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 50 Index Fund** (An open-ended scheme replicating / tracking the NIFTY 50 Total Return Index)
Category of the Scheme	Index Fund
Scheme code	BBNP/O/O/EIN/23/10/0038
Continuous offer for units at NAV based prices	

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

*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)**	Nifty 50 Total Returns Index **Justification for use of benchmark** The Scheme seeks to track/replicate the performance of the Nifty 50 Total Return Index by investing in the constituents of Nifty 50 Total Returns Index. Therefore, the composition of NIFTY 50 Total Return 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 plans: • Baroda BNP Paribas Nifty 50 Index Fund - Regular Plan • Baroda BNP Paribas Nifty 50 Index Fund - Direct Plan Each Plan has the following options: - Growth Option - Income Distribution cum Capital Withdrawal Option (IDCW)* Option Payout of Income Distribution cum capital withdrawal option and Reinvestment of Income Distribution cum capital withdrawal option *Amounts 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 (dividend) distribution under IDCW option is not guaranteed and subject to availability of distributable surplus.
III.	**Load Structure**	Exit Load: 0.2%- If redeemed on or before 30 days from the date of allotment. Nil- If redeemed after 30 days from the date of allotment. 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 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.**
IV.	**Minimum Application Amount/Switch in**	**Lumpsum investment:** Rs. 5,000 and in multiples of Re. 1 thereafter. **SIP:** (i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter. There is no upper limit The AMC reserves the right to change the minimum application amount from time to time. "Note – **The aforesaid requirement of minimum application shall not be applicable on the mandatory investments made by the Designated Employees of the AMC in accordance with clause 6.10 of SEBI Master Circular on Mutual Funds"**
V	**Minimum Additional Purchase Amount**	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. "Note – **The aforesaid requirement of minimum application shall not be applicable on the mandatory investments made by the Designated Employees**

<table>
<tr><td></td><td></td><td>of the AMC in accordance with clause 6.10 of SEBI Master Circular on Mutual Funds”</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>0.09</td><td>0.08</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>-0.87</td><td>-0.39</td><td>-0.83</td><td>-0.40</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:
$\text{NAV per Unit (Rs.)} = \frac{\text{Market or Fair Value of the Plan's Investments + Current Assets - Current Liabilities and Provisions}}{\text{No. of Units outstanding under each option of the Plan(s) under the Scheme}}$
A. 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>
<tr><td>Subscription / redemption Units</td><td>Shares Subscribed</td><td>1,000.00</td></tr>
<tr><td></td><td>Shares Redeemed</td><td>0.00</td></tr>
<tr><td>Subscription / redemption Amounts</td><td>Subscription Money</td><td>10,000.00</td></tr>
<tr><td></td><td>Redemption Money</td><td>0.00</td></tr>
<tr><td>Net New cash</td><td>Net Inflow/Outflow Amount (A)</td><td>10,000.00</td></tr>
<tr><td rowspan="7">Income</td><td>Load</td><td>0.00</td></tr>
<tr><td>Interest/AoD</td><td>15.00</td></tr>
<tr><td>Dividend Income</td><td>5.00</td></tr>
<tr><td>R - Gain / Loss</td><td>0.00</td></tr>
<tr><td>U - Gain /Loss</td><td>10.00</td></tr>
<tr><td>Other Income</td><td>0.00</td></tr>
<tr><td>Total Income (B)</td><td>30.00</td></tr>
<tr><td rowspan="5">Expenses</td><td>Management Fee</td><td>0.05</td></tr>
<tr><td>GST</td><td>0.01</td></tr>
<tr><td>Selling & Distribution</td><td>0.47</td></tr>
<tr><td>Others Fee</td><td>0.03</td></tr>
<tr><td>Investor Education</td><td>0.01</td></tr>
</table>
</td></tr>
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			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.

X **Asset Allocation**

Under normal circumstances, the asset allocation under the Scheme would be as follows:

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity and Equity related securities of companies constituting Nifty 50 Index	95	100
Money Market Instruments & Units of Liquid scheme & Cash & Cash equivalents*	0	5

*Money Market Instruments will include treasury bills and government securities having a residual maturity upto one year, Tri-Party Repos, Repo in government securities and treasury bills and any other like instruments as specified by the Reserve Bank of India from time to time.

During normal circumstances, the Scheme's exposure to debt and money market instruments will be in line with the asset allocation table.

As per para 12.24 of SEBI Master Circular dated June 27, 2024, the cumulative gross exposure through equity, debt and derivative positions, repo transactions, other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time shall not exceed 100% of the net assets of the Scheme.

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

Sr.no	Type of Instrument	Percentage of Exposure	Circular References*
1.	Derivative instruments	The scheme may take exposure to derivative instruments on underlying index (stock/ index futures) up to 20% of the Net Assets. Derivatives shall mean derivatives instruments as	Para 12.25 of SEBI Master Circular dated June 27, 2024.

				permitted by SEBI, including derivative exposure in accordance with SEBI Master Circular dated June 27, 2024 and such other amendments issued by SEBI from time to time. The Scheme may take an exposure to equity derivatives of constituents of the underlying Basket when securities of the basket are unavailable, insufficient or for rebalancing at the time of change in basket or in case of corporate actions, for a short period of time, subject to derivative limits. Such exposure to derivatives will be rebalanced within seven calendar days. The Scheme may use derivative instruments such as stock futures and options contracts, swap agreements or any other derivative instruments that are permissible or may be permissible in future under applicable regulations and such investments shall be in accordance with the investment objective of the Scheme.	
			2.	Stock lending	The scheme shall also undertake stock lending for up to 20% of its Net Assets	para 12.11 of SEBI Master Circular dated June 27, 2024.
			3.	Repos/reverse repos	The Scheme may enter into repos/reverse repos as may be permitted by RBI in addition to repo in corporate debt securities. A part of the net assets may be invested in the Tri-party Repo (TREPS) or repo or in an alternative investment as may be provided by RBI.	-
		Derivatives shall mean derivatives instruments as permitted by SEBI, including derivative exposure in accordance with SEBI Master Circular dated June 27, 2024 and such other amendments issued by SEBI from time to time. Such exposure to derivatives will be rebalanced within seven calendar days. The Scheme may use derivative instruments such as stock futures and options contracts, swap agreements or any other derivative instruments that are permissible or may be permissible in future under applicable regulations and such investments shall be in accordance with the investment objective of the Scheme. • The Scheme will not invest in Foreign Securities. • The Scheme will not indulge in short selling.				

