SCHEME INFORMATION DOCUMENT

SECTION I

BARODA BNP PARIBAS ARBITRAGE FUND

(An open ended scheme investing in arbitrage opportunities)

Product Labelling

This product is suitable for investors who are seeking*:	Risk-o-meter for the Scheme^^	Benchmark Risk-o-meter^
• Wealth creation in long term. • Investment in a diversified portfolio of equity and equity related instruments, including use of equity derivatives strategies and arbitrage opportunities with exposure in debt and money market instruments	 **Investors understand that their principal will be at LOW RISK**	 Benchmark Risk-o-meter is at **LOW RISK** As per AMFI Tier I Benchmark i.e. Nifty 50 Arbitrage Index

*Investors should consult their financial advisers if in doubt about whether the product is suitable for them.
^^basis scheme portfolio as on October 31, 2025
^basis Index Constituents as on October 31, 2025

Continuous Offer for Units at NAV based prices

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

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date and circulars issued there under, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Baroda BNP Paribas Mutual Fund, Standard Risk Factors, Special Considerations, tax and legal issues and general information on www.barodabnpparibasmf.in

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest investor service centre or log on to our website.

The Scheme Information Document (Section I and II) should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated November 28, 2025.

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PART I: HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No	Title	Description
I.	**Name of the Scheme**	Baroda BNP Paribas Arbitrage Fund (BNPPAF)
II.	**'Category' of the Scheme**	Arbitrage Fund
III.	**Scheme Type**	An open ended scheme investing in arbitrage opportunities
IV.	**Scheme Code**	BBNP/O/H/ARB/16/08/0015
V.	**Investment objective**	The primary investment objective of the scheme is to generate income and capital appreciation by investing in a combination of diversified portfolio of equity and equity related instruments, including use of equity derivatives strategies and arbitrage opportunities with exposure in debt and fixed income instruments. However, there can be no assurance that the investment objective of the Scheme will be achieved. The Scheme does not guarantee/indicate any returns.
VI.	**Liquidity/listing details**	The units may be purchased / switched in or redeemed / switched out on every business day at NAV based prices, subject to provisions of exit load, if any. As per the SEBI Regulations, the Mutual Fund shall despatch redemption proceeds within 3 working days of receiving a valid redemption / repurchase request.
VII.	**Benchmark (Total Return Index)**	**Name of benchmark as per AMFI Tier I benchmark:** Nifty 50 Arbitrage Index. **Justification for use of benchmark:** The aforesaid Benchmark is the Tier 1 benchmark Index basis the category of the scheme and in line with the list of benchmark as notified by AMFI.
VIII.	**NAV Disclosure**	The AMC/Mutual Fund shall declare the Net Asset Value of the scheme on every business day on AMFI's website (www.amfiindia.com) by 11.00 p.m. and also on its website (www.barodabnpparibasmf.in). Please refer Transparency/NAV Disclosure under "Section II (III) (B) of the SID" for further details.
IX.	**Applicable Timelines**	Timeline for • **Dispatch of redemption proceeds** The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. For details refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024". • **Dispatch of IDCW** The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date or as per timelines prescribed by SEBI/AMFI from time to time
X.	**Plans & Options**	The Scheme offers following two plans: (a) Baroda BNP Paribas Arbitrage Fund - Regular Plan (b) Baroda BNP Paribas Arbitrage Fund - Direct Plan Each plan has the following options: • Growth Option • Monthly Income Distribution cum Capital Withdrawal (IDCW) Option* • Quarterly Income Distribution cum Capital Withdrawal (IDCW) Option* • Adhoc Income Distribution cum Capital Withdrawal (IDCW) Option* The above IDCW options shall have payout and dividend reinvestment facilities. There shall be a single portfolio under the scheme. ***Amounts under IDCW option can be distributed out of investors capital (equalization reserve), which is part of sale price that represents realized gains.**

		However, investors are requested to note that amount of distribution under IDCW option is not guaranteed and subject to availability of distributable surplus. **Default Option/Facility:** In case no option is indicated in the application form, then Growth option shall be considered as default option. Further, under IDCW option, Monthly IDCW reinvestment facility shall be the default option/facility. Investors may also opt to simultaneously invest in any / all option(s) of the Scheme subject to minimum subscription requirements under such option(s)/ Scheme. For detailed disclosure on default plans and options, kindly refer SAI.
XI.	**Load Structure**	Exit Load: • If units of the Scheme are redeemed or switched out within 15 days from the date of allotment – 0.25% of the applicable NAV. • If units of the Scheme are redeemed or switched out after 15 days from the date of allotment - Nil The AMC reserves the right to modify the load structure on a prospective basis. There shall be no exit load levied in case of switch investments: i)between the plans (i.e. Regular and Direct Plans) and/or ii)between the options (i.e. IDCW and Growth options), within the Scheme/Plan No load will be charged on units issued upon re-investment of amount of distribution under same IDCW option and bonus units. **For any change in load structure, the AMC will issue an addendum and display it on the website/ISCs.**
XII.	**Minimum Application Amount / switch in**	Lumpsum investment: Rs. 5,000 and in multiples of Rs. 1 thereafter. Systematic Investment Plan: (i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter. "Note – **The aforesaid requirement of minimum application shall not be applicable on the mandatory investments made by the Designated Employees of the AMC in** accordance with clause 6.10 of SEBI Master Circular on Mutual Funds"
XIII.	**Minimum Additional Purchase Amount**	Rs. 1000 and in multiples of Rs. 1 thereafter. The AMC reserves the right to change the minimum additional application amount from time to time. "Note – **The aforesaid requirement of minimum additional application shall not be applicable on the mandatory investments made by the Designated Employees of** the AMC in accordance with clause 6.10 of SEBI Master Circular on Mutual Funds"
XIV.	**Minimum Redemption/Switch Out amount**	Rs. 1000 and in multiples of Rs. 1 thereafter. There will be no minimum redemption criterion for Unit based redemption
XV.	**New Fund Offer Period**	This section does not apply to the Scheme, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption.
XVI.	**New Fund Offer Price**	This section does not apply to the Scheme, as the ongoing offer of the Scheme has commenced after the NFO, and the Units are available for continuous subscription and redemption.
XVII.	**Segregated Portfolio/ Side pocketing Disclosure**	The Scheme doesn't have any segregated portfolio. Provision for Segregated Portfolio/ Side Pocketing is applicable pursuant to para 4.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. For more details on Segregated Portfolio/ side Pocketing, kindly refer SAI

XVIII.	**Swing Pricing Disclosure**	Not applicable to the Scheme
XIX.	**Stock lending/ Short selling**	The Scheme may engage in stock lending in accordance with the framework relating to securities lending and borrowing specified by SEBI. The Scheme will not engage in short selling. For details, please refer SAI
XX.	**How to apply and other details**	The application form for the Sale of Units of the Scheme will be available and accepted from either the Investor Service Centres (ISCs)/ Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of AMC. The applications for purchase/ redemption/ switches can be submitted at any of the official points of acceptance of transactions of AMC & KFin. The list of official points of acceptance of transactions of both AMC & KFin is provided on the back page of this SID and also available on website of the AMC, www.barodabnpparibasmf.in or Investors may call on 1800-2670-189 (toll-free) to know the same. Please refer under "Section II of the SID" for further details.
XXI.	**Investor Services**	• Contact details for general service requests **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 • Contact details for Complaint resolution All investor grievance / complaints and related correspondence may be addressed to: **Mr. Vivek Kudal, Investor Relations Officer** Baroda BNP Paribas Asset Management India Private Limited 201(A) 2nd Floor, A wing, Crescenzo, C-38 & 39, G Block, Bandra-Kurla Complex, Mumbai, Maharashtra, India - 400 051 Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM) Email id: service@barodabnpparibasmf.in For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stock broker or the investor grievance cell of the respective stock exchange. Investors also have the option to approach SEBI, by logging a complaint on SEBI's complaints redressal system (SCORES 2.0)(https://scores.sebi.gov.in/)
XXII.	**Specific attribute of the scheme (such as lock-in, duration in case of target maturity scheme/close ended schemes) (as applicable)**	• Not Applicable, as these attributes do not apply to the Scheme.
XXIII.	**Special product/facility**	• **Systematic Investment Plan:** i. Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter.

	available on ongoing basis	ii. Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter. There is no upper limit on the amount for application. • **Systematic Withdrawal Plan/SWP** Rs. 1,000/- and in multiples of Re. 1/- thereafter per installment, where an investor opts for a weekly/ monthly SWP Rs. 1,500/- and in multiples of Re. 1/- thereafter per installment, where an investor opts for a quarterly SWP • **Systematic Transfer Plan/STP** Rs. 1,000/- and in multiples of Re. 1/- thereafter per installment, where an investor opts for a Daily/ weekly/ fortnightly/ monthly STP. Rs. 1,500/- and in multiples of Re. 1/- thereafter per installment, where an investor opts for a quarterly STP. STP will be terminated if the amount to be transferred is less than the minimum application amount of the transferee scheme. • **SIP Pause Facility** With the SIP Pause facility, the investor shall have an option to temporarily pause the SIP installments for a specified period of time. Upon expiry of the specified period, the SIP installments 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. Investors are further to requested to note that the forms for SIP Pause facility can be submitted to the designated email ID (mumbai@barodabnpparibasmf.in) and transact@barodabnpparibasmf.in as per the facility made available via addendum no. 15/2020 dated March 30, 2020. 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). Investors cannot cancel the SIP Pause once registered. 3. Investors can avail this facility only once in the tenure of the particular SIP. • **Top-Up SIP facility:** Frequency for Top-Up SIP (i) For Monthly SIP: a) Half Yearly Top-Up SIP: Under this option, the amount of investment through SIP instalment shall be increased by amount chosen / designated by Investor post every 6th (sixth) SIP instalment. b) Yearly Top-Up SIP: Under this option, the amount of investment through SIP instalment shall be increased by amount chosen / designated by Investor post every 12th (twelfth) SIP instalment. (ii) For Quarterly SIP: a. Yearly Top-Up SIP: Under this option, the amount of investment through SIP instalment shall be increased by amount chosen / designated by Investor post every 4th (fourth) SIP instalment. In case the investor who has registered under Quarterly SIP opts for Half Yearly Top-Up SIP, the same shall be registered and processed as Yearly Top-Up SIP.

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

iv) 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.

Choti SIP:
Choti SIP facility shall be available to new investors i.e. those who have never invested in Mutual Funds before. The amount of SIP will be Rs 250/- only through NACH, eNACH, UPI Auto pay or direct debit only.

Systematic Investment Plan:
SIP facility shall be available to all investors. To know in detail please read Statement of Additional Information.

- **IDCW SWEEP FACILITY**

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. For more details, kindly refer SAI.

- **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.

There shall be no exit load levied in case of switch investments:
i)between the plans (i.e. Regular and Direct Plans) and/or
ii)between the options (i.e. IDCW and Growth options),
within the Scheme/Plan

Unitholders also have the option of switching into the Scheme from any other schemes or switching between various options of the Scheme.

- **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/Pay order 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 16.2 of SEBI Master no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, 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 in the "Growth "option and "Payout of Income Distribution cum Capital withdrawal Option (IDCW)" option of the Scheme through Mutual Fund Service System ("MFSS") platform of National Stock Exchange of India Limited ("NSE"), "BSEStAR MF" platform of Bombay Stock Exchange of India Limited ("BSE") or any such other exchange providing Mutual Fund subscription facility, as and when units are available for transactions on such exchanges. For units held in demat mode, investor can also do switch through those exchange platforms which provides the switch facility to the client. • **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 AMC/Registrar at the below mentioned dedicated Email Id and Fax numbers. Dedicated Email ID: transact@barodabnpparibasmf.in Dedicated Fax Number: 022 69209608 / 022 69202308 / 022 41739608 To know in detail about "Acceptance of financial transactions through emails in respect of non-individual investors kindly refer SAI" • **APPOINTMENT OF MF UTILITIES INDIA PRIVATE LIMITED** MFU platform is 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. • **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). • MYTRIGGER 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. For more details, kindly refer SAI
XXIV.	Weblink	Total expense ratio for last 6 months and Daily TER of the schemes are available at https://www.barodabnpparibasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes. Scheme Factsheet is available at https://www.barodabnpparibasmf.in/downloads/monthly-factsheet

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

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

It is confirmed that:

(i) The Scheme Information Document Submitted to SEBI is in accordance with SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.

(ii) All legal requirements connected with the launching of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.

(iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well-informed decision regarding investment in the scheme.

(iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.

(v) The contents of the Scheme Information Document including figures, data, yields, etc. have been checked and are factually corrected.

(vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/that there are no deviations from the regulations.

(vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

(viii) The Trustees have ensured that Baroda BNP Paribas Arbitrage Fund approved by them is new product offered by Baroda BNP Paribas Mutual Fund and is not a minor modification of any existing scheme.

Signed: Sd/-
Name: Ms. Nisha Sanjeev
Designation: Head – Compliance, Legal & Secretarial

Place: Mumbai
Date: November 28, 2025

PART II: INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

The asset allocation of the Scheme under normal circumstances would be:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equities, equity related instruments^	65	100
Debt Securities** and Money market instruments and/or units of debt Schemes including liquid, overnight and money market funds.	0	35
Units issued by REITs & InvITs	0	10

Under defensive circumstances, the asset allocation would be as follows:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equities, equity related instruments^	0	65
Debt Securities** and Money market instruments and/or units of debt Schemes including liquid, overnight and money market funds.	25	100
Units issued by REITs & InvITs	0	10

Note: Defensive circumstances are when the arbitrage opportunities in the market are negligible, or returns are lower than alternative investment opportunities as per the allocation pattern. The allocation under defensive circumstances will be made keeping in view the interest of the Unit holders. Such position will be closely monitored by the Fund Managers and necessary rebalancing will be done at suitable opportunity but not later than 30 days.

^including investments in foreign equity and equity related securities, ADR / GDR upto 25% of the equity portfolio.
*The exposure to derivative shown in the above asset allocation table is the exposure taken against the underlying equity investments and should not be considered for calculating the total asset allocation. The idea is not to take additional asset allocation with the use of derivatives. Exposure in derivatives would be for hedging purpose only and would be in adherence with para 12.25.4 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024.

#The notional value exposure in derivatives securities would be reckoned for the purposes of the specified limits, the margin money deployed on these positions would be included in the Money Market category.
**Debt instruments may include securitised debt upto 20% of the debt portfolio of the scheme. The Scheme may take exposure in debt derivatives only for hedging and portfolio balancing upto 50% of the debt assets.

The cumulative gross exposure through equity, debt, derivative positions, Real Estate Investment Trusts (REITs), Infrastructure Investment Trusts (InvITs), other permitted securities /assets and such other securities/assets as may be permitted by SEBI from time to time (subject to prior approval from SEBI, if any) will not exceed 100% of the net assets of the Scheme.

Repos/reverse repos as may be permitted by RBI other than repo in corporate debt securities.

Tri-party repo on CCIL platform with Government Securities as collateral or repo or in an alternative investment as may be provided by RBI, subject to prior approval from SEBI, if any.

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

Sl. no	Type of Instrument	Percentage of exposure	Circular references*
1.	Derivatives	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 considered for the calculation of cumulative gross exposure.	Para 12.25.7 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024
2.	Foreign equity and equity related securities (including ADR / GDR)	The Scheme may invest in foreign equity and equity related securities (including ADR / GDR) upto 25% of the net However, the Scheme will not invest in foreign debt securities including foreign securitized debt.	Para 12.19 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024
3.	Debt instruments having Structured Obligations / Credit Enhancements	The Scheme will not invest in stated security	-
4.	Credit Default Swaps (CDS) for Corporate Bonds	The Scheme will not invest in stated security	-
5.	Short term deposits of scheduled commercial banks	Pending deployment of funds of the Scheme in securities in terms of investment objective of the Scheme, the Mutual Fund may invest the funds of the Scheme in short term deposits of scheduled commercial banks subject to restrictions laid down under the SEBI Regulations from time to time.	Para 12.16 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024
6.	Securities lending	The Scheme may undertake Securities Lending transactions, in accordance with the framework relating to securities lending and borrowing specified by SEBI, within following limits: i. Not more than 20% of the net assets can be deployed in Stock Lending ii. Not more than 5% of the net assets can be deployed in Stock Lending to any single intermediary.	Para 12.11 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024

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

Portfolio Rebalancing:

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

The scheme shall rebalance the portfolio in case of any deviation to the asset allocation as per SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. Such rebalancing shall be done within 30 days from the date of occurrence of deviation. However, at all times the AMC shall ensure that the portfolio would adhere to the overall investment objective of the scheme.

