan - Growth Option	NA	66.6063	88.6504
	Regular Plan - IDCW Option	NA	-	-
	Regular Plan - Daily IDCW Option	NA	-	-
	Regular Plan - Weekly IDCW Option	NA	-	-
	Regular Plan - Monthly IDCW Option	NA	-	-
	Regular Plan - Quarterly IDCW Option	NA	-	-
	Regular Plan - Half Yearly IDCW Option	NA	-	-
	Regular Plan - Annual IDCW Option	NA	-	-
	Direct Plan - Growth Option	NA	-	-
	Direct Plan - IDCW Option	NA	-	-
	Direct Plan - Daily IDCW Option	NA	-	-
	Direct Plan - Weekly IDCW Option	NA	-	-
	Direct Plan - Monthly IDCW Option	NA	-	-

	Direct Plan - Quarterly IDCW Option	NA	-	-
	Direct Plan - Half Yearly IDCW Option	NA	-	-
	Direct Plan - Annual IDCW Option	NA	-	-
	Unclaimed IDCW - Greater than 3 years	NA	-	-
	Unclaimed IDCW - Up to 3 Yrs	NA	-	-
	Unclaimed Redemption - Greater than 3 years	NA	-	-
	Unclaimed Redemption - Up to 3 Yrs	NA	-	-
	Dividends paid per unit (In Rs.)			
	Regular Plan - IDCW Option	-	-	-
	Regular Plan - Daily IDCW Option	-	-	-
	Regular Plan - Weekly IDCW Option	-	-	-
	Regular Plan - Monthly IDCW Option	-	-	-
	Regular Plan - Quarterly IDCW Option	-	-	-
	Regular Plan - Half Yearly IDCW Option	-	-	-
	Regular Plan - Annual IDCW Option	-	-	-
	Direct Plan - IDCW Option	-	-	-
	Direct Plan - Daily IDCW Option	-	-	-
	Direct Plan - Weekly IDCW Option	-	-	-
	Direct Plan - Monthly IDCW Option	-	-	-
	Direct Plan - Quarterly IDCW Option	-	-	-
	Direct Plan - Half Yearly IDCW Option	-	-	-
	Direct Plan - Annual IDCW Option	-	-	-
	Net Asset Value Per Unit At The End Of The Period -			
	Regular Plan - Growth Option	66.6063	88.6504	141.7648
	Regular Plan - IDCW Option	-	-	-
	Regular Plan - Daily IDCW Option	-	-	-
	Regular Plan - Weekly IDCW Option	-	-	-

	Regular Plan - Monthly IDCW Option	-	-	-
	Regular Plan - Quarterly IDCW Option	-	-	-
	Regular Plan - Half Yearly IDCW Option	-	-	-
	Regular Plan - Annual IDCW Option	-	-	-
	Direct Plan - Growth Option	-	-	-
	Direct Plan - IDCW Option	-	-	-
	Direct Plan - Daily IDCW Option	-	-	-
	Direct Plan - Weekly IDCW Option	-	-	-
	Direct Plan - Monthly IDCW Option	-	-	-
	Direct Plan - Quarterly IDCW Option	-	-	-
	Direct Plan - Half Yearly IDCW Option	-	-	-
	Direct Plan - Annual IDCW Option	-	-	-
	Unclaimed IDCW - Greater than 3 years	-	-	-
	Unclaimed IDCW - Up to 3 Yrs	-	-	-
	Unclaimed Redemption - Greater than 3 years	-	-	-
	Unclaimed Redemption - Up to 3 Yrs	-	-	-
	Date of Allotment	13-Dec-23		
	Name of Benchmark Index	Domestic Price of Gold		
	Name of Additional Benchmark Index			
	Scheme Return			
	Regular Plan – Growth	NA	33.10	61.62
	Direct Plan -Growth	NA	-	-
	Benchmark Index Returns (%)	NA	45.87	64.30
	Additional Benchmark Index Returns (%)	NA	-	-
	Net Assets end of the year end (Rs. Crs)	63.14	87.58	324.35
	Ratio of Recurring Expenses to net assets	0.48%	0.48%	0.58%

SR. No.	PARTICULARS	BBP Small Cap Fund		
		2023-24	2024-25	2025-26
	NAV at the beginning of the year (In Rs.)			
	Regular Plan - Growth Option	NA	11.4133	11.7385

	Regular Plan - IDCW Option	NA	11.4133	11.4385
	Regular Plan - Daily IDCW Option	NA	-	-
	Regular Plan - Weekly IDCW Option	NA	-	-
	Regular Plan - Monthly IDCW Option	NA	-	-
	Regular Plan - Quarterly IDCW Option	NA	-	-
	Regular Plan - Half Yearly IDCW Option	NA	-	-
	Regular Plan - Annual IDCW Option	NA	-	-
	Direct Plan - Growth Option	NA	11.5019	11.9947
	Direct Plan - IDCW Option	NA	11.5019	11.7047
	Direct Plan - Daily IDCW Option	NA	-	-
	Direct Plan - Weekly IDCW Option	NA	-	-
	Direct Plan - Monthly IDCW Option	NA	-	-
	Direct Plan - Quarterly IDCW Option	NA	-	-
	Direct Plan - Half Yearly IDCW Option	NA	-	-
	Direct Plan - Annual IDCW Option	NA	-	-
	Unclaimed IDCW - Greater than 3 years	NA	-	-
	Unclaimed IDCW - Up to 3 Yrs	NA	-	-
	Unclaimed Redemption - Greater than 3 years	NA	-	-
	Unclaimed Redemption - Up to 3 Yrs	NA	-	-
	Dividends paid per unit (In Rs.)			
	Regular Plan - IDCW Option	-	0.3000	-
	Regular Plan - Daily IDCW Option	-	-	-
	Regular Plan - Weekly IDCW Option	-	-	-
	Regular Plan - Monthly IDCW Option	-	-	-
	Regular Plan - Quarterly IDCW Option	-	-	-
	Regular Plan - Half Yearly IDCW Option	-	-	-
	Regular Plan - Annual IDCW Option	-	-	-

	Direct Plan - IDCW Option	-	0.2900	-
	Direct Plan - Daily IDCW Option	-	-	-
	Direct Plan - Weekly IDCW Option	-	-	-
	Direct Plan - Monthly IDCW Option	-	-	-
	Direct Plan - Quarterly IDCW Option	-	-	-
	Direct Plan - Half Yearly IDCW Option	-	-	-
	Direct Plan - Annual IDCW Option	-	-	-
	Net Asset Value Per Unit At The End Of The Period -			
	Regular Plan - Growth Option	11.4133	11.7385	11.5671
	Regular Plan - IDCW Option	11.4133	11.4385	11.2715
	Regular Plan - Daily IDCW Option	-	-	-
	Regular Plan - Weekly IDCW Option	-	-	-
	Regular Plan - Monthly IDCW Option	-	-	-
	Regular Plan - Quarterly IDCW Option	-	-	-
	Regular Plan - Half Yearly IDCW Option	-	-	-
	Regular Plan - Annual IDCW Option	-	-	-
	Direct Plan - Growth Option	11.5019	11.9947	11.9698
	Direct Plan - IDCW Option	11.5019	11.7047	11.6804
	Direct Plan - Daily IDCW Option	-	-	-
	Direct Plan - Weekly IDCW Option	-	-	-
	Direct Plan - Monthly IDCW Option	-	-	-
	Direct Plan - Quarterly IDCW Option	-	-	-
	Direct Plan - Half Yearly IDCW Option	-	-	-
	Direct Plan - Annual IDCW Option	-	-	-
	Unclaimed IDCW - Greater than 3 years	-	-	-
	Unclaimed IDCW - Up to 3 Yrs	-	-	-
	Unclaimed Redemption - Greater than 3 years	-	-	-
	Unclaimed Redemption - Up to 3 Yrs	-	-	-

	Date of Allotment	30-Oct-23		
	Name of Benchmark Index	Nifty Small Cap 250 TRI		
	Name of Additional Benchmark Index	Nifty 50 TRI		
	Scheme Return			
	Regular Plan – Growth	NA	2.85	-1.46
	Direct Plan -Growth	NA	4.28	-0.21
	Benchmark Index Returns (%)	NA	6.02	-4.84
	Additional Benchmark Index Returns (%)	NA	6.65	-3.97
	Net Assets end of the year end (Rs. Crs)	1,288.66	1,192.79	1,066.16
	Ratio of Recurring Expenses to net assets	2.01%	2.04%	2.10%

SR. No.	PARTICULARS	**BBP Nifty 50 Index Fund**		
		2023-24	2024-25	2025-26
	NAV at the beginning of the year (In Rs.)			
	Regular Plan - Growth Option	NA	10.2821	10.8983
	Regular Plan - IDCW Option	NA	10.2821	10.8983
	Regular Plan - Daily IDCW Option	NA	-	-
	Regular Plan - Weekly IDCW Option	NA	-	-
	Regular Plan - Monthly IDCW Option	NA	-	-
	Regular Plan - Quarterly IDCW Option	NA	-	-
	Regular Plan - Half Yearly IDCW Option	NA	-	-
	Regular Plan - Annual IDCW Option	NA	-	-
	Direct Plan - Growth Option	NA	10.2892	10.9489
	Direct Plan - IDCW Option	NA	10.2892	10.9489
	Direct Plan - Daily IDCW Option	NA	-	-
	Direct Plan - Weekly IDCW Option	NA	-	-
	Direct Plan - Monthly IDCW Option	NA	-	-
	Direct Plan - Quarterly IDCW Option	NA	-	-
	Direct Plan - Half Yearly IDCW Option	NA	-	-

	Direct Plan - Annual IDCW Option	NA	-	-
	Unclaimed IDCW - Greater than 3 years	NA	-	-
	Unclaimed IDCW - Up to 3 Yrs	NA	-	-
	Unclaimed Redemption - Greater than 3 years	NA	-	-
	Unclaimed Redemption - Up to 3 Yrs	NA	-	-
	Dividends paid per unit (In Rs.)			
	Regular Plan - IDCW Option	-	-	-
	Regular Plan - Daily IDCW Option	-	-	-
	Regular Plan - Weekly IDCW Option	-	-	-
	Regular Plan - Monthly IDCW Option	-	-	-
	Regular Plan - Quarterly IDCW Option	-	-	-
	Regular Plan - Half Yearly IDCW Option	-	-	-
	Regular Plan - Annual IDCW Option	-	-	-
	Direct Plan - IDCW Option	-	-	-
	Direct Plan - Daily IDCW Option	-	-	-
	Direct Plan - Weekly IDCW Option	-	-	-
	Direct Plan - Monthly IDCW Option	-	-	-
	Direct Plan - Quarterly IDCW Option	-	-	-
	Direct Plan - Half Yearly IDCW Option	-	-	-
	Direct Plan - Annual IDCW Option	-	-	-
	Net Asset Value Per Unit At The End Of The Period -			
	Regular Plan - Growth Option	10.2821	10.8983	10.3893
	Regular Plan - IDCW Option	10.2821	10.8983	10.3893
	Regular Plan - Daily IDCW Option	-	-	-
	Regular Plan - Weekly IDCW Option	-	-	-
	Regular Plan - Monthly IDCW Option	-	-	-
	Regular Plan - Quarterly IDCW Option	-	-	-

	Regular Plan - Half Yearly IDCW Option	-	-	-
	Regular Plan - Annual IDCW Option	-	-	-
	Direct Plan - Growth Option	10.2892	10.9489	10.4794
	Direct Plan - IDCW Option	10.2892	10.9489	10.4794
	Direct Plan - Daily IDCW Option	-	-	-
	Direct Plan - Weekly IDCW Option	-	-	-
	Direct Plan - Monthly IDCW Option	-	-	-
	Direct Plan - Quarterly IDCW Option	-	-	-
	Direct Plan - Half Yearly IDCW Option	-	-	-
	Direct Plan - Annual IDCW Option	-	-	-
	Unclaimed IDCW - Greater than 3 years	-	-	-
	Unclaimed IDCW - Up to 3 Yrs	-	-	-
	Unclaimed Redemption - Greater than 3 years	-	-	-
	Unclaimed Redemption - Up to 3 Yrs	-	-	-
	Date of Allotment	29-Jan-24		
	Name of Benchmark Index	Nifty 50 Total Return Index		
	Name of Additional Benchmark Index	BSE SENSEX TRI		
	Scheme Return			
	Regular Plan – Growth	NA	5.99	-4.65
	Direct Plan -Growth	NA	6.41	-4.27
	Benchmark Index Returns (%)	NA	6.65	-3.97
	Additional Benchmark Index Returns (%)	NA	6.39	-5.98
	Net Assets end of the year end (Rs. Crs)	71.45	64.86	54.34
	Ratio of Recurring Expenses to net assets	0.50%	0.48%	0.41%