		• The scheme shall not participate in reverse repurchase agreements in corporate debt securities, Credit Default Swaps (CDS) for Corporate Bonds, Structured Obligation and Credit Enhancement, debt derivatives, securitised debt, investment in debt instruments with special features (AT1 and AT2 bonds) and investment in ReITs & InVITs. From time to time, the Scheme may hold cash. However, with reference to SEBI letter No. SEBI/HO/IMD-II/DOF3/OW/P/2021/31487/1 dated November 03, 2021, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash equivalent shall consist of following securities having residual maturity of less than 91 days: 1. Government securities 2. T- Bills and 3. Repo on Government Securities It may be noted that AMC has to adhere to the asset allocation pattern indicated in the Scheme Information Document under normal circumstances. 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. **Portfolio Rebalancing Strategy under passive deviation**: (a) The Scheme shall seek to replicate the index completely at all times. (b) In the event of index reconstitution and rebalance, the scheme shall complete the rebalance of its portfolio within 7 calendar days. In case of change in constituents of the index due to periodic review, the portfolio of equity Index Funds shall be rebalanced within 7 calendar days. Any transactions undertaken in the scheme portfolio of Index Fund in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time. At all times the AMC shall ensure that the portfolio will adhere to the overall investment objective of the Scheme. In the event of involuntary corporate action, the Scheme shall dispose the security not forming part of the underlying index within 7 Days from the date of allotment/ listing, whichever is later. **Portfolio rebalancing under defensive consideration** As per para 3.6.7.1 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the asset allocation pattern indicated above may change for a short term period on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be rebalanced within 7 calendar days from the date of deviation and further action may be taken as specified under SEBI Circulars/ AMFI guidelines issued from time to time.
XI	**Fund Manager details**	Name: **Mr. Neeraj Saxena**, 47 years • PGDBA Finance from Welingkars Institute • M.Sc. (Organic Chemistry) Managing since: January 29, 2024

		Total experience (in years): Mr. Neeraj Saxena, is currently employed with Baroda BNP Paribas Asset Management India Private Limited with rich experience of 20 years in the Indian financial services industry, handles the responsibility of being the Fund Manager & Dealer in equity domain for Baroda BNP Paribas AMC. Prior to joining BBNPP AMC, Mr. Saxena was the Assistant Vice President - Institutional Equity Sales at Stratcap Securities. He has also held notable positions like Head - Communication Cell at Karvy Stock Broking and Senior Investment Advisor at Iden Investment Advisor • Baroda BNP Paribas Equity Savings Fund^ • Baroda BNP Paribas Arbitrage* • Baroda BNP Paribas Balanced Advantage Fund$$ • Baroda BNP Paribas NIFTY BANK ETF • Baroda BNP Paribas Nifty 200 Momentum 30 Index Fund • Baroda BNP Paribas Nifty Midcap 150 Index Fund ^Jointly with Mr. Pratish Krishnan, Mr. Ankeet Pandya and Mr. Gurvinder Singh Wasan *Jointly with Mr. Vikram Pamnani $$ jointly with Mr. Gurvinder Singh Wasan, Mr. Pratish Krishnan and Mr. Sanjay Chawla
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 (at least 1 bps)	

Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively@	
GST on expenses other than investment management and advisory fees	
GST on brokerage and transaction cost	
Other Expenses^	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)	**Upto 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.

(a) additional expenses under Regulation 52(6A) (c) at 0.05% of daily net assets of the scheme **;
** In accordance with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2018/15 dated February 02, 2018, 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 and is included in the cost of investment shall not exceed 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.
It is clarified that the brokerage cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of TER as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

The total expenses charged to the scheme shall be the maximum limit of TER as prescribed under regulation 52. All scheme related expenses including commission paid to distributors, if any, by whatever name it may be called and in whatever manner it may be paid, shall necessarily paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February 21, 2019 as amended from time to time on implementation of SEBI Circular dated October 22, 2018 on Total Expense Ratio (TER) and performance disclosure for Mutual Fund.

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

Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year	10,000	10,000
Returns before Expenses (@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.

XIII	**Stamp duty**	**Stamp Duty:** Investors/Unit holders are requested to note that that pursuant to Notification No. S.O. 1226(E) and G.S.R 226 (E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter

		IV of The Finance Act, 2019, notified on February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India, a stamp duty **@0.005% of the transaction value** would be levied on applicable mutual fund transactions. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase/switch transactions (including reinvestment of amounts under IDCW option i.e. dividend reinvestment) to the Investors/Unit holders would be reduced to that extent.
XIV	**Information available through weblink**	• Liquidity/listing details – 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. • 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 – **Refer Annexure 2** • 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	The applications for purchase/ redemption/ switches can be submitted at any of the official points of acceptance of transactions of AMC. The list of official points of acceptance of transactions of both AMC & KFin is provided on the back page of this SID and also available on website of the AMC, www.barodabnpparibasmf.in or Investors may call on 1800-2670-189 (toll-free) to know the same.
	Specific attribute of the Scheme (such as lock in/duration in case of target maturity scheme/close ended schemes etc.) (as applicable)	Not Applicable
	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 take exposure to derivative instruments on underlying index (stock/ index futures) up to 20% of the Net Assets. Derivatives shall mean derivatives instruments as permitted by SEBI, including derivative exposure in accordance with SEBI Master Circular dated June 27, 2024 and such other amendments issued by SEBI from time to time. The Scheme may take an exposure to equity derivatives of constituents of the underlying Basket when securities of the Basket are unavailable, insufficient or for rebalancing at the time of change in Basket or in case of corporate actions, for a short period of time, subject to derivative limits. Such exposure to derivatives will be rebalanced within seven calendar days. The Scheme may use derivative instruments such as stock futures and options contracts, swap agreements or any other derivative instruments that are permissible or may be permissible in future under applicable regulations and such investments shall be in accordance with the investment objective of the Scheme. Derivative limit subject to limit of 20% of net assets.

		Risk control measures For the Scheme, risks would be the impact cost on securities, the delayed communication of weightage changes by the index service providers and the delayed calculation of net change in assets of the Scheme, amongst others. It is proposed to manage the risks by placing limit orders for basket trades and other trades, proactive follow-up with the service providers for daily change in weights in index as well as monitor daily inflows and outflows to and from the Fund closely. While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated. Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC. The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by RBI/SEBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest. **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. **Trading In Derivatives** The Scheme intend to use derivatives for the purposes, which may be permitted by SEBI from time to time, which will include hedging & portfolio balancing as permitted under the Regulations. Hedging using Interest Rate Futures could be perfect or imperfect, subject to applicable regulations. Usage of derivatives may expose the Scheme to certain risks inherent to such derivatives. Hedging does not mean maximisation of returns but only reduction of systematic or market risk inherent in the investment. As per clause 7.6 of SEBI Master circular for Mutual Funds dated June 27, 2024, SEBI has specified the guidelines pertaining to trading by Mutual Fund in Exchange Traded Derivatives. The following information provides a basic idea as to the nature of the derivative instruments proposed to be used by the scheme and the benefits and risks attached therewith. For detailed derivative strategies, please refer to SAI.
	Where will the Scheme invest?	The Scheme may invest its funds in the following securities: • Equity and equity related instruments including equity and index derivatives.