Portfolio Rebalancing in case of passive deviation from asset allocation:

In accordance with para 2.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, as amended from time to time, the scheme shall rebalance the portfolio in case of any deviation to the asset

allocation mentioned in the Scheme Information Document (SID) due to passive breaches. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), the portfolio shall be rebalanced within a period of thirty (30) business days.

In case the portfolio of scheme is not rebalanced within the above mandated timelines, justification in writing, including details of efforts taken to rebalance the portfolio shall be placed before Investment Committee. The Investment Committee, if so desires, can extend the timelines up to sixty (60) business days from the date of completion of mandated rebalancing period.

In case the portfolio of scheme is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall:
i. not be permitted to launch any new scheme till the time the portfolio is rebalanced.
ii. not to levy exit load, if any, on the investors exiting such scheme(s).

B. WHERE WILL THE SCHEME INVEST?

Subject to SEBI Regulations and other prevailing laws as applicable, the net assets of the Scheme can be invested in any (but not exclusively) of the following securities:

1. Equities & equity related instruments including convertible bonds and debentures, rights and warrants, options, futures and other equity related derivatives of companies.
2. Debt & money market instruments including bonds, debentures, treasury bills, commercial paper of public sector undertakings and private sector corporate entities, reverse repurchase obligation in government securities and treasury bills (the scheme presently doesn't intend to invest in reverse repurchase agreement in corporate debt securities), certificate of deposit of scheduled commercial banks and development financial institutions, bills of exchange / promissory notes of corporate entities, government securities etc. as may be permitted by SEBI / RBI.
3. Debt Securities of the Government of India, state and local governments, government agencies, statutory bodies, public sector undertakings, scheduled commercial banks, non-banking finance companies, development financial institutions, corporate entities & trusts.
4. Securitised debt including Pass Through, Pay Through, Asset Backed Securities, Mortgaged Backed Securities or other Participatory Certificates representing interest in a pool of assets.
5. Debt derivative instruments like Interest Rate Swaps, Forward Rate Agreements and such other derivative instruments permitted by SEBI/RBI. However, the Scheme will not participate in Credit Default Swaps (CDS) for Corporate Bonds.
6. Units of REITS and InVITs.
7. Any other like instruments including units of mutual funds as may be permitted by RBI / SEBI / such other regulatory authority from time to time, subject to SEBI approval, if any.

In terms of applicable provisions of SEBI Master circular, pending deployment of funds of the Scheme in securities in terms of the investment objective of the scheme, the Mutual Fund can invest the funds of the scheme in short term deposits of scheduled commercial banks, subject to restrictions laid down under the SEBI Regulations from time to time.

The securities mentioned above and such other securities that the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated and of any maturity. The securities may be acquired through initial public offerings (IPOs), follow on offers, secondary market operations and private placement, rights offers or negotiated deals.

For detailed definition/description of instruments and applicable regulations/guidelines for instruments please refer Section II.

Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time.

C. WHAT ARE THE INVESTMENT STRATEGIES?

This is an actively managed Scheme. The portfolio will be managed using the arbitrage strategy by taking advantage from the price differentials that in the spot / cash and derivatives segments of the market. The Scheme

would also invest the fixed income allocation in debt and money market instruments to generate income for the portfolio.

Some of the Arbitrage Strategies that would be employed by the Portfolio Manager are described in the following section. 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 index 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 is typically more than the level of the underlying 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.

Risk associated with this strategy:

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

Cash/Futures 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. 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.

Risk Associated with this Strategy

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

Covered Call Strategy: The fund manager shall use the covered call strategy by writing call options against an equivalent long position in the underlying security thereby locking in the returns instead of keeping the position open. This strategy allows fund managers to earn premium income in addition to returns locked in from the long underlying.

Risk associated with this strategy:
Risks for writing Covered Call Options for Equity Shares A call option gives the holder (buyer) the right but not the obligation to buy an asset by a certain date for a certain price. Covered calls are an options strategy where a person holds a long position in an asset and writes (sells) call options on that same asset to generate an income stream. The Scheme may write call options under covered call strategy, as permitted by the regulations. Risks associated thereto are mentioned below:

a) Writing call options are highly specialized activities and entail higher than ordinary investment risks. In such investment strategy, the profits from call option writing is capped at the option premium, however the downside depends upon the increase in value of the underlying equity shares. This downside risk is reduced by writing covered call options.
b) The Scheme may write covered call option only in case it has adequate number of underlying equity shares as per regulatory requirement. This would lead to setting aside a portion of investment in underlying equity shares. If covered call options are sold to the maximum extent allowed by regulatory authority, the scheme may not be able to sell the underlying equity shares immediately if the view changes to sell and exit the stock. The covered call options need to be unwound before the stock positions can be liquidated. This may lead to a loss of opportunity or can cause exit issues if the strike price at which the call option contracts have been written become illiquid. Hence, the scheme may not be able to sell the underlying equity shares, which can lead to temporary illiquidity of the underlying equity shares and result in loss of opportunity.
c) The writing of covered call option would lead to loss of opportunity due to appreciation in value of the underlying equity shares. Hence, when the appreciation in equity share price is more than the option premium received the scheme would be at a loss.
d) The total gross exposure related to option premium paid and received must not exceed the regulatory limits of the net assets of the scheme. This may restrict the ability of Scheme to buy any options.

Hedging and alpha strategy: The fund will use exchange-traded derivatives to hedge the equity portfolio. The hedging could be either partial or complete depending upon the fund managers' perception of the markets. The fund manager shall either use index futures and options or stock futures and options to hedge the stocks in the portfolio. The fund will seek to generate alpha by superior stock selection and removing market risks by buying / selling appropriate derivative instruments. For example, one can seek to generate positive alpha by buying an IT stock and selling Nifty IT Index future or a bank stock and selling Bank Index futures or buying a stock and selling the Nifty Index.

Risk Associated with this Strategy:
• The stock selection under this strategy may under-perform the market and generate a negative alpha.
• The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
• Execution Risk: The prices which are seen on the screen need not be the same at which execution will take place.

Calendar Spread:
Under this strategy, the Scheme attempts to benefit from the spread (the difference between buying and selling price) created between two derivative contracts (eg. Futures or Options) of the same underlying instrument but with different expiry.

Risk Associated with this Strategy:
• The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.
• Execution Risk: The prices which are seen on the screen need not be the same at which execution will take place.

ADR / GDR - underlying shares: Depository receipts can be converted into underlying domestic shares and local shares can be reconverted into depository receipts. The depository receipts could either be Global Depository Receipts (GDRs) or American Depository Receipts (ADRs). GDRs are typically listed on the London or the Luxembourg Stock Exchange, while ADRs are listed on the US exchanges like the New York Stock Exchange (NYSE) or the Nasdaq. Since every GDR / ADR has a given number of underlying shares, the number of shares qualifying for reconversion into GDRs / ADRs is limited to the number of shares, which were converted into local shares. Say for instance that the ADR / GDR price is at a discount to the price of the underlying share. Converting the ADR / GDRs into the underlying shares can now result in a gain. If the ADR / GDR price is at a premium to the price of the underlying shares, then it makes sense to re-convert the underlying shares into depository receipts. All this is

subject to headroom or the availability of shares for re-conversion. For example, a particular company has issued 1 million ADRs with one underlying share per ADR. Two hundred thousand ADRs have been reconverted into local shares. Therefore, two hundred thousand local shares can be converted to ADRs. Here the intention is to capture the spread due to mispricing in ADR/GDR and the equivalent local shares, through simultaneous long or short positions.

Risk Associated with this Strategy:

• The risk of mispricing or improper valuation and the inability of derivatives to correlate perfectly with underlying assets, rates and indices.

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

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. An open offer can be voluntary or involuntary. An open offer is an indication that parties are interested in increasing their stake in the company. This can be positive for the company over the long run and gives the investor a signal for good times ahead.
- Merger / De-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.
- Rights Issues: A carefully analyzed rights issue can unlock value for shareholders.

The abovementioned strategies may not include an offsetting derivative transaction. The hedging in these strategies could be either partial or complete depending upon the fund manager's view.

There could be many other events that may result in share price appreciation. Such situations may include; turnarounds, companies undergoing restructuring, asset plays, and companies affected by regulatory changes and primary market listings. The scheme will carefully analyze any such instance and participate in the same as such; corporate action often unlocks a lot of value for the investors.

Trading In Derivatives

The Scheme intend to use derivatives for the purposes, which may be permitted by SEBI from time to time, which will include hedging & portfolio balancing as permitted under the Regulations. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations. Usage of derivatives may expose the Scheme to certain risks inherent to such derivatives. Hedging does not mean maximisation of returns but only reduction of systematic or market risk inherent in the investment. As per clause 7.6 of SEBI Master circular for Mutual Funds dated June 27, 2024, SEBI has specified the guidelines pertaining to trading by Mutual Fund in Exchange Traded Derivatives.

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. For detailed derivative strategies, please refer to SAI.

Risk control measures

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

Portfolio turnover

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

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The Benchmark for the Scheme is **Nifty 50 Arbitrage Index**. In equity market arbitrage is a popular strategy used by market participants that involves buying equities and selling equivalent equity futures.
The NIFTY 50 Arbitrage Index aims to measure the performance of such arbitrage strategies. The index measures performance of portfolio involving investment in equity and equivalent short position equity futures, short-term debt market investments and cash
Pursuant to Para 1.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, uniform structure for benchmarking of schemes has been prescribed by SEBI. These uniform benchmarking of schemes indices are termed as first tier benchmark which reflects the category of the scheme.
The aforesaid Benchmark is accordingly the 1st Tier benchmark Index basis the category of the scheme and is in line with the benchmark as notified by AMFI.

E. WHO MANAGES THE SCHEME?

Mr. Neeraj Saxena (Equity Portfolio) and Mr. Vikram Pamnani (Fixed Income Portfolio) would be the designated fund managers for the Scheme.

Name of Fund Manager	Age & Qualifications	Previous Experience	Managing Scheme Since	Other Funds Managed
Mr. Neeraj Saxena	47 years PGDBA Finance from Welingkars Institute, M.Sc. (Organic Chemistry)	Mr. Neeraj Saxena, is currently employed with Baroda BNP Paribas Asset Management India Private Limited with rich experience of 20 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.	March 14, 2022	• Baroda BNP Paribas Equity Savings Fund^ • Baroda BNP Paribas Balanced Advantage Fund$$ • Baroda BNP Paribas Nifty 50 Index Fund • Baroda BNP Paribas NIFTY BANK ETF • Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund • Baroda BNP Paribas Nifty Midcap 150 Index Fund ^Jointly with Mr. Pratish Krishnan, Mr. Ankeet Pandya and Mr. Gurvinder Singh Wasan $$ jointly with Mr. Gurvinder Singh Wasan, Mr. Pratish Krishnan and Mr. Sanjay Chawla
Mr. Vikram Pamnani	38 Years	Mr. Pamnani brings over 15 years of experience in the Fixed	March 16, 2022	• Baroda BNP Paribas Ultra Short Duration Fund^

	PGDM (Finance)	Income domain and he joins us from Essel Finance Asset Management Company Limited where he has spent 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.		• Baroda BNP Paribas Overnight Fund^ • Baroda BNP Paribas Corporate Bond Fund^ • Baroda BNP Paribas Short Duration Fund^ • Baroda BNP Paribas Money Market fund^ • Baroda BNP Paribas Low Duration Fund^ • Baroda BNP Paribas Liquid Fund^ • Baroda BNP Paribas Credit Risk Fund^ • Baroda BNP Paribas Multi Asset Fund# • Baroda BNP Paribas Nifty SDL December 2026 Index Fund^ • Baroda BNP Paribas Nifty SDL December 2028 Index Fund^ • Baroda BNP Paribas Income plus Arbitrage Active Fund of Fund ^Jointly with Mr. Gurvinder Singh Wasan #Jointly with Mr. Jitendra Sriram and Mr. Pratish Krishnan

F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?

1. Baroda BNP Paribas Balanced Advantage Fund
2. Baroda BNP Paribas Aggressive Hybrid Fund
3. Baroda BNP Paribas Multi Asset Fund
4. Baroda BNP Paribas Equity Savings Fund
5. Baroda BNP Paribas Conservative Hybrid Fund

Please refer https://www.barodabnpparibasmf.in/assets/pdf/product-differentiation.pdf for detailed comparative Table.

G. HOW HAS THE SCHEME PERFORMED?

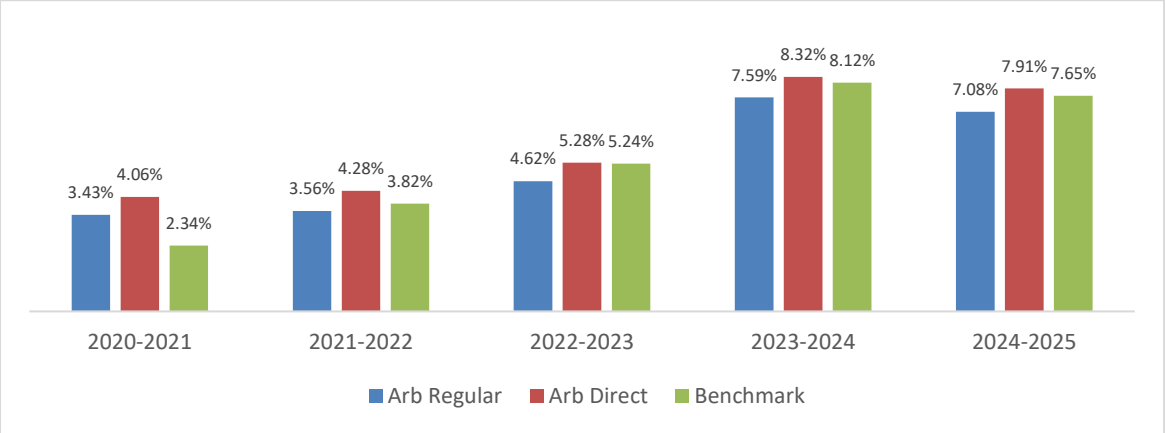
I. Compounded annualised returns (%) of Growth Option as at October 31, 2025:

Compounded Annualised Returns	Scheme Returns % Regular Plan	Scheme Returns % Direct Plan	Benchmark Returns %
Returns for the last 1 year	6.16	7.02	7.74
Returns for the last 3 years	6.92	7.70	7.57
Returns for the last 5 years	5.51	6.26	6.07

Returns since inception - Reg Plan	5.71	-	5.40
Returns since inception - Direct Plan	-	6.40	5.40

Inception Date: December 28, 2016; #Nifty 50 Arbitrage Index

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



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

H. ADDITIONAL SCHEME RELATED DISCLOSURES (as on October 31, 2025):

i. Scheme's portfolio holdings:

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

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

a) Monthly portfolio of the scheme is available at https://www.barodabnpparibasmf.in/downloads/monthly-portfolio-scheme

b) Half yearly portfolio of the scheme is available at: https://www.barodabnpparibasmf.in/downloads/scheme-financials.

iii. Portfolio Turnover Ratio: 13.25 times

iv. Aggregate investment in the Scheme by:

Sl. No.	Category of Persons	Net Value		Market Value (in Rs.)
		Units	NAV per unit	
1	Scheme's Fund Manager	17,554.00	17.3067	303801.8291

For disclosure w.r.t investments by key personnel and AMC directors, including regulatory provisions in this regard, kindly refer SAI.

v. **Investments of AMC in the Scheme** –

The AMC, Trustee, Sponsor, or their associates may invest in the Scheme subject to the SEBI Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. The AMC shall not invest in any of the schemes unless full disclosure of its intention to invest has been made in the Scheme Information Document and that the AMC shall not be entitled to charge any fees on such investment. The AMC shall based on the risk value assigned to the Scheme, in terms of para 17.4 of SEBI Master dated June 27, 2024, invest minimum amount as a percentage of AUM as per provisions of para 6.9 and 6.10 of above SEBI Master circular as amended from time to time. The details of AMC's investment in the Scheme is provided under this link.
Please visit website, https://www.barodabnpparibasmf.in/disclosure-of-sum-invested-by-designated-employees

Part III- OTHER DETAILS

A. COMPUTATION OF NAV

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

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

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

Illustration on Computation of NAV:

Heads	Particulars	Rs.
AUM	Opening AUM	0
NAV	Opening NAV Per Unit	10.0000
Unit capital	Opening Units	0.000
	Closing Units	1000.000
Subscription / redemption Units	Shares Subscribed	1,000.00
	Shares Redeemed	0.00
Subscription / redemption Amounts	Subscription Money	10,000.00
	Redemption Money	0.00
Net New cash	Net Inflow/Outflow Amount (A)	10,000.00
Income	Load	0.00
	Interest/AoD	15.00
	Dividend Income	5.00
	R - Gain / Loss	0.00
	U - Gain /Loss	10.00
	Other Income	0.00
	Total Income (B)	30.00
Expenses	Management Fee	0.05
	GST	0.01
	Selling & Distribution	0.47
	Others Fee	0.03
	Investor Education	0.01

	Additional TER (Net of Clawback)	0.08
	Total Exp (C)	0.65
Net revenue	Net income (D= B-C)	29.35
AUM	Closing AUM (A+D)	10029.35
NAV	Closing NAV per Unit	10.0294

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

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

Pursuant to Regulation 49 (3) 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.