SR. No.	PARTICULARS	**BBP Innovation Fund**		
		2023-24	2024-25	2025-26
	NAV at the beginning of the year (In Rs.)			
	Regular Plan - Growth Option	NA	10.2939	10.9270
	Regular Plan - IDCW Option	NA	10.2939	10.8170

	Regular Plan - Daily IDCW Option	NA	-	-
	Regular Plan - Weekly IDCW Option	NA	-	-
	Regular Plan - Monthly IDCW Option	NA	-	-
	Regular Plan - Quarterly IDCW Option	NA	-	-
	Regular Plan - Half Yearly IDCW Option	NA	-	-
	Regular Plan - Annual IDCW Option	NA	-	-
	Direct Plan - Growth Option	NA	10.3027	11.1306
	Direct Plan - IDCW Option	NA	10.3027	11.1306
	Direct Plan - Daily IDCW Option	NA	-	-
	Direct Plan - Weekly IDCW Option	NA	-	-
	Direct Plan - Monthly IDCW Option	NA	-	-
	Direct Plan - Quarterly IDCW Option	NA	-	-
	Direct Plan - Half Yearly IDCW Option	NA	-	-
	Direct Plan - Annual IDCW Option	NA	-	-
	Unclaimed IDCW - Greater than 3 years	NA	-	-
	Unclaimed IDCW - Up to 3 Yrs	NA	-	-
	Unclaimed Redemption - Greater than 3 years	NA	-	-
	Unclaimed Redemption - Up to 3 Yrs	NA	-	-
	Dividends paid per unit (In Rs.)			
	Regular Plan - IDCW Option	-	0.1100	-
	Regular Plan - Daily IDCW Option	-	-	-
	Regular Plan - Weekly IDCW Option	-	-	-
	Regular Plan - Monthly IDCW Option	-	-	-
	Regular Plan - Quarterly IDCW Option	-	-	-
	Regular Plan - Half Yearly IDCW Option	-	-	-
	Regular Plan - Annual IDCW Option	-	-	-
	Direct Plan - IDCW Option	-	-	-

	Direct Plan - Daily IDCW Option	-	-	-
	Direct Plan - Weekly IDCW Option	-	-	-
	Direct Plan - Monthly IDCW Option	-	-	-
	Direct Plan - Quarterly IDCW Option	-	-	-
	Direct Plan - Half Yearly IDCW Option	-	-	-
	Direct Plan - Annual IDCW Option	-	-	-
	Net Asset Value Per Unit At The End Of The Period -			
	Regular Plan - Growth Option	10.2939	10.9270	11.3727
	Regular Plan - IDCW Option	10.2939	10.8170	11.2582
	Regular Plan - Daily IDCW Option	-	-	-
	Regular Plan - Weekly IDCW Option	-	-	-
	Regular Plan - Monthly IDCW Option	-	-	-
	Regular Plan - Quarterly IDCW Option	-	-	-
	Regular Plan - Half Yearly IDCW Option	-	-	-
	Regular Plan - Annual IDCW Option	-	-	-
	Direct Plan - Growth Option	10.3027	11.1306	11.7269
	Direct Plan - IDCW Option	10.3027	11.1306	11.7269
	Direct Plan - Daily IDCW Option	-	-	-
	Direct Plan - Weekly IDCW Option	-	-	-
	Direct Plan - Monthly IDCW Option	-	-	-
	Direct Plan - Quarterly IDCW Option	-	-	-
	Direct Plan - Half Yearly IDCW Option	-	-	-
	Direct Plan - Annual IDCW Option	-	-	-
	Unclaimed IDCW - Greater than 3 years	-	-	-
	Unclaimed IDCW - Up to 3 Yrs	-	-	-
	Unclaimed Redemption - Greater than 3 years	-	-	-
	Unclaimed Redemption - Up to 3 Yrs	-	-	-

	Date of Allotment	05-Mar-24		
	Name of Benchmark Index	Nifty 500 TRI		
	Name of Additional Benchmark Index	Nifty 50 TRI		
	Scheme Return			
	Regular Plan – Growth	NA	6.18	4.03
	Direct Plan -Growth	NA	8.03	5.33
	Benchmark Index Returns (%)	NA	6.37	-2.87
	Additional Benchmark Index Returns (%)	NA	6.65	-3.97
	Net Assets end of the year end (Rs. Crs)	981.95	973.58	779.38
	Ratio of Recurring Expenses to net assets	2.12%	2.06%	2.21%

SR. No.	PARTICULARS	BBP Retirement Fund	
		2024-25	2025-26
	NAV at the beginning of the year (In Rs.)		
	Regular Plan - Growth Option	NA	10.3540
	Regular Plan - IDCW Option	NA	10.3540
	Regular Plan - Daily IDCW Option	NA	-
	Regular Plan - Weekly IDCW Option	NA	-
	Regular Plan - Monthly IDCW Option	NA	-
	Regular Plan - Quarterly IDCW Option	NA	-
	Regular Plan - Half Yearly IDCW Option	NA	-
	Regular Plan - Annual IDCW Option	NA	-
	Direct Plan - Growth Option	NA	10.5319
	Direct Plan - IDCW Option	NA	10.5319
	Direct Plan - Daily IDCW Option	NA	-
	Direct Plan - Weekly IDCW Option	NA	-
	Direct Plan - Monthly IDCW Option	NA	-
	Direct Plan - Quarterly IDCW Option	NA	-
	Direct Plan - Half Yearly IDCW Option	NA	-
	Direct Plan - Annual IDCW Option	NA	-

	Unclaimed IDCW - Greater than 3 years	NA	-
	Unclaimed IDCW - Up to 3 Yrs	NA	-
	Unclaimed Redemption - Greater than 3 years	NA	-
	Unclaimed Redemption - Up to 3 Yrs	NA	-
	Dividends paid per unit (In Rs.)		
	Regular Plan - IDCW Option	-	-
	Regular Plan - Daily IDCW Option	-	-
	Regular Plan - Weekly IDCW Option	-	-
	Regular Plan - Monthly IDCW Option	-	-
	Regular Plan - Quarterly IDCW Option	-	-
	Regular Plan - Half Yearly IDCW Option	-	-
	Regular Plan - Annual IDCW Option	-	-
	Direct Plan - IDCW Option	-	-
	Direct Plan - Daily IDCW Option	-	-
	Direct Plan - Weekly IDCW Option	-	-
	Direct Plan - Monthly IDCW Option	-	-
	Direct Plan - Quarterly IDCW Option	-	-
	Direct Plan - Half Yearly IDCW Option	-	-
	Direct Plan - Annual IDCW Option	-	-
	Net Asset Value Per Unit At The End Of The Period -		
	Regular Plan - Growth Option	10.3540	10.3342
	Regular Plan - IDCW Option	10.3540	10.3342
	Regular Plan - Daily IDCW Option	-	-
	Regular Plan - Weekly IDCW Option	-	-
	Regular Plan - Monthly IDCW Option	-	-
	Regular Plan - Quarterly IDCW Option	-	-
	Regular Plan - Half Yearly IDCW Option	-	-

	Regular Plan - Annual IDCW Option	-	-
	Direct Plan - Growth Option	10.5319	10.6618
	Direct Plan - IDCW Option	10.5319	10.6618
	Direct Plan - Daily IDCW Option	-	-
	Direct Plan - Weekly IDCW Option	-	-
	Direct Plan - Monthly IDCW Option	-	-
	Direct Plan - Quarterly IDCW Option	-	-
	Direct Plan - Half Yearly IDCW Option	-	-
	Direct Plan - Annual IDCW Option	-	-
	Unclaimed IDCW - Greater than 3 years	-	-
	Unclaimed IDCW - Up to 3 Yrs	-	-
	Unclaimed Redemption - Greater than 3 years	-	-
	Unclaimed Redemption - Up to 3 Yrs	-	-
	Date of Allotment	28-May-24	
	Name of Benchmark Index	CRISIL Hybrid 35+65 Aggressive Index	
	Name of Additional Benchmark Index	Nifty 50 TRI	
	Scheme Return		
	Regular Plan – Growth	NA	-0.20
	Direct Plan -Growth	NA	1.23
	Benchmark Index Returns (%)	NA	-0.61
	Additional Benchmark Index Returns (%)	NA	-3.97
	Net Assets end of the year end (Rs. Crs)	355.50	355.01
	Ratio of Recurring Expenses to net assets	2.23%	2.34%

SR. No.	PARTICULARS	**BBP NIFTY BANK ETF**	
		2024-25	2025-26
	NAV at the beginning of the year (In Rs.)		
	Regular Plan - Growth Option	NA	51.4765
	Regular Plan - IDCW Option	NA	-
	Regular Plan - Daily IDCW Option	NA	-
	Regular Plan - Weekly IDCW Option	NA	-

	Regular Plan - Monthly IDCW Option	NA	-
	Regular Plan - Quarterly IDCW Option	NA	-
	Regular Plan - Half Yearly IDCW Option	NA	-
	Regular Plan - Annual IDCW Option	NA	-
	Direct Plan - Growth Option	NA	-
	Direct Plan - IDCW Option	NA	-
	Direct Plan - Daily IDCW Option	NA	-
	Direct Plan - Weekly IDCW Option	NA	-
	Direct Plan - Monthly IDCW Option	NA	-
	Direct Plan - Quarterly IDCW Option	NA	-
	Direct Plan - Half Yearly IDCW Option	NA	-
	Direct Plan - Annual IDCW Option	NA	-
	Unclaimed IDCW - Greater than 3 years	NA	-
	Unclaimed IDCW - Up to 3 Yrs	NA	-
	Unclaimed Redemption - Greater than 3 years	NA	-
	Unclaimed Redemption - Up to 3 Yrs	NA	-
	Dividends paid per unit (In Rs.)		
	Regular Plan - IDCW Option	-	-
	Regular Plan - Daily IDCW Option	-	-
	Regular Plan - Weekly IDCW Option	-	-
	Regular Plan - Monthly IDCW Option	-	-
	Regular Plan - Quarterly IDCW Option	-	-
	Regular Plan - Half Yearly IDCW Option	-	-
	Regular Plan - Annual IDCW Option	-	-
	Direct Plan - IDCW Option	-	-
	Direct Plan - Daily IDCW Option	-	-
	Direct Plan - Weekly IDCW Option	-	-

	Direct Plan - Monthly IDCW Option	-	-
	Direct Plan - Quarterly IDCW Option	-	-
	Direct Plan - Half Yearly IDCW Option	-	-
	Direct Plan - Annual IDCW Option	-	-
	Net Asset Value Per Unit At The End Of The Period -		
	Regular Plan - Growth Option	51.4765	50.5096
	Regular Plan - IDCW Option	-	-
	Regular Plan - Daily IDCW Option	-	-
	Regular Plan - Weekly IDCW Option	-	-
	Regular Plan - Monthly IDCW Option	-	-
	Regular Plan - Quarterly IDCW Option	-	-
	Regular Plan - Half Yearly IDCW Option	-	-
	Regular Plan - Annual IDCW Option	-	-
	Direct Plan - Growth Option	-	-
	Direct Plan - IDCW Option	-	-
	Direct Plan - Daily IDCW Option	-	-
	Direct Plan - Weekly IDCW Option	-	-
	Direct Plan - Monthly IDCW Option	-	-
	Direct Plan - Quarterly IDCW Option	-	-
	Direct Plan - Half Yearly IDCW Option	-	-
	Direct Plan - Annual IDCW Option	-	-
	Unclaimed IDCW - Greater than 3 years	-	-
	Unclaimed IDCW - Up to 3 Yrs	-	-
	Unclaimed Redemption - Greater than 3 years	-	-
	Unclaimed Redemption - Up to 3 Yrs	-	-
	Date of Allotment	18-Jun-24	
	Name of Benchmark Index	Nifty Bank Total Returns Index	

	Name of Additional Benchmark Index	Nifty 50 TRI	
	Scheme Return		
	Regular Plan – Growth	NA	-1.87
	Direct Plan -Growth	NA	-
	Benchmark Index Returns (%)	NA	-1.72
	Additional Benchmark Index Returns (%)	NA	-3.97
	Net Assets end of the year end (Rs. Crs)	4.31	3.47
	Ratio of Recurring Expenses to net assets	0.15%	0.08%

SR. No.	PARTICULARS	**BBP Manufacturing Fund**	
		2024-25	2025-26
	NAV at the beginning of the year (In Rs.)		
	Regular Plan - Growth Option	NA	8.7441
	Regular Plan - IDCW Option	NA	8.7441
	Regular Plan - Daily IDCW Option	NA	-
	Regular Plan - Weekly IDCW Option	NA	-
	Regular Plan - Monthly IDCW Option	NA	-
	Regular Plan - Quarterly IDCW Option	NA	-
	Regular Plan - Half Yearly IDCW Option	NA	-
	Regular Plan - Annual IDCW Option	NA	-
	Direct Plan - Growth Option	NA	8.8505
	Direct Plan - IDCW Option	NA	8.8505
	Direct Plan - Daily IDCW Option	NA	-
	Direct Plan - Weekly IDCW Option	NA	-
	Direct Plan - Monthly IDCW Option	NA	-
	Direct Plan - Quarterly IDCW Option	NA	-
	Direct Plan - Half Yearly IDCW Option	NA	-
	Direct Plan - Annual IDCW Option	NA	-
	Unclaimed IDCW - Greater than 3 years	NA	-

