SCHEME INFORMATION DOCUMENT

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

Name of the Scheme	**Baroda BNP Paribas NIFTY SDL December 2026 Index Fund** (An open-ended Target Maturity Index Fund replicating / tracking the NIFTY SDL December 2026 Index A Relatively High Interest Rate Risk and Relatively Low Credit Risk)
Category of the Scheme	Index Fund
Scheme code	BBNP/O/O/DIN/22/11/0031

Continuous offer for units at NAV based prices

Potential Risk Class (PRC) matrix*
(Maximum risk the Scheme can take)

Credit Risk → / Interest Rate Risk ↓	Relatively Low (Class A)	Moderate (Class B)	Relatively High (Class C)
Relatively Low (Class I)			
Moderate (Class II)			
Relatively High (Class III)	**A-III**		

A-III - A Scheme with Relatively High Interest Rate Risk and Relatively Low Credit Risk.

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

	December 2026 Index		

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

Investors are advised to refer to the Statement of Additional Information (SAI) for details of the Baroda BNP Paribas Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and other general information on: 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 thereunder filed with SEBI. 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 Services Centres / Website/Distributors or Brokers.

SAI incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please consult your nearest Investor Service Centre or log on to our website.

The Scheme Information Document should be read in conjunction with SAI and not in isolation.

This Scheme Information Document is dated November 28, 2025.

HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr.No	Title	Description
I.	**Benchmark (TRI)**	The performance of the scheme will be benchmarked to the performance of NIFTY SDL December 2026 Index. **Justification for use of benchmark** :The Scheme seeks to invest in the constituents of NIFTY SDL December 2026 Index and similar securities in line with the para 3.5.2.4. of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. Therefore, the composition of NIFTY SDL December 2026 Index makes it most suited to compare the performance of the Scheme.
II.	**Plans & Options** **Plans/Options and sub options under the Scheme**	The Scheme offers following two plans: • Baroda BNP Paribas NIFTY SDL December 2026 Index Fund - Regular Plan • Baroda BNP Paribas NIFTY SDL December 2026 Index Fund - Direct Plan Each Plan offers Growth Option and Income Distribution cum Capital Withdrawal (IDCW) Option*. The IDCW option offers payout of Income Distribution cum capital withdrawal option. There shall be a single portfolio under 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 the following shall be applicable: **Default Option: Growth Option** **Default Facility under IDCW: Reinvestment 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.
III.	**Load Structure**	Exit Load: Nil 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 In accordance with the requirements specified by the SEBI at para 10.4.1 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 no entry load will be charged for purchase/additional purchase/ switch-in accepted by the Fund. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service

<table>
<tr><td></td><td></td><td>rendered by the ARN Holder. The exit load charged, if any shall be credited to the scheme.
For any change in load structure, the AMC will issue an addendum and display it on the website/ISCs.</td></tr>
<tr><td>IV.</td><td>Minimum Application Amount/Switch in</td><td>Lumpsum investment: Rs. 5000 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

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).</td></tr>
<tr><td>V</td><td>Minimum Additional Purchase Amount</td><td>Rs. 1,000 and in multiples of Re. 1 thereafter.
• The AMC reserves the right to change the minimum additional application amount from time to time.</td></tr>
<tr><td>VI</td><td>Minimum Redemption amount/Switch out amount</td><td>Rs. 1,000/- and in multiples of Re. 1/- thereafter.
There will be no minimum redemption criterion for Unit based redemption.</td></tr>
<tr><td>VII</td><td>Tracking Error</td><td><table><tr><td>Regular Plan</td><td>Direct Plan</td></tr><tr><td>1.01</td><td>1.01</td></tr></table></td></tr>
<tr><td>VIII</td><td>Tracking Difference</td><td><table><tr><td colspan="2">Since Inception</td><td colspan="2">1 year</td></tr><tr><td>Regular Plan</td><td>Direct Plan</td><td>Regular Plan</td><td>Direct Plan</td></tr><tr><td>-0.57</td><td>-0.21</td><td>-0.42</td><td>-0.10</td></tr></table></td></tr>
<tr><td>IX</td><td>Computation of NAV</td><td>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:<table><tr><td>Heads</td><td>Particulars</td><td>Rs.</td></tr><tr><td>AUM</td><td>Opening AUM</td><td>0</td></tr><tr><td>NAV</td><td>Opening NAV Per Unit</td><td>10.0000</td></tr><tr><td>Unit capital</td><td>Opening Units</td><td>0.000</td></tr><tr><td></td><td>Closing Units</td><td>1000.000</td></tr></table></td></tr>
</table>

		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	0.005
			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

<table>
<tr><td></td><td></td><td>that SEBI may prescribe from time to time and shall be subject to audit on an annual basis.</td></tr>
<tr><td>X</td><td>Asset Allocation</td><td>Under normal circumstances, the asset allocation under the Scheme would be as follows:

<table>
<tr><th rowspan="2">Instruments</th><th colspan="2">Indicative allocations
(% of Net Assets)</th></tr>
<tr><th>Minimum</th><th>Maximum</th></tr>
<tr><td>Debt Instruments comprising of Nifty SDL December 2026 Index</td><td>95</td><td>100</td></tr>
<tr><td>Cash & Money Market instruments and Units of liquid and debt mutual fund schemes</td><td>0</td><td>5</td></tr>
</table>

During normal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table. However, in case of maturity of instruments in the Scheme portfolio, the reinvestment will be in line with the index methodology. The cumulative gross exposure to instruments forming part of the Index, debt and money market instruments, units of liquid and debt mutual fund schemes and such other securities/assets as may be permitted by SEBI from time to time subject to approval will not exceed 100% of the net assets of the scheme.

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

<table>
<tr><th>Sr.no</th><th>Type of Instrument</th><th>Percentage of Exposure</th><th>Circular References*</th></tr>
<tr><td>1.</td><td>Repos/reverse repos</td><td>The Scheme may enter into repos/reverse repos as may be permitted by RBI</td><td>-</td></tr>
<tr><td>2.</td><td>Collateralised Borrowing & Lending Obligations (CBLO) or repo or in an alternative investment</td><td>A part of the net assets may be invested in the Collateralised Borrowing & Lending Obligations (CBLO) or repo or in an alternative investment as may be provided by RBI.</td><td>-</td></tr>
<tr><td>3.</td><td>Short term deposits of scheduled commercial banks</td><td>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.</td><td>Para 12.16 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024</td></tr>
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</td></tr>
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		• The Scheme will not invest in equity and equity related securities and Foreign Securities including ADR/ GDR. • The Scheme will not indulge in short selling and securities lending and borrowing. • The scheme shall not participate in reverse repurchase agreements in corporate debt securities and Credit Default Swaps (CDS) for Corporate Bonds. • The scheme will not invest in derivatives, • The scheme will not invest in securitized debt instruments, • The scheme will not invest in repo/reverse repo transactions in corporate debt securities, • The scheme will not invest in unrated debt instruments, • The scheme will not invest in debt instruments having Structured Obligations / Credit Enhancements, • The scheme will not invest in Credit Default Swaps, • The scheme will not invest in REITs and InvITs, • The scheme will not invest in debt instruments with special features as prescribed under SEBI circular dated March 10, 2021. It may be noted that cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. The Scheme shall replicate the underlying debt index subject to the requirements as specified under para 12.18 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. No single issuer limit shall be applicable for an index based on G-Sec and SDLs. According to 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 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. 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** As per para 3.5.4.3 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, portfolio with residual maturity of up to 5 years shall be considered to be replicating the index if, the deviation in duration is either +/- 3 months or +/- 10% of duration, whichever is higher. However, at no point of time, the residual maturity of the security forming part of the portfolio shall be beyond the target maturity date of the Scheme. Further, the AMC would monitor that the annualized tracking difference averaged over one year period does not exceed 1.25%. In case the average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same shall be brought to the notice of trustees with corrective actions taken by the AMC, if any.

