

BARODA BNP PARIBAS PASSIVE EQUITY FUNDS



Together for more

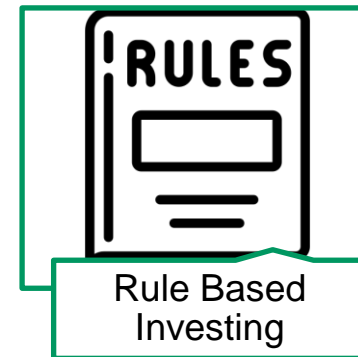
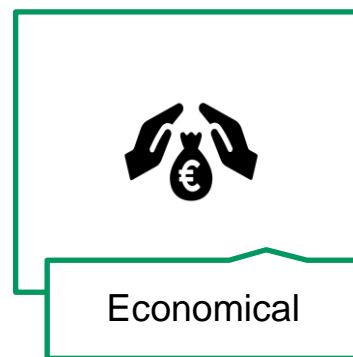
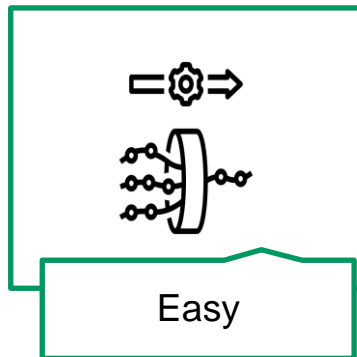
The word 'more' does not imply more returns or assurance of scheme performance. It refers to the additional value provided by the joint venture, as compared to Baroda AMC and BNP Paribas AMC individually.

PASSIVE INVESTING



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Passive Investing



Easy to understand investment strategy: Tracking or replicating a pre-specified benchmark/index as closely as possible

Index: A rule-based portfolio with stock/company selection based on pre-defined rules and free from any individual biases

Efficient Investment: Portfolio reflecting the collective wisdom of the market with index performance subject to tracking error and expenses

Economical: Generally lower expense ratio than an active mutual fund due to no active decision by fund manager.

Introduction to ETFs

ETFs or Exchange Traded Fund are mutual fund schemes that seek to replicate/track the performance of an underlying index or commodity

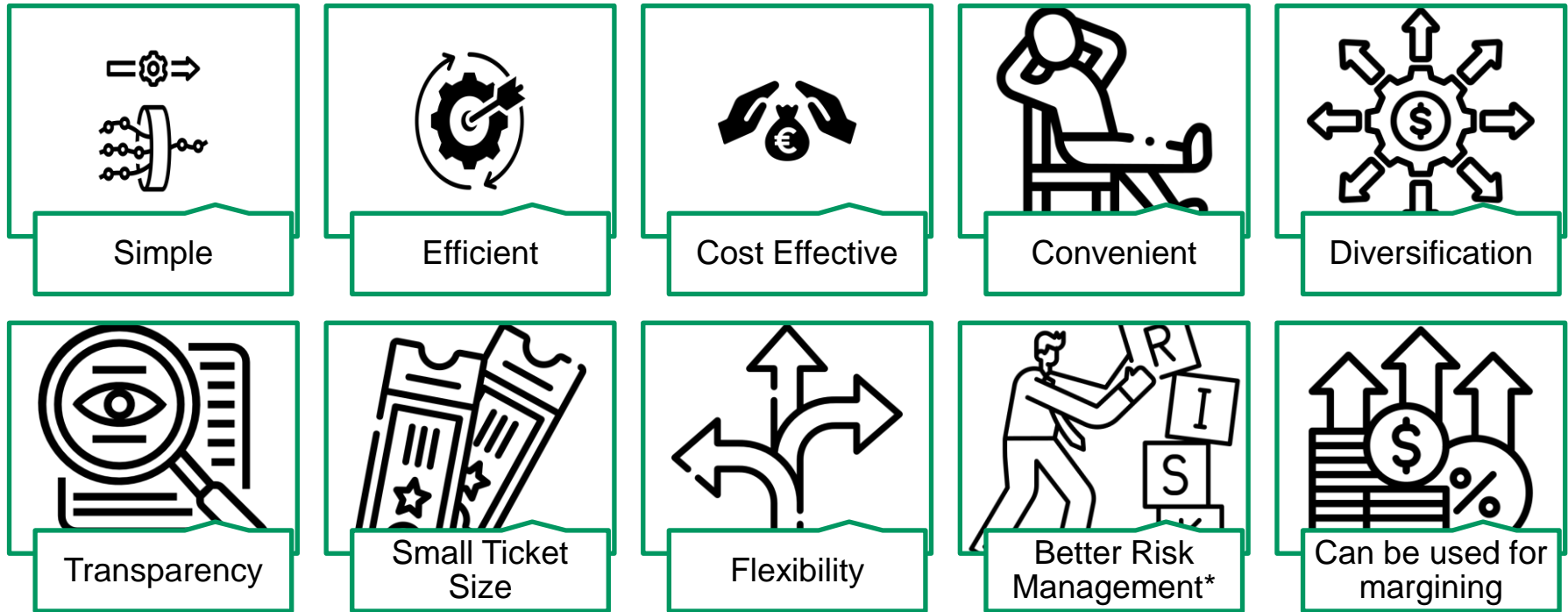
They are listed on stock exchanges and can be traded freely like shares

ETFs buy & hold the securities/commodities comprising the underlying index in the same proportion as the index

They provide the diversification of mutual funds along with the flexibility of shares

ETFs are passive instruments, simple to understand and have no fund manager involvement, thus charge a relatively lower expense ratio

Advantages of ETFs



*refers to the tradeability of ETF on an intraday basis as compared to day end subscription/redemption for traditional mutual funds

ETFs vs Index Funds

Features	ETFs	Index Funds
Investment Strategy	Track / Replicate underlying index by investing in basket of securities comprising the index	
How to Invest?	On the exchange like shares*	With the fund house like a normal mutual fund
Liquidity Provider	Market Makers appointed by the fund house	The fund house
Investment Requirements	Broking + Demat account compulsorily required	Can be held in physical as well as demat form. Broking and demat account not compulsory
Intraday Trading	Possible as units are traded at near real time NAV	Not possible as units are allotted/ redeemed at closing NAV, subject to time of receipt of application
Cost of investing	TER + transaction costs	Fund TER (Direct / Regular Plan)
Mutual Fund Special Facilities	Not Available	Facilities like SIP, STP and SWP are available

