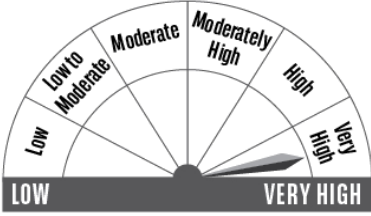
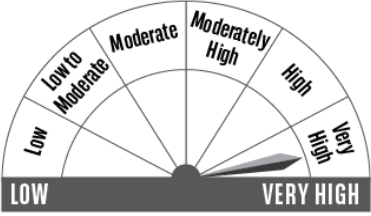


SCHEME INFORMATION DOCUMENT
SECTION I

BARODA BNP PARIBAS CHILDREN'S FUND

(An open-ended scheme for investment for children having a lock-in of at least 5 years or till the child attains age of majority (whichever is earlier))

Product Labelling

	Riskometer for the Scheme^^	Benchmark Risk-o-meter^^
<p>This product is suitable for investors who are seeking*:</p> <ul style="list-style-type: none"> • Long term capital appreciation and growth. • Investment in predominantly equity and equity related portfolio 	 <p>Investors understand that their principal will be at Very High Risk</p>	 <p>Benchmark Riskometer is at Very High Risk</p> <p>As per AMFI Tier I Benchmark - Nifty 500 TRI</p>

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

^^The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made.

Offer of Units of Rs.10 each for cash during the New Fund Offer and Continuous offer for Units at NAV based prices

New Fund Offer Opens on: December 06, 2024

New Fund Offer Closes on: December 20, 2024

Scheme re-opens on: Within 5 business days from the date of allotment

Name of Mutual Fund (Mutual Fund)	Baroda BNP Paribas Mutual Fund
Name of Asset Management Company (AMC)	Baroda BNP Paribas Asset Management India Private Limited (CIN: U65991MH2003PTC142972)
Name of Trustee Company (Trustee)	Baroda BNP Paribas Trustee India Private Limited (CIN: U74120MH2011PTC225365)
Addresses of the entities	201(A) 2nd Floor, A wing, Crescenzo, C-38 & 39, G Block, Bandra-Kurla Complex, Mumbai, Maharashtra, India - 400 051
Website of the entity	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 filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a

SCHEME INFORMATION DOCUMENT

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

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

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

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

This Scheme Information Document is dated October 28, 2024.

Table of Contents

PART I. HIGHLIGHTS/SUMMARY OF THE SCHEME	4
DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY.....	12
PART II. INFORMATION ABOUT THE SCHEME	13
A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?.....	13
B. WHERE WILL THE SCHEME INVEST?.....	15
C. WHAT ARE THE INVESTMENT STRATEGIES?.....	16
D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?.....	17
E. WHO MANAGES THE SCHEME?.....	18
G. HOW HAS THE SCHEME PERFORMED?.....	18
H. ADDITIONAL SCHEME RELATED DISCLOSURES:.....	18
PART III. OTHER DETAILS	19
A. COMPUTATION OF NAV.....	19
B. NEW FUND OFFER (NFO) EXPENSES.....	21
C. ANNUAL SCHEME RECURRING EXPENSES.....	21
D. LOAD STRUCTURE.....	24
I. INTRODUCTION	24
A. DEFINITION/INTERPRETATION:.....	24
B. RISK FACTORS.....	24
C. RISK MITIGATION STRATEGIES.....	33
II. INFORMATION ABOUT SCHEME	33
A. WHERE WILL THE SCHEME INVEST.....	33
B. WHAT ARE THE INVESTMENT RESTRICTIONS?.....	37
C. FUNDAMENTAL ATTRIBUTES.....	41
D. OTHER SCHEME SPECIFIC DISCLOSURES.....	42
III. OTHER DETAILS	53
A. PERIODIC DISCLOSURES.....	53
B. TRANSPARENCY/NAV DISCLOSURE.....	55
C. TRANSACTION CHARGES AND STAMP DUTY.....	55
D. ASSOCIATE TRANSACTIONS.....	56
E. TAXATION.....	56
F. RIGHTS OF UNITHOLDERS.....	56
G. LIST OF OFFICIAL POINTS OF ACCEPTANCE:.....	56
H. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY.....	57
THE REGISTRAR	
LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS	

PART I. HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
I.	Name of the Scheme	Baroda BNP Paribas Children's Fund (BBNPPCF)
II.	Category of the Scheme	Solution oriented scheme - Children's Fund
III.	Scheme Type	An open ended scheme for investment, for children having a lock-in of at least 5 years or till the child attains age of majority (whichever is earlier)
IV.	Scheme Code	BBNP/O/S/CHI/24/09/0046
V.	Investment objective	The primary investment objective of the scheme is to generate long term growth by investing predominantly in a portfolio of equity and equity related instruments. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved.
VI.	Liquidity/Listing details	The units may be purchased / switched in or redeemed / switched out (redemption subject to completion of lock-in period) on every business day at NAV based prices, subject to provisions of exit load, if any. As per the SEBI Regulations, the Mutual Fund shall despatch redemption proceeds within 3 working days of receiving a valid redemption / repurchase request.
VII.	Benchmark (Total Return Index)	Name of the Benchmark: Nifty 500 TRI Justification for use of benchmark: The composition of the aforesaid benchmark is a fair representation of the portfolio holdings and universe of investment for the scheme.
VIII.	NAV Disclosure	The AMC shall declare the Net Asset Value (NAV) of the Scheme on every Business Day on AMFI's website (www.amfiindia.com) by 11.00 p.m. and also on its website (www.barodabnpparibasmf.in). Please refer Transparency/NAV Disclosure under "Section II of the SID" for further details.
IX.	Applicable Timelines	Time line for <ul style="list-style-type: none"> • Dispatch of redemption proceeds <p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular no SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 for Mutual Funds dated June 27, 2024 ("SEBI Master Circular"). A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within 3 Working days from the date of redemption.</p> <ul style="list-style-type: none"> • Dispatch of IDCW: <p>The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date. In the event of failure to dispatch IDCW within 7 working days, the AMC shall be liable to pay interest at 15% per annum to the unitholders</p>
X.	Plans & Options	The Scheme offers following plans:

		<ul style="list-style-type: none"> Baroda BNP Paribas Children’s Fund- Regular Plan Baroda BNP Paribas Children’s Fund- Direct Plan <p>Each Plan offers Growth Option and Income Distribution cum Capital Withdrawal (IDCW) Option*. The IDCW option offers - Payout of Income Distribution cum capital withdrawal option.</p> <p>There shall be a single portfolio under each plan of the scheme.</p> <p>Default Option/Facility: In case no option is indicated in the application form, then Growth option shall be considered as default option.</p> <p>For detailed disclosure on default plans and options, kindly refer SAI.</p>						
XI.	Load Structure	<p>Exit Load: If units of the Scheme are redeemed or switched out within 1 year from the date of allotment: 1% If units of the Scheme are redeemed or switched out after 1 year from the date of allotment: Nil</p> <p>No Exit Load shall be imposed for switching between Investment Plan(s) and Plans/Options within the Investment Plan(s), subject to completion of lock-in period.</p> <p>For any change in load structure, the AMC will issue an addendum and display it on the website/ISCs. The AMC reserves the right to modify the load structure on a prospective.</p>						
XII.	Minimum Application Amount/switch in	<p>During NFO and on continuous basis</p> <p>For each purchase/switch-in of units offered under the respective Plan(s):-</p> <table border="1"> <tr> <td>Minimum Amount for Purchase</td> <td>Lumpsum investment: Rs. 1,000 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.</td> </tr> <tr> <td>Additional Amount for Purchase</td> <td>Rs. 1,000/- and in multiples of Re. 1/- thereafter</td> </tr> <tr> <td>Minimum amount /units for Redemption / Switch Out</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> </table> <p>There is no upper limit. The AMC reserves the right to change the minimum application amount from time to time.</p>	Minimum Amount for Purchase	Lumpsum investment: Rs. 1,000 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.	Additional Amount for Purchase	Rs. 1,000/- and in multiples of Re. 1/- thereafter	Minimum amount /units for Redemption / Switch Out	Rs. 1,000/- and in multiples of Re. 1/- thereafter. There will be no minimum redemption criterion for Unit based redemption.
Minimum Amount for Purchase	Lumpsum investment: Rs. 1,000 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.							
Additional Amount for Purchase	Rs. 1,000/- and in multiples of Re. 1/- thereafter							
Minimum amount /units for Redemption / Switch Out	Rs. 1,000/- and in multiples of Re. 1/- thereafter. There will be no minimum redemption criterion for Unit based redemption.							
XIII.	Minimum Additional Application Amount	<p>For each purchase/switch-in of units offered under the respective Plan(s): - 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.</p>						
XIV.	Minimum Redemption/switch out amount	<p>Rs. 1,000/- and in multiples of Re. 1/- thereafter. There will be no minimum redemption criterion for Unit based redemption. Redemptions/ switch out shall be subject to completion of lock in period.</p>						
XV.	New Fund Offer Period: This is the	<p>New Fund Offer Opens on: - December 06, 2024 New Fund Offer Closes on: - December 20, 2024</p>						

	period during which a new scheme sells its units to the investors.	As per SEBI Master Circular dated June 27, 2024, NFO shall remain open for subscription for a minimum of 3 working days. The Trustee reserves the right of extension / early closure of the NFO Period of the Scheme, subject to the condition that the subscription list shall not be kept open for more than 15 days. The AMC shall publish an addendum to this effect on the website of the AMC and in one national and one regional newspaper of region where the Head office of AMC is situated.
XVI.	New Fund Offer Price: This is the price per unit that the investors have to pay to invest during the NFO.	The NFO Price of units of the scheme will be Rs.10 per Unit.
XVII.	Segregated Portfolio/ Side pocketing Disclosure	The AMC has a 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
XVIII.	Swing pricing disclosure	Not applicable.
XIX.	Stock lending/short selling	The Scheme may engage in stock lending in accordance with the framework relating to securities lending and borrowing specified by SEBI. The Scheme will not engage in short selling. For details, kindly refer SAI.
XX.	How to apply	The application form shall be available on the website of the AMC as well as at the official points of acceptance of the mutual fund. The list of the official points of acceptance of transactions during NFO is given in the inside back cover of the SID. Investor can submit the application at the official points of acceptance. The applications for purchase/ redemption/ switches can be submitted at any of the official points of acceptance of transactions of AMC & KFin. The list of official points of acceptance of transactions of both AMC & KFin is provided on the back page of this SID and also available on website of the AMC, www.barodabnpparibasmf.in or Investors may call on 1800-2670-189 (toll-free) to know the same. For more details kindly refer 'Section II'.
XXI.	Investor Services	<ul style="list-style-type: none"> Contact details for general service requests Baroda BNP Paribas Asset Management India Private Limited 201(A) 2nd Floor, A wing, Crescenzo, C-38 & 39, G Block, Bandra-Kurla Complex, Mumbai, Maharashtra, India - 400 051 Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM) Email id: service@barodabnpparibasmf.in Contact details for Compliant resolution All investor grievance / complaints and related correspondence may be addressed to: Mr. Vivek Kudal, Investor Relations Officer, Baroda BNP Paribas Asset Management India Private Limited 201(A) 2nd Floor, A wing, Crescenzo, C-38 & 39, G Block, Bandra-Kurla

		<p>Complex, Mumbai, Maharashtra, India - 400 051 Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM) Email id: service@barodabnpparibasmf.in For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stock broker or the investor grievance cell of the respective stock exchange. Investors also have the option to approach SEBI, by logging a complaint on SEBI's complaints redressal system (SCORES 2.0) (https://scores.sebi.gov.in/)</p>
XXII.	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close ended schemes) (as applicable)	<p>Lock-in period Units purchased cannot be assigned/transferred/ pledged/redeemed/ switched-out until completion of 5 years from the date of allotment of Units under the Scheme or till the Unitholder (i.e. beneficiary child) attains the age of majority, whichever is earlier.</p> <p>For the purpose of calculation of lock-in period in such cases, the date of allotment in Baroda BNP Paribas Children's Fund will be considered. For Income tax purposes, holding period shall be calculated from the date of investment in the Scheme. Hence, investors should consult their financial and tax advisors in this regard. The AMC/Trustee reserves the right to change the Lock-in Period prospectively in accordance with the guidelines issued by SEBI from time to time. The same may affect the interest of Unit holders and will tantamount to change in the fundamental attributes of the Scheme.</p> <p>Kindly note that lock in period is applicable from the date of allotment.</p>
XXIII.	Special product/facility available during the NFO and on ongoing basis	<ul style="list-style-type: none"> • Systematic Investment Plan: For Systematic Investment Plan (SIP), the unit holder (being the beneficiary child) should be less than or equal to 18 years of age at the time of submission of SIP request. The frequency is as follows: <ol style="list-style-type: none"> i. Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter. ii. Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter. There is no upper limit on the amount for application. • Systematic Withdrawal Plan/SWP Rs. 1,000/- and in multiples of Re. 1/- thereafter per installment, where an investor opts for a weekly/ monthly SWP Rs. 1,500/- and in multiples of Re. 1/- thereafter per installment, where an investor opts for a quarterly SWP • Systematic Transfer Plan/STP Rs. 1,000/- and in multiples of Re. 1/- thereafter per installment, where an investor opts for a Daily/ weekly/ fortnightly/ monthly STP. Rs. 1,500/- and in multiples of Re. 1/- thereafter per installment, where an investor opts for a quarterly STP. STP will be terminated if the amount to be transferred is less than the minimum application amount of the transferee scheme. <p>Investments in the Scheme are subject to compulsory lock-in of 5 years from the date of allotment under the Scheme or till the child attains the age of majority (i.e. completion of 18 years), whichever is earlier. STP or SWP can only be initiated post the completion of lock-in period.</p>