		• Floating Rate and fixed rate securities created and issued/ guaranteed by the Central Government 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 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); • Money market instruments as permitted by SEBI/RBI. • 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 compliance with extant Regulations. **Tracking Error** Tracking error is defined as the standard deviation of the difference between the daily returns of the Underlying index and NAV of the scheme. The scheme's returns may deviate from the underlying benchmark index for the following reasons: 1. Fees & expenditure incurred by the scheme. 2. Cash held by the scheme due to subscriptions or to meet redemptions, expenses etc. 3. Corporate Actions 4. Halting of trading in underlying securities by exchange 5. Methodology of calculation of settlement price of the index. The benchmark or underlying index reflects the Volume Weighted Average Price (VWAP) of securities in the last half hour. However, the scheme may buy and sell at different points in time during the trading session at the then prevailing prices which may not correspond to the closing prices on the exchange. 6. Inability to acquire the securities due to various reasons like circuit filters, lack of liquidity etc. 7. Delay in replicating the portfolio during times of high volatility and reconstitution/rebalancing of index. 8. Rounding off securities for buying or selling as compared to the underlying index. The AMC and fund manager would monitor the tracking error of the scheme on an ongoing basis and would seek to keep tracking error as low as possible. Under normal circumstances and as per SEBI regulation, it would not cross 2% per

		annum. However, in case of various market events beyond the control of AMC or fund manager like dividend issuance by constituent members, rights issuance by constituent members, market volatility during reconstitution and rebalancing of portfolio and any abnormal circumstances, tracking error may exceed the prescribed limits. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. There can be no assurance or guarantee that the scheme will achieve any particular level of tracking error relative to performance of the Underlying Index **Disclosure of Tracking Error & Tracking Difference:** 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 is the annualized difference of daily returns between the index and NAV of the scheme. It shall be disclosed on a monthly basis on website of AMC and AMFI for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.
	What are the investment restrictions?	Pursuant to the SEBI Regulations, the following investment restrictions are applicable to the scheme: 1) A mutual fund scheme shall not invest more than a. 10% of its NAV in debt and money market securities rated AAA or b. 8% of its NAV in debt and money market securities rated AA or c. 6% of its NAV in debt and money market securities rated A and below by a single issuer. The above investment limit may be extended by up to 2% of the NAV of the scheme with the prior approval of the Trustees or Board of Directors of AMC subject to compliance within the overall 12% limit specified in clause 1 of Seventh Schedule of MF Regulation Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the SEBI. As per SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90, with respect to investment in securitized debt (mortgage-backed securities / asset backed securities), restrictions at the originator level will not be applicable. 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 Para 12.1 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 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. In accordance with SEBI Master circular No. 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) In terms of Para 12.16 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme, the Mutual Fund may invest the funds of the Scheme in short term deposits of scheduled commercial banks subject to restrictions laid down under the SEBI Regulations from time to time. The following provisions shall be complied with:
a. Short Term" for parking of funds by Mutual Fund shall be treated as a period not exceeding 91 days.
b. Such short term deposits shall be held in the name of the concerned scheme.
c. No mutual fund scheme shall park more than 15% of the net assets in Short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with prior approval of the trustees. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the mutual fund in short term deposits.
d. No mutual fund scheme shall park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
e. Trustee/AMC shall ensure that no funds of a scheme may be parked in short term deposit of a bank which has invested in that scheme.

		Trustee/AMC shall also ensure that the bank in which a scheme has short term deposit do not invest in the said scheme until the scheme has short term deposit with such bank. f. AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks. 8) A scheme shall not make any investments in: a. any unlisted security of an associate or group company of the sponsor; or b. any security issued by way of private placement by an associate or group company of the sponsor; or c. the listed securities of group companies of the sponsor which is in excess of 25% of the net assets. 9) The scheme shall not make any investment in any fund of funds scheme. 10) Save as otherwise expressly provided under SEBI Regulations, the mutual fund shall not advance any loans for any purpose. 11) 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. 12) 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. 13) Pursuant to SEBI Master Circular dated June 27, 2024 the following norms for investment in derivatives shall be applicable. 1. The cumulative gross exposure through Equity, debt and derivative positions should not exceed 100% of the net assets of the scheme. 2. The scheme shall not write options or purchase instruments with embedded written options. 3. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme. 4. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. 5. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following: (i) Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains. (ii) Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in point 1 above. (iii) Any derivative instrument used to hedge has the same underlying security as the existing position being hedged. (iv) The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken. 6. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point 1 above. 7. As per Para 12.25.5 and 12.25.6 of SEBI Master Circular dated June 27, 2024:

(a) The Scheme may enter into plain vanilla Interest Rate Swaps (IRS) for hedging purposes. The value of the notional principal in such cases must not exceed the value of respective existing assets being hedged by the scheme.

(b) In case of participation in IRS is through over the counter transactions, the counter party has to be an entity recognized as a market maker by RBI and exposure to a single counterparty in such transactions should not exceed 10% of the net assets of the scheme. However, if mutual funds are transacting in IRS through an electronic trading platform offered by the Clearing Corporation of India Ltd. (CCIL) and CCIL is the central counterparty for such transactions guaranteeing settlement, the single counterparty limit of 10% shall not be applicable.

8. Definition of Exposure in case of Derivative Positions:

Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

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

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

9. Pursuant to SEBI Master Circular dated June 27, 2024 the following Portfolio Concentration Norms for Equity Exchange Traded Funds (ETFs) and Index Funds

1. The index shall have a minimum of 10 stocks as its constituents.
2. For a sectoral/ thematic Index, no single stock shall have more than 35% weight in the index. For other than sectoral/ thematic indices, no single stock shall have more than 25% weight in the index.
3. The weightage of the top three constituents of the index, cumulatively shall not be more than 65% of the Index.
4. The individual constituent of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over previous six months.

Accordingly, any ETF/ Index Fund that seeks to replicate a particular Index shall ensure that such index complies with the aforesaid norms.

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

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		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.
	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.

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

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

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,
There shall be no exit load leived in case of switch investments:
i)between the plans (i.e. Regular and Direct Plans) and/or
ii)between the options (i.e. IDCW and Growth options), within the Scheme/Plan.
Unitholders also have the option of switching into the Scheme from any other schemes or switching between various options of the Scheme.