*Investors can approach the AMC directly for subscription and redemptions in multiples of creation unit size for a value over INR 25 Crore. the same is not applicable for APs/MMs and shall be reviewed periodically

NIFTY 50 INDEX – INVESTING IN THE BLUE CHIPS



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About Nifty 50 Index

Comprises of 50 of the largest, liquid blue-chip companies listed on the National Stock Exchange

Captures Approximately 66% of NSE's float adjusted market capitalization

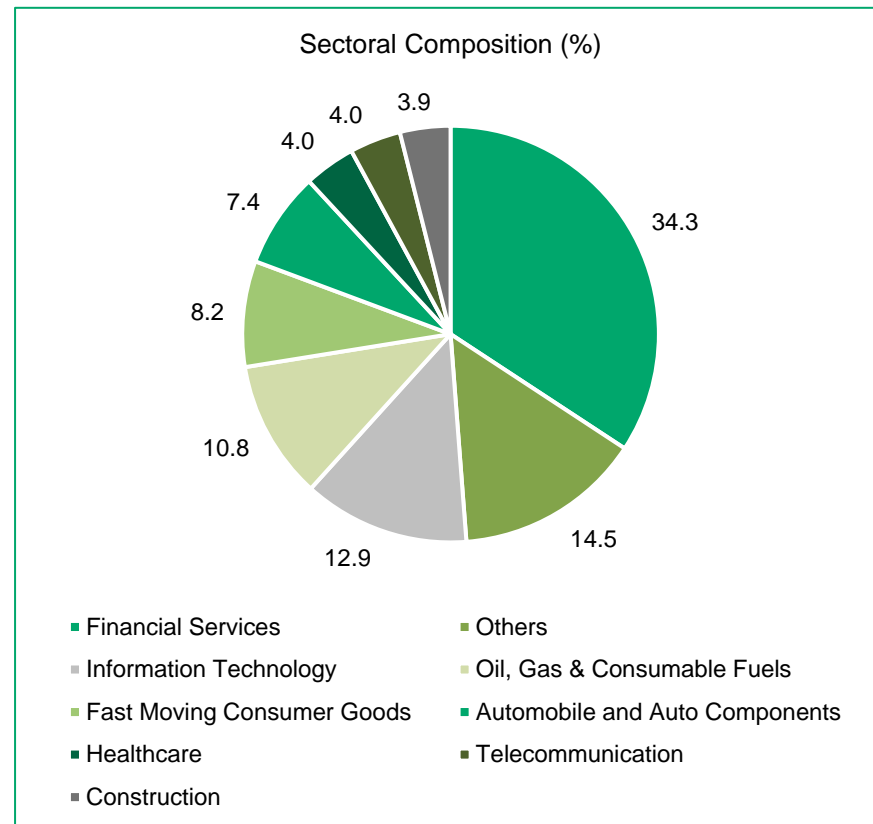
Only stocks that form part of Futures & Options segment are eligible for inclusion in the index

Index is reconstituted twice a year in March & September

Source: Nifty Indices Methodology document from Niftyindices.com. Data as on Oct 31, 2024.

Index Composition – Sector and Constituents

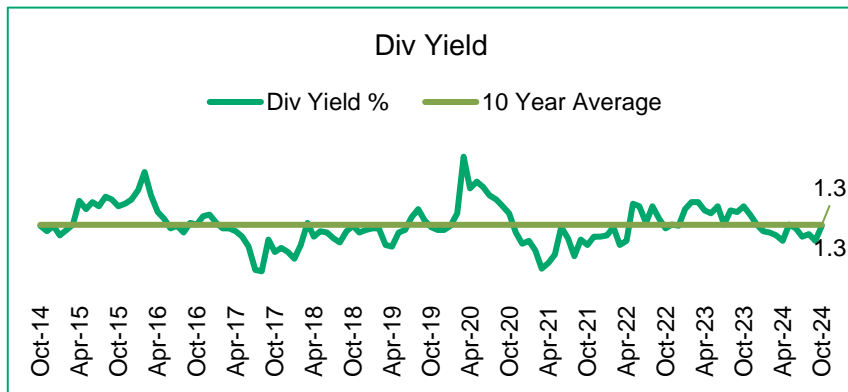
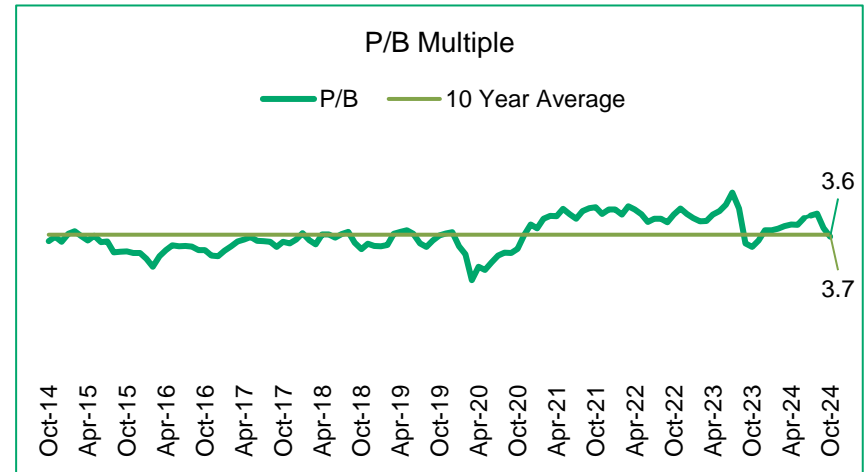
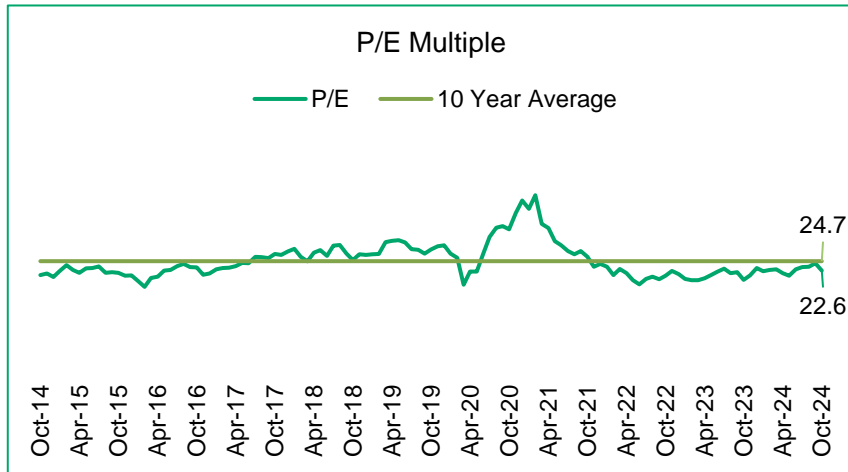
Top 10 Constituents	Weights (%)
HDFC BANK LTD.	12.1
ICICI BANK LTD.	8.4
RELIANCE INDUSTRIES LTD.	8.3
INFOSYS LTD.	5.8
ITC LTD.	4.2
BHARTI AIRTEL LTD.	4.0
LARSEN & TOUBRO LTD.	3.9
TATA CONSULTANCY SERVICES LTD.	3.7
AXIS BANK LTD.	3.0
STATE BANK OF INDIA	2.9
Total	56.4



