SCHEME INFORMATION DOCUMENT

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

Name of the Scheme	**BARODA BNP PARIBAS GOLD ETF FUND OF FUND** (An open-ended fund of fund scheme investing in Baroda BNP Paribas Gold ETF)
Category of the Scheme	FOFs (single domestic)
Scheme code	BBNP/O/O/FOD/25/04/0051
Continuous Offer of Units in Creation Unit Size at Intra-day NAV based prices	

Investment Objective	This product is suitable for investors who are seeking*:	**Scheme Riskometer^^**	**Benchmark Riskometer^^ (as applicable)**
The investment objective of the Scheme is to seek to provide returns that are in line with the returns provided by Baroda BNP Paribas Gold Exchange Traded Fund. However, there is no assurance or guarantee that the objective of the Scheme will be achieved.	• Long term wealth creation • Investment predominantly in units of Baroda BNP Paribas Gold ETF	 Investors understand that their principal will be at High Risk	 Benchmark Riskometer is at High Risk Domestic Price of Physical Gold based on the AM fixing price of gold by the LBMA

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

^^basis scheme portfolio as on October 31, 2025

^ basis Index Constituents as on October 31, 2025

Investors are advised to refer to the Statement of Additional Information (SAI) for details of the Baroda BNP Paribas Mutual Fund, Standard Risk Factors, Special Considerations, Tax and Legal issues and other general information on: www.barodabnpparibasmf.in

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

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

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

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

This Scheme Information Document is dated November 28, 2025.

HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No	Title	Description
I.	Benchmark (TRI)	**Name of benchmark:** Domestic Price of Gold based on the AM fixing price of gold by the LBMA **Justification for use of benchmark:** The gold held by Baroda BNP Paribas Gold ETF shall be valued basis the AM fixing price of gold by the London Bullion Market Association (LBMA) in US dollars per troy ounce for gold having a fineness of 995.0 parts per thousand in line with the valuation policy. The aforesaid Benchmark is a fair representation of the portfolio holdings asset allocation of underlying scheme in the portfolio.
II.	Plans & Options Plans/Options and sub options under the Scheme	The Scheme offers two plans: • Regular Plan • Direct Plan Each Plan offers only Growth Option For detailed disclosure on default plans and options, kindly refer SAI.
III.	Load Structure	**Exit Load:** 1% if units are redeemed / switched out within 15 days from date of allotment -No Exit Load is payable if units are redeemed / switched-out after 15 days from the date of allotment. The above load shall also be applicable for switches between the schemes of the Fund and all Systematic Investment Plans, Systematic Transfer Plans, Systematic Withdrawal Plans etc. No load will be charged on units allotted upon reinvestment of Income Distribution cum Capital Withdrawal (i.e. dividend re-investment units) and bonus units. The exit load charged, if any shall be credited to the Scheme. No exit load shall be levied for switch from Regular Plan to Direct Plan or vice versa. However, any subsequent redemption of such investment or switch-out to any other scheme shall be subject to applicable exit load based on the original date of investment into the Scheme. For any change in load structure, the AMC will issue an addendum and display it on the website/ISCs.
IV.	Minimum Application Amount/Switch in	Rs. 1,000 and in multiples of Rs. 1 thereafter. **Systematic Investment Plan**: (i) Daily & Weekly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Fortnightly and Monthly SIP: Rs. 250/- and in multiples of Re. 1/- thereafter (iii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter. There is no upper limit on the amount for application. The Trustee / AMC reserves the right to change the minimum amount for application and the additional amount for application from time to time in the Scheme and these could be different under different plan(s) / option(s).
V	Minimum Additional Purchase Amount	• - Rs. 1,000 and in multiples of Re. 1 thereafter. The AMC reserves the right to change the minimum additional application amount from time to time.
VI	Minimum Redemption amount/Switch out amount	Rs. 1,000 and in multiples of Rs. 1 thereafter There will be no minimum redemption criterion for Unit based redemption
VII	Tracking Error	Not Applicable
VIII	Tracking Difference	Not Applicable
IX	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 Growth option of the Plan(s) under the Scheme shall be calculated as shown below:

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

Illustration on Computation of NAV:

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

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

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

Pursuant to Regulation 49 (3), the repurchase Price of the units of an open ended scheme will not be lower than 97% of the NAV. Any imposition or enhancement of Load in future shall be applicable on prospective investments only

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

The AMC will calculate and disclose the first NAV of the Plan(s) not later than 5 Business Days from the allotment of units of the respective Plan(s). Subsequently, the NAV of the Scheme will be calculated and disclosed as of the close of every Business Day. Separate NAVs will be calculated and disclosed for each of the options of the Plan(s) under the Scheme.

Since this Scheme invests predominantly in Baroda BNP Paribas Gold ETF, the NAV of the Scheme will be based at the closing traded price as on the valuation date for listed and traded securities and at the last applicable NAV on the AMFI website for unlisted and listed nut not traded securities. Since the NAV of the Underlying Fund would normally be declared on the next business day, the Scheme will declare the NAV of the day on the next Business Day by 10 am, based on the NAV of the Underlying Fund.

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

Please refer to www.barodabnpparibasmf.in to know in detail about the disclosure on Computation of NAV

X **Asset Allocation**

This Scheme tracks domestic price of physical gold valued at the AM fixing price of LBMA.

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

Instruments	Indicative allocations (% of total assets)	
	Minimum	Maximum
Units of Baroda BNP Paribas Gold Exchange Traded Fund	95	100

Money market instruments, Cash & cash equivalents etc^		0	5	

^Money Market instruments include commercial papers, commercial bills, treasury bills, Government securities 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.

The gross investments in securities under the Scheme shall not exceed 100% of the net assets of the Scheme.

The Scheme shall not invest in derivatives, securitized debt, short selling, securities lending & borrowing, credit enhancements or structured obligations.

The Scheme does not intend to invest in Debt instruments with special features.

The underlying Fund may have exposure in derivatives, securitized debt and engage in short selling as per fund's SID. To know in detail about the underlying fund, please refer the respective SID on the website.

The cumulative gross exposure through units of Baroda BNP Paribas Gold ETF, debt and money market instruments will not exceed 100% of the net assets of the scheme.

Underlying Cash and cash equivalents as per SEBI letter no. SEBI/HO/IMD-II/DOF3/ OW/P/ 2021/ 31487 / 1 dated November 03, 2021 which includes T-bills, Government Securities and Repo on Government Securities having residual maturity of less than 91 Days, shall not be considered for the purpose of calculating gross exposure limit.

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	Securities lending	The Scheme shall not engage in securities lending & Borrowing.	-
2	Short selling	The Scheme shall not engage in short selling.	-
3	Credit Default Swaps (CDS) for Corporate Bonds.	The Scheme will not invest in the stated security	-
4	Debt instruments having Structured Obligations / Credit Enhancements	The Scheme shall not invest in credit enhancements or structured obligations.	-
5	Debt instruments with special features viz. subordination to equity (absorbs losses before	The Scheme shall not invest in the said security.	-

			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		
		7	Short Term deposits	Pending deployment of funds of the Scheme in securities in terms of investment objective of the Scheme, the Mutual Fund may invest the funds of the Scheme in short term deposits of scheduled commercial banks subject to restrictions laid down under the SEBI Regulations from time to time.	Para 12.16 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024
		8	Overseas Securities	The Scheme shall not invest in the said security.	-

The Scheme does not intend to undertake/ invest/ engage in

- Unlisted debt instrument
- Bespoke or complex debt products
- Securities with special features
- Inter scheme transactions
- Unrated debt and money market instruments (except G-Secs, T-Bills and other money market instruments)

Portfolio Rebalancing:

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 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 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 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). For details please refer Annexure 1 All types of passive breaches and not just those related to asset allocation for the actively managed mutual fund schemes shall be rebalanced within 30 business days
XI	**Fund Manager details**	Name: Mr. Gurvinder Singh Wasan, 45 years • Masters in Commerce • Chartered Accountant CFA (USA) Managing since: Since inception Total experience (in years): Mr. Gurvinder Singh Wasan has overall experience of 21 years spreading over fund management, rating agency, treasury and retail banking. His last stint was with JM Financial Asset Management Limited where he was designated as Senior Fund Manager and Credit Analyst for 2.5 years and handled fixed income desk overseeing the fund management responsibilities. Before joining JM Financial Asset Management Limited, he was associated with Principal Asset Management Private Limited for 13 years where he handled Fund management and credit analysis related activities. His earlier experience includes stints with CRISIL Ltd. and ICICI Bank ltd. • Baroda BNP Paribas Ultra Short Duration Fund^ • Baroda BNP Paribas Liquid Fund^ • Baroda BNP Paribas Corporate Bond Fund^ • Baroda BNP Paribas Money Market fund^ • Baroda BNP Paribas Low Duration Fund^ • Baroda BNP Paribas Short Duration Fund^ • Baroda BNP Paribas Credit Risk Fund^ • Baroda BNP Paribas Gilt Fund^^ • Baroda BNP Paribas Dynamic bond Fund^^ • Baroda BNP Paribas Balanced Advantage Fund** • Baroda BNP Paribas Equity Savings Fund$ • Baroda BNP Paribas Retirement Fund$$ • Baroda BNP Paribas Conservative Hybrid Fund# • Baroda BNP Paribas Aggressive Hybrid Fund## • Baroda BNP Paribas Nifty SDL December 2026 Index Fund^ • Baroda BNP Paribas Nifty SDL December 2028 Index Fund^ • Baroda BNP Paribas Gold ETF@ • Baroda BNP Paribas Multi Asset Active Fund of Funds& • Baroda BNP Paribas Gold FOF% ^ Jointly with Mr. Mr. Vikram Pamnani ^^Jointly with Mr. Prashant Pimple **Jointly with Mr. Sanjay Chawla, Mr. Pratish Krishnan and Mr. Neeraj Saxena $Jointly with Mr. Pratish Krishnan, Mr. Ankeet Pandya and Mr. Neeraj Saxena $$Jointly with Mr. Pratish Krishnan and Mr. Ankeet Pandya

#Jointly with Mr. Prashant Pimple, Mr. Ankeet Pandya and Mr. Pratish Krishnan
##Jointly with Mr. Jitendra Sriram and Mr. Pratish Krishnan
@ Jointly with Mr. Madhav Vyas
& Jointly with Mr. Pratish Krishnan
% Jointly with Mr. Madhav Vyas and Ms. Swapna Shelar

2. Name: Mr. Madhav Vyas, 33 years
CA, MFM, FRM (Level 1), and B.com
Managing since inception

Mr. Madhav Vyas has an overall experience of 9 years in Fixed income dealing. Previously worked with Bajaj Allianz General Insurance, Derivium Securities, SPA and Almondz Securities. Madhav has completed MFM from JBIMS, he is also a Chartered Accountant and FRM Level 1.

- Baroda BNP Paribas Gold ETF*

* Jointly with Mr. Gurvinder Singh Wasan

3.Name: Ms. Swapna Shelar, 42 years
MBA (Finance) & CFA (Level II)
Managing since inception

Ms. Swapna Shelar has overall experience of 14 years in financial markets. In the past, she was associated with Ohm Stockbroker Pvt. Ltd. as Manager in the derivative department for close to 1 year. Prior to that, she has also worked with companies like Union Asset Management Company Ltd., IDFC Asset Management Company Ltd. & WNS Global Services.

- Baroda BNP Paribas Aqua Fund of Fund

XII Annual Scheme Recurring expenses

These are the fees and expenses for operating the Scheme. These expenses include but are not limited to Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer agents' fees & expenses, marketing and selling costs etc.