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

		line with prudent risk management requirements and to protect the overall interest of the Investors. For details of the facility, investors are requested to refer to the website of the AMC. This facility of online transaction is available subject to provisions stated in SAI, SID & KIM of the scheme, operating guidelines, terms and conditions as may be prescribed by AMC from time to time. **TRANSACTIONS THROUGH STOCK EXCHANGE PLATFORM(S)** In terms of para 16.2 of SEBI Master no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, Existing/ New Investors may purchase/ redeem units of the eligible Scheme(s)/ Plan(s) through the Stock Exchange Infrastructure. The investors may subscribe to the Units in the "Growth "option and "Payout of Income Distribution cum Capital withdrawal Option (IDCW)" option of the Scheme through Mutual Fund Service System ("MFSS") platform of National Stock Exchange of India Limited ("NSE"), "BSEStAR MF" platform of Bombay Stock Exchange of India Limited ("BSE") or any such other exchange providing Mutual Fund subscription facility, as and when units are available for transactions on such exchanges. For units held in demat mode, investor can also do switch through those exchange platforms which provides the switch facility to the client. **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.
	Segregated portfolio/side pocketing disclosure	The AMC has a written down policy on Creation of segregated portfolio which is approved by the Trustees. Creation of segregated portfolio shall be subject to guidelines specified by SEBI from time to time. Creation of segregated portfolio is optional and is at the discretion of the Baroda BNP Paribas Asset Management India Private Limited For details, kindly refer SAI
	Stock lending	Not Applicable.

Place: Mumbai

Date: November 28, 2025

Signed: Sd/-

Name: Nisha Sanjeev

Designation: Head – Compliance, Legal & Secretarial

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.	The scheme may take exposure to derivative instruments on underlying index (stock/ index futures) up to 20% of the Net Assets. Derivatives shall mean derivatives instruments as permitted by SEBI, including derivative exposure in accordance with SEBI Master Circular dated June 27, 2024 and such other amendments issued by SEBI from time to time. The Scheme may take an exposure to equity derivatives of constituents of the underlying Basket when securities of the basket are unavailable, insufficient or for rebalancing at the time of change in basket or in case of corporate actions, for a short period of time, subject to derivative limits. Such exposure to derivatives will be rebalanced within seven calendar days. The Scheme may use derivative instruments such as stock futures and options contracts, swap agreements or any other derivative instruments that are permissible or may be permissible in future under applicable regulations and such investments shall be in accordance with the investment objective of the Scheme.
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

Liquidity/listing details	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.
NAV Disclosure	**Disclosure Timings:** The AMC/Mutual Fund shall declare the Net Asset Value of the Scheme on every business day on AMFI's website (www.amfiindia.com) by 11 p.m. of the following calendar day 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 be explained to AMFI and 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 business hours of 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. The NAV shall also be made available to Unit Holders through SMS upon receiving a specific request in this regard on its website. Indicative NAV, henceforth known as iNAV is NAV per unit calculated using the current market value of its portfolio during market hours. It will be disclosed on a continuous basis on the AMC and stock exchange where the units of the Scheme are listed and traded and as per para 3.6.5. of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-z/P/CIR/2023/74 dated June 27, 2024. Accordingly, INAV disclosed for Bank ETFs may either be static or dynamic depending upon the availability of the underlying price iNAV will not have any bearing on the subscription or redemption of units directly with the Scheme by Authorized participant / Large Investor. **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:** 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:

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

B. Illustration on Computation of NAV:

Heads	Particulars	Rs.
AUM	Opening AUM	0
NAV	Opening NAV Per Unit	10.0000
Unit capital	Opening Units	0.000
	Closing Units	1000.000
Subscription / redemption Units	Shares Subscribed	1,000.00
	Shares Redeemed	0.00
Subscription / redemption Amounts	Subscription Money	10,000.00
	Redemption Money	0.00
Net New cash	**Net Inflow/Outflow Amount (A)**	**10,000.00**
Income	Load	0.00
	Interest/AoD	15.00
	Dividend Income	5.00
	R - Gain / Loss	0.00
	U - Gain /Loss	10.00
	Other Income	0.00
	Total Income (B)	**30.00**
Expenses	Management Fee	0.05
	GST	0.01
	Selling & Distribution	0.47
	Others Fee	0.03
	Investor Education	0.01
	Additional TER (Net of Clawback)	0.08
	Total Exp (C)	**0.65**
Net revenue	**Net income (D= B-C)**	**29.35**
AUM	**Closing AUM (A+D)**	**10029.35**
NAV	Closing NAV per Unit	10.0294

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

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

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".

<table>
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- **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
</td></tr>
<tr><td>Breakup of Annual Scheme Recurring expenses</td><td>

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 (at least 1 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively@	
GST on expenses other than investment management and advisory fees	
GST on brokerage and transaction cost	
Other Expenses^	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)	**Upto 1.00%**
Additional expenses under regulation 52 (6A) (c)**	Upto 0.05%

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

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

(d) additional expenses under Regulation 52(6A) (c) at 0.05% of daily net assets of the scheme **; ** In accordance with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2018/15 dated February 02, 2018, 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.

(e) 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;

(f) @Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment shall not exceed 0.12 per cent in case of cash market transactions and 0.05 per cent in case of derivatives transactions.
</td></tr>
</table>

It is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of TER as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

The total expenses charged to the scheme shall be the maximum limit of TER as prescribed under regulation 52. All scheme related expenses including commission paid to distributors, if any, by whatever name it may be called and in whatever manner it may be paid, shall necessarily paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February 21, 2019 as amended from time to time on implementation of SEBI Circular dated October 22, 2018 on Total Expense Ratio (TER) and performance disclosure for Mutual Fund.

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.