Source: Niftyindices.com. Data as on Oct 31, 2024. The stocks/sector(s) mentioned in this document are of the index. It does not constitute any recommendation of the stocks/sectors and Baroda BNP Paribas Mutual Fund may or may not have any future position in these sector(s)/stock(s). Further, the portfolio of the Scheme is subject to changes within the provisions and limitations of Scheme Information Document (SID). For further details on asset allocation, investment strategy and risk factors of the Scheme please refer to SID available on our website (www.barodabnpparibasmf.in).

NIFTY 50 – VALUATIONS

Nifty 50 – Valuations at long term average



Valuations have corrected from their peak

All multiples are trading close to long-term average

Source: Niftyindices.com. Data as on Oct 31, 2024.

***Baroda BNP Paribas Mutual Fund does not guarantee returns on investments in the scheme| Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Returns do not take into account the load, expenses and taxes, if any.

NIFTY 50 – PERFORMANCE

Nifty 50 – Performance Statistics

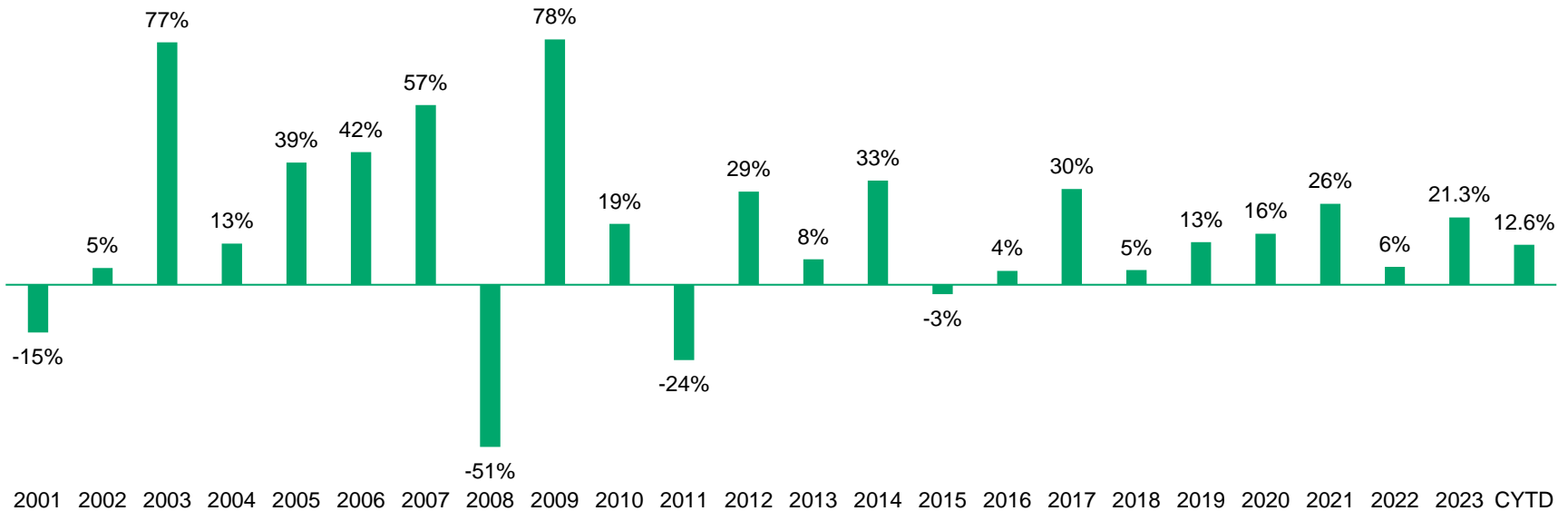
Statistic	1 Year	3 Year	5 Year	10 Year	15 Year
CAGR	28.4%	12.4%	16.6%	12.6%	12.9%
Annualized Volatility	13.4%	14.1%	18.9%	16.5%	16.7%
Return to Risk Ratio	2.12	0.88	0.88	0.77	0.77

Source: Niftyindices.com. Data as on Oct 31, 2024. CAGR stands for Compound Annual Growth Rate.

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Nifty 50 – Positive in >80% of 23 calendar years

Nifty 50 TRI Calendar Year Performance



Nifty 50 has given a positive return in 19 of the last 23 calendar years

Source: Niftyindices.com. Data as on Oct 31, 2024. Returns shown are calendar year returns (CAGR). CAGR stands for Compound Annual Growth Rate.
***Baroda BNP Paribas Mutual Fund does not guarantee returns on investments in the scheme| Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Returns do not take into account expenses and taxes, if any.

Nifty 50 – Rolling Returns

Nifty 50 TRI	3 Year Rolling Returns	5 Year Rolling Returns	7 Year Rolling Returns
Average	15.4%	15.4%	14.9%
Median	13.6%	13.5%	13.7%
Minimum	-15.2%	-1.0%	4.9%
Maximum	62.2%	47.2%	30.5%
Returns Range			
	% of observations		
Negative	7%	0.1%	0%
0% to 10%	26%	26%	17%
>10% to 15%	24%	35%	45%
>15% to 20%	18%	18%	21%
>20%	25%	20%	17%

An investor investing for a random 7-year holding period in the last 18 years could have achieved greater than 10% CAGR returns. 83% of the time with no negative returns..