	Unclaimed IDCW - Up to 3 Yrs	NA	-
	Unclaimed Redemption - Greater than 3 years	NA	-
	Unclaimed Redemption - Up to 3 Yrs	NA	-
	Dividends paid per unit (In Rs.)		
	Regular Plan - IDCW Option	-	-
	Regular Plan - Daily IDCW Option	-	-
	Regular Plan - Weekly IDCW Option	-	-
	Regular Plan - Monthly IDCW Option	-	-
	Regular Plan - Quarterly IDCW Option	-	-
	Regular Plan - Half Yearly IDCW Option	-	-
	Regular Plan - Annual IDCW Option	-	-
	Direct Plan - IDCW Option	-	-
	Direct Plan - Daily IDCW Option	-	-
	Direct Plan - Weekly IDCW Option	-	-
	Direct Plan - Monthly IDCW Option	-	-
	Direct Plan - Quarterly IDCW Option	-	-
	Direct Plan - Half Yearly IDCW Option	-	-
	Direct Plan - Annual IDCW Option	-	-
	Net Asset Value Per Unit At The End Of The Period -		
	Regular Plan - Growth Option	8.7441	9.5099
	Regular Plan - IDCW Option	8.7441	9.5099
	Regular Plan - Daily IDCW Option	-	-
	Regular Plan - Weekly IDCW Option	-	-
	Regular Plan - Monthly IDCW Option	-	-
	Regular Plan - Quarterly IDCW Option	-	-
	Regular Plan - Half Yearly IDCW Option	-	-
	Regular Plan - Annual IDCW Option	-	-

	Direct Plan - Growth Option	8.8505	9.7510
	Direct Plan - IDCW Option	8.8505	9.7510
	Direct Plan - Daily IDCW Option	-	-
	Direct Plan - Weekly IDCW Option	-	-
	Direct Plan - Monthly IDCW Option	-	-
	Direct Plan - Quarterly IDCW Option	-	-
	Direct Plan - Half Yearly IDCW Option	-	-
	Direct Plan - Annual IDCW Option	-	-
	Unclaimed IDCW - Greater than 3 years	-	-
	Unclaimed IDCW - Up to 3 Yrs	-	-
	Unclaimed Redemption - Greater than 3 years	-	-
	Unclaimed Redemption - Up to 3 Yrs	-	-
	Date of Allotment	28-Jun-24	
	Name of Benchmark Index	Nifty India Manufacturing TRI	
	Name of Additional Benchmark Index	BSE SENSEX TRI	
	Scheme Return		
	Regular Plan – Growth	NA	8.70
	Direct Plan -Growth	NA	10.12
	Benchmark Index Returns (%)	NA	7.90
	Additional Benchmark Index Returns (%)	NA	-5.98
	Net Assets end of the year end (Rs. Crs)	1,228.99	804.30
	Ratio of Recurring Expenses to net assets	1.98%	2.11%

SR. No.	PARTICULARS	**BBP Dividend Yield Fund**	
		2024-25	2025-26
	NAV at the beginning of the year (In Rs.)		
	Regular Plan - Growth Option	NA	8.9467
	Regular Plan - IDCW Option	NA	8.9467
	Regular Plan - Daily IDCW Option	NA	-

	Regular Plan - Weekly IDCW Option	NA	-
	Regular Plan - Monthly IDCW Option	NA	-
	Regular Plan - Quarterly IDCW Option	NA	-
	Regular Plan - Half Yearly IDCW Option	NA	-
	Regular Plan - Annual IDCW Option	NA	-
	Direct Plan - Growth Option	NA	9.0308
	Direct Plan - IDCW Option	NA	9.0308
	Direct Plan - Daily IDCW Option	NA	-
	Direct Plan - Weekly IDCW Option	NA	-
	Direct Plan - Monthly IDCW Option	NA	-
	Direct Plan - Quarterly IDCW Option	NA	-
	Direct Plan - Half Yearly IDCW Option	NA	-
	Direct Plan - Annual IDCW Option	NA	-
	Unclaimed IDCW - Greater than 3 years	NA	-
	Unclaimed IDCW - Up to 3 Yrs	NA	-
	Unclaimed Redemption - Greater than 3 years	NA	-
	Unclaimed Redemption - Up to 3 Yrs	NA	-
	Dividends paid per unit (In Rs.)		
	Regular Plan - IDCW Option	-	-
	Regular Plan - Daily IDCW Option	-	-
	Regular Plan - Weekly IDCW Option	-	-
	Regular Plan - Monthly IDCW Option	-	-
	Regular Plan - Quarterly IDCW Option	-	-
	Regular Plan - Half Yearly IDCW Option	-	-
	Regular Plan - Annual IDCW Option	-	-
	Direct Plan - IDCW Option	-	-
	Direct Plan - Daily IDCW Option	-	-

	Direct Plan - Weekly IDCW Option	-	-
	Direct Plan - Monthly IDCW Option	-	-
	Direct Plan - Quarterly IDCW Option	-	-
	Direct Plan - Half Yearly IDCW Option	-	-
	Direct Plan - Annual IDCW Option	-	-
	Net Asset Value Per Unit At The End Of The Period -		
	Regular Plan - Growth Option	8.9467	8.7422
	Regular Plan - IDCW Option	8.9467	8.7422
	Regular Plan - Daily IDCW Option	-	-
	Regular Plan - Weekly IDCW Option	-	-
	Regular Plan - Monthly IDCW Option	-	-
	Regular Plan - Quarterly IDCW Option	-	-
	Regular Plan - Half Yearly IDCW Option	-	-
	Regular Plan - Annual IDCW Option	-	-
	Direct Plan - Growth Option	9.0308	8.9595
	Direct Plan - IDCW Option	9.0308	8.9595
	Direct Plan - Daily IDCW Option	-	-
	Direct Plan - Weekly IDCW Option	-	-
	Direct Plan - Monthly IDCW Option	-	-
	Direct Plan - Quarterly IDCW Option	-	-
	Direct Plan - Half Yearly IDCW Option	-	-
	Direct Plan - Annual IDCW Option	-	-
	Unclaimed IDCW - Greater than 3 years	-	-
	Unclaimed IDCW - Up to 3 Yrs	-	-
	Unclaimed Redemption - Greater than 3 years	-	-
	Unclaimed Redemption - Up to 3 Yrs	-	-
	Date of Allotment	11-Sep-24	

	Name of Benchmark Index	Nifty 500 Total Return Index (TRI)	
	Name of Additional Benchmark Index	Nifty 50 TRI	
	Scheme Return		
	Regular Plan – Growth	NA	-2.30
	Direct Plan -Growth	NA	-0.77
	Benchmark Index Returns (%)	NA	-2.87
	Additional Benchmark Index Returns (%)	NA	-3.97
	Net Assets end of the year end (Rs. Crs)	958.25	603.21
	Ratio of Recurring Expenses to net assets	2.10%	2.17%

		T0ME39	T0ME39
SR. No.	PARTICULARS	**BBP Nifty200 Momentum 30 Index Fund**	
		2024-25	2025-26
	NAV at the beginning of the year (In Rs.)		
	Regular Plan - Growth Option	NA	7.4837
	Regular Plan - IDCW Option	NA	-
	Regular Plan - Daily IDCW Option	NA	-
	Regular Plan - Weekly IDCW Option	NA	-
	Regular Plan - Monthly IDCW Option	NA	-
	Regular Plan - Quarterly IDCW Option	NA	-
	Regular Plan - Half Yearly IDCW Option	NA	-
	Regular Plan - Annual IDCW Option	NA	-
	Direct Plan - Growth Option	NA	7.5038
	Direct Plan - IDCW Option	NA	-
	Direct Plan - Daily IDCW Option	NA	-
	Direct Plan - Weekly IDCW Option	NA	-
	Direct Plan - Monthly IDCW Option	NA	-
	Direct Plan - Quarterly IDCW Option	NA	-
	Direct Plan - Half Yearly IDCW Option	NA	-

	Direct Plan - Annual IDCW Option	NA	-
	Unclaimed IDCW - Greater than 3 years	NA	-
	Unclaimed IDCW - Up to 3 Yrs	NA	-
	Unclaimed Redemption - Greater than 3 years	NA	-
	Unclaimed Redemption - Up to 3 Yrs	NA	-
	Dividends paid per unit (In Rs.)		
	Regular Plan - IDCW Option	-	-
	Regular Plan - Daily IDCW Option	-	-
	Regular Plan - Weekly IDCW Option	-	-
	Regular Plan - Monthly IDCW Option	-	-
	Regular Plan - Quarterly IDCW Option	-	-
	Regular Plan - Half Yearly IDCW Option	-	-
	Regular Plan - Annual IDCW Option	-	-
	Direct Plan - IDCW Option	-	-
	Direct Plan - Daily IDCW Option	-	-
	Direct Plan - Weekly IDCW Option	-	-
	Direct Plan - Monthly IDCW Option	-	-
	Direct Plan - Quarterly IDCW Option	-	-
	Direct Plan - Half Yearly IDCW Option	-	-
	Direct Plan - Annual IDCW Option	-	-
	Net Asset Value Per Unit At The End Of The Period -		
	Regular Plan - Growth Option	7.4837	7.0915
	Regular Plan - IDCW Option	-	-
	Regular Plan - Daily IDCW Option	-	-
	Regular Plan - Weekly IDCW Option	-	-
	Regular Plan - Monthly IDCW Option	-	-
	Regular Plan - Quarterly IDCW Option	-	-

	Regular Plan - Half Yearly IDCW Option	-	-
	Regular Plan - Annual IDCW Option	-	-
	Direct Plan - Growth Option	7.5038	7.1562
	Direct Plan - IDCW Option	-	-
	Direct Plan - Daily IDCW Option	-	-
	Direct Plan - Weekly IDCW Option	-	-
	Direct Plan - Monthly IDCW Option	-	-
	Direct Plan - Quarterly IDCW Option	-	-
	Direct Plan - Half Yearly IDCW Option	-	-
	Direct Plan - Annual IDCW Option	-	-
	Unclaimed IDCW - Greater than 3 years	-	-
	Unclaimed IDCW - Up to 3 Yrs	-	-
	Unclaimed Redemption - Greater than 3 years	-	-
	Unclaimed Redemption - Up to 3 Yrs	-	-
	Date of Allotment	15-Oct-24	
	Name of Benchmark Index	Nifty200 Momentum 30 Total Returns Index (TRI)	
	Name of Additional Benchmark Index	Nifty 50 TRI	
	Scheme Return		
	Regular Plan – Growth	NA	-5.22
	Direct Plan -Growth	NA	-4.61
	Benchmark Index Returns (%)	NA	-3.37
	Additional Benchmark Index Returns (%)	NA	-3.97
	Net Assets end of the year end (Rs. Crs)	22.94	19.88
	Ratio of Recurring Expenses to net assets	0.88%	0.88%

SR. No.	PARTICULARS	BBP NIFTY Midcap 150 Index Fund	
		2024-25	2025-26
	NAV at the beginning of the year (In Rs.)		
	Regular Plan - Growth Option	NA	9.1812

	Regular Plan - IDCW Option	NA	-
	Regular Plan - Daily IDCW Option	NA	-
	Regular Plan - Weekly IDCW Option	NA	-
	Regular Plan - Monthly IDCW Option	NA	-
	Regular Plan - Quarterly IDCW Option	NA	-
	Regular Plan - Half Yearly IDCW Option	NA	-
	Regular Plan - Annual IDCW Option	NA	-
	Direct Plan - Growth Option	NA	9.2073
	Direct Plan - IDCW Option	NA	-
	Direct Plan - Daily IDCW Option	NA	-
	Direct Plan - Weekly IDCW Option	NA	-
	Direct Plan - Monthly IDCW Option	NA	-
	Direct Plan - Quarterly IDCW Option	NA	-
	Direct Plan - Half Yearly IDCW Option	NA	-
	Direct Plan - Annual IDCW Option	NA	-
	Unclaimed IDCW - Greater than 3 years	NA	-
	Unclaimed IDCW - Up to 3 Yrs	NA	-
	Unclaimed Redemption - Greater than 3 years	NA	-
	Unclaimed Redemption - Up to 3 Yrs	NA	-
	Dividends paid per unit (In Rs.)		
	Regular Plan - IDCW Option	-	-
	Regular Plan - Daily IDCW Option	-	-
	Regular Plan - Weekly IDCW Option	-	-
	Regular Plan - Monthly IDCW Option	-	-
	Regular Plan - Quarterly IDCW Option	-	-
	Regular Plan - Half Yearly IDCW Option	-	-
	Regular Plan - Annual IDCW Option	-	-