		Any transactions undertaken in the scheme portfolio in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time. **Portfolio rebalancing in case of deviation from asset allocation under short term Defensive consideration:** The scheme shall rebalance the portfolio in case of any deviation to the asset allocation for a short term period on defensive considerations as per Para 1.14.1.2 (b) of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. Such rebalancing shall be done within 7 days from the date of occurrence of deviation. However, at all times the AMC shall ensure that the portfolio would adhere to the overall investment objective of the scheme.
XI	**Fund Manager details**	Name: **Mr. Vikram Pamnani**, 38 years • PGDM (Finance) Managing since: July 11, 2024 Total experience (in years): Mr. Pamnani brings over 15 years of experience in the Fixed 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 Ultra Short Duration Fund^ • 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 Arbitrage 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 ##Jointly with Mr. Neeraj Saxena Name: Mr. Gurvinder Singh Wasan, 45 years • Masters in Commerce • Chartered Accountant • CFA (USA) Managing since: October 21, 2024

		Total experience (in years): Mr. Gurvinder Singh Wasan has overall experience of 21 years spreading over fund management, rating agency, treasury and retail banking. His last stint was with JM Financial Asset Management Limited where he was designated as Senior Fund Manager and Credit Analyst for 2.5 years and handled fixed income desk overseeing the fund management responsibilities. Before joining JM Financial Asset Management Limited, he was associated with Principal Asset Management Private Limited for 13 years where he handled Fund management and credit analysis related activities. His earlier experience includes stints with CRISIL Ltd. and ICICI Bank ltd. • Baroda BNP Paribas Ultra Short Duration Fund^ • Baroda BNP Paribas Liquid Fund^ • Baroda BNP Paribas Overnight Fund^ • Baroda BNP Paribas Corporate Bond Fund^ • Baroda BNP Paribas Money Market fund^ • Baroda BNP Paribas Low Duration Fund^ • Baroda BNP Paribas Short Duration Fund^ • Baroda BNP Paribas Credit Risk Fund^ • Baroda BNP Paribas Gilt Fund^^ • Baroda BNP Paribas Dynamic bond Fund^^ • Baroda BNP Paribas Balanced Advantage Fund** • Baroda BNP Paribas Equity Savings Fund$ • Baroda BNP Paribas Retirement Fund$$ • Baroda BNP Paribas Conservative Hybrid Fund# • Baroda BNP Paribas Aggressive Hybrid Fund## • Baroda BNP Paribas Nifty SDL December 2028 Index Fund^ • Baroda BNP Paribas Gold ETF@ • Baroda BNP Paribas Multi Asset Active Fund of Funds& • Baroda BNP Paribas Gold FOF% ^ Jointly with Mr. Mr. Vikram Pamnani ^^Jointly with Mr. Prashant Pimple **Jointly with Mr. Sanjay Chawla, Mr. Pratish Krishnan and Mr. Neeraj Saxena $Jointly with Mr. Pratish Krishnan, Mr. Ankeet Pandya and Mr. Neeraj Saxena $$Jointly with Mr. Pratish Krishnan and Mr. Ankeet Pandya #Jointly with Mr. Prashant Pimple, Mr. Ankeet Pandya and Mr. Pratish Krishnan ##Jointly with Mr. Jitendra Sriram and Mr. Pratish Krishnan @ Jointly with Mr. Madhav Vyas & Jointly with Mr. Pratish Krishnan % Jointly with Mr. Madhav Vyas and Ms. Swapna Shelar
XII	**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 the annual recurring expenses under the Scheme as per the table below:

Particulars	% of daily Net Assets (Regular Plan)
Investment Management & Advisory Fee	Upto 1.00%
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 *	
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 1.00%**
Additional expenses under regulation 52 (6A) (c)**	Upto 0.05%

*5% of total TER (Total Expense ratio) charged to direct plans, subject to maximum of 0.5 bps of AUM.

^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.

		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): # As per para 10.1.3 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from *'retail investor'*. The top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography – Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year. (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; 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 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 1% p.a. and an investor B invests in Direct Plan of the same scheme with an expense of 0.65% p.a. Assuming the gross return of this fund is 10% for that given year, investor A will make a return of 9% (post expense) for that year, whereas investor B will make 9.35% return for same period.

<table>
<tr><td></td><td></td><td>Also, please take a look at below illustration which shows impact of different expense ratio

<table>
<tr><th>Particulars</th><th>Regular Plan</th><th>Direct Plan</th></tr>
<tr><td>Amount Invested at the beginning of the year</td><td>10,000</td><td>10,000</td></tr>
<tr><td>Returns before Expenses (@10%pa)</td><td>1,000</td><td>1,000</td></tr>
<tr><td>Expenses other than Distribution Expenses</td><td>65</td><td>65</td></tr>
<tr><td>Distribution Expenses</td><td>35</td><td>-</td></tr>
<tr><td>Returns after Expenses at the end of the Year</td><td>900</td><td>935</td></tr>
<tr><td>% Returns on Investment (Post Expenses)</td><td>9%</td><td>9.35%</td></tr>
</table>

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.</td></tr>
<tr><td>XIII</td><td>Stamp duty</td><td>Levy of Stamp Duty on Applicable Mutual Fund Transactions

Investors/Unit holders are requested to note that that pursuant to Notification No. S.O. 1226(E) and G.S.R 226 (E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of The Finance Act, 2019, notified on February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India, a stamp duty @0.005% of the transaction value would be levied on applicable mutual fund transactions. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase/switch transactions (including reinvestment of amounts under IDCW option i.e. dividend reinvestment) to the Investors/Unit holders would be reduced to that extent.</td></tr>
<tr><td>XIV</td><td>Information available through weblink</td><td>• Liquidity/listing details – Refer Annexure 2
• NAV Disclosure – Statement-of-additional-information.pdf
• Applicable timelines for dispatch of redemption proceeds etc - Baroda BNP | Redressal Complaints | MF India | SIP Investment
• Breakup of Annual Scheme Recurring expenses – Refer Section XII mentioned under "Highlights" above www.barodabnpparibasmf.in
• Definitions - Baroda BNP Paribas Mutual Fund | SID Related Disclosures
• Applicable risk factors - Baroda BNP Paribas Mutual Fund | SID Related Disclosures
• Detailed disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents/underlying fund in case fund of funds – Not Applicable</td></tr>
</table>