For other details such as policies w.r.t computation of NAV, rounding off, investment in foreign securities, procedure in case of delay in disclosure of NAV etc. refer to SAI.

B. NEW FUND OFFER (NFO) EXPENSES

This section is not applicable, as the Scheme is an ongoing scheme.

C. ANNUAL SCHEME RECURRING EXPENSES

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

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

The AMC has estimated that upto 2.25% of the daily net assets of the scheme will be charged to the scheme as expenses as per the table below:

Particulars	% of daily Net Assets (Regular Plan)
Investment Management & Advisory Fee	Upto 2.25%
Trustee fee	
Audit fees	
Custodian Fees	
Registrar & Transfer Agent Fees	
Marketing & Selling Expenses including Agents Commission	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	

Particulars	% of daily Net Assets (Regular Plan)
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively@	
GST on expenses other than investment management and advisory fees	
GST on brokerage and transaction cost	
Other Expenses^	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)	Upto 2.25%
Additional expenses under regulation 52 (6A) (c)**	Upto 0.05%

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

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

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

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

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

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

(a) additional expenses under Regulation 52(6A) (c) at 0.05% of daily net assets of the scheme **;
** In accordance with para 10.1.7 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, AMC shall not charge any additional expense of upto 0.05% as per Regulation 52(6A) (c), if exit load is not being levied under the Scheme.
(b) The AMC may charge GST on investment management and advisory service fees ('AMC Fees') which shall be borne by the Scheme in addition to the total expense ratio mentioned in table above;
(c) @ Brokerage costs which are incurred for the purpose of execution of trade shall be charged to the Scheme, not exceeding 0.12% in case of cash market transactions and 0.05% in case of derivative transactions;

Any payment towards brokerage costs, over and above the said 12bps and 5bps for cash market and derivatives transactions respectively, shall be charged to the Scheme within the total recurring expenses limit specified under Regulation 52 of SEBI Mutual Fund Regulations, 1996. Any expenditure in excess of the said limit will be borne by the AMC/Trustees/Sponsors.

The total expenses charged to the scheme shall be the maximum limit of TER as prescribed under regulation 52.

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

For the actual current expenses being charged, the investor should refer to the website of the mutual fund at the following link <https://www.barodabnpparibasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes>. Any change proposed to the current expense ratio will be updated on the website and communicated to the investors via e-mail or SMS at least three working days prior to the effective date of the change (in accordance with para 10.1.8 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-

1/P/CIR/2024/90 dated June 27, 2024). Further, the disclosure of the expense ratio on a daily basis shall also be made on the website of AMFI viz. www.amfiindia.com.

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

An Illustration of impact of expense ratio on Scheme's returns:

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

Also, please take a look at below illustration which shows impact of different expense ratio

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

Note:

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

D. LOAD STRUCTURE

Exit Load is an amount which is paid by the investor to redeem the units from the scheme. Load amounts are variable and are subject to change from time to time. For the current applicable structure please refer to the website of the AMC (www.barodabnpparibasmf.in) or call on the number, 1800-2670-189 or may call your distributor.

TYPE OF LOAD	LOAD CHARGEABLE (% of NAV)
Exit Load	• If units of the Scheme are redeemed or switched out within 15 days from the date of allotment - 0.25% of the applicable NAV • If units of the Scheme are redeemed or switched out after 15 days from the date of allotment - Nil.

No load will be charged on units issued upon re-investment of amount of distribution under same IDCW option and bonus units.

There shall be no exit load levied in case of switch investments:
i)between the plans (i.e. Regular and Direct Plans) and/or
ii)between the options (i.e. IDCW and Growth options),
within the Scheme/Plan

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

SECTION II

I. INTRODUCTION

A. DEFINITION/INTERPRETATION

Investors may refer to https://www.barodabnpparibasmf.in/assets/pdf/Definitions.pdf for definitions/interpretations.

B. RISK FACTORS

Scheme Specific Risk Factors

Risks associated with investing in equity and equity related instruments:

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

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

Market Risk:

All mutual funds and securities investments are subject to market risk and there can be no assurance / guarantee that the scheme's objectives will be achieved. The securities that the scheme invests in would be exposed to price changes on a day-to-day basis. These price changes may occur due to instrument-specific factors as well as general macroeconomic conditions. Markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments. The scheme may be subject to price volatility due to factors such as interest sensitivity, market perception, and creditworthiness of issuer and market liquidity. Different parts of the market can react differently to these developments. The value of an individual security or particular type of security can be more volatile than the market as a whole and can perform differently from the value of the market as a whole.

Risks associated with investing in fixed income securities:

1. **Credit and Counterparty risk:** Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security or honor its contractual obligations).
   Counterparty risk refers to the counterparty's inability to honor its commitments (payment, delivery, repayment, etc.) and to risk of default. This risk relates to the quality of the counterparty to which the scheme has exposures. Losses can occur in particular for the settlement/delivery of financial instruments or the conclusion of financial derivatives contracts.
   The value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit and counterparty risk as well as any actual event of default. Changes in financial conditions of an issuer, changes in economic and political conditions in general, or changes in economic or and political conditions specific to an issuer, all of which are factors that may have an adverse impact on an issuer's credit quality and security value.
2. **Liquidity Risk:** The liquidity of the scheme's investment is inherently restricted by trading volumes in the securities in which the scheme invests.
   A lower level of liquidity affecting an individual security or an entire market at the same time, may have an adverse bearing on the value of the scheme's assets. More importantly, this may affect the Fund's ability to sell particular securities quickly enough to minimise impact cost, as and when necessary to meet requirements of liquidity or to sell securities in response to triggers such as a specific economic/corporate event.
   Trading volumes, settlement periods and transfer procedures may restrict the liquidity of a few or all of the investments and may affect the liquidity of the investments of the scheme.
   The scheme may be unable to implement purchase or sale decisions when the markets turn illiquid, missing some investment opportunities or limiting ability to face redemptions. The lack of liquidity could also lead to the risk that the sale price of a security could be substantially lower than the fair value of the security.
3. **Interest Rate Risk & Re-investment Risk:** The value of an investment may be affected by interest rate fluctuations. Interest rates may be influenced by several elements or events, such as monetary policy, the discount rate, inflation, etc. The value of debt and fixed income securities held by the Scheme generally will vary inversely with the changes in prevailing interest rates. In general, price of debt and fixed income securities go up when interest rates fall, and vice versa. Securities of any issuer that has higher duration could be more risky in terms of price movements relative to those with lower duration. Thus any impact of interest rate changes would be higher on securities with higher duration irrespective of the status of the issuer of the security. The investments made by the Scheme are subject to reinvestment risk. This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
4. **Sovereign risk:** The Central Government of India is the issuer of the local currency debt in India. The Government raises money to meet its capital and revenue expenditure by issuing debt or discounted securities. Since payment of interest and principal amount has a sovereign status implying least probability of a default, such securities are known as securities with sovereign credit. It also implies that the credit risk on such Government securities is even lower than that on non-government securities with "AAA" rating and hence yields on government securities are even lower than yields on non-government securities with "AAA" rating.

Concentration Risk:

The scheme may pursue only a limited degree of diversification. It may invest a greater proportion of assets in the securities of very few issuers (within the limits permitted by regulation) or be concentrated on a few market sectors. This could have implications on the performance of the scheme. The scheme may be more sensitive to economic, business, political or other changes and this may lead to sizeable fluctuation in the Net Asset Value of the scheme.

Risk associated with investments in derivatives:

The scheme 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 scheme to certain risks inherent to such derivatives.
Derivative products are specialized instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. The risks associated with the use of derivatives are different

from or possibly greater than the risks associated with investing directly in securities and other traditional investments.

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

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

Some of the risks inherent to derivatives investments include:

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

- **Risks associated with investing in securitised debt:**

The scheme may invest in domestic securitized debt such as asset backed securities (ABS) or mortgage backed securities (MBS). ABS means securitized debts wherein the underlying assets are receivables arising from personal loans, automobile loans, etc. MBS means securitized debts wherein the underlying assets are receivables arising from loans backed by mortgage of properties which can be residential or commercial in nature. ABS / MBS instruments reflect the undivided interest in the underlying of assets and do not represent the obligation of the issuer of ABS / MBS or the originator of the underlying receivables. The ABS / MBS holders have a limited recourse to the extent of credit enhancement provided. Securitized debt may suffer credit losses in the event of the delinquencies and credit losses in the underlying pool exceeding the credit enhancement provided. As compared to the normal corporate or sovereign debt, securitized debt is normally exposed to a higher level of reinvestment risk.

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

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

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

Risks associated with Securities Lending

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

Policy relating to originators

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

Risk associated with each kind of originator:

(a) Prepayment risk: MBS and ABS are subject to prepayment risk. When the underlying loans are paid off by the borrower prior to their respective due dates, this is known as a prepayment. It could be triggered on account of various factors particularly in periods of declining interest rates. The possibility of such prepayment may require the scheme to reinvest the proceeds of such investments in securities offering lower yields, thereby reducing the scheme's interest income.

(b) Interest rate risk: MBS carry interest rate risk. Home loan borrowers are provided the facility of refinancing their loans at the prevailing interest rates. A lowering of interest rates could induce a borrower to pay his loan off earlier than the scheduled tenure, whereas if the interest rates move upward, the borrower would tend to hold on to his loan for a longer period, thus increasing the maturity of the bond. The maturity of the bond could therefore shorten or lengthen, depending on the prevailing interest rates.

(c) Credit risk / default risk: MBS and ABS also carry credit or default risk. MBS and structures carry built –in credit enhancement in different forms. However, any delinquencies would result in reduction of the principal amount if the amount available in the credit enhancement facility is not enough to cover the shortfall. Historically, housing loans have had lower default rates than other forms of credit.

(d) Price risk / liquidity risk: MBS and ABS are subject to prepayment risk. Limited volumes of trading in securitized paper in secondary market could restrict or affect the ability of the scheme to re-sell them. Thus these trades may take place at a discount, depending on the prevailing interest rates.

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

Level of diversification with respect to the underlying assets and risk mitigation measures for less diversified investments:

Currently, the following parameters are used while evaluating investment decision relating to a pool securitization transaction. These parameters may be revised the from time to time.

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

Notes

a. In case of securitization involving single loans or a small pool of loans, the credit risk of the borrower is analyzed. The investment limits applicable to the underlying borrower are applied to the single loan sell-down.

b. Other investments will be decided on a case-to-case basis.

Minimum retention period of the debt by originator prior to securitization

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

Minimum retention percentage by originator of debts to be securitized

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

Mechanism to tackle conflict of interest when the mutual fund invests in securitised debt of an originator and the originator in turn invests makes investments in that particular scheme of the fund

The key risk in securitized debt relates to the underlying borrowers and not the originator. In a securitization transaction, the originator is the seller of the debt(s) and the scheme is the buyer. However, the originator is also usually responsible for servicing the loan (i.e. collecting the interest and principal payments). As the originators may also invest in the scheme, the fund manager shall ensure that the investment decision is based on parameters as set by the Investment Committee (IC) of the AMC and IC shall review the same at regular interval.

The resources and mechanism of individual risk assessment with the AMC for monitoring investments in securitised debt

The fund management team including the credit analyst has the experience to analyze securitized debt. In addition, credit research agencies provide analysis of individual instruments and pools. On an on-going basis (typically monthly) the servicer provides reports regarding the performance of the pool. These reports would form the base for ongoing evaluation where applicable. In addition, rating reports indicating rating changes would be monitored for changes in rating agency opinion of the credit risk.

- **Risk factors specific to investments in foreign securities:**

The Scheme may invest in Foreign Securities including overseas debt / equities / ADRs / GDRs with the approval of RBI/SEBI, subject to such guidelines as may be issued by RBI/SEBI. The net assets, distributions and income of the Scheme may be affected adversely by fluctuations in the value of certain foreign currencies relative to the Indian

Rupee to the extent of investments in these securities. Repatriation of such investment may also be affected by changes in the regulatory and political environments. Market risks can be greater with respect to political instability, lack of complete or reliable information, market irregularities or high taxation. The Scheme's NAV may also be affected by a fluctuation in the general and specific level of interest rates internationally, or the change in the credit profiles of the issuers. The liquidation of securities where investments will be made by the schemes shall be subject to the liquidity / settlement issues of the country of investment / settlement. Non-business days in country of investment / settlement may impact the liquidity of the scheme investments

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

- **Risks associated with investing in funds:**

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

- **Risks related to arbitrage strategy**

In case of a large redemption, the scheme may need to reverse the spot-futures transaction before the date of futures' settlement. This eventuality may lead to the basis risk. While reversing the spot-futures transaction on the Futures & Options settlement day on the Exchange, there could be a risk of volume-weighted-average-price of the market being different from the price at which the actual reversal is processed. This may result in basis 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.

- **Risks associated with investments in REITs AND InvITs:**
- **Price Risk / Market Risk:** REITs and InvITs Investments are volatile and subject to price fluctuations on a daily basis owing to factors impacting the underlying assets. The valuation of the REIT/InvIT units may fluctuate based on economic conditions, fluctuations in markets (eg. real estate) in which the REIT/InvIT operates and the resulting impact on the value of the portfolio of assets, regulatory changes, force majeure events etc. REITs & InvITs may have volatile cash flows. As an indirect shareholder of portfolio assets, unit holders rights are subordinated to the rights of creditors, debt holders and other parties specified under Indian law in the event of insolvency or liquidation of any of the portfolio assets.
- **Liquidity Risk:** As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk. Further, there is no assurance that an active secondary market will develop or be maintained. Hence there would be time when trading in the units could be infrequent. The subsequent valuation of illiquid units may reflect a discount from the market price of comparable securities for which a liquid market exists
- **Risk of lower than expected distributions:** The distributions by the REIT or InvIT will be based on the net cash flows available for distribution. The amount of cash available for distribution principally depends upon the amount of cash that the REIT/InvIT receives as dividends or the interest and principal payments from portfolio assets. The cash flows generated by portfolio assets from operations may fluctuate based on, among other things:
  - success and economic viability of tenants and off-takers
  - economic cycles and risks inherent in the business which may negatively impact valuations, returns and profitability of portfolio assets
  - force majeure events related such as earthquakes, floods etc. rendering the portfolio assets inoperable
  - debt service requirements and other liabilities of the portfolio assets
  - fluctuations in the working capital needs of the portfolio assets
  - ability of portfolio assets to borrow funds and access capital markets
  - changes in applicable laws and regulations, which may restrict the payment of dividends by portfolio assets

- amount and timing of capital expenditures on portfolio assets
- insurance policies may not provide adequate protection against various risks associated with operations of the REIT/InvIT such as fire, natural disasters, accidents.

- **Interest Rate Risk:** Generally, when interest rates rise, prices of units fall and when interest rates drop, such prices increase.
- **Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.
- **Credit Risk:** In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. REITs & InvITs are likely to have volatile cash flows as the repayment dates would not necessarily be pre scheduled.
- **Regulatory/Legal Risk:** REITs and InvITs being new asset classes, rights of unit holders such as right to information etc may differ from existing capital market asset classes under Indian Law.

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

- **Risks associated with segregated portfolio:**

1) Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer.
2) Security comprises of segregated portfolio may not realise any value.
3) Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV.
4) Trading in the units of segregated portfolio on the Exchange may be halted because of market conditions, including any halt in the operations of Depository Participants or for reasons that in view of the Exchange Authorities or SEBI, trading in the units is suspended and / or restricted. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange rules of 'circuit filter'. There can be no assurance that the requirements of Stock Exchange necessary to maintain the listing of units of scheme will continue to be met or will remain unchanged.

- **Other Risks:**

(a) **Risk associated with inflation:** Over time, yields of short-term investments may not keep pace with inflation, leading to a reduction in an investment's purchasing power.

(b) **Legal risk:** The scheme may be affected by the actions of government and regulatory bodies. Legislation could be imposed retrospectively or may be issued in the form of internal regulations which the public may not be aware of. Legislation (including legislation relating to tax) or regulation may be introduced which inhibits the scheme from pursuing their strategies or which renders an existing strategy less profitable than anticipated. Such actions may take any form, for example nationalization of any institution or restrictions on investment strategies in any given market sector or changing requirements and imposed without prior warning by any regulator.