	Direct Plan - IDCW Option	-	-
	Direct Plan - Daily IDCW Option	-	-
	Direct Plan - Weekly IDCW Option	-	-
	Direct Plan - Monthly IDCW Option	-	-
	Direct Plan - Quarterly IDCW Option	-	-
	Direct Plan - Half Yearly IDCW Option	-	-
	Direct Plan - Annual IDCW Option	-	-
	Net Asset Value Per Unit At The End Of The Period -		
	Regular Plan - Growth Option	9.1812	9.2769
	Regular Plan - IDCW Option	-	-
	Regular Plan - Daily IDCW Option	-	-
	Regular Plan - Weekly IDCW Option	-	-
	Regular Plan - Monthly IDCW Option	-	-
	Regular Plan - Quarterly IDCW Option	-	-
	Regular Plan - Half Yearly IDCW Option	-	-
	Regular Plan - Annual IDCW Option	-	-
	Direct Plan - Growth Option	9.2073	9.3673
	Direct Plan - IDCW Option	-	-
	Direct Plan - Daily IDCW Option	-	-
	Direct Plan - Weekly IDCW Option	-	-
	Direct Plan - Monthly IDCW Option	-	-
	Direct Plan - Quarterly IDCW Option	-	-
	Direct Plan - Half Yearly IDCW Option	-	-
	Direct Plan - Annual IDCW Option	-	-
	Unclaimed IDCW - Greater than 3 years	-	-
	Unclaimed IDCW - Up to 3 Yrs	-	-
	Unclaimed Redemption - Greater than 3 years	-	-
	Unclaimed Redemption - Up to 3 Yrs	-	-

	Date of Allotment	04-Nov-24	
	Name of Benchmark Index	Nifty Midcap 150 Total Returns Index (TRI)	
	Name of Additional Benchmark Index	Nifty 50 TRI	
	Scheme Return		
	Regular Plan – Growth	NA	1.03
	Direct Plan -Growth	NA	1.73
	Benchmark Index Returns (%)	NA	2.26
	Additional Benchmark Index Returns (%)	NA	-3.97
	Net Assets end of the year end (Rs. Crs)	8.15	8.50
	Ratio of Recurring Expenses to net assets	0.82%	0.84%

SR. No.	PARTICULARS	**BBP Childrens Fund**	
		2024-25	2025-26
	NAV at the beginning of the year (In Rs.)		
	Regular Plan - Growth Option	NA	9.6040
	Regular Plan - IDCW Option	NA	9.6040
	Regular Plan - Daily IDCW Option	NA	-
	Regular Plan - Weekly IDCW Option	NA	-
	Regular Plan - Monthly IDCW Option	NA	-
	Regular Plan - Quarterly IDCW Option	NA	-
	Regular Plan - Half Yearly IDCW Option	NA	-
	Regular Plan - Annual IDCW Option	NA	-
	Direct Plan - Growth Option	NA	9.6541
	Direct Plan - IDCW Option	NA	-
	Direct Plan - Daily IDCW Option	NA	-
	Direct Plan - Weekly IDCW Option	NA	-
	Direct Plan - Monthly IDCW Option	NA	-
	Direct Plan - Quarterly IDCW Option	NA	-
	Direct Plan - Half Yearly IDCW Option	NA	-

	Direct Plan - Annual IDCW Option	NA	-
	Unclaimed IDCW - Greater than 3 years	NA	-
	Unclaimed IDCW - Up to 3 Yrs	NA	-
	Unclaimed Redemption - Greater than 3 years	NA	-
	Unclaimed Redemption - Up to 3 Yrs	NA	-
	Dividends paid per unit (In Rs.)		
	Regular Plan - IDCW Option	-	-
	Regular Plan - Daily IDCW Option	-	-
	Regular Plan - Weekly IDCW Option	-	-
	Regular Plan - Monthly IDCW Option	-	-
	Regular Plan - Quarterly IDCW Option	-	-
	Regular Plan - Half Yearly IDCW Option	-	-
	Regular Plan - Annual IDCW Option	-	-
	Direct Plan - IDCW Option	-	-
	Direct Plan - Daily IDCW Option	-	-
	Direct Plan - Weekly IDCW Option	-	-
	Direct Plan - Monthly IDCW Option	-	-
	Direct Plan - Quarterly IDCW Option	-	-
	Direct Plan - Half Yearly IDCW Option	-	-
	Direct Plan - Annual IDCW Option	-	-
	Net Asset Value Per Unit At The End Of The Period -		
	Regular Plan - Growth Option	9.6040	9.8892
	Regular Plan - IDCW Option	9.6040	9.8892
	Regular Plan - Daily IDCW Option	-	-
	Regular Plan - Weekly IDCW Option	-	-
	Regular Plan - Monthly IDCW Option	-	-
	Regular Plan - Quarterly IDCW Option	-	-

	Regular Plan - Half Yearly IDCW Option	-	-
	Regular Plan - Annual IDCW Option	-	-
	Direct Plan - Growth Option	9.6541	10.1362
	Direct Plan - IDCW Option	-	-
	Direct Plan - Daily IDCW Option	-	-
	Direct Plan - Weekly IDCW Option	-	-
	Direct Plan - Monthly IDCW Option	-	-
	Direct Plan - Quarterly IDCW Option	-	-
	Direct Plan - Half Yearly IDCW Option	-	-
	Direct Plan - Annual IDCW Option	-	-
	Unclaimed IDCW - Greater than 3 years	-	-
	Unclaimed IDCW - Up to 3 Yrs	-	-
	Unclaimed Redemption - Greater than 3 years	-	-
	Unclaimed Redemption - Up to 3 Yrs	-	-
	Date of Allotment	27-Dec-24	
	Name of Benchmark Index	Nifty 500 Total Return Index (TRI)	
	Name of Additional Benchmark Index	Nifty 50 TRI	
	Scheme Return		
	Regular Plan – Growth	NA	2.94
	Direct Plan -Growth	NA	4.97
	Benchmark Index Returns (%)	NA	-2.87
	Additional Benchmark Index Returns (%)	NA	-3.97
	Net Assets end of the year end (Rs. Crs)	75.83	103.58
	Ratio of Recurring Expenses to net assets	2.30%	2.32%

SR. No.	PARTICULARS	**BBP Energy Opportunities Fund**	
		2024-25	2025-26
	NAV at the beginning of the year (In Rs.)		
	Regular Plan - Growth Option	NA	10.6770

	Regular Plan - IDCW Option	NA	10.6770
	Regular Plan - Daily IDCW Option	NA	-
	Regular Plan - Weekly IDCW Option	NA	-
	Regular Plan - Monthly IDCW Option	NA	-
	Regular Plan - Quarterly IDCW Option	NA	-
	Regular Plan - Half Yearly IDCW Option	NA	-
	Regular Plan - Annual IDCW Option	NA	-
	Direct Plan - Growth Option	NA	10.7004
	Direct Plan - IDCW Option	NA	10.7004
	Direct Plan - Daily IDCW Option	NA	-
	Direct Plan - Weekly IDCW Option	NA	-
	Direct Plan - Monthly IDCW Option	NA	-
	Direct Plan - Quarterly IDCW Option	NA	-
	Direct Plan - Half Yearly IDCW Option	NA	-
	Direct Plan - Annual IDCW Option	NA	-
	Unclaimed IDCW - Greater than 3 years	NA	-
	Unclaimed IDCW - Up to 3 Yrs	NA	-
	Unclaimed Redemption - Greater than 3 years	NA	-
	Unclaimed Redemption - Up to 3 Yrs	NA	-
	Dividends paid per unit (In Rs.)		
	Regular Plan - IDCW Option	-	-
	Regular Plan - Daily IDCW Option	-	-
	Regular Plan - Weekly IDCW Option	-	-
	Regular Plan - Monthly IDCW Option	-	-
	Regular Plan - Quarterly IDCW Option	-	-
	Regular Plan - Half Yearly IDCW Option	-	-
	Regular Plan - Annual IDCW Option	-	-

	Direct Plan - IDCW Option	-	-
	Direct Plan - Daily IDCW Option	-	-
	Direct Plan - Weekly IDCW Option	-	-
	Direct Plan - Monthly IDCW Option	-	-
	Direct Plan - Quarterly IDCW Option	-	-
	Direct Plan - Half Yearly IDCW Option	-	-
	Direct Plan - Annual IDCW Option	-	-
	Net Asset Value Per Unit At The End Of The Period -		
	Regular Plan - Growth Option	10.6770	11.0967
	Regular Plan - IDCW Option	10.6770	11.0967
	Regular Plan - Daily IDCW Option	-	-
	Regular Plan - Weekly IDCW Option	-	-
	Regular Plan - Monthly IDCW Option	-	-
	Regular Plan - Quarterly IDCW Option	-	-
	Regular Plan - Half Yearly IDCW Option	-	-
	Regular Plan - Annual IDCW Option	-	-
	Direct Plan - Growth Option	10.7004	11.2915
	Direct Plan - IDCW Option	10.7004	11.2915
	Direct Plan - Daily IDCW Option	-	-
	Direct Plan - Weekly IDCW Option	-	-
	Direct Plan - Monthly IDCW Option	-	-
	Direct Plan - Quarterly IDCW Option	-	-
	Direct Plan - Half Yearly IDCW Option	-	-
	Direct Plan - Annual IDCW Option	-	-
	Unclaimed IDCW - Greater than 3 years	-	-
	Unclaimed IDCW - Up to 3 Yrs	-	-
	Unclaimed Redemption - Greater than 3 years	-	-
	Unclaimed Redemption - Up to 3 Yrs	-	-

	Date of Allotment	10-Feb-25	
	Name of Benchmark Index	Nifty Energy TRI	
	Name of Additional Benchmark Index	Nifty 50 TRI	
	Scheme Return		
	Regular Plan – Growth	NA	3.90
	Direct Plan -Growth	NA	5.49
	Benchmark Index Returns (%)	NA	5.04
	Additional Benchmark Index Returns (%)	NA	-3.97
	Net Assets end of the year end (Rs. Crs)	741.83	640.29
	Ratio of Recurring Expenses to net assets	2.28%	2.27%

SR. No.	PARTICULARS	**BBP Income Plus Arbitrage Active FOF**	**BBP Multi Asset Active FOF**	**BBP Health and Wellness Fund**
		2025-26	2025-26	2025-26
	NAV at the beginning of the year (In Rs.)			
	Regular Plan - Growth Option	NA	NA	NA
	Regular Plan - IDCW Option	NA	NA	NA
	Regular Plan - Daily IDCW Option	NA	NA	NA
	Regular Plan - Weekly IDCW Option	NA	NA	NA
	Regular Plan - Monthly IDCW Option	NA	NA	NA
	Regular Plan - Quarterly IDCW Option	NA	NA	NA
	Regular Plan - Half Yearly IDCW Option	NA	NA	NA
	Regular Plan - Annual IDCW Option	NA	NA	NA
	Direct Plan - Growth Option	NA	NA	NA
	Direct Plan - IDCW Option	NA	NA	NA
	Direct Plan - Daily IDCW Option	NA	NA	NA
	Direct Plan - Weekly IDCW Option	NA	NA	NA
	Direct Plan - Monthly IDCW Option	NA	NA	NA
	Direct Plan - Quarterly IDCW Option	NA	NA	NA
	Direct Plan - Half Yearly IDCW Option	NA	NA	NA
	Direct Plan - Annual IDCW Option	NA	NA	NA

	Unclaimed IDCW - Greater than 3 years	NA	NA	NA
	Unclaimed IDCW - Up to 3 Yrs	NA	NA	NA
	Unclaimed Redemption - Greater than 3 years	NA	NA	NA
	Unclaimed Redemption - Up to 3 Yrs	NA	NA	NA
	Dividends paid per unit (In Rs.)			
	Regular Plan - IDCW Option	-	-	-
	Regular Plan - Daily IDCW Option	-	-	-
	Regular Plan - Weekly IDCW Option	-	-	-
	Regular Plan - Monthly IDCW Option	-	-	-
	Regular Plan - Quarterly IDCW Option	-	-	-
	Regular Plan - Half Yearly IDCW Option	-	-	-
	Regular Plan - Annual IDCW Option	-	-	-
	Direct Plan - IDCW Option	-	-	-
	Direct Plan - Daily IDCW Option	-	-	-
	Direct Plan - Weekly IDCW Option	-	-	-
	Direct Plan - Monthly IDCW Option	-	-	-
	Direct Plan - Quarterly IDCW Option	-	-	-
	Direct Plan - Half Yearly IDCW Option	-	-	-
	Direct Plan - Annual IDCW Option	-	-	-
	Net Asset Value Per Unit At The End Of The Period -			
	Regular Plan - Growth Option	10.4155	10.8841	9.1037
	Regular Plan - IDCW Option	10.4155	10.8841	9.1037
	Regular Plan - Daily IDCW Option	-	-	-
	Regular Plan - Weekly IDCW Option	-	-	-
	Regular Plan - Monthly IDCW Option	-	-	-
	Regular Plan - Quarterly IDCW Option	-	-	-
	Regular Plan - Half Yearly IDCW Option	-	-	-
	Regular Plan - Annual IDCW Option	-	-	-

