

## BARODA ASSET MANAGEMENT INDIA LIMITED

(Investment Manager to Baroda Mutual Fund)

# KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

# **BARODA BANKING & PSU BOND FUND**

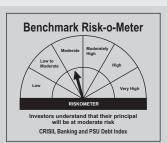
(An open-ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds)

# Ongoing offer and issue of units at applicable NAV

#### This product is suitable for investors who are seeking\*:

- Generate returns over short to medium term.
- Invest primarily in debt instruments of Banks, PFIs, PSUs and Municipal Bonds.
- \*Investors should consult their financial advisors if in doubt about whether the product is suitable for them.





Name of Mutual Fund	:	Baroda Mutual Fund
Name of Asset Management Company	:	Baroda Asset Management India Limited (Formerly known as Baroda