		<p>Any instructions registered for SIP/STP/SWP shall be suspended when the minor attains majority. For continuing the systematic transaction, status must change to major and new registration needs to be done.</p> <ul style="list-style-type: none"> • 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: <ol style="list-style-type: none"> 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.barodabnp-paribas-mf.in) at any of the Official Points of Acceptance of Baroda BNP Paribas Mutual Fund. Investors are further requested to note that the forms for SIP Pause facility can be submitted to the designated email ID (mumbai@barodabnp-paribas-mf.in) and transact@barodabnp-paribas-mf.in as per the facility made available via addendum no. 15/2020 dated March 30, 2020. 2. The SIP Pause form should be submitted at least 15 calendar days prior to the next SIP installment date (i.e. excluding the request date and the next SIP installment date). Investors cannot cancel the SIP Pause once registered. 3. Investors can avail this facility only once in the tenure of the particular SIP. • Top-Up SIP facility: Frequency for Top-Up SIP <ol style="list-style-type: none"> (i) For Monthly SIP: <ol style="list-style-type: none"> 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: <ol style="list-style-type: none"> a) Yearly Top-Up SIP: Under this option, the amount of investment through SIP instalment shall be increased by amount chosen / designated by Investor post every 4th (fourth) SIP instalment. In case the investor who has registered under Quarterly SIP opts for Half Yearly Top-Up SIP, the same shall be registered and processed as Yearly Top-Up SIP. (iii) Minimum Top-Up SIP Amount: Rs. 100 and in multiples of Rs. 100 thereafter. (iv) Default Top-Up SIP Frequency and amount: In case the investor fails to specify either the frequency or amount for Top-Up SIP, the same shall be deemed as Yearly Top-Up SIP and Rs. 500 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.
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	<ul style="list-style-type: none"> • IDCW SWEEP FACILITY IDCW Sweep facility is available under designated schemes of the Fund. IDCW SWEEP is a facility wherein the unit holder(s) of this Scheme ("Source Scheme") can opt to automatically invest the amount distributed under IDCW Sweep (as reduced by the amount of applicable statutory levy) into the eligible "Target Scheme(s)" of the Fund. For more details, kindly refer SAI. • SWITCHING OPTIONS: On an on-going basis, the Unitholders have the option to switch all or part of their investment from the Scheme to any of the other schemes offered by the Mutual Fund, which is available for investment at that time, subject to applicable Load structure of the respective schemes. Unitholders also have the option of switching into the Scheme from any other schemes or switching between various options of the Scheme. • ONLINE TRANSACTION FACILITY AMC/Mutual Fund will allow Transactions including by way of Lumpsum Purchase/ Redemption / Switch of Units by electronic mode through the website/Mobile Application as made available by AMC. The Subscription proceeds, when invested through this mode, are by way of direct debits to the designated bank through payment gateway. The Redemption proceeds, (subject to deduction of tax at source, if any) through this mode, are directly credited to the bank account of the Investors who have an account at the designated banks with whom the AMC has made arrangements from time to time or through NEFT/RTGS or through cheque/Pay order issuance or any other mode allowed by Reserve Bank of India from time to time. The AMC will have right to modify the procedure of transaction processing without any prior intimation to the Investor. Investment amount through this facility may be restricted by the AMC from time to time in line with prudent risk management requirements and to protect the overall interest of the Investors. For details of the facility, investors are requested to refer to the website of the AMC. This facility of online transaction is available subject to provisions stated in SAI, SID & KIM of the scheme, operating guidelines, terms and conditions as may be prescribed by AMC from time to time. • TRANSACTIONS THROUGH STOCK EXCHANGE PLATFORM(S) In terms of para 16.2 of SEBI Master no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, Existing/ New Investors may purchase/ redeem units of the eligible Scheme(s)/ Plan(s) through the Stock Exchange Infrastructure. The investors may subscribe to the Units in the "Growth" option and "Payout of Income Distribution cum Capital withdrawal Option (IDCW)" option of the Scheme through Mutual Fund Service System ("MFSS") platform of National Stock Exchange of India Limited ("NSE"), "BSEStAR MF" platform of Bombay Stock Exchange of India Limited ("BSE") or any such other exchange providing Mutual Fund subscription facility, as and when units are available for transactions on such exchanges. For units held in demat mode, investor can also do switch through those exchange platforms which provides the switch facility to the client. • TRANSACTION THROUGH EMAIL ID AND FAX Investors are requested to note that application form for financial transactions can also be sent via Electronic Mail ("E-mail") and Electronic Fax ("E-Fax") to the AMC/Registrar at the below mentioned
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		<p>dedicated Email Id and Fax numbers. Dedicated Email ID: transact@barodabnpparibasmf.in Dedicated Fax Number: 022 69209608 / 022 69202308 / 022 41739608</p> <ul style="list-style-type: none"> • APPOINTMENT OF MF UTILITIES INDIA PRIVATE LIMITED MFU platform is a shared services initiative of various Asset Management Companies under the aegis of Association of Mutual Funds in India ("AMFI"), which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form/transaction request and a single payment instrument/instruction. Accordingly, all financial and non-financial transactions pertaining to the Schemes of the Fund can also be submitted through MFU either electronically or physically through the authorized Points of Service ('POS') of MFUI. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com and may be updated from time to time will be considered as the Investor Service Centres for transactions in the Scheme. <p>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.</p> <ul style="list-style-type: none"> • SWITCH ON CALL FACILITY: <ul style="list-style-type: none"> - <u>This Facility is presently extended to the following type of Individual investors/ Unit holder:</u> 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. - <u>This Facility is not extended to the following type of Individual investors:</u> 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. <p>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.</p> <p>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).</p>
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		<p>• MYTRIGGER FACILITY</p> <p>This Facility of my Trigger Plan is intended to be a financial planning tool which is being provided to the investors for initiating action based trigger. This Facility enables investors to switch a predetermined amount from a selected Source Scheme to a selected Target Scheme of the Fund whenever there is a fall in the Nifty 50 Index or Nifty Midcap 150 Index or Nifty 200 Index or Nifty 500 Index level by a certain percentage from the previous Business Day's closure.</p> <p>For more details, kindly refer SAI</p>
XXIV	Who can invest	<p>The following persons, proposing to invest for a child of less than 18 years of age are eligible and may apply for subscription to the units of the Scheme (subject to, wherever relevant, same being permitted under relevant statutory regulations)</p> <ul style="list-style-type: none"> Resident adult individuals or Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad (on repatriation basis or on non-repatriation basis) who may be the parent, grand parent, step parent or legal guardian. Minors through parent / legal guardian Such other category of investors where ultimate beneficiary is Individual(s) or such other person as may be decided by the AMC from time to time, so long as wherever applicable, they are in conformity with SEBI (MF) Regulations. <p>The list given above is indicative and the applicable law, if any, shall supersede the list.</p> <p>The age of the beneficiary child, i.e. the Unit holder, must be less than 18 years on the date of the investment by the investor / applicant. A copy of birth certificate, passport copy, etc. evidencing date of birth of the minor and relationship of the applicant with the minor should be mandatorily attached with the application. Subsequent purchase of Units may be made until the beneficiary child completes 18 years of age. For further details on this aspect, kindly refer Section II. 'Other Scheme Specific disclosures – Who can invest' and 'Who cannot invest.'</p>
XV	Who will be the Unitholder in the scheme	The child being the beneficiary, will be the Unitholder in the scheme.
XVI	Redemption	Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities.
XXVII.	Website	<p>Total expense ratio for last 6 months and Daily TER of the schemes are available at https://www.barodabnp-paribas-mf.in/downloads/total-expense-ratio-of-mutual-fund-schemes.</p> <p>Scheme Factsheet is available at https://www.barodabnp-paribas-mf.in/downloads/monthly-factsheet.</p>

DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Scheme Information Document forwarded to SEBI is in accordance with SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the Scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well-informed decision regarding investment in the scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid as on date.
- (v) The contents of Scheme Information Document including figures, data, yields, etc. have been checked and are factually correct.
- (vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/ that there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.
- (viii) The Trustees have ensured that Baroda BNP Paribas Children's 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.

Place: Mumbai
Date: October 28, 2024

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

PART II. INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ITS ASSETS?

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

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Equity & Equity related instruments [^]	80	100
Debt* & Money Market instruments	0	20
Units issued by REITs & InvITs	0	10

*Debt instruments may include securitised debt upto 20% of the debt portfolio of the scheme.

[^]The Scheme may invest upto 50% of equity assets in equity derivative instruments as permitted under the SEBI (Mutual Funds) Regulations, 1996 from time to time. The Scheme may use equity derivatives for such purposes as maybe permitted under the SEBI (Mutual Funds) Regulations, 1996, including but not limited for the purpose of hedging and portfolio balancing, based on the opportunities available and subject to guidelines issued by SEBI from time to time.

Investment in liquid schemes or schemes that invest predominantly in money market instruments/ securities will be made for funds pending deployment.

Money market instruments include Tri-party Repo on government securities or T-bills / Reverse Repo (including corporate bond Repo), commercial papers, commercial bills, treasury bills, Government securities issued by Central & State Government having an unexpired maturity up to one year, call or notice money, certificate of deposit, usance bills, and any other like instruments as specified by the Reserve Bank of India from time to time.

From time to time, the Scheme may hold cash. A part of the net assets may be invested in the Tri-party repo on Government Securities or treasury bills or repo or in an alternative investment as may be provided by RBI, subject to prior approval from SEBI, if any.

The Scheme retains the flexibility to invest across all the securities in the equity, debt, money markets instruments, units issued by REITs & InvITs and mutual fund units.

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

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:

- a. Government securities
- b. T- Bills and
- c. 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.

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

Sl. no	Type of Instrument	Percentage of exposure	Circular references*
1	Foreign securities (including ADR / GDR) / other overseas ETFs	The Scheme may invest in foreign securities (including ADR / GDR) / other overseas ETFs upto 35% of the net equity assets. However, the Scheme will not invest in foreign debt securities including foreign securitized debt.	Paragraph 12.19 of SEBI Master Circular dated June 27, 2024.
2	Foreign debt securities	The Scheme will not invest in foreign debt securities including foreign securitized debt.	-
3	Repos/reverse repos	The Scheme may enter into repos/reverse repos as may be permitted by RBI other than repo in corporate debt securities. From time to time, the Scheme may hold cash.	Paragraph 12.18 of SEBI Master Circular dated June 27, 2024.
4	Securities Lending	The Scheme may undertake Securities Lending transactions, in accordance with the framework relating to securities lending and borrowing specified by SEBI, within following limits: i. Not more than 20% of the net assets can be deployed in Stock Lending ii. Not more than 5% of the net assets can be deployed in Stock Lending to any single intermediary.	Paragraph 12.11 of SEBI Master Circular dated June 27, 2024
5	Debt instruments having Special Features	The Scheme will not invest in debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption including Additional Tier 1 bonds and Tier 2 bonds issued under Basel III framework.	Paragraph 12.2 of SEBI Master Circular dated June 27, 2024.
6	Credit Enhancement / Structured Obligations	The Scheme will not invest in debt instruments having Structured Obligations / Credit Enhancements.	Paragraph 12.3 of SEBI Master Circular dated June 27, 2024
7	Credit Default Swaps (CDS)	The Scheme will not participate in Credit Default Swaps (CDS) for Corporate Bonds.	Paragraph 12.28.1.3 of SEBI Master circular dated June 27, 2024.
8	REITs and InvITs	The Scheme may invest in the units of REITs and InvITs as per para 12.21 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, subject to the following: a. No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of REIT and InvIT; and b. A mutual fund scheme shall not invest i. more than 10% of its NAV in the units of REIT and InvIT; and more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer	Paragraph 12.21 of SEBI Master circular no. dated June 27, 2024
9	Short term deposits of scheduled commercial banks	Pending deployment of funds of the Scheme in securities in terms of investment objective of the Scheme, the Mutual Fund may invest the funds of the Scheme in short term deposits of scheduled commercial banks subject to restrictions laid down under the SEBI Regulations from time to time.	Para 12.16 of SEBI Master circular dated June 27, 2024
10	Short selling	The Scheme shall not engage in short selling.	Para 12.11 of SEBI Master circular dated June 27, 2024

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

The scheme shall ensure adherence to the above asset allocation under normal circumstances. However, due to market conditions, the AMC may invest beyond the range set out in the asset allocation. Such deviations shall normally be for a short term and defensive considerations as per Para 1.14.1.2 (b) of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, and the fund manager will rebalance the portfolio within 30 calendar days from the date of deviation. However, at all times the AMC shall ensure that the portfolio would adhere to the overall investment objective of the scheme.

Portfolio Rebalancing in case of passive deviation from asset allocation:

In accordance with para 2.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, as amended from time to time, the scheme shall rebalance the portfolio in case of any deviation to the asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches. In the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), the portfolio shall be rebalanced within a period of thirty (30) business days.

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

In case the portfolio of scheme is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall:

- i. not be permitted to launch any new scheme till the time the portfolio is rebalanced.
- ii. not to levy exit load, if any, on the investors exiting such scheme(s).

B. WHERE WILL THE SCHEME INVEST?

The scheme may invest its funds in the following securities:

1. Equity and equity related securities are such instruments like Convertible bonds and debentures, Preference shares and warrants carrying the right to obtain equity shares and derivative instruments.
2. ADRs/ GDRs issued by Indian companies, subject to guidelines issued by RBI/ SEBI.
3. Foreign securities (including ADRs/GDRs) /Overseas ETFs in accordance with SEBI Guidelines.
4. Money market instruments permitted by SEBI/RBI.
5. Open-ended Liquid Schemes registered with SEBI or schemes that invest predominantly in money market instruments / securities.
6. Commercial Paper (CP), Certificate of Deposits (CD), Treasury Bills, Bills Rediscounting, Tri-party Repo on government securities or T-bills / Reverse Repo.
7. Corporate Bonds include all debt instruments issued by entities such as Banks, Public Sector Undertakings, Government Agencies and other Statutory Bodies, Municipal Corporations, body corporate, companies, trusts/ Special Purpose Vehicles etc and would exclude investments in Government Securities issued by Central and State Government.
8. Investment in Government securities issued by Central and/or State Government to the extent of SEBI prescribed limits. Such securities may be:
 - (i) Supported by the ability to borrow from the Treasury or
 - (ii) Supported by Sovereign guarantee or the State Government or
 - (iii) Supported by Government of India/ State Government in some other way
9. Securities issued by any government agencies, quasi-government or statutory bodies, Public Sector Undertakings, which may or may not be guaranteed or supported by the Central Government or any state government (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
10. Non-convertible securities as well as nonconvertible portion of convertible securities, such as debentures, coupon bearing bonds, zero coupon bonds, deep discount bonds, Mibor-linked or other floating rate instruments, premium notes and other debt securities or obligations of public sector

undertakings, banks, financial institutions, corporations, companies and other bodies corporate as may be permitted by SEBI/ RBI from time to time.