	Direct Plan - Growth Option	10.4334	10.9657	9.2295
	Direct Plan - IDCW Option	10.4334	10.9657	9.2295
	Direct Plan - Daily IDCW Option	-	-	-
	Direct Plan - Weekly IDCW Option	-	-	-
	Direct Plan - Monthly IDCW Option	-	-	-
	Direct Plan - Quarterly IDCW Option	-	-	-
	Direct Plan - Half Yearly IDCW Option	-	-	-
	Direct Plan - Annual IDCW Option	-	-	-
	Unclaimed IDCW - Greater than 3 years	-	-	-
	Unclaimed IDCW - Up to 3 Yrs	-	-	-
	Unclaimed Redemption - Greater than 3 years	-	-	-
	Unclaimed Redemption - Up to 3 Yrs	-	-	-
	Date of Allotment	23-May-25	30-May-25	27-Jun-25
	Name of Benchmark Index	60% of NIFTY Composite Debt Index + 40% of NIFTY Arbitrage Index	60% of NIFTY Composite Debt Index + 20% of Nifty 500 TRI + 20% of INR Price of Gold	BSE Healthcare TRI
	Name of Additional Benchmark Index	Nifty 50 TRI	Nifty 50 TRI	Nifty 50 TRI
	Scheme Return			
	Regular Plan – Growth	NA	NA	NA
	Direct Plan -Growth	NA	NA	NA
	Benchmark Index Returns (%)	NA	NA	NA
	Additional Benchmark Index Returns (%)	NA	NA	NA
	Net Assets end of the year end (Rs. Crs)	66.44	122.36	515.19
	Ratio of Recurring Expenses to net assets	0.07%	0.96%	2.26%
		Notes: * Previous year figures are not available as the schemes have been launched in 2025-26	**Notes: * Previous year figures are not available as the schemes have been launched in 2025-26**	**Notes: * Previous year figures are not available as the schemes have been launched in 2025-26**

SR. No.	PARTICULARS	BBP Gold ETF FOF	BBP Business Conglomerates Fund	BBP ESG Best-in-Class Strategy Fund
		2025-26	2025-26	2025-26
	NAV at the beginning of the year (In Rs.)			
	Regular Plan - Growth Option	NA	NA	NA
	Regular Plan - IDCW Option	NA	NA	NA
	Regular Plan - Daily IDCW Option	NA	NA	NA
	Regular Plan - Weekly IDCW Option	NA	NA	NA
	Regular Plan - Monthly IDCW Option	NA	NA	NA
	Regular Plan - Quarterly IDCW Option	NA	NA	NA
	Regular Plan - Half Yearly IDCW Option	NA	NA	NA
	Regular Plan - Annual IDCW Option	NA	NA	NA
	Direct Plan - Growth Option	NA	NA	NA
	Direct Plan - IDCW Option	NA	NA	NA
	Direct Plan - Daily IDCW Option	NA	NA	NA
	Direct Plan - Weekly IDCW Option	NA	NA	NA
	Direct Plan - Monthly IDCW Option	NA	NA	NA
	Direct Plan - Quarterly IDCW Option	NA	NA	NA
	Direct Plan - Half Yearly IDCW Option	NA	NA	NA
	Direct Plan - Annual IDCW Option	NA	NA	NA
	Unclaimed IDCW - Greater than 3 years	NA	NA	NA
	Unclaimed IDCW - Up to 3 Yrs	NA	NA	NA

	Unclaimed Redemption - Greater than 3 years	NA	NA	NA
	Unclaimed Redemption - Up to 3 Yrs	NA	NA	NA
	Dividends paid per unit (In Rs.)			
	Regular Plan - IDCW Option	-	-	-
	Regular Plan - Daily IDCW Option	-	-	-
	Regular Plan - Weekly IDCW Option	-	-	-
	Regular Plan - Monthly IDCW Option	-	-	-
	Regular Plan - Quarterly IDCW Option	-	-	-
	Regular Plan - Half Yearly IDCW Option	-	-	-
	Regular Plan - Annual IDCW Option	-	-	-
	Direct Plan - IDCW Option	-	-	-
	Direct Plan - Daily IDCW Option	-	-	-
	Direct Plan - Weekly IDCW Option	-	-	-
	Direct Plan - Monthly IDCW Option	-	-	-
	Direct Plan - Quarterly IDCW Option	-	-	-
	Direct Plan - Half Yearly IDCW Option	-	-	-
	Direct Plan - Annual IDCW Option	-	-	-
	Net Asset Value Per Unit At The End Of The Period -			
	Regular Plan - Growth Option	14.5487	8.9069	9.8005

	Regular Plan - IDCW Option	-	8.9069	9.8005
	Regular Plan - Daily IDCW Option	-	-	-
	Regular Plan - Weekly IDCW Option	-	-	-
	Regular Plan - Monthly IDCW Option	-	-	-
	Regular Plan - Quarterly IDCW Option	-	-	-
	Regular Plan - Half Yearly IDCW Option	-	-	-
	Regular Plan - Annual IDCW Option	-	-	-
	Direct Plan - Growth Option	14.5701	8.9871	9.8129
	Direct Plan - IDCW Option	-	8.9871	9.8129
	Direct Plan - Daily IDCW Option	-	-	-
	Direct Plan - Weekly IDCW Option	-	-	-
	Direct Plan - Monthly IDCW Option	-	-	-
	Direct Plan - Quarterly IDCW Option	-	-	-
	Direct Plan - Half Yearly IDCW Option	-	-	-
	Direct Plan - Annual IDCW Option	-	-	-
	Unclaimed IDCW - Greater than 3 years	-	-	-
	Unclaimed IDCW - Up to 3 Yrs	-	-	-
	Unclaimed Redemption - Greater than 3 years	-	-	-
	Unclaimed Redemption - Up to 3 Yrs	-	-	-
	Date of Allotment	20-Aug-25	22-Sep-25	05-Mar-26

	Name of Benchmark Index	Price of Gold	Nifty Conglomerate 50 TRI	Nifty 100 ESG TRI
	Name of Additional Benchmark Index	Nifty 50 TRI		
	Scheme Return			
	Regular Plan – Growth	NA	NA	NA
	Direct Plan - Growth	NA	NA	NA
	Benchmark Index Returns (%)	NA	NA	NA
	Additional Benchmark Index Returns (%)	NA	NA	NA
	Net Assets end of the year end (Rs. Crs)	196.36	621.82	634.62
	Ratio of Recurring Expenses to net assets	0.49%	2.22%	2.31%
		Notes: * Previous year figures are not available as the schemes have been launched in 2025-26	**Notes: * Previous year figures are not available as the schemes have been launched in 2025-26**	**Notes: * Previous year figures are not available as the schemes have been launched in 2025-26**

Based on the para 17.5 of SEBI Master Circular for Mutual Fund dated March 20, 2026, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTAs (QRTA's), Kfin Technologies Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral - A digital platform for Mutual Fund investors.

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

With a view to comply with all provisions of the aforesaid circular, AMC/the Fund designates MFCentral as its Official Points of Acceptance of Transactions (OPAT) w.e.f. September 23, 2021.
Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service centres or collection centres of Kfintech or CAMS.

Further, all financial & non-financial transactions can also be submitted through MF Utilities India Private Limited (MFUI) either electronically or physically through the authorized Points of Service ('POS') of MFUI. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com and may be updated from time to time.

Investors / unitholders are advised to refer to the website i.e. www.barodabnpparibasmf.in for list of OPATs and the changes thereto. It may be noted that the list is subject to local authority's orders with respect to conducting operations in the official premises. For the convenience the investors/unitholders, AMC continues to accept transactions through the online mode and all the investors are encouraged to adopt online means for transacting. Further, the facility for execution of mutual fund transactions by submitting the same to the designated email address i.e. mumbai@barodabnpparibasmf.in continues to be remain available to the investors in terms of notice-cum-addendum no. 15/2010 dated March 30, 2020 till further notice.

Baroda BNP PARIBAS MUTUAL FUND

Annexure 2 – Scheme Performance as on March 31, 2026

Scheme managed by Mr. Jitendra Sriram & Mr. Kushant Arora	Last 1 Year		Last 3 Years		Last 5 Years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
Baroda BNP Paribas Large Cap Fund											
Regular Plan	9600.32	-3.98	14105.44	12.15	16859.60	11.01	197837.84	14.87	-	-	23-Sep-04
Direct Plan	9715.55	-2.83	14613.17	13.48	17895.09	12.34	-	-	57524.81	14.12	02-Jan-13
Nifty 100 TRI	9612.69	-3.85	13752.99	11.21	16326.96	10.30	177116.11	14.28	45196.58	12.06	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	13320.41	10.03	16113.47	10.01	168427.05	14.02	43677.95	11.77	
Baroda BNP Paribas Business Cycle Fund											
Regular Plan	9703.71	-2.95	14343.96	12.78	N.A.	N.A.	14096.10	7.86	-	-	15-Sep-21
Direct Plan	9848.49	-1.51	14951.16	14.35	N.A.	N.A.	-	-	15061.20	9.44	15-Sep-21
BSE 500 TRI	9687.52	-3.11	14388.28	12.89	N.A.	N.A.	14203.67	8.04	14203.67	8.04	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	13320.41	10.03	N.A.	N.A.	13412.16	6.68	13412.16	6.68	
Baroda BNP Paribas Manufacturing Fund											
Regular Plan	10875.24	8.70	N.A.	N.A.	N.A.	N.A.	9466.48	-3.08	-	-	28-Jun-24
Direct Plan	11017.93	10.12	N.A.	N.A.	N.A.	N.A.	-	-	9702.98	-1.70	28-Jun-24
Nifty India Manufacturing TRI	10794.34	7.90	N.A.	N.A.	N.A.	N.A.	9632.82	-2.11	9632.82	-2.11	
Additional Benchmark BSE SENSEX TRI	9399.16	-5.98	N.A.	N.A.	N.A.	N.A.	9261.96	-4.28	9261.96	-4.28	

Scheme managed by Mr. Pratish Krishnan & Mr. Himanshu Singh	Last 1 Year		Last 3 Years		Last 5 Years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
Baroda BNP Paribas Mid Cap Fund											
Regular Plan	10371.84	3.70	16532.97	18.25	20564.53	15.51	95990.22	12.02	-	-	02-May-06
Direct Plan	10522.60	5.20	17266.26	19.97	22146.51	17.24	-	-	93159.17	18.35	01-Jan-13
Nifty Midcap 150 TRI	10226.90	2.26	17427.17	20.34	22395.28	17.50	131173.41	13.79	81814.73	17.19	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	13320.41	10.03	16113.47	10.01	78808.00	10.92	43989.31	11.83	
Baroda BNP Paribas India Consumption Fund											
Regular Plan	9221.87	-7.74	13860.48	11.50	16646.36	10.73	27108.60	14.09	-	-	07-Sep-18
Direct Plan	9356.41	-6.40	14476.30	13.12	17910.12	12.36	-	-	30329.00	15.80	07-Sep-18
NIFTY India Consumption TRI	9725.15	-2.73	14829.27	14.04	18259.94	12.80	21451.17	10.62	21451.17	10.62	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	13320.41	10.03	16113.47	10.01	21008.59	10.31	21008.59	10.31	

Scheme managed by Mr. Jitendra Sriram & Mr. Himanshu Singh	Last 1 Year		Last 3 Years		Last 5 Years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
Baroda BNP Paribas Value Fund											
Regular Plan	9432.74	-5.64	N.A.	N.A.	N.A.	N.A.	12506.30	8.27	-	-	07-Jun-23
Direct Plan	9536.12	-4.61	N.A.	N.A.	N.A.	N.A.	-	-	12975.80	9.70	07-Jun-23
Nifty 500 TRI	9711.60	-2.87	N.A.	N.A.	N.A.	N.A.	13163.27	10.26	13163.27	10.26	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	N.A.	N.A.	N.A.	N.A.	12300.13	7.64	12300.13	7.64	
Baroda BNP Paribas Dividend Yield Fund											
Regular Plan	9768.38	-2.30	N.A.	N.A.	N.A.	N.A.	8681.93	-8.80	-	-	16-Sep-24
Direct Plan	9922.15	-0.77	N.A.	N.A.	N.A.	N.A.	-	-	8888.59	-7.39	16-Sep-24
Nifty 500 TRI	9711.60	-2.87	N.A.	N.A.	N.A.	N.A.	8675.90	-8.842	8675.90	-8.842	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	N.A.	N.A.	N.A.	N.A.	8931.61	-7.10	8931.61	-7.10	