The AMC has estimated that upto 1.00% of the daily average net assets of the scheme will be charged to the Scheme as expenses as permitted under Regulation 52 of SEBI (MF) Regulations. For the actual current expenses being charged, the investor should refer to the website of the Fund.

Particulars	% of daily Net Assets* (Estimated p.a.)
Investment Management & Advisory Fee	Upto 1.00%
Trustee fee	
Audit fees	
Custodian Fees	
Registrar & Transfer Agent Fees	
Marketing & Selling Expenses including Agents Commission	

Costs related to investor communications	
Costs of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Brokerage & transaction cost over and above 12 bps for cash market trades	
GST on expenses other than investment management and advisory fees[3]	
GST on brokerage and transaction cost[2]	
Other Expenses^	
Cost towards investor education and awareness[1]	nil
Maximum Total Expense Ratio (TER) permissible under Regulation 52 (6) (a)[4]	**Upto 1.00%**
Additional expenses under regulation 52 (6A) (c)**	Upto 0.05%

Additional expenses under Regulation 52(6A) (c) at 0.05% of daily net assets of the scheme **;

** In accordance with paragraph 10.1.7 of SEBI Master Circular dated June 27, 2024, AMC shall not charge any additional expense of upto 0.05% as per Regulation 52(6A) (c), if exit load is not being levied under the Scheme.

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

As per para 10.1.3 of SEBI Master Circular dated June 27, 2024, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from *'retail investor'*.

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme(s) shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceilings as stated above.

^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.

As per Regulation 52(6)(a), the total expenses of the Scheme including weighted average of charges levied by the underlying schemes shall not exceed 1.00 per cent of the daily net assets of the Scheme.

Investors may please note that they will be bearing the recurring expenses of the Scheme in addition to the expenses of the Underlying Schemes in which the Investments are made by the Scheme.

		1. Investor Education and Awareness initiatives: As per paragraph 10.1.16 of SEBI Master circular, the AMC shall annually set apart at least 2 basis points p.a. (i.e. 0.02% p.a.) on daily net assets of the Plan(s) under the Scheme within the limits of total expenses prescribed under Regulation 52 of SEBI (MF) Regulations for investor education and awareness initiatives undertaken. Fund of Funds (FoFs) investing more than 80% of its NAV in underlying domestic funds shall not be required to set aside 2 basis points p.a (i.e 0.02% p.a.) of the daily net assets towards investor education and awareness initiatives. Hence, the scheme is not required to set aside 2 bps of the daily net assets towards investor education and awareness initiatives Refer Point (3) below on GST on various expenses. 2. The expenses towards Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) of SEBI (MF) Regulations are fungible in nature. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively. The purpose of the above table is to assist the Investor in understanding the various costs and expenses that an Investor under the Scheme will bear directly or indirectly. The figures in the table above are estimates. The actual expenses that can be charged to the Scheme will be subject to limits prescribed from time to time under the SEBI (MF) Regulations. **3) GST** GST shall be charged as follows: - a. GST on investment management and advisory fees shall be charged to the Scheme in addition to the maximum limit of TER as prescribed in Regulation 52 (6) of the SEBI (MF) Regulations. b. GST on other than investment management and advisory fees, if any, shall be borne by the Scheme within the maximum limit of TER as prescribed in Regulation 52 (6) of the SEBI (MF) Regulations. c. GST on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under Regulation 52 of the SEBI (MF) Regulations. Brokerage and transaction cost incurred for the purpose of execution shall be charged to the schemes up to 12 bps for cash market transaction. Any payment towards brokerage & transaction costs, over and above the said 12 bps for cash market transaction may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. 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 (MF) Regulations. For the actual current expenses being charged, the investor should refer to the website of the mutual fund at the following link <https://www.barodabnpparibasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes>. Any change proposed to the current expense ratio will be updated on the website and communicated to the investors via e-mail or SMS at least three working days

prior to the effective date of the change (in accordance with para 10.1.8 of SEBI Master circular 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.

The AMC shall adhere to paragraph 10.1.12 of SEBI Master circular for Mutual Funds dated June 27, 2024 and various guidelines specified by SEBI as amended from time to time, with reference to charging of fees and expenses.

Accordingly:

a. All scheme related expenses including commission paid to distributors, shall be paid from the Scheme only within the regulatory limits and not from the books of the AMC, its associates, sponsor, trustee or any other entity through any route. Provided that, such expenses that are not specifically covered in terms of Regulation 52 (4) can be paid out of AMC books at actual or not exceeding 2 bps of the Scheme AUM, whichever is lower.

b. The Fund / the AMC shall adopt full trail model of commission in the Scheme, without payment of any upfront commission or upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route.

c. All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in Regular Plan.

d. No pass back, either directly or indirectly, shall be given by the Fund / the AMC / Distributors to the investors.

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.
XIII	**Stamp duty**	Levy of Stamp Duty on Applicable Mutual Fund Transactions (effective July 01, 2020) 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.
XIV	**Information available through weblink**	• Liquidity/~~listing~~ details – The units may be purchased / switched in or redeemed / switched out on every business day at NAV based prices, subject to provisions of exit load, if any. • NAV Disclosure – Statement-of-additional-information.pdf • Applicable timelines for dispatch of redemption proceeds etc - Baroda BNP | Redressal Complaints | MF India | SIP Investment • Breakup of Annual Scheme Recurring expenses – Refer Section XII mentioned under "Highlights" above www.barodabnpparibasmf.in • Definitions - Baroda BNP Paribas Mutual Fund | SID Related Disclosures • Applicable risk factors - Baroda BNP Paribas Mutual Fund | SID Related Disclosures • Detailed disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents/underlying fund in case fund of funds – Not Applicable • List of official points of acceptance - Baroda BNP Paribas Mutual Fund | SID Related Disclosures • Penalties, Pending litigation or proceedings, finding of inspections or investigations - Baroda BNP Paribas Mutual Fund | SID Related Disclosures • Investor services - Mutual Fund Investment - Invest in Mutual Funds Online in India • Portfolio Disclosure - Baroda BNP | Monthly Portfolio of Scheme | MF India | SIP Investment • Detailed comparative table of the existing schemes of AMC - Baroda BNP Paribas Mutual Fund | SID Related Disclosures • Scheme performance - Baroda BNP | Monthly Dashboard | MF India | SIP Investment • Periodic disclosures - www.barodabnpparibasmf.in • Any disclosure in terms of consolidated checklist on standard observations- Risk-o-meter and Scheme summary document - Scheme Summary Document | Baroda BNP Paribas Mutual Fund • Scheme specific disclosures (as per the prescribed format) – As per annexure 2 • Scheme Factsheet - Baroda BNP | Monthly Factsheet | MF India | SIP Investment
	How to Apply	1. Application form shall be available from either the Investor Service Centers (ISCs)/Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of AMC https://www.barodabnpparibasmf.in/downloads/application-forms

		2. List of official points of acceptance, 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. **REGISTRAR AND TRANSFER AGENT:** KFin Technologies Limited ('KFin') (SEBI Registration No. INR000000221) Unit: Baroda BNP Paribas Mutual Fund, Karvy Selenium, Tower B, Plot No - 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500 032, Telangana. Toll Free Number: 1800-2670-189 (Monday to Saturday, 9 AM to 7 PM) Email: cs.barodabnppmf@kfintech.com Stockbrokers registered with recognized stock exchanges and empaneled with the AMC shall also be considered as official points of acceptance of transactions. For detailed provision please refer section 'Trading in Units through the Stock Exchange mechanism' under SAI. "AMC will not collect private information of unitholders (other than those which are necessary for the purpose of authentication) either directly or through group company or platforms or channel partners of distributors."
	Where can applications for subscription/redemption /switches can be submitted	The applications filled up and duly signed by the applicants should be submitted at the office of the Collection Centres / ISCs / Official Points of Acceptance, whose addresses are mentioned in the SID. The Investors can also purchase Units of the Regular Option under the Scheme by placing an order with the members (stock brokers) of stock exchanges or through Channel Distributors. For complete details, refer SAI.
	Specific attribute of the Scheme (such as lock in/duration in case of target maturity scheme/close ended schemes etc.) (as applicable)	Not Applicable, as these attributes do not apply to the Scheme.
	What are the Investment Strategies?	The Scheme will predominantly invest in units of Baroda BNP Paribas Gold Exchange Traded Fund in accordance to the provisions of the SEBI (MF) Regulations. The scheme may also invest in debt and money market securities as stated in the asset allocation table. During normal circumstances, the Scheme's exposure to money market instruments will be in line with the asset allocation table.
	Where will the Scheme invest?	Subject to SEBI Regulations and other prevailing laws as applicable, the net assets of the Scheme can be invested in any (but not exclusively) of the following securities: 1. Units of Baroda BNP Paribas Gold ETF; 2. Securities created and issued by Governments of India and/or reverse repos in such Government Securities / Treasury Bills as may be permitted by RBI. 3. Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills). 4. Fixed Income Securities of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee. 5. Corporate debt and securities (of both public and private sector undertakings) including Bonds, Debentures, etc.

		6. Money market securities include Commercial papers, commercial bills, treasury bills, Government securities having an unexpired maturity upto one year, call or notice money, certificate of deposit, usance bill and any other like instruments as specified by the Reserve Bank of India/SEBI from time to time subject to regulatory approvals, if any. 7. Certificate of Deposits (CDs) 8. Commercial Paper (CPs) 10. The non-convertible part of convertible securities. 11. Pass through, pay through or other Participation Certificates, representing interest in a pool assets including receivables. 12. Any other instruments as may be permitted by SEBI from time to time. The securities mentioned above and such other securities that the Scheme is permitted to invest in could be listed, unlisted, privately placed, secured, unsecured, rated and of any maturity. The securities may be acquired through initial public offerings (IPOs), follow on offers, secondary market operations and private placement, rights offers or negotiated deals.
	What are the investment restrictions?	Pursuant to the SEBI Regulations, the following investment restrictions are applicable to the Scheme: • In accordance with Para 12.8 of SEBI Master Circular on Mutual Funds dated June 27, 2024 & as amended from time to time, the 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. The long term rating of issuers shall be considered for the money market instruments. However, if there is no long term rating available for the same issuer, then based on credit rating mapping of CRAs between short term and long term ratings, the most conservative long term rating shall be taken for a given short term rating. Exposure to government money market instruments such as TREPS on G-Sec/ T-bills shall be treated as exposure to government securities. 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 mortgage backed securitised debt which are rated not below investment grade by a credit rating agency registered with SEBI. Considering the nature of the Scheme, investments in such instruments will be permitted upto 5% of its NAV. • 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 the Scheme shall not exceed 5% of the net assets of the Scheme. However, all such investments shall be made with the prior approval of the Board of AMC and Trustees. Considering the nature of the Scheme, investments in such instruments will be permitted upto 5% of its NAV. • 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. However, mutual fund schemes may invest in unlisted Non-Convertible Debentures (NCDs) not exceeding 10% of the debt portfolio of the scheme subject to the condition that such unlisted NCDs have a simple structure (i.e.