		• List of official points of acceptance - Baroda BNP Paribas Mutual Fund | SID Related Disclosures • Penalties, Pending litigation or proceedings, finding of inspections or investigations - Baroda BNP Paribas Mutual Fund | SID Related Disclosures • Investor services - Mutual Fund Investment - Invest in Mutual Funds Online in India • Portfolio Disclosure - Baroda BNP | Monthly Portfolio of Scheme | MF India | SIP Investment • Detailed comparative table of the existing schemes of AMC - Baroda BNP Paribas Mutual Fund | SID Related Disclosures • Scheme performance - Baroda BNP | Monthly Dashboard | MF India | SIP Investment • Periodic disclosures - www.barodabnpparibasmf.in • Any disclosure in terms of consolidated checklist on standard observations-Risk-o-meter and Scheme summary document - Scheme Summary Document | Baroda BNP Paribas Mutual Fund • Scheme specific disclosures (as per the prescribed format) – As per annexure 2 • Scheme Factsheet - Baroda BNP | Monthly Factsheet | MF India | SIP Investment
	How to Apply	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 acceptance shall 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."
	Where can applications for subscription/redemption/switches can be submitted	Not Applicable
	Specific attribute of the Scheme (such as lock	Tenure of the fund: In line with maturity profile of the underlying Index, the maturity of the Scheme will be December 31, 2026. If the maturity / payout date

	in/duration in case of target maturity scheme/close ended schemes etc.) (as applicable)	falls on a non-business day, the maturity /payout date shall be the next business day. The Scheme will distribute all of its maturity proceeds (Net Assets) to the Unitholders within 3 working days from the date of maturity of the Scheme, in line with current regulatory timelines.
	Special product/facility available during the NFO and on ongoing basis	**SYSTEMATIC INVESTMENT PLAN (SIP)** **Systematic Investment Plan/SIP** • Rs. 500 and in multiples of Rs. 1 thereafter; Minimum no. of Instalment shall be 6, where the investor opts for Daily, weekly and Monthly SIP • Rs. 1500/- and in multiples of Rs. 1/- thereafter on a quarterly basis by providing for a minimum of 4 installments, where the investor opts for Quarterly 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. b. Minimum Top-Up SIP Amount: Rs. 100 and in multiples of Rs. 100 thereafter. c. Default Top-Up SIP Frequency and amount: In case the investor fails to specify either the frequency or amount for Top-Up SIP, the same shall be deemed as Yearly Top-Up SIP and Rs. 100 respectively and the application form shall be processed accordingly. In case the investor fails to specify both, i.e. the frequency for Top- Up SIP and amount for Top-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects. **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). Investor cannot cancel the SIP Pause once registered. 3. Investors can avail this facility only once in the tenure of the particular SIP. **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. **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. An investor will have to opt for a minimum of 6 transactions under Weekly / Monthly SWP and 4 transactions under Quarterly SWP. **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 details, 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, subject to applicable Load structure of the respective schemes. Unitholders also have the option of switching into the Scheme from any other schemes or switching between various options of the Scheme. **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**: The AMC has entered into an Agreement with MF Utilities India Private Limited ('MFUI'), a "Category II – Registrar to an Issue" under SEBI (Registrars to an Issue and Share Transfer Agents) Regulations, 1993, for usage of MF Utility ('MFU') - a shared services initiative of various Asset Management Companies under the aegis of Association of Mutual Funds in India ("AMFI"), which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form/transaction request and a single payment instrument/instruction. Accordingly, all financial and non-financial transactions pertaining to the Schemes of the Fund can also be submitted through MFU either electronically or physically through the authorized Points of Service ('POS') of MFUI. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com and may be updated from time to time will be considered as the Investor Service Centres for transactions in the Scheme. For any queries or clarifications related to MFU, please contact the Customer Care of MFUI on +91-22-6134 4316 (during the business hours on all days except Sunday and Public Holidays) or send an email to connect@mfuindia.com. **SWITCH ON CALL FACILITY:** - This Facility is presently extended to the following type of Individual investors/ Unit holder: Existing Individual investors with "single" holding; Individual investors with joint holders where the mode of operation is "Either or Survivor" or "Anyone or Survivor"; and Guardian acting on behalf of Minor.

		- This Facility is not extended to the following type of Individual investors: NRI, NRO; and in the case of joint holders where the mode of operation is "Joint". - This Facility shall not be available to Non-Individual investors. - Switches shall be allowed in all open ended schemes (excluding open ended liquid schemes) only where the units are available. **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). For details, kindly refer SAI.
	What are the Investment Strategies?	The scheme is an Index Fund tracking the Nifty 50 Total Returns Index. The Scheme will be passively managed employing an investment strategy that seeks to track/replicate the performance of the underlying index, subject to tracking error. The scheme seeks to achieve this goal by investing in the securities constituting the Nifty 50 Total Returns Index in the same proportion as in the Index. The Scheme may or may not hold all of the eligible securities which are part of the Index, subject to suitability and availability of the eligible securities from time to time. During the 6 months prior to the maturity of the Scheme, the Fund Manager will endeavor to replicate the index. However, where the same is not possible, the Scheme will invest as follows: • The Scheme will invest in any other security of the same issuer maturing on or before the maturity date of the Index • In case the above mentioned option is not available then the proceeds shall be invested in T-bills having the maturity date less than the maturity date of the Scheme. • If T- bills are also not available the proceeds shall be invested in TREPS During normal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table. However, in case of maturity of securities in the Scheme portfolio, the reinvestment will be in line with the index methodology. As per para 3.5.4.3 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, portfolio with residual maturity of up to 5 years shall be considered to be replicating the index if, the deviation in

		duration is either +/- 3 months or +/- 10% of duration, whichever is higher. However, at no point of time, the residual maturity of the security forming part of the portfolio shall be beyond the target maturity date of the Scheme. The annualized tracking difference averaged over one year period shall not exceed 1.25% upon completion of 1 year. Tracking error /Tracking Difference could be the result of a variety of factors including but not limited to: • Delay in the purchase or non- availability of securities which are part of the Index • Due to timing of transactions either on RFQ platforms or in open market • Due to investment in out of index investments or where available funds may not be invested at all times as the Scheme may keep a portion of the funds in cash to meet Redemptions, or corporate actions or otherwise. • Expenditure incurred by the Fund. • Issuers/Issuances which do not form part of the underlying Index. • Due to over-weight / under-weight investment in issuances which are part of the Index • Due to mismatch in the weight of the issuers forming part of the Index and the Scheme throughout life of the Scheme. • As permitted under the Asset Allocation pattern upto 5% of the Total Assets may be invested in money market instrument. • Difference in valuation of underlying securities by the Index Provider and AMC's valuation providers. **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.
	Where will the Scheme invest?	The Scheme may invest its funds in the following securities: • The Scheme would invest in instruments comprising of Nifty SDL Dec 2026 Index and will track the benchmark index. • Floating Rate and fixed rate securities created and issued/ guaranteed by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). • Floating Rate and fixed rate securities Debt obligations of domestic Government agencies and statutory bodies, which may or may not