Scheme managed by Mr. Sanjay Chawla & Mr. Himanshu Singh	Last 1 Year		Last 3 Years		Last 5 Years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	

Baroda BNP Paribas Small Cap Fund											
Regular Plan	9853.15	-1.46	N.A.	N.A.	N.A.	N.A.	11567.60	6.21	-	-	30-Oct-23
Direct Plan	9978.83	-0.21	N.A.	N.A.	N.A.	N.A.	-	-	11969.90	7.72	30-Oct-23
Nifty Small Cap 250 TRI	9513.88	-4.84	N.A.	N.A.	N.A.	N.A.	12037.10	7.97	12037.10	7.97	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	N.A.	N.A.	N.A.	N.A.	11973.86	7.74	11973.86	7.74	

Scheme managed by Mr. Sanjay Chawla & Mr. Kirtan Mehta	Last 1 Year		Last 3 Years		Last 5 Years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
Baroda BNP Paribas Large and Mid Cap Fund											
Regular Plan	9591.32	-4.06	14933.54	14.30	18681.97	13.31	23931.60	16.96	-	-	04-Sep-20
Direct Plan	9713.97	-2.84	15513.41	15.76	20015.05	14.89	-	-	25939.50	18.66	04-Sep-20
BSE 250 Large & Mid Cap TRI	9711.82	-2.87	14294.57	12.65	17234.99	11.50	22689.63	15.85	22689.63	15.85	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	13320.41	10.03	16113.47	10.01	20984.71	14.23	20984.71	14.23	
Baroda BNP Paribas Flexi Cap Fund											
Regular Plan	9682.95	-3.15	14287.65	12.63	N.A.	N.A.	13807.30	9.32	-	-	17-Aug-22
Direct Plan	9800.11	-1.99	14853.79	14.10	N.A.	N.A.	-	-	14517.20	10.85	17-Aug-22
Nifty 500 TRI	9711.60	-2.87	14512.96	13.22	N.A.	N.A.	13781.27	9.27	13781.27	9.27	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	13320.41	10.03	N.A.	N.A.	12926.56	7.35	12926.56	7.35	
Baroda BNP Paribas Focused Fund											
Regular Plan	9406.74	-5.90	13230.74	9.78	15581.27	9.27	18884.50	7.78	-	-	06-Oct-17
Direct Plan	9578.82	-4.19	13969.50	11.79	17019.65	11.22	-	-	21655.80	9.53	06-Oct-17
Nifty 500 TRI	9711.60	-2.87	14512.96	13.22	17530.97	11.88	25531.46	11.68	25531.46	11.68	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	13320.41	10.03	16113.47	10.01	24723.68	11.26	24723.68	11.26	

Scheme managed by Mr. Shiv Chanani & Mr. Kirtan Mehta	Last 1 Year		Last 3 Years		Last 5 Years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
Baroda BNP Paribas Multi Cap Fund											
Regular Plan	9637.02	-3.61	15244.33	15.09	19210.07	13.95	204383.10	14.31	-	-	12-Sep-03
Direct Plan	9738.94	-2.60	15723.96	16.28	20238.39	15.14	-	-	60614.87	14.57	01-Jan-13
Nifty 500 Multicap 50:25:25 TRI	9746.40	-2.52	15372.15	15.41	19044.73	13.75	N.A.	N.A.	57652.21	14.14	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	13320.41	10.03	16113.47	10.01	215906.02	14.59	43989.31	11.83	

Scheme managed by Mr. Sanjay Chawla & Mr. Pratish Krishnan	Last 1 Year		Last 3 Years		Last 5 Years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
Baroda BNP Paribas ELSS Tax Saver Fund											
Regular Plan	9931.30	-0.68	15458.84	15.63	17554.42	11.91	82406.74	10.98	-	-	05-Jan-06
Direct Plan	10053.11	0.53	16025.51	17.02	18635.36	13.26	-	-	58248.73	14.22	01-Jan-13
Nifty 500 TRI	9711.60	-2.87	14512.96	13.22	17530.97	11.88	102554.20	12.19	49558.97	12.84	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	13320.41	10.03	16113.47	10.01	98172.31	11.94	43989.31	11.83	

Scheme managed by Mr. Pratish Krishnan & Mr. Ankeet Pandya	Last 1 Year		Last 3 Years		Last 5 Years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	

Baroda BNP Paribas Innovation Fund											
Regular Plan	10405.58	4.03	N.A.	N.A.	N.A.	N.A.	11373.30	6.42	-	-	05-Mar-24
Direct Plan	10536.48	5.33	N.A.	N.A.	N.A.	N.A.	-	-	11727.10	8.01	05-Mar-24
Nifty 500 TRI	9711.60	-2.87	N.A.	N.A.	N.A.	N.A.	10267.87	1.29	10267.87	1.29	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	N.A.	N.A.	N.A.	N.A.	10226.48	1.09	10226.48	1.09	
Baroda BNP Paribas Childrens Fund											
Regular Plan	10295.76	2.94	N.A.	N.A.	N.A.	N.A.	9889.70	-0.88	-	-	27-Dec-24
Direct Plan	10499.37	4.97	N.A.	N.A.	N.A.	N.A.	-	-	10136.20	1.08	27-Dec-24
Nifty 500 TRI	9711.60	-2.87	N.A.	N.A.	N.A.	N.A.	9251.41	-6.01	9251.41	-6.01	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	N.A.	N.A.	N.A.	N.A.	9505.44	-3.96	9505.44	-3.96	

Scheme managed by Mr. Sanjay Chawla & Mr. Yash Mehta	Last 1 Year		Last 3 Years		Last 5 Years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
Baroda BNP Paribas Banking and Financial Services Fund											
Regular Plan	9608.65	-3.89	14378.34	12.87	15640.42	9.36	42839.10	11.14	-	-	22-Jun-12
Direct Plan	9768.14	-2.31	15002.17	14.48	16613.70	10.69	-	-	40211.77	11.07	01-Jan-13
Nifty Financial Services TRI	9473.50	-5.24	13421.93	10.31	15636.98	9.35	65269.98	14.59	50901.33	13.07	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	13320.41	10.03	16113.47	10.01	51164.40	12.58	43989.31	11.83	

Scheme managed by Ms. Swapna Shelar	Last 1 Year		Last 3 Years		Last 5 Years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
Baroda BNP Paribas Aqua Fund of Fund											
Regular Plan	11891.10	18.80	13744.67	11.18	N.A.	N.A.	14376.10	7.69	-	-	07-May-21
Direct Plan	12013.07	20.01	14174.71	12.33	N.A.	N.A.	-	-	15144.40	8.84	07-May-21
MSCI World Index (TRI)	13150.34	31.30	18330.79	22.38	N.A.	N.A.	19711.09	14.86	19711.09	14.86	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	13320.41	10.03	N.A.	N.A.	15962.35	10.02	15962.35	10.02	

Scheme managed by Mr. Sanjay Chawla & Mr. Kirtan Mehta	Last 1 Year		Last 3 Years		Last 5 Years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
Baroda BNP Paribas Energy Opportunities Fund											
Regular Plan	10392.09	3.90	N.A.	N.A.	N.A.	N.A.	11097.30	9.64	-	-	10-Feb-25
Direct Plan	10552.40	5.49	N.A.	N.A.	N.A.	N.A.	-	-	11291.70	11.33	10-Feb-25
Nifty Energy TRI	10507.03	5.04	N.A.	N.A.	N.A.	N.A.	10994.99	8.74	10994.99	8.74	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	N.A.	N.A.	N.A.	N.A.	9663.92	-2.98	9663.92	-2.98	

Scheme managed by Mr. Vikram Pamnani	Last 6 Months		Last 1 Year		Last 3 Years		Last 5 Years	
	Returns In INR*	SAR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)

Baroda BNP Paribas Income Plus Arbitrage Active Fund of Funds									
Regular Plan	10236.90	4.78	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
Direct Plan	10247.04	4.98	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
Nifty Composite Debt Index 60% + Nifty Arbitrage Index 40% TRI	10146.58	2.96	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
Additional Benchmark Nifty 50 TRI	9097.86	-18.19	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	

Scheme managed by Mr. Gurvinder Singh Wasan & Mr. Pratish Krishnan	Last 6 Months		Last 1 Year		Last 3 Years		Last 5 Years		
	Returns In INR*	SAR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
Baroda BNP Paribas Multi Asset Active Fund of Funds									
Regular Plan	10429.82	8.67	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
Direct Plan	10476.50	9.61	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
60% of Nifty Composite Debt Index + 20% Nifty 500 TRI+ 20% of INR Price of Gold	10339.73	6.85	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
Additional Benchmark Nifty 50 TRI	9097.86	-18.19	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	

Scheme managed by Mr. Sanjay Chawla	Last 6 Months		Last 1 Year		Last 3 Years		Last 5 Years		
	Returns In INR*	SAR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
Baroda BNP Paribas Health and Wellness Fund									
Regular Plan	9633.15	-7.40	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
Direct Plan	9718.43	-5.68	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
BSE Healthcare TRI	9716.01	-5.73	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
Additional Benchmark Nifty 50 TRI	9097.86	-18.19	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	

Scheme managed by Mr. Gurvinder Singh Wasan, Mr. Madhav Vyas and Ms. Swapna Shelar	Last 6 Months		Last 1 Year		Last 3 Years		Last 5 Years		
	Returns In INR*	SAR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
Baroda BNP Paribas Gold ETF Fund of Fund									
Regular Plan	12492.64	50.27	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
Direct Plan	12505.13	50.52	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
Domestic Price of Gold	12733.07	55.11	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	
Additional Benchmark Nifty 50 TRI	9097.86	-18.19	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	

Scheme managed by Mr. Vikram Pamnani & Mr. Gurvinder Singh Wasan	Last 7 Days		Last 15 Days		Last 1 Month		Last 1 Year		Last 3 Years		Last 5 Years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
Baroda BNP Paribas Liquid Fund																	
Regular Plan	10016.32	8.88	10027.96	7.03	10048.58	5.87	10606.31	6.06	12192.81	6.83	13331.96	5.92	31419.72	6.90	-	-	05-Feb-09

Direct Plan	10016.53	9.00	10028.42	7.15	10049.55	5.99	10619.62	6.20	12238.95	6.96	13406.70	6.04	-	-	24100.52	6.86	01-Jan-13
CRISIL Liquid Debt A-I Index	10014.67	7.95	10027.15	6.82	10049.52	5.99	10606.84	6.07	12204.52	6.86	13372.69	5.98	30337.15	6.68	23658.57	6.71	
Additional Benchmark CRISIL 1 Year T-Bill Index	10002.88	1.51	10009.20	2.26	10020.88	2.49	10529.57	5.30	12138.40	6.67	13159.95	5.64	27600.32	6.10	22805.60	6.42	
Baroda BNP Paribas Money Market Fund																	
Regular Plan	10015.82	8.59	10026.73	6.71	10032.75	3.92	10650.09	6.46	12247.86	6.99	13271.29	5.82	14399.74	5.52	-	-	19-Jun-19
Direct Plan	10016.19	8.80	10027.64	6.95	10034.46	4.13	10672.73	6.69	12320.37	7.20	13411.94	6.05	-	-	14632.35	5.77	19-Jun-19
CRISIL Money Market A-I Index	10016.22	8.82	10025.62	6.42	10037.50	4.51	10611.14	6.08	12244.53	6.98	13458.05	6.12	14811.22	5.96	14811.22	5.96	
Additional Benchmark CRISIL 1 Year T-Bill Index	10005.61	2.97	10010.21	2.51	10020.84	2.48	10533.25	5.30	12134.46	6.66	13156.03	5.64	14574.37	5.71	14574.37	5.71	
Baroda BNP Paribas Overnight Fund																	
Regular Plan	10010.63	5.70	10021.71	5.42	10042.65	5.14	10541.12	5.41	11990.57	6.23	13042.56	5.45	14074.83	5.05	-	-	25-Apr-19
Direct Plan	10010.78	5.78	10022.03	5.50	10043.31	5.22	10549.57	5.50	12019.12	6.32	13089.43	5.53	-	-	14146.74	5.13	25-Apr-19
CRISIL Liquid Overnight Index	10010.43	5.58	10021.58	5.39	10042.65	5.14	10546.79	5.47	12020.85	6.32	13111.44	5.56	14168.54	5.15	14168.54	5.15	
Additional Benchmark CRISIL 1 Year T-Bill Index	10002.88	1.51	10009.20	2.26	10020.88	2.49	10529.57	5.30	12138.40	6.67	13159.95	5.64	14755.71	5.77	14755.71	5.77	
Baroda BNP Paribas Ultra Short Duration Fund																	
Regular Plan	10017.24	9.40	10030.55	7.71	10041.40	4.98	10637.03	6.33	12263.24	7.04	13463.63	6.13	16095.18	6.26	-	-	01-Jun-18
Direct Plan	10017.55	9.58	10031.33	7.91	10042.86	5.16	10656.33	6.53	12331.89	7.24	13584.90	6.32	-	-	16326.32	6.46	01-Jun-18
CRISIL Ultra Short Duration Debt A-I Index	10015.99	8.69	10028.43	7.15	10047.62	5.75	10647.29	6.44	12316.19	7.19	13538.41	6.25	16328.24	6.46	16328.24	6.46	
Additional Benchmark CRISIL 1 Year T-Bill Index	10005.61	2.97	10010.21	2.51	10020.84	2.48	10533.25	5.30	12134.46	6.66	13156.03	5.64	15775.77	5.99	15775.77	5.99	
Baroda BNP Paribas Low Duration Fund																	
Regular Plan	10010.94	5.87	10013.40	3.31	10015.34	1.82	10598.39	5.95	12118.08	6.61	13109.14	5.56	41645.00	7.22	-	-	21-Oct-05
Direct Plan	10012.31	6.63	10016.85	4.18	10021.75	2.59	10679.23	6.75	12397.25	7.43	13617.75	6.37	-	-	26278.88	7.56	01-Jan-13
CRISIL Low Duration Debt A-I Index	10014.96	8.11	10023.69	5.93	10030.88	3.70	10639.79	6.36	12315.59	7.19	13492.50	6.17	41802.91	7.24	25797.26	7.41	
Additional Benchmark CRISIL 1 Year T-Bill Index	10005.61	2.97	10010.21	2.51	10020.84	2.48	10533.25	5.30	12134.46	6.66	13156.03	5.64	33701.39	6.12	22802.23	6.42	