11. Securitized debt, pass through obligations, various types of securitization issuances including but not limited to Asset Backed Securitization, Mortgage-Backed Securitization, single loan securitization and other domestic securitization instruments, as may be permitted by SEBI/ RBI from time to time.
12. Derivative like Interest Rate Swaps, Forward Rate Agreements, Stock/ Index Futures, Stock/ Index Options (Including covered calls) and such other derivative instruments permitted by RBI/ SEBI.
13. Deposits with banks and other bodies corporate as may be permitted by SEBI from time to time.
14. Any other debt and money market instruments that may be available from time to time.
15. All investments in overseas securities will be governed based on SEBI guidelines issued from time to time.

The Fund may also enter into "Repo", hedging or such other transactions as may be allowed to Mutual Funds from time to time. Investments in Tri-Party Repo on Government Securities or T-bills would be as per the RBI circular dated July 24, 2018.

16. The scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.
17. The scheme shall not invest in 'Sensitive Commodities' as defined in paragraph 12.26 of SEBI Master circular for Mutual Funds dated June 27, 2024.
18. Debt instruments includes securitised debts as per SEBI guidelines and prescribed limits.
19. The scheme may also enter into repurchase and reverse repurchase obligations in all securities held by them as per the guidelines and regulations applicable to such transactions.
20. Any other permitted overseas securities/ instruments that may be available from time to time. The scheme shall not invest in foreign securitized debts. Investment in Foreign Securities shall be in accordance with the guidelines issued by SEBI from time to time.
21. 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.

The securities mentioned above could be listed, unlisted, publicly offered, privately placed, secured, unsecured, rated, or unrated and of varying maturity. The securities may be acquired through public offerings (IPOs), secondary market operations, private placement, rights offers or negotiated deals.

C. WHAT ARE THE INVESTMENT STRATEGIES?

The Scheme is actively managed and intends to invest atleast 80% of its net assets in equity/equity related instruments. The fund manager will follow a top down for selecting sectors and bottom-up approach while selecting stocks.

The following are broad factors that would be considered while building a portfolio of companies:

- Quality of business model
- Quality of Management
- Business and economic fundamentals driven by in-depth research
- Reputation and track record of management
- Long term growth prospects
- Financial strength of the company
- Sustainable competitive advantage

The fund will invest in a well-diversified portfolio without any market cap or sectoral bias.

The fund may also invest in various debt securities issued by corporates and /or State and Central Government. Such Government securities may include securities which are supported by the ability to borrow from the treasury or supported only by a sovereign guarantee or of the State Government or supported by Government of India / State Government in some other way.

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.

Risk control measures

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

Trading In Derivatives

The Scheme intend to use derivatives for the purposes, which may be permitted by SEBI Mutual Fund Regulations from time to time, which will include hedging & portfolio balancing. Hedging does not mean maximisation of returns but only reduction of systematic or market risk inherent in the investment. SEBI has vide paragraph 7.7 of SEBI Master circular for Mutual Funds dated June 27, 2024, 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.

Equity Derivatives

The Scheme may use various equity derivatives from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest. Accordingly, the Scheme(s) may use derivative instruments like futures & options stock indices, future & options on individual securities or such other derivative instruments as may be introduced from time to time as permitted under the SEBI (Mutual Funds) Regulations, 1996.

For detailed derivative strategies, please refer to SAI.

D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?

The performance of the scheme will be benchmarked to the performance of Nifty 500 TRI.

Justification for use of benchmark

We believe the index is a fair representation of the portfolio holdings and universe of investment for the scheme. The composition of the aforesaid benchmark is such that it is most suited for comparing performance of the scheme.

Also, as required under Para 1.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the benchmark has been selected from amongst those notified by AMFI as the first-tier benchmark to be adopted by mutual funds and which are reflective of the category of the scheme.

Further, pursuant to SEBI Master circular on Benchmark, Association of Mutual Funds in India (AMFI), in consultation with AMFI Valuation Committee, has published the list of benchmark as 1st tier benchmarks for mutual fund schemes and the same is also made available on its website, <https://www.amfiindia.com/research-information/other-data> and <https://www.amfiindia.com/importantupdates>.

The aforesaid Benchmark is accordingly the 1st Tier benchmark Index basis the category of the scheme and in line with the list of benchmarks as notified by AMFI.

The Trustee / AMC reserve the right to change the Benchmark for evaluation of performance of the Scheme from time to time in conformity with the investment objectives and appropriateness of the Benchmark subject to the SEBI Regulations, and other prevailing guidelines, if any.

SCHEME INFORMATION DOCUMENT

E. WHO MANAGES THE SCHEME?

Mr. Pratish Krishnan shall be the designated Fund manager

Name of Fund Manager	Age & Qualifications	Previous Experience	Other Funds Managed
Mr. Pratish Krishnan	50 years <ul style="list-style-type: none"> B.Com, MMS (Finance) 	Mr. Pratish Krishnan has over 23 years of experience in equity markets covering equity research and fund management. Mr. Krishnan was designated as Fund Manager & Senior Analyst with Baroda BNP Paribas Asset Management India Private Limited. In his previous assignment, he has worked with leading institutional brokerage houses such as Antique Finance, Bank of America Merrill Lynch, SBI Capital Markets in equity research.	<ul style="list-style-type: none"> Baroda BNP Paribas ELSS Tax Saver Fund* Baroda BNP Paribas Aggressive Hybrid Fund^{\$@} Baroda BNP Paribas Conservative Hybrid Fund^{^@} Baroda BNP Paribas Balanced Advantage Fund^{^^} Baroda BNP Paribas Innovation Fund Baroda BNP Paribas Equity Savings Fund Baroda BNP Paribas Retirement Fund Baroda BNP Paribas Multi Asset Fund^{\$\$@+} <p><i>*Jointly with Mr. Sanjay Chawla \$ jointly with Mr. Jitendra Sriram ^Jointly with Mr. Prashant Pimple ^^Jointly with Mr. Sanjay Chawla and Mr. Prashant Pimple % Jointly with Vikram Pamnani @ Jointly with Gurvinder Singh Wasan + Jointly with Neeraj Saxena</i></p>

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

1. Baroda BNP Paribas Retirement Fund
Please refer <https://www.barodabnp-paribasmf.in/assets/pdf/product-differentiation.pdf> for detailed comparative Table.

G. HOW HAS THE SCHEME PERFORMED?

This Scheme is a new scheme and does not have any performance track record.

H. ADDITIONAL SCHEME RELATED DISCLOSURES:

Since the scheme is a new scheme, the following details are not available:

- i. Scheme’s portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors.)**
- ii. Portfolio Disclosure – Fortnightly/Monthly/ Half Yearly.**

*** (To view the Scheme’s latest monthly portfolio holding, please visit our website at <<https://www.barodabnp-paribasmf.in/downloads/monthly-portfolio-scheme>> (Note: The monthly portfolio shall be available, once the portfolio has been constructed)*

- iii. Portfolio Turnover Rate
- iv. Aggregate investment in the Scheme by Fund Manager and other disclosure w.r.t investments by key personnel and AMC directors.
- v. Investments of AMC in the Scheme -

The AMC, Trustee, Sponsor, or their associates may invest in the Scheme subject to the SEBI Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. 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.

During the NFO, AMC's investment shall be made during the allotment of units and shall be calculated as a percentage of the final allotment value excluding AMC's investment as per the example mentioned below:

Allotment value (prior to AMC investment)	INR Crs	1,000
Riskometer / Risk value disclosed in the NFO SID	-	Very High
Minimum % of AuM to be invested	%	0.13%
Amount to be invested by AMC	INR Crs.	1.3
Final allotment value	INR Crs.	1,001.3

PART III. OTHER DETAILS

COMPUTATION OF NAV

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

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

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

Illustration on Computation of NAV:

Heads	Particulars	Rs.
AUM	Opening AUM	0
NAV	Opening NAV Per Unit	10.0000
Unit capital	Opening Units	0.000
	Closing Units	1000.000
Subscription / redemption Units	Shares Subscribed	1,000.00

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

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

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

Repurchase/Redemption price for each Plan/Option will be calculated on the basis of Applicable NAV and Exit load, if any.

The Repurchase/Redemption Price per Unit will be calculated using the following formula:

$$\text{Repurchase/Redemption Price} = \text{Applicable NAV} * (1 - \text{Exit Load, if any})$$

Example 1: If the applicable NAV is Rs. 10, exit load is 2%, then repurchase/ redemption price will be: Rs. $10 * (1-0.02) = \text{Rs. } 9.80$.

Example 2: If the applicable NAV is Rs. 10, exit load is Nil, then repurchase/ redemption price will be: Rs. $10 * (1-0) = \text{Rs. } 10$.

Pursuant to Regulation 49 (3) the repurchase Price of the units of an open ended scheme will not be lower than 95% of the NAV. Any imposition or enhancement of Load in future shall be applicable on prospective investments only.

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

FEES AND EXPENSES

This section outlines the expenses that will be charged to the respective Plan(s) under the Scheme and also about the transaction charges, if any, to be borne by the investors. The information provided under this Section seeks to assist the investor in understanding the expense structure of the Plan(s) and types of different fees / expenses and their percentage the investor is likely to incur on purchasing and selling the Units of the Plan(s) of the Scheme.

A. NEW FUND OFFER (NFO) EXPENSES

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid, marketing and advertising, registrar expenses, printing and stationary, bank charges etc. **The NFO Expenses shall be borne by the AMC.** The entire amount subscribed by the investor subject to deduction of transaction charges, if any, in the Scheme during the New Fund Offer will be available to the Scheme for investments.

B. ANNUAL SCHEME RECURRING EXPENSES

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

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

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

Expense Head	% of daily Net Assets (Estimated p.a.)
Investment Management & Advisory Fee	Upto 2.25%
Trustee fee	
Audit fees	
Custodian Fees	
Registrar & Transfer Agent Fees	
Marketing & Selling Expenses including Agents Commission	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
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 brokerage and transaction cost	
Other Expenses [^]	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)	Upto 2.25%
Additional expenses under regulation 52 (6A) (c)**	Upto 0.05%
Additional expenses for gross new inflows from specified cities under Regulation 52 (6A) (b)	Upto 0.30%

^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.

For investor education and awareness initiative, the AMC or the Schemes of the Fund will annually set apart at least 0.02 percent of daily net asset of the Schemes of the Fund within the maximum limit of the total expense ratio as per SEBI Regulation.

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

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

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

Assets under management slab (Rs. In crores)	Total expense ratio limits
On the first Rs. 500 crore of the daily net assets	2.25%;
On the next Rs.250 crores of the daily net assets	2.00%;
On the next Rs.1,250 crores of the daily net assets	1.75%;
On the next Rs. 3,000 crore of the daily net assets	1.60%;
On the next Rs. 5,000 crore of the daily net assets	1.50%
On the next Rs. 40,000 crore of the daily net assets	Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof;
On the balance of the assets	1.05%

(a) additional expenses under Regulation 52(6A)(c) at 0.05% of daily net assets of the scheme **;
 ** In accordance with para 10.1.7 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, AMC shall not charge additional expense of upto 0.05% as per Regulation 52(6A)(c), if exit load is not being levied under the Scheme.

(b) The AMC may charge GST on investment management and advisory service fees ('AMC Fees') which shall be borne by the Scheme in addition to the total expense ratio mentioned in table above;

(c) @Brokerage and transaction costs which are incurred for the purpose of execution of trade shall be charged to the Scheme, not exceeding 0.12% in case of cash market transactions and 0.05% in case of derivative transactions;

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

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

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

Note:

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

For the actual current expenses being charged, the investor should refer to the website of the mutual fund at the following link <<https://www.barodabnpparibasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes>>. Any change proposed to the current expense ratio will be updated on the website and communicated to the investors via e-mail or SMS at least three working days prior to the effective date of the change (in accordance with para 10.1.8 of SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024). Further, the disclosure of the expense ratio on a daily basis shall also be made on the website of AMFI viz. www.amfiindia.com.

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

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

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

Also, please take a look at below illustration which shows impact of different expense ratio assumed on initial investment of Rs. 10,000 invested over period of 10 years with an average annualized gain of 10% p.a.

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

Note:

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

C. LOAD STRUCTURE

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

Type of Load	Load chargeable (as %age of NAV)
Exit	<p>If units of the Scheme are redeemed or switched out within 1 year from the date of allotment: 1%</p> <p>If units of the Scheme are redeemed or switched out after 1 year from the date of allotment: Nil</p>

No Exit Load shall be imposed for switching between Investment Plan(s) and Plans/Options within the Investment Plan(s), subject to completion of lock-in period.

However, Investors are requested to note that on exercise of switch option between Investment Plan(s) and Plans/Options within the Investment Plan(s), the amount which is switched-out shall be treated as redemption and shall be subject to Income-tax provisions as applicable on such redemption. This may result in capital gain / capital loss to the investors, entailing tax consequences. For Income tax purposes, holding period shall be calculated from the date of investment in respective Investment Plan(s) and not the date of original investment in the Scheme. Hence, investors should consult their financial and tax advisors in this regard. In accordance with the requirements specified under SEBI Master Circular, no entry load will be charged for purchase/additional purchase/ switch-in accepted by the Fund. The exit load charged, net of Goods and Services Tax (GST), 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.

SECTION II

I. INTRODUCTION

A. DEFINITION/INTERPRETATION:

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

B. RISK FACTORS

Scheme Specific Risk Factors

In general, investment under the Scheme may be affected by risks associated with equities and fixed income securities.

Due to lock-in requirements under the Scheme, the ability of the unit holders to redeem units and realise returns is subject to the completion of the said lock in period.