(c) **Taxation risk:** The value of an investment may be affected by the application of tax laws, including withholding tax, or changes in government or economic or monetary policy from time to time. As such, no guarantee can be given that the financial objectives will actually be achieved. The tax information described in this Scheme Information Document (SID) is as available under the prevailing taxation laws. This could be changed at any moment by regulation. Further, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the scheme will endure indefinitely.

(d) **Valuation risk:** This risk relates to the fact that markets, in specific situations and due to lack of volumes of transactions, do not enable an accurate assessment of the fair value of invested assets. In such cases, valuation risk represents the possibility that, when a financial instrument matures or is sold in the market, the amount received is less than anticipated, incurring a loss to the portfolio and therefore impacting negatively the NAV of the scheme.

(e) **Operational Risk:** Operational risk addresses the risk of trading and back office or administration issues that may result in a loss to the Scheme. This could be the result of oversight, ineffective securities processing procedures, computer systems problems or human error. There could also be risk associated with grouping of orders. For instance, at the time of placing the trades, the fund manager shall group orders on behalf of all schemes managed by him, provided it is unlikely to be detrimental overall for any of the schemes whose

orders have been included. However, such grouping may have a detrimental effect to the scheme compared to the execution of an individual order for the scheme.

(f) **Risk factors associated with processing of transaction in case of investors investing in mutual fund units through Stock Exchange Mechanism:** The trading mechanism introduced by the stock exchange(s) is configured to accept and process transactions for mutual fund units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or BSE or any other recognized stock exchange(s), on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing / settlement, etc. upon which the Fund and the AMC have no control. Moreover, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s) upon which the Fund and the AMC have no control. Accordingly, there could be negative impacts to the investors such as delay or failure in allotment / redemption of Units. The Fund and the AMC are not responsible for the negative impacts.

C. RISK MITIGATION STRATEGIES

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

Risk Mitigation measures for investments in equity / equity related and debt instruments

- The Scheme aims to maintain a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector specific risks.
- The Scheme targets to maintain exposure across different market cap segments - i.e. large, mid-cap and small cap. This shall aid in managing volatility and also improve liquidity.
- The Scheme's will strive to mitigate risk through a judicious mix of Debt and Money Market Instruments and equity/ equity related instruments

The investments in debt and Money Market instruments would be undertaken after assessing the associated credit risk, interest rate risk and liquidity risk. The AMC shall undertake credit evaluation of each investment opportunity and invest in rated papers of companies having a sound background, strong fundamentals and quality of management and financial strength. In addition, the Scheme would endeavor to invest in instruments with a relatively higher liquidity, and will seek to manage the duration of the debt assets on proactive basis to manage interest rate risk and to optimize returns. The following table summarizes the risk mitigation/management strategy for the Debt assets of the Scheme.

Risk & description specific to Debt	Risk Mitigation/ management strategy
Interest Rate Risk	The duration of a portfolio is one of the means of measuring the interest rate risk of the portfolio. Hence portfolios with higher duration will have higher interest rate risk. The duration of the Scheme will be actively managed based on prevailing macroeconomics condition, political environment, liquidity position in system, inflationary expectorations and other economic considerations.
Credit Risk	The credit evaluation of the AMC entails evaluation of credit fundamentals of each investment opportunity. Some of the factors that are evaluated inter-alia may include outlook on the sector, parentage, quality of management, and overall financial strength of the credit. The AMC will utilize ratings of recognized rating agencies as an input in the decision making process. To reduce credit risk, the scheme shall Invest in debt and money market instruments that have been assigned high investment grade ratings by a recognized rating agency.
Liquidity Risk	Liquidity risk is the risk of not being able to sell / liquidate a security at short notice at prevailing market prices or without incurring impact cost. Liquidity Risk can be partly mitigated by creating portfolios that are diversified across maturities, ratings, types of securities, etc. in line with the fund objectives, regulations and investment strategy. The Scheme shall follow the asset allocation pattern in Scheme Information Document under normal circumstances and residual cash may be invested in the Tri-party repo on Government Securities and treasury bills, repo market, units of mutual fund which seeks to ensure liquidity in the scheme under normal circumstances.

Risk & description specific to Debt	Risk Mitigation/ management strategy
Volatility Risk	There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The Scheme will manage volatility risk through diversification. To that extent, the Volatility risk will be mitigated in the Scheme.
Concentration Risk	The AMC will attempt to mitigate this risk by maintaining adequate diversification across issuers/ sectors / instrument type in line with the scheme objectives, investment strategy and applicable regulations. This will also be managed by keeping prudent investment limits on any particular industry or issuer or issuer group based on the size, credit profile, etc. to reduce issuer or industry specific risk.

The scheme may utilize derivative instruments for hedging & portfolio balancing purposes. All Interest Rate Swaps will be undertaken with approved counter parties under pre-approved International Swaps and Derivatives Association (ISDA) agreements. The scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by SEBI/RBI for the purpose of hedging and portfolio rebalancing. The above risk control measures shall be implemented by the AMC on best effort basis however there can be no guarantee that such measures can completely mitigate the risks involved in Scheme.

II. INFORMATION ABOUT THE SCHEME

A. WHERE WILL THE SCHEME INVEST

Subject to SEBI Regulations and other prevailing laws as applicable, the net assets of the Scheme can be invested in any (but not exclusively) of the following securities:

1. Equities & equity related instruments including convertible bonds and debentures, rights and warrants, options, futures and other equity related derivatives of companies.
2. Debt & money market instruments including bonds, debentures, treasury bills, commercial paper of public sector undertakings and private sector corporate entities, reverse repurchase obligation in government securities and treasury bills (the scheme presently doesn't intend to invest in reverse repurchase agreement in corporate debt securities), certificate of deposit of scheduled commercial banks and development financial institutions, bills of exchange / promissory notes of corporate entities, government securities etc. as may be permitted by SEBI / RBI.
3. Debt Securities of the Government of India, state and local governments, government agencies, statutory bodies, public sector undertakings, scheduled commercial banks, non-banking finance companies, development financial institutions, corporate entities & trusts.
4. Securitised debt including Pass Through, Pay Through, Asset Backed Securities, Mortgaged Backed Securities or other Participatory Certificates representing interest in a pool of assets.
5. Debt derivative instruments like Interest Rate Swaps, Forward Rate Agreements and such other derivative instruments permitted by SEBI/RBI. However, the Scheme will not participate in Credit Default Swaps (CDS) for Corporate Bonds.
6. Units of REITS and InVITs.
7. Any other like instruments including units of mutual funds as may be permitted by RBI / SEBI / such other regulatory authority from time to time, subject to SEBI approval, if any.

In terms of applicable provisions of SEBI Master circular, pending deployment of funds of the Scheme in securities in terms of the investment objective of the scheme, the Mutual Fund can invest the funds of the scheme in short term deposits of scheduled commercial banks, subject to restrictions laid down under the SEBI Regulations from time to time.

The securities mentioned above and such other securities that the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated and of any maturity. The securities may be acquired through initial public offerings (IPOs), follow on offers, secondary market operations and private placement, rights offers or negotiated deals.

Position of debt & money market in India

The Indian debt market is today one of the largest in Asia and includes securities issued by the Government (Central & State Governments), public sector undertakings, other government bodies, financial institutions, banks and corporates. Government and public sector enterprises are the predominant borrowers in the markets. The major players in the Indian debt markets today are banks, financial institutions, mutual funds, insurance companies,

primary dealers, trusts, pension funds and corporates. The Indian debt market is the largest segment of the Indian financial markets. The debt market comprises broadly two segments, viz. Government Securities market or G-Sec market and corporate debt market. The latter is further classified as market for PSU bonds and private sector bonds.

The G-Sec market is the oldest and the largest component of the Indian debt market in terms of market capitalization, outstanding securities and trading volumes. The G-Sec market plays a vital role in the Indian economy as it provides the benchmark for determining the level of interest rates in the country through the yields on the Government Securities which are referred to as the risk-free rate of return in any economy. Over the years, there have been new products introduced by the RBI like zero coupon bonds, floating rate bonds, inflation indexed bonds, etc.

The corporate bond market, in the sense of private corporate sector raising debt through public issuance in capital market, is only an insignificant part of the Indian Debt Market. A large part of the issuance in the non-Government debt market is currently on private placement basis.
The money markets in India essentially consist of the call money market (i.e. market for overnight and term money between banks and institutions), repo transactions (temporary sale with an agreement to buy back the securities at a future date at a specified price), commercial papers (CPs, short term unsecured promissory notes, generally issued by corporates), certificate of deposits (CDs, issued by banks) and Treasury Bills (issued by RBI). In a predominantly institutional market, the key money market players are banks, financial institutions, insurance companies, mutual funds, primary dealers and corporates. In money market, activity levels of the Government and nongovernment debt vary from time to time. Instruments that comprise a major portion of money market activity include but not limited to:

- Overnight Call
- Tri-party repo on Government Securities or treasury bills (TREPS).
- Repo/Reverse Repo Agreement
- Treasury Bills
- Government securities
- Commercial Paper
- Certificate of Deposit

Apart from these, there are some other options available for short tenure investments that include MIBOR linked debentures with periodic exit options and other such instruments. Though not strictly classified as money market instruments, PSU / DFI / corporate paper with a residual maturity of < 1 year, are actively traded and offer a viable investment option. The market has evolved in past 2-3 years in terms of risk premia attached to different class of issuers. Bank CDs have clearly emerged as popular asset class with increased acceptability in secondary market. PSU banks trade the tightest on the back of comfort from majority government holding. Highly rated manufacturing companies also command premium on account of limited supply. However, there has been increased activity in papers issued by private/foreign banks/NBFCs/companies in high-growth sector due to higher yields offered by them. Even though companies across these sectors might have been rated on a same scale, the difference in the yield on the papers for similar maturities reflects the perception of their respective credit profiles.

Instruments	Current yield as on October 31, 2025 (% per annum)
TREPS	5.50-5.75
3M T-Bill	5.40-5.50
1 Y T-Bill	5.55-5.60
10 Y G Sec	6.50-6.60
3M PSU Bank CD	5.95-6.05
3M NBFC CP	6.40-6.50
1 Y PSU Bank CD	6.40-6.50
1 Y NBFC CP	6.75-6.85
1Y Manufacturing Company CP	6.50-6.60
5 Y AAA Institutional Bond	6.80-6.85
10 Y AAA Institutional Bond	7.10-7.15

These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro-economic conditions and RBI policy. The price and yield on various debt instruments fluctuate from time to time depending upon the macro economic situation, inflation rate, overall

liquidity position, foreign exchange scenario etc. Also, the price and yield vary according to maturity profile, credit risk etc.

Policy on Offshore Investments by the Scheme

As per para 12.19 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 issued by SEBI, the Scheme, with the approval of SEBI, may invest in:

i. ADRs/ GDRs issued by Indian or foreign companies
ii. Equity of overseas companies listed on recognized stock exchanges overseas
iii. Initial and follow on public offerings for listing at recognized stock exchanges overseas
iv. Foreign debt securities in the countries with fully convertible currencies, short term as well as long term debt instruments with rating not below investment grade by accredited/registered credit rating agencies
v. Money market instruments rated not below investment grade
vi. Repos in the form of investment, where the counter party is rated not below investment grade; repos should not however, involve any borrowing of funds by mutual funds
vii. Government securities where the countries are rated not below investment grade
viii. Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities
ix. Short term deposits with banks overseas where the issuer is rated not below investment grade
x. Units/securities issued by Overseas Mutual Funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, (b) Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas or (c) unlisted overseas securities (not exceeding 10% of their net assets).

Further, pursuant to para 12.19 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the following limits shall be applicable for making investments in in the above mentioned overseas securities:

- Mutual Funds can make overseas investments subject to a maximum of US $ 1 billion per Mutual Fund, within the overall industry limit of US $ 7 billion. Further, US $ 50 million would be reserved for each Mutual Fund individually, within the overall industry limit of US $ 7 billion.
- Mutual Funds can make investments in overseas Exchange Traded Fund (ETF(s)) subject to a maximum of US $ 300 million per Mutual Fund, within the overall industry limit of US $ 1 billion.

The Fund has appointed a dedicated Fund Manager for making investments in foreign securities & Overseas Exchange Traded Funds. Subject to the approval of the RBI / SEBI and conditions as may be prescribed by them, the Mutual Fund may open one or more foreign currency accounts abroad either directly, or through the custodian/ sub-custodian, to facilitate investments and to enter into/deal in forward currency contracts, interest rate futures/swaps for the purpose of hedging the risks of assets of a portfolio or for its efficient management.

The securities mentioned above and such other securities that the scheme is permitted to invest in, could be listed / unlisted, privately placed, secured / unsecured, rated / unrated of any maturity. The securities may be acquired through Initial Public Offerings (IPO's), secondary market operations, private placements, rights offers (including renunciation) or negotiated deals. Investment in overseas securities shall be made in accordance with the requirements stipulated by SEBI and RBI from time to time.

Exposure of Scheme to Offshore Markets: Equities and Equity Related Securities of companies will include investments in foreign equity and equity related securities, ADR / GDR upto 25% of the net assets. The scheme may invest in foreign debt securities including foreign securitised debt upto 10% of the net assets.

B. WHAT ARE THE INVESTMENT RESTRICTIONS?

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

1) The scheme shall not invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any entity.
2) The Mutual Fund under all its schemes should not own more than 10 per cent of any company's paid up capital carrying voting rights or ten per cent of units of REITs issued by a single issuer, as the case may be.
3) All investments by a mutual fund scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.

4) A mutual fund scheme shall not invest more than 10% of its NAV in debt instruments comprising money market instruments and non-money market instruments issued by a single issuer which are rated not below investment grade by a credit rating agency authorised to carry out such activity under the Act.
Such investment limit may be extended to 12% of the NAV of the scheme with the prior approval of the Trustees or Board of AMC or a Committee constituted in this behalf. Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and tri-party repo on Government Securities or treasury bills:
Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the SEBI.

As per para 12.8.3.1 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, a mutual fund scheme shall not invest more than:
a. 10% of its NAV in debt and money market securities rated AAA; or
b. 8% of its NAV in debt and money market securities rated AA; or
c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.
The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of Seventh Schedule of MF Regulation.

5) A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities, other money market instruments and derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging:
Provided that Mutual Fund Schemes may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by SEBI vide Para 12.1.1 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time.
6) The Scheme shall not invest in unrated debt and money market instruments. For this purpose, unrated debt securities shall exclude instruments such as tri-party repo on government securities or treasury bills, Reverse Repo, short term deposit, treasury bills, government securities and such instruments to which rating is not applicable.
7) In terms of para 12.3 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the investment of mutual fund schemes in the following instruments shall not exceed 10% of the debt portfolio of the schemes and the group exposure in such instruments shall not exceed 5% of the debt portfolio of the schemes:
   a. Unsupported rating of debt instruments (i.e. without factoring-in credit enhancements) is below investment grade and
   b. Supported rating of debt instruments (i.e. after factoring-in credit enhancement) is above investment grade.

   The above limits would not be applicable for investments in securitized debt instruments.
   For the purpose of this provision, 'Group' shall have the same meaning as defined in paragraph 12.9.3.3 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 which states a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.
8) The Scheme does not intend to invest in fixed income instruments having structured obligations / credit enhancements or debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption including Additional Tier I bonds and Tier 2 bonds issued under Basel III framework.
9) Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed only if,-
   (i) such transfers are done at the prevailing market price for quoted instruments on spot basis. Explanation: "Spot basis" shall have the same meaning as specified by stock exchange for spot transactions.
   (ii) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.

   Further, provisions of para 12.30 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 and such other guidelines, shall also be complied with for such transfers.
10) A scheme may invest in another scheme under the same AMC or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management or

in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.

