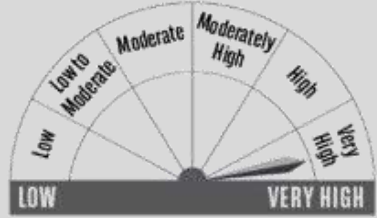


KEY INFORMATION MEMORANDUM

BARODA BNP PARIBAS FUNDS AQUA FUND OF FUND

(An Open Ended Fund of Fund scheme investing in BNP Paribas Funds Aqua (Lux))

This product is suitable for investors who are seeking*:	Riskometer for the Scheme^^
<ul style="list-style-type: none"> • Wealth creation in long term. • Investments predominantly in units of BNP Paribas Funds Aqua (Lux). 	 <p>Investors understand that their principal will be at VERY HIGH RISK</p>

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

^^basis scheme portfolio as on September 30, 2022

Continuous Offer for Units at NAV based prices#

(#Please refer next page for update on temporary suspension of sale of units of the Scheme)

Sponsors	Bank of Baroda Registered. Office: Baroda House, P. B. No. 506, Mandvi, Baroda - 390006. BNP Paribas Asset Management Asia Limited Registered Office: 17/F, Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong
Name of Mutual Fund (Mutual Fund)	Baroda BNP Paribas Mutual Fund (formerly Baroda Mutual Fund)
Name of Asset Management Company (AMC)	Baroda BNP Paribas Asset Management India Private Limited (formerly BNP Paribas Asset Management India Private Limited) (CIN: U65991MH2003PTC142972)
Name of Trustee Company (Trustee)	Baroda BNP Paribas Trustee India Private Limited (formerly Baroda Trustee India Private Limited) (CIN: U74120MH2011PTC225365)
Addresses of the entities	Crescenzo, 7 th Floor, Bandra Kurla Complex, Bandra (E), Mumbai – 400051. India
Website of the entity	www.barodabnpparibasmf.in

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme/Mutual Fund, due diligence certificate by the AMC, Key Personnel, **investors' rights & services**, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website.

The Scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996 (SEBI (MF) Regulations), as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM

This KIM is dated October 28, 2022

RESUMPTION OF SALE OF UNITS OF BARODA BNP PARIBAS FUNDS AQUA FUND OF FUND

Investors are requested to note that SEBI through its letter no. SEBI/HO/OW/IMD-II/DOF3/P/25095/2022 dated June 17, 2022 has advised that Mutual Funds may resume subscriptions and make investments in overseas funds /securities upto the headroom available without breaching the overseas investment limits as of end of day (EOD) of February 01, 2022 at Mutual Fund level. Accordingly, the subscription through lumpsum switch-ins, fresh registration of SIP/STP or such other special product under Baroda BNP Paribas Funds Aqua Fund of Fund including investments to be made by the Designated Employees in line with SEBI Circular dated April 28, 2021, and September 20, 2021(on alignment of interest of designated employees of the asset management companies with unitholders of mutual fund schemes) was resumed w.e.f June 22, 2022. The total utilization of the overseas investment limit shall remain capped at the amount of as of EOD of February 01, 2022 in order to ensure compliance with the SEBI directive. Further, the AMC at its discretion reserves the right to suspend the sale of units of the Designated Scheme as and when it is close to the headroom limit which was available as on February 01, 2022. A separate notice shall be issued to investors in this regard.

Sr. No.	Particulars	Impact
1.	Lumpsum subscription (including switch-in into the Designated Scheme)	Upto maximum of Rs 5,00,000 per day per investor (at primary holder PAN level), received before the cut-off time on any business day will be allowed in the Scheme.
2.	Fresh Systematic Registration (including Systematic Transfer Plan (STP) into the Designated Scheme)	Shall not be accepted
3.	Installments of Systematic Investment Plans (SIPs) / STPs existing	Existing SIP / STP instalments shall continue till further notice.

For further details, investors may refer to Notice cum Addendum no.46/2022 dated June 21, 2022 and Notice cum Addendum no. 48/2022 dated June 27, 2022 available on our website at www.barodabnpparibasmf.in

ANY CHANGE IN ABOVE PROVISIONS SHALL BE NOTIFIED TO THE INVESTORS BY DISPLAY OF PUBLIC NOTICE AT VARIOUS INVESTOR SERVICE CENTRES OF AMC AND ITS WEBSITE (WWW.BARODABNPPARIBASMF.IN).