Source: Niftyindices.com. Data as on Oct 31, 2024. Daily Rolling Returns calculated from 30-Jun-2000 to 30-Sep-2024. **Above returns are CAGR returns. Baroda BNP Paribas Mutual Fund does not guarantee returns on investments in the scheme| Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Returns do not take into account expenses and taxes, if any.

Nifty 50 – SIP Returns

	1 Year	3 Year	5 Year	10 Year	15 Year
Nifty 50 TRI XIRR (%)	15.7%	17.4%	18.7%	15.3%	14.0%
Amount Invested (₹ Lakhs)	1.2	3.6	6	12	18
Market Value (₹ Lakhs)	1.3	4.7	9.6	26.7	56.7

Source: Niftyindices.com. Data as on Oct 31, 2024. SIP of ₹ 10,000 invested at month end closing price of Nifty 50 Total Return Index.

The SIP amount and tenure of SIP are assumed for the purpose of explaining the concept of advantages of SIP investments

XIRR stands for Extended Internal Rate of Return. It is used to calculate returns of an investment portfolio where investments are made at irregular intervals.

***Baroda BNP Paribas Mutual Fund does not guarantee returns on investments in the scheme| Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Returns do not take into account expenses and taxes, if any.

INTRODUCING BARODA BNP PARIBAS NIFTY 50 INDEX FUND

(AN OPEN-ENDED SCHEME REPLICATING /
TRACKING THE NIFTY 50 TOTAL RETURN INDEX)



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FUND FACTS

Scheme Name	Baroda BNP Paribas Nifty 50 Index Fund				
Type of the Scheme	An open-ended scheme replicating//tracking the Nifty 50 Total Return Index.				
Investment Objective	<p>The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty 50 Total Returns Index before expenses, subject to tracking errors, fees and expenses.</p> <p>However, there is no assurance that the objective of the Scheme will be realized, and the Scheme does not assure or guarantee any returns</p>				
Benchmark	Nifty 50 Total Return Index				
Fund Manager	Neeraj Saxena (Total Experience: 20 years)				
Asset Allocation		Type of Instrument	Minimum (% of Net Assets)	Maximum (% of Net Assets)	Risk Profile
		Equity and Equity related securities of companies constituting Nifty 50 Index	95	100	High
		Money Market Instruments & Units of Liquid scheme and Cash & Cash equivalents	0	5	Low to Medium
	For complete details, please refer to SID available on our website (www.barodabnpparibasmf.in).				
Load Structure	Entry Load: Not Applicable. Exit Load: 0.2% - if redeemed on or before 30 days from the date of allotment Nil – If redeemed after 30 days from the date of allotment				
Options	<p>The Scheme offers following two plans:</p> <ul style="list-style-type: none"> • Baroda BNP Paribas Nifty 50 Index Fund - Regular Plan • Baroda BNP Paribas Nifty 50 Index Fund - Direct Plan <p>Each Plan offers Growth Option and Income Distribution cum Capital Withdrawal (IDCW) Option The IDCW option offers two options: Payout of Income Distribution cum capital withdrawal option and Reinvestment of Income Distribution cum capital withdrawal option</p>				
Minimum Application Amount	<p>Lumpsum investment: Rs. 5,000 and in multiples of Re. 1 thereafter. Minimum Additional Application Amount: Rs. 1,000 and in multiples of Rs. 1 thereafter SIP: (i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter. There is no upper limit. The AMC reserves the right to change the minimum application amount from time to time.</p>				

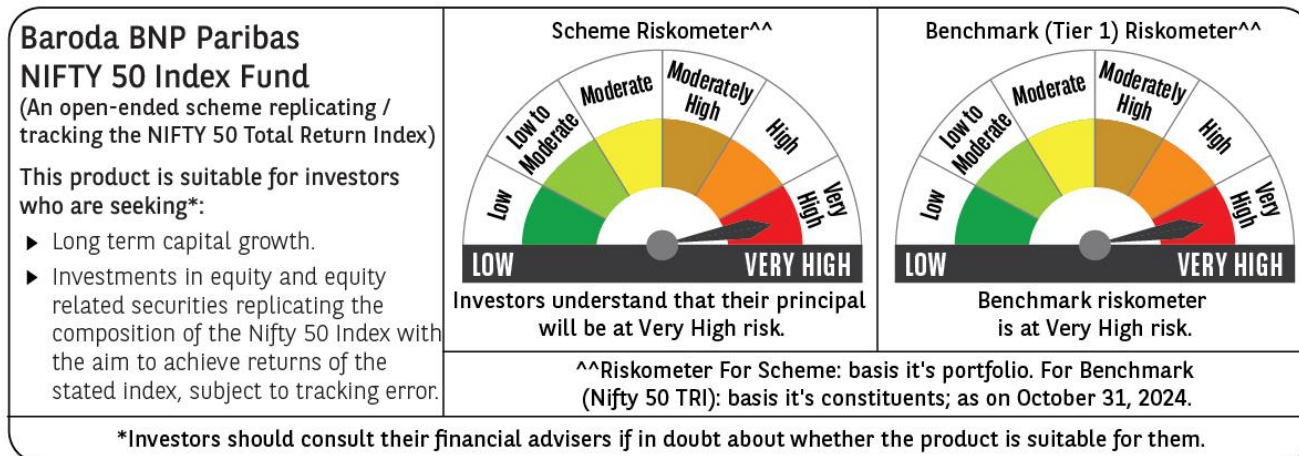
Risk Factors

The scheme tracks benchmark index which may comprise of large Indian blue-chip stocks. The scheme being passively managed invests in stocks of the underlying index and will therefore be subject to the risks associated with concentration of investments in a particular company/sector.

The risks associated with investments in equities include fluctuations in prices, as stock markets can be volatile and decline in response to political, regulatory, economic, market and stock-specific development etc. Please refer to scheme information document for detailed risk factors, asset allocation, investment strategy etc.