The other Scheme specific risk factors are summarized as follows:

Market Risk:

All mutual funds and securities investments are subject to market risk and there can be no assurance / guarantee that the Scheme's objectives will be achieved. The securities that the Scheme invests in would be exposed to price changes on a day-to-day basis. These price changes may occur due to instrument-specific factors as well as general macroeconomic conditions. Markets are volatile and can

decline significantly in response to adverse issuer, political, regulatory, market or economic developments. The Scheme may be subject to price volatility due to factors such as interest sensitivity, market perception, and creditworthiness of issuer and market liquidity. Different parts of the market can react differently to these developments. The value of an individual security or particular type of security can be more volatile than the market as a whole and can perform differently from the value of the market as a whole.

Risks associated with investing in equity and equity related instruments:

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

Equity and Equity Related Instruments listed on the stock exchange carry lower liquidity risk however the Scheme's ability to sell these investments is limited by the overall trading volume on the stock exchanges.

In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the Scheme to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities. Similarly, the inability to sell securities held in the Scheme's portfolio may result, at times, in potential losses to the Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio.

Risks associated with investing in fixed income securities:

- **Credit and Counterparty risk:** Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security or honor its contractual obligations).

Counterparty risk refers to the counterparty's inability to honor its commitments (payment, delivery, repayment, etc.) and to risk of default. This risk relates to the quality of the counterparty to which the scheme has exposures. Losses can occur in particular for the settlement/delivery of financial instruments or the conclusion of financial derivatives contracts.

The value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit and counterparty risk as well as any actual event of default. Changes in financial conditions of an issuer, changes in economic and political conditions in general, or changes in economic or and political conditions specific to an issuer, all of which are factors that may have an adverse impact on an issuer's credit quality and security value.

- **Liquidity Risk:** The liquidity of the Scheme's investment is inherently restricted by trading volumes in the securities in which the scheme invests.

A lower level of liquidity affecting an individual security or an entire market at the same time, may have an adverse bearing on the value of the scheme's assets. More importantly, this may affect the Fund's ability to sell particular securities quickly enough to minimise impact cost, as and when necessary to meet requirements of liquidity or to sell securities in response to triggers such as a specific economic/corporate event.

Trading volumes, settlement periods and transfer procedures may restrict the liquidity of a few or all of the investments and may affect the liquidity of the investments of the scheme.

The scheme may be unable to implement purchase or sale decisions when the markets turn illiquid, missing some investment opportunities or limiting ability to face redemptions. The lack of liquidity could also lead to the risk that the sale price of a security could be substantially lower than the fair value of the security.

- **Interest Rate Risk & Re-investment Risk:** The value of an investment may be affected by interest rate fluctuations. Interest rates may be influenced by several elements or events, such as monetary policy, the discount rate, inflation, etc. The value of debt and fixed income securities held by the Scheme generally will vary inversely with the changes in prevailing interest rates. In general, price of debt and fixed income securities go up when interest rates fall, and vice versa. Securities of any issuer that has higher duration could be 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 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 to certain risks inherent to such derivatives.

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

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

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

1. **Price Risk:** Despite the risk mitigation provided by various derivative instruments, there remains an inherent price risk which may result in losses exceeding actual underlying.

SCHEME INFORMATION DOCUMENT

2. **Default Risk:** This is the risk that losses will be incurred due to default by counter party. This is also known as credit risk or counterparty risk.

3. **Basis Risk:** This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying being hedged for e.g., mismatch between the maturity date of the futures and the actual selling date of the asset.

4. **Limitations on upside:** Derivatives when used as hedging tool can also limit the profits from a genuine investment transaction.

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.

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

Risks for writing covered call options for equity shares:

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

Risk Factors associated with investments in debt instruments having Structured Obligations / Credit Enhancements:

The risks factors stated for debt instruments having Structured Obligations / Credit Enhancements are in addition to the risk factors associated with fixed income instruments:

- Credit rating agencies assign CE rating to an instrument based on any identifiable credit enhancement for the debt instrument issued by an issuer. The credit enhancement could be in various forms and could include guarantee, shortfall undertaking, letter of comfort, etc. from another entity. This entity could be either related or non-related to the issuer like a bank, financial institution, etc. Credit enhancement could include additional security in form of pledge of shares listed on stock exchanges, etc. SO transactions are asset backed/ mortgage backed securities, securitized paper backed by hypothecation of car loan receivables, securities backed by trade receivables, credit card receivables etc. Hence, for CE rated instruments evaluation of the credit enhancement provider, as well as the issuer is undertaken to determine the issuer rating. In case of SO rated issuer, the underlying loan pools or securitization, etc. is assessed to arrive at rating for the issuer.
- SO rated securities are often complex structures with a variety of credit enhancements. Debt securities lack a well-developed secondary market in India, and due to the credit enhanced nature of CE securities as well as structured nature of SO securities, the liquidity in the market for these

instruments is adversely affected compared to similar rated debt instruments. Hence, lower liquidity of such instruments, could lead to inability of the scheme to sell such debt instruments and generate liquidity for the scheme or higher impact cost when such instruments are sold.

- The credit risk of debt instrument which are CE rated, derived rating is based on the combined strength of the issuer as well as the structure. Hence, any weakness in either the issuer or the structure could have an adverse credit impact on the debt instrument. The weakness in structure could arise due to inability of the investors to enforce the structure due to issues such as legal risk, inability to sell the underlying collateral or enforce guarantee, etc. In case of SO transactions, comingling risk and risk of servicer increases the overall risk for the securitized debt or assets backed transactions. Therefore, apart from issuer level credit risk such debt instruments are also susceptible to structure related credit risk.

Risks associated with Securities Lending:

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

Risk factors specific to investments in foreign securities:

The Scheme may invest in Foreign Securities including overseas debt / equities / ADRs / GDRs with the approval of RBI/SEBI, subject to such guidelines as may be issued by RBI/SEBI. The net assets, distributions and income of the Scheme may be affected adversely by fluctuations in the value of certain foreign currencies relative to the Indian Rupee to the extent of investments in these securities. Repatriation of such investment may also be affected by changes in the regulatory and political environments. Market risks can be greater with respect to political instability, lack of complete or reliable information, market irregularities or high taxation. The Scheme's NAV may also be affected by a fluctuation in the general and specific level of interest rates internationally, or the change in the credit profiles of the issuers. The liquidation of securities where investments will be made by the schemes shall be subject to the liquidity / settlement issues of the country of investment / settlement. Non-business days in country of investment / settlement may impact the liquidity of the scheme investments.

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

Risks associated with investing in mutual fund units:

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

Risk factors associated with investments in REITs and InvITs

- **Price Risk / Market Risk:** REITs and InvITs Investments are volatile and subject to price fluctuations on a daily basis owing to factors impacting the underlying assets. The valuation of the REIT/InvIT units may fluctuate based on economic conditions, fluctuations in markets (eg. real estate) in which the REIT/InvIT operates and the resulting impact on the value of the portfolio of

assets, regulatory changes, force majeure events etc. REITs & InvITs may have volatile cash flows. As an indirect shareholder of portfolio assets, unit holders' rights are subordinated to the rights of creditors, debt holders and other parties specified under Indian law in the event of insolvency or liquidation of any of the portfolio assets

- ♦ **Liquidity Risk:** As the liquidity of the investments made by the Scheme could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk. Further, there is no assurance that an active secondary market will develop or be maintained. Hence there would be time when trading in the units could be infrequent. The subsequent valuation of illiquid units may reflect a discount from the market price of comparable securities for which a liquid market exists.
- ♦ **Risk of lower-than-expected distributions:** The distributions by the REIT or InvIT will be based on the net cash flows available for distribution. The amount of cash available for distribution principally depends upon the amount of cash that the REIT/InvIT receives as dividends or the interest and principal payments from portfolio assets. The cash flows generated by portfolio assets from operations may fluctuate based on, among other things:
 - success and economic viability of tenants and off-takers
 - economic cycles and risks inherent in the business which may negatively impact valuations, returns and profitability of portfolio assets.
 - force majeure events related such as earthquakes, floods etc. rendering the portfolio assets inoperable.
 - debt service requirements and other liabilities of the portfolio assets
 - fluctuations in the working capital needs of the portfolio assets
 - ability of portfolio assets to borrow funds and access capital markets.
 - changes in applicable laws and regulations, which may restrict the payment of dividends by portfolio assets.
 - amount and timing of capital expenditures on portfolio assets
 - insurance policies may not provide adequate protection against various risks associated with operations of the REIT/InvIT such as fire, natural disasters, accidents.
- ♦ **Interest Rate Risk** - Generally, when interest rates rise, prices of units fall and when interest rates drop, such prices increase
- ♦ **Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.
- ♦ **Credit Risk:** In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. REITs & InvITs are likely to have volatile cash flows as the repayment dates would not necessarily be prescheduled.
- ♦ **Regulatory/Legal Risk:** REITs and InvITs being new asset classes, rights of unit holders such as right to information etc may differ from existing capital market asset classes under Indian Law.

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

Risks associated with segregated portfolio:

- 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 necessary to maintain the listing of units of scheme will continue to be met or will remain unchanged.

Risks associated with investing in securitised debt:

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

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

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

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

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

Risk associated with each kind of originator:

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

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

SCHEME INFORMATION DOCUMENT

of the bond. The maturity of the bond could therefore shorten or lengthen, depending on the prevailing interest rates.

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

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

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

Level of diversification with respect to the underlying assets and risk mitigation measures for less diversified investments: Currently, the following parameters are used while evaluating investment decision relating to a pool securitization transaction. These parameters may be revised the from time to time.

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

Notes

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

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

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

Minimum retention percentage by originator of debts to be securitized

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

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

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

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

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

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.

C. RISK MITIGATION STRATEGIES

Risk Mitigation measures for investments in equity / equity related instruments

- The Scheme aims to maintain a well-diversified equity portfolio comprising stocks across various sectors of the economy. This shall aid in managing concentration risk and sector specific risks.
- The Scheme will maintain a portfolio diversified across a large number companies. Exposure to individual companies would be in accordance with the risk management and regulatory limits.. This diversified portfolio would aid in managing volatility and also improve liquidity of the portfolio.
- The Scheme will strive to mitigate risk through a judicious mix of Debt and Money Market Instruments and equity/ equity related instruments.

Risk Mitigation measures for investments in debt instruments

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

The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by SEBI/RBI for the purpose of hedging and portfolio rebalancing.

The above risk control measures shall be implemented by the AMC on best effort basis however there can be no guarantee that such measures can completely mitigate the risks involved in Scheme.

II. INFORMATION ABOUT SCHEME

A. WHERE WILL THE SCHEME INVEST

The Scheme may invest its funds in the following securities:

1. Equity and equity related securities are such instruments like Convertible bonds and debentures, Preference shares and warrants carrying the right to obtain equity shares and derivative instruments.
2. ADRs/ GDRs issued by Indian companies, subject to guidelines issued by RBI/ SEBI.
3. Foreign securities (including ADRs/GDRs) /Overseas ETFs in accordance with SEBI Guidelines.
4. Money market instruments permitted by SEBI/RBI
5. Open-ended Liquid Schemes registered with SEBI or schemes that invest predominantly in money market instruments / securities.
6. Commercial Paper (CP), Certificate of Deposits (CD), Treasury Bills, Bills Rediscounting, Tri-party Repo on government securities or T-bills / Reverse Repo.
7. Corporate Bonds include all debt instruments issued by entities such as Banks, Public Sector Undertakings, Government Agencies and other Statutory Bodies, Municipal Corporations, body corporate, companies, trusts/ Special Purpose Vehicles etc and would exclude investments in Government Securities issued by Central and State Government.

8. Investment in Government securities issued by Central and/or State Government to the extent of SEBI prescribed limits. Such securities may be:
 - (i) Supported by the ability to borrow from the Treasury or
 - (ii) Supported by Sovereign guarantee or the State Government or
 - (iii) Supported by Government of India/ State Government in some other way
9. Securities issued by any government agencies, quasi-government or statutory bodies, Public Sector Undertakings, which may or may not be guaranteed or supported by the Central Government or any state government (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
10. Non-convertible securities as well as nonconvertible portion of convertible securities, such as debentures, coupon bearing bonds, zero coupon bonds, deep discount bonds, Mibor-linked or other floating rate instruments, premium notes and other debt securities or obligations of public sector undertakings, banks, financial institutions, corporations, companies and other bodies corporate as may be permitted by SEBI/ RBI from time to time.
11. Securitized debt, pass through obligations, various types of securitization issuances including but not limited to Asset Backed Securitization, Mortgage-Backed Securitization, single loan securitization and other domestic securitization instruments, as may be permitted by SEBI/ RBI from time to time.
12. Derivative like Stock/ Index Futures, Stock/ Index Options (Including covered calls) and such other derivative instruments permitted by RBI/ SEBI.
13. Deposits with banks and other bodies corporate as may be permitted by SEBI from time to time.
14. Any other debt and money market instruments that may be available from time to time.
15. All investments in overseas securities will be governed based on SEBI guidelines issued from time to time.
 The Fund may also enter into "Repo", hedging or such other transactions as may be allowed to Mutual Funds from time to time. Investments in Tri-Party Repo on Government Securities or T-bills would be as per the RBI circular dated July 24, 2018.
 All investment restrictions stated above shall be applicable at the time of making an investment.
 Further, any new circular issued by RBI or SEBI on Repo would be applicable from time to time.
16. Mutual fund scheme shall not invest in unlisted debt instruments including commercial papers (CPs), other than (a) government securities, (b) other money market instruments and (c) derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging.
17. The scheme shall not invest in 'Sensitive Commodities' as defined vide SEBI circular no. SEBI/HO/CDMRD/DMP/CIR/P/2017/84 dated July 25, 2017.
18. Debt instruments includes securitised debts as per SEBI guidelines and prescribed limits.
19. The schemes may also enter into repurchase and reverse repurchase obligations in all securities held by them as per the guidelines and regulations applicable to such transactions.
20. Any other permitted overseas securities/ instruments that may be available from time to time. The scheme shall not invest in foreign securitized debts. Investment in Foreign Securities shall be in accordance with the guidelines issued by SEBI from time to time.
21. 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.

The securities mentioned above could be listed, unlisted, publicly offered, privately placed, secured, unsecured, rated, or unrated and of varying maturity. The securities may be acquired through public offerings (IPOs), secondary market operations, private placement, rights offers or negotiated deals.