		with fixed and uniform coupon, fixed maturity period, without any options, fully paid up upfront, without any credit enhancements or structured obligations) and are rated and secured with coupon payment frequency on monthly basis. Provided further that, the Scheme shall comply with the norms under this clause within the time and in the manner as may be specified by the Board. Considering the nature of the Scheme, investments in such instruments will be permitted upto 5% of its NAV. • All investments by the Scheme in CPs would be made only in CPs which are listed or to be listed. • The Mutual Fund under all its schemes shall not own more than 10% of any company's paid up capital carrying voting rights or ten per cent of units of REITs issued by a single issuer, as the case may be. Provided, for investments in asset management company or trustee company of other mutual fund, collective investment of sponsor of a mutual fund, its associate and/or its group company, and its AMC through Schemes should be considered for calculating 10% voting rights. • The Scheme may invest in other schemes under the same AMC or any other Mutual Fund without charging any fees, provided the aggregate inter-scheme investment made by all the Schemes under the same management or in schemes under management of any other Asset Management Company shall not exceed 5% of the Net Asset Value of the Fund. No investment management fees shall be charged for investing in other schemes of the fund or in the schemes of any other Mutual Fund. • Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided: – Such transfers are done at the prevailing market price for quoted instruments on spot basis (spot basis shall have the same meaning as specified by a Stock Exchange for spot transactions); and – The securities so transferred shall be in conformity with the investment objective of the Scheme to which such transfer has been made. • Transfer of investments from one scheme to another scheme in the Mutual Fund is permitted provided the same are line with para 12.30 of SEBI Master Circular on Mutual Funds dated June 27, 2024. • The Mutual Fund shall get the securities purchased or transferred in the name of the fund on account of the concerned Scheme, wherever investments are intended to be of a long-term nature. • Pending deployment of funds of the Scheme in terms of its investment objectives, the Scheme may invest its funds in short term deposits of scheduled commercial banks, subject to the following guidelines for parking of funds in short term deposits of scheduled commercial banks laid down in para 12.16 of SEBI Master Circular on Mutual Funds dated June 27, 2024 and such other guidelines as may be specified by SEBI from time to time: i. "Short Term" for parking of funds shall be treated as a period not exceeding 91 days. Such short-term deposits shall be held in the name of the Scheme. ii. The Scheme shall not park more than 15% of the net assets in short term deposit(s) of all the scheduled commercial banks put together. However, such limit may be raised to 20% with the approval of the Trustee. iii. 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.

		iv. The Scheme shall not park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries. v. The Scheme shall not park funds in short-term deposit of a bank which has invested in the Scheme. The bank in which a scheme has short-term deposit shall not invest in the scheme until the scheme has shortterm deposit with such bank. vi. The AMC will not charge any investment management and advisory fees for funds under the Scheme parked in short term deposits of scheduled commercial banks. The above norms do not apply to term deposits placed as margins for trading in cash and derivatives market. However, all term deposits placed as margins shall be disclosed in the half yearly portfolio statements under a separate heading. Details such as name of bank, amount of term deposits, duration of term deposits, percentage of NAV should be disclosed. • The Scheme shall not make any investment 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. Considering the nature of the Scheme, investments in such instruments will be permitted upto 5% of its NAV. • The Scheme shall not borrow except to meet temporary liquidity needs of the Fund for the purpose of repurchase / redemption of Units or payment of interest and IDCW to the Unitholders. Provided that the Fund shall not borrow more than 20% of the net assets of any individual Scheme and the duration of the borrowing shall not exceed a period of 6 months. • Debentures, irrespective of any residual maturity period (above or below 1 year), shall attract the investment restrictions as applicable for debt instruments as specified under Clause 1 and 1A of the Seventh Schedule to the Regulations or as may be specified by SEBI from time to time. • The Mutual Fund shall not advance any loans for any purpose. • The Scheme shall not invest in a fund of funds scheme. • The scheme shall not invest in Credit default swaps and short selling. The Scheme will comply with any other regulations applicable to the investments of mutual funds from time to time. The Trustees may alter the above restrictions from time to time to the extent that changes in the Regulations may allow and as deemed fit in the general interest of the unit holders. All investment restrictions shall be applicable at the time of making the investment. As such investments by the Scheme will be made in accordance with SEBI (MF) Regulations, including Schedule VII thereof.
	Special product/facility available during the NFO and on ongoing basis	• **Systematic Investment Plan:** (i) Daily & Weekly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Fortnightly and Monthly SIP: Rs. 250/- and in multiples of Re. 1/- thereafter (iii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter. There is no upper limit on the amount for application. • **Systematic Withdrawal Plan/SWP** Rs. 1,000/- and in multiples of Re. 1/- thereafter per installment, where an investor opts for a weekly/ monthly SWP

		Rs. 1,500/- and in multiples of Re. 1/- thereafter per installment, where an investor opts for a quarterly SWP • **Systematic Transfer Plan/STP** Rs. 1,000/- and in multiples of Re. 1/- thereafter per installment, where an investor opts for a Daily/ weekly/ fortnightly/ monthly STP. Rs. 1,500/- and in multiples of Re. 1/- thereafter per installment, where an investor opts for a quarterly STP. STP will be terminated if the amount to be transferred is less than the minimum application amount of the transferee scheme. • **SIP Pause Facility** With the SIP Pause facility, the investor shall have an option to temporarily pause the SIP installments for a specified period of time. Upon expiry of the specified period, the SIP installments would re-start automatically. The features, terms and conditions for availing the SIP Pause facility shall be as follows: 1. Under this Facility, the Investor has an option to temporarily pause the SIP for specific number of installments (i.e. Minimum 1 installment and Maximum 3 installments) by submitting the form for SIP Pause Facility (available at www.barodabnpparibasmf.in) at any of the Official Points of Acceptance of Baroda BNP Paribas Mutual Fund. Investors are further to requested to note that the forms for SIP Pause facility can be submitted to the designated email ID (mumbai@barodabnpparibasmf.in) and transact@barodabnpparibasmf.in as per the facility made available via addendum no. 15/2020 dated March 30, 2020. 2. The SIP Pause form should be submitted at least 15 calendar days prior to the next SIP installment date (i.e. excluding the request date and the next SIP installment date). Investors cannot cancel the SIP Pause once registered. 3. Investors can avail this facility only once in the tenure of the particular SIP. • **Top-Up SIP facility: Frequency for Top-Up SIP** **(i) For Monthly SIP:** a) Half Yearly Top-Up SIP: Under this option, the amount of investment through SIP instalment shall be increased by amount chosen / designated by Investor post every 6th (sixth) SIP instalment. b) Yearly Top-Up SIP: Under this option, the amount of investment through SIP instalment shall be increased by amount chosen / designated by Investor post every 12th (twelfth) SIP instalment. **(ii) For Quarterly SIP:** a) Yearly Top-Up SIP: Under this option, the amount of investment through SIP instalment shall be increased by amount chosen / designated by Investor post every 4th (fourth) SIP instalment. In case the investor who has registered under Quarterly SIP opts for Half Yearly Top-Up SIP, the same shall be registered and processed as Yearly Top-Up SIP. **(iii)** Minimum Top-Up SIP Amount: Rs. 100 and in multiples of Rs. 100 thereafter. **(iv)** Default Top-Up SIP Frequency and amount: In case the investor fails to specify either the frequency or amount for Top-Up SIP, the same shall be deemed as Yearly Top-Up SIP and Rs. 100 respectively and the application form shall be processed accordingly. In case the investor fails to specify both, i.e. the frequency for Top- Up SIP and amount for Top-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.

- **Choti SIP**

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

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

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

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

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

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

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

- **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 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 cum Capital withdrawal Opt Stock Exchange of India Limit providing Mutual Fund subscription facility, as and when units are available for transactions on such exchanges. For units held in demat mode, investor can also do switch through those exchange platforms which provides the switch facility to the client. Various facilities of transacting in mutual fund schemes through stock exchange infrastructure such as Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) / Systematic Withdrawal Plan (SWP), SIP Pause Facility, myTrigger Plan, mySWP Plan, SIP Top Up Facility etc. may also be availed by investors through the Stock Exchange Platforms as per notices issued and in accordance with the terms and conditions as may be prescribed by the respective Stock Exchanges from time to time. This facility of transacting in mutual fund schemes through stock exchange infrastructure is available subject to such limits, operating guidelines, terms and conditions as may be prescribed by NSE / BSE from time to time. • **TRANSACTION THROUGH EMAIL ID AND FAX** Investors are requested to note that application form for financial transactions can also be sent via Electronic Mail ("E-mail") and Electronic Fax ("E-Fax") to the AMC/Registrar at the below mentioned dedicated Email Id and Fax numbers. Dedicated Email ID: transact@barodabnpparibasmf.in Dedicated Fax Number: 022 69209608 / 022 69202308 / 022 41739608 To know in detail about "Acceptance of financial transactions through emails in respect of non-individual investors kindly refer SAI" • **APPOINTMENT OF MF UTILITIES INDIA PRIVATE LIMITED** MFU platform is a shared services initiative of various Asset Management Companies under the aegis of Association of Mutual Funds in India ("AMFI"), which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form/transaction request and a single payment instrument/instruction. Accordingly, all financial and non-financial transactions pertaining to the Schemes of the Fund can also be submitted through MFU either electronically or physically through the authorized Points of Service ('POS') of MFUI. The list of POS of MFUI is published on the website of MFUI at www.mfuindia.com and may be updated from time to time will be considered as the Investor Service Centres for transactions in the Scheme. For any queries or clarifications related to MFU, please contact the Customer Care of MFUI on +91-22-6134 4316 (during the business hours on all days except Sunday and Public Holidays) or send an email to connect@mfuindia.com. • **SWITCH ON CALL FACILITY:** - This Facility is presently extended to the following type of Individual investors/ Unit holder: Existing Individual investors with "single" holding; Individual investors with joint holders where the mode of operation is "Either or Survivor" or "Anyone or Survivor"; and Guardian acting on behalf of Minor. - This Facility is not extended to the following type of Individual investors: NRI, NRO; and in the case of joint holders where the mode of operation is "Joint". - This Facility shall not be available to Non-Individual investors. - Switches shall be allowed in all open ended schemes (excluding open ended liquid schemes) only where the units are available.

		• **TRANSACTIONS THROUGH TELE-TRANSACT FACILITY** Existing unit holders/investors in the category of HUF, Sole Proprietor or Individual and whose mode of holding in the folio is either "Single" / "Anyone or Survivor" shall be eligible to avail tele transact facility for permitted transactions on the terms and conditions set out by the Mutual Fund, by making a phone call to our Toll Free No. 1800-2670-189. This facility is available to investors who have accounts with select banks participating in National Automated Clearing House (NACH). Investors can refer to the website of NACH (www.npci.org.in) for further details. The facility is currently available only for additional purchase and Switch. This facility is not available for SIP, Redemption and Fresh Purchase transactions including for transactions which are of non-commercial nature. Once registered, the maximum amount that can be invested through the facility is Rs. 2,00 000/- per business day. However, the actual amount of investment cannot exceed the value mentioned by the investor in the mandate form (For Purchase Transactions). • **MYTRIGGER FACILITY** This Facility of my Trigger Plan is intended to be a financial planning tool which is being provided to the investors for initiating action based trigger. This Facility enables investors to switch a predetermined amount from a selected Source Scheme to a selected Target Scheme of the Fund whenever there is a fall in the Nifty 50 Index or Nifty Midcap 150 Index or Nifty 200 Index or Nifty 500 Index level by a certain percentage from the previous Business Day's closure. For more details, kindly refer SAI
	Segregated portfolio/side pocketing disclosure	In order to ensure fair treatment to all investors in case of a Credit Event and to deal with liquidity risk, SEBI vide para 4.4 of SEBI Master Circular on Mutual Funds dated June 27, 2024, as amended from time to time has allowed creation of Segregated Portfolio of debt and money market instruments by mutual fund schemes. Creation of a Segregated Portfolio shall be optional and at the sole discretion of the asset management company. Segregated portfolio will be created, in case of a credit event at issuer level i.e. downgrade in credit rating by a SEBI registered Credit Rating Agency (CRA), as under: • Downgrade of a debt or money market instrument to 'below investment grade, or • Subsequent downgrades of the said instruments from 'below investment grade, or • Similar such downgrades of a loan rating. Please refer to Statement of Additional Information (SAI) for more details.
	Stock lending	The Scheme shall not invest in Stock lending/short selling

Place: Mumbai

Date: November 28, 2025

Signed: sd/-

Name: Nisha Sanjeev

Designation: Head – Compliance, Legal & Secretarial

Annexure 1

Equity derivatives of underlying securities forming part of the index may also be available as	The Scheme shall not invest in derivatives, securitized debt, short selling, securities lending & borrowing, credit enhancements or structured obligations. The underlying Fund may have exposure in derivatives, securitized debt and engage in short selling as per fund's SID.