Further, to the extent the scheme invests in fixed income securities, the Scheme shall be subject to various risks associated with investments in Fixed Income Securities such as Credit and Counterparty risk, Liquidity risk, Market risk, Interest Rate risk & Re-investment risk etc., Further, the Scheme may use various permitted derivative instruments and techniques which may increase the volatility of scheme's performance. Also, the risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. investor should consider their risk appetite at the time of investing in index funds.

Please refer to Scheme Information Document available on our website (www.barodabnpparibasmf.in) for detailed Risk Factors, assets allocation, investment strategy etc.



NIFTY BANK INDEX



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About Nifty Bank Index

Comprises of 12 of the largest banks listed on the National Stock Exchange

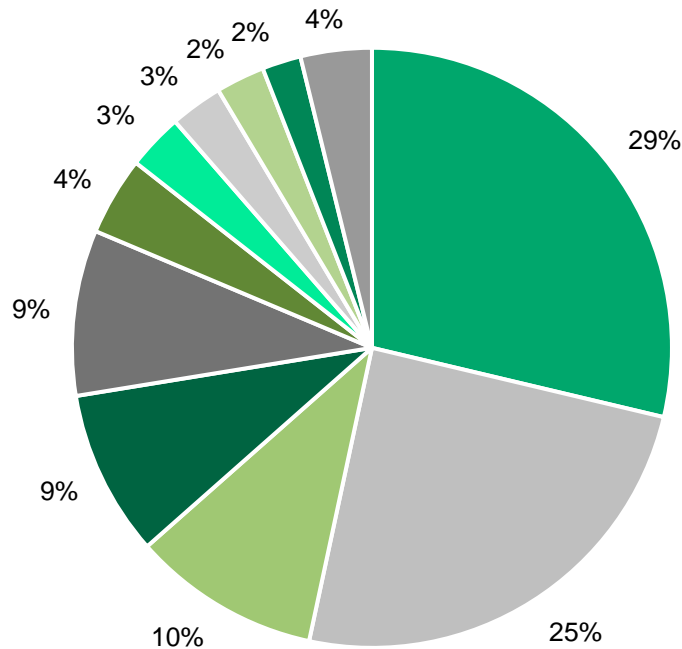
Weight of a single stock will not exceed 33% and weights of top 3 stocks shall not exceed 62%

All stocks that form part of Nifty Bank must be part of Futures & Option segment

Index is reconstituted twice a year in March & September

Source: Nifty Indices Methodology document from Niftyindices.com.

NIFTY Bank Index Composition – Constituents

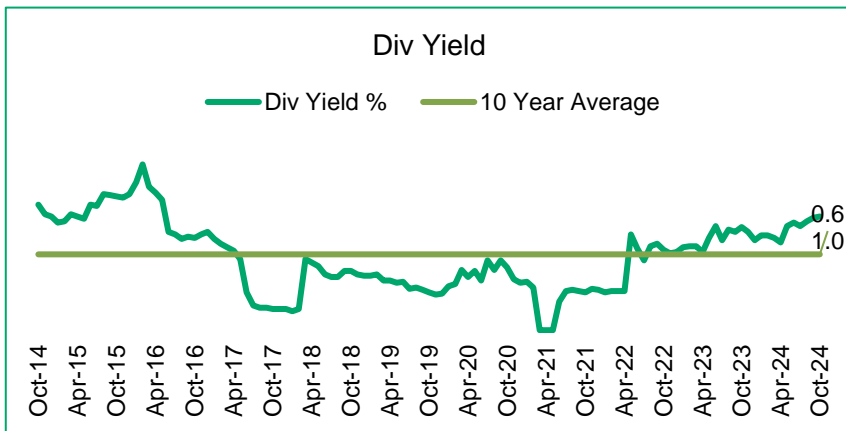
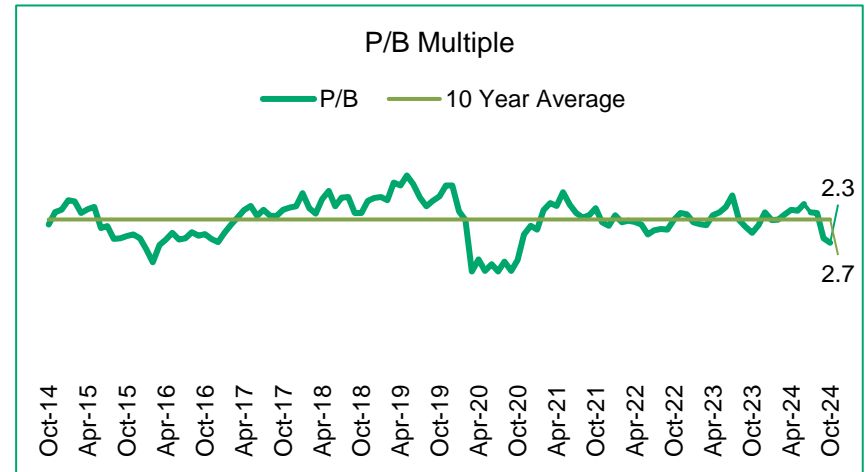
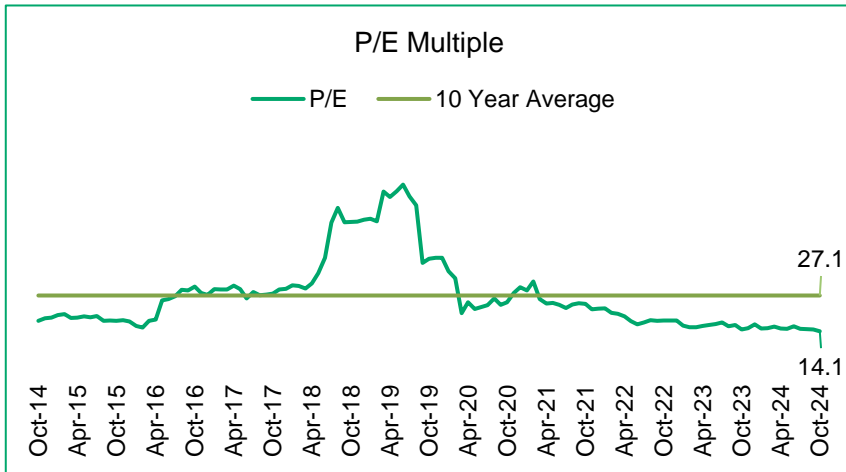


- HDFC BANK LTD.
- ICICI BANK LTD.
- STATE BANK OF INDIA
- AXIS BANK LTD.
- KOTAK MAHINDRA BANK LTD.
- INDUSIND BANK LTD.
- FEDERAL BANK LTD.
- BANK OF BARODA
- IDFC FIRST BANK LTD.
- CANARA BANK
- OTHERS

Source: Niftyindices.com. Data as on Oct 31, 2024. The stocks/sector(s) mentioned in this document do not constitute any recommendation of the same and Baroda BNP Paribas Mutual Fund may or may not have any future position in these sector(s)/stock(s). Further, the portfolio of the Scheme is subject to changes within the provisions and limitations of Scheme Information Document (SID). For further details on asset allocation, investment strategy and risk factors of the Scheme please refer to SID available on our website (www.barodabnpparibasmf.in).