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

Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year	10,000	10,000
Returns before Expenses (@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. Visit https://www.barodabnpparibasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes for daily TER and last 6 months and https://www.barodabnpparibasmf.in/downloads/monthly-factsheet for scheme 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: The scheme tracks benchmark index which may comprise of large Indian blue-chip stocks. The scheme being passively managed invests in stocks of the underlying index and will therefore be subject to the risks associated with concentration of investments in a particular company/sector. Right to Limit Redemptions: The Trustee, in the general interest of the Unit holders of the Scheme offered in this Document and keeping in view the unforeseen circumstances / unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day. The same shall be in accordance with para 1.12 of SEBI Master circular dated June 27, 2024. **Risks associated with investing in Equities:** ◆ Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of the Indian financial markets have different settlement periods, and such periods may be extended significantly by unforeseen circumstances. The inability of the Schemes to make intended securities purchases due to settlement problems could cause the Schemes to miss certain investment opportunities. ◆ The value of the Schemes' investments in Equity & Equity related instruments may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Schemes may fluctuate and can go up or down. ◆ The Mutual Fund may not be able to sell securities, which can lead to temporary illiquidity. There are risks inherent in securities lending, including the risk of failure of the other party, in this case the approved intermediary to comply with the terms of the agreement. Such failure can result in a possible loss of rights to be collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing thereon. ◆ Investors may note that IDCW is due only when declared and there is no assurance that a company (even though it may have a track record of payment of IDCW in the past) may continue paying IDCW in future. As such, the schemes are vulnerable to instances where investments in securities may not earn IDCW or where lesser IDCW is declared by a company in subsequent years in which investments are made by schemes. As the profitability of companies are likely to vary and have a material bearing on their ability to declare and pay IDCW, the performance of the schemes may be adversely affected due to such factors. ◆ While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes in the securities in which it invests. ◆ The Scheme may find itself invested in unlisted securities due to external events or corporate actions. This may increase the risk of the portfolio as these unlisted securities are inherently illiquid in nature and carry larger liquidity risk as compared to the listed securities or those that offer other exit options to the investors. ◆ Fund manager endeavors to generate returns based on certain past statistical trend. The performance of the schemes may get affected if there is a change in the said trend. There can be no assurance that such historical trends will continue.

- The schemes are also vulnerable to movements in the prices of securities invested by the schemes which again could have a material bearing on the overall returns from the schemes. These stocks, at times, may be relatively less liquid as compared to growth stocks.
- Changes in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to investors in the Schemes or business prospects of the Company in any particular sector.

Risks associated with Index Funds:

- Investments in the securities constituting the Index are subject to price fluctuation on daily basis. The volatility in the value of those securities is due to various micro and macroeconomic factors like economic and political developments, changes in interest rates, etc. affecting the securities markets. This may have adverse impact on the NAV of Scheme.
- The NAV of the Index fund reflects the valuation of its investment and any changes in market value of its investments would have a bearing on its NAV.
- **Market Risk:** The Index funds NAV will react to stock market movements. The value of investments in the scheme may go down over a short or long period due to fluctuations underlying securities in response to factors such as performance of companies whose stock comprises the underlying portfolio, economic and political developments, changes is government policies, changes in interest rates, inflation and other monetary factors causing movement in prices.
- **Index-Related Risk:** The Index funds invests in securities of the Nifty 50 Total Returns Index and in the same proportion as the securities have in the Index. Hence, the risk associated with the corresponding Index would be applicable to the index fund. The Index may have its own criteria and policy for inclusion/exclusion of securities from the Index, its maintenance thereof and effecting corporate actions. The Index fund would invest in the securities of the Index regardless of investment merit, research, without taking a view of the market and without adopting any defensive measures. The Index fund would not select securities in which it wants to invest but is guided by the Index. As such the Index fund is not actively managed but is passively managed. There is no guarantee that the Index funds will achieve a high degree of correlation to the underlying Index and therefore achieve its investment objective.
- **Index Dissolution Risk:** In the event the Nifty 50 Index is dissolved or is withdrawn by NSE Indices Limited (formerly known as India Index Services & Products Limited ("IISL")), the Trustee reserves a right to modify the scheme so as to track a different and suitable index and appropriate intimation will be sent to the Unit Holders of the scheme.
- **Management Risk:** As the Index fund may not fully replicate the underlying Index, it is subject to the risk that investment strategy may not produce the intended results.
- **Concentration Risk:** The Index fund may be susceptible to an increased risk of loss, including losses due to adverse occurrences affecting the index fund more than the market, to the extent that the investments are concentrated in the securities of a particular issuer or issuers, country, group of countries, region, market, industry, group of industries, sector or asset class.
- In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the Index Fund to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the Index Fund portfolio may result, at times, in potential losses to the Scheme, and there can be a subsequent decline in the value of the securities held in the Index Fund.
- **Passive Investments:** The Index fund is not actively managed. Since the Scheme is linked to an index, it may be affected by a general decline in the securities constituting that index. The Scheme as per its investment objective invests in the securities of the underlying index regardless of their investment merit.
- **Equity Securities Risk:** Equity securities are subject to changes in value and their values may be more volatile than those of other asset classes.

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 minimize 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 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 riskier in terms of price movements relative to those with lower duration. Thus, any impact of interest rate changes would be higher on securities with higher duration irrespective of the status of the issuer of the security. The investments made by the Scheme are subject to reinvestment risk. This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.
- **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 Factors associated with Investments in Derivatives:

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

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

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

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

1. **Price Risk:** Despite the risk mitigation provided by various derivative instruments, there remains an inherent price risk which may result in losses exceeding actual underlying.
2. **Valuation Risk:** The risk in valuing the Debt & Equity derivative products due to inadequate trading data with good volumes. Derivatives with longer duration would have higher risk viz
3. **Mark to Market Risk:** The day-to-day potential for an investor to experience losses from fluctuations in underlying stock prices and derivatives prices.
4. **Systematic Risk:** The risk inherent in the capital market due to macro economic factors like inflation, GDP, Global Events etc
5. **Default Risk:** This is the risk that losses will be incurred due to default by counter party. This is also known as credit risk or counterparty risk.
6. **Basis Risk:** This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying being hedged for e.g., mismatch between the maturity date of the futures and the actual selling date of the asset.
7. **Limitations on upside:** Derivatives when used as hedging tool can also limit the profits from a genuine investment transaction.
8. **Liquidity risk:** This risk pertains to how saleable a security is in the market. All securities/instruments irrespective of whether they are equity, bonds or derivatives may be exposed to liquidity risk (when the sellers outnumber buyers) which may impact returns while exiting opportunities.
9. **Implied Volatility:** The estimated volatility of an underlying security's price and derivatives price.
10. **System risk:** The risk arising due to failure of operational processes followed by the exchanges and OTC participants for the derivatives trading
11. **Systematic Risk:** The risk inherent in the capital market due to macro economic factors like Inflation, GDP, Global events

<u>Risks associated with investments in mutual fund units</u>

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

<u>Risks associated with Securities Lending & Borrowing (SLB)</u>

Securities lending is lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed.

The risks in security lending consist of the failure of intermediary/counterparty, to comply with the terms of agreement entered into between the lender of securities i.e. the Scheme and the intermediary/counterparty. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The scheme may not be able to sell lent out securities, which can lead to temporary illiquidity & loss of opportunity.