		carry a Central/State Government guarantee (including but not limited to Indian Government Bond, State Development Loans issued and serviced at the Public Debt Office, Bonds issued by Central &State Government PSU"s which are guaranteed by Central or State Governments) • Floating Rate and fixed rate securities of corporate entities (of both public and private sector undertakings) including Non-convertible debentures (including bonds) and non-convertible part of convertible securities. • Floating Rate and fixed rate securities and obligations/ Term Deposits of banks (both public and private sector) and development financial institutions to the extent permissible under SEBI Regulations. • Money market instruments permitted by SEBI/RBI, having maturities of up to one year or in alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements. • Certificate of Deposits (CDs), Commercial Paper (CPs). • Offshore securities / offshore debt securities, in the manner allowed by SEBI/RBI, provided such investments are in conformity with the investment objective of the Scheme and the prevailing guidelines and Regulations. • Securities created and issued by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills); • Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills); • Fixed Income Securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee; • Corporate debt (of both public and private sector undertakings); • Money market instruments as permitted by SEBI/RBI; • The non-convertible part of convertible securities; • Any other domestic fixed income securities as permitted by SEBI/ RBI from time to time (subject to the required approval if any), • Tri-Party Repo or repo or any alternative investment as may be provided by RBI. • Any other instruments / securities, which in the opinion of the fund manager would suit the investment objective of the scheme subject to prior approval from SEBI, if any. **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.
	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 in securities maturing beyond the maturity date of the scheme. 2) 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 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. Provided further that for investments by mutual fund schemes in unrated debt instruments maybe made subject to such conditions as may be specified by SEBI vide para 12.1.5 SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time. In accordance with the para 12.1.5 SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall be subject to the following: a) Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI Regulations and various circulars issued thereunder. b) Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the schemes. c) All such investments shall be made with the prior approval of the Board of AMC and the Board of Trustees.

		3) 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. 4) 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. 5) 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. Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by RBI in this regard. 6) 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. 7) A scheme shall not make any investments in: i. any unlisted security of an associate or group company of the sponsor; or ii. any security issued by way of private placement by an associate or group company of the sponsor; or iii. the listed securities of group companies of the sponsor which is in excess of 25% of the net assets. 8) The scheme shall not make any investment in any fund of funds scheme. 9) Save as otherwise expressly provided under SEBI Regulations, the mutual fund shall not advance any loans for any purpose. 10) 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. 11) 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 distribution of amounts 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. 12) The Scheme will not 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. 13) 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. 14) Pending deployment of funds of a scheme in terms of investment objectives of the scheme, a mutual fund may invest them in short term deposits of schedule commercial banks, subject to the guidelines issued by SEBI vide Para 12.16 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, as may be amended from time to time. The AMC shall not charge investment management and advisory fees for parking of funds in such short term deposits of scheduled commercial banks. 15) The Scheme shall invest only in such securities which mature on or before the date of the maturity of the Scheme in accordance to Para 12.7.1 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. 16) 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. 17) 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. Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by RBI in this regard. 18) 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. 19) Pursuant to para 3.5.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 the following norms are prescribed for Debt ETFs/Index Funds to be adopted by all AMCs: • The Scheme shall replicate the underlying index. • No single issuer limit shall be applicable for an index based on G-Sec and SDLs • The duration of the portfolio of the Scheme replicates the duration of the underlying index within a maximum permissible deviation of +/- 10%. • ETFs/Index Funds replicating a Constant Maturity index may invest in securities with residual maturity within +/- 10% of maturity range of the index. • In case of Target Maturity (or Target Date) ETFs/ Index Funds, the following norms for permissible deviation in duration shall apply: i)For portfolio with residual maturity of greater than 5 years: Either +/- 6 months or +/- 10% of duration, whichever is higher. ii) For a portfolio with residual maturity of up to 5 years: Either +/- 3 months or +/- 10% of duration, whichever is higher.

		iii)However, at no point of time, the residual maturity of any security forming part of the portfolio shall be beyond the target maturity date of the Scheme. • For an index based on G-Sec and SDLs, single issuer limit shall not be applicable. All investment restrictions shall be applicable at the time of making investment. 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.
	Segregated portfolio/side pocketing disclosure	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
	Stock lending	Not Applicable.

Annexure 1

Equity derivatives of underlying securities forming part of the index may also be available as an investment option in case the underlying security is not available for purchase.	Not Applicable
ETCDs (applicable to ETFs only)	Not applicable
Hybrid schemes	Not applicable
Close ended debt schemes	Not applicable
Gold or silver ETF/FoFs (single domestic/overseas index)	Not applicable

Annexure 2

<table>
<tr><td>Liquidity/listing details</td><td>Being an open-ended scheme, the Mutual Fund shall provide for purchase/switch-in/redemption/switch-out of units of the Scheme, not later than 5 business days from the date of allotment on an on-going basis. The units may be purchased / switched in or redeemed / switched out on every business day at NAV based prices on an ongoing basis, subject to provisions of exit load, if any.</td></tr>
<tr><td>NAV Disclosure</td><td>NAV Disclosure:
The AMC/Mutual Fund will calculate and disclose the first NAV(s) of the Scheme not later than 5 Business days from the date of allotment.

Thereafter, the AMC shall declare the Net Asset Value (NAV) of the scheme on every Business Day on AMFI's website (www.amfiindia.com) by 11.00 p.m. and also on its website (www.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/Mutual Fund shall disclose portfolio (along with ISIN) on a fortnightly and monthly basis for the Scheme on its website and on the website of AMFI within 5 days of every fortnight and within 10 days from the close of each month. The AMC/Mutual Fund shall also disclose portfolio (along with ISIN) as on the last day of the half-year (i.e. 31st March and on 30th September) for the Scheme on its website and on the website of AMFI within 10 days from the close of half-year.

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.

<u>Disclosure pertaining to illustration on computation of NAV and Methodology for calculation of sale and re-purchase price of the units of mutual fund scheme:</u>

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:

NAV per Unit (Rs.) = Market or Fair Value of the Plan's Investments + Current Assets - Current Liabilities and / No. of Units outstanding under each option of the Plan(s) under the Scheme

Illustration on Computation of NAV:
<table>
<tr><td>Heads</td><td>Particulars</td><td>Rs.</td></tr>
<tr><td>AUM</td><td>Opening AUM</td><td>0</td></tr>
<tr><td>NAV</td><td>Opening NAV Per Unit</td><td>10.0000</td></tr>
</table>
</td></tr>
</table>

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	0.005
	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.

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 times

Breakup of 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 the annual recurring expenses under the Scheme as per the table below:

Particulars	% of daily Net Assets (Regular Plan)
Investment Management & Advisory Fee	Upto 1.00%
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 *	
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 1.00%**
Additional expenses under regulation 52 (6A) (c)**	Upto 0.05%

*5% of total TER (Total Expense ratio) charged to direct plans, subject to maximum of 0.5 bps of AUM.

^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.

As per para 10.1.3 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall *be considered as inflows from 'retail investor'.*

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub- clause (ii), such expenses on daily net assets of the Scheme shall be charged on proportionate basis.

The top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography – Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

(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 and transaction 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;

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

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

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

For the actual current expenses being charged, the investor should refer to the website of the mutual fund at the following link <https://www.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 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 1% p.a. and an investor B invests in Direct Plan of the same scheme with an expense of 0.65% p.a. Assuming the gross return of this fund is 10% for that given year, investor A will make a return of 9% (post expense) for that year, whereas investor B will make 9.35% return for same period.
Also, please take a look at below illustration which shows impact of different expense ratio assumed on initial investment of Rs. 10,000 invested over period of 10 years with an average annualized gain of 15% p.a.

Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year	10,000	10,000
Returns before Expenses (@10%pa)	1,000	1,000
Expenses other than Distribution Expenses	65	65
Distribution Expenses	35	-

	Returns after Expenses at the end of the Year	900	935
	% Returns on Investment (Post Expenses)	9%	9.35%

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.**

Total expense ratio 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.

Definitions: Baroda BNP Paribas Mutual Fund | SID Related Disclosures

Risk factors

Scheme specific risk Factors

The Scheme specific risk factors are summarized as follows:

Risks associated with investing in fixed income securities:

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.

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.

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.

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 in a limited number of securities or invest a greater proportion of assets in the securities of very few issuers (within the limits permitted by regulation) or be concentrated on a few market sectors as compared to a diversified scheme. The scheme is also expected to have higher market liquidity risk on account of concentration. This could have implications on the performance of the scheme. The scheme may be more sensitive to economic, business, political or other changes and this may lead to sizeable fluctuation in the Net Asset Value of the scheme.

Risk associated with investment in Government securities and Triparty repo on Government securities or treasury bills:

• The mutual fund is a member of securities segment and Triparty repo on Government securities or treasury bills trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Triparty repo on Government securities or treasury bills trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus reducing the settlement and counter party risks considerably for transactions in the said segments.

• The members are required to contribute towards margin obligation (Initial / Mark to Market etc.) as per bye-laws of CCIL as also an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in discharging their obligation. As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members as determined by CCIL.

• Thus, the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member).

• CCIL maintains two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty repo on Government securities or treasury bills trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, if the contribution of the mutual fund is called upon to absorb settlement/

default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund.

Tracking Error Risk:

The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the Scheme, corporate actions, cash balance and changes to the underlying index and regulatory restrictions, lack of liquidity which may result in Tracking Error. Hence it may affect AMC's ability to achieve close correlation with the underlying index of the Scheme. The Scheme's returns may therefore deviate from its underlying index. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the Scheme. The Fund Manager would monitor the Tracking Error of the Scheme on an ongoing basis and would seek to minimize the Tracking Error to the maximum extent possible.

Tracking errors are inherent in any index fund and such errors may cause the scheme to generate returns which are not in line with the performance of the NIFTY SDL December 2026 Index or one or more securities covered by / included in the NIFTY SDL December 2026 Index and may arise from a variety of factors including but not limited to:

1. Any delay in the purchase or sale of securities due to illiquidity in the market, settlement and realisation of sales proceeds, delay in credit of securities or in receipt and consequent reinvestment of dividend, etc.
2. The index reflects the prices of securities at a point in time, which is the price at close of business day on the stock exchange. The scheme, however, may trade the securities at different points in time during the trading session and therefore the prices at which the scheme trades may not be identical to the closing price of each scrip on that day on the respective stock exchange. In addition, the scheme may opt to trade the same securities on different exchanges due to price or liquidity factors, which may also result in traded prices being at variance from the closing price considered in the Index.
3. NSE Indices Limited undertakes periodic reviews of the securities that are represented in the NIFTY SDL December 2026 Index and from time to time may exclude existing securities or include new ones. In such an event, the scheme will reallocate its portfolio to mirror the changes. However, there allocation process may not occur instantaneously and may not permit precise mirroring of the NIFTY SDL December 2026 Index during this period.
4. The potential of trades to fail may result in the scheme not having acquired the security at the price necessary to mirror the index.
5. Transaction and other expenses, such as but not limited to brokerage, custody, trustee and investment management fees.
6. Being an open ended scheme, the scheme may hold appropriate levels of cash or cash equivalents to meet on going redemptions.
7. The scheme may not be able to acquire or sell the desired number of securities due to conditions prevailing in the securities market, such as, but not restricted to circuit filters in the securities, liquidity and volatility in security prices.

The Scheme will disclose the tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI. In case the Scheme has been in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.

Tracking Difference: The tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the Scheme will be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.
The annualized tracking difference averaged over one year period shall not exceed 1.25%. In case the average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same will be brought to the notice of trustees with corrective actions taken by the AMC, if any.

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Potential Risk Matrix:
The Potential Risk Class Matrix reflects the maximum risk fund manager can take in the scheme in terms of maximum interest rate risk (measured by Macaulay duration of scheme) and maximum credit risk (measured by Credit Risk value of the scheme). The threshold for values of interest rate risk & credit risk would determine the maximum risk the scheme can take.
i. Maximum Weighted Average Interest Rate Risk of the scheme (measured in terms of Macaulay Duration):
1. Class I: MD<= 1 year;
2. Class II: MD<=3 years;
3. Class III: Any Macaulay duration

ii. Maximum Weighted Average Credit Risk of the scheme (measured in terms of Credit Risk Value assigned to each security in portfolio):
1. Class A: CRV >=12
2. Class B: CRV >=10
3. Class C: CRV<10

Liquidity Risk Management Framework: It takes into account the Liquidity Risk arising from the liability side & covers all potential liquidity risk scenarios upto 99% confidence interval. Two types of liquid assets shall be maintained by Open ended debt schemes. Both these ratios are calculated & liquid assets are maintained on a daily basis at a scheme level for all open-ended debt schemes (except Overnight Fund, Gilt Fund and Gilt Fund with constant duration). In the case where liquid assets in a scheme fall below the minimum required threshold then portfolio manager cannot buy any other assets apart from liquid assets till time the liquid assets are replenished, as per the SEBI guidelines.
Stress Testing: Stress testing in open-ended debt schemes addresses the asset side risk from an Interest Rate Risk, Credit Risk & Liquidity Risk perspective at an aggregate portfolio level in terms of its impact on Net Asset Value of the scheme. The AMC conducts Stress testing for all open-ended debt schemes (except overnight Fund) on a fortnightly basis. The model portfolio for each category of fund is defined. In case the stress in the actual portfolio is greater than stress in model portfolio then corrective action is taken within the defined timeline.
Asset Liability Mismatch: The AMC monitors the Asset Liability Mismatch (ALM) requirement which address potential liquidity risk. The liability side covers all possible outflow scenarios with a 95% confidence interval over 90 days period. The asset side is rigoured based on Risk-o-meter liquidity scores in an exponential manner, to penalize assets with higher Risk-o-meter scores more than proportionately. With the above liquidity management tools, the redemption risk in the scheme can be addressed to a certain extent. However, for extraneous scenarios like 2008- financial crisis, 2019 covid crisis, or during market dislocation a swing pricing mechanism has been introduced at industry level which covers all types of investors (existing, new & outgoing investors)

Risk Mitigation Measures:

The Scheme will invest in SDLs which are constituents of the underlying Index viz. NIFTY SDL December 2026 Index. Based on the availability of issuances, it is expected that the portfolio allocation could be different than that of underlying index allocation and could result in Tracking Error. That said, broad risk parameters of the portfolio of the Scheme such as credit rating, weighted average YTM, weighted average maturity, asset allocation etc. are expected to be similar to the Underlying Index.

The Scheme's exposure to money market instruments will be in line with the asset allocation table.

This allocation will be monitored periodically, and it shall be ensured that investments are made in accordance with the Scheme objective and within the regulatory and internal investment restrictions prescribed from time to time.

Since disciplined investing requires risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The Scheme has a detailed process to identify, measure, monitor and manage various portfolio risks. The objective is to understand these risks and mitigate them wherever possible.

Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. There is a Board level Risk Management Committee which reviews overall risk management function.

Risk & Description specific to the Scheme	Risk mitigants / Management Strategy
Market/Volatility Risk: Risk arising due to price fluctuations and volatility, having material impact on the overall returns of the Scheme.	The Scheme, being a Target Maturity Date index fund structure, is expected to follow a Buy and Hold investment strategy in a passive manner. Based on that, we expect to mitigate intermittent price volatility in the underlying assets. Investors who remain invested until the maturity of the Scheme are expected to mitigate market / volatility risk to large extent.
Credit risk: Risk associated with repayment of investment.	The Scheme intends to invest in SDLs issued by State governments. SDLs are issued and serviced by the RBI. SDLs are eligible for SLR investments. These bonds are considered safe
Liquidity risk: Risk arising due to inefficient Asset Liability Management, resulting in high impact costs	The Scheme intends to invest in SDLs issued by State governments. In general, SDLs enjoy higher level of secondary market liquidity.

Index methodology/ Details of underlying fund in case of Fund of Funds

About the Index

Nifty SDL Dec 2026 Index seeks to measure the performance of portfolio of 10 State Development Loans (SDLs) maturing during the six month period ending December 31, 2026.

The index is computed using the total return methodology including price return and coupon return.

The index has a base date of MMM DD, YYYY and a base value of 1000.

Methodology

The methodology is in compliance with the Norms for Debt Exchange Traded Funds (ETFs)/Index Funds announced by para 3.5 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024

Eligibility Norms

SDL should not be a special security.

State/UT Selection

10 states/UTs are selected based on the highest composite liquidity score as on December 07, 2022 maturing during the six month period ending December 31, 2026. The composite liquidity score is calculated by allocating 80% weight to aggregate trading value, 10% weight to number of days traded and 10% weight to number of trades of all the eligible SDLs of the state/UT during the twelve month period ending to December 07, 2022

Security Selection
As on December 07, 2022, for every selected state/UT, SDL with longest maturity maturing during the six month period ending December 31, 2026 is selected to be part of the index. These selected 10 securities will continue to remain in the index till they mature.
Only one SDL per state/UT to be part of the index

Weight Assignment
Each state/UT that is part of the index is given equal weight as on the base date of the index
Subsequently, the security level weights may drift due to price movement and will not get reset
Any coupon amount received is assumed to be reinvested in the portfolio on the same date, in the proportion of the existing weights

Index Rebalancing and Reconstitution
On a semi-annual basis, index will be screened for compliance with the Norms for Debt Exchange Traded Funds (ETFs)/Index Funds announced by para 3.5 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. In case of non-compliance, suitable corrective measures will be taken to ensure compliance with the norms.

As the index includes securities that shall mature during the six month period ending on the final maturity date of the index, any proceeds from the security redemption prior to the final maturity date of the index shall be re-invested using the following waterfall approach:
The proceeds from security redemption will be reinvested in the longest maturity outstanding security issued by the same issuer (SDL in case of state/UT) and maturing on or just before the index maturity date with the same weightage. This will be subject to the single issuer limit in compliance with the Norms for Debt Exchange Traded Funds (ETFs)/Index Funds announced by SEBI vide para 3.5. of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 In case a replacement in the form of outstanding security of the same issuer cannot be found for reinvestment then the proceeds from such redemption shall be reinvested in the remaining portfolio on the same date in the proportion of the existing weights. This will be subject to the single issuer limit in compliance with the Norms for Debt Exchange Traded Funds (ETFs)/Index Funds announced by SEBI vide para 3.5 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 In case due to any reason, it is not possible to meet any norms as prescribed by para 3.5 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, then the proceeds from such redemption shall be reinvested in a T-Bill maturing on or just before the index maturity date.

If the last outstanding security (including T-Bill) in the index matures before the final index maturity date, all redemption proceeds shall be re-invested in The Clearing Corporation of India Ltd.'s (CCIL) TREPS overnight rate tracked by Nifty 1D Rate Index for any subsequent days till the maturity of the index.

Index Termination
The index shall mature on December 31, 2026. If the index matures on a holiday, the index value will be computed till the prior working day.

Index constituents as on October 31, 2025

ISIN	Issue Name	ISSUER	WEIGHT	INDEX AVG.YTM
IN3320160283	06.87 UP SDL 2026	UTTAR PRADESH	0.1005	0.060266
IN1620160243	07.28 HR SDL 2026	HARYANA	0.0997	0.060266
IN2120160071	07.40 MP SDL 2026	MADHYA PRADESH	0.0992	0.060266
IN3420160126	07.29 WB SDL 2026	WEST BENGAL	0.0998	0.060266
IN1520160160	07.24 GJ SDL 2026	GUJARAT	0.0999	0.060266

	IN1920160067	07.27 KA SDL 2026	KARNATAKA	0.0996	0.060266
	IN3120160152	07.07 TN SDL 2026	TAMIL NADU	0.1001	0.060266
	IN2020160122	07.29 KL SDL 2026	KERALA	0.0997	0.060266
	IN2220160120	07.25 MH SDL 2026	MAHARASHTRA	0.0997	0.060266
	IN2920210407	06.29 RJ SDL 2026 29 DEC	RAJASTHAN	0.1018	0.060266

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.
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.
Investor services	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 051Phone: 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
Portfolio Disclosure	The AMC shall declare the Net asset value of the scheme on every business day on AMFI's website www.amfiindia.com by 11.00 p.m. and also on website of Mutual Fund - www.barodabnpparibasmf.in. AMC shall prominently disclose the NAV of all schemes under a separate head on the AMC's website and on the website of AMFI. 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 quarterly basis. If the NAVs are not available before the commencement of the business hours the following day due to any reason, the Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs **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. 1. 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.

	2. AMC shall send the monthly and half-yearly statement of scheme portfolio **via email** to those unitholders whose email addresses are registered with AMC 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.** 3. 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. 4. 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 • Portfolio turnover rate (times) and policy – Not Applicable
Detailed comparative table of the existing schemes of AMC	• Baroda BNP Paribas Nifty SDL December 2028 Index Fund • Baroda BNP Paribas Nifty 50 Index Fund • Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund • Baroda BNP Paribas Nifty Midcap 150 Index Fund Please refer https://www.barodabnpparibasmf.in/assets/pdf/product-differentiation.pdf for detailed comparative.
Scheme performance	https://www.barodabnpparibasmf.in/downloads/sid-related-disclosures
Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report	**Net Asset Value This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance** The AMC shall declare the Net asset value of the scheme on every business day on AMFI's website www.amfiindia.com by 11.00 p.m. and also on website of Mutual Fund - www.barodabnpparibasmf.in. AMC shall prominently disclose the NAV of all schemes under a separate head on the AMC's website and on the website of AMFI. 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 quarterly basis. If the NAVs are not available before the commencement of the business hours the following day due to any reason, the Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. 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 /Half Yearly Financial results 1. 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. 2. AMC shall send the monthly and half-yearly statement of scheme portfolio via email to those unitholders whose email addresses are registered with AMC 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. 3. 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.