KEY INFORMATION MEMORANDUM

Name of the Scheme	Baroda BNP Paribas Funds Aqua Fund of Fund (BBNPPAQFOF) (erstwhile BNP Paribas Funds Aqua Fund of Fund. Name changed w.e.f. March 14, 2022)																
Type of the Scheme	An Open Ended Fund of Fund scheme investing in BNP Paribas Funds Aqua (Lux)																
'Category' as per SEBI circular dt. October 06, 2017	Fund of Funds (Overseas)																
Scheme Code	BBNP/O/O/F00/21/02/0027																
Date of Inception	May 07, 2021																
Investment objective	The primary investment objective of the Scheme is to seek capital appreciation by investing predominantly in units of BNP Paribas Funds Aqua (Lux). However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee / indicate any returns.																
Asset Allocation Pattern	<p>The asset allocation of the Scheme under normal circumstances would be:</p> <table border="1"> <thead> <tr> <th rowspan="2">Type of Instruments</th> <th colspan="2">Indicative allocations (% of net assets)</th> <th rowspan="2">Risk Profile</th> </tr> <tr> <th>Minimum</th> <th>Maximum</th> </tr> </thead> <tbody> <tr> <td>Units of BNP Paribas Funds Aqua (Lux)*</td> <td>95</td> <td>100</td> <td>High</td> </tr> <tr> <td>Money Market Instruments and/or units of Mutual Fund</td> <td>0</td> <td>5</td> <td>Low</td> </tr> </tbody> </table> <p>Baroda BNP Paribas Funds Aqua Fund of Fund shall be compliant with all provisions of SEBI Circular SEBI/IMD/CIR No7/104753/07 dated September 26, 2007 and SEBI Circular SEBI/HO/IMD/DF3/CIR/P/2020/225 dated November 05, 2020. Further the Investment Committee shall monitor the compliance of the said circular by Baroda BNP Paribas Funds Aqua Fund of Fund on periodic basis.</p> <p>*To know more details on the Underlying Fund, please refer Scheme Information Document (SID) for 'Overview of BNP Paribas Funds Aqua (Lux) ('Underlying Fund)' and other details.</p> <p>The cumulative gross exposure will not exceed 100% of the net assets of the Scheme.</p> <p>The Scheme will not invest in domestic equity and equity related instruments, derivatives, securitized debt, ADR, GDR, foreign equity and equity related securities, foreign debt securities, nor will it engage in short selling, securities lending and Repo in corporate debt. The Scheme will not participate in Credit Default Swaps (CDS) for Corporate Bonds. The Scheme will not invest in fixed income instruments having structured obligations / credit enhancements.</p> <p>The Scheme may enter into repos/reverse repos as may be permitted by RBI other than repo in corporate debt securities. From time to time, the Scheme may hold cash. A part of the net assets may be invested in the Tri-party repo on Government Securities and treasury bills or repo or in an alternative investment as may be provided by RBI.</p> <p>It may be noted that AMC has to adhere to the asset allocation pattern indicated in the SID under normal circumstances.</p> <p>According to SEBI circulars (reference no. SEBI/IMD/CIR No. 1/ 91171/07 dated April 16, 2007, SEBI/IMD/CIR No. 8/107311/07 dated October 26, 2007, SEBI/IMD/CIR No. 7/129592/08 dated June 23, 2008, SEBI/HO/IMD/DF4/CIR/P/2019/093 dated August 16, 2019 and SEBI/HO/IMD/DF2/ CIR/P/2019/101 dated Sept 20, 2019), 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</p>			Type of Instruments	Indicative allocations (% of net assets)		Risk Profile	Minimum	Maximum	Units of BNP Paribas Funds Aqua (Lux)*	95	100	High	Money Market Instruments and/or units of Mutual Fund	0	5	Low
Type of Instruments	Indicative allocations (% of net assets)		Risk Profile														
	Minimum	Maximum															
Units of BNP Paribas Funds Aqua (Lux)*	95	100	High														
Money Market Instruments and/or units of Mutual Fund	0	5	Low														

scheduled commercial banks subject to restrictions laid down under the SEBI (MF) Regulations from time to time.

Limits for investments in Overseas securities:

Subject to guidelines specified by SEBI from time to time in this regards, the current limits for investments in Overseas securities (as per SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/225 November 5, 2020 and Circular no. SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/571 dated June 03, 2021) shall be as under:

- The current limit for overseas investments by the Mutual Fund is equivalent to USD 1 Billion.
- On an ongoing basis, after six months from closure of NFO, the AMC is allowed to invest in overseas securities upto 20% of the average Asset Under Management ('AUM') in overseas securities of the previous three calendar months subject to maximum limit of USD 600 Million at Fund house level.

In terms of SEBI circular SEBI/HO/IMD/DF3/CIR/P/2020/225 dated November 05, 2020, Baroda BNP Paribas Funds Aqua Fund of Fund intends to invest US \$100 million in overseas securities, subject to maximum limits as specified above. This limit of US \$100 million was valid for a period of six months from the date of closure of NFO. Post the said 6 months period, on an ongoing basis, the Scheme shall have an investment headroom of 20% of the average AUM in Overseas securities / Overseas ETFs of the previous three calendar months for that month to invest in Overseas securities / Overseas ETFs subject to maximum limits specified in said SEBI circular dated November 05, 2020 and June 03, 2021.

The AMC /Trustee reserve the right to temporarily suspend subscriptions /switches/SIPs/STPs etc. into the Scheme if the limits prescribed by SEBI for overseas investments, as below, are exceeded or are expected to exceed, subject to the SEBI Regulations and approvals 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).

Portfolio rebalancing

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

The scheme shall rebalance the portfolio in case of any deviation to the asset allocation as per SEBI circular No. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021. Such rebalancing shall be done within 30 days from the date of occurrence of deviation. In the event of the scheme not being rebalanced within the aforesaid period, justification for the same shall be placed before Investment Committee of the AMC and reasons for the same shall be recorded in writing. Investment Committee shall then decide on the course of action and may suggest rebalancing of the portfolio. 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 SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, as amended from time to time, the scheme shall rebalance the portfolio in case of any deviation to the asset allocation as per SEBI circular No. SEBI/HO/IMD/DF2/CIR/P/2021/024 dated March 04, 2021. Such rebalancing shall be done within 30 days from the date of occurrence of deviation. In the event of the scheme not being rebalanced within the aforesaid period, justification for the same shall be placed before Investment Committee of the AMC and reasons for the same shall be recorded in writing. Investment Committee shall then decide on the course of action and may suggest rebalancing of the portfolio. However, at all times the AMC shall ensure that the portfolio would adhere to the overall investment objective of the scheme.

Further, in accordance with SEBI circular no. SEBI/HO/IMD/IMD-II DOF3/P/CIR/2022/39 dated March 30, 2022, 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