Other Risks:

- **Risk associated with inflation:** Over time, yields of short-term investments may not keep pace with inflation, leading to a reduction in an investment's purchasing power.
- **Legal risk:** The scheme may be affected by the actions of government and regulatory bodies. Legislation could be imposed retrospectively or may be issued in the form of internal regulations which the public may not be aware of. Legislation (including legislation relating to tax) or regulation may be introduced which inhibits the scheme from pursuing their strategies or which renders an existing strategy less profitable than anticipated. Such actions may take any form, for example nationalization of any institution or restrictions on investment strategies in any given market sector or changing requirements and imposed without prior warning by any regulator.
- **Taxation risk:** The value of an investment may be affected by the application of tax laws, including withholding tax, or changes in government or economic or monetary policy from time to time. As such, no guarantee can be given that the financial objectives will actually be achieved. The tax information described in this Scheme Information Document (SID) is as available under the prevailing taxation laws. This could be changed at any moment by regulation. Further, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the scheme will endure indefinitely.
- **Valuation risk:** This risk relates to the fact that markets, in specific situations and due to lack of volumes of transactions, do not enable an accurate assessment of the fair value of invested assets. In such cases, valuation risk represents the possibility that, when a financial instrument matures or is sold in the market, the amount received is less than anticipated, incurring a loss to the portfolio and therefore impacting negatively the NAV of the scheme.
- **Operational Risk:** Operational risk addresses the risk of trading and back office or administration issues that may result in a loss to the Scheme. This could be the result of oversight, ineffective securities processing procedures, computer systems problems or human error. There could also be risk associated with grouping of orders. For instance, at the time of placing the trades, the fund manager shall group orders on behalf of all schemes managed by him, provided it is unlikely to be detrimental overall for any of the schemes whose orders have been included. However, such grouping may have a detrimental effect to the scheme compared to the execution of an individual order for the scheme.
- **Risk factors associated with processing of transaction in case of investors investing in mutual fund units through Stock Exchange Mechanism:** The trading mechanism introduced by the stock exchange(s) is configured to accept and process transactions for mutual fund units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or BSE or any other recognized stock exchange(s), on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing / settlement, etc. upon which the Fund and the AMC have no control. Moreover, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s) upon which the Fund and the AMC have no control. Accordingly, there could be negative impacts to the investors such as delay or failure in allotment / redemption of Units. The Fund and the AMC are not responsible for the negative impacts.
- **Tracking Error Risk:** Tracking error is defined as the standard deviation of the difference between the daily returns of the Underlying index and NAV of the scheme. The scheme's returns may deviate from the underlying benchmark index for the following reasons:
  - Fees & expenditure incurred by the scheme.
  - Cash held by the scheme due to subscriptions or to meet redemptions, expenses etc.

- Corporate Actions
- Halting of trading in underlying securities by exchange
- Methodology of calculation of settlement price of the index. The benchmark or underlying index reflects the Volume Weighted Average Price (VWAP) of securities in the last half hour. However, the scheme may buy and sell at different points in time during the trading session at the then prevailing prices which may not correspond to the closing prices on the exchange.
- Inability to acquire the securities due to various reasons like circuit filters, lack of liquidity etc.
- Delay in replicating the portfolio during times of high volatility and reconstitution/rebalancing of index.
- Rounding off securities for buying or selling as compared to the underlying index.

The AMC and fund manager would monitor the tracking error of the scheme on an ongoing basis and would seek to keep tracking error as low as possible. Under normal circumstances and as per SEBI regulation, it would not cross 2% per annum. However, in case of various market events beyond the control of AMC or fund manager like dividend issuance by constituent members, rights issuance by constituent members, market volatility during reconstitution and rebalancing of portfolio and any abnormal circumstances, tracking error may exceed the prescribed limits. There can be no assurance or guarantee that the scheme will achieve any particular level of tracking error relative to performance of the Underlying Index

Risks associated with segregated portfolio:

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

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 50 Index or one or more securities covered by / included in the NIFTY 50 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 50 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 50 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 **Passive Investments:** The Scheme is not actively managed. Since the Scheme is linked to index, it may be affected by a general decline in the Indian markets relating to its underlying index. The Scheme as per its investment objective invests in Securities which are constituents of its underlying index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets. **Risk factors associated with processing of transaction in case of investors investing in mutual fund units through Stock Exchange Mechanism** The trading mechanism introduced by the stock exchange(s) is configured to accept and process transactions for mutual fund units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or BSE or any other recognized stock exchange(s), on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing / settlement, etc. upon which the Fund and the AMC have no control. Moreover, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s) upon which the Fund and the AMC have no control. Accordingly, there could be negative impacts to the investors such as delay or failure in allotment / redemption of Units. The Fund and the AMC are not responsible for the negative impacts.
Index methodology/ Details of underlying fund in case of Fund of Funds	The Nifty 50 index comprises of 50 of the largest and most liquid Indian Blue-Chip companies listed on the National Stock Exchange (NSE) and covers major sectors of the Indian economy offering investment managers exposure to the Indian market in one efficient portfolio. Stocks constituting the Nifty 50 represent about 66% of total float adjusted market capitalization on the National Stock Exchange (NSE) and 54% of total turnover on the National Stock Exchange. **Methodology highlights:** 1. Free Float Market Capitalization Weighted Index 2. Companies should form a part of Nifty 100 at the time of review. 3. Only companies that are available for trading in Futures & Options segment at NSE are eligible to be a constituent of the index. 4. For inclusion in the index, the security should have traded at an average impact cost of 0.5% or less during last six months for 90% observations for a portfolio of Rs. 10 crores. 5. The company's trading frequency should be 100% in the last six months. 6. The index is reconstituted and rebalanced semi-annually effective in March and September. Only 5 companies may be added in a calendar year.

Top 10 Constituents as of October 31, 2025

Sr. No	Description	Weight in Index (%)
1	HDFC BANK LTD.	12.78
2	RELIANCE INDUSTRIES LTD.	8.53
3	ICICI BANK LTD.	8.14
4	BHARTI AIRTEL LTD.	4.75
5	INFOSYS LTD.	4.53
6	LARSEN & TOUBRO LTD.	4.01
7	ITC LTD.	3.43
8	STATE BANK OF INDIA	3.29
9	AXIS BANK LTD.	2.99
10	TATA CONSULTANCY SERVICES LTD.	2.65

Index Performance

Performance	1 month	3 months	6 months	1 year	3 years	5 years	10 Years
Nifty 50 TRI	4.62	4.15	6.69	7.59	13.9	18.56	13.67

Data as of October 31, 2025. Absolute returns for performances less than 1 year. CAGR for performances greater than 1 year. Source for index values: Niftyindices.com, MFI

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/Mutual Fund will calculate and disclose the first NAV(s) of the Scheme not later than 5 business days from the date of allotment of the Scheme. Thereafter, the AMC/Mutual Fund shall declare the Net