NIFTY BANK – VALUATIONS

Nifty Bank – PE below long-term average



Valuations have corrected from their peak

The index is undervalued with PE below long-term average

Other multiples are trading close to long-term average

Source: Niftyindices.com. Data as on Oct 31, 2024.

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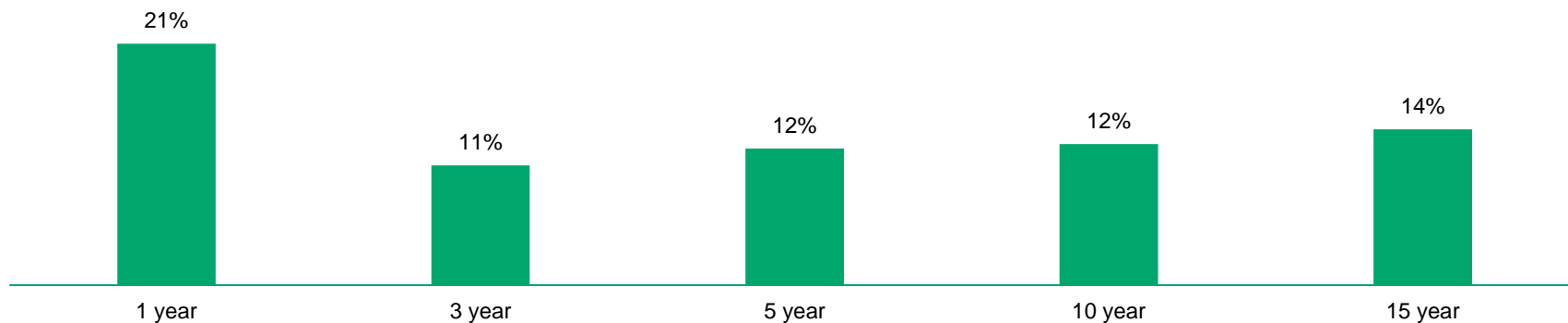
NIFTY BANK – PERFORMANCE



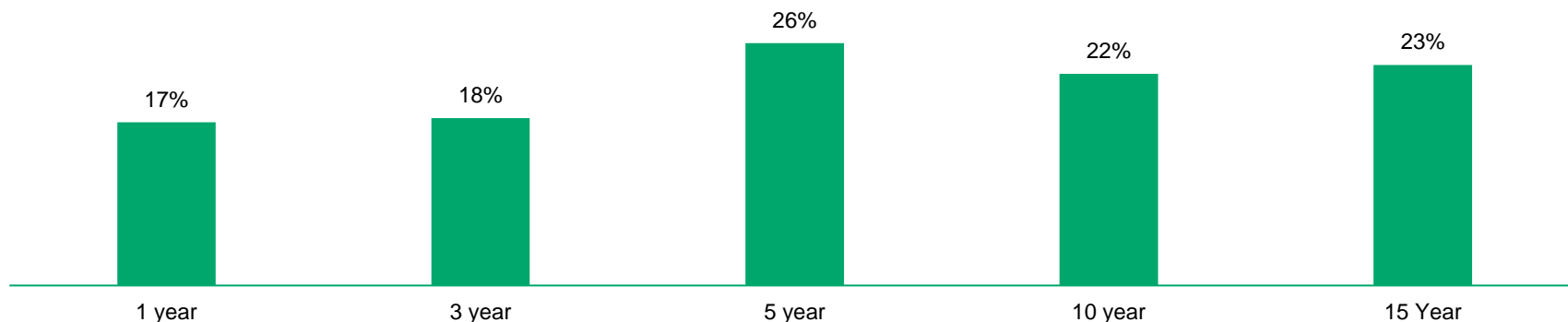
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Nifty Bank – Performance Statistics

Nifty Bank Performance (CAGR%)



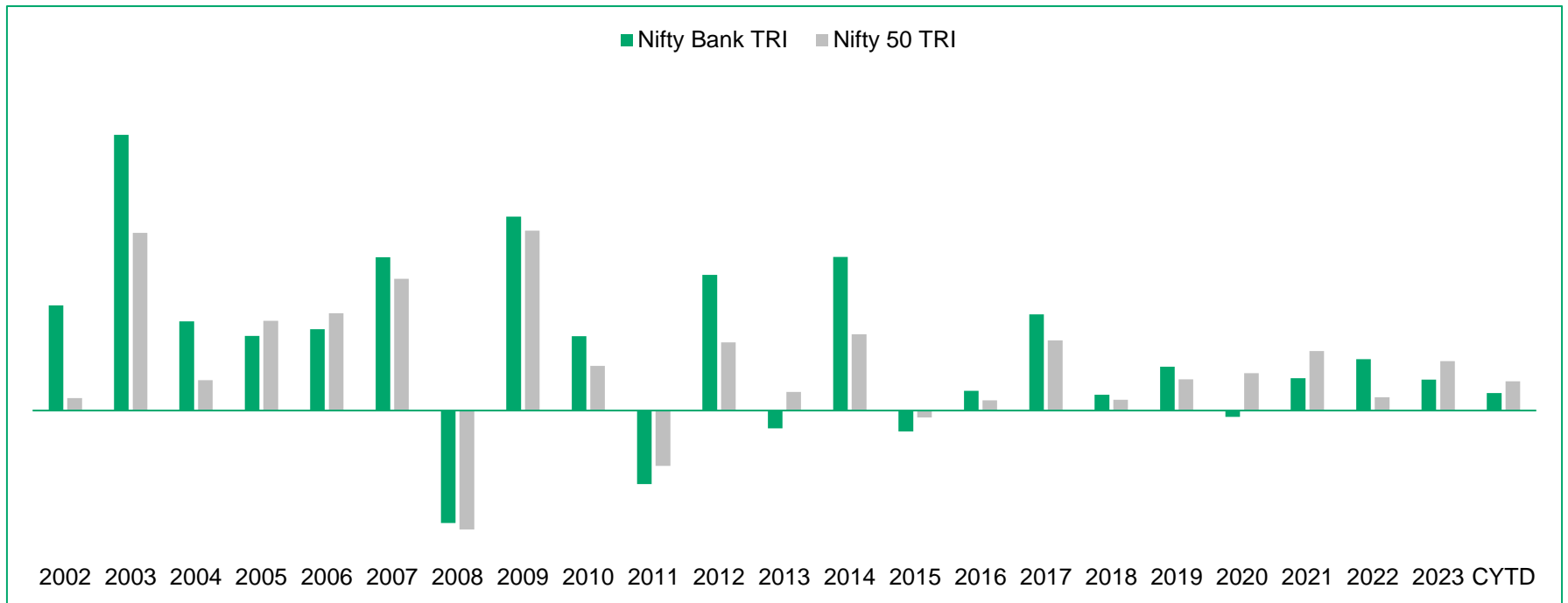
Nifty Bank Volatility (%)