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	<p>the event of deviation from mandated asset allocation mentioned in the Scheme Information Document (SID) due to passive breaches (occurrence of instances not arising out of omission and commission of AMCs), the portfolio shall be rebalanced within a period of thirty (30) business days.</p> <p>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.</p> <p>In case the portfolio of scheme is not rebalanced within the aforementioned mandated plus extended timelines, AMCs shall:</p> <ol style="list-style-type: none"> 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).
Investment Strategy	<p>The Scheme will invest predominantly in units of BNP Paribas Funds Aqua (Lux). The Scheme may also invest a certain portion of its corpus in Money Market Instruments and/or money market/overnight/liquid schemes of the Mutual Fund, in order to meet liquidity requirements from time to time.</p>
Risk Profile of the Scheme	<p>Mutual Fund units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific risk factors are summarized below:</p> <p>Standard Risk Factors</p> <ol style="list-style-type: none"> 1. 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. 2. 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. The various factors which impact the value of the scheme’s investments include, but are not limited to, fluctuations in the stock markets, bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the companies and issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes etc. 3. Past performance of the Sponsor/ AMC/ Mutual Fund does not guarantee future performance of the scheme. 4. Baroda BNP Paribas Funds Aqua 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. 5. The sponsors / 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 lakh only) to the corpus of the Mutual Fund made by it towards setting up the Fund. 6. The present scheme is not a guaranteed or assured return scheme. <p>Scheme Specific Risk factors are summarized as follows: INVESTORS MAY PLEASE NOTE THAT THEY WILL BE BEARING THE RECURRING EXPENSES OF THE RELEVANT FUND OF FUNDS SCHEME IN ADDITION TO THE EXPENSES OF THE UNDERLYING FUND IN WHICH THE FUND OF FUNDS SCHEME MAKES INVESTMENT.</p> <ul style="list-style-type: none"> • As the assets of the scheme are primarily invested in shares / units of BNP Paribas Funds Aqua (Lux), there may be risks associated with currency movements, restrictions on repatriation and transaction procedures in overseas market, lack of complete or reliable information, market irregularities or high taxation. Further, the repatriation of capital to India may also be hampered by changes in regulations or political circumstances. • Since the Fund intends to invest predominantly in units/shares of BNP Paribas Funds Aqua (Lux), there is a country risk which includes events such as introduction of extraordinary exchange controls, economic deterioration, bi-lateral conflict leading to immobilization of the overseas financial assets, political uncertainty, prevailing laws and policy matters including prevalent tax laws of the respective jurisdiction for execution of trades through which settlement of such transactions will take place. The fund will be exposed to settlement risk, as the country where investment will be made have different settlement periods.

- The scheme will primarily invest in the overseas mutual funds. For every such investment, the risk factors of the Underlying Fund will be relevant and must be treated as risk factors of BNP Paribas Funds Aqua Fund of Fund. The risk in such Underlying Fund may relate to factors such as performance of underlying stocks, bonds, derivative instruments, offshore investments, interest rates risks and exchange risks to name a few.
- Market risks can be greater with respect to political instability, lack of complete or reliable information, market irregularities or high taxation.
- As the investment will be in securities, which are denominated in foreign currencies, fluctuation in the exchange rates of the foreign currencies may have an impact on the income and value of the fund.
- The Underlying Fund's assets may be invested in securities denominated in currencies other than the base currency of Underlying Fund and any income from these investments will be received in those currencies. The performance of Underlying Fund may therefore be affected by movement in the exchange rate between the currencies the assets are held and the base currency of Underlying Fund and hence there can be the prospect of additional gain or loss for the Unit holder than what may be normally derived from the assets in which Underlying Fund's invests. The performance of Underlying Fund may also be affected by change in exchange control regulations
- The liquidation of securities where investments will be made by the Underlying Fund shall be subject to the liquidity / settlement issues of the country of investment / settlement. Non-Business Days in country of investment / settlement may impact the liquidity of the scheme investments.
- If the Underlying Fund declares a shut/record date/ book closure as may be applicable to the Underlying Fund as per the terms of the prospectus/ regulations/legal provisions, there could be delay in remitting the redemption proceeds to the scheme which in turn may result in the delay for payment of redemption amount to the unit holder.
- It may be noted that if rupee appreciates, it will lead to reduction in yield to investor.
- Investments in the Underlying Fund, which is an equity fund, will have all the risk associated with investments in equity of that country.
- The investors shall bear the recurring expenses of the Scheme in addition to those of the Underlying Fund. Therefore, the returns that they may receive may be materially impacted or may, at times, be lower than the returns that the investors directly investing in the Underlying Fund could obtain.
- The disclosures of portfolio for the Scheme will be limited to the particulars of the Underlying Fund and money market securities where the Scheme has invested. Investors may, therefore, not be able to obtain specific details of the investments of the Underlying Fund.
- Any change in the investment policies or fundamental attributes of any Underlying Fund is likely to affect the performance of the Scheme.
- If the Underlying Fund winds up the scheme for any reason, the scheme may have to find the similar alternative scheme. Until such alternative is found and investments transferred into it, the scheme may not earn scheme objective related return.
- The investment restrictions in for investments in foreign securities currently applicable to Mutual Fund are as under SEBI's Circulars SEBI/IMD/CIR No. 7/104753/07 dated September 26, 2007, SEBI/IMD/CIR No.2/122577/08 dated April 8, 2008, SEBI circular SEBI/HO/IMD/DF3/CIR/P/2020/225 dated November 05, 2020 and Circular no. SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/571 dated June 03, 2021. In the event where the overall limit for the Mutual Fund in overseas securities is reached, the fund Manager may not be able to deploy money in the underlying Fund which is likely to affect the performance of the scheme.

Being a feeder fund, investments in the Scheme will have all the risks associated with the Underlying Fund, which include, but not limited to: counterparty risk, credit risk, derivatives risk, liquidity risk, operational & custody risk, currency exchange risk, equity markets risk, risk linked to FDI transferred to central counterparty clearing house, inflation risk, interest rate risk, low interest rate consequence, taxation risk, emerging markets risk, risk related to investment in some countries and specific risks related to investments in mainland China such as government intervention and restriction risk, PRC political, economic and social risks, government control of cross-border currency conversion and future