	Asset Value of the scheme on every business day on AMFI's website (www.amfiindia.com) by 11.00 p.m. and also on its website (www.barodabnpparibasmf.in). The NAV shall be calculated for all business days. In case of any delay, the reasons for such delay would be explained to AMFI and 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 business hours of 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. The NAV shall also be made available to Unit Holders diff through SMS upon receiving a specific request in this regard on its website. **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. • Portfolio turnover rate (times) and policy – 0.99
Detailed comparative table of the existing schemes of AMC	• Baroda BNP Paribas Nifty SDL December 2026 Index Fund • Baroda BNP Paribas Nifty SDL December 2028 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	Baroda BNP Paribas Mutual Fund | 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/Mutual Fund will calculate and disclose the first NAV(s) of the Scheme not later than 5 business days from the date of allotment of the Scheme. Thereafter, the AMC/Mutual Fund shall declare the Net Asset Value of the scheme on every business day on AMFI's website (www.amfiindia.com) by 11.00 p.m. and also on its website (www.barodabnpparibasmf.in). The NAV shall be calculated for all business days. In case of any delay, the reasons for such delay would be explained to AMFI and 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 business hours of 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. The NAV shall also be made available to Unit Holders through SMS upon receiving a specific request in this regard on its website. **Account Statements** The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). The CAS shall be generated on a monthly basis and shall be issued on or before 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.

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 stated at 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, Scheme summary document for all schemes of Mutual Fund in the requisite format (pdf, spreadsheet and machine readable format) shall be uploaded on a monthly basis i.e. 15th of every month or within 5 Business days from the date of any change or modification in the scheme information on the website of the AMC i.e. 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

In accordance with Paragraph 17.4 of SEBI Master Circular on Mutual Fund dated June 27, 2024, and SEBI Circular no SEBI/HO/IMD/PoD1/CIR/P/2024/150 dated November 05, 2024- Disclosure of expenses, half yearly returns, yield and risk-o-meter of schemes of Mutual Funds, the Risk-o-meter shall have following six levels of risk:

i. Low Risk
ii. Low to Moderate Risk
iii. Moderate Risk
iv. Moderately High Risk
v. High Risk and
vi. Very High Risk

	Any change in risk-o-meter of Scheme or its benchmark shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter along with portfolio disclosure shall be disclosed on the AMC website as well as AMFI website within 10 days from the close of each month. Further, Paragraph 5.16 of SEBI Master Circular on Mutual Fund dated June 27, 2024: A) AMCs shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI: a. risk-o-meter of the scheme wherever the performance of the scheme is disclosed. b. risk-o-meter of the scheme and benchmark wherever the performance of the scheme vis-à-vis that of the benchmark is disclosed. B) The portfolio disclosure as per Clause 17.4 of SEBI Master circular dated June 27, 2024 shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark 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 scheme replicating / tracking the Nifty 50 Total Returns Index. (ii) Investment Objective • Main Objective –As stated in Section I of the SID. • Investment Pattern - As stated in Section I 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 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 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 Strategy under passive deviation**: (a) The Scheme shall seek to replicate the index completely at all times. (b) In the event of index reconstitution and rebalance, the scheme shall complete the rebalance of its portfolio within 7 calendar days. In case of change in constituents of the index due to periodic review, the portfolio of equity Index Funds shall be rebalanced within 7 calendar days. Any transactions undertaken in the scheme portfolio of Index Fund in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time. At all times the AMC shall ensure that the portfolio will adhere to the overall investment objective of the Scheme.

	In the event of involuntary corporate action, the Scheme shall dispose the security not forming part of the underlying index within 7 Days from the date of allotment/ listing, whichever is later. **Portfolio rebalancing under defensive consideration** As per para 3.6.7.1 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the asset allocation pattern indicated above may change for a short term period on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be rebalanced within 7 calendar days from the date of deviation and further action may be taken as specified under SEBI Circulars/ AMFI guidelines issued from time to time.
Disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions	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
Investments of AMC in the Scheme	The AMC, Trustee, Sponsor, or their associates may invest in the Scheme subject to the SEBI Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. As per the existing SEBI Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the Scheme. The AMC shall based on the risk value assigned to the Scheme, in terms of para 17.4 of SEBI Master dated June 27, 2024, invest minimum amount as a percentage of AUM as per provisions of para 6.9 and 6.10 of SEBI Master circular dated June 27, 2024 as amended from time to time. The details of AMC's investment in the Scheme is provided Please visit website, https://www.barodabnpparibasmf.in/disclosure-of-sum-invested-by-designated-employees
Taxation	For details on taxation please refer to the clause on taxation in the Statement of Additional Information ('SAI') apart from the following: The information is provided for general information only as per the Income-tax Act, 1961 ('Act') as amended by the Finance Act, 2025. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors/ authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the scheme. **EQUITY ORIENTED FUND:** Equity-oriented fund has been defined to mean a fund set up under a scheme of a mutual fund specified under clause (23D) of section 10 of the Act and, (i) In a case where the fund invests in the units of another fund which is traded on a recognized stock exchange- (a) A minimum of 90% of the total proceeds of such funds is invested in the units of such other fund; and (b) such other fund also invests a minimum of 90% of its total proceeds in the equity shares of domestic companies listed on recognized stock exchange; and (ii) in any other case, a minimum of 65% of the total proceeds of such fund is invested in the equity shares of domestic companies listed on recognized stock exchange. Provided that the percentage of equity shareholding or unit held in respect of the fund, as the case may be, shall be computed with reference to the annual average of the monthly averages of opening and closing figures.

	Resident Investors	Mutual Fund
Equity Fund		

	Tax on dividend received from units of the scheme	Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc. Please refer SAI for tax rates applicable.	Withholding tax on the income distributed to the investors 10% (Please refer SAI)
	Capital Gains		
	Long Term (held for more than 12 months)		
	- Upto Rs. 1.25 lakhs	Nil	Nil
	- Exceeding Rs. 1.25 lakhs	12.5%	Nil
	Short term (held for 12 months or less)	20%	Nil
	Business income (where the units are held as stock-in-trade by the investors)	Please refer SAI for gains arising on sale of units	Nil
Associate Transactions	For detailed disclosure, kindly refer SAI		
Listing and transfer of units	At present, the Units of the Scheme are not proposed to be listed on any stock exchange. However, the AMC / Trustee may at their sole discretion list the Units under the Scheme on one or more stock exchanges at a later date. **Transfer of Units** Units of the Scheme shall be freely transferable by act of parties or by operation of law, subject to restrictions, if any, provided in the section "Restrictions, if any, on the right to freely retain or dispose off units being offered." AMC shall, on production of instrument of transfer together with relevant Unit Certificates, register the transfer and return the unit certificate to the transferee within thirty days from the date of such production. If held in demat form, they are freely transferable from one demat account to another demat account in accordance with the provisions of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996. If a person becomes a holder of the Units consequent to an operation of law or upon enforcement of a pledge, the AMC shall, subject to production of satisfactory evidence and submission of such documents by the transferee, effect the transfer, if the transferee is otherwise eligible to hold the Units of the Scheme. Similarly, in cases of transfers taking place consequent to death insolvency etc., the transferee's name will be recorded by the Fund, subject to production of satisfactory evidence. The provisions in respect of deletion of names will not be applicable in case of death of a Unit holder (in the case of joint holdings) as this is treated as transmission of Units and not as transfer. Investors may note that stamp duty and other statutory levies, if any, as applicable from time to time shall be borne by the investor. Further, in accordance with para 14.4.2 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 on transferability of mutual fund units, investors /unitholders are requested to note that units held in electronic (demat) form shall be transferable under the depository system and will be subject to the transmission facility in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time.		
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, 2024 and AMFI communication no. 35P/MEM-COR/35/11-12 dated December 23, 2011 an option to hold units in demat form shall be available for SIP transactions. 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 P o l i c y (I D C W)	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 and transaction charges, if any