Scheme managed by Mr. Vikram Pamnani & Mr. Gurvinder Singh Wasan	Last 1 Year		Last 3 Years		Last 5 Years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	

Baroda BNP Paribas Short Duration Fund											
Regular Plan	10555.26	5.52	12208.54	6.88	13195.94	5.70	30490.87	7.33	-	-	30-Jun-10
Direct Plan	10623.41	6.20	12453.90	7.59	13647.80	6.42	-	-	27133.03	7.82	01-Jan-13
CRISIL Short Duration Debt A-II Index	10619.65	6.16	12336.05	7.25	13442.28	6.09	31451.24	7.54	26169.53	7.53	
Additional Benchmark CRISIL 1 Year T-Bill Index	10533.25	5.30	12134.46	6.66	13156.03	5.64	26678.86	6.42	22802.23	6.42	
Baroda BNP Paribas Credit Risk Fund											
Regular Plan	10705.99	7.02	12476.52	7.65	14944.74	8.37	23192.60	7.81	-	-	23-Jan-15
Direct Plan	10786.73	7.82	12770.57	8.49	15535.24	9.21	-	-	25672.30	8.79	23-Jan-15
CRISIL Credit Risk Debt B-II Index	10757.70	7.53	12619.61	8.06	14173.22	7.22	24035.98	8.15	24035.98	8.15	
Additional Benchmark CRISIL 10 Year Gilt Index	10212.42	2.11	12178.09	6.79	12731.40	4.95	19672.88	6.23	19672.88	6.23	
Baroda BNP Paribas Corporate Bond Fund											
Regular Plan	10631.42	6.28	12407.47	7.46	13143.80	5.62	28465.56	6.80	-	-	10-May-10
Direct Plan	10654.34	6.51	12521.19	7.78	13391.52	6.01	-	-	24397.90	6.96	01-Jan-13
CRISIL Corporate Debt A-II Index	10633.49	6.30	12340.28	7.26	13432.02	6.08	33892.19	7.98	27667.60	7.98	
Additional Benchmark CRISIL 10 Year Gilt Index	10212.42	2.11	12178.09	6.79	12731.40	4.95	26401.07	6.30	22539.70	6.33	
Baroda BNP Paribas Nifty SDL December 2026 Index Fund											
Regular Plan	10668.34	6.65	12312.30	7.18	N.A.	N.A.	12468.30	7.19	-	-	25-Jan-23
Direct Plan	10700.54	6.97	12423.56	7.50	N.A.	N.A.	-	-	12587.80	7.51	25-Jan-23
NIFTY SDL December 2026 Index	10746.06	7.42	12521.72	7.78	N.A.	N.A.	12675.86	7.75	12675.86	7.75	
Additional Benchmark CRISIL 1 Year T-Bill Index	10533.25	5.30	12134.46	6.66	N.A.	N.A.	12254.82	6.61	12254.82	6.61	
Baroda BNP Paribas Nifty SDL December 2028 Index Fund											
Regular Plan	10652.50	6.49	12414.36	7.48	N.A.	N.A.	12498.90	7.67	-	-	24-Mar-23
Direct Plan	10684.74	6.81	12526.52	7.80	N.A.	N.A.	-	-	12612.70	7.99	24-Mar-23
NIFTY SDL December 2028 Index	10699.02	6.95	12620.65	8.07	N.A.	N.A.	12708.05	8.26	12708.05	8.26	
Additional Benchmark CRISIL 1 Year T-Bill Index	10533.25	5.30	12134.46	6.66	N.A.	N.A.	12152.36	6.67	12152.36	6.67	

Scheme managed by Mr. Prashant Pimple & Mr. Gurvinder Singh Wasan	**Last 1 Year**		**Last 3 Years**		**Last 5 Years**		**Since Inception - Regular/Distributor**		**Since Inception - Direct**		**Date of Inception of the Scheme**
	Returns In INR*	**CAGR (%)**	**Returns In INR***	**CAGR (%)**	**Returns In INR***	**CAGR (%)**	**Returns In INR***	**CAGR (%)**	**Returns In INR***	**CAGR (%)**	
Baroda BNP Paribas Dynamic Bond Fund											
Regular Plan	10049.62	0.49	11718.29	5.43	12642.28	4.80	44764.03	7.21	-	-	23-Sep-04
Direct Plan	10146.50	1.46	12060.72	6.44	13293.87	5.86	-	-	26081.56	7.50	01-Jan-13
CRISIL Dynamic Bond A-III Index	10311.48	3.10	12121.16	6.62	13130.14	5.60	47843.79	7.54	26369.39	7.59	
Additional Benchmark CRISIL 10 year Gilt Index	10212.42	2.11	12178.09	6.79	12731.40	4.95	34637.22	5.94	22539.70	6.33	
Baroda BNP Paribas Gilt Fund											
Regular Plan	10101.39	1.01	11999.56	6.26	12819.03	5.09	42330.50	6.19	-	-	21-Mar-02
Direct Plan	10132.92	1.32	12111.89	6.60	13130.08	5.60	-	-	27237.30	7.86	01-Jan-13

CRISIL Dynamic Gilt Index	10205.29	2.04	12180.23	6.80	13230.24	5.76	54730.86	7.33	25495.99	7.32	
Additional Benchmark CRISIL 10 Year Gilt Index	10212.42	2.11	12178.09	6.79	12731.40	4.95	44004.82	6.36	22539.70	6.33	

Scheme managed by Mr. Gurvinder Singh Wasan & Mr. Madhav Vyas	Last 1 Year		Last 3 Years		Last 5 Years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
Baroda BNP Paribas Gold ETF											
Regular Plan	16205.15	61.62	N.A.	N.A.	N.A.	N.A.	23180.86	44.22	-	-	13-Dec-23
Domestic Price of Gold	16475.85	64.30	N.A.	N.A.	N.A.	N.A.	23979.45	46.37	23979.45	46.37	

Scheme managed by Mr. Neeraj Saxena	Last 1 Year		Last 3 Years		Last 5 Years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
Baroda BNP Paribas Nifty 50 Index Fund											
Regular Plan	9532.61	-4.65	N.A.	N.A.	N.A.	N.A.	10389.40	1.78	-	-	29-Jan-24
Direct Plan	9571.10	-4.27	N.A.	N.A.	N.A.	N.A.	-	-	10479.40	2.18	29-Jan-24
Nifty 50 TRI	9601.00	-3.97	N.A.	N.A.	N.A.	N.A.	10531.46	2.42	10531.46	2.42	
Additional Benchmark BSE SENSEX TRI	9399.16	-5.98	N.A.	N.A.	N.A.	N.A.	10249.50	1.14	10249.50	1.14	
Baroda BNP Paribas NIFTY BANK ETF											
Regular Plan	9812.07	-1.87	N.A.	N.A.	N.A.	N.A.	10013.64	0.08	-	-	18-Jun-24
Nifty Bank TRI	9827.37	-1.72	N.A.	N.A.	N.A.	N.A.	10080.32	0.45	10080.32	0.45	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	N.A.	N.A.	N.A.	N.A.	9657.99	-1.94	9657.99	-1.94	
Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund											
Regular Plan	9475.44	-5.22	N.A.	N.A.	N.A.	N.A.	7091.80	-21.04	-	-	15-Oct-24
Nifty 200 Momentum 30 TRI	9661.07	-3.37	N.A.	N.A.	N.A.	N.A.	7274.76	-19.64	7274.76	-19.64	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	N.A.	N.A.	N.A.	N.A.	9047.96	-6.65	9047.96	-6.65	
Baroda BNP Paribas NIFTY Midcap 150 Index Fund											
Regular Plan	10103.68	1.03	N.A.	N.A.	N.A.	N.A.	9277.20	-5.22	-	-	04-Nov-24
Nifty Midcap 150 TRI	10226.90	2.26	N.A.	N.A.	N.A.	N.A.	9430.92	-4.10	9430.92	-4.10	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	N.A.	N.A.	N.A.	N.A.	9438.11	-4.05	9438.11	-4.05	

Scheme managed by Mr. Sanjay Chawla (Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio), Mr. Neeraj Saxena (Equity Portfolio) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Last 1 Year		Last 3 Years		Last 5 Years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
Baroda BNP Paribas Balanced Advantage Fund											

Regular Plan	10108.93	1.08	13816.95	11.38	15939.35	9.77	22968.60	11.93	-	-	14-Nov-18
Direct Plan	10225.07	2.24	14309.47	12.69	16965.59	11.15	-	-	25295.70	13.40	14-Nov-18
NIFTY 50 Hybrid Composite Debt 50:50 Index	9937.21	-0.62	12735.63	8.39	14689.79	7.99	20241.54	10.03	20241.54	10.03	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	13320.41	10.03	16113.47	10.01	22983.31	11.94	22983.31	11.94	

Scheme managed by Mr. Jitendra Sriram (Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	**Last 1 Year**		**Last 3 Years**		**Last 5 Years**		**Since Inception - Regular/Distributor**		**Since Inception - Direct**		**Date of Inception of the Scheme**
	Returns In INR*	**CAGR (%)**	**Returns In INR***	**CAGR (%)**	**Returns In INR***	**CAGR (%)**	**Returns In INR***	**CAGR (%)**	**Returns In INR***	**CAGR (%)**	
Baroda BNP Paribas Aggressive Hybrid Fund											
Regular Plan	9814.76	-1.84	13831.19	11.42	16338.52	10.32	25686.60	11.07	-	-	07-Apr-17
Direct Plan	9973.50	-0.26	14518.49	13.23	17741.65	12.15	-	-	29691.90	12.88	07-Apr-17
CRISIL Hybrid 35+65 - Aggressive Index	9938.70	-0.61	13579.70	10.74	15835.12	9.63	25046.39	10.76	25046.39	10.76	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	13320.41	10.03	16113.47	10.01	27054.42	11.72	27054.42	11.72	

Scheme managed by Mr. Pratish Krishnan (Equity Portfolio), Mr. Neeraj Saxena (Equity Portfolio), Mr. Ankeet Pandya (For Equity Portion) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	**Last 1 Year**		**Last 3 Years**		**Last 5 Years**		**Since Inception - Regular/Distributor**		**Since Inception - Direct**		**Date of Inception of the Scheme**
	Returns In INR*	**CAGR (%)**	**Returns In INR***	**CAGR (%)**	**Returns In INR***	**CAGR (%)**	**Returns In INR***	**CAGR (%)**	**Returns In INR***	**CAGR (%)**	
Baroda BNP Paribas Equity Savings Fund											
Regular Plan	10284.81	2.83	12809.77	8.60	13939.93	6.87	16267.90	7.55	-	-	25-Jul-19
Direct Plan	10401.38	3.99	13237.76	9.80	14713.62	8.03	-	-	17494.50	8.73	25-Jul-19
NIFTY Equity Savings Index TRI	10312.80	3.11	12824.04	8.64	14596.47	7.86	17485.48	8.72	17485.48	8.72	
Additional Benchmark CRISIL 10 Year Gilt Index	10212.42	2.11	12178.09	6.79	12731.40	4.95	13994.64	5.16	13994.64	5.16	