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	<p>movements in exchange rates, accounting and reporting standards, changes in PRC taxation risk, specific risks related to investments in mainland China equity securities and trading limitations risk. Please refer to SID for more details on the risks associated with the Underlying Fund.</p> <p>In addition to above, and to the extent of the corpus of the Scheme investments in certain securities, the Scheme shall be subject to various risk factors including but not limited to risks associated with: investments in (i) Fixed Income Securities such as Credit and Counterparty risk, Liquidity risk, Market risk, Interest Rate risk & Re-investment risk etc., (ii) investments in foreign securities and (iii) investments in overnight/liquid funds.</p> <p>The Scheme shall also be subject to other risks including risk associated with inflation, legal risk, taxation risk, valuation risk, operational risk & risk factors associated with processing of transaction in case of investors investing in mutual fund units through Stock Exchange Mechanism as provided in SID.</p> <p>Different types of securities in which the Scheme would invest as given in the Scheme Information Document/Key Information Memorandum carry different levels and types of risk. The above are some of the common risks associated with investments in various securities.</p> <p>Investors may, if they wish, consult their legal, tax, investment and other professional advisors to determine possible legal, tax, financial or other considerations of subscribing to or redeeming Units, i.e. before making a decision to invest/redeem Units.</p> <p>Investors in the Scheme are not being offered any guaranteed returns. Please refer to SID for detailed scheme specific risk factors.</p>
<p>Risk Control Measures</p>	<p>Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The Scheme would predominantly invest in units of BNP Paribas Funds Aqua (Lux); hence the risks of the Underlying Fund will exist. The investors should note that these risks cannot be diffused as these are international funds. However, as part of our due diligence, we have chosen funds, which have long term performance track record, stability of fund management team and are accredited by third party funds evaluators, Morningstar.</p> <p>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 and 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.</p> <p>The AMC may also implement certain internal control procedures / risk & exposure limits etc. for controlling risks which may be varied from time to time. .</p> <p>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.</p>
<p>Plans & Options</p>	<p>The Scheme offers following two plans:</p> <ul style="list-style-type: none"> • Baroda BNP Paribas Funds Aqua Fund of Fund - Regular Plan • Baroda BNP Paribas Funds Aqua Fund of Fund - Direct Plan <p>Each Plan has the following options:</p> <ul style="list-style-type: none"> • Growth Option • Income Distribution cum Capital Withdrawal Option (IDCW)* <p>The above Income Distribution cum Capital Withdrawal option shall have payout and reinvestment facilities. There shall be a single portfolio under the Scheme.</p> <p>Direct Plan is meant for direct investments, i.e. for investors who purchase/subscribe to the units of the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor, while Regular plan is meant for investors who route their investments through distributors only.</p> <p>*Amounts under IDCW option can be distributed out of investors capital (equalization reserve), which is part of sale price that represents realized gains. However, investors are requested to note</p>

that amount (dividend) distribution under IDCW option is not guaranteed and subject to availability of distributable surplus.

Pursuant to SEBI circular SEBI/HO/IMD/DF3/CIR/P/2020/194 dated October 05, 2020, 'Dividend option' under various Schemes have been renamed to 'Income Distribution cum Capital Withdrawal option (IDCW)' effective April 01, 2021.

Default Plan:

The following matrix shall apply for default plan:

Scenarios	Broker Code mentioned by the investor in application form	Plan mentioned by the investor in application form	Default Plan to apply
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct Plan	Direct Plan
3	Not mentioned	Regular Plan	Direct Plan
4	Mentioned	Direct Plan	Direct Plan
5	Direct	Not Mentioned	Direct Plan
6	Direct	Regular Plan	Direct Plan
7	Mentioned	Regular Plan	Regular Plan
8	Mentioned	Not Mentioned	Regular Plan

Direct Plan shall be the default plan if the investor doesn't indicate any plan and distributor code in the application form or in case of any ambiguity.







In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall endeavor to obtain the correct ARN code, within 30 calendar days of the receipt of the application form, from the investor/ distributor. In case, the correct code is not received within 30 calendar days (remediation period), the AMC shall re-process the transaction under Direct Plan from the date of application without any exit load, subject to following exceptions/ conditions:

- Such re-processing **shall not** be carried out in case of already redeemed units. i.e. re-processing shall only be carried out for balance units as maybe available after 30 calendar days.
- Any subsequent switch-out or STP (transfer out) request for units allotted under wrong/ invalid/ incomplete ARN codes **shall not** be processed unless:
 - Such switch or STP request is for 'switching-in' to direct plan of target scheme / same scheme, as maybe applicable or
 - Correct ARN code is provided and verified by AMC/Mutual Fund, to its satisfaction, prior to processing of such switch request or registration of STP request.
- In case of SIP transaction, the above time period for remediation shall be applicable from first installment/registration only. In case correct ARN code is not provided within 30 calendar days of such first installment, re-processing shall be carried out and subsequent SIP triggers shall happen in Direct Plan.
- Notwithstanding any of the clauses as above, re-processing **shall not** be carried out, for units allotted under wrong/ invalid/ incomplete ARN codes under Income Distribution cum Capital Withdrawal option, in case any dividend amount has been declared during the aforesaid remediation period of 30 calendar days.
- Subject to above, once the units are re-processed under Direct Plan, no submission of correct ARN code shall be accepted by AMC for such re-processed units.
- Investors are requested to note that pursuant to such re-processing, the number of units to the credit of such investors may change and AMC / Mutual Fund/ Trustees /Sponsors shall not be liable for any loss that may occur to investors/distributors or any scheme of Mutual Fund consequent to such re-processing.
- Investors are strongly advised to provide the correct ARN codes in case they wish to subscribe to units of the Scheme under Regular Plan.**

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	<p>Default Option/Facility: In case no option is indicated in the application form, then Growth option shall be considered as default option. Further, under Income Distribution cum Capital Withdrawal option, Reinvestment facility shall be the default facility.</p> <p>Investors may also opt to simultaneously invest in any / all option(s) of the Scheme subject to minimum subscription requirements under such option(s)/ Scheme.</p>	
Applicable NAV (after the Scheme opens for repurchase and sale)	Subscriptions and Switch-ins* (irrespective of application amount):	
	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.
	*In case of Switch transactions, funds will be made available for utilization in the switch-in scheme based on redemption payout cycle of the switch-out scheme.	
<p>Please note that with respect to applicability of NAV for the subscription / switch ins, irrespective of the amount, the funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.</p> <p>Please note the aforesaid provisions shall also apply to systematic transactions i.e. Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) etc. To clarify, for investments through systematic investment routes such as SIP, STP, IDCW Sweep facility, etc. the units will be allotted as per the NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date of dividend etc.</p>		
	Redemptions and Switch-outs	Applicable NAV
	Receipt of valid application up to 3 p.m. on a Business Day	The NAV of the day on which the application is received.
	Receipt of valid application after 3 p.m. on a Business Day	The NAV of the next Business Day on which the application is received.
<p>Subject to above provisions, with respect to investors who transact through the stock exchange platform, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism. Similarly, the time of transaction done through electronic mode (including online facility), for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/Registrar.</p> <p>The cut off time for the tele transact facility is 12:30 p.m. for purchases on all business days and, units will be allotted as per the closing NAV of the day on which the funds are received before the cut off time and the funds are available for utilization.</p>		
Minimum Application Amount	Purchase	<p>Lumpsum investment: Rs. 5,000 and in multiples of Re. 1 thereafter.</p> <p>SIP: (i) <u>Daily, Weekly, Monthly</u> SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) <u>Quarterly</u> SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.</p>