<table>
<tr><td>an investment option in case the underlying security is not available for purchase.</td><td></td></tr>
<tr><td>ETCDs (applicable to ETFs only)</td><td>Not applicable</td></tr>
<tr><td>Hybrid schemes</td><td>Not applicable</td></tr>
<tr><td>Close ended debt schemes</td><td>Not applicable</td></tr>
<tr><td>Gold or silver ETF/FoFs (single domestic/overseas index)</td><td>The gross investments in securities under the Scheme shall not exceed 100% of the net assets of the Scheme.

The Scheme shall not invest in derivatives, securitized debt, short selling, securities lending & borrowing, credit enhancements or structured obligations.

The Scheme does not intend to invest in Debt instruments with special features.

The underlying Fund may have exposure in derivatives, securitized debt and engage in short selling as per fund's SID. To know in detail about the underlying fund, please refer the respective SID on the website.

The cumulative gross exposure through units of Baroda BNP Paribas Gold ETF, debt and money market instruments will not exceed 100% of the net assets of the scheme.

Underlying Cash and cash equivalents as per SEBI letter no. SEBI/HO/IMD-II/DOF3/ OW/P/ 2021/ 31487 / 1 dated November 03, 2021 which includes T-bills, Government Securities and Repo on Government Securities having residual maturity of less than 91 Days, shall not be considered for the purpose of calculating gross exposure limit.

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)
<table>
<tr><th>Sl. no</th><th>Type of Instrument</th><th>Percentage of exposure</th><th>Circular references*</th></tr>
<tr><td>1</td><td>Securities lending</td><td>The Scheme shall not engage in securities lending & Borrowing.</td><td>-</td></tr>
<tr><td>2</td><td>Short selling</td><td>The Scheme shall not engage in short selling.</td><td>-</td></tr>
<tr><td>3</td><td>Credit Default Swaps (CDS) for Corporate Bonds.</td><td>The Scheme will not invest in the stated security</td><td>-</td></tr>
<tr><td>4</td><td>Debt instruments having Structured Obligations / Credit Enhancements</td><td>The Scheme shall not invest in credit enhancements or structured obligations.</td><td>-</td></tr>
<tr><td>5</td><td>Debt instruments with special features viz. subordination to equity</td><td>The Scheme shall not invest in the said security.</td><td>-</td></tr>
</table>
</td></tr>
</table>

		(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		
	7	Short Term deposits	Pending deployment of funds of the Scheme in securities in terms of investment objective of the Scheme, the Mutual Fund may invest the funds of the Scheme in short term deposits of scheduled commercial banks subject to restrictions laid down under the SEBI Regulations from time to time.	Para 12.16 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024
	8	Overseas Securities	The Scheme shall not invest in the said security.	-

Annexure 2

Liquidity details	The units may be purchased / switched in or redeemed / switched out on every business day at NAV based prices, subject to provisions of exit load, if any. The units of the Scheme shall not be listed

NAV Disclosure

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 Growth option of the Plan(s) under the Scheme shall be calculated as shown below:

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

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

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

Pursuant to Regulation 49 (3), the repurchase Price of the units of an open ended scheme will not be lower than 97% of the NAV. Any imposition or enhancement of Load in future shall be applicable on prospective investments only

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

The AMC will calculate and disclose the first NAV of the Plan(s) not later than 5 Business Days from the allotment of units of the respective Plan(s). Subsequently, the NAV of the Scheme will be calculated and disclosed as of the close of every Business Day. Separate NAVs will be calculated and disclosed for each of the options of the Plan(s) under the Scheme.

Since this Scheme invests predominantly in Baroda BNP Paribas Gold ETF, the NAV of the Scheme will be based at the closing traded price as on the valuation date for listed and traded securities and at the last applicable NAV on the AMFI website for unlisted and listed nut not traded securities. Since the NAV of the Underlying Fund would normally be declared on the next business day, the Scheme will declare the NAV of the day on the next Business Day by 10 am, based on the NAV of the Underlying Fund.

Applicable timelines

- **Dispatch of redemption proceeds**

The redemption or repurchase proceeds shall be dispatched to the unitholders within three working days from the date of redemption or repurchase. For details refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024.

- **Dispatch of IDCW**

The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date or as per timelines prescribed by SEBI/AMFI from time to time

Breakup of Annual Scheme Recurring expenses

Recurring expenses

These are the fees and expenses for operating the Scheme. These expenses include but are not limited to Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer agents' fees & expenses, marketing and selling costs etc.

The AMC has estimated that upto 1.00% of the daily average net assets of the scheme will be charged to the Scheme as expenses as permitted under Regulation 52 of SEBI (MF) Regulations. For the actual current expenses being charged, the investor should refer to the website of the Fund.

Particulars	% of daily Net Assets* (Estimated p.a.)
Investment Management & Advisory Fee	Upto 1.00%
Trustee fee	
Audit fees	
Custodian Fees	
Registrar & Transfer Agent Fees	
Marketing & Selling Expenses including Agents Commission	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education and awareness [1]	
Brokerage & transaction cost over and above 12 bps for cash market trades	
GST on expenses other than investment management and advisory fees[3]	
GST on brokerage and transaction cost[2]	
Other Expenses^	
Maximum Total Expense Ratio (TER) permissible under Regulation 52 (6) (a)[4]	**Upto 1.00%**
Additional expenses under regulation 52 (6A) (c)**	Upto 0.05%

Additional expenses under Regulation 52(6A) (c) at 0.05% of daily net assets of the scheme **;

** In accordance with paragraph 10.1.7 of SEBI Master Circular dated June 27, 2024, AMC shall not charge any additional expense of upto 0.05% as per Regulation 52(6A) (c), if exit load is not being levied under the Scheme.

As per para 10.1.3 of SEBI Master Circular dated June 27, 2024, inflows of amount upto Rs 2,00,000/- *per transaction, by individual investors shall be considered as inflows from 'retail investor'.*
Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.

Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the underlying scheme(s) shall not exceed two times the weighted average of the total expense ratio levied by the underlying scheme(s), subject to the overall ceilings as stated above.

^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.

As per Regulation 52(6)(a), the total expenses of the Scheme including weighted average of charges levied by the underlying schemes shall not exceed 1.00 per cent of the daily net assets of the Scheme.

Investors may please note that they will be bearing the recurring expenses of the Scheme in addition to the expenses of the Underlying Schemes in which the Investments are made by the Scheme.

1. Investor Education and Awareness initiatives:

As per paragraph 10.1.16 of SEBI Master circular, the AMC shall annually set apart at least 2 basis points p.a. (i.e. 0.02% p.a.) on daily net assets of the Plan(s) under the Scheme within the limits of total expenses prescribed under Regulation 52 of SEBI (MF) Regulations for investor education and awareness initiatives undertaken.
Fund of Funds (FoFs) investing more than 80% of its NAV in underlying domestic funds shall not be required to set aside 2 basis points p.a (i.e 0.02% p.a.) of the daily net assets towards investor education and awareness initiatives. Hence, the scheme is not required to set aside 2 bps of the daily net assets towards investor education and awareness initiatives

Refer Point (3) below on GST on various expenses.

2. The expenses towards Investment Management and Advisory Fees under Regulation 52 (2) and the various sub-heads of recurring expenses mentioned under Regulation 52 (4) of SEBI (MF) Regulations are fungible in nature. Thus, there shall be no internal sub-limits within the expense ratio for expense heads mentioned under Regulation 52 (2) and (4) respectively.

The purpose of the above table is to assist the Investor in understanding the various costs and expenses that an Investor under the Scheme will bear directly or indirectly. The figures in the table above are estimates. The actual expenses that can be charged to the Scheme will be subject to limits prescribed from time to time under the SEBI (MF) Regulations.

Brokerage and transaction cost incurred for the purpose of execution shall be charged to the schemes up to 12 bps for cash market transaction. Any payment towards brokerage & transaction costs, over and above the said 12 bps for cash market transaction may be charged to the Scheme within the maximum limit of Total Expense Ratio (TER) as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.

3.GST

GST shall be charged as follows: -

a. GST on investment management and advisory fees shall be charged to the Scheme in addition to the maximum limit of TER as prescribed in Regulation 52 (6) of the SEBI (MF) Regulations.

b. GST on other than investment management and advisory fees, if any, shall be borne by the Scheme within the maximum limit of TER as prescribed in Regulation 52 (6) of the SEBI (MF) Regulations.

c. GST on brokerage and transaction cost paid for execution of trade, if any, shall be within the limit prescribed under Regulation 52 of the SEBI (MF) Regulations.

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 (MF) Regulations.

For the actual current expenses being charged, the investor should refer to the website of the mutual fund at the following link <https://www.barodabnpparibasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes>. Any change proposed to the current expense ratio will be updated on the website and

communicated to the investors via e-mail or SMS at least three working days prior to the effective date of the change (in accordance with para 10.1.8 of SEBI Master circular 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.

The AMC shall adhere to paragraph 10.1.12 of SEBI Master circular for Mutual Funds dated June 27, 2024 and various guidelines specified by SEBI as amended from time to time, with reference to charging of fees and expenses.

Accordingly:
a. All scheme related expenses including commission paid to distributors, shall be paid from the Scheme only within the regulatory limits and not from the books of the AMC, its associates, sponsor, trustee or any other entity through any route. Provided that, such expenses that are not specifically covered in terms of Regulation 52 (4) can be paid out of AMC books at actual or not exceeding 2 bps of the Scheme AUM, whichever is lower.
b. The Fund / the AMC shall adopt full trail model of commission in the Scheme, without payment of any upfront commission or upfronting of any trail commission, directly or indirectly, in cash or kind, through sponsorships, or any other route.
c. All fees and expenses charged in a Direct Plan (in percentage terms) under various heads including the investment and advisory fee shall not exceed the fees and expenses charged under such heads in Regular Plan.
d. No pass back, either directly or indirectly, shall be given by the Fund / the AMC / Distributors to the investors.