Scheme managed by Mr. Pratish Krishnan (Equity Portfolio), Mr. Ankeet Pandya (For Equity Portion), Mr. Prashant Pimple (For Fixed Income Portfolio) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	**Last 1 Year**		**Last 3 Years**		**Last 5 Years**		**Since Inception - Regular/Distributor**		**Since Inception - Direct**		**Date of Inception of the Scheme**
	Returns In INR*	**CAGR (%)**	**Returns In INR***	**CAGR (%)**	**Returns In INR***	**CAGR (%)**	**Returns In INR***	**CAGR (%)**	**Returns In INR***	**CAGR (%)**	
Baroda BNP Paribas Conservative Hybrid Fund											
Regular Plan	10231.66	2.30	12362.21	7.32	13418.87	6.06	42911.02	7.00	-	-	23-Sep-04
Direct Plan	10385.49	3.83	12939.66	8.97	14492.27	7.70	-	-	31522.47	9.05	01-Jan-13
CRISIL Hybrid 85+15 - Conservative Index	10268.61	2.67	12527.36	7.80	13832.96	6.70	56327.00	8.36	29660.03	8.55	
Additional Benchmark CRISIL 10 year Gilt Index	10212.42	2.11	12178.09	6.79	12731.40	4.95	34637.22	5.94	22539.70	6.33	

Scheme managed by Mr. Jitendra Sriram (For Equity Portfolio), Mr. Pratish Krishnan (Equity Portfolio) & Mr. Vikram Pamnani (For Fixed Income Portfolio)	Last 1 Year		Last 3 Years		Last 5 Years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
Baroda BNP Paribas Multi Asset Fund											
Regular Plan	10636.04	6.32	14843.54	14.07	N.A.	N.A.	14837.60	12.79	-	-	19-Dec-22
Direct Plan	10763.19	7.59	15455.58	15.62	N.A.	N.A.	-	-	15525.90	14.36	19-Dec-22
65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold	10698.09	6.94	15328.08	15.30	N.A.	N.A.	14844.60	12.80	14844.60	12.80	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	13320.41	10.03	N.A.	N.A.	12565.18	7.21	12565.18	7.21	

Scheme managed by Mr. Neeraj Saxena (For equity Portion) & Mr. Vikram Pamnani (For Fixed Income Portfolio)	Last 1 Year		Last 3 Years		Last 5 Years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
Baroda BNP Paribas Arbitrage Fund											
Regular Plan	10587.14	5.84	12196.83	6.84	13214.20	5.73	16737.10	5.72	-	-	28-Dec-16
Direct Plan	10672.77	6.69	12473.51	7.65	13693.49	6.49	-	-	17785.10	6.42	28-Dec-16
Nifty 50 Arbitrage Index	10728.56	7.24	12486.77	7.68	13643.49	6.41	16435.51	5.51	16435.51	5.51	
Additional Benchmark CRISIL 1 Year T-Bill Index	10533.25	5.30	12134.46	6.66	13156.03	5.64	17099.30	5.97	17099.30	5.97	

Scheme managed by Mr. Pratish Krishnan (For Equity Portion), Mr. Ankeet Pandya (For Equity Portion) & Mr. Gurvinder Singh Wasan (Fixed Income Portfolio)	Last 1 Year		Last 3 Years		Last 5 Years		Since Inception - Regular/Distributor		Since Inception - Direct		Date of Inception of the Scheme
	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	Returns In INR*	CAGR (%)	
Baroda BNP Paribas Retirement Fund											
Regular Plan	9980.20	-0.20	N.A.	N.A.	N.A.	N.A.	10334.30	1.80	-	-	28-May-24
Direct Plan	10123.82	1.23	N.A.	N.A.	N.A.	N.A.	-	-	10661.40	3.55	28-May-24
CRISIL Hybrid 35+65 - Aggressive Index	9938.70	-0.61	N.A.	N.A.	N.A.	N.A.	10297.16	1.61	10297.16	1.61	
Additional Benchmark Nifty 50 TRI	9601.00	-3.97	N.A.	N.A.	N.A.	N.A.	9963.12	-0.20	9963.12	-0.20	

Based on the para 17.5 of SEBI Master Circular for Mutual Fund dated March 20, 2026, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTAs (QRTA's), Kfin Technologies Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral - A digital platform for Mutual Fund investors.

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

With a view to comply with all provisions of the aforesaid circular, AMC/the Fund designates MFCentral as its Official Points of Acceptance of Transactions (OPAT) w.e.f. September 23, 2021.
Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service centres or collection centres of Kfintech or CAMS.

Further, all financial & non-financial transactions can also be submitted through MF Utilities India Private Limited (MFUI) either electronically or physically through the authorized Points of Service ('POS') of MFUI. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com and may be updated from time to time.

Investors / unitholders are advised to refer to the website i.e. www.barodabnpparibasmf.in for list of OPATs and the changes thereto. It may be noted that the list is subject to local authority's orders with respect to conducting operations in the official premises. For the convenience the investors/unitholders, AMC continues to accept transactions through the online mode and all the investors are encouraged to adopt online means for transacting. Further, the facility for execution of mutual fund transactions by submitting the same to the designated email address i.e. mumbai@barodabnpparibasmf.in continues to be remain available to the investors in terms of notice-cum-addendum no. 15/2010 dated March 30, 2020 till further notice.

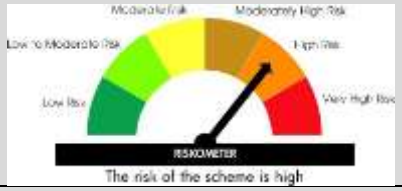
Baroda BNP PARIBAS MUTUAL FUND

Annexure 3 – Risk-o-meters and Benchmark Riskometer:

Scheme Name	31/03/2026	Benchmark (Tier 1)	31/03/2026
Baroda BNP Paribas Arbitrage Fund	Low	Nifty 50 Arbitrage Index	Low
Baroda BNP Paribas Large cap Fund	Very High	Nifty 100 TRI	Very High
Baroda BNP Paribas Large & Mid Cap Fund	Very High	BSE 250 Large Midcap TRI	Very High
Baroda BNP Paribas Mid Cap Fund	Very High	Nifty Midcap 150 TRI	Very High
Baroda Bnp Paribas Aggressive Hybrid Fund	Very High	CRISIL Hybrid 35+65-Aggressive Index	High
Baroda Bnp Paribas Balanced Advantage Fund	Very High	NIFTY 50 Hybrid Composite debt 50:50 Index	High
Baroda Bnp Paribas Multi Cap Fund	Very High	Nifty 500 Multicap 50:25:25 TRI	Very High
Baroda Bnp Paribas Focused Fund	Very High	Nifty 500 Total Return Index (TRI)	Very High
Baroda BNP Paribas ELSS Tax Saver Fund	Very High	Nifty 500 Total Return Index (TRI)	Very High
Baroda Bnp Paribas Business Cycle Fund	Very High	BSE 500 TRI	Very High
Baroda BNP Paribas Banking & Financial Services Fund	Very High	Nifty Financial Services TRI	Very High
Baroda Bnp Paribas India Consumption Fund	Very High	Nifty India Consumption Total Return Index (TRI)	Very High
Baroda Bnp Paribas Equity Savings Fund	Moderately High	Nifty Equity Savings TRI	Moderate
Baroda BNP Paribas Aqua Fund of Fund	Very High	MSCI World Index (TRI)	Very High
Baroda Bnp Paribas Conservative Hybrid Fund	Moderately High	CRISIL Hybrid 85+15 – Conservative Index	Moderately High
Baroda Bnp Paribas Overnight Fund	Low	CRISIL Liquid Overnight Index	Low
Baroda Bnp Paribas Short Duration Fund	Low to Moderate	CRISIL Short Duration Debt A-II Index	Low to Moderate
Baroda Bnp Paribas Money Market Fund	Low to Moderate	CRISIL Money Market A-I Index	Low to Moderate
Baroda Bnp Paribas Ultra Short Duration Fund	Low to Moderate	CRISIL Ultra Short Duration Debt A-I Index	Low to Moderate
Baroda Bnp Paribas Low Duration Fund	Low to Moderate	CRISIL Low Duration Debt A-I Index	Low to Moderate
Baroda Bnp Paribas Liquid Fund	Low to Moderate	CRISIL Liquid Debt A-I Index	Low to Moderate
Baroda Bnp Paribas Gilt Fund	Moderate	CRISIL Dynamic Gilt Index	Moderate
Baroda Bnp Paribas Credit Risk Fund	Moderately High	CRISIL Credit Risk Debt B-II Index	Moderately High
Baroda Bnp Paribas Dynamic Bond Fund	Moderate	CRISIL Dynamic Bond A-III Index	Moderate
Baroda Bnp Paribas Corporate Bond Fund	Moderate	CRISIL Corporate Debt A-II Index	Low to Moderate

Baroda BNP Paribas Flexi Cap Fund	Very High	Nifty 500 Total Return Index (TRI)	Very High
Baroda BNP Paribas Nifty SDL December 2026 Index Fund	Low to Moderate	Nifty SDL December 2026	Low To Moderate
Baroda BNP Paribas Multi Asset Fund	Very High	65% of Nifty 500 TRI + 20% of NIFTY Composite Debt Index + 15% of INR Price of Gold	High
Baroda BNP Paribas Nifty SDL December 2028 Index Fund	Low to Moderate	Nifty SDL December 2028	Low To Moderate
Baroda BNP Paribas Value Fund	Very High	Nifty 500 TRI	Very High
Baroda BNP Paribas Small Cap Fund	Very High	Nifty Small Cap 250 TRI	Very High
Baroda BNP Paribas Gold ETF	High	Domestic Price of Gold	High
Baroda BNP Paribas Nifty 50 Index Fund	Very High	Nifty 50 TRI	Very High
Baroda BNP Paribas Innovation Fund	Very High	Nifty 500 TRI	Very High
Baroda BNP Paribas Retirement Fund	Very High	CRISIL Hybrid 35+65-Aggressive Index	High
Baroda BNP Paribas Nifty Bank ETF	Very High	Nifty Bank TRI	Very High
Baroda BNP Paribas Manufacturing Fund	Very High	Nifty India Manufacturing Index	Very High
Baroda BNP Paribas Dividend Yield Fund	Very High	Nifty 500 TRI	Very High
Baroda BNP Paribas Nifty200 Momentum 30 Index Fund	Very High	Nifty 200 Momentum 30 TRI	Very High
Baroda BNP Paribas NIFTY Midcap 150 Index Fund	Very High	Nifty Midcap 150 TRI	Very High
Baroda BNP Paribas Childrens Fund	Very High	Nifty 500 TRI	Very High
Baroda BNP Paribas Income Plus Arbitrage Active FOF	Moderate	Nifty Composite Debt Index 60% + Nifty Arbitrage Index 40% TRI	Low to Moderate
Baroda BNP Paribas Multi Asset Active FOF	Moderately High	60% of NIFTY Composite Debt Index + 20% of Nifty 500 TRI + 20% of INR Price of Gold	Moderatel y High
Baroda BNP Paribas Health and Wellness Fund	Very High	BSE Healthcare TRI	Very High
Baroda BNP Paribas Energy Opportunities Fund	Very High	Nifty Energy TRI	Very High
Baroda BNP Paribas Business Conglomerates Fund	Very High	Nifty Conglomerate 50 TRI	Very High
Baroda BNP Paribas Gold ETF FOF	High	Domestic Price of Gold	High

All Risk Levels Are Depicted in the Images Below:

Risk Level	Risk-o-meter
Low	The risk of the scheme is low
Low to Moderate risk	The risk of the scheme is low to moderate
Moderate risk	The risk of the scheme is moderate
Moderately High risk	The risk of the scheme is moderately high
High risk	 The risk of the scheme is high
Very High risk.	The risk of the scheme is very high

Based on the para 17.5 of SEBI Master Circular for Mutual Fund dated March 20, 2026, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTAs (QRTA's), Kfin Technologies Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral - A digital platform for Mutual Fund investors.

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

With a view to comply with all provisions of the aforesaid circular, AMC/the Fund designates MFCentral as its Official Points of Acceptance of Transactions (OPAT) w.e.f. September 23, 2021.
Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service centres or collection centres of Kfintech or CAMS.

Further, all financial & non-financial transactions can also be submitted through MF Utilities India Private Limited (MFUI) either electronically or physically through the authorized Points of Service ('POS') of MFUI. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com and may be updated from time to time.

Investors / unitholders are advised to refer to the website i.e. www.barodabnpparibasmf.in for list of OPATs and the changes thereto. It may be noted that the list is subject to local authority's orders with respect to conducting operations in the official premises. For the convenience the investors/unitholders, AMC continues to accept transactions through the online mode and all the investors are encouraged to adopt online means for transacting. Further, the facility for execution of mutual fund transactions by submitting the same to the designated email address i.e. mumbai@barodabnpparibasmf.in continues to be remain available to the investors in terms of notice-cum-addendum no. 15/2010 dated March 30, 2020 till further notice.

Baroda BNP PARIBAS MUTUAL FUND