Source: Niftyindices.com, MFI explorer. Data as on Oct 31, 2024.

***Baroda BNP Paribas Mutual Fund does not guarantee returns on investments in the scheme. Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Returns do not take into account the load, expenses and taxes, if any.

Nifty Bank – Positive in more than 75% of Calendar Years



Nifty Bank index has given a positive return in 17 out of 22 years.
It has outperformed Nifty 50 in 14 out of 22 calendar years

Source: Niftyindices.com. Data as on Oct 31, 2024.

***Baroda BNP Paribas Mutual Fund does not guarantee returns on investments in the scheme| Past performance may or may not be sustained in future and is not a guarantee of any future returns.** Returns do not take into account the load, expenses and taxes, if any.

Nifty Bank – Rolling Returns

Nifty Bank TRI	3 Year Rolling Returns	5 Year Rolling Returns	7 Year Rolling Returns
Average	21.3%	20.1%	19.2%
Median	17.0%	16.6%	15.8%
Minimum	-8.9%	-1.1%	4.8%
Maximum	69.5%	60.9%	43.6%
Returns Range	% of observations		
Negative	5%	0.2%	0%
0% to 10%	14%	14%	3%
>10% to 15%	22%	27%	39%
>15% to 20%	81% } 16%	86% } 23%	97% } 27%
>20%	43%	36%	30%

An investor investing for a random 7-year holding period in the last 24 years could have achieved greater than 10% CAGR returns 97% of the time with no negative returns.

Source: Niftyindices.com, MFI explorer. Data as on Oct 31, 2024. Daily Rolling Returns calculated from 31 Jan 2001 onwards. **Above returns are CAGR returns.**
***Baroda BNP Paribas Mutual Fund does not guarantee returns on investments in the scheme. Past performance may or may not be sustained in future and is not a guarantee of any future returns.** The above is for information and understanding purposes; it should not be used to for development of an investment strategy. Returns do not take into account the load, expenses and taxes, if any.

INTRODUCING BARODA BNP PARIBAS NIFTY BANK ETF

(AN OPEN-ENDED SCHEME REPLICATING /
TRACKING THE NIFTY BANK TOTAL RETURN INDEX)



Together for more

FUND FACTS

Scheme Name	Baroda BNP Paribas Nifty Bank ETF			
Type of the Scheme	An open-ended scheme replicating/tracking the Nifty Bank Total Returns Index.			
Investment Objective	<p>The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty Bank Total Returns Index before expenses, subject to tracking errors, fees and expenses.</p> <p>However, there is no assurance that the objective of the Scheme will be realized, and the Scheme does not assure or guarantee any returns.</p>			
Benchmark	Nifty Bank Total Return Index			
Fund Manager	Neeraj Saxena (Total Experience: 20 years)			
Asset Allocation	Type of Instrument	Minimum (% of Net Assets)	Maximum (% of Net Assets)	Risk Profile
	Equity and Equity related securities of companies constituting Nifty Bank Index	95	100	High
	Money Market Instruments & Units of Liquid scheme and Cash & Cash equivalents*	0	5	Low to Medium
<p>*Money Market Instruments will include treasury bills and government securities having a residual maturity up to one year, Tri-Party Repos, Repo in government securities and treasury bills and any other like instruments as specified by the Reserve Bank of India from time to time.</p> <p>For complete details, please refer to SID available on our website (www.barodabnpparibasmf.in).</p>				
Load Structure	Entry Load: Not Applicable. Exit Load: Nil			
Options	Currently there are no investment plans/options being offered under the scheme.			
Minimum Application Amount	<p>FOR TRANSACTION DIRECTLY WITH THE FUND: For Market Makers: The creation unit size for the scheme shall be 50,000 units and in multiples thereof For Large Investors: Minimum application amount of 25 crores and in multiples of creation unit size FOR TRANSACTION ON STOCK EXCHANGES: Investors can subscribe (buy) and redeem (sell) Units on a continuous basis on the NSE and BSE on which the Units are listed. On the Stock Exchange(s), the Units of the Scheme can be purchased/sold in minimum lot of 1 (one) Unit and in multiples thereof.</p>			