4. 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 Mutual Fund /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 Mutual Fund and /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 stated in 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/Mutual Fund shall publish an advertisement, in the all India edition of at least two daily newspapers, one each in English and Hindi, every year disclosing the hosting of the scheme wise annual report on its website and on the website of AMFI and the modes such as telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof.
3. AMC/Mutual Fund shall send the scheme annual reports or abridged summary thereof **only via email** to those unitholders whose email addresses are registered with AMC/Mutual Fund. **The unit holders are requested to ensure that their email address is registered with AMC/Mutual Fund.**
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.

Further, AMC/Mutual Fund shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder.

Scheme Summary Document (SSD)

In accordance with Paragraph 1.2 of SEBI Master on Mutual Funds dated June 27, 2024, SSD 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. https://www.barodabnpparibasmf.in/downloads/scheme-summary-document 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

The Product labelling mandated by SEBI is to provide investors an easy understanding of the risk involved in the kind of product / scheme they are investing to meet their financial goals. The

Riskometer categorizes various schemes under different levels of risk based on the investment objective, asset allocation pattern, investment strategy and typical investment time horizon of investors.
Therefore, the schemes falling under the same level of risk in the Riskometer may not be similar in nature. Investors are advised before investing to evaluate a Scheme not only on the basis of the Product labelling (including the Riskometer) but also on other quantitative and qualitative factors such as performance, portfolio, fund managers, asset manager, etc. and shall seek appropriate advise, if they are unsure about the suitability of the Scheme before investing. As per SEBI Guidelines, Riskometer of the Scheme shall be reviewed on a monthly basis based on evaluation of risk level of Scheme's month end portfolios. Notice about changes in Scheme's Riskometer, if any, shall be issued.
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 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 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.
For latest riskometers of the Scheme and the Benchmark, investors may refer to the monthly portfolios disclosed on the website of the Fund viz. www.barodabnpparibasmf.in as well as AMFI website within 10 days from the close of each month.

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

Debt Index Replication Factor: Debt Index Replication Factor of the underlying index by the portfolio of the Scheme will be disclosed on website of the Mutual Fund (www.barodabnpparibasmf.in) on a monthly basis

FUNDAMENTAL ATTRIBUTES

Following are the fundamental attributes of the scheme, in terms of Regulation 18(15A) of the SEBI (Mutual Funds) Regulations, 1996:

(i) Type of Scheme - An open-ended target maturity scheme replicating/tracking Nifty SDL December 2026 Index. A Relatively High Interest Rate Risk and Relatively Low Credit Risk.

(ii) Investment Objective

- Main Objective: please refer part I of Section I of the SID
- Investment Pattern: please refer Part II of Section II of the SID

(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 1.2.2 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 or the trust or fee and expenses payable or any other change which would modify the Scheme and 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 unless: (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.
Scheme factsheet	Baroda BNP | Monthly Factsheet | MF India | SIP Investment

Scheme Specific Disclosures (on weblink): Baroda BNP Paribas Mutual Fund | SID Related Disclosures

Portfolio rebalancing	**Portfolio rebalancing** As per para 3.5.4.3 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, portfolio with residual maturity of up to 5 years shall be considered to be replicating the index if, the deviation in duration is either +/- 3 months or +/- 10% of duration, whichever is higher. However, at no point of time, the residual maturity of the security forming part of the portfolio shall be beyond the target maturity date of the Scheme. Further, the AMC would monitor that the annualized tracking difference averaged over one year period does not exceed 1.25%. In case the average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same shall be brought to the notice of trustees with corrective actions taken by the AMC, if any. Any transactions undertaken in the scheme portfolio in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time. **Portfolio rebalancing in case of deviation from asset allocation under short term Defensive consideration:** The scheme shall rebalance the portfolio in case of any deviation to the asset allocation for a short term period on defensive considerations as per Para 1.14.1.2 (b) of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. Such rebalancing shall be done within 7 days from the date of occurrence of deviation. However, at all times the AMC shall ensure that the portfolio would adhere to the overall investment objective of the scheme.
Disclosure w.r.t investments by key personnel and AMC directors including	Not applicable. For other disclosure w.r.t investment by Key personnel and AMC directors including regulatory provisions in this, please refer to SAI of the fund. For detailed disclosure, kindly refer SAI

<table>
<tr><td>regulatory provisions</td><td></td></tr>
<tr><td>Investments of AMC in the Scheme</td><td>The AMC, Trustee, Sponsor, or their associates may invest in the Scheme subject to the SEBI Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. As per the existing SEBI Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the Scheme. The AMC shall based on the risk value assigned to the Scheme, in terms of para 17.4 of SEBI Master dated June 27, 2024, invest minimum amount as a percentage of AUM as per provisions of para 6.9 and 6.10 of SEBI Master circular dated June 27, 2024 as amended from time to time. The details of AMC's investment in the Scheme is provided Please visit website, https://www.barodabnpparibasmf.in/disclosure-of-sum-invested-by-designated-employees</td></tr>
<tr><td>Taxation</td><td>For details on taxation please refer to the clause on taxation in the Statement of Additional Information ('SAI') apart from the following:

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

SPECIFIED MUTUAL FUND ('SMF'):

With effect from 1 April 2025, SMF means:
(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.

<table>
<tr><th>SMF</th><th>Resident investors</th><th>Mutual Fund</th></tr>
<tr><td>Tax on income received on units from the scheme</td><td>Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc.</td><td>Withholding tax on the income distributed to the investors

10% (Please refer SAI)</td></tr>
<tr><td>Capital gains on sale of listed/ unlisted units of SMF
Short term (irrespective of the period of holding)</td><td rowspan="2">Please refer SAI for tax rates applicable.</td><td rowspan="2">Nil</td></tr>
<tr><td>Business income (where the units are held as stock-in-trade by the investors)</td></tr>
</table>

OTHER THAN EQUITY ORIENTED FUND AND SMF:
Other mutual fund schemes are other than equity oriented mutual fund schemes and SMF schemes.

<table>
<tr><th>Other scheme</th><th>Resident investors</th><th>Mutual Fund</th></tr>
</table>
</td></tr>
</table>

	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.		
Associate Transactions	For detailed disclosure, kindly refer SAI		
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 without any return.)	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.
Allotment (Detailed procedure)	All Applicants whose monies towards purchase of Units have been realised by the Fund will be allotted units within 5 working days, provided the applications are complete in all respects and are found to be in order. Units will be allotted in dematerialized form, if so, requested by the unit holder in the application form. In all other cases, a statement of account showing the number of units allotted will be issued. Any application for subscription of units may be rejected if found invalid, incomplete or due to unavailability of underlying securities, etc. The AMC shall issue units in dematerialized form to a unit holder in a scheme within two working days of the receipt of request from the unit holder to convert his units in demat form. Allotment of units will be done after deduction of applicable stamp duty, if any
Refund	If application is rejected, full amount will be refunded in terms of applicable provision of SEBI Master Circular dated June 27, 2024.

Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile	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; 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 Schemes of the Mutual Fund subject to the conditions and limits prescribed by the SEBI Regulations; 15. Non-Government Provident / Pension / Gratuity Funds as and when permitted to invest. 16. Trustee, AMC, Sponsor and their associates may subscribe to Units under this Scheme; 17. Such other individuals/institutions/body corporate etc, as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with the SEBI Regulations. The list given above is indicative and the applicable law, if any, shall supersede the list. The Trustee, reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of this Scheme. Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme 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.
The policy regarding reissue of repurchased units, including the maximum extent, the	As the Scheme is an open ended Scheme, this provision may not be applicable.

manner of reissue, the entity (the scheme or the AMC) involved in the same.	
Restrictions, 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 No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. the repurchase/redemption (including switch-out) of units of the Scheme may be restricted under any of the following circumstances: • **Liquidity issues** - When market, at large, becomes illiquid affecting almost all securities rather than 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 lakh shall be subject to such restriction. 2. Where redemption requests are above Rs. 2 lakh, AMCs shall redeem the first Rs. 2 lakh without such restriction and remaining part over and above Rs. 2 lakh shall be subject to such restriction. Subject to provisions of aforesaid para 1.12 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024and SEBI (Mutual Funds) Regulations, 1996, Trustee / AMC reserves the right to determine the operational procedure concerning such restriction on redemption and the same shall be notified to the investors by display of public notice at various investor service centres of AMC and its website (www.barodabnpparibasmf.in). The AMC / Trustee reserve the right to change / modify the aforesaid provisions pertaining to Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme. **Freezing / Seizure of Accounts:** Investors may note that under the following circumstances the Trustee / AMC may at its sole discretion (and without being responsible and/or liable in any manner whatsoever) freeze/seize a unit holder's account (or deal with the same in the manner the Trustee / AMC is directed and/or ordered) under a Scheme: • Under any requirement of any law or regulations for the time being in force. • 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

<table>
<tr><td></td><td>

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.
</td></tr>
<tr><td>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.</td><td>
<table>
<tr><th>Subscriptions and Switch-ins*

(irrespective of application amount):</th><th>Applicable NAV</th></tr>
<tr><td>In respect of valid application received up to 3.00 p.m. on a Business Day and funds for the entire amount of subscription/purchase/switch-in as per application/request are credited to the bank account of the Scheme before cut-off time i.e. available for utilization before the cut-off time (of 3.00 p.m.).</td><td>The NAV of the day on which the funds are available for utilization.</td></tr>
<tr><td>In respect of valid application is received after 3.00 p.m. on a Business Day and funds for the entire amount of subscription/purchase/switch-in as per application /request are credited to the bank account of the Scheme after cut-off time i.e. available for utilization after the cut-off time (of 3.00 p.m.)</td><td>The NAV of the subsequent day on which the funds are available for utilization.</td></tr>
<tr><td>Irrespective of the time of receipt of application, where the funds for the entire amount of subscription/ purchase/ switch-in as per application/request are credited to the bank account of the Scheme before cutoff time on any subsequent Business Day i.e. available for utilization before the cut-off time (of 3.00 p.m.) on any subsequent Business Day.</td><td>The NAV of such subsequent Business Day on which the funds are available for utilization.</td></tr>
</table>

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.

<table>
<tr><th>Redemptions and Switch-outs</th><th>Applicable NAV</th></tr>
<tr><td>Receipt of valid application up to 3 p.m. on a Business Day</td><td>The NAV of the day on which the application is received.</td></tr>
</table>
</td></tr>
</table>

	<table><tr><td>Receipt of valid application after 3 p.m. on a Business Day</td><td>The NAV of the next Business Day on which the application is received.</td></tr></table> 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 balance to be maintained and consequences of non-maintenance	There is no such requirement
Accounts Statements	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). The CAS shall be generated on a monthly basis and shall be issued on or before 15th of the immediately succeeding month to the unit holder(s) in whose folio(s) transaction(s) has/have taken place during the month. In case there is no transaction in any of the mutual fund folios then CAS detailing holding of investments across all schemes of all Mutual Funds will be issued on 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	**Bank Account Details:** In order to protect the interest of Unit Holders from fraudulent encashment of cheques, the SEBI Regulations have made it mandatory for investors to mention in their application / redemption request, their bank name and account number. The normal processing time may not be applicable in situations where such details are not provided by investors / Unit Holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and / or any delay / loss in transit. Investors would be required to submit any one of the following documents, in case the cheque provided along with fresh subscription/new folio creation does not belong to the bank mandate specified in the application form: (i) Original cancelled cheque or photocopy of the cheque having the First Holder name printed on it;

	(ii) Original cancelled cheque or photocopy of the cheque without having the name printed on it and either of (a) Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application (b) Photocopy of the bank statement/ bank pass book duly attested by the bank manager/ authorized official and bank seal (c) Bank Confirmation for the name and Bank Account Number of the First Holder along with MICR & IFSC details duly signed by the bank manager/authorized official. In case, the application for subscription does not comply with the above requirements, the AMC may, at its sole and absolute discretion, reject/not process such application and refund the subscription amount to the bank account from where the investment was made and shall not be liable for any such rejection/refund. **Registration of multiple bank accounts** Unitholders can also register multiple bank accounts in his folio. The "Change of Bank Mandate & Registration of Multiple Bank Account Form" shall be used by the unitholders for change in existing bank mandate or for registration of multiple bank account details for all investments held in the specified folio (existing or new). Individuals and HUF investors can register up to 5 bank accounts and non-individuals can register up to 10 bank accounts by filling up the Multiple Bank Registration Form. AMC / RTA shall adopt the same process of verification for the above registration as is applicable for change of bank mandate.
Delay in payment of redemption/ repurchase proceeds/dividend	The AMC shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for such delays.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	In terms of para 14.3 of SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the unclaimed redemption amount and IDCW amounts (the funds) may be deployed by the Mutual Fund in money market instruments and separate plan of liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts only. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid an initial unclaimed amount along-with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on its deployment till the end of the third year. After the third year, the income earned on such unclaimed amounts shall be used for the purpose of investor education. The details of such unclaimed redemption/IDCW amounts are made available to investors upon them providing proper credentials, on website of Mutual Funds and AMFI along with the information on the process of claiming the unclaimed amount and the necessary forms / documents required for the same.
Disclosure w.r.t investment by minors	Investments (including through existing SIP registrations) in the name of minors shall be permitted only from bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian. In case of minor's application, AMC will register systematic transactions (SIP/STP/SWP/etc.) till the date of the minor attaining majority, though the instructions may be for a period beyond that date. Prior to minor attaining majority, AMC shall send advance notice to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents to change the status of the account to "major". The account shall be frozen for operation by the guardian on the day the minor attains the age of majority and no fresh transactions shall be permitted till the documents for changing the status are received. Further to note that the redemption/ Income Distribution cum Capital Withdrawal (IDCW) proceeds for investments held in the name of Minor shall continue to be transferred to the verified bank account of the minor (i.e. of the minor or minor with parent/ legal guardian) only. Therefore, investors must ensure to update the folios with minor's bank account details as the 'Pay-out Bank

	account' by providing necessary documents before tendering redemption requests / for receiving IDCW distributions. Please refer "SAI" for disclosures w.r.t investment by minors.
Principles of incentive structure for market makers (for ETFs)	Not Applicable

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 Board of Trustees on October 06, 2022 and the Trustees have ensured that the Baroda BNP Paribas Nifty SDL December 2026 Index Fund 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/-

Place: Mumbai

Name: Ms. Nisha Sanjeev

Date: November 28, 2025

Designation: Head – Compliance, Legal & Secretarial