Position of debt & money market in India

The Indian debt market is today one of the largest in Asia and includes securities issued by the Government (Central & State Governments), public sector undertakings, other government bodies, financial institutions, banks and corporates. Government and public sector enterprises are the predominant borrowers in the markets. The major players in the Indian debt markets today are banks, financial institutions, mutual funds, insurance companies, primary dealers, trusts, pension funds and corporates. The Indian debt market is the largest segment of the Indian financial markets. The debt market comprises broadly two segments, viz. Government Securities market or G-Sec market and corporate debt market. The latter is further classified as market for PSU bonds and private sector bonds.

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

The corporate bond market, in the sense of private corporate sector raising debt through public issuance in capital market, is only an insignificant part of the Indian Debt Market. A large part of the issuance in the non-Government debt market is currently on private placement basis.

The money markets in India essentially consist of the call money market (i.e. market for overnight and term money between banks and institutions), repo transactions (temporary sale with an agreement to buy back the securities at a future date at a specified price), commercial papers (CPs, short term unsecured promissory notes, generally issued by corporates), certificate of deposits (CDs, issued by banks) and Treasury Bills (issued by RBI). In a predominantly institutional market, the key money market players are banks, financial institutions, insurance companies, mutual funds, primary dealers and corporates. In money market, activity levels of the Government and nongovernment debt vary from time to time. Instruments that comprise a major portion of money market activity include but not limited to:

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

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

Instruments	Current yield as on September 30, 2024 (% per annum)
TREPS	6.50-6.75
3M T-Bill	6.40-6.50
1 Y T-Bill	6.45-6.55
10 Y G Sec	6.70-6.76
3M PSU Bank CD	7.10-7.20
3M NBFC CP	7.40-7.50
1 Y PSU Bank CD	7.55-7.65
1 Y NBFC CP	7.75-7.85
1Y Manufacturing Company CP	7.65-7.75
5 Y AAA Institutional Bond	7.35-7.45
10 Y AAA Institutional Bond	7.25-7.35

These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro-economic conditions and RBI policy. The price and yield on various debt instruments fluctuate from time to time depending upon the macro-economic situation, inflation rate, overall liquidity position, foreign exchange scenario etc. Also, the price and yield vary according to maturity profile, credit risk etc.

Trading In Derivatives

The Scheme intend to use derivatives for the purposes, which may be permitted by SEBI Mutual Fund Regulations from time to time, which will include hedging & portfolio balancing. Hedging does not mean maximisation of returns but only reduction of systematic or market risk inherent in the investment. SEBI has vide paragraph 7.7 of SEBI Master circular, 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.

Equity Derivatives

The Scheme may use various equity derivatives from time to time, as would be available and permitted by SEBI, in an attempt to protect the value of the portfolio and enhance Unitholders' interest. Accordingly, the Scheme(s) may use derivative instruments like futures & options stock indices, future & options on individual securities or such other derivative instruments as may be introduced from time to time as permitted under the SEBI (Mutual Funds) Regulations, 1996.

For detailed derivative strategies, please refer to SAI.

Policy on Offshore Investments by the Scheme

As per Para 12.19.2 of Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 issued by SEBI, the Scheme, with the approval of SEBI, may invest in following foreign securities:

- i. ADRs/ GDRs issued by Indian or foreign companies.
- ii. Equity of overseas companies listed on recognized stock exchanges overseas.
- iii. Initial and follow on public offerings for listing at recognized stock exchanges overseas
- iv. Derivatives traded on recognized stock exchanges overseas only for hedging and portfolio balancing with underlying as securities.
- v. Units/securities issued by Overseas Mutual Funds or unit trusts registered with overseas regulators and investing in (a) aforesaid securities, (b) Real Estate Investment Trusts (REITs) listed in recognized stock exchanges overseas or (c) unlisted overseas securities (not exceeding 10% of their net assets).

As per Para 12.19 of Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024:

1.1. Mutual Funds can make overseas investments subject to a maximum of US \$ 1billion per Mutual Fund, within the overall industry limit of US \$ 7 billion.

1.2. Mutual Funds can make investments in overseas Exchange Traded Fund(ETF(s)) subject to a maximum of US \$ 300 million per Mutual Fund, within the overall industry limit of US \$ 1 billion.

2. The allocation methodology of the aforementioned limits shall be as follows:

2.1. In case of overseas investments specified at Para 1.1 above, US \$ 50 million would be reserved for each Mutual Fund individually, within the overall industry limit of US \$ 7 billion.

Subject to the limit specified in 1.1. and 1.2 above, the Scheme may invest a maximum of US \$ 20 million in Foreign Securities within a period of 6 months from the NFO closure date.

Further investments shall follow the norms for ongoing schemes as specified from time to time, which currently are, 20% of the average AUM in Overseas securities / Overseas ETFs of the previous three calendar months would be available to the Mutual Fund for that month to invest in Overseas securities / Overseas ETFs subject to maximum limits specified at Para 1 above. Provided that the limit for investment in overseas securities including ETFs shall be as permitted by SEBI from time to time.

The Scheme shall not have an exposure of more than 35% of its net assets in foreign securities, subject to regulatory limits specified from time to time.

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

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

B. WHAT ARE THE INVESTMENT RESTRICTIONS?

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

- 1) The scheme shall not invest more than 10 per cent of its NAV in the equity shares or equity related instruments of any company.
- 2) The Mutual Fund under all its schemes should not own more than 10 per cent of any company's paid-up capital carrying voting rights. Provided that investment in an asset management company or the trustee company of a mutual fund shall be governed by clause (a) of sub-regulation (1) of regulation 7B of the Regulations.
- 3) The Scheme shall not engage in short selling.
- 4) The Scheme will not invest in foreign debt Securities
- 5) All investments by a mutual fund scheme in equity shares and equity related instruments shall only be made provided such securities are listed or to be listed.
- 6) A mutual fund scheme shall not invest more than
 - a. 10% of its NAV in debt and money market securities rated AAA; or
 - b. 8% of its NAV in debt and money market securities rated AA; or
 - c. 6% of its NAV in debt and money market securities rated A and below issued by a single issuer.

The above investment limits may be extended by up to 2% of the NAV of the scheme with prior approval of the Board of Trustees and Board of Directors of the AMC, subject to compliance with the overall 12% limit specified in clause 1 of Seventh Schedule of MF Regulation.

Provided that such limit shall not be applicable for investments in Government Securities, treasury bills and triparty repo on Government securities or treasury bills.

Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the SEBI. As per para 12.15.1 of SEBI Master Circular no. SEBI/HO/IMD/IMDPoD-1/P/CIR/2024/90 dated June 27, 2024, with respect to investment in securitized debt (mortgage-backed securities / asset backed securities), restrictions at the originator level will not be applicable.

- 7) A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities and other money market instruments. Provided that Mutual Fund Schemes may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by SEBI vide Para 12.1.1 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD1/P/CIR/2024/90 dated June 27, 2024, as amended from time to time.

Provided further that for investments by mutual fund schemes in unrated debt instruments maybe made subject to such conditions as may be specified by SEBI vide para 12.1.5. SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, as amended from time to time.

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.
- 8) The Scheme will not invest in fixed income instruments having / credit enhancements or debt instruments with special features viz. subordination to equity (absorbs losses before equity capital) and /or convertible to equity upon trigger of a pre-specified event for loss absorption including Additional Tier I bonds and Tier 2 bonds issued under Basel III framework.

- 9) The Scheme shall not invest in unrated debt and money market instruments. For this purpose, unrated debt securities shall exclude instruments such as tri-party repo on government securities or treasury bills, Reverse Repo, short term deposit, treasury bills, government securities and such instruments to which rating is not applicable.
- 10) Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed only if,-
- 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.
 - 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 SEBI circular SEBI/HO/IMD/DF4/CIR/P/2020/202 dated October 08, 2020 and such other guidelines, shall also be complied with for such transfers.
- 11) 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.
- 12) 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.
- 13) 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.
- 14) 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:
- Short Term" for parking of funds by Mutual Fund shall be treated as a period not exceeding 91 days.
 - Such short term deposits shall be held in the name of the concerned scheme.
 - 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.
 - 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.
 - 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.
 - AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
- 15) A scheme shall not make any investments in:
- any unlisted security of an associate or group company of the sponsor; or
 - any security issued by way of private placement by an associate or group company of the sponsor; or
 - the listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
- 16) The Mutual Fund/AMC shall make investment out of the NFO proceeds only on or after the closure of the NFO period. However, in terms of Para 1.10.3 of SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the Mutual Fund/ AMC can however deploy the NFO proceeds in tri-party repo on government securities or treasury bills before the closure of NFO period. However, AMC shall not charge any investment management

and advisory fees on funds deployed in tri-party repo on government securities or treasury bills during the NFO period. The appreciation received from investment in tri-party repo on government securities or treasury bills shall be passed on to investors. Further, in case the minimum subscription amount is not garnered by the Scheme during the NFO period, the interest earned upon investment of NFO proceeds in tri-party repo on government securities or treasury bills shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount.

- 17) The scheme shall not make any investment in any fund of funds scheme.
- 18) The Scheme may invest in the units of REITs and InvITs subject to the following:
- a. No mutual fund under all its schemes shall own more than 10% of units issued by a single issuer of REIT and InvIT; and
 - b. A mutual fund scheme shall not invest –
 - i. more than 10% of its NAV in the units of REIT and InvIT; and
 - ii. more than 5% of its NAV in the units of REIT and InvIT issued by a single issuer

Provided that the limits mentioned in (i) and (ii) above shall not be applicable for investments in case of index fund or sector or industry specific scheme pertaining to REIT and InvIT.

- 19) The Scheme will not participate in debt derivatives, Credit Default Swaps (CDS) for corporate bonds and repo in corporate debt securities.
- 20) Save as otherwise expressly provided under SEBI Regulations, the mutual fund shall not advance any loans for any purpose.
- 21) 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.
- 22) The mutual fund shall not borrow except to meet temporary liquidity needs of the mutual fund for the purpose of repurchase, redemption of units or payment of interest or dividend to the unit holders.

Provided that the mutual fund shall not borrow more than 20% of the net asset of the scheme and the duration of such a borrowing shall not exceed a period of six months.

- 23) SEBI has permitted Mutual Funds to participate in derivatives trading subject to observance of guidelines issued by it in this behalf. Accordingly, Mutual Funds may use various derivative products from time to time, as would be available and permitted by SEBI. The Mutual Fund would comply with the provisions of SEBI Circular Ref. No. DNP/Dir-29/2005 dated September 14, 2005 and para 7.5 of SEBI Master circular SEBI/HO/IMD/IMD-PoD1/P/CIR/2024/90 dated June 27, 2024 and such other amendments issued by SEBI from time to time while trading in derivatives. Presently, the position limits for trading in derivatives by Mutual Fund specified by SEBI vide its circular Ref. No. DNP/Dir-29/2005 dated September 14, 2005, circular Ref. No. DNP/Dir-30/2006, dated January 20, 2006, circular Ref. No. SEBI / DNP /Dir-31/2006 dated September 22, 2006 and circular Ref. No. SEBI/HO/MRD /DP/CIR/P/2016/143 dated December 27, 2016 are as follows:

The position limits for Mutual Funds and its schemes shall be under (as amended by SEBI/RBI from time to time):

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

(iii) Additional position limit for hedging:

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

- Short positions in index derivatives (short futures, short calls, and long puts) shall not exceed (in notional value) the Mutual Fund's holding of stocks.
 - Long positions in index derivatives (long futures, long calls, and short puts) shall not exceed (in notional value) the Mutual Fund's holding of cash, government securities, T-Bills and similar instruments.
- (iv) Position limit for Mutual Funds for stock based derivative contracts:
- The combined futures and options position limit shall be 20% of the applicable Market Wide Position Limit (MWPL)
 - The MWPL and client level position limits, however, would remain the same as prescribed.
- (v) Position limit for each scheme of a Mutual Fund:
The scheme-wise position limit requirements shall be:
- For stock option and stock futures contracts, the gross open position across all derivative contracts on a particular underlying stock of a scheme of a mutual fund shall not exceed the higher of:
 - 1% of the free float market capitalization (in terms of number of shares). Or
 - 5% of the open interest in the derivative contracts on a particular underlying stock (in terms of number of contracts).
 - This position limits shall be applicable on the combined position in all derivative contracts on an underlying stock at a Stock Exchange.
 - For index based contracts, Mutual Funds shall disclose the total open interest held by its scheme or all schemes put together in a particular underlying index, if such open interest equals to or exceeds 15% of the open interest of all derivative contracts on that underlying index
- 24) Pursuant to para 12.24 and para 12.25 of 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, derivative position and other securities 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 stated in 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 Futures	Futures Price * Lot Size * Number of Contracts
Short Futures	Futures Price * Lot Size * Number of Contracts
Options 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.

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.