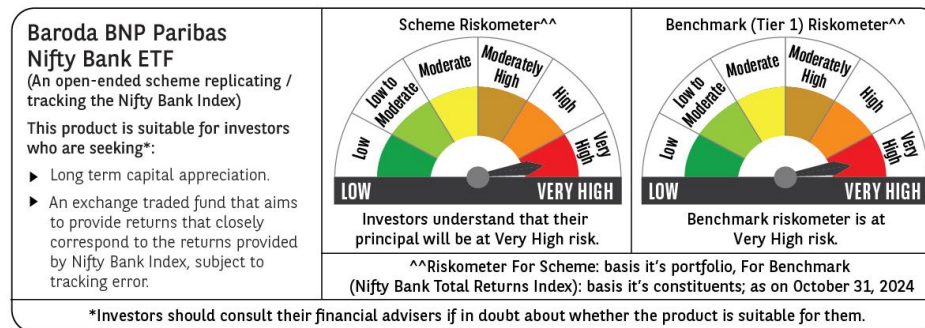
Risk Factors

The scheme tracks benchmark index which may comprise of large Indian banking stocks. The scheme being passively managed invests in stocks of the underlying index and will therefore be subject to the risks associated with concentration of investments in a particular company/sector. The weightage of each stock is capped at the time of rebalancing of index, which may help in limiting concentration risk. In addition, the scheme may be subject to following sector specific risks including but not limited to: □ The performance of the banking sector has a direct correlation to the performance of the economy. The sector is vulnerable to the adverse impacts on domestic as well as the global economy. Events such as recession, war, monsoon, political upturn, etc. may adversely affect the banks. □ The sector is highly regulated in terms of capital and liquidity requirements, recognition and provisioning requirement for advances, valuation of investments, etc. Hence, changes in such requirements may adversely affect performance of banks. □ Changes in Government/Reserve Bank of India policy/regulation/reforms etc. affecting banking sector may have a significant bearing on performance of the banks. SCHEME INFORMATION DOCUMENT Baroda BNP Paribas Nifty Bank ETF 11 □ Macroeconomic factors like changes in interest rate, inflation rate, etc. can have direct impact on the performance of banks or the companies which have been provided funding by banks. □ The volatility and/or performance of the said sector and/or of the companies belonging to this sector may have a material adverse bearing on the performance of the Scheme

The risks associated with investments in equities include fluctuations in prices, as stock markets can be volatile and decline in response to political, regulatory, economic, market and stock-specific development etc. Please refer to scheme information document for detailed risk factors, asset allocation, investment strategy etc.

Further, to the extent the scheme invests in fixed income securities, the Scheme shall be subject to various risks associated with investments in Fixed Income Securities such as Credit and Counterparty risk, Liquidity risk, Market risk, Interest Rate risk & Re-investment risk etc., Further, the Scheme may use various permitted derivative instruments and techniques which may increase the volatility of scheme's performance. Also, the risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments. investor should consider their risk appetite at the time of investing in index funds.

Please refer to Scheme Information Document available on our website (www.barodabnparibasmf.in) for detailed Risk Factors, assets allocation, investment strategy etc.



Disclaimers

NSE Disclaimer: The “Product” offered by “the issuer” is not sponsored, endorsed, sold or promoted by NSE INDICES LIMITED (formerly known as India Index Services & Products Limited (IISL)). NSE INDICES LIMITED does not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) and disclaims all liability to the owners of “the Product” or any member of the public regarding the advisability of investing in securities generally or in the “the Product” linked to Baroda BNP Paribas Nifty 50 Index Fund and Baroda BNP Paribas Nifty Bank ETF or particularly in the ability of the Nifty 50 Index and Nifty Bank Index to track general stock market performance in India. Please read the full Disclaimers in relation to the Nifty 50 Index and Nifty Bank Index in the in the Offer Document / Prospectus / Information Statement

Disclaimers: The material contained herein has been obtained from publicly available information, internally developed data and other sources believed to be reliable, but Baroda BNP Paribas Asset Management India Private Limited (AMC) makes no representation that it is accurate or complete. The AMC has no obligation to tell the recipient when opinions or information given herein change. It has been prepared without regard to the individual financial circumstances and objectives of persons who receive it. This information is meant for general reading purpose only and is not meant to serve as a professional guide for the readers. Except for the historical information contained herein, statements in this publication, which contain words or phrases such as 'will', 'would', etc., and similar expressions or variations of such expressions may constitute 'forward-looking statements'. These forward-looking statements involve a number of risks, uncertainties and other factors that could cause actual results to differ materially from those suggested by the forward-looking statements. The AMC undertakes no obligation to update forward-looking statements to reflect events or circumstances after the date thereof. The words like believe/belief are independent perception of the Fund Manager and do not construe as opinion or advise. This information is not intended to be an offer to sell or a solicitation for the purchase or sale of any financial product or instrument. The information should not be construed as an investment advice and investors are requested to consult their investment advisor and arrive at an informed investment decision before making any investments. The sector(s) mentioned in this document do not constitute any recommendation of the same and Baroda BNP Paribas Mutual Fund may or may not have any future position in these sector(s). The Trustee, AMC, Mutual Fund, their directors, officers or their employees shall not be liable in any way for any direct, indirect, special, incidental, consequential, punitive or exemplary damages arising out of the information contained in this document.

MUTUAL FUND INVESTMENTS ARE SUBJECT TO MARKET RISKS, READ ALL SCHEME RELATED DOCUMENTS CAREFULLY.

Disclaimers

NSE Disclaimer:

As required, a copy of this Scheme Information Document has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter NSE/LIST/5614 dated October 27, 2023, permission to the Mutual Fund to use the Exchange's name in this Scheme Information Document as one of the stock exchanges on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling various criteria for listing. The Exchange has scrutinized this Scheme Information Document for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this Scheme Information Document; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund. Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription /acquisition whether by reason of anything stated or omitted to be stated herein or any other reason whatsoever.

BSE Disclaimer:

BSE Limited ("the Exchange") has given vide its letter dated November 06, 2023 permission to Baroda BNP Paribas Mutual Fund to use the Exchange's name in this SID as one of the Stock Exchanges on which this Mutual Fund's Unit are proposed to be listed. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to Baroda BNP Paribas Mutual Fund. The Exchange does not in any manner:-

- Warrant, certify or endorse the correctness or completeness of any of the contents of the SID; or
- Warrant that this scheme's unit will be listed or will continue to be listed on the Exchange; or
- Take any responsibility for the financial or other soundness of this Mutual Fund, its promoter, its management or any scheme or project of this Mutual Fund; and

It should not for any reason be deemed or construed that this SID has been cleared or approved by the Exchange. Every person who desires to apply for or otherwise acquires any unit of BARODA BNP PARIBAS NIFTY BANK ETF of this Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason of anything stated or omitted to be stated herein or for any other reason whatsoever



THANK YOU