11) The Mutual Fund will buy and sell securities on the basis of deliveries and shall in all cases of purchase, take delivery of relevant securities and in all cases of sale, deliver the securities.
Provided that a mutual fund may enter into derivatives transactions in a recognised stock exchange, subject to the framework specified by SEBI.
12) The Mutual Fund shall get the securities purchased or transferred in the name of the Mutual Fund on account of the concerned scheme, wherever investments are intended to be of a long term nature.
13) In terms of Para 12.16 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024,, pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme, the Mutual Fund may invest the funds of the Scheme in short term deposits of scheduled commercial banks subject to restrictions laid down under the SEBI Regulations from time to time. The following provisions shall be complied with:
    a. Short Term" for parking of funds by Mutual Fund shall be treated as a period not exceeding 91 days.
    b. Such short term deposits shall be held in the name of the concerned scheme.
    c. No mutual fund scheme shall park more than 15% of the net assets in Short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with prior approval of the trustees. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the mutual fund in short term deposits.
    d. No mutual fund scheme shall park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
    e. Trustee/AMC shall ensure that no funds of a scheme may be parked in short term deposit of a bank which has invested in that scheme. Trustee/AMC shall also ensure that the bank in which a scheme has short term deposit do not invest in the said scheme until the scheme has short term deposit with such bank.
    f. AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
14) A scheme shall not make any investments in:
    a. any unlisted security of an associate or group company of the sponsor; or
    b. any security issued by way of private placement by an associate or group company of the sponsor; or
    c. the listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
15) The scheme shall not make any investment in any fund of funds scheme.
16) The Scheme may invest in the units of REITs and InvITs subject to the following:
    a. No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of InvIT; and
    b. A mutual fund scheme shall not invest –
        i. more than 10% of its NAV in the units of InvIT; and
        ii. more than 5% of its NAV in the units of InvIT issued by a single issuer

    Provided that the limits mentioned in (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to InvIT.
17) The Scheme will not participate in Credit Default Swaps (CDS) for corporate bonds and repo in corporate debt securities.
18) Save as otherwise expressly provided under SEBI Regulations, the mutual fund shall not advance any loans for any purpose.
19) The mutual fund having an aggregate of securities, which are worth Rs.10 crore or more, as on the latest balance sheet date, shall subject to such instructions as may be issued from time to time by the Board, settle their transactions entered on or after January 15, 1998 only through dematerialised securities.
20) The mutual fund shall not borrow except to meet temporary liquidity needs of the mutual fund for the purpose of repurchase, redemption of units or payment of interest or dividend to the unit holders.
Provided that the mutual fund shall not borrow more than 20% of the net asset of the scheme and the duration of such a borrowing shall not exceed a period of six months.
21) SEBI has permitted Mutual Funds to participate in derivatives trading subject to observance of guidelines issued by it in this behalf. Accordingly, Mutual Funds may use various derivative products from time to time, as would be available and permitted by SEBI. The Mutual Fund would comply with the provisions of SEBI Circular Ref. No. DNPD/Cir-29/2005 dated September 14, 2005 and para 7.5 of SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 and such other amendments issued by SEBI from time to time while trading in derivatives. Presently, the position limits for trading in derivatives by Mutual Fund specified by SEBI vide its circular Ref. No. DNPD/Cir-29/2005 dated September 14, 2005, circular Ref. No.

DNPD/Cir-30/2006, dated January 20, 2006, circular Ref. No. SEBI / DNPD /Cir-31/2006 dated September 22, 2006 and circular Ref. No. SEBI/HO/MRD /DP/CIR/P/2016/143 dated December 27, 2016 are as follows:

The position limits for Mutual Funds and its schemes shall be under:

(i) Position limit for Mutual Funds in index options contracts:

- The Mutual Fund position limit in all index options contracts on a particular underlying index shall be Rs. 500 crore or 15% of the total open interest of the market in index options, whichever is higher, per Stock Exchange.
- This limit would be applicable on open positions in all options contracts on a particular underlying index.

(ii) Position limit for Mutual Funds in index futures contracts:

- The Mutual Fund position limit in all index futures contracts on a particular underlying index shall be Rs.500 crore or 15% of the total open interest of the market in index futures, whichever is higher, per Stock Exchange.
- This limit would be applicable on open positions in all futures contracts on a particular underlying index.

(iii) Additional position limit for hedging:

In addition to the position limits at point (i) and (ii) above, Mutual Funds may take exposure in equity index derivatives subject to the following limits:

- Short positions in index derivatives (short futures, short calls and long puts) shall not exceed (in notional value) the Mutual Fund's holding of stocks.
- Long positions in index derivatives (long futures, long calls and short puts) shall not exceed (in notional value) the Mutual Fund's holding of cash, government securities, T-Bills and similar instruments.

(iv) Position limit for Mutual Funds for stock based derivative contracts:

- The combined futures and options position limit shall be 20% of the applicable Market Wide Position Limit (MWPL)
- The MWPL and client level position limits however, would remain the same as prescribed.

(v) Position limit for each scheme of a Mutual Fund:

The scheme-wise position limit requirements shall be:

- For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of a scheme of a mutual fund shall not exceed the higher of:
  - 1% of the free float market capitalization (in terms of number of shares). Or
  - 5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts).
- This position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a Stock Exchange.
- For index based contracts, Mutual Funds shall disclose the total open interest held by its scheme or all schemes put together in a particular underlying index, if such open interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index.

22) Pursuant to the para 12.24 and para 12.25 of SEBI Master Circular dated June 27, 2024the following norms for investment in derivatives shall be applicable.

1. The cumulative gross exposure through equity, debt and derivative positions should not exceed 100% of the net assets of the scheme.
2. The scheme shall not write options or purchase instruments with embedded written options.
3. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.
4. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
5. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
   (i) Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
   (ii) Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in point 1 above.
   (iii) Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
   (iv) The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.

6. 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 under the limits mentioned in point 1 above.
7. As per Para 12.25.5 and 12.25.6 of SEBI Master Circular dated June 27, 2024:
   (a) The Scheme may enter into plain vanilla Interest Rate Swaps (IRS) for hedging purposes. The value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme.
   (b) In case of participation in IRS is through over the counter transactions, the counter party has to be an entity recognized as a market maker by RBI and exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme. However, if mutual funds are transacting in IRS through an electronic trading platform offered by the Clearing Corporation of India Ltd. (CCIL) and CCIL is the central counterparty for such transactions guaranteeing settlement, the single counterparty limit of 10% shall not be applicable.
8. Indian MF schemes can now invest in Overseas MFs/UT, provided that the total exposure of Overseas MFs/UT in Indian securities is not more than 25% of their net assets as per the provisions of SEBI Circular no SEBI/HO/IMD/IMD-PoD-1/P/CIR/149 dated November 04, 2024.
9. Definition of Exposure in case of Derivative Positions
   Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts
Option bought	Option Premium Paid * Lot Size * Number of Contracts.

The scheme shall comply with the requirements stated in para 12.25.11 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024as amended from time to time.
All investment restrictions shall be applicable at the time of making investment.

Further, pursuant to SEBI circular dated June 26, 2025, deviation of prudential limits due to passive breaches (occurrence of instances not arising out of omission and commission of AMC) should be rebalanced within 30 business days. If such passive deviations of prudential limits are not rebalanced within 30 business days, justification in writing, including details of efforts taken to rebalance the passive breach shall be placed before the Investment Committee of the AMC. The Investment Committee, if it so desires, can extend the timeline for rebalancing of passive breach up to sixty (60) Business Days from the date of completion of mandated rebalancing period. In case the passive deviation of prudential limits is not rebalanced within the aforementioned mandated plus extended timelines the AMC shall comply with the prescribed restrictions, reporting and disclosure requirements as specified in para 2.9 of SEBI Master Circular dated June 27, 2024.

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

C. FUNDAMENTAL ATTRIBUTES

Following are the fundamental attributes of the scheme, in terms of Clause 1.14 of SEBI Master Circular for Mutual Funds dated June 27, 2024:

(i) Type of a scheme – An open ended scheme investing in arbitrage opportunities.

(ii) Investment Objective
- Main Objective - please refer part I of Section 1
- Investment Pattern - please refer Part II of Section II.

(iii) Terms of Issue

- Liquidity provisions such as listing, repurchase, redemption as indicated in this SID.
- Aggregate fees and expenses charged to the scheme as indicated in this SID.
- The scheme does not guarantee any assured returns.

In accordance with Regulation 18(15A) of the SEBI (Mutual Funds) Regulations, 1996 read with Para 1.14.1.4 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 the Trustees shall ensure that no change in the fundamental attributes of the Scheme and the plan(s)/option(s) thereunder or the trust or fee and expenses payable or any other change which would modify the Scheme and the plan(s)/option(s) thereunder affect the interests of Unit holders is carried out by the AMC unless it complies with regulation 25(26) of the SEBI Regulations.
Pursuant to Regulation 25(26) of the SEBI (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular, the AMC shall ensure that no change in the fundamental attributes of the Scheme as mentioned above, shall be carried out by the AMC unless it complies with seb-regulation (26) of 25g of SEBI Regulations:

(i) An application has been made with SEBI and comments of SEBI have been received before carrying out any fundamental attribute changes;
(ii) A written communication about the proposed change is sent to each unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
(iii) The unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.

D. OTHER SCHEME SPECIFIC DISCLOSURES

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:** Unless otherwise restricted or prohibited, units shall be freely transferable by act of parties or by operation of law. Transfer of units will be subject to submission of valid documents and fulfillment of the eligibility requirements by the unitholder/investor as stated under AMFI best Practice guideline No. 135/BP/116/2024-25 dated August 14, 2024, AMFI best Practice guideline No. 135/BP/119/2025-26 dated May 8, 2025 and AMC internal processes, if any For further details, refer SAI
Dematerialization of units	Pursuant to para 14.4.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024; the unit holders of the scheme shall be provided an option to hold units in demat form in addition to physical form. The following shall be applicable: 1. The unit holder opting to hold units in demat form must provide their demat account details in the specified section of the application form. Such unit holder should have a beneficiary account with the depository participant (DP) (registered with NSDL / CDSL) and shall be required to indicate in the application form the name of the DP, DP ID Number and the beneficiary account number. The unit holder must mandatorily provide latest client investor master or demat account statement along with the application form. 2. Units held in demat form are transferable (except for Equity Linked Savings Scheme) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time. Transfer can be made only in favor of transferees who are capable of holding units and having a valid demat account. 3. In case, the unit holder desires to hold the units in a demat/rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted alongwith a

	demat/remat request form to the DP directly and not to the AMC or the Registrar and Transfer Agent (RTA) of the Fund. The AMC shall then issue units in the desired form on the receipt of valid documents from the respective DP. The credit of the converted units shall be reflected in the transaction statement provided by the DP to its client. Similarly, request for redemption or any other non – financial request shall be submitted directly to the DP and not to the AMC/ RTA of the Fund. 4. For the units held in demat form investors will receive an account statement from their respective DPs and not from AMC / RTA of the Fund. 5. Units will be credited in the demat account only based on fund realization. 6. The facility of availing the units in demat / remat form is available subject to such processes, operating guidelines and terms & conditions as may be prescribed by the DPs and the depositories from time to time. As per para 14.4.2 of SEBI Master Circular dated June 27, 2024and AMFI communication no. 35P/MEM-COR/35/11-12 dated December 23, 2011 an option to hold units in demat form shall be available for SIP transactions. The units will be allotted based on the applicable NAV as per the SID and will be credited to investors demat account as per the settlement calendar.
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested	Not Applicable
Maximum Amount to be raised (if any)	Not Applicable
Dividend Policy (IDCW)	Distribution of amounts under IDCW option shall be in line with provisions mentioned under Chapter 11 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, read with further guidelines/clarifications issued by SEBI from time to time. It may be noted that the amount of distribution, if any, under IDCW option will be subject to the availability of distributable surplus as computed in accordance with the SEBI Regulations and discretion of the Trustees/ AMC. There is no assurance or guarantee to unitholders as to the rate of distribution nor that the amounts shall be distributed regularly. The Trustee's/AMC's decision with regards to the rate, timing and frequency of distribution shall be final.
Allotment	All Applicants whose monies towards purchase of Units have been realised by the Fund will be allotted units within 5 working days, provided the applications are complete in all respects and are found to be in order. Units will be allotted in dematerialized form, if so, requested by the unit holder in the application form. In all other cases, a statement of account showing the number of units allotted will be issued. Any application for subscription of units may be rejected if found invalid, incomplete or due to unavailability of underlying securities, etc. The AMC shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder to convert his units in demat form. Allotment of units will be done after deduction of applicable stamp duty , if any
Refund	Not Applicable
Who can invest This is an indicative list and you are requested to consult your financial advisor to ascertain whether the	The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of mutual funds being permitted under relevant statutory regulations and their respective constitutions): 1. Resident adult individuals either singly or jointly (not exceeding three) or on an anyone or survivor basis;

scheme is suitable to your risk profile	2. Minors through parent / legal guardian, Investments (including through existing SIP registrations) in the name of minors shall be permitted only from bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian." 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. 3. Karta of Hindu Undivided Family (HUF); 4. Partnership Firms & Limited Liability Partnerships (LLPs); 5. Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or Bodies of Individuals (whether incorporated or not) and Societies registered under the Societies Registration Act, 1860; 6. Banks & Financial Institutions; 7. Mutual Funds / Alternative Investment Funds registered with SEBI; 8. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds & applicable statutory law; 9. Non-resident Indians (NRIs)/Persons of Indian Origin residing abroad (PIO) either on repatriation basis or non-repatriation basis; 10. Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis (subject to RBI approval, if any) /Foreign Portfolio Investors (FPIs) registered with SEBI. 11. Army, Air Force, Navy and other paramilitary units and bodies created by such institutions; 12. Scientific and Industrial Research Organisations; 13. Multilateral Funding Agencies approved by the Government of India/Reserve Bank of India; 14. Other Scheme of Mutual Fund subject to the conditions and limits prescribed by the SEBI Regulations; 15. Non-Government Provident / Pension / Gratuity Funds as and when permitted to invest. 16. Trustee, AMC, Sponsor and their associates may subscribe to Units under this Scheme; 17. Such other individuals/institutions/body corporate etc, as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with the SEBI Regulations. The list given above is indicative and the applicable law, if any, shall supersede the list. The Trustee, reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of this Scheme. Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions. The Mutual Fund reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to the SEBI Regulations and other prevailing statutory regulations, if any. Pursuant to para 17.16 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, Investors subscribing to the units of the Fund will have an option of: a) Providing nomination b)opting out nomination through a signed declaration form as per the choice of the unit holder(s).

Who cannot invest?	The AMC reserves the right to reject any application irrespective of the category of investor without stating any reason for such rejection. It should be noted that the following persons cannot invest in the Scheme: 1. Any person who is a foreign national. 2. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies, which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs). 3. U.S. Person* and residents of Canada, except Non-Resident Indians (NRI)/ Persons of Indian Origin (PIO). NRI/PIO may invest in schemes of the Fund, when physically present in India, as lumpsum subscriptions / switch requests, only through physical mode and upon submission of requisite declaration and documents, on such terms as may be prescribed by the AMC and subject to compliance with applicable laws. *The term "U.S. Person" means any person that is a U.S. Person within the meaning of Regulation S under the Securities Act of 1933 of the United States or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc., as may be in force from time to time The investor shall be responsible for complying with all the applicable laws for such investment. Kindly note that units of schemes of the Fund are not offered in U.S. and Canada, the schemes/ scheme related documents are not registered/ filed in any country other than India and no person receiving a copy of this document/any other scheme related document must treat this as an offer/invitation/solicitation to subscribe to units of the schemes of the Fund. The AMC/Trustee reserves the right to put the application form/transaction request on hold/reject the subscription/transaction request and redeem units, if already allotted, as and when identified that the same is not in compliance with applicable laws, terms and conditions stipulated by AMC/Trustee from time to time and/or the documents/undertakings provided by such investors are not satisfactory. Such redemption will be processed at the applicable Net Asset Value and subject to applicable taxes and exit load, if any. If an existing unit holder subsequently becomes a U.S. Person or resident of Canada, then such unit holder will not be able to purchase any additional units in schemes of the Fund except in the manner as stated in 3 above. 4. NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time. 5. Religious and charitable trusts, wakfs or other public trusts that have not received necessary approvals and a private trust that is not authorised to invest in Mutual Fund schemes under its trust deed. The Mutual Fund will not be responsible for or any adverse consequences as a result of an investment by a public or a private trust if it is ineligible to make such investments The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Schemes from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. As Units may not be held by any person in breach of the SEBI Regulations, any law or requirements of any governmental, statutory authority including, without limitation, exchange control regulations, the Mutual Fund / Trustee / AMC may mandatorily redeem all the Units of any Unitholder where the Units are held by a Unitholder in breach of the same. The Mutual Fund / Trustee / AMC may redeem Units of any Unitholder in the event it is found that the Unitholder has submitted information either in the application or otherwise that is false, misleading or incomplete.