C. 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 for investment, for children having a lock-in of at least 5 years or till the child attains age of majority (whichever is earlier).
- (ii) **Investment Objective**
 - Main Objective – please refer part I of Section 1
 - Investment Pattern - The primary investment objective of the scheme is to generate long term growth by investing predominantly in a portfolio of equity and equity related instruments. However, there is no assurance or guarantee that the investment objective of the scheme will be achieved..
- (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 Clause 1.14.1.4 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 the Trustees shall ensure that no change in the fundamental attributes of the Scheme 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
 - (iii) The unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.
- (iv) SID shall be revised and updated immediately after completion of duration of the exit option (not less than 30 days from the notice date)

D. OTHER SCHEME SPECIFIC DISCLOSURES

Listing and Transfer of Units	<p>Listing At present, the Units of the Scheme are not proposed to be listed on any stock exchange. However, the AMC / Trustee may at their sole discretion list the Units under the Scheme on one or more stock exchanges at a later date.</p> <p>Transfer of Units Units of the Scheme shall be freely transferable (subject to lock-in period) 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 (subject to lock-in period) 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.</p>
Dematerialization of units	<p>Pursuant to para 14.4.2 of SEBI Master Circular 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:</p> <ol style="list-style-type: none"> 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

	<p>the Fund. The AMC shall then issue units in the desired form within two working days of the receipt of valid documents from the respective DP. The credit of the converted units shall be reflected in the transaction statement provided by the DP to its client. Similarly, request for redemption or any other non - financial request shall be submitted directly to the DP and not to the AMC/ RTA of the Fund.</p> <ol style="list-style-type: none"> 4. For the units held in demat form, investors will receive an account statement from their respective DPs not from AMC / RTA of the Fund. 5. Units will be credited in the demat account only based on fund realization. 6. The facility of availing the units in demat / remat form is available subject to such processes, operating guidelines and terms & conditions as may be prescribed by the DPs and the depositories from time to time. 7. Presently, the option to hold units in demat form shall not be available for systematic transactions like Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc. Such investors shall be mandatorily allotted units in physical form. <p>As per para 14.4.2 of SEBI Master Circular dated June 27, 2024, an option to hold units in demat form shall be available for SIP transactions. However, the units will be allotted based on the applicable NAV as per the SID and will be credited to investors demat account on weekly basis upon realization of funds. For e.g. units will be credited to investors demat account every Monday (or immediate next business day in case Monday happens to be a non-business day) for realization status received in last week from Monday to Friday. If an investor has opted to hold units in demat form for SIP transactions, he will be able to redeem / transfer only those units which are credited to his demat account till the date of submission of redemption / transfer request. Accordingly, redemption / transfer request shall be liable to be rejected in case of non-availability of sufficient units in the investor's demat account as on date of submission of redemption / transfer request.</p>
Minimum Target Amount	Rs.10,00,00,000 (Rupees Ten Crores)
Maximum Amount to be raised(if any)	There will be no upper limit on the total amount collected under the Scheme during the NFO Period.
Dividend Policy (IDCW)	Distribution of amounts under IDCW option shall be in line with provisions mentioned in Chapter 11 of SEBI Master Circular dated June 27, 2024 read with further guidelines/clarifications issued by SEBI from time to time.
Allotment procedure) (Detailed)	<p>All applicants will receive full and firm allotment of Units, provided the applications are complete in all respects and are found to be in order. All allotments will be provisional, subject to realisation of payment instrument and subject to the AMC having been reasonably satisfied about receipt of clear funds. Any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC. Allotment to NRIs/FIIs will be subject to RBI approval, if required. NRIs should also attach a copy of the payment cheque / FIRC / Debit Certificate to ascertain the repatriation status of the amount invested. NRI Applicants should also clearly tick on account type as NRE or NRO or FCNR to determine the repatriation status of the investment amount. The AMC /RTA may ascertain the repatriation status purely based on the details provided in the application form under Investment and Payment details and will not be liable for any incorrect information provided by the applicants. Applicants will have to coordinate with their authorized dealers and banks to repatriate the investment amount as and when needed.</p> <p>The Trustee / AMC retain the sole and absolute discretion to reject any application. The AMC / Trustee may require or obtain verification of identity or such other details regarding any subscription or related information from the</p>

	investor/unit holders as may be required under any law, which may result in delay in dealing with the applications, units, benefits, distribution, etc.
Refund	<p>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.</p> <p>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.</p> <p>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.</p>
<p>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.</p>	<p>The following persons proposing to invest for a child of less than 18 years of age are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase units of mutual funds being permitted under relevant statutory regulations) :</p> <ul style="list-style-type: none"> • Resident adult individuals or Non-Resident Indians (NRIs) / Persons of Indian origin (PIOs) residing abroad (on repatriation basis or on non-repatriation basis) who may be the parent, grand parent, step parent or legal guardian. • Minors through parent / legal guardian - As per SEBI Circular No. SEBI/HO/IMD/POD-II/CIR/P/2023/0069 dated May 12, 2023, following may be noted : <ol style="list-style-type: none"> a. 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. Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities. b. Upon the minor attaining the status of major, the minor in whose name the investment was made, shall be required to provide all the KYC details, updated bank account details including cancelled original cheque leaf of the new account. In this regard, investors are required to submit the 'Minor attaining majority - request form to change status' available on the AMC's website. Upon the minor attaining the status of major, no further transactions shall be allowed till the status of the minor is changed to major. c. Any instructions registered for Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) and Systematic Withdrawal Plan (SWP) shall be suspended when the minor attains majority, till the status is changed to major. <p>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;</p> • Such Other category of investors where ultimate beneficiary is Individual(s) or such other person as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with SEBI (MF) Regulations. <p>The list given above is indicative and the applicable law, if any, shall</p>

	<p>supersede the list.</p> <p>The age of the beneficiary child, i.e. the Unit holder, must be less than 18 years on the date of the investment by the investor / applicant. A copy of birth certificate, passport copy, etc. evidencing date of birth of the minor and relationship of the applicant with the minor should be mandatorily attached with the application. Subsequent purchase of Units may be made until the beneficiary child completes 18 years of age.</p> <p>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.</p> <p>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.</p> <p>Pursuant to para 17.16 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, Investors subscribing to the units of the Fund will have an option of: a) Providing nomination b)opting out nomination through a signed declaration form in physical or online as per the choice of the unit holder(s)</p>
<p>Who cannot invest</p>	<p>The AMC reserves the right to reject any application irrespective of the category of investor without stating any reason for such rejection.</p> <p>It should be noted that the following persons cannot invest in the Scheme:</p> <ul style="list-style-type: none"> a. Any person who is a foreign national. b. 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). c. 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. <p><i>*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</i></p> <p>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.</p>

	<p>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.</p> <p>d. Individual investors defined as US persons which shall include the following:</p> <p>e. Designation of the unitholder as a US citizen or resident; or</p> <p>f. Unitholder with a US place of birth; or</p> <p>g. Unitholder with a current US residence address or US mailing address (including a US post office box); or</p> <p>h. Unitholder with a current US telephone number (regardless of whether such number is the only telephone number associated with the account holder); or</p> <p>i. Unitholder with a current power of attorney or signatory authority granted to a person with a US address as above;</p> <p>(i) Accordingly, no fresh purchases in the Scheme would be allowed to be made by US persons as defined above.</p> <p>(ii) In case AMC / Fund subsequently identifies, that the subscription amount has been received from US person, then the AMC/ Fund at its sole discretion shall reject the application at the applicable NAV (at the time of investment) without any load, within 10 working days of identification of their status as US person.</p> <p>(iii) If an existing unit holder(s) subsequently becomes a US person, then such unit holder(s) will not be able to purchase any additional Units in any of the Schemes of the Fund. In case the AMC / Fund subsequently identifies, that the subscription amount has been received from US person, either through its own source or through intimation from the investor, then the AMC/ Fund at its sole discretion shall redeem all the existing investment at the applicable NAV on date of redemption, subject to exit load, if any, within 10 working days of identification of such change.</p> <p>It is further clarified that the provisions in clause (ii) and (iii) as above shall, mutadis mutandis, also be applicable for investments received from Non-Resident Indians residing in Canada.</p> <p>j. NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.</p> <p>k. 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.</p> <p>l. Other category of investment vehicles, such as Private Trusts, Pension Funds, Gratuity Funds, Superannuation Fund etc. as may be permitted under their respective statutes, where the ultimate beneficiary is an non individual cannot invest in the Fund.</p> <p>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</p>
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	<p>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.</p> <p>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.</p> <p>Note:</p> <ul style="list-style-type: none"> m. RBI has vide Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000, granted a general permission to NRIs / Persons of Indian Origin residing abroad (PIOs) and FIIs for purchasing/ redeeming Units of the mutual fund subject to conditions stipulated therein. n. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor. <p>No request for withdrawal of application made during the NFO Period will be allowed.</p>
<p>How to Apply and other details</p>	<ol style="list-style-type: none"> 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, collecting banker details etc. shall be available at https://www.barodabnpparibasmf.in/assets/pdf/List-of-OPAT.pdf 3. Details of the Registrar and Transfer Agent (R&T), official points of acceptance, collecting banker details etc. are available on back cover page. <p>Investors are required to note that it is mandatory to mention their bank account numbers in their applications/requests for redemption.</p> <p>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</p> <p>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.</p>
<p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the Scheme or the AMC) involved in the same</p>	<p>As the Scheme is an open-ended Scheme, this provision may not be applicable.</p>
<p>Restrictions, if any, on the</p>	<p>Restriction of Repurchase/Redemption (including switch-out) facility under</p>

<p>right to freely retain or dispose of units being offered.</p>	<p>the Scheme: Units purchased cannot be assigned/ transferred/ pledged/ redeemed/ switched-out until completion of 5 years from the date of allotment under the Scheme or till the child attains the age of majority (i.e. completion of 18 years), whichever is earlier.</p> <p>Further, 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:</p> <ul style="list-style-type: none"> • 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) <p>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.</p> <p>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.</p> <p>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:</p> <ol style="list-style-type: none"> 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. <p>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).</p> <p>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.</p> <p>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:</p> <ul style="list-style-type: none"> • Under any requirement of any law or regulations for the time being in
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	<p>force.</p> <ul style="list-style-type: none"> 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. <p>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:</p> <ul style="list-style-type: none"> During the period of book closure, if any Stock markets stop functioning or trading is restricted Periods of extreme volatility in the stock markets, which in the opinion of the Investment Manager is prejudicial to the interest of the unit holders. A complete breakdown or dislocation of business in the major financial markets Natural calamities Declaration of war or occurrence of insurrection, civic commotion or any other serious or sustained financial, political or industrial emergency or disturbance SEBI, by orders, so direct <p>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.</p>									
<p>Cut off timing for Subscriptions / redemptions/switches</p> <p>(This is the time before which your application (complete in all respects) should reach the official points of acceptance).</p>	<table border="1"> <thead> <tr> <th data-bbox="472 1059 1091 1126">Subscriptions and Switch-ins* (irrespective of application amount):</th> <th data-bbox="1091 1059 1367 1126">Applicable NAV</th> </tr> </thead> <tbody> <tr> <td data-bbox="472 1126 1091 1350">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 data-bbox="1091 1126 1367 1350">The NAV of the day on which the funds are available for utilization.</td> </tr> <tr> <td data-bbox="472 1350 1091 1574">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 data-bbox="1091 1350 1367 1574">The NAV of the subsequent day on which the funds are available for utilization.</td> </tr> <tr> <td data-bbox="472 1574 1091 1832">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 data-bbox="1091 1574 1367 1832">The NAV of such subsequent Business Day on which the funds are available for utilization.</td> </tr> </tbody> </table> <p>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.</p> <p>Please note the aforesaid provisions shall also apply to systematic transactions i.e. Systematic Investment Plan (SIP), Systematic Transfer Plan</p>	Subscriptions and Switch-ins* (irrespective of application amount):	Applicable NAV	In respect of valid application received up to 3.00 p.m. on a Business Day and funds for the entire amount of subscription/ purchase/ switch-in as per application/request are credited to the bank account of the Scheme before cut-off time i.e. available for utilization before the cut-off time (of 3.00 p.m.).	The NAV of the day on which the funds are available for utilization.	In respect of valid application is received after 3.00 p.m. on a Business Day and funds for the entire amount of 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.)	The NAV of the subsequent day on which the funds are available for utilization.	Irrespective of the time of receipt of application, where the funds for the entire amount of subscription/ purchase/ switch-in as per application/request are credited to the bank account of the Scheme before cutoff time on any subsequent Business Day i.e. available for utilization before the cut-off time (of 3.00 p.m.) on any subsequent Business Day.	The NAV of such subsequent Business Day on which the funds are available for utilization.	
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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.)	The NAV of the subsequent day on which the funds are available for utilization.									
Irrespective of the time of receipt of application, where the funds for the entire amount of subscription/ purchase/ switch-in as per application/request are credited to the bank account of the Scheme before cutoff time on any subsequent Business Day i.e. available for utilization before the cut-off time (of 3.00 p.m.) on any subsequent Business Day.	The NAV of such subsequent Business Day on which the funds are available for utilization.									

	<p>(STP) etc. To clarify, for investments through systematic investment routes such as SIP, STP, myTrigger STP, IDCW Sweep facility, etc. the units will be allotted as per the NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date for amount of distribution under IDCW option etc.</p> <table border="1" data-bbox="478 392 1364 555"> <thead> <tr> <th data-bbox="478 392 901 425">Redemptions and Switch-outs</th> <th data-bbox="901 392 1364 425">Applicable NAV</th> </tr> </thead> <tbody> <tr> <td data-bbox="478 425 901 488">Receipt of valid application up to 3 p.m. on a Business Day</td> <td data-bbox="901 425 1364 488">The NAV of the day on which the application is received.</td> </tr> <tr> <td data-bbox="478 488 901 555">Receipt of valid application after 3 p.m. on a Business Day</td> <td data-bbox="901 488 1364 555">The NAV of the next Business Day on which the application is received.</td> </tr> </tbody> </table> <p>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.</p> <p>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.</p>	Redemptions and Switch-outs	Applicable NAV	Receipt of valid application up to 3 p.m. on a Business Day	The NAV of the day on which the application is received.	Receipt of valid application after 3 p.m. on a Business Day	The NAV of the next Business Day on which the application is received.
Redemptions and Switch-outs	Applicable NAV						
Receipt of valid application up to 3 p.m. on a Business Day	The NAV of the day on which the application is received.						
Receipt of valid application after 3 p.m. on a Business Day	The NAV of the next Business Day on which the application is received.						
<p>Minimum amount for Purchase / Redemption/ Switches</p>	<table border="1" data-bbox="478 907 1364 1332"> <tr> <td data-bbox="478 907 678 1097">Minimum Amount for Purchase</td> <td data-bbox="678 907 1364 1097">Lumpsum investment: Rs. 1,000 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.</td> </tr> <tr> <td data-bbox="478 1097 678 1198">Additional Amount for Purchase</td> <td data-bbox="678 1097 1364 1198">Rs. 500/- and in multiples of Re. 1/- thereafter</td> </tr> <tr> <td data-bbox="478 1198 678 1332">Minimum amount /units for Redemption / Switch Out</td> <td data-bbox="678 1198 1364 1332">Rs. 1,000/- and in multiples of Re. 1/- thereafter. (subject to completion of lock-in period)* There will be no minimum redemption criterion for Unit based redemption.</td> </tr> </table> <p>There is no upper limit on the amount for application.</p> <p>The Trustee / AMC reserves the right to change the minimum amount for application and the additional amount for application from time to time in the Scheme and these could be different under different plan(s) / option(s).</p> <p>*Investments in the Scheme are subject to compulsory lock-in of 5 year from the date of allotment under the Scheme or till the child attains the age of majority (i.e. completion of 18 years), whichever is earlier.</p>	Minimum Amount for Purchase	Lumpsum investment: Rs. 1,000 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.	Additional Amount for Purchase	Rs. 500/- and in multiples of Re. 1/- thereafter	Minimum amount /units for Redemption / Switch Out	Rs. 1,000/- and in multiples of Re. 1/- thereafter. (subject to completion of lock-in period)* There will be no minimum redemption criterion for Unit based redemption.
Minimum Amount for Purchase	Lumpsum investment: Rs. 1,000 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.						
Additional Amount for Purchase	Rs. 500/- and in multiples of Re. 1/- thereafter						
Minimum amount /units for Redemption / Switch Out	Rs. 1,000/- and in multiples of Re. 1/- thereafter. (subject to completion of lock-in period)* There will be no minimum redemption criterion for Unit based redemption.						
<p>Account Statements</p>	<p>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).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual</p>						