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	<p>Additional Purchase Rs. 1,000 and in multiples of Re.1 thereafter</p> <p>Redemption / Switch Out Rs. 1,000 and in multiples of Re. 1 thereafter (There will be no minimum redemption criterion for Unit based redemption)</p> <p>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).</p>																															
Despatch of Repurchase (Redemption) Request	As per the SEBI (MF) Regulations, the Mutual Fund shall despatch redemption proceeds within 10 Business Days of receiving the valid redemption / repurchase request at any of the Official Points of Acceptance of Transactions (OPAT). 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 10 Business Days of the date of valid redemption request.																															
Benchmark Index (Tier 1)	MSCI World Index (Total Return Index)																															
Dividend Policy	Dividend declaration under Income Distribution cum Capital Withdrawal option shall be in line with provisions mentioned in SEBI Circular IMD/Cir. No. 1/64057/06 dated April 4, 2006 read with further clarifications issued from time to time.																															
Name of the Fund Manager	Mr. Sandeep Jain (managing the fund since March 14, 2022 i.e. 0.63 years)																															
Name of the Trustee Company	Baroda BNP Paribas Trustee India Private Limited (formerly Baroda Trustee India Private Limited)																															
Performance of the Scheme	<p>I. Compounded annualised returns (%) of Growth Option as at September 30, 2022:</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>Since Inception</th> <th>Last 5 Years</th> <th>Last 3 Years</th> <th>Last 1 Year</th> </tr> </thead> <tbody> <tr> <td>BBNPPAQFOF</td> <td>-11.76</td> <td>N.A.</td> <td>N.A.</td> <td>-18.46</td> </tr> <tr> <td>Benchmark Index#</td> <td>-6.41</td> <td>N.A.</td> <td>N.A.</td> <td>-11.74</td> </tr> <tr> <td>BBNPPAQFOF-DP</td> <td>-10.76</td> <td>N.A.</td> <td>N.A.</td> <td>-17.55</td> </tr> <tr> <td>Benchmark Index#</td> <td>-6.41</td> <td>N.A.</td> <td>N.A.</td> <td>-11.74</td> </tr> </tbody> </table> <p># MSCI World Index (Total Return Index) *Absolute Returns Inception Date: BBNPPAQFOF: May 07, 2021</p> <p>As the scheme has not completed 3 and 5 years and hence 3 and 5 years performance are not shown.</p> <p>RISK-O-METERS</p> <table border="1"> <thead> <tr> <th>Scheme Risk-o-meter[^]</th> <th>Benchmark Risk-o-meter^{^^}</th> </tr> </thead> <tbody> <tr> <td>  <p>Investors understand that their principal will be at VERY HIGH risk</p> </td> <td>  <p>Benchmark Risk-o-meter is at VERY HIGH risk</p> </td> </tr> <tr> <td>[^]basis scheme portfolio as on September 30, 2022</td> <td>^{^^}basis index constituents as on September 30,, 2022</td> </tr> </tbody> </table>	Particulars	Since Inception	Last 5 Years	Last 3 Years	Last 1 Year	BBNPPAQFOF	-11.76	N.A.	N.A.	-18.46	Benchmark Index#	-6.41	N.A.	N.A.	-11.74	BBNPPAQFOF-DP	-10.76	N.A.	N.A.	-17.55	Benchmark Index#	-6.41	N.A.	N.A.	-11.74	Scheme Risk-o-meter [^]	Benchmark Risk-o-meter ^{^^}	 <p>Investors understand that their principal will be at VERY HIGH risk</p>	 <p>Benchmark Risk-o-meter is at VERY HIGH risk</p>	[^] basis scheme portfolio as on September 30, 2022	^{^^} basis index constituents as on September 30,, 2022
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Other	I. Aggregate investment in the scheme as on September 30, 2022 by:																															