How to Apply and other details	1. Application form shall be available from either the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of AMC https://www.barodabnpparibasmf.in/downloads/application-forms 2. List of official points of acceptanceshall be available on the website of the AMC i.e. www.barodabnpparibasmf.in 3. Details of the Registrar and Transfer Agent (R&T), official points of acceptance are available on back cover page. Investors are required to note that it is mandatory to mention their bank account numbers in their applications/requests for redemption. **REGISTRAR AND TRANSFER AGENT:** KFin Technologies Limited ('KFin') (SEBI Registration No. INR000000221) Unit: Baroda BNP Paribas Mutual Fund, Karvy Selenium, Tower B, Plot No - 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500 032, Telangana. Toll Free Number: 1800-2670-189 (Monday to Saturday, 9 AM to 7 PM) Email: cs.barodabnppmf@kfintech.com Stockbrokers registered with recognized stock exchanges and empaneled with the AMC shall also be considered as official points of acceptance of transactions. For detailed provision please refer section 'Trading in Units through the Stock Exchange mechanism' under SAI. "AMC will not collect private information of unitholders (other than those which are necessary for the purpose of authentication) either directly or through group company or platforms or channel partners of distributors."
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the Scheme or the AMC) involved in the same	As the Scheme is an open-ended Scheme, this provision may not be applicable.
Restrictions, if any, on the right to freely retain or dispose of units being offered	**Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme:** In terms of para 1.12 of SEBI Master circular dated June 27, 2024. the repurchase/redemption (including switch-out) of units of the Scheme may be restricted under any of the following circumstances: • **Liquidity issues** - When market, at large, becomes illiquid affecting almost all securities rather than any issuer specific security. • **Market failures, exchange closures:** when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies • **Operational issues**: when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out) Further, such restriction on redemption (including switch-out) may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. Restriction of repurchase/redemption facility under the Scheme shall be made applicable only after the approval from the Board of Directors of the AMC and the Trustees. The approval from the AMC Board and the Trustees giving details of circumstances and justification for the proposed action shall also be informed to SEBI immediately.

Further, where such restriction of repurchase/redemption facility under the Scheme is imposed, the Trustee / AMC may, in the interest of the Unit holders of the Scheme, keeping in view the unforeseen circumstances / unsure conditions, limit the total amount of redemption which may be redeemed on any business day as the Trustee / AMC may decide in any particular case, provided:

1. No redemption requests upto Rs. 2 lakhs shall be subject to such restriction.
2. Where redemption requests are above Rs. 2 lakhs, AMCs shall redeem the first Rs. 2 lakhs without such restriction and remaining part over and above Rs. 2 lakhs shall be subject to such restriction.

Subject to provisions of aforesaid para 1.12 of SEBI Master circular dated June 27, 2024 and SEBI (Mutual Funds) Regulations, 1996, Trustee / AMC reserves the right to determine the operational procedure concerning such restriction on redemption and the same shall be notified to the investors by display of public notice at various investor service centres of AMC and its website (www.barodabnpparibasmf.in).
The AMC / Trustee reserved the right to change / modify the aforesaid provisions pertaining to Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme.

Freezing / Seizure of Accounts:
Investors may note that under the following circumstances the Trustee / AMC may at its sole discretion (and without being responsible and/or liable in any manner whatsoever) freeze/seize a unit holder's account (or deal with the same in the manner the Trustee / AMC is directed and/or ordered) under a Scheme:

- Under any requirement of any law or regulations for the time being in force.
- Under the direction and/or order (including interim orders) of any regulatory/statutory authority or any judicial authority or any quasi-judicial authority or such other competent authority having the powers to give direction and/or order.

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

- During the period of book closure, if any
- Stock markets stop functioning or trading is restricted
- Periods of extreme volatility in the stock markets, which in the opinion of the Investment Manager is prejudicial to the interest of the unit holders.
- A complete breakdown or dislocation of business in the major financial markets
- Natural calamities
- Declaration of war or occurrence of insurrection, civic commotion or any other serious or sustained financial, political or industrial emergency or disturbance
- SEBI, by orders, so direct

The Trustee / AMC reserves the right in its sole discretion to withdraw the facility of sale of the units of the Scheme [including any one Plan/Option of the Scheme], temporarily or indefinitely, if AMC views that changing the size of the corpus may prove detrimental to the existing unit holders of the Scheme. In the above eventualities, the time limits indicated, for processing of requests for subscription of units will not be applicable.

Cut off timing for Subscriptions / redemptions/switches (This is the time before which your application (complete in all respects) should reach the official points of acceptance).	**Subscriptions and Switch-ins* (irrespective of application amount):**	**Applicable NAV**
	In respect of valid application received up to 3.00 p.m. on a Business Day and funds for the entire amount of subscription/purchase/switch-in as per application/request are credited to the bank account of the Scheme before cut-off time i.e. available for utilization before the cut-off time (of 3.00 p.m.).	The NAV of the day on which the funds are available for utilization.
	In respect of valid application is received after 3.00 p.m. on a Business Day and funds for the entire amount of	The NAV of the subsequent day on

	subscription/purchase/switch-in as per application /request are credited to the bank account of the Scheme after cut-off time i.e. available for utilization after the cut-off time (of 3.00 p.m.)	which the funds are available for utilization.
	Irrespective of the time of receipt of application, where the funds for the entire amount of subscription/ purchase/ switch-in as per application/request are credited to the bank account of the Scheme before cutoff time on any subsequent Business Day i.e. available for utilization before the cut-off time (of 3.00 p.m.) on any subsequent Business Day.	The NAV of such subsequent Business Day on which the funds are available for utilization.

Please note that with respect to applicability of NAV for the subscription / switch ins, irrespective of the amount, the funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.

Please note the aforesaid provisions shall also apply to systematic transactions i.e. Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) etc. To clarify, for investments through systematic investment routes such as SIP, STP, myTrigger STP, IDCW Sweep facility, etc. the units will be allotted as per the NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date for amount of distribution under IDCW option etc.

Redemptions and Switch-outs	Applicable NAV
Receipt of valid application up to 3 p.m. on a Business Day	The NAV of the day on which the application is received.
Receipt of valid application after 3 p.m. on a Business Day	The NAV of the next Business Day on which the application is received.

Subject to above provisions, with respect to investors who transact through the stock exchange platform, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism. Similarly, the time of transaction done through electronic mode (including online facility), for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/Registrar.

The cut off time for the tele transact facility is 12:30 p.m. for purchases on all business days and, units will be allotted as per the closing NAV of the day on which the funds are received before the cut off time and the funds are available for utilization.

Minimum amount for subscriptions/ redemptions/ switches	**Purchase / Initial switch in**	Lumpsum investment: Rs. 5,000 and in multiples of Rs. 1 thereafter. Systematic Investment Plan: (i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter ; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.
	Additional Purchase/ subsequent switch in	Rs. 1,000 and in multiples of Rs. 1 thereafter
	Redemption / Switch Out	Rs. 1,000 and in multiples of Rs. 1 thereafter There will be no minimum redemption criterion for Unit based redemption
	There is no upper limit on the amount for application.	

	The Trustee / AMC reserves the right to change the minimum amount for application and the additional amount for application from time to time in the Scheme and these could be different under different plan(s) / option(s).
Account Statements	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). The CAS shall be generated on a monthly basis and shall be issued on or before 15thof the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on half yearly basis [at the end of every six months (i.e. September/ March)] and shall be issued on or before 21st of the immediately succeeding month. Investors having MF investments and holding securities in Demat account shall receive a CAS containing details of transactions across all Mutual Fund schemes and securities from the Depository by email / physical mode. Investors having MF investments and not having Demat account shall receive a CAS from the MF Industry containing details of transactions across all Mutual Fund schemes by email / physical mode. For further details, refer SAI.
Dividend/ IDCW	The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date or as per timelines prescribed by SEBI / AMFI from time to time.
Redemption	The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. For details refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024
Bank Mandate	In order to protect the interest of Unit Holders from fraudulent encashment of cheques, the SEBI Regulations have made it mandatory for investors to mention in their application / redemption request, their bank name and account number. The normal processing time may not be applicable in situations where such details are not provided by investors / Unit Holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and / or any delay / loss in transit. Investors would be required to submit any one of the following documents, in case the cheque provided along with fresh subscription/new folio creation does not belong to the bank mandate specified in the application form: (i) Original cancelled cheque or photocopy of the cheque having the First Holder name printed on it; (ii) Original cancelled cheque or photocopy of the cheque without having the name printed on it and either of (a) Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application (b) Photocopy of the bank statement/ bank pass book duly attested by the bank manager/ authorized official and bank seal (c) Bank Confirmation for the name and Bank Account Number of the First Holder along with MICR & IFSC details duly signed by the bank manager/authorized official. In case, the application for subscription does not comply with the above requirements, the AMC may, at its sole and absolute discretion, reject/not process such application and refund the subscription amount to the bank account from where the investment was made and shall not be liable for any such rejection/refund. **Registration of multiple bank accounts**

	Unitholders can also register multiple bank accounts in his folio. The "Change of Bank Mandate & Registration of Multiple Bank Account Form" shall be used by the unitholders for change in existing bank mandate or for registration of multiple bank account details for all investments held in the specified folio (existing or new). Individuals and HUF investors can register up to 5 bank accounts and non-individuals can register upto 10 bank accounts by filling up the Multiple Bank Registration Form. AMC / RTA shall adopt the same process of verification for the above registration as is applicable for change of bank mandate.
Delay in payment of redemption/ repurchase proceeds or proceeds under IDCW option	The AMC shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 by SEBI for the period of such delay (presently @ 15% per annum).
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	The treatment of Unclaimed Redemption and IDCW amount shall be as per para 14.3 of Master Circular dated June 27, 2024. For more details refer "SAI"
Disclosure w.r.t investment by minors	Investments (including through existing SIP registrations) in the name of minors shall be permitted only from bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian. In case of minor's application, AMC will register systematic transactions (SIP/STP/SWP/etc.) till the date of the minor attaining majority, though the instructions may be for a period beyond that date. Prior to minor attaining majority, AMC shall send advance notice to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents to change the status of the account to "major". The account shall be frozen for operation by the guardian on the day the minor attains the age of majority and no fresh transactions shall be permitted till the documents for changing the status are received. Further to note that the redemption/ Income Distribution cum Capital Withdrawal (IDCW) proceeds for investments held in the name of Minor shall continue to be transferred to the verified bank account of the minor (i.e. of the minor or minor with parent/ legal guardian) only. Therefore, investors must ensure to update the folios with minor's bank account details as the 'Pay-out Bank account' by providing necessary documents before tendering redemption requests / for receiving IDCW distributions. Please refer "SAI" for disclosures w.r.t investment by minors.

III. OTHER DETAILS

A. PERIODIC DISCLOSURES

Monthly Disclosure of Average Assets Under Management (AAUM)	The AMC shall disclose on a monthly basis the AAUM as per the parameters prescribed by SEBI, on its website within 7 working days from the end of the month.
Monthly Portfolio Disclosure / Half yearly Disclosures: Portfolio	AMC shall disclose portfolio (along with ISIN) as on the last day of the month and half-year (i.e. 31st March and on 30th September) for the Scheme on its website and on the website of AMFI within 10 days from the close of each month/ half-year respectively. AMC shall send the monthly and half-yearly statement of scheme portfolio **via email** to those unitholders whose email addresses are registered with AMC/Mutual Fund within 10 days from the close of each month and half-year respectively. **The unit holders are requested to ensure that their email address is registered with AMC/Mutual Fund.** AMC shall publish an advertisement, in the all India edition of at least two daily newspapers, one each in English and Hindi, every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on its website and on the website of AMFI and the modes such as telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the half-yearly statement of its schemes portfolio.

	Further, AMC shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder. Unitholders' can obtain the scheme's latest portfolio holding in a user-friendly and downloadable spreadsheet format at the following link https://www.barodabnpparibasmf.in/downloads/monthly-portfolio-scheme
Half Yearly Results	The AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website. The AMC shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.
Annual Report	Scheme wise annual report or an abridged summary thereof shall be provided to all unit holders within four months from the date of closure of the relevant accounts year i.e. 31st March each year. The provisions of para 5.4 and 5.10 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 shall be complied with. In accordance with para 5.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 in order to bring cost effectiveness in disclosing and providing information to unitholders and as a green initiative measure, the following shall be applicable 1. Scheme wise annual report shall be hosted, within four months from the date of closure of the relevant accounts year i.e. 31st March each year, on the AMC/Mutual Fund website (www.barodabnpparibasmf.in) and on the website of AMFI (www.amfiindia.com) and AMC/Mutual Fund shall display the link prominently on its websites and make the physical copies available to the unitholders, at their registered offices at all times. 2. AMC shall publish an advertisement, in the all India edition of at least two daily newspapers, one each in English and Hindi, every year disclosing the hosting of the scheme wise annual report on its website and on the website of AMFI and the modes such as telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. 3. AMC shall send the scheme annual reports or abridged summary thereof **only via email** to those unitholders whose email addresses are registered with AMC/Mutual Fund. **The unit holders are requested to ensure that their email address is registered with AMC/Mutual Fund.** 4. In case of unitholders whose email address is not registered with the AMC/Mutual Fund, they may choose to visit our website or AMFI website for accessing the electronic copy of the scheme-wise annual report or abridged summary thereof. Such unitholders shall also be provided an option in the application form, to 'opt-in' to receive physical copy of the scheme-wise annual report or abridged summary thereof. 5. Further, AMC shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder.
Scheme Summary Document (SSD)	In accordance with Paragraph 1.2 of SEBI Master on Mutual Funds dated June 27, 2024, Scheme summary document for all schemes of Mutual Fund in the requisite format (pdf, spreadsheet and machine readable format) shall be uploaded on a monthly basis i.e. 15th of every month or within 5 Business days from the date of any change or modification in the scheme information on the website of the AMC i.e. www.barodabnpparibasmf.in and AMFI i.e. www.amfiindia.com and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and BSE Limited.
Risk-o-meter	In accordance with Paragraph 17.4 of SEBI Master Circular on Mutual Fund dated June 27, 2024, and SEBI Circular no SEBI/HO/IMD/PoD1/CIR/P/2024/150 dated November 05, 2024- Disclosure of expenses, half yearly returns, yield and risk-o-meter of schemes of Mutual Funds, the Risk-o-meter shall have following six levels of risk: i. Low Risk ii. Low to Moderate Risk iii. Moderate Risk iv. Moderately High Risk

	v. High Risk and vi. Very High Risk Any change in risk-o-meter of Scheme or its benchmark shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter along with portfolio disclosure shall be disclosed on the AMC website as well as AMFI website within 10 days from the close of each month. Further, Paragraph 5.16 of SEBI Master Circular on Mutual Fund dated June 27, 2024: A) AMCs shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI: a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed. b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed. B) The portfolio disclosure as per Clause 17.4 of SEBI Master circular dated June 27, 2024 shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark

B. TRANSPARENCY/NAV DISCLOSURES

The AMC shall declare the Net Asset Value (NAV) of the scheme on every Business Day on AMFI's website (www.amfiindia.com) by 11.00 p.m. and also on its website (www.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.

The AMC shall disclose portfolio (along with ISIN) on a fortnightly and monthly basis for the Scheme on its website and on the website of AMFI within 5 days of every fortnight and within 10 days from the close of each month. The AMC/Mutual Fund shall also disclose portfolio (along with ISIN) as on the last day of the half-year (i.e. 31st March and on 30th September) for the Scheme on its website and on the website of AMFI within 10 days from the close of half-year.

The AMC shall within one month from the close of each half year, i.e. 31st March & 30th September, host a copy of its unaudited financial results on its website.

C. STAMP DUTY

LEVY OF STAMP DUTY

Investors/Unit holders are requested to note that that pursuant to Notification No. S.O. 1226(E) and G.S.R 226 (E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of The Finance Act, 2019, notified on February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India, a stamp duty @0.005% of the transaction value would be levied on applicable mutual fund transactions. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase/switch transactions (including reinvestment of amounts under IDCW option i.e. dividend reinvestment) to the Investors/Unit holders would be reduced to that extent.

Details to be provided in SAI.

D. ASSOCIATE TRANSACTIONS

Please refer to Statement of Additional Information (SAI)

E. TAXATION

For details on taxation please refer to the clause on taxation in the Statement of Additional Information ('SAI') apart from the following:

The information is provided for general information only as per the Income-tax Act, 1961 ('Act') as amended by the Finance Act, 2025. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/ authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the scheme.

EQUITY ORIENTED FUND:

Equity-oriented fund has been defined to mean a fund set up under a scheme of a mutual fund specified under clause (23D) of section 10 of the Act and,

(i) In a case where the fund invests in the units of another fund which is traded on a recognized stock exchange-
(a) A minimum of 90% of the total proceeds of such funds is invested in the units of such other fund; and
(b) such other fund also invests a minimum of 90% of its total proceeds in the equity shares of domestic companies listed on recognized stock exchange; and
(ii) in any other case, a minimum of 65% of the total proceeds of such fund is invested in the equity shares of domestic companies listed on recognized stock exchange.
Provided that the percentage of equity shareholding or unit held in respect of the fund, as the case may be, shall be computed with reference to the annual average of the monthly averages of opening and closing figures.