	<p>funds and securities held in dematerialized form across demat accounts, if applicable.</p> <p>For further details, refer SAI.</p>
Dividend/IDCW	<p>The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date. In the event of failure of such dispatch within the stipulated 7 business days period, the AMC shall be liable to pay interest @ 15 per cent per annum to the unit holders and the interest for the delayed payment for amounts distributed under IDCW option shall be calculated from the record date. Investors shall also be informed about the rate and amount of interest paid to them.</p>
Redemption	<p>Irrespective of the source of payment for subscription, all redemption proceeds shall be credited only in the verified bank account of the minor, i.e. the account the minor may hold with the parent/ legal guardian after completing all KYC formalities subject to completion of lock-in.</p> <p>The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not despatched within 3 business days of the date of valid redemption / repurchase request.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024</p>
Bank Account Details	<p>Bank Account Details:</p> <p>In order to protect the interest of Unit Holders from fraudulent encashment of cheques, the SEBI Regulations have made it mandatory for investors to mention in their application / redemption request, their bank name and account number. The normal processing time may not be applicable in situations where such details are not provided by investors / Unit Holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and / or any delay / loss in transit.</p> <p>Investors would be required to submit any one of the following documents, in case the cheque provided along with fresh subscription/new folio creation does not belong to the bank mandate specified in the application form:</p> <p>(i) Original cancelled cheque or photocopy of the cheque having the First Holder name printed on it;</p> <p>(ii) Original cancelled cheque or photocopy of the cheque without having the name printed on it and either of (a) Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application (b) Photocopy of the bank statement/ bank pass book duly attested by the bank manager/ authorized official and bank seal (c) Bank Confirmation for the name and Bank Account Number of the First Holder along with MICR & IFSC details duly signed by the bank manager/authorized official.</p> <p>In case, the application for subscription does not comply with the above requirements, the AMC may, at its sole and absolute discretion, reject/not process such application and refund the subscription amount to the bank account from where the investment was made and shall not be liable for any such rejection/refund.</p> <p>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</p>

	by the unitholders for change in existing bank mandate or for registration of multiple bank account details for all investments held in the specified folio (existing or new). Individuals and HUF investors can register up to 5 bank accounts and non-individuals can register upto 10 bank accounts by filling up the Multiple Bank Registration Form. AMC / RTA shall adopt the same process of verification for the above registration as is applicable for change of bank mandate.
Delay in payment of redemption/ repurchase proceeds or proceeds under IDCW option	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).
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	The treatment of Unclaimed Redemption and IDCW amount shall be as per para 14.3 of Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 For more details, please refer "SAI"
Disclosure w.r.t investment by minors	In case of minor's application, AMC will register standing instructions till the date of the minor attaining majority, though the instructions may be for a period beyond that date. Prior to minor attaining majority, AMC shall send advance notice to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents to change the status of the account to "major". The account shall be frozen for operation by the guardian on the day the minor attains the age of majority and no fresh transactions shall be permitted till the documents for changing the status are received. As per SEBI Circular dated June 27, 2024, Investments (including through existing SIP registrations) in the name of minors shall be permitted only from bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian. Further to note that the redemption/ Income Distribution cum Capital Withdrawal (IDCW) proceeds for investments held in the name of Minor shall continue to be transferred to the verified bank account of the minor (i.e. of the minor or minor with parent/ legal guardian) only. Therefore, investors must ensure to update the folios with minor's bank account details as the 'Pay-out Bank account' by providing necessary documents before tendering redemption requests / for receiving IDCW distributions. Please refer "SAI" for disclosures w.r.t investment by minors

III. OTHER DETAILS

A. PERIODIC DISCLOSURES

<p>Net Asset Value</p> <p>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.</p>	<p>The AMC 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 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.</p>
<p>Monthly Disclosure of Average Assets Under Management (AAUM)</p>	<p>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.</p>
<p>Portfolio Disclosures</p> <p>This is the list of securities where the corpus of the scheme is currently invested. The market value of these investments is also stated in portfolio disclosures.</p>	<ol style="list-style-type: none"> 1. AMC shall disclose portfolio (along with ISIN) as on the last day of the month and half-year (i.e. 31st March and on 30th September) for the Scheme on its website and on the website of AMFI within 10 days from the close of each month/ half-year respectively. 2. AMC shall send the monthly and half-yearly statement of scheme portfolio via email to those unitholders whose email addresses are registered with AMC/Mutual Fund within 10 days from the close of each month and half-year respectively. The unit holders are requested to ensure that their email address is registered with AMC. 3. AMC shall publish an advertisement, in the all India edition of at least two daily newspapers, one each in English and Hindi, every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on its website and on the website of AMFI and the modes such as telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the half-yearly statement of its schemes portfolio. 4. Further, AMC shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder. 5. Unitholders' can obtain the scheme's latest portfolio holding in a user-friendly and downloadable spreadsheet format at the following link https://www.barodabnpparibasmf.in/downloads/monthly-portfolio-scheme
<p>Half Yearly Results</p>	<p>The AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website. The 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.</p>
<p>Annual Report</p>	<p>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.</p> <p>The provisions stated at para 5.4 and 5.10 of SEBI Master Circular dated June 27, 2024 shall be complied with.</p> <p>In accordance with para 5.4 of SEBI Master Circular dated June 27, 2024, in order to bring cost effectiveness in disclosing and providing information to</p>

	<p>unitholders and as a green initiative measure, the following shall be applicable</p> <ol style="list-style-type: none"> 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 website (www.barodabnpparibasmf.in) and on the website of AMFI (www.amfiindia.com) and AMC/Mutual Fund shall display the link prominently on its websites and make the physical copies available to the unitholders, at their registered offices at all times. 2. AMC shall publish an advertisement, in the all India edition of at least two daily newspapers, one each in English and Hindi, every year disclosing the hosting of the scheme wise annual report on its website and on the website of AMFI and the modes such as telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof. 3. AMC shall send the scheme annual reports or abridged summary thereof only via email to those unitholders whose email addresses are registered with AMC/Mutual Fund. The unit holders are requested to ensure that their email address is registered with AMC. 4. In case of unitholders whose email address is not registered with the AMC, they may choose to visit our website or AMFI website for accessing the electronic copy of the scheme-wise annual report or abridged summary thereof. Such unitholders shall also be provided an option in the application form, to 'opt-in' to receive physical copy of the scheme-wise annual report or abridged summary thereof. 5. Further, AMC shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder.
<p>Scheme Summary Document (SSD)</p>	<p>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.</p>
<p>Risk-o-meter</p>	<p>In accordance with Paragraph 17.4 of SEBI Master Circular on Mutual Fund dated June 27, 2024, the Risk-o-meter shall have following six levels of risk:</p> <ol style="list-style-type: none"> i. Low Risk ii. Low to Moderate Risk iii. Moderate Risk iv. Moderately High Risk v. High Risk and vi. Very High Risk <p>Any change in risk-o-meter shall be communicated by way of Notice cum Addendum and by way of an e-mail or SMS to unitholders. The risk-o-meter shall be evaluated on a monthly basis and the risk-o-meter along with portfolio disclosure shall be disclosed on the AMC website as well as AMFI website within 10 days from the close of each month.</p> <p>Further, Paragraph 5.16 of SEBI Master Circular on Mutual Fund dated June 27, 2024:</p> <ol style="list-style-type: none"> A) AMCs shall disclose the following in all disclosures, including promotional material or that stipulated by SEBI: <ol style="list-style-type: none"> 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

	<p>the scheme vis-à-vis that of the benchmark is disclosed.</p> <p>B) The portfolio disclosure in terms of para 5.1 of chapter 5 of SEBI Master Circular on 'Go Green Initiative in Mutual Funds' shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.</p>
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B. TRANSPARENCY/NAV DISCLOSURE

The AMC shall declare the Net Asset Value (NAV) of the Scheme on every Business Day on AMFI's website (www.amfiindia.com) by 11.00 p.m. and also on its website (www.barodabnpparibasmf.in). The NAV shall be calculated for all Business Days. In case of any delay, the reasons for such delay would also be explained to AMFI & SEBI in writing and the number of such instances would also be reported to SEBI on a quarterly basis. If the NAVs are not available before the commencement of business hours of the following day due to any reason, the AMC shall issue a press release providing reasons and explaining when the AMC would be able to publish the NAVs. The NAV shall also be made available to Unit Holders through SMS upon receiving a specific request in this regard on its website.

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

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

C. TRANSACTION CHARGES AND STAMP DUTY

Transaction Charges:

Pursuant to para 10.5 of SEBI Master Circular dated June 27, 2024, the AMC/the Fund shall deduct transaction charges as per the following details from the subscription amount. The amount so deducted shall be paid to the distributor/agent of the investor (in case they have "opted in") and the balance shall be invested. The distributors shall have an option either to opt in or opt out of levying transaction charge based on type of the product.

1. **First time investor in Mutual Fund (across all the Mutual Funds):** Transaction charge of Rs. 150/- for subscription of Rs. 10,000 and above shall be deducted.
2. **Existing investor in Mutual Funds (across all the Mutual Funds):** Transaction charge of Rs. 100/- per subscription of Rs. 10,000 and above shall be deducted.
3. **For SIP -** The transaction charges in case of investments through SIP shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. The transaction charges shall be deducted in 3-4 installments.
4. Transaction charges shall not be deducted for:
 - a. purchases /subscriptions for an amount less than Rs. 10,000/-
 - b. transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc.
 - c. purchases /subscriptions made directly with the Fund (i.e. not through any distributor/agent).
 - d. Transactions through stock exchange.
5. The statement of account shall reflect the net investment as gross subscription less transaction charge and the number of units allotted against the net investment.
6. As per para 10.4.1 (b) of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the upfront commission to distributors shall be paid by the investor directly to the distributor by a separate cheque based on the investor's assessment of various factors including service rendered by the distributor.

LEVY OF STAMP DUTY

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

For details, please refer SAI.

D. ASSOCIATE TRANSACTIONS

Please refer to Statement of Additional Information (SAI)

E. TAXATION

For details on taxation please refer to the clause on taxation in the SAI apart from the following:

The information is provided for general information only as per Finance Act, 2024. 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 mutual funds are other than specified mutual funds and debt oriented mutual funds.

	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% from 1 April 2021 (Please refer SAI)
Capital Gains		
Long term		
-Upto Rs. 1.25 lakh	Nil	Nil
-Exceeding Rs. 1.25 lakh	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

F. RIGHTS OF UNITHOLDERS

Please refer to the SAI for details.

G. LIST OF OFFICIAL POINTS OF ACCEPTANCE:

Detailed list of Official Point of acceptance is available at <https://barodabnpparibasmf.in/contact-us>

MFCentral: <https://mfcentral.com/>

KFin Technologies Limited (KFin): <https://www.kfintech.com/>

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

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

Note:

- (a) Further, any amendments / replacement / re-enactment of SEBI Regulations subsequent to the date of the Scheme Information Document shall prevail over those specified in this Document.
- (b) This Scheme Information Document is an updated version of the same in line with the current laws / regulations and other developments.
- (c) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

**For and on behalf of Baroda BNP Paribas Mutual Fund
(Baroda BNP Paribas Asset Management India Private Limited)**

Signed: Sd/-

Place: Mumbai

Date: October 28, 2024

Name: Ms. Nisha Sanjeev

Designation: Head – Compliance, Legal & Secretarial

THE REGISTRAR

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

The Registrar is registered with SEBI under registration number INR000000221.

LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

AMC INVESTOR SERVICE CENTRES :

New Delhi : Unit No. G-04 Naurang House 21, KG Marg Connaught Place, New Delhi - 110 001 o
Bangalore : Unit no.205, 2nd Floor, West Wing-Raheja Tower, 26-27, M.G.Road, Bangalore – 560001 o
Chennai : 04th Floor, Shop No. 4, D Wing, “Riaz Garden”, Cathedral Garden Road, Kodambakkam High Road, Nungambakkam, Chennai –600034 o **Kolkata :** 02nd Floor, Unit No 2E, The Millennium, 235/2A, AIC Bose Road, Kolkata - 700020 o **Hyderabad :** Office No. 403, 4th floor, Sonthalia Emerald Building, Raj Bhavan Road, Somajiguda, Hyderabad Telangana 500082 o **Pune :** Office No. A-4, 4th floor, Deccan Chambers-33/40, Erandwana, Karve Road, Pune - 411 004 o **Ahmedabad :** Office No. 104, 1st Floor, 6th Avenue Building, Opposite Textile Co-Operative Bank, Mithakhali Six Road, Ahmedabad – 380009 o
Borivali – Mumbai : Shop no 5, Chitalia enclave coop hsg soc(kapoor apt), junction of Punjabi lane & Chandavarkar road, Borivali (West), Mumbai 400 092 o **Fort – Mumbai :** Ground Floor Rahimtoola House 7, Homji Street, RBI Hornimal circle, Mumbai Fort 400001 o **Lucknow :** Shop No 104, First Floor, Vaishali Arcade, 6 Park Road, Hazratganj, Lucknow – 226001 o **Kanpur :** Office No.317 Kan Chambers, Civil Lines, Kanpur 208001 o **Thane :** Shop No. 10, Ground Floor, Konark Towers CHS Ltd., Ghantali Road, Village Naupada, Thane (W) – 400602 o **Jaipur :** Ground Floor, “Fortune Heights” G-2-A, Subhash Marg, C-Scheme, Jaipur – 302001.