Disclosures	<ul style="list-style-type: none"> • AMC’s Board of Directors: Nil • Scheme’s Fund Manager: Nil • Other Key personnel (excluding 1 and 2 above): Rs. 13,922.42 <p>II. Scheme’s portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) as on September 30, 2022:</p> <p>1) Top 10 Holdings By Issuer</p> <table border="1" data-bbox="386 415 1377 483"> <thead> <tr> <th>Security name</th> <th>As % of net assets</th> </tr> </thead> <tbody> <tr> <td>BNP Paribas Funds Aqua (Lux)</td> <td>98.25</td> </tr> </tbody> </table> <p>Investment in Top 10 scrips constitutes 98.25% (of net assets) of the portfolio as on September 30, 2022.</p> <p>2) Fund Allocation towards various Sectors</p> <table border="1" data-bbox="386 556 1377 676"> <thead> <tr> <th>Industry / Sector*</th> <th>As % of Net Assets</th> </tr> </thead> <tbody> <tr> <td>Mutual Fund</td> <td>98.25</td> </tr> <tr> <td>Triparty Repo</td> <td>2.14</td> </tr> <tr> <td>NET CURRENT ASSETS</td> <td>-0.39</td> </tr> </tbody> </table> <p>*Industry Classification as recommended by AMFI</p> <p>Scheme’s Portfolio turnover ratio is 0.12 times as on September 30, 2022.</p> <p>To view the Scheme’s latest portfolio holding, please visit our website at https://www.barodabnpparibasmf.in/downloads/monthly-portfolio-scheme</p> <p>Expense ratio of Underlying Fund: The Scheme invests in Share Class: ‘U18 USD Capitalisation’; ISIN: LU2328415166). The current applicable maximum limit for fees (including Management fees) for the Share Class into which the Scheme is invested (Share Class: ‘U18 USD Capitalisation’); is 0.75% p.a. of the net assets. The Underlying Fund could change the expenses for the various share classes, including for Share Class: I, from time to time. Further, the Scheme reserves the right to switch to any other Share Class of BNP Paribas Funds Aqua (Lux) at any point in time for various reasons, including commercial reasons. However, at all times, the total expenses of the Scheme shall be as per the limits prescribed under Regulation 52 of the SEBI Regulations and shall not exceed the limits as stated in this KIM and SID. Therefore, such change in Share Class will not have any adverse impact on the Unit holders.</p>	Security name	As % of net assets	BNP Paribas Funds Aqua (Lux)	98.25	Industry / Sector*	As % of Net Assets	Mutual Fund	98.25	Triparty Repo	2.14	NET CURRENT ASSETS	-0.39
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Expenses of the Scheme	<p>(i) Load Structure</p> <p>Entry Load : Not applicable</p> <p>Exit Load:</p> <ul style="list-style-type: none"> • If units of the Scheme are redeemed or switched out within 12 months from the date of allotment - 1% of the applicable NAV; • If units of Scheme are redeemed or switched out after 12 months from the date of allotment - Nil. <p>*</p> <p>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.</p> <p>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.</p> <p>In accordance with the requirements specified by the SEBI circular no. SEBI/ IMD/ CIR No. 4/ 168230/09 dated June 30, 2009 no entry load will be charged for purchase/additional purchase/ switch-in accepted by the Fund. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor’s assessment of various factors including service rendered by the ARN Holder. The exit load charged, if any, net of Goods and Services Tax (GST) shall be credited to the Scheme.</p>												

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

(ii) Recurring Expenses

These are the fees and expenses incurred for the respective Plan(s) under the Scheme. These expenses include but are not limited to Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents' fee, marketing and selling costs, listing fee, etc.

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

The AMC has estimated the annual recurring expenses under the Scheme as per the table below:

Particulars	% of daily Net Assets (Regular Plan)
Investment Management & Advisory Fee	Upto 2.25%
Trustee fee	
Audit fees	
Custodian Fees	
Registrar & Transfer Agent Fees	
Marketing & Selling Expenses including Agents Commission	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost of providing account statements and IDCW /redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps for cash market trades@	
GST on expenses other than investment management and advisory fees	
GST on brokerage and transaction cost	
Expenses of the Underlying Fund#	
Other Expenses^	
Maximum Total Expense Ratio (TER) permissible under Regulation 52 (6) (a) (ii)##	Upto 2.25%
Additional expenses under regulation 52 (6A) (c)**	Upto 0.05%
Additional expenses for gross new inflows from retail investors* from specified cities under Regulation 52 (6A) (b)	Upto 0.30%

the same shall be calculated as weighted average of the total expense ratio levied by the Underlying Fund

##Provided that the total expense ratio to be charged over and above the weighted average of the total expense ratio of the Underlying Fund shall not exceed two times the weighted average of the total expense ratio levied by the Underlying Fund.

^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.

Investors are requested to note that they will be bearing the recurring expenses of the fund of funds scheme, in addition to the expenses of Underlying Fund in which the fund of funds scheme makes investments.

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

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

- (a) expenses under Regulation 52(6A) (b) not exceeding 0.30 per cent of daily net assets, based on inflows only from retail investors*, if the new inflows from beyond top 30 cities are at least -
 (i) 30 per cent of gross new inflows in the scheme, or;
 (ii) 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher:

*As per SEBI circular SEBI/HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from 'retail investor'.

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

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

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.

The said additional expenses on account of inflows from beyond top 30 cities so charged shall be clawed back in the respective schemes, in case the said inflow is redeemed within a period of 1 year from the date of investment.

- (b) **additional expenses under Regulation 52(6A) (c) at 0.05%;
 In accordance with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2018/15 dated February 02, 2018, AMC shall not charge any additional expense of upto 0.05% as per Regulation 52(6A) (c), if exit load is not being levied under the Scheme.
- (c) The AMC may charge GST on investment management and advisory service fees ('AMC Fees') which shall be borne by the Scheme in addition to the total expense ratio mentioned in table above;
- (d) @Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment shall not exceed 0.12 per cent in case of cash market transactions.

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

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

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

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

For the actual current expenses being charged, the investor should refer to the website of the mutual fund at the following link <https://www.barodabnp-paribasmf.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 SEBI circular SEBI/HO/IMD/DF2/CIR/ P/2018/18 dated February 05, 2018, SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2018/91 dated June 05, 2018 read with SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019). Further, the disclosure of the expense ratio on a daily basis shall also be made on the website of AMFI viz. www.amfiindia.com.

Actual expenses for the financial year 2021-22:
Total recurring expense as a % to daily net assets :

- Regular Plan – 1.67 %
- Direct Plan – 0.51 %

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 a 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.**

Transaction charges

(For Lumpsum Purchases and SIP Investments routed through distributor / agent)

Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the AMC shall deduct transaction charges as per the following details from the subscription amount. The amount so deducted shall be paid to the distributor/agent of the investor (in case they have “opted in”) and the balance shall be invested. In accordance with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, the distributors shall have an option either to opt in or opt out of levying transaction charge based on type of the product.