	Resident Investors	Mutual Fund
Equity Fund		
Tax on dividend received from units of the scheme	Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc. Please refer SAI for tax rates applicable.	Withholding tax on the income distributed to the investors 10% (Please refer SAI)
Capital Gains		
Long Term (held for more than 12 months)		
- Upto Rs. 1.25 lakhs	Nil	Nil
- Exceeding Rs. 1.25 lakhs	12.5%	Nil
Short term (held for 12 months or less)	20%	Nil
Business income (where the units are held as stock-in-trade by the investors)	Please refer SAI for gains arising on sale of units	Nil

SPECIFIED MUTUAL FUND ('SMF'):

With effect from 1 April 2025, SMF means:
(a) A mutual fund which invests more than 65% of total proceeds in debt and money market instruments; or
(b) A fund which invests 65% or more of its total proceeds in units of a fund referred in (a) above.

Provided that the percentage of investment in debt and money market instruments or in units of a fund, as the case may be, in respect of the SMF, shall be computed with reference to the annual average of the daily closing figures:
Provided that "debt and money market instruments" shall include any securities, by whatever name called, classified or regulated as debt and money market instruments by the Securities and Exchange Board of India.

SMF	Resident investors	Mutual Fund

Tax on income received on units from the scheme	Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc. Please refer SAI for tax rates applicable.	Withholding tax on the income distributed to the investors 10% (Please refer SAI)
Capital gains on sale of listed/ unlisted units of SMF Short term (irrespective of the period of holding)		Nil
Business income (where the units are held as stock-in-trade by the investors)		

OTHER THAN EQUITY ORIENTED FUND AND SMF:

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

Other scheme	Resident investors	Mutual Fund
Tax on income received on units from the scheme.	Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc. Please refer SAI for tax rates applicable.	Withholding tax on the income distributed to the investors 10% (Please refer SAI)
Capital Gains on sale of listed units		
Long term (held for more than 12 months)	12.5%	Nil
Short term (held for 12 months or less)	Please refer SAI for tax rates applicable.	Nil
Capital Gains on sale of unlisted units		
Long term (held for more than 24 months)	12.5%	Nil
Short term (held for 24 months or less)	Please refer SAI for tax rates applicable.	Nil
Business income (where the units are held as stock-in-trade by the investors)	Please refer SAI for gains arising on sale of units	Nil

Kindly refer to the SAI for taxability in the hands of NRI in respect of the above category of mutual funds.

F. RIGHTS OF UNITHOLDERS

Please refer to the SAI for details.

G. LIST OF OFFICIAL POINTS OF ACCEPTANCE

Please refer to https://www.barodabnpparibasmf.in//assets/pdf/List-of-OPAT.pdf for complete list of Official points of acceptance.

H. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY

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

Note:

(a) Further, any amendments / replacement / re-enactment of SEBI Regulations subsequent to the date of the Scheme Information Document shall prevail over those specified in this Document.

(b) This Scheme Information Document is an updated version of the same in line with the current laws / regulations and other developments.

(c) This Scheme Information Document has been approved by the Trustees on June 09, 2016 and the Trustees have ensured that the Baroda BNP Paribas Arbitrage Fund (erstwhile BNP Paribas Arbitrage Fund, name changed w.e.f March 14, 2022) approved by them is a new product offered by Baroda BNP Paribas Mutual Fund and is not a minor modification of any existing scheme/ fund/ product..

(d) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

For and on behalf of Baroda BNP Paribas Mutual Fund (Baroda BNP Paribas Asset Management India Private Limited)
Signed: Sd/-
Name: Ms. Nisha Sanjeev
Designation: Head – Compliance, Legal & Secretarial

Place: Mumbai
Date: November 28, 2025

THE REGISTRAR

AMC has appointed KFin Technologies Limited (KFin) located at Karvy Selenium, Tower B, Plot No – 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad – 500 032, Telangana, India to act as Registrar and Transfer Agents ("The Registrar") to the Schemes.

The Registrar is registered with SEBI under registration number INR000000221.

LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

S.No	Branch Type	Branch Name	Zone	State	Consolidated Current Address
1	AMC OPAT	New Delhi	North	New Delhi	Baroda BNP Paribas Asset Management India Private Limited. Unit No. G-04 Naurang House 21, KG Marg Connaught Place, New Delhi - 110 001
2	AMC OPAT	Bangalore	South	Karnakata	Office unit # 112 & 114, 1st floor, "Raheja Chambers", Museum Road, Bangalore – 560 001
3	AMC OPAT	Chennai	South	Tamil Nadu	04th Floor, Shop No. 4, D Wing, "Riaz Garden", Cathedral Garden Road, Kodambakkam High Road, Nungambakkam, Chennai –600034
4	AMC OPAT	Kolkata	East	West Bengal	02nd Floor, Unit No 2E, The Millennium, 235/2A, AJC Bose Road, Kolkata – 700020
5	AMC OPAT	Hyderabad	South	Telangana	Office No. 403, 4th floor, Sonthalia Emerald Building, Raj Bhavan Road, Somajiguda, Hyderabad Telangana 500082
6	AMC OPAT	Pune	West	Maharashtra	Baroda BNP Paribas Asset Management India Pvt Ltd, Office No C 1.3 & C1.4, 1st floor, Building – C, Dr. Herekar Park Apartment Condominium, Shivaji Nagar, Pune - 411004
7	AMC OPAT	Ahmedabad	West	Gujrat	Office No. 104, 1st Floor, 6th Avenue Building, Opposite Textile Co-Operative Bank, Mithakhali Six Road, Ahmedabad – 380009
8	AMC OPAT	Borivali - Mumbai	West	Maharashtra	Shop no 5, Chitalia enclave co-op hsg soc(kapoor apt), junction of Punjabi lane & Chandavarkar road, Borivali (West), Mumbai 400 092
9	AMC OPAT	Fort - Mumbai	West	Maharashtra	Baroda BNP Paribas Asset Management India Private Limited. Premises no 2&5, Ground Floor Rahimtoola House, 7, Homji Street, Mumbai Fort 400001
10	AMC OPAT	Lucknow	North	Uttar Pradesh	Baroda BNP Paribas Asset Management India Private Limited. Shop No 104, First Floor, Vaishali Arcade, 6 Park Road, Hazratganj, Lucknow – 226001
11	AMC OPAT	Kanpur	North	Uttar Pradesh	Baroda BNP Paribas Asset Management India Private Limited. Office No.317 Kan Chambers, Civil Lines,Kanpur 208001
12	AMC OPAT	Thane	West	Maharashtra	Baroda BNP Paribas Asset Management India Private Limited. Shop No. 10, Ground Floor, KONARK TOWERS CHS Ltd. Ghantali Road, Village Naupada, Thane (W) – 400602

13	AMC OPAT	Jaipur	North	Rajasthan	Baroda BNP Paribas Asset Management India Private Limited. Ground Floor, "Fortune Heights" G-2-A, Subhash Marg, C-Scheme, Jaipur – 302001
14	RTA OPAT	Bangalore	South	Karnataka	KFIN Technologies Limited No 35 Puttanna Road Basavanagudi Bangalore 560004
15	RTA OPAT	Belgaum	South	Karnataka	KFIN Technologies Limited Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011
16	RTA OPAT	Bellary	South	Karnataka	KFIN Technologies Limited Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103
17	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
18	RTA OPAT	Gulbarga	South	Karnataka	KFIN Technologies Limited H No 2-231 Krishna Complex 2Nd Floor Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105
19	RTA OPAT	Hassan	South	Karnataka	KFIN Technologies Limited Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201
20	RTA OPAT	Hubli	South	Karnataka	KFIN Technologies Limited R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029
21	RTA OPAT	Mangalore	South	Karnataka	KFIN Technologies Limited Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka
22	RTA OPAT	Margoa	South	Goa	KFIN Technologies Limited Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601
23	RTA OPAT	Mysore	South	Karnataka	KFIN Technologies Limited No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009
24	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
25	RTA OPAT	Shimoga	South	Karnataka	KFIN Technologies Limited Jayarama Nilaya 2Nd Corss Mission Compound Shimoga 577201
26	RTA OPAT	Ahmedabad	West	Gujarat	KFIN Technologies Limited 401,Abc-1, Opp: Pushya Hospital,Off: C.G.Road,St. Xavier'S Corner,Navrangpura,Ahmedabad-380009
27	RTA OPAT	Anand	West	Gujarat	KFIN Technologies Limited, 203 Saffron Icon , Opp Senior Citizen Garden ,Mota Bazar , V V Nagar Anand-388120
28	RTA OPAT	Baroda	West	Gujarat	KFIN Technologies Limited 1St Floor 125 Kanha Capital, Above Hdfc Bank , Opposite. Express Hotel, Alkapuri, Vadodara-07,390007

29	RTA OPAT	Bharuch	West	Gujarat	KFIN Technologies Limited Shop No : 123, Nexus Business Hub ,Near Dhiraj & Sons, Bharuch ,392001
30	RTA OPAT	Bhavnagar	West	Gujarat	KFIN Technologies Limited, office no 207,skyline square building, near Sanskar mandal,waghawadi Road, Bhavnagar, ,364001
31	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
32	RTA OPAT	Gandhinagar	West	Gujarat	KFIN Technologies Limited Office No 138, First Floor, Suyas Solitaire,Near Podar International School,Kudasan, Gandhinagar,382421
33	RTA OPAT	Jamnagar	West	Gujarat	KFIN Technologies Limited 131, Madhav Plaza,Opp. Sbi Bank Jamnagar, 361001
34	RTA OPAT	Junagadh	West	Gujarat	KFIN Technologies Limited Shop No. 201 2Nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001
35	RTA OPAT	Mehsana	West	Gujarat	KFIN Technologies Limited Ff-21,Someswar Shopping Mall Modhera Road-Mehsana-384002
36	RTA OPAT	Nadiad	West	Gujarat	KFIN Technologies Limited 311-3Rd Floor City Centre,Near Paras Circle,Nadiad-387001
37	RTA OPAT	Navsari	West	Gujarat	KFIN Technologies Limited 103 1St Floor Landmark Mall ,Near Sayaji Vaibhav Library , Navsari,396445
38	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 Marg, Rajkot - 360001
39	RTA OPAT	Surat	West	Gujarat	KFIN Technologies Limited Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat, 395002
40	RTA OPAT	Valsad	West	Gujarat	KFIN Technologies Limited 406, 4Th Floor, Dreamland Arcade,Tithal Road,Valsad, 396001
41	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
42	RTA OPAT	Chennai	South	Tamil Nadu	KFIN Technologies Limited 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam | Chennai – 600 034
43	RTA OPAT	Calicut	South	Kerala	KFIN Technologies Limited Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001
44	RTA OPAT	Cochin	South	Kerala	KFIN Technologies Limited Door No:61/2784 Second Floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam-Kerala-682015
45	RTA OPAT	Kannur	South	Kerala	KFIN Technologies Limited 2Nd Floor Global Village Bank Road Kannur 670001

46	RTA OPAT	Kollam	South	Kerala	KFIN Technologies Limited Sree Vigneswara Bhavan Shastri Junction Kollam - 691001
47	RTA OPAT	Kottayam	South	Kerala	KFIN Technologies Limited 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002
48	RTA OPAT	Palghat	South	Kerala	KFIN Technologies Limited No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001
49	RTA OPAT	Tiruvalla	South	Kerala	KFIN Technologies Limited 2Nd Floorerinjery Complex Ramanchira Opp Axis Bank Thiruvalla 689107
50	RTA OPAT	Trichur	South	Kerala	KFIN Technologies Limited 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001
51	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
52	RTA OPAT	Coimbatore	South	Tamil Nadu	KFIN Technologies Limited 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018
53	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
54	RTA OPAT	Karur	South	Tamil Nadu	KFIN Technologies Limited No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002
55	RTA OPAT	Madurai	South	Tamil Nadu	KFIN Technologies Limited No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001
56	RTA OPAT	Nagerkoil	South	Tamil Nadu	KFIN Technologies Limited Hno 45 1St Floor East Car Street Nagercoil 629001
57	RTA OPAT	Pondicherry	South	Pondicherry	KFIN Technologies Limited No 122(10B) Muthumariamman Koil Street - Pondicherry 605001
58	RTA OPAT	Salem	South	Tamil Nadu	KFIN Technologies Limited No.6 Ns Complex Omalur Main Road Salem 636009
59	RTA OPAT	Tirunelveli	South	Tamil Nadu	KFIN Technologies Limited 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001
60	RTA OPAT	Trichy	South	Tamil Nadu	KFIN Technologies Limited No 23C/1 E V R Road Near Vekkaliamman Kalyana Mandapam Putthur - Trichy 620017
61	RTA OPAT	Tuticorin	South	Tamil Nadu	KFIN Technologies Limited 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003
62	RTA OPAT	Vellore	South	Tamil Nadu	KFIN Technologies Limited No 2/19 1St Floor Vellore City Centre Anna Salai Vellore 632001
63	RTA OPAT	Agartala	East	Tripura	KFIN Technologies Limited Old Rms Chowmuhani,Opp-Rhymond Showroom,Near Jana Sabak Saloon,Agartala, West Tripura,799001

64	RTA OPAT	Guwahati	East	Assam	KFIN Technologies Limited 4Th Floor, Ganapati Enclave, G.S. Road, Near Bora Service, Guwahati 781007
65	RTA OPAT	Shillong	East	Meghalaya	KFIN Technologies Limited Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001
66	RTA OPAT	Silchar	East	Assam	KFIN Technologies Limited Above R.K Associates, 2Nd Floor, N.N. Dutta Road, Near Gurudwara, Shillongpatty, Silchar 788001
67	RTA OPAT	Ananthapur	South	Andhra Pradesh	KFIN Technologies Limited. #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001.
68	RTA OPAT	Guntur	South	Andhra Pradesh	KFIN Technologies Limited 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002
69	RTA OPAT	Hyderabad	South	Telangana	KFIN Technologies Limited, 2Nd Floor Jbs Station, Lower Concourse 1, Situated In Jubilee Bus Metro Station, Secunderabad 500009
70	RTA OPAT	Karimnagar	South	Telangana	KFIN Technologies Limited 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001
71	RTA OPAT	Kurnool	South	Andhra Pradesh	KFIN Technologies Limited Shop No:47 2Nd Floor S Komda Shoping Mall Kurnool 518001
72	RTA OPAT	Nanded	West	Maharashtra	KFIN Technologies Limited Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601
73	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
74	RTA OPAT	Solapur	West	Maharashtra	KFIN Technologies Limited Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007
75	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
76	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
77	RTA OPAT	Vijayawada	South	Andhra Pradesh	KFIN Technologies Limited Hno26-23 1St Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010
78	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
79	RTA OPAT	Warangal	South	Telangana	KFIN Technologies Limited Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002

80	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
81	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
82	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 Maharashthra
83	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
84	RTA OPAT	Aurangabad	West	Maharashtra	KFIN Technologies Limited Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001
85	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
86	RTA OPAT	Dhule	West	Maharashtra	KFIN Technologies Limited Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001
87	RTA OPAT	Indore	West	Madhya Pradesh	KFIN Technologies Limited. 101 | Diamond Trade Center | 3-4 Diamond Colony | New Palasia | Above Khurana Bakery | Indore | M.P. 452001
88	RTA OPAT	Jabalpur	West	Madhya Pradesh	KFIN Technologies Limited 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001
89	RTA OPAT	Jalgaon	West	Maharashtra	KFIN Technologies Limited 3Rd Floor 269 Jaee Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001
90	RTA OPAT	Nagpur	West	Maharashtra	KFIN Technologies Limited Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010
91	RTA OPAT	Nashik	West	Maharashtra	KFIN Technologies Limited S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002
92	RTA OPAT	Sagar	West	Madhya Pradesh	KFIN Technologies Limited 2Nd Floor|Above Shiva Kanch Mandir 5 Civil Lines Sagar Madhya Pradesh -470001 | India
93	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
94	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