Refund	If application is rejected, full amount will be refunded within 5 business days of closure of NFO. If refunded later than 5 business days, interest @15% p.a. for delay period will be paid and charged to the AMC. The AMC will endeavour to refund the proceeds on the best effort basis either through electronic mode or physical mode. Refund by physical mode may include refund orders that will be marked "A/c payee only" and will be in favour of and be despatched to the sole / first Applicant, by registered post. In accordance with the SEBI Regulations, if the Scheme fails to collect the minimum target amount, the Mutual Fund and the AMC shall be liable to refund the money to the applicants under the scheme. In addition to the above, refund of subscription amount to applicants whose applications are invalid for any reason whatsoever, will commence after the allotment process is completed.
Who can 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; As per SEBI Circular No. SEBI/HO/IMD/POD-II/CIR/P/2023/0069 dated May 12, 2023, Investments (including through existing SIP registrations) in the name of minors shall be permitted only from bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian." 3. Karta of Hindu Undivided Family (HUF); 4. Partnership Firms & Limited Liability Partnerships (LLPs); 5. Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or Bodies of Individuals (whether incorporated or not) and Societies registered under the Societies Registration Act, 1860; 6. Banks & Financial Institutions; 7. Mutual Funds / Alternative Investment Funds registered with SEBI; 8. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds & applicable statutory law; 9. Non-resident Indians (NRIs)/Persons of Indian Origin residing abroad (PIO) either on repatriation basis or non-repatriation basis; 10. Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis (subject to RBI approval, if any) /Foreign Portfolio Investors (FPIs) registered with SEBI. 11. Army, Air Force, Navy and other paramilitary units and bodies created by such institutions; 12. Scientific and Industrial Research Organisations; 13. Multilateral Funding Agencies approved by the Government of India/Reserve Bank of India; 14. Other Scheme of the Mutual Fund subject to the conditions and limits prescribed by the SEBI Regulations; 15. Non-Government Provident / Pension / Gratuity Funds as and when permitted to invest. 16. Trustee, AMC, Sponsor and their associates may subscribe to Units under this Scheme; 17. Such other individuals/institutions/body corporate etc, as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with the SEBI Regulations. The list given above is indicative and the applicable law, if any, shall supersede the list. The Trustee, reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of this Scheme. Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme(s) and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions. Pursuant to SEBI Circular No. SEBI/HO/IMD/IMD-I DOF1/P/CIR/202 dated July 29, 2022 and SEBI Circular No. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2 dated June 15, 2022, Investors subscribing to the units of the Fund will have an option of: a) Providing nomination b)opting out nomination through a signed declaration form in physical or online as per the choice of the unit holder(s) The AMC/Mutual Fund reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to the SEBI Regulations and other prevailing statutory regulations, if any.

Who cannot 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	As the Scheme is an open ended Scheme, this provision may not be applicable.

extent, the 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 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 SEBI Master circular dated June 27, 2024 and SEBI (Mutual Funds) Regulations, 1996, Trustee / AMC reserves the right to determine the operational procedure concerning such restriction on redemption and the same shall be notified to the investors by display of public notice at various investor service centres of AMC and its website (www.barodabnpparibasmf.in). The AMC / Trustee reserve the right to change / modify the aforesaid provisions pertaining to Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme. **Freezing / Seizure of Accounts:** Investors may note that under the following circumstances the Trustee / AMC may at its sole discretion (and without being responsible and/or liable in any manner whatsoever) freeze/seize a unit holder's account (or deal with the same in the manner the Trustee / AMC is directed and/or ordered) under a Scheme: • Under any requirement of any law or regulations for the time being in force. • Under the direction and/or order (including interim orders) of any regulatory/statutory authority or any judicial authority or any quasi-judicial authority or such other competent authority having the powers to give direction and/or order. **Suspension of Sale of the Units:** The Sale of units of the Scheme may be suspended temporarily or indefinitely under any of the following circumstances: • During the period of book closure, if any • Stock markets stop functioning or trading is restricted

<table>
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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, IDCW Sweep facility, etc. the units will be allotted as per the NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the instalment date of the SIP, STP or record date for amount of distribution under IDCW option etc.
<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>
<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.
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	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	**Registration of multiple bank accounts** Unitholders can also register multiple bank accounts in his folio. The "Change of Bank Mandate & Registration of Multiple Bank Account Form" shall be used by the unitholders for change in existing bank mandate or for registration of multiple bank account details for all investments held in the specified folio (existing or new). Individuals and HUF investors can register up to 5 bank accounts and non-individuals can register upto 10 bank accounts by filling up the Multiple Bank Registration Form. AMC / RTA shall adopt the same process of verification for the above registration as is applicable for change of bank mandate.
Delay in payment of redemption/ repurchase proceeds/dividend	Beyond 3 working days from the date of receipt of redemption request, the AMC shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for the period of such delays (presently @ 15% per annum). The AMC shall be liable to pay interest to the unitholders at rate as specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024 by SEBI for the period of such delay.
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	In terms of para 14.3 of SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the unclaimed redemption amount and IDCW amounts (the funds) may be deployed by the Mutual Fund in money market instruments and separate plan of liquid scheme / Money Market Mutual Fund scheme floated by Mutual Funds specifically for deployment of the unclaimed amounts only. Investors who claim the unclaimed amounts during a period of three years from the due date shall be paid an initial unclaimed amount along-with the income earned on its deployment. Investors who claim these amounts after 3 years, shall be paid initial unclaimed amount along-with the income earned on 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 September 15, 2023 and the Trustees have ensured that the Baroda BNP Paribas Nifty 50 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/-

Name: Ms. Nisha Sanjeev

Designation: Head – Compliance, Legal & Secretarial

Place: Mumbai

Date: November 28, 2025