<u>An Illustration of impact of expense ratio on Scheme's returns:</u>

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. • TER for last 6 months available at https://www.barodabnpparibasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes as well as scheme factsheet - Baroda BNP | Monthly Factsheet | MF India | SIP Investment
Definitions	Baroda BNP Paribas Mutual Fund | SID Related Disclosures
Risk factors	**Scheme Specific Risk Factors:** • Investors may please note that they will be bearing the expenses of the relevant fund of fund scheme in addition to the expenses of the underlying schemes in which the fund of fund scheme makes investment in. • The Scheme will invest predominantly in Baroda BNP Paribas Gold Exchange Traded Fund of Baroda BNP Paribas Mutual Fund. Hence the Scheme's performance will depend upon the performance of the underlying mutual fund scheme. Any change in the investment policies or the fundamental attributes of the underlying scheme could affect the performance of the Scheme. • Investments by Baroda BNP Paribas Gold ETF are subject to availability of gold. If favorable investment opportunities do not exist or opportunities have noticeably diminished, Baroda BNP Paribas Gold ETF may suspend accepting fresh subscriptions. This may also affect acceptance of subscription by the Fund of Fund Scheme. • The investors of the Scheme will bear dual recurring expenses and possibly dual loads, viz, those of the Scheme and those of the underlying Schemes. Hence the investor under the Scheme may receive lower pre-tax returns than what they could have received if they had invested directly in the underlying Schemes in the same proportions. • The Portfolio disclosure of the Scheme will be limited to providing the particulars of the underlying schemes where the Scheme has invested and will not include the investments made by the underlying Schemes. However, as the scheme proposes to invest only in Baroda BNP Paribas Gold ETF, the underlying assets will by and large be physical gold. • The changes in asset allocation may result in higher transaction costs. • The value (price) of gold may fluctuate for several reasons and all such fluctuations will result in changes in the NAV of units under the scheme. • The factors that may effect the price of gold, among other things, include demand and supply for gold in India and in the global market, Indian and Foreign exchange rates, Interest rates, Inflation trends, trading in gold as commodity, legal restrictions on the movement/ trade of gold that may be imposed by RBI, Government of India or countries that supply or purchase gold to/from India, trends and restrictions on import/export of golden jewellery in and out of India, etc. • The Scheme assets are predominantly invested in Baroda BNP Paribas Gold ETF and valued at the market price of the said units on the principal exchange. • The same may be at a variance to the underlying NAV of the fund, due to market expectations, demand supply of the units, etc. To that extent the performance of scheme shall be at variance with that of the underlying scheme/s. • The endeavour would always be to get cash on redemptions from the underlying Scheme. However, in case the underlying fund is unable to sell for any reason, and delivers physical gold, there could be delay in payment of redemptions proceeds pending such realization. • The Scheme will subscribe according to the value equivalent to unit creation size as applicable for each of the underlying scheme. When subscriptions received are not adequate enough to invest in creation unit size, the subscriptions may be deployed in debt and money market instruments which will have a different return profile compared to gold returns profile. • The liquidity of the Scheme's investments may be inherently restricted by trading volumes, settlement periods and transfer procedures. In the event of an inordinately large number of redemption requests, or of a re-structuring of the Scheme's investment portfolio, these periods may become significant. • Although, the objective of the Scheme is to generate optimal returns, the objective may or may not be achieved.

- The NAV of the scheme to the extent invested in Money market securities are likely to be affected by changes in the prevailing rates of interest and are likely to affect the value of the Scheme's holdings and thus the value of the Scheme's Units.
- While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. Money market securities, while liquid, lack a well-developed secondary market, which may restrict the selling ability of the Scheme and may lead to the Scheme incurring losses till the security is finally sold.
- Investment decisions made by the AMC may not always be profitable, even though it is intended to generate capital appreciation and maximize the returns.
- The tax benefits available under the Scheme are as available under the present taxation laws and are available only to certain specified categories of investors and that is subject to fulfilment of the relevant conditions. The information given is included for general purposes only and is based on advice that the AMC has received regarding the law and the practice that is currently in force in India and the investors and the Unitholders should be aware that the relevant fiscal rules and their interpretation may change. As is the case with any investment, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of investment in the Scheme will endure indefinitely. In view of the individual nature of tax consequences, each Investor/Unitholder is advised to consult his/her own professional tax advisor.
- All risks associated with the underlying scheme, including performance of underlying physical gold, asset class risk, passive investment risk, indirect taxation risk etc. will be applicable to this scheme. Investors who intent to invest in this scheme are required to and deemed to have understood the risk factors of the underlying scheme.

Risks Associated with investing In Underlying Schemes (As Applicable): The scheme specific risk factors of the underlying schemes become applicable where a fund of funds invests. Investors who intend to invest in Fund of Funds are required to and are deemed to have read and understood the risk factors of the underlying scheme in which the Fund of Funds scheme invest in Scheme Information Document, are available at the Customer Service Centers or may be accessed at www.barodabnpparibasmf.in

Right to Limit Redemptions: The Trustee, in the general interest of the Unit holders of the Scheme offered in this Document and keeping in view the unforeseen circumstances / unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day. The limit may be decided depending on the total "Underlying stock of gold" that can be readily sold in the local market with the underlying fund. The same shall be in accordance with paragraph 1.12 of SEBI Master circular for Mutual Funds dated June 27, 2024 (Restriction on redemption in Mutual Funds).

Market Risk:
Mutual funds and securities investments are subject to market risks and there is no assurance or guarantee that the objectives of the Scheme will be achieved. The NAV of the Scheme will react to the prices of gold, Gold Related Instruments and stock market movements. The Unit holder could lose money over short periods due to fluctuation in the NAV of the Scheme in response to factors such as economic and political developments, changes in interest rates and perceived trends in stock prices market movements, and over longer periods during market downturns.

Currency Risk:

The formula for determining NAV of the Units of Baroda BNP Paribas Gold ETF is based on the imported (landed) value of gold. BBNPP Gold ETF landed value of gold is computed by multiplying international market price of gold by US dollar value. The value of gold or NAV, therefore will depend upon the conversion value of US Dollar into Indian rupee and attracts all the risks attached to such conversion.

Counterparty Risk:

There is no exchange for physical gold in India. BBNPP Gold ETF may have to buy and sell gold from the open market, which may lead to counter party risks for the scheme for trading and settlement.

Additionally, the prices of gold may be affected by several factors such as global gold supply and demand, investors' expectations with respect to the rate of inflation, currency exchange rates, interest rates, etc. Crises may motivate large-scale sales of gold, which could decrease the domestic price of gold.

Some of the key factors affecting gold prices are as follows:

Central banks' sale: Central banks across the world hold a part of their reserves in gold. The quantum of their sale in the market is one of the major determinants of gold prices. A higher supply than anticipated would lead to subdued gold prices and vice versa. Central banks buy gold to augment their existing reserves and to diversify from other asset classes. This acts as a support factor for gold prices.

Producer mining interest: Bringing new mines on-line is a time consuming and at times economically prohibitive process that adds years onto potential supply increases from mining production. On the other hand, lower production has a positive effect on gold prices. Conversely excessive production capacities would lead to a downward movement in gold prices as the supply goes up.

Macro-economic factors: A weakening dollar, high inflation, the massive US trade deficits all act in favor of gold prices. The global trend of rising interest rates also had a positive impact on gold prices. Gold being regarded as a physical asset would lose its luster in a deflationary environment as gold is used effectively as an inflation hedge.

Geo-political issues: Any uncertainty on the political front or any war-like situation always acts as a booster to gold prices. The prices start building up war premiums and hence such movements. Stable situations would typically mean stable gold prices.

Seasonal demand: Since the demand for Gold in India is closely tied to the production of jewellery pieces tend to increase during the times of year when the demand for jewellery is the greatest, the demand for metals tends to be strong a few months ahead of these festive seasons, especially Dussera, Diwali, Akshaya Trithya festival and summer wedding season in in India. Christmas, Mother's Day, Valentine's Day, are also major festive and shopping for Gold.

Other factors affecting prices of gold are as follows:

- Global gold supplies and demand, which is influenced by factors such as forward selling by gold producers, purchases made by gold producers to unwind gold hedge positions, central bank purchases and sales, and productions and cost levels in major gold producing countries such as the South Africa, the United States and Australia.
- Investors' expectations with respect to the rate of inflation.
- Currency exchange rates.
- Interest Rates
- Investment and trading activities of hedge funds and commodity funds Global or regional political, economic or financial events and situations
- In addition, investors should be aware that there is no assurance that gold will maintain its long-term value in terms of purchasing power in the future. In the event that the price of gold declines, the value of investment in units is expected to decline proportionately.
- Changes in indirect taxes like custom duties for import, sales tax, VAT or any other levies will have an impact on the valuation of gold and consequently the NAV of the scheme.
- Although, the objective of the Fund is to seek to provide returns that closely correspond to returns provided by price of gold through investment in physical Gold and Gold related securities, the performance of the scheme may differ from that of the domestic prices of Gold due to expenses and or other related factors

The other Scheme specific risk factors are summarized as follows:

- Investments in mutual fund units involves investment risks such as market risk, credit & default risk, liquidity risk, trading volumes, settlement risk, including the possible loss of principal and there is no assurance or guarantee that the objectives of the Scheme will be achieved.
- As the price/ value/ interest rates of the securities in which the scheme invests fluctuate, the value of your investment in the scheme may go up or down.
- Past performance of the Sponsor/ AMC/ Mutual Fund does not guarantee future performance of the scheme.
- Baroda BNP Paribas Gold ETF Fund of Fund is the name of the scheme and does not in any manner indicate either the quality of the scheme or its future prospects and returns.
- The sponsor / associates are not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs. 10,00,000/- (Rupees Ten lakhs only) to the corpus of the Mutual Fund made by it towards setting up the Fund.
- The present scheme is not a guaranteed or assured return scheme.
- The liquidity of the Scheme's investments could at times, be restricted by trading volumes and settlement periods, the time taken by the Fund for redemption of units may be significant in the event of an inordinately large number of redemption requests or of a restructuring of the Scheme's portfolio. In view of this the Trustee has the right, at their sole discretion to limit redemption.
- From time to time and subject to the SEBI Regulations, the Sponsor, their associates, subsidiaries, the Mutual Fund and the AMC may invest directly or indirectly in the Scheme. These entities may acquire a substantial portion of the Scheme's Units and collectively constitute a major Investor in the Scheme. Accordingly, Redemption of Units held by such entities may have an adverse impact on the Scheme because the timing of such Redemption may impact the ability of other Unit holders to Redeem their Units. Investment decisions made by the AMC may not always be profitable.

Loss or Damage: The gold held by the Custodian of Baroda BNP Paribas Gold ETF may be subject to loss, damage, theft or restriction of access due to natural event or human actions. The Trustees may not have adequate sources of recovery if its gold is lost, damaged, stolen or destroyed and recovery may be limited, even in the event of fraud, to the market value of gold at the time the fraud is discovered. The custodian will maintain adequate insurance for its bullion and custody business. The liability of the Custodian is limited under the agreement between the AMC and the Custodian which establish the Mutual Fund's custody arrangements, or the custody agreements.

Market Trading Risks: Although the units of Baroda BNP Paribas Gold ETF are listed on the National Stock Exchange of India Limited, there can be no assurance that an active secondary market will develop or be maintained.

Lack of Market Liquidity: Trading in Baroda BNP Paribas Gold ETF on the Exchange may be halted because of market conditions or for reasons that in the view of the market authorities or SEBI, trading in Baroda BNP Paribas Gold ETF is not advisable. In addition, trading in Baroda BNP Paribas Gold ETF is subject to trading halts caused by extraordinary market volatility and pursuant to Stock Exchange(s) and SEBI "circuit filter" rules. There can be no assurance that the requirements of the market necessary to maintain the listing of Baroda BNP Paribas Gold ETF will continue to be met or will remain unchanged. Baroda BNP Paribas Gold ETF may suffer liquidity risk from domestic as well as international market.

Time lag in procurement/redemption of physical gold: Procurement of gold bars may take upto 1 month in case of adverse shortage of gold bars. It may not be possible to sell gold bar intentionally and may delay redemption depending on the market conditions.