1. **First time investor in Mutual Fund (across all the Mutual Funds):** Transaction charge of Rs. 150/- for subscription of Rs. 10,000 and above shall be deducted.
2. **Existing investor in Mutual Funds (across all the Mutual Funds):** Transaction charge of Rs. 100/- per subscription of Rs. 10,000 and above shall be deducted.
3. **For SIP -** The transaction charges in case of investments through SIP shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. The transaction charges shall be deducted in 3-4 installments.
4. Transaction charges shall not be deducted for:
 - a. purchases /subscriptions for an amount less than Rs. 10,000/-
 - b. transaction other than purchases/ subscriptions relating to new inflows such as Switch/

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	<p>Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc.</p> <p>c. purchases /subscriptions made directly with the Fund (i.e. not through any distributor/agent).</p> <p>d. Transactions through stock exchange.</p> <p>5. The statement of account shall reflect the net investment as gross subscription less transaction charge and the number of units allotted against the net investment.</p> <p>6. As per SEBI circular no. SEBI/ IMD/ CIR No. 4/ 168230/09 dated June 30, 2009, the upfront commission to distributors shall be paid by the investor directly to the distributor by a separate cheque based on the investor's assessment of various factors including service rendered by the distributor.</p>	
Levy of Stamp Duty on applicable Mutual Fund Transactions	<p>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 Income Distribution cum Capital Withdrawal i.e. dividend reinvestment) to the Investors/Unit holders would be reduced to that extent.</p>	
Waiver of Load for Direct Applications	<p>In accordance with the requirements specified by the SEBI circular no. SEBI / IMD/CIR No. 4 / 168230/ 09 dated June 30, 2009 no entry load will be charged for purchase / additional purchase / switch-in accepted by the Fund. Hence provision for waiver of load for direct application is not applicable.</p>	
Tax treatment for the Investors (unitholders)	<p>Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.</p>	
Daily Net Asset Value (NAV) Publication	<p>The AMC/Mutual Fund shall declare the Net Asset Value (NAV) of the Scheme by 10 am on the next Business day on AMFI's website (www.amfiindia.com) and also on its website (www.barodabnpparibasmf.in). The NAV shall be calculated for all Business Days and the AMC shall prominently disclose the NAV of all schemes under a separate head on the AMC/Mutual Fund's website and on the website of AMFI. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI in writing and the number of such instances would also be reported to SEBI on bi-monthly basis. If the NAVs are not available before the commencement of business hours of the following day due to any reason, the Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs. The NAV shall also be made available to Unit Holders through SMS upon receiving a specific request in this regard on its website</p>	
For Investor Grievances, please contact	<p>Investor grievances will normally be received directly by the Registrar and Transfer Agent or at the Investor Service Centres or at the office the AMC.</p>	
	<p>Name, address, telephone number, fax number, e-mail id of Investor Relations Officer:</p> <p>Mr. Vivek Kudal Baroda BNP Paribas Asset Management India Private Limited Cresenzo, 7th Floor, G-Block, Bandra Kurla Complex, Mumbai - 400051 Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM) Email id: service@barodabnpparibasmf.in</p>	<p>Name and Address of Registrar and Transfer Agent</p> <p>KFIN Technologies Limited (SEBI Registration No. INR000000221) Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. India. Fax: +91 40 2331 1968 Toll Free No.: 1800-2670-189 (Monday to Saturday, 9 AM to 7 PM) E-mail id: cs.barodabnppmf@kfintech.com</p>
	<p>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.</p> <p>Investors also have the option to approach SEBI, by logging a complaint on SEBI's complaints redressal system (SCORES) (https://scores.gov.in/scores/Welcome.html)</p>	
Unitholders' Information	<p>Allotment Confirmation</p> <p>(a) Units in Physical mode: Investors opting to subscribe to / hold units in physical form, whether by -</p>	

way of a normal purchase or SIP / STP, will be sent, (i) by way of an email and/or an sms to their registered email address and or mobile number, an allotment confirmation, as soon as possible but not later than 5 Business Days from the date of acceptance of the request for subscription, and (ii) a CAS, as mentioned in 'Consolidated Account Statement (CAS)' below.

(b) Units in Demat Mode: For investors who hold Units in dematerialized form, a demat statement shall be provided by the depository participant (DP) periodically, in such form and in such manner and at such time as provided in the agreement between investor and the DP.

(c) Consolidated Account Statement (CAS)

Consolidated Account Statement (CAS) for each calendar month on or before fifteenth day of succeeding month detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all the schemes of all mutual funds in whose folios transaction has taken place during that month. Also, the AMC shall issue a CAS every half year (September / March) on or before twenty first day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds to all such investors in whose folios no transaction has taken place during that period and such half yearly CAS shall provide all such additional details as maybe specified by SEBI from time to time.

Unitholders are requested to ensure that their email id and mobile number are registered/updated with the AMC/RTA through our investor service centres in order to facilitate effective communication.

For more details, Investors are requested to refer the Scheme Information Document (SID).

Portfolio Disclosure:

1. AMC/Mutual Fund 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/Mutual Fund 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/Mutual Fund shall publish an advertisement, in the all India edition of at least two daily newspapers, one each in English and Hindi, every half-year disclosing the hosting of the half-yearly statement of its schemes portfolio on its website and on the website of AMFI and the modes such as telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the half-yearly statement of its schemes portfolio.
4. Further, AMC/Mutual Fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.
5. Unitholders' can obtain the scheme's latest portfolio holding in a user-friendly and downloadable spreadsheet format at the following link <https://www.barodabnpparibasmf.in/downloads/monthly-portfolio-scheme>

Half Yearly Unaudited Financial Results Disclosure:

Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.barodabnpparibasmf.in). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in atleast one national English daily newspaper and a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.

Necessary link for the Half Yearly Unaudited Financial Results Disclosure shall also be provided on the AMFI website (www.amfiindia.com).

Annual Report or abridged summary thereof:

SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 05, 2018 shall be complied with in order to bring cost effectiveness in disclosing and providing information to unitholders and as a green initiative measure.