KFIN CUSTOMER CARE CENTRES/OPATS:

Agartala : Ols Rms Chowmuhan Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001 o **Agra :** House No. 17/2/4 2Nd Floor Deepak Wasan Plaza Behind Hotel Holiday Inn Sanjay Place Agra 282002 o **Ahmedabad :** Office No. 401, On 4Th Floor Abc-I Off. C.G. Road - Ahmedabad 380009 o **Ahmednagar :** Shop no. 2, Plot No. 17, S.no 322, Near Ganesh Colony, Savedi, Ahmednagar - 414001 o **Ajmer :** 302 3Rd Floor Ajmer Auto Building Opposite City Power House Jaipur Road; Ajmer 305001 o **Akola :** Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road, N.H. No- 6, Opp Radhakrishna Talkies, Akola 444001, Maharashtra o **Aligarh :** 1St Floor Sevti Complex Near Jain Temple Samad Road Aligarh-202001 o **Allahabad :** Shop No. TF-9, 3rd Floor Vinayak Vrindavan Tower Built Over H.NO.34/26 Tashkent Marg, Civil Station, Allahabad (now Prayagraj) Uttar Pradesh, Pin Code - 211001 o **Alwar :** Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001 o **Amaravathi :** Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601 o **Ambala :** 6349 2Nd Floor Nicholson Road Adjacent Kos Hospitalambala Cant Ambala 133001 o **Amritsar :** Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001 o **Anand :** B-42 Vaibhav Commercial Center Nr Tvs Down Town Shrow Room Grid Char Rasta Anand 380001 o **Ananthapur :** #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001. o **Asansol :** 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303 o **Aurangabad :** Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001 o **Azamgarh :** KFin Technologies Ltd Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery office, Azamgarh, UP-276001 o **Balasore :** 1-B. 1St Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001 o **Bangalore :** No 35 Puttanna Road Basavanagudi Bangalore 560004 o **Bankura :** Plot Nos- 80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101 o **Bareilly :** 1St Floorrear Sidea -Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001 o **Baroda :** 1st Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007 o **Begusarai :** KFin Technologies Limited, SRI RAM MARKET, KALI ASTHAN CHOWK, MATIHANI ROAD, BEGUSARAI, BIHAR - 851101 o **Belgaum :** Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011 o **Bellary :** Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103 o **Berhampur (Or) :** Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001 o **Bhagalpur :** 2Nd Floor Chandralok Complexghantaghar Radha Rani Sinha Road Bhagalpur 812001 o **Bharuch :** 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001 o **Bhatinda :** Mcb -Z-3-01043 2 Floor Goniana Road Opporite Nippon India Mf Gt Road

Near Hanuman Chowk Bhatinda 151001 o **Bhavnagar** : 303 Sterling Point Waghawadi Road - Bhavnagar 364001 o **Bhilai** : Office No.2, 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020 o **Bhilwara** : Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001 o **Bhopal** : Sf-13 Gurukripa Plaza Plot No. 48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011 o **Bhubaneswar** : A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007 o **Bikaner** : H.No. 10, Himtassar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001 o **Bilaspur** : Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001 o **Bokaro** : City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004 o **Burdwan** : Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101 o **Calicut** : Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001 o **Chandigarh** : First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022 o **chandrapur** : Kfin Technologies Ltd C/o Global Financial Services,2nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra-442402 o **Chennai** :9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam | Chennai - 600 034 o **Chinsura** : No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101 o **Cochin** : Door No:61/2784 Second floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam- Kerala-682015 o **Coimbatore** : 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018 o **Cuttack** : Shop No-45 2Nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends Dargha Bazar Cuttack 753001 o **Darbhanga** : H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar - 846004 o **Davangere** : D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002 o **Dehradun** : Shop No- 809/799 Street No-2 A Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun-248001 o **Deoria** : K. K. Plaza Above Apurwa Sweets Civil Lines Road Deoria 274001 o **Dhanbad** : 208 New Market 2Nd Floor Bank More - Dhanbad 826001 o **Dhule** : Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001 o **Durgapur** : Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216 o **Eluru** : Dno-23A-7-72/73K K S Plaza Munukutla Vari Street Opp Andhra Hospitals R R Peta Eluru 534002 o **Erode** : Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003 o **Faridabad** : A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001 o **Ferozpur** : The Mall Road Chawla Bulding Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozepur 152002 o **Gandhidham** : Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near HDFC Bank Gandhidham 370201 o **Gandhinagar** : 123 First Floor Megh Malhar Complex Opp. Vijay Petrol Pump Sector - 11 Gandhinagar 382011 o **Gaya** : Property No. 711045129 Ground Floorhotel Skylark Swaraipuri Road - Gaya 823001 o **Ghatkopar** : 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077 o **Ghaziabad** : Ff - 31 Konark Building Rajnagar - Ghaziabad 201001 o **Ghazipur** : House No. 148/19 Mahua Bagh Raini Katra- Ghazipur 233001 o **Gonda** : H No 782 Shiv Sadan Iti Road Near Raghukul Vidyapeeth Civil Lines Gonda 271001 o **Gorakhpur** : Shop No 8 & 9 4Th Floor Cross Road The Mall Bank Road Gorakhpur - 273001 o **Gulbarga** : H No 2-231 Krishna Complex 2Nd Floor Opp. Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105 o **Guntur** : 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002 o **Gurgaon** : No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001 o **Guwahati** : Ganapati Enclave 4Th Floor Opposite Bora Service Ullubari Guwahati Assam 781007 o **Gwalior** : City Centre Near Axis Bank - Gwalior 474011 o **Haldwani** : Shoop No 5 Kmvn Shoping Complex -Haldwani 263139 o **Haridwar** : Shop No. - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410 o **Hassan** : Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201 o **Hissar** : Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001 o **Hoshiarpur** : Unit # Sf-6 The Mall Complex 2nd Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001 o **Hubli** : R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029 o **Hyderabad** : No:303 Vamsee Estates Opp: Bigbazaar Ameerpet Hyderabad 500016 o **Indore** : 101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore o **Jabalpur** : 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001 o **Jaipur** : Office No 101 1St Floor Okay Plus Tower Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaipur 302001 o **Jalandhar** : Office No 7 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001 o **Jalgaon** : 3Rd Floor 269 Jae Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001 o **Jalpaiguri** : D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101 o **Jammu** : Kfin Technologies.Ltd 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K o **Jamnagar** : 131 Madhav Plazza Opp Sbi Bank Nr Lal Bungalow Jamnagar 361008 o **Jamshedpur** : Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001 o **Jhansi** : 1St Floor Puja Tower Near 48 Chambers Elite Crossing Jhansi 284001 o **Jodhpur** : Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003 o **Junagadh** : Shop No. 201, 2nd Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh

362001 o **Kannur** : 2nd Floor Global Village Bank Road Kannur 670001 o **Kanpur** : 15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001 o **Karimnagar** : 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001 o **Karnal** : 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal (Haryana) 132001 o **Karur** : No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002 o **Khammam** : 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002 o **Kharagpur** : Holding No 254/220 Sbi Building Malancha Road Ward No.16 Po: Kharagpur Ps: Kharagpur Dist: Paschim Medinipur Kharagpur 721304 o **Kolhapur** : 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001 o **Kolkata** : 2/1 Russel Street 4th floor Kankaria Centre Kolkata 70001 Wb o **Kollam** : Sree Vigneswara Bhavan Shastri Junction Kollam - 691001 o **Kota** : D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007 o **Kottayam** : 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002 o **Kurnool** : Shop No:47 2Nd Floor S Komda Shoping Mall Kurnool 518001 o **Lucknow** : Ist Floor A. A. Complex 5 Park Road Hazratganj Thaper House Lucknow 226001 o **Ludhiana** : Sco 122 Second Floor Above Hdfe Mutual Fun Feroze Gandhi Market Ludhiana 141001 o **Madurai** : No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001 o **Malda** : Ram Krishna Pally; Ground Floor English Bazar - Malda 732101 o **Mandi** : House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001 o **Mangalore** : Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka o **Margoa** : Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601 o **Mathura** : Shop No. 9 Ground Floor Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001 o **Meerut** : Shop No:- 111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001 Uttar Pradesh India o **Mehsana** : Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002 o **Mirzapur** : KFin Technologies Limited, Second Floor, Triveni Campus, Ratanganj, Mirzapur, Uttar Pradesh - 231001, India o **Moga** : 1St Floordutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001 o **Moradabad** : Chadha Complex G. M. D. Road Near Tadi Khana Chowk Moradabad 244001 o **Morena** : House No. Hig 959 Near Court Front Of Dr. Lal Lab Old Housing Board Colony Morena 476001 o **Mumbai** : 6/8 Ground Floor Crossley House Near Bse (Bombay Stock Exchange)Next Union Bank Fort Mumbai - 400 001 o **Muzaffarpur** : First Floor Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001 o **Mysore** : No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009 o **Nadiad** : 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001 o **Nagercoil** : Hno 45 1St Floor East Car Street Nagercoil 629001 o **Nagpur** : Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010 o **Nanded** : Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601 o **Nasik** : S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002 o **Navsari** : 103 1St Floore Landmark Mall Near Sayaji Library Navsari Gujarat Navsari 396445 o **Nellore** : 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003 o **New Delhi** : 305 New Delhi House 27 Barakhamba Road - New Delhi 110001 o **Noida** : F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301 o **Palghat** : No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001 o **Panipat** : Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana o **Panjim** : H. No: T-9 T-10, Affran Plaza, 3rd Floor Near Don Bosco High School Panjim 403001 o **Pathankot** : 2Nd Floor Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot Pathankot 145001 o **Patiala** : B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001 o **Patna** : Flat No.- 102, 2BHK Maa Bhawani Shardalay, Exhibition Road, Patna-800001 o **Pondicherry** : No 122(10B) Muthumariamman Koil Street - Pondicherry 605001 o **Pune** : Office # 207-210 Second Floor Kamla Arcade Jm Road. Opposite Balgandharva Shivaji Nagar Pune 411005 o **Raipur** : Office No S-13 Second Floor Reheja Tower Fafadih Chowk Jail Road Raipur 492001 o **Rajahmundry** : No. 46-23-10/A Tirumala Arcade 2Nd Floor Ganuga Veedhi Danavaipeta Rajahmundry East Godavari Dist Ap - 533103 o **Rajkot** : 302 Metro Plaza Near Moti Tanki Chowk Rajkot Rajkot Gujarat 360001 o **Ranchi** : Room no 103, 1st Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi -834001 o **Renukoot** : C/O Mallick Medical Store Bangali Katra Main Road Dist. Sonebhadra (U.P.) Renukoot 231217 o **Rewa** : Shop No. 2 Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001 o **Rohtak** : Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001. o **Roorkee** : Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667 o **Rourkela** : 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012 o **Sagar** : li Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002 o **Salem** : No.6 Ns Complex Omalur Main Road Salem 636009 o **Sambalpur** : First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001 o **Satara** : G7, 465 A, Govind Park Satar Bazaar, Satara - 415001 o **Satna** : 1St Floor Gopal Complex Near Bus Stand Rewa Roa Satna 485001 o **Shillong** : Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001 o **Shimla** : 1St Floor Hills View Complex Near Tara Hall Shimla 171001 o **Shimoga** : Jayarama Nilaya 2nd Cross Mission Compound,

Shimoga 577201 o **Shivpuri** : A. B. Road In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551 o **Sikar** : First Floorsuper Tower Behind Ram Mandir, Near Taparya Bagichi - Sikar 332001 o **Silchar** : N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001 o **Siliguri** : Nanak Complex 2Nd Floor Sevoke Road - Siliguri 734001 o **Sitapur** : 12/12 Surya Complex Station Road Uttar Pradesh Sitapur 261001 o **Solan** : Disha Complex 1St Floor Above Axis Bank Rajgarh Road Solan 173212 o **Solapur** : Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007 o **Sonepat** : Shop No. 205 Pp Tower Opp Income Tax Office Subhash Chowk Sonepat. 131001. o **Sri Ganganagar** : Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001 o **Srikakulam** : D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam Andhra Pradesh - 532001 o **Sultanpur** : 1St Floor Ramashanker Market Civil Line - Sultanpur 228001 o **Surat** : Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002 o **Tirunelveli** : 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001 o **Tirupathi** : Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501 o **Tiruvalla** : 2nd Floor erinjery Complex, Ramanchira Opp Axis Bank Thiruvalla 689107 o **Trichur** : 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001 o **Trichy** : No 23C/1 E V R Road, Near Vekkaliyaman Kalyana Mandapam Putthur - Trichy 620017 o **Trivandrum** : 3rdFloor, No- 3B TC-82/3417, CAPITOL CENTER, OPP SECRETARIAT, MG ROAD, TRIVANDRUM-695001 o **Tuticorin** : 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003 o **Udaipur** : Shop No. 202 2Nd Floor Business Centre 1C, Madhuvan Opp G P O Chetak Circle Udaipur 313001 o **Ujjain** : Heritage Shop No. 227 87 Vishvavidhyalaya Marg Station Road Near Icici Bank Above Vishal Megha Mart, Ujjain 456001 o **Valsad** : 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001 o **Vapi** : A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta, Silvassa Road Vapi 396191 o **Varanasi** : D.64 / 52, G - 4 Arihant Complex , Second Floor ,Madhopur, Shivpurva Sagra ,Near Petrol Pump Varanasi - 221010 o **Vellore** : No 2/19, 1st Floor Vellore City Centre Anna Salai Vellore 632001 o **Vijayawada** : Hno26-23 1St Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010 o **Visakhapatnam** : Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016 o **Warangal** : Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002 o **Yamuna Nagar** : B-V 185/A 2Nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001.

Further, all financial and non-financial transactions pertaining to the Scheme can also be submitted through MF Utilities India Private Limited (MFUI) either electronically or physically through the authorized Points of Service ('POS') of MFUI. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com and may be updated from time to time.

Based on the SEBI circular no SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/604 dated July 26, 2021, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTAs (QRTA's), Kfin Technologies Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral - A digital platform for Mutual Fund investors.

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

With a view to comply with all provisions of the aforesaid circular, AMC/the Fund designates MFCentral as its Official Points of Acceptance of Transactions (OPAT) w.e.f. September 23, 2021.

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