Baroda BNP Paribas Gold ETF may trade at prices other than NAV: Baroda BNP Paribas Gold ETF may trade above or below its NAV. The NAV of Baroda BNP Paribas Gold ETF will fluctuate with changes in the market value of Scheme's holdings. The trading prices of Baroda BNP Paribas Gold ETF will fluctuate in accordance with changes in their NAVs as well as market supply and demand of Baroda BNP Paribas Gold

	ETF. However, given that Baroda BNP Paribas Gold ETF can be created and redeemed only in "Creation Units" directly with the fund, it is expected that large discounts or premiums to the NAVs of Baroda BNP Paribas Gold ETF may not sustain due to arbitrage possibility available. **Operational Risks:** Gold ETFs are relatively new product, and their value could decrease if unanticipated operational or trading problems arise. **Regulatory Risk:** Any changes in trading regulations by the Exchange or SEBI may affect the ability of Authorised Participant to arbitrage resulting into wider premium/ discount to NAV. Although Baroda BNP Paribas Gold ETF are listed on Exchange, the AMC and the Trustees will not be liable for delay in listing of Units of the Scheme on Exchange / or due to connectivity problems with the depositories due to the occurrence of any event beyond their control. **Political Risks:** Whereas the Indian market was formerly restrictive, a process of deregulation has been taking place over recent years. This process has involved removal of trade barriers and protectionist measures, which could adversely affect the value of investments. It is possible that the future changes in the Indian political situation, including political, social or economic instability, diplomatic developments and changes in laws and regulations could have an effect on the value of investments. Expropriation, confiscatory taxation or other relevant developments could affect the value of investments. **Competition Risks:** An investment in Baroda BNP Paribas Gold ETF may be adversely affected by competition from other methods of investing in gold. The value of the units relates directly to the value of the gold held by the scheme and fluctuations in the price of gold could adversely affect investment value of the units. The Baroda BNP Paribas Gold ETF is designed to mirror as closely as possible the performance of the price of gold bullion and the value of units directly relate to the value of the Gold held by the Scheme less the Scheme's liabilities (including accrued but unpaid expenses). **Credit & Interest Rate Risk:** The Fund may also invest in Gold Related Instruments, money market instruments, bonds, securitised debts & other debt securities as permitted under the Regulations which are subject to price, credit and interest rate risk. Trading volumes and settlement periods and transfer procedures may restrict liquidity in debt investments. **Redemption Risk:** The Unit Holders may note that even though Baroda BNP Paribas Gold ETF is an open-ended scheme, it would ordinarily repurchase Units in Creation Unit size. Thus unit holdings less than the Creation Unit size can normally only be sold through the secondary market, unless certain liquidity conditions are not met. Further, the price received upon the redemption of Baroda BNP Paribas Gold ETF units may be less than the value of the gold represented by them. The result obtained by subtracting the Fund's expenses and liabilities on any day from the price of the gold owned by the fund on that day is the net asset value of the fund which, when divided by the number of units outstanding on that date, results in the net asset value per unit, or NAV. **Passive Investments:** As Baroda BNP Paribas Gold ETF is not actively managed, the underlying investments may be affected by a general decline in the domestic price of gold and other instruments invested under the plan. Baroda BNP Paribas Gold ETF invests in the Gold & securities mentioned in the asset allocation regardless of their investment merit. The AMC does not attempt to take defensive positions in declining markets. Further, the fund manager does not make any judgment about the investment merit nor shall attempt to apply any economic, financial or market analysis. **Management Risk:** The ETF is subject to the risk that investment strategy may not produce the intended results. **Settlement Risk:** In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the ETF to make intended securities purchases due to settlement problems

could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the ETF portfolio may result, at times, in potential losses to the Scheme, and there can be a subsequent decline in the value of the securities held in the ETF.

Risks associated with investing in fixed income securities:

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

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

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

- **Liquidity Risk:** The liquidity of the scheme's investment is inherently restricted by trading volumes in the securities in which the scheme invests.
  A lower level of liquidity affecting an individual security or an entire market at the same time, may have an adverse bearing on the value of the scheme's assets. More importantly, this may affect the Fund's ability to sell particular securities quickly enough to minimize impact cost, as and when necessary to meet requirements of liquidity or to sell securities in response to triggers such as a specific economic/corporate event.
  Trading volumes, settlement periods and transfer procedures may restrict the liquidity of a few or all the investments and may affect the liquidity of the investments of the scheme.
  The scheme may be unable to implement purchase or sale decisions when the markets turn illiquid, missing some investment opportunities or limiting ability to face redemptions. The lack of liquidity could also lead to the risk that the sale price of a security could be substantially lower than the fair value of the security.

- **Interest Rate Risk & Re-investment Risk:** The value of an investment may be affected by interest rate fluctuations. Interest rates may be influenced by several elements or events, such as monetary policy, the discount rate, inflation, etc. The value of debt and fixed income securities held by the Scheme generally will vary inversely with the changes in prevailing interest rates. In general, price of debt and fixed income securities go up when interest rates fall, and vice versa. Securities of any issuer that has higher duration could be riskier in terms of price movements relative to those with lower duration. Thus, any impact of interest rate changes would be higher on securities with higher duration irrespective of the status of the issuer of the security. The investments made by the Scheme are subject to reinvestment risk. This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed.

- **Sovereign risk:** The Central Government of India is the issuer of the local currency debt in India. The Government raises money to meet its capital and revenue expenditure by issuing debt or discounted securities. Since payment of interest and principal amount has a sovereign status implying least probability of a default, such securities are known as securities with sovereign credit. It also implies that the credit risk on such Government securities is even lower than that on non-government securities with "AAA" rating and hence yields on government securities are even lower

than yields on non-government securities with "AAA" rating.

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

Risks associated with investments in mutual fund units

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

Risk factors associated with investment in Tri-Party Repo:

The mutual fund is a member of securities segment and Triparty Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus, reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus, the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member). CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund.

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. <u>Risk control measures</u> Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The investors should note that these risks cannot be diffused. However, as part of our due diligence, we have chosen funds, which have long term performance track record, stability of fund management team. For investments in fixed income instruments, a credit evaluation of each investment opportunity will be undertaken to manage credit risk. The AMC will utilise ratings of recognised rating agencies as an input in the decision making process. The fund manager shall follow the asset allocation pattern in SID under normal circumstances and residual cash may be invested in the tri-party repo on Government Securities or treasury bills / repo market, units of mutual fund which seeks to ensure liquidity in the scheme under normal circumstances. There can however be no guarantee against liquidity risk within the scheme. The AMC may also implement certain internal control procedures / risk & exposure limits etc. for controlling risks which may be varied from time to time. 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.
Index methodology/ Details of underlying fund in case of Fund of Funds	Disclosures regarding the index, index eligibility criteria, methodology, index service provider, index constituents, impact cost of the constituents. – Not Applicable Please see below the details of Benchmark, Investment Objective, Investment Strategy, TER, AUM, Year wise performance, Top 10 Holding/ link to Top 10 holding of the underlying fund should be provided.

Name of the scheme	Benchmark Name	Investment Objective	Investment Strategy	TER	AUM (Rs cr) As on Oct 31, 2025	Scheme Performance	Top 10 Holding/ link to Top 10 holding
Baroda BNP Paribas Gold ETF	Domestic Price of Gold	The investment objective of the Scheme is to provide investment returns closely corresponding to the Domestic Price of Gold before expenses, subject to tracking errors, fees and expenses by investing in physical gold. However, there is no assurance that the objective of the Scheme will be realized and the Scheme does not assure or guarantee an returns.	The scheme will invest in physical gold in general. The scheme will also invest in gold related instruments that may be permitted by SEBI from time to time. Physical Gold Characteristics: Gold shall be accepted & stored only in 1 kilogram bars and multiples thereof. The gold bars must have purity (fineness) of 995 parts per 1000 parts (99.5%). Documents to be submitted for verifying the purity of gold at the time of vaulting. List of documents required are as follows: a) Original Assay	TER of the schemes are available at https://www.barodabnpparibasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes	241 Crores	Baroda BNP | Monthly Factsheet | MF India | SIP Investment	Baroda BNP Paribas Mutual Fund | SID Related Disclosures

					Certificate b) Bar list from the refiner c) Relevant shipping documents (airway bill & customs invoice) establishing that the gold has been shipped from a Good London Refiner using an accredited international shipping company on a door-to-door basis through one of the accredited agencies. d) Any other documents as required by the custodian from time to time to adequately indicate the purity of the gold deposited with it. Physical audit of the gold assets of the scheme shall be				

				conducted by statutory auditors of the mutual fund on a half year basis and a report to Trustees shall be submitted along with its inclusion in the half yearly report by Trustees to SEBI * The scheme may invest in Gold Monetization Scheme (GMS) of banks notified by RBI as per para 3.2.1.3 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated May 19, 2023, subject to guidelines provided by SEBI which may be amended from time to time. The cumulative investment by the scheme in GMS will not exceed 20% of total scheme				

					AUM or as prescribed from SEBI from time to time. a) A written policy to be put in place regarding investment in GMS of banks with due approval from the Board of the AMC and Board of Trustee company. The policy has provisions to obtain prior approval of the Trustee company for each investment proposal in GMS of any bank. The policy may be reviewed, at least once a year. b) Gold certificates issued by the banks in respect to investments made by the scheme may be held in physical or dematerialized form. c) All other				

				conditions applicable to investments in GMS of banks will also be applicable to investments by the scheme. d) GMS will be designated as a gold related instrument. * The scheme may also participate in Exchange Traded Commodity Derivatives (ETCD) with gold as an underlying to the extent of 50% of net asset value of scheme. Such investments shall be made in line with the SEBI regulations. * The cumulative exposure to gold related instruments including GMS and ETCD shall not exceed 50% of net asset value of the scheme.				

				The cumulative gross exposure through Gold (including ETCDs with gold as underlying) and Debt, and such other securities/assets as may be permitted by the Board from time to time, subject to prior approval from SEBI, if required, should not exceed 100% of the net assets of the scheme. The scheme will invest in debt and money market securities in accordance with the asset allocation table and during normal circumstances, the Scheme's exposure to money market instruments will be in line with				

	the asset allocation table.
List of official points of acceptance:	Please refer to https://www.barodabnpparibasmf.in//assets/pdf/List-of-OPAT.pdf for complete list of Official points of acceptance.
Penalties, Pending Litigation or Proceedings, Findings of Inspections or Investigations For Which Action May Have Been Taken Or Is In The Process Of Being Taken By Any Regulatory Authority	Please refer AMC website https://www.barodabnpparibasmf.in/assets/pdf/Penalties.pdf for latest update.
Investor services	• **Contact details for general service requests** **Baroda BNP Paribas Asset Management India Private Limited** 201(A) 2nd Floor, A wing, Crescenzo, C-38 & 39, G Block, Bandra-Kurla Complex, Mumbai, Maharashtra, India - 400 051 Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM) Email id: service@barodabnpparibasmf.in • **Contact details for Complaint resolution.** All investor grievance / complaints and related correspondence may be addressed to: **Mr. Vivek Kudal, Investor Relations Officer** Baroda BNP Paribas Asset Management India Private Limited 201(A) 2nd Floor, A wing, Crescenzo, C-38 & 39, G Block, Bandra-Kurla Complex, Mumbai, Maharashtra, India - 400 051 Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM) Email id: service@barodabnpparibasmf.in For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stock broker or the investor grievance cell of the respective stock exchange. Investors also have the option to approach SEBI, by logging a complaint on SEBI's complaints redressal system (SCORES 2.0) (https://scores.sebi.gov.in/) For any grievances with respect to transactions through NSE/BSE, the investors/Unit Holders should approach the investor grievance cell of the respective stock exchange.
Portfolio Disclosure	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/Mutual Fund. 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.

<table>
<tr><td></td><td>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.
• Portfolio turnover rate (times) and policy – Not Applicable</td></tr>
<tr><td>Detailed comparative table of the existing schemes of AMC</td><td>Baroda BNP Paribas Aqua Fund of Fund, Baroda BNP Paribas Income Plus Arbitrage Active Fund of Funds & Baroda BNP Paribas Multi Asset Active Fund of Funds are the Fund of Fund schemes of Baroda BNP Paribas Mutual Fund.
Please refer https://www.barodabnpparibasmf.in/assets/pdf/product-differentiation.pdf for detailed comparative.</td></tr>
<tr><td>Scheme performance</td><td>Baroda BNP | Monthly Factsheet | MF India | SIP Investment

i. Absolute Returns as at October 31, 2025:

<table>
<tr><th>Name</th><th>Scheme Returns % Regular Plan</th><th>Scheme Returns % Direct Plan</th><th>Benchmark Returns %</th></tr>
<tr><td>Baroda BNP Paribas Gold ETF FOF</td><td>21.61</td><td>21.71</td><td>22.45</td></tr>
</table>

Inception Date: August 20, 2025; # Domestic Price of Physical Gold based on the AM fixing price of gold by the LBMA

Scheme has not completed 1, 3 and 5 years, hence 1, 3 and 5 years CAGR performance are not provided.

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

Absolute Returns for each financial by means of a bar diagram has not been provided since the Scheme has not completed a year.</td></tr>
<tr><td>Periodic Disclosures such as Half yearly disclosures, half yearly results, annual report</td><td>Net Asset Value This is the value per unit of the scheme on a particular day. You can ascertain the value of your investments by multiplying the NAV with your unit balance

AMC will declare separate NAV under Regular Plan and Direct Plan of the Scheme. The NAV will be calculated on all business days and disclosed in the manner specified by SEBI. The AMC shall update the NAVs on its website www.barodabnpparibasmf.in and also on AMFI website www.amfiindia.com before by 10.00 a.m. on the on the next business day. If the NAV is not available before 10.00 a.m. on the following business day, the reasons for such delay would be explained to AMFI in writing. If the NAV is not available before the commencement of Business Hours on the following day due to any reason, the Mutual Fund shall issue a press release giving reasons and explaining when the Mutual Fund would be able to publish the NAV. Further, AMC will extend facility of sending latest available NAVs to unitholders through SMS, upon receiving a specific request in this regard. Investors can also contact the office of the AMC to obtain the NAV of the Scheme.

Account Statements
The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).A</td></tr>
</table>

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.
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 funds and securities held in dematerialized form across demat accounts, if applicable.

For further details, refer SAI.

Half Yearly Results
The AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website. The AMC shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.

Annual Report
Scheme wise annual report or an abridged summary thereof shall be provided to all unit holders within four months from the date of closure of the relevant accounts year i.e. 31st March each year.
The provisions of stated in para 5.4 and 5.10 of SEBI Master Circular dated June 27, 2024 shall be complied with.
In accordance with para 5.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, in order to bring cost effectiveness in disclosing and providing information to unitholders and as a green initiative measure, the following shall be applicable

1. Scheme wise annual report shall be hosted, within four months from the date of closure of the relevant accounts year i.e. 31st March each year, on the AMC/Mutual Fund website (www.barodabnpparibasmf.in) and on the website of AMFI (www.amfiindia.com) and AMC/Mutual Fund shall display the link prominently on its websites and make the physical copies available to the unitholders, at their registered offices at all times.
2. AMC shall publish an advertisement, in the all India edition of at least two daily newspapers, one each in English and Hindi, every year disclosing the hosting of the scheme wise annual report on its website and on the website of AMFI and the modes such as telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof.
3. AMC shall send the scheme annual reports or abridged summary thereof only via email to those unitholders whose email addresses are registered with AMC/Mutual Fund. The unit holders are requested to ensure that their email address is registered with AMC.
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.

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

Scheme Summary Document (SSD)
In accordance with Paragraph 1.2 of SEBI Master on Mutual Funds dated June 27, 2024, Scheme summary document for all schemes of Mutual Fund in the requisite format (pdf, spreadsheet and machine readable format) shall be uploaded on a monthly basis i.e. 15th of every month or within 5 Business days from the date of any change or modification in the scheme information on the website of the AMC i.e. www.barodabnpparibasmf.in and AMFI i.e. www.amfiindia.com and Registered Stock Exchanges i.e. National Stock Exchange of India Limited and BSE Limited.

Risk-o-meter
In accordance with Paragraph 17.4 of SEBI Master Circular on Mutual Fund dated June 27, 2024 and SEBI Circular no SEBI/HO/IMD/PoD1/CIR/P/2024/150 dated November 05, 2024 Disclosure of expenses, half

yearly returns, yield and risk-o-meter of schemes of Mutual Funds, the Risk-o-meter shall have following six levels of risk:
i. Low Risk
ii. Low to Moderate Risk
iii. Moderate Risk
iv. Moderately High Risk
v. High Risk and
vi. Very High Risk

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

B) The portfolio disclosure in terms of Chapter 5 paragraph 5.1 of SEBI Master Circular dated June 27, 2024 on 'Go Green Initiative in Mutual Funds' shall also include the scheme risk-o-meter, name of benchmark and risk-o-meter of benchmark.

FUNDAMENTAL ATTRIBUTES

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

(i) Type of a scheme:

An open-ended fund of fund scheme investing in Baroda BNP Paribas Gold ETF

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

(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 (MF) Regulations and Clause 1.14.1.4 of SEBI Master Circular for Mutual Funds dated June 27, 2024, the trustees shall ensure that no change in the fundamental attributes of the Scheme, the fee and expenses payable or any other change which would modify the Scheme and affect the interests of Unitholders is carried out by the AMC, unless it complies with sub-regulation (26) of Regulation 25 of the SEBI (MF) Regulations.
Further, in accordance with Regulation 25 (26) of the SEBI (MF) Regulations, the AMC 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 Unitholders shall be carried out unless:
(i) A written communication about the proposed change is sent to each Unitholder and an advertisement is issued 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

	(ii) The Unitholders are given an option for a period of atleast 30 calendar days to exit at the prevailing Net Asset Value without any exit load. In addition to the above, for bringing change in the fundamental attributes of the scheme, the comments shall be taken from SEBI before bringing such change(s).
Scheme factsheet	Baroda BNP | Monthly Factsheet | MF India | SIP Investment

Scheme Specific Disclosures (on weblink):

Portfolio rebalancing	**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 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 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 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). For detailed disclosure, kindly refer SAI
Disclosure w.r.t investments by key personnel and AMC directors including regulatory provisions	Not applicable since this is a new scheme. For other disclosure w.r.t investment by Key personnel and AMC directors including regulatory provisions in this, please refer to SAI of the fund. For detailed disclosure, kindly refer SAI
Investments of AMC in the Scheme	The AMC, Trustee, Sponsor, or their associates may invest in the Scheme subject to the SEBI Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. As per the existing SEBI Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the Scheme. The AMC shall based on the risk value assigned to the Scheme, in terms of para 17.4 of SEBI Master dated June 27, 2024, invest minimum amount as a percentage of AUM as per provisions of para 6.9 and 6.10 of SEBI Master circular dated June 27, 2024 as amended from time to time. The details of AMC's investment in the Scheme is provided under this link. <https://www.barodabnpapribasmf.in/disclosure-of-sum-invested-by-amc-and-designated-employees > (Not applicable since this is a new scheme.) For detailed disclosure, kindly refer SAI
Taxation	For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

<table>
<tr><td></td><td>
The information is provided for general information only as per Finance Act, 2025. However, in view of the individual nature of the implications, each investor is advised to consult his or her own tax advisors /authorised dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the scheme
OTHER SCHEMES OF MUTUAL FUNDS:
Other mutual fund schemes are other than equity oriented mutual fund schemes and specified mutual fund schemes.
<table>
<tr><th>Other scheme</th><th>Residents and non-resident individuals</th><th>Mutual Fund</th></tr>
<tr><td>Tax on income received on units from the scheme.</td><td>Tax rates applicable basis the status of the investor i.e. corporate, non-corporate, etc.

Please refer SAI for tax rates applicable.</td><td>Withholding tax on the income distributed to the investors

Residents - 10%

Non-resident individuals – 20% (subject to treaty benefits)

[Please refer SAI]</td></tr>
<tr><td colspan="3">Capital gains on sale of listed units</td></tr>
<tr><td>Long term (held for more than 12 months)</td><td>12.5%</td><td>Nil</td></tr>
<tr><td>Short term (held for 12 months or less)</td><td>Please refer SAI for tax rates applicable.</td><td>Nil</td></tr>
<tr><td>Business income (where the units are held as stock-in-trade by the investors)</td><td>Please refer SAI for gains arising on sale of units</td><td>Nil</td></tr>
</table>
Kindly refer to the SAI for taxability in the hands of NRI in respect of the above category of mutual funds
</td></tr>
<tr><td>Associate Transactions</td><td>For detailed disclosure, kindly refer SAI</td></tr>
<tr><td>Listing and transfer of units</td><td>
<u>Listing:</u>
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.

<u>Transfer of units:</u>
Unless otherwise restricted or prohibited, units shall be freely transferable by act of parties or by operation of law. Transfer of units will be subject to submission of valid documents and fulfillment of the eligibility requirements by the unitholder/investor as stated under AMFI best Practice guideline No. 135/BP/116/2024-25 dated August 14, 2024, AMFI best Practice guideline No. 135/BP/119/2025-26 dated May 8, 2025 and AMC internal processes, if any

For further details, refer SAI
</td></tr>
<tr><td>Dematerialization of units</td><td>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:</td></tr>
</table>

	1. The unit holder opting to hold units in demat form must provide their demat account details in the specified section of the application form. Such unit holder should have a beneficiary account with the depository participant (DP) (registered with NSDL / CDSL) and shall be required to indicate in the application form the name of the DP, DP ID Number and the beneficiary account number. The unit holder must mandatorily provide latest client investor master or demat account statement along with the application form. 2. Units held in demat form are transferable (except for Equity Linked Savings Scheme) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time. Transfer can be made only in favor of transferees who are capable of holding units and having a valid demat account. 3. In case, the unit holder desires to hold the units in a demat/rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted alongwith a demat/remat request form to the DP directly and not to the AMC or the Registrar and Transfer Agent (RTA) of the Fund. The AMC shall then issue units in the desired form within two working days of the receipt of valid documents from the respective DP. The credit of the converted units shall be reflected in the transaction statement provided by the DP to its client. Similarly, request for redemption or any other non – financial request shall be submitted directly to the DP and not to the AMC/ RTA of the Fund. 4. For the units held in demat form investors will receive an account statement from their respective DPs and not from AMC / RTA of the Fund. 5. Units will be credited in the demat account only based on fund realization. 6. The facility of availing the units in demat / remat form is available subject to such processes, operating guidelines and terms & conditions as may be prescribed by the DPs and the depositories from time to time. 7. Presently, the option to hold units in demat form shall not be available for systematic transactions like Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc. Such investors shall be mandatorily allotted units in physical form. Pursuant to para 14.4.2 of SEBI Master Circular dated June 27, 2024 and AMFI communication no. 35P/MEM-COR/35/11-12 dated December 23, 2011 an option to hold units in demat form shall be available for SIP transactions. 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.
Minimum Target amount (This is the minimum amount required to operate the scheme and if this is not collected during the NFO period, then all the investors would be refunded the amount invested without any return.)	Not Applicable
Maximum Amount to be raised (if any)	Not Applicable
Dividend P o l i c y (I D C W)	The Trustee will endeavor to declare IDCW under the Income Distribution cum Capital Withdrawal Option as per the specified frequencies, subject to availability of distributable surplus calculated in accordance with the Regulations.

	Distribution of amounts under IDCW option shall be in line with provisions mentioned in Chapter 11 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 read with further guidelines/clarifications issued by SEBI from time to time
Allotment (Detailed procedure)	All Applicants whose payment towards purchase of Units have been realised will receive a full and firm allotment of Units, provided that the applications are complete in all respects and are found to be in order. Allotment to NRIs/FPIs will be subject to RBI approval, if required. 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. The process of allotment of Units will be completed within 5 (five) business days from the date of closure of the New Fund Offer Period. Subject to the SEBI (MF) Regulations, the AMC / Trustee may reject any application received in case the application is found invalid/incomplete or for any other reason. 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 to 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. 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 investor/unit holders as may be required under any law, which may result in delay in dealing with the applications, units, benefits, distribution, etc. No Account Statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant periodically will contain the details of transactions.
Refund	Not Applicable
Who can invest This is an indicative list and investors shall consult their financial advisor to ascertain whether the scheme is suitable to their risk profile	The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of mutual funds being permitted under relevant statutory regulations and their respective constitutions): 1. Resident adult individuals either singly or jointly (not exceeding three) or on an anyone or survivor basis; 2. Minors through parent / legal guardian; As per SEBI Master Circular Investments (including through existing SIP registrations) in the name of minors shall be permitted only from bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian." Further to note that the redemption/ Income Distribution cum Capital Withdrawal (IDCW) proceeds for investments held in the name of Minor shall continue to be transferred to the verified bank account of the minor (i.e. of the minor or minor with parent/ legal guardian) only. Therefore, investors must ensure to update the folios with minor's bank account details as the 'Pay-out Bank account' by providing necessary documents before tendering redemption requests / for receiving IDCW distributions 3. Karta of Hindu Undivided Family (HUF); 4. Partnership Firms & Limited Liability Partnerships (LLPs);; 5. Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or Bodies of Individuals (whether incorporated or not) and Societies registered under the Societies Registration Act, 1860; 6. Banks & Financial Institutions; 7. Alternative Investment Funds registered with SEBI; 8. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds & applicable statutory law; 9. Non-resident Indians (NRIs)/Persons of Indian Origin residing abroad (PIO) either on repatriation basis or non-repatriation basis;

	10. Foreign Portfolio Investors (FPIs) registered with SEBI on full repatriation basis (subject to RBI approval, if any) /Foreign Portfolio Investors (FPIs) registered with SEBI. 11. Army, Air Force, Navy and other paramilitary units and bodies created by such institutions; 12. Scientific and Industrial Research Organisations; 13. Multilateral Funding Agencies approved by the Government of India/Reserve Bank of India; 14. Non-Government Provident / Pension / Gratuity Funds as and when permitted to invest. 15. Trustee, AMC, Sponsor and their associates may subscribe to Units under this Scheme; 16. Such other individuals/institutions/body corporate etc., as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with the SEBI Regulations. The list given above is indicative and the applicable law, if any, shall supersede the list. The Trustee, reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of this Scheme. Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme(s) and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions. The Mutual Fund reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to the SEBI Regulations and other prevailing statutory regulations, if any. Pursuant to para 17.16 of SEBI Master Circular, Investors subscribing to the units of the Fund will have an option of: a) Providing nomination b)opting out nomination through a signed declaration form as per the choice of the unit holder(s)
Who cannot invest	The AMC reserves the right to reject any application irrespective of the category of investor without stating any reason for such rejection. It should be noted that the following persons cannot invest in the Scheme: 1. Any person who is a foreign national. 2. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies, which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs). 3. U.S. Person* and residents of Canada, except Non-Resident Indians (NRI)/ Persons of Indian Origin (PIO). NRI/PIO may invest in schemes of the Fund, when physically present in India, as lumpsum subscriptions / switch requests, only through physical mode and upon submission of requisite declaration and documents, on such terms as may be prescribed by the AMC and subject to compliance with applicable laws. **The term "U.S. Person" means any person that is a U.S. Person within the meaning of Regulation* S under the Securities Act of 1933 of the United States or as defined by the U.S. Commodity Futures Trading Commission or as per such further amended definitions, interpretations, legislations, rules etc., as may be in force from time to time The investor shall be responsible for complying with all the applicable laws for such investment. Kindly note that units of schemes of the Fund are not offered in U.S. and Canada, the schemes/ scheme related documents are not registered/ filed in any country other than India and no person receiving a copy of this document/any other scheme related document must treat this as an offer/invitation/solicitation to subscribe to units of the schemes of the Fund. The AMC/Trustee reserves the right to put the application form/transaction request on hold/reject the subscription/transaction request and redeem units, if already allotted, as and when identified that the same is not in compliance with applicable laws, terms and conditions stipulated by AMC/Trustee from time to time and/or the documents/undertakings provided by such investors are not satisfactory. Such redemption will be processed at the applicable Net Asset Value and subject to applicable taxes and exit load, if any. If an existing unit holder subsequently becomes

	a U.S. Person or resident of Canada, then such unit holder will not be able to purchase any additional units in schemes of the Fund except in the manner as stated in 3 above. 4. NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time. 5. Religious and charitable trusts, wakfs or other public trusts that have not received necessary approvals and a private trust that is not authorised to invest in Mutual Fund schemes under its trust deed. The Mutual Fund will not be responsible for or any adverse consequences as a result of an investment by a public or a private trust if it is ineligible to make such investments The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Schemes from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. As Units may not be held by any person in breach of the SEBI Regulations, any law or requirements of any governmental, statutory authority including, without limitation, exchange control regulations, the Mutual Fund / Trustee / AMC may mandatorily redeem all the Units of any Unitholder where the Units are held by a Unitholder in breach of the same. The Mutual Fund / Trustee / AMC may redeem Units of any Unitholder in the event it is found that the Unitholder has submitted information either in the application or otherwise that is false, misleading or incomplete.
The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the scheme or the AMC) involved in the same.	As the Scheme is an open ended Scheme, this provision may not be applicable.
Restrictions, if any, on the right to freely retain or dispose of units being offered.	**Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme:** In terms of para 1.12 of SEBI Master circular dated June 27, 2024. the repurchase/redemption (including switch-out) of units of the Scheme may be restricted under any of the following circumstances: • Liquidity issues - When market, at large, becomes illiquid affecting almost all securities rather than any issuer specific security. • Market failures, exchange closures: when markets are affected by unexpected events which impact the functioning of exchanges or the regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies • Operational issues: when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out) Further, such restriction on redemption (including switch-out) may be imposed for a specified period of time not exceeding 10 working days in any 90 days period. Restriction of repurchase/redemption facility under the Scheme shall be made applicable only after the approval from the Board of Directors of the AMC and the Trustees. The approval from the AMC Board and the Trustees giving details of circumstances and justification for the proposed action shall also be informed to SEBI immediately. Further, where such restriction of repurchase/redemption facility under the Scheme is imposed, the Trustee / AMC may, in the interest of the Unit holders of the Scheme, keeping in view the unforeseen circumstances / unsure conditions, limit the total amount of redemption which may be redeemed on any business day as the Trustee / AMC may decide in any particular case, provided: 1. No redemption requests upto Rs. 2 lakh shall be subject to such restriction. 2. Where redemption requests are above Rs. 2 lakh, AMCs shall redeem the first Rs. 2 lakh without such restriction and remaining part over and above Rs. 2 lakh shall be subject to such restriction. Subject to provisions of aforesaid para 1.12 of SEBI Master circular dated June 27, 2024 and SEBI Regulations, Trustee / AMC reserves the right to determine the operational procedure concerning

such restriction on redemption and the same shall be notified to the investors by display of public notice at various investor service centres of AMC and its website (www.barodabnpparibasmf.in). The AMC / Trustee reserve the right to change / modify the aforesaid provisions pertaining to Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme.

Freezing / Seizure of Accounts:

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

- Under any requirement of any law or regulations for the time being in force.

Under the direction and/or order (including interim orders) of any regulatory/statutory authority or any judicial authority or any quasi-judicial authority or such other competent authority having the powers to give direction and/or order.

Cut off timing for subscriptions/ redemptions/ switches This is the time before which your application (complete in all respects) should reach the official points of acceptance.

Subscriptions and Switch-ins* (irrespective of application amount):	Applicable NAV
In respect of valid application received up to 3.00 p.m. on a Business Day and funds for the entire amount of subscription/purchase/switch-in as per application/request are credited to the bank account of the Scheme before cut-off time i.e. available for utilization before the cut-off time (of 3.00 p.m.).	The NAV of the day on which the funds are available for utilization.
In respect of valid application is received after 3.00 p.m. on a Business Day and funds for the entire amount of 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.

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

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

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

	<table><tr><td>Receipt of valid application after 3 p.m. on a Business Day</td><td>The NAV of the next Business Day on which the application is received.</td></tr></table> Subject to above provisions, with respect to investors who transact through the stock exchange platform, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism. Similarly, the time of transaction done through electronic mode (including online facility), for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/Registrar. The cut off time for the tele transact facility is 12:30 p.m. for purchases on all business days and, units will be allotted as per the closing NAV of the day on which the funds are received before the cut off time and the funds are available for utilization.
Minimum balance to be maintained and consequences of non-maintenance	There is no such requirement
Accounts Statements	The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form). 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. 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 funds and securities held in dematerialized form across demat accounts, if applicable. For further details, refer SAI.
Dividend/ IDCW	The payment of dividend/IDCW to the unitholders shall be made within seven working days from the record date. 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.
Redemption	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. For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024. For further details, refer SAI.
Bank Mandate	Unitholders can also register multiple bank accounts in his folio. The "Change of Bank Mandate & Registration of Multiple Bank Account Form" shall be used by the unitholders for change in existing bank mandate or for registration of multiple bank account details for all investments held in the specified folio (existing or new). Individuals and HUF investors can register up to 5 bank accounts and non-individuals can register upto 10 bank accounts by filling up the Multiple Bank Registration Form. AMC / RTA shall adopt the same process of verification for the above registration as is applicable for change of bank mandate.
Delay in payment of redemption/ repurchase proceeds/dividend	The AMC shall be liable to pay interest to the unitholders at such rate as may be specified vide clause 14.2 of SEBI Master Circular for Mutual Funds dated June 27, 2024, by SEBI for such delays.

	For further details, refer SAI.
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 further details, 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. For further details, refer SAI.
Principles of incentive structure for market makers (for ETFs)	Not Applicable

Note:

(a) Further, any amendments / replacement / re-enactment of SEBI Regulations subsequent to the date of the Scheme Information Document shall prevail over those specified in this Document.
(b) This Scheme Information Document is an updated version of the same in line with the current laws / regulations and other developments.
(c) This Scheme Information Document has been approved by the Board of AMC on February 18, 2025 and Board of Trustees on February 27, 2025 and the Trustees have ensured that the Baroda BNP Paribas Gold ETF Fund of Fund approved by them is a new product offered by Baroda BNP Paribas Mutual Fund and is not a minor modification of any existing scheme/fund/product.
(d) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

For and on behalf of Baroda BNP Paribas Mutual Fund

(Baroda BNP Paribas Asset Management India Private Limited)

Signed: Sd/-

Place: Mumbai

Name: Ms. Nisha Sanjeev

Date: November 28, 2025

Designation: Head – Compliance, Legal & Secretarial