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	<p>For more details, Investors are requested to refer the Scheme Information Document (SID).</p>
<p>Compliance with Foreign Accounts Tax Compliance Act ("FATCA") and Common Reporting Standards (CRS) requirements</p>	<p>FATCA and CRS requirements may require disclosure regarding your investment in the units of the Scheme.</p> <p>Investors are further informed that the AMC / the Fund are required to adhere to various requirements interalia including submission of various information / details relating to the investors in the schemes of the mutual fund, to authorities/third parties including the U.S Internal Revenue Service ('IRS') or the Indian tax authorities, for the purpose of onward transmission to the U.S. Internal Revenue Service or such other authority as specified under the applicable laws from time to time. The information disclosed may include (but is not limited to) the identity of investors and their direct or indirect beneficiaries, beneficial owners and controlling persons, their residential status / details. Accordingly, Investors are requested to provide all the necessary information / declarations and to comply with any reasonable request from the AMC/ the Fund to allow the AMC/ the Fund to comply with such information reporting requirements.</p> <p>For more details, investors are requested to refer to SID.</p>
<p>Suspension of Subscriptions / Switches & Termination of SIP /STP under special circumstances</p>	<p>The AMC /Trustee reserve the right to temporarily suspend subscriptions /switches/SIPs/STPs etc. into the Scheme if the limits prescribed by SEBI for overseas investments, as below, are exceeded or are expected to exceed, subject to the SEBI Regulations and approvals and the same shall be notified to the investors by display of public notice at various investor service centres of AMC and its website (www.barodabnpparibasmf.in).</p> <p>Pursuant to SEBI Circular no. SEBI/IMD/CIR No.7/104753/08 dated September 26, 2007 read with SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/225 November 5, 2020 and Circular no. SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/571 dated June 03, 2021:</p> <ul style="list-style-type: none"> - The current limit for overseas investments by the Mutual Fund is equivalent to USD 1 billion - During the NFO, the Scheme intends to collect a maximum amount equivalent to USD 100 million. The said limit shall be valid for a period of six months from the date of closure of NFO - Thereafter on an ongoing basis, after six months from closure of NFO, the AMC is allowed to invest in overseas securities upto 20% of the average Asset Under Management ('AUM') in overseas securities of the previous three calendar months subject to maximum limit of USD 1 Billion at Fund house level.
<p>Treatment of Financial Transactions received through Distributors suspended by AMFI</p>	<p>The financial transactions of an investor where his/her distributor's AMFI Registration Number (ARN) has been suspended temporarily or terminated permanently by Association of Mutual Funds in India (AMFI) shall be processed as follows:</p> <ol style="list-style-type: none"> 1. During the period of suspension, no commission shall be accrued or payable to the distributor whose ARN is suspended. During the period of suspension, commission on the business canvassed prior to the date of suspension shall stand forfeited, irrespective of whether the suspended distributor is the main ARN holder or a sub-distributor. 2. All Purchase/Switch requests (including under fresh registrations of SIP/ STP or under SIPs/STPs registered prior to the suspension period) received during the suspension period shall be processed under Direct Plan and continue to be processed under Direct Plan perpetually unless after the suspension of ARN is revoked, unitholder makes a written request to process the future instalments /investments under regular/ distributor Plan. The AMC shall also suitably inform the concerned unitholders about the suspension of the distributor from doing mutual fund distribution business. 3. Any Purchase/Switch or SIP/STP transaction requests received through the stock exchange platform, from any distributor whose ARN has been suspended, shall be rejected. 4. Additionally, where the ARN of a distributor has been terminated permanently, the AMC shall advise the concerned unitholder(s), who may at their option, either continue their existing investments under regular Plan under any valid ARN holder of their choice or switch their existing investments from regular Plan to Direct Plan subject to tax implications and exit load, if any.
<p>Mandatory Updation of Know Your Customer (KYC) requirements</p>	<p>It is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders have not completed KYC requirements.</p> <p>Unitholders are advised to use the applicable KYC Form for completing the KYC requirements and</p>

KEY INFORMATION MEMORANDUM

for processing of mutual fund transactions	submit the form at any of the Official points of acceptance of Transactions. Further, upon updation of PAN details with the KRA (KRA-KYC)/ CERSAI (CKYC), the unitholders are requested to intimate us/our Registrar and Transfer Agent (i.e. KFin Technologies Limited) their PAN information along with the folio details for updation in our records.
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Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres / Distributors or Brokers.

COMPARISON WITH EXISTING OPEN ENDED FUND OF FUND SCHEMES OF THE FUND:

This is the only Fund of Funds scheme investing overseas which is being offered by the Mutual Fund.

NOTE FOR CHANGE IN CONTROL OF AMC AND CONSEQUENTIAL CHANGES:

With effect from March 14, 2022 the following key events/changes had taken place viz : (i) Merger of Baroda Asset Management India Limited ("**Baroda AMC**") into BNP Paribas Asset Management India Private Limited ("**BNPP AMC**"), proposed to be named as Baroda BNP Paribas Asset Management India Private Limited, subject to ROC approval, with BNPP AMC acting as the asset management company of Baroda BNP Paribas Mutual Fund (erstwhile Baroda Mutual Fund) (the surviving mutual fund),(ii) Merger of BNP Paribas Trustee India Private Limited ("**BNPP TC**"), into Baroda Trustee India Private Limited ("**Baroda TC**"), proposed to be named as Baroda BNP Paribas Trustee India Private Limited, subject to ROC approval, with Baroda TC acting as the trustee company of Baroda BNP Paribas Mutual Fund,(iii) Change of trusteeship of the schemes of BNP Paribas Mutual Fund ("**BNPP MF**") from BNPP TC to Baroda TC, (iv) Change in control of Baroda AMC and BNPP AMC, the asset management company(ies) of Baroda Mutual Fund and BNP Paribas Mutual Fund, respectively, (v) Merger between certain schemes of BNP Paribas Mutual Fund and Baroda Mutual Fund, and (vi)Change in names and fundamental attributes of certain schemes of BNP Paribas Mutual Fund and Baroda Mutual Fund. SEBI has approved the above changes/events and issued no objection via letter "SEBI vide its letter no. SEBI/HO/IMD/IMD-I DOF5/P/OW/2022/0000002171/1 dated January 17, 2022, SEBI/HO/IMD/IMD-I DOF5/P/OW/2022/0000002307/1 dated January 19, 2022, SEBI/HO/IMD-II/DOF-10/P/OW/3575/1/2022 dated January 28, 2022 and SEBI/HO/IMD-II/DOF-3/P/OW/3593/2022 dated January 28, 2022. Notice cum Addendum no 07/2022 and 04/2022 dated January 30, 2022 were issued by both Baroda Asset Management India Limited and BNP Paribas Asset Management India Private Limited respectively in this regard which is available on our website www.barodabnpparibasmf.in. Investors are requested to kindly visit the website for more details.