95	RTA OPAT	Balasore	East	Orissa	KFIN Technologies Limited 1-B. 1St Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001
96	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
97	RTA OPAT	Berhampur (Or)	East	Orissa	KFIN Technologies Limited Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001
98	RTA OPAT	Bhilai	West	Chatisgarh	KFIN Technologies Limited Office No.2 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020
99	RTA OPAT	Bhubaneswar	East	Orissa	KFIN Technologies Limited A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007
100	RTA OPAT	Bilaspur	West	Chatisgarh	KFIN Technologies Limited Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001
101	RTA OPAT	Bokaro	East	Jharkhand	KFIN Technologies Limited City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004
102	RTA OPAT	Burdwan	East	West Bengal	KFIN Technologies Limited Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101
103	RTA OPAT	Chinsura	East	West Bengal	KFIN Technologies Limited No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101
104	RTA OPAT	Cuttack	East	Orissa	KFIN Technologies Limited Shop No-45 2Nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends Dargha Bazar Cuttack 753001
105	RTA OPAT	Dhanbad	East	Jharkhand	KFIN Technologies Limited 208 New Market 2Nd Floor Bank More - Dhanbad 826001
106	RTA OPAT	Durgapur	East	West Bengal	KFIN Technologies Limited Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216
107	RTA OPAT	Gaya	East	Bihar	KFIN Technologies Limited Property No. 711045129 Ground Floorhotel Skylark Swaraipuri Road - Gaya 823001
108	RTA OPAT	Jalpaiguri	East	West Bengal	KFIN Technologies Limited D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101
109	RTA OPAT	Jamshedpur	East	Jharkhand	KFIN Technologies Limited Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001
110	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
111	RTA OPAT	Kolkata	East	West Bengal	KFIN Technologies Limited 2/1 Russel Street 4Thfloor Kankaria Centre Kolkata 700071 Wb

112	RTA OPAT	Malda	East	West Bengal	KFIN Technologies Limited Ram Krishna Pally; Ground Floor English Bazar - Malda 732101
113	RTA OPAT	Patna	East	Bihar	KFIN Technologies Limited, Flat No.- 102, 2Bhk Maa Bhawani Shardalay, Exhibition Road, Patna-800001
114	RTA OPAT	Raipur	West	Chatisgarh	KFIN Technologies Limited, Office No- 401, 4Th Floor, Pithalia Plaza , Fafadih Chowk, Raipur -492001
115	RTA OPAT	Ranchi	East	Jharkhand	KFIN Technologies Limited Room No 103, 1St Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi -834001
116	RTA OPAT	Rourkela	East	Orissa	KFIN Technologies Limited 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012
117	RTA OPAT	Sambalpur	East	Orissa	KFIN Technologies Limited First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001
118	RTA OPAT	Siliguri	East	West Bengal	KFIN Technologies Limited Nanak Complex 2Nd Floor Sevoke Road - Siliguri 734001
119	RTA OPAT	Agra	North	Uttar Pradesh	KFIN Technologies Limited, 3Rd Floor, 303 Corporate Park, Block No- 109, Sanjay Place, Agra -282002, Uttar Pradesh
120	RTA OPAT	Aligarh	North	Uttar Pradesh	KFIN Technologies Limited, 1St Floor Sevti Complex,Lekhraj Nagar Centre Point, Samad Road, Aligarh-202001, Uttar Pradesh
121	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 , Uttar Pradesh
122	RTA OPAT	Ambala	North	Haryana	KFIN Technologies Limited 6349 2Nd Floor Nicholson Road Adjacent Kos Hospitalambala Cant Ambala 133001
123	RTA OPAT	Azamgarh	North	Uttar Pradesh	KFIN Technologies Limited, Shop No 18 Nagar Palika, Infront Of Treasury Office, Civil Lines, Azamgarh-276001, Uttar Pradesh
124	RTA OPAT	Bareilly	North	Uttar Pradesh	KFIN Technologies Limited,1St Floor, Rear Side, A -Square Building, 54-Civil Lines,Ayub Khan Chauraha,Bareilly-243001, Uttar Pradesh
125	RTA OPAT	Begusarai	East	Bihar	Kfin Technologies Limited, Sri Ram Market, Kali Asthan Chowk, Matihani Road, Begusarai-851101, Bihar
126	RTA OPAT	Bhagalpur	East	Bihar	Kfin Technologies Limited, 2Nd Floor Chandralok Complex, Radha Rani Sinha Road, Ghantaghar, Bhagalpur-812001, Bihar
127	RTA OPAT	Darbhanga	East	Bihar	Kfin Technologies Limited H No-185, Ward No- 13, National Statistical Office Campus, Kathal Bari, Bhandar Chowk, Darbhanga-846007, Bihar

128	RTA OPAT	Dehradun	North	Uttaranchal	Kfin Technologies Limited Shop No-809/799 , Street No- 2A, Rajender Nagar ,Near Sheesha Lounge, Kaulagarh Road, Dehradun -248003, Uttarakhand
129	RTA OPAT	Deoria	North	Uttar pradesh	KFIN Technologies Limited, 1St Floor, K K Plaza, Above Apurwa Sweets, Civil Lines Road, Deoria- 274001 , Uttar Pradesh
130	RTA OPAT	Faridabad	North	Haryana	KFIN Technologies Limited A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001
131	RTA OPAT	Ghaziabad	North	Uttar Pradesh	KFIN Technologies Limited Ff - 31 Konark Building Rajnagar - Ghaziabad 201001
132	RTA OPAT	Ghazipur	North	Uttar Pradesh	KFIN Technologies Limited Rani Katra, Mahuabagh, Infront Of Shubhra Hotel, Ghazipur - 233001 , Uttar Pradesh
133	RTA OPAT	Gonda	North	Uttar Pradesh	KFIN Technologies Limited,782 Shiv Sadan, Iti Road, Near Raghukul Vidya Peeth, Civil Lines Gonda-271001. Uttar Pradesh
134	RTA OPAT	Gorakhpur	North	Uttar Pradesh	KFIN Technologies Limited, Cross Road The Mall , Shop No 8-9, 4Th Floor , Bank Road , Gorakhpur 273001, Uttar Pradesh
135	RTA OPAT	Gurgaon	North	Haryana	KFIN Technologies Limited No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001
136	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, Madhya Pradesh
137	RTA OPAT	Haldwani	North	Uttaranchal	KFIN Technologies Limited,Shoop No 5,Kmvn Shoping Complex, Haldwani 263139, Uttarakhand
138	RTA OPAT	Haridwar	North	Uttaranchal	KFIN Technologies Limited,Shop No. - 17,Bhatia Complex,Near Jamuna Palace,Haridwar 249410, Uttarakhand
139	RTA OPAT	Hissar	North	Haryana	KFIN Technologies Limited Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001
140	RTA OPAT	Jhansi	North	Uttar Pradesh	KFin Technologies Limited, 1st Floor, Basera Arcade, Opp. Major Dhyanchand Stadium, BKT Chitra Road, Civil Lines, Jhansi 284001
141	RTA OPAT	Kanpur	North	Uttar Pradesh	KFIN Technologies Limited,15/46 B Ground Floor,Opp : Muir Mills,Civil Lines,Kanpur 208001
142	RTA OPAT	Lucknow	North	Uttar Pradesh	KFin Technologies Limited, Office No 202, 2nd Floor, Bhalla Chambers, 5 Park Road, Hazratganj, Lucknow 226001
143	RTA OPAT	Mandi	North	Himachal Pradesh	KFIN Technologies Limited House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001
144	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, Uttar Pradesh

145	RTA OPAT	Meerut	North	Uttar Pradesh	KFIN Technologies Limited Shop No:- 111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001 Uttar Pradesh India
146	RTA OPAT	Mirzapur	North	Uttar Pradesh	KFIN Technologies Limited Triveni Campus, 2Nd Floor, Ratanganj, Near Sbi Life, Mirzapur-231001, Uttar Pradesh
147	RTA OPAT	Moradabad	North	Uttar Pradesh	KFIN Technologies Limited,Chadha Complex,G. M. D. Road,Near Tadi Khana Chowk,Moradabad-244001, Uttar Pradesh
148	RTA OPAT	Morena	West	Madhya Pradesh	KFIN Technologies Limited, House No. Hig 959,Near Court,Front Of Dr. Lal Lab,Old Housing Board Colony,Morena 476001. Madhya Pradesh
149	RTA OPAT	Muzaffarpur	East	Bihar	KFIN Technologies Limited 1St Floor, Saroj Complex, Diwan Road, Muzaffarpur - 842001 , Bihar
150	RTA OPAT	Noida	North	Uttar Pradesh	KFIN Technologies Limited F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301
151	RTA OPAT	Panipat	North	Haryana	KFIN Technologies Limited Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana
152	RTA OPAT	Renukoot	North	Uttar Pradesh	KFIN Technologies Limited C/O Mallick Medical Store, Bangali Katra Main Road ,Renukoot Dist. Sonebhadra -231217, Uttar Pradesh
153	RTA OPAT	Rewa	West	Madhya Pradesh	KFIN Technologies Limited, Shop No-2, Ground Floor, Shree Sai Anmol Complex, Opp Teerath Memorial Hospital, Rewa-486001, Madhya Pradesh
154	RTA OPAT	Rohtak	North	Haryana	KFIN Technologies Limited Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001.
155	RTA OPAT	Roorkee	North	Uttaranchal	KFIN Technologies Limited, Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667. Uttarakhand
156	RTA OPAT	Satna	West	Madhya Pradesh	KFIN Technologies Limited, 1St Floor, Gopal Complex, Rewa Road ,Near Bus Stand, Satna-485001, Madhya Pradesh
157	RTA OPAT	Shimla	North	Himachal Pradesh	KFIN Technologies Limited 1St Floor Hills View Complex Near Tara Hall Shimla 171001
158	RTA OPAT	Shivpuri	West	Madhya Pradesh	KFIN Technologies Limited, A. B. Road,In Front Of Sawarkar Park,Near Hotel Vanasthali,Shivpuri 473551, Madhya Pradesh
159	RTA OPAT	Sitapur	North	Uttar Pradesh	KFIN Technologies Limited, 12/12 Surya Complex,Station Road ,Uttar Pradesh,Sitapur 261001, Uttar Pradesh
160	RTA OPAT	Solan	North	Himachal Pradesh	KFIN Technologies Limited Disha Complex 1St Floor Above Axis Bank Rajgarh Road Solan 173212
161	RTA OPAT	Sonepat	North	Haryana	KFIN Technologies Limited PP Tower, Shop No 207, 2nd Floor, Opposite Income Tax office, Subhash Chowk, Sonepat-131001

162	RTA OPAT	Sultanpur	North	Uttar Pradesh	Kfin Technologies Limited 1St Floor, Shop No-90A, Ramashankar Market, Civil Lines, Near Bus Station, Sultanpur- 228001 Uttar Pradesh
163	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
164	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
165	RTA OPAT	Kolhapur	West	Maharashtra	KFIN Technologies Limited 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001
166	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 - 400 001
167	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
168	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
169	RTA OPAT	Andheri	West	Maharashtra	KFIN Technologies Limited. Office 103, Vertex Navkar, Commercial Complex, M V Road, Opp Andheri Court, Andheri East , Mumbai 400069
170	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
171	RTA OPAT	Thane	West	Maharashtra	KFIN Technologies Limited Room No. 302 3Rd Floor Ganga Prasad Building Near Rbl Bank Ltd Ram Maruti Cross Road Naupada Thane West Thane :- 400602
172	RTA OPAT	Ajmer	North	Rajasthan	KFin Technologies Limited, C/o Dani Complex, Behind Chandak Eye Hospital, Agra Gate Circle, P R Marg, Ajmer - 305001
173	RTA OPAT	Alwar	North	Rajasthan	KFIN Technologies Limited Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001
174	RTA OPAT	Amritsar	North	Punjab	KFIN Technologies Limited Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001
175	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
176	RTA OPAT	Bhilwara	North	Rajasthan	KFIN Technologies Limited Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001

177	RTA OPAT	Bikaner	North	Rajasthan	KFIN Technologies Limited H.No. 10, Himtasar House, Museum Circle, Civil Line, Bikaner, Rajasthan - 334001
178	RTA OPAT	Chandigarh	North	Union Territory	KFIN Technologies Limited First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022
179	RTA OPAT	Ferozpur	North	Punjab	KFIN Technologies Limited The Mall Road Chawla Bulding Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002
180	RTA OPAT	Hoshiarpur	North	Punjab	KFIN Technologies Limited Unit # Sf-6 The Mall Complex 2Nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001
181	RTA OPAT	Jaipur	North	Rajasthan	KFIN Technologies Limited Office No 101 1St Floor Okay Plus Tower Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaipur 302001
182	RTA OPAT	Jalandhar	North	Punjab	KFIN Technologies Limited Office No 7 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001
183	RTA OPAT	Jammu	North	Jammu & Kashmir	KFIN Technologies Limited 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K
184	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
185	RTA OPAT	Karnal	North	Haryana	KFIN Technologies Limited 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal (Haryana) 132001
186	RTA OPAT	Kota	North	Rajasthan	KFIN Technologies Limited D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007
187	RTA OPAT	Ludhiana	North	Punjab	KFIN Technologies Limited Sco 122 Second Floor Above Hdfc Mutual Fun Feroze Gandhi Market Ludhiana 141001
188	RTA OPAT	Moga	North	Punjab	KFIN Technologies Limited 1St Floordutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001
189	RTA OPAT	New Delhi	North	New Delhi	KFIN Technologies Limited 305 New Delhi House 27 Barakhamba Road - New Delhi 110001
190	RTA OPAT	Pathankot	North	Punjab	KFIN Technologies Limited 2Nd Floor Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot 145001
191	RTA OPAT	Patiala	North	Punjab	KFIN Technologies Limited B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001
192	RTA OPAT	Sikar	North	Rajasthan	KFIN Technologies Limited First Floorsuper Tower Behind Ram Mandir Near Taparya Bagichi - Sikar 332001
193	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
194	RTA OPAT	Udaipur	North	Rajasthan	KFIN Technologies Limited Shop No. 202 2Nd Floor Business Centre 1C Madhuvan Opp G P O Chetak Circle Udaipur 313001

195	RTA OPAT	Eluru	South	Andhra Pradesh	KFin Technologies Ltd D.No: 3B-15-1/1, Vaibhav Fort, Agraharam, Western Street, Eluru Andhra Pradesh - 534001
196	RTA OPAT	chandrapur	West	Maharashtra	KFIN Technologies Limited C/O Global Financial Services,2Nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra-442401
197	RTA OPAT	Ghatkopar	West	Maharashtra	KFIN Technologies Limited 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077
198	RTA OPAT	Satara	West	Maharashtra	KFIN Technologies Limited G7, 465 A, Govind Park Satar Bazaar, Satara - 415001
199	RTA OPAT	Ahmednagar	West	Maharashtra	KFIN Technologies Limited, Above Shubham Mobile & Home Appliances, 1St Floor, Tilak Road, Maliwada Ahmednagar, Maharashtra 414001
200	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
201	RTA OPAT	Kalyan	West	Maharashtra	KFIN Technologies Limited Seasons Business Centre, 104 / 1St Floor, Shivaji Chowk, Opposite Kdmc (Kalyan Dombivali Mahanagar Corporation) Kalyan - 421301
202	RTA OPAT	Korba	North	Chatisgarh	KFIN Technologies Limited, Office No #202, 2Nd Floor, Icrc Qube, 97 T. P. Nagar, Korba-495677, Chhatisgarh
203	RTA OPAT	Ratlam	West	Madhya Pradesh	KFIN Technologies Limited 106, Rajaswa Colony, Near Sailana Bus Stand, Ratlam, Madhya Pradesh 457001
204	RTA OPAT	Tinsukia	East	Assam	KFIN Technologies Limited 3Rd Floor, Somany Tiles Building Above Uti Mutual Fund, Chirwapatty Road, Tinsukia Assam - 786125
205	RTA OPAT	Saharanpur	East	Uttar Pradesh	KFIN Technologies Limited,1St Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur - 247 001, Uttar Pradesh
206	RTA OPAT	Kalyani	East	West Bengal	KFIN Technologies Limited Ground Floor,H No B-7/27S, Kalyani, Kalyani Ho, Nadia, West Bengal – 741235
207	RTA OPAT	Hosur	South	Tamil Nadu	KFIN Technologies Limited No.2/3-4. Sri Venkateswara Layout, Denkanikottai Road, Dinnur Hosur - 635109
208	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
209	RTA OPAT	Serampore	East	West Bengal	KFin Technologies Limited, Hinterland-II,GR.Floor, 6A Roy Ghat Lane, Serampore, Hooghly,West Bengal,712201
210	RTA OPAT	Alappuzha	South	Kerala	KFin Technologies Limited, Sree Rajarajeswari Building,Ground Floor, Church Road, Mullackal Ward, Alappuzha, Kerala 688011

211	RTA OPAT	Palghar	West	Maharashtra	KFin Technologies Limited,The Edge Ground Floor, Shop number 4 , Bhausaheb Dandekar Marg, Behind Prakash Talkies , Palghar Maharashtra 401404
212	RTA OPAT	Sangli	West	Maharashtra	Kfin Technologies Limited,514/A, Gala No. 2/A, The Signature Building, Near Pudhari Bhavan, Sangli – 416416, Maharashtra
213	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

Based on the para 16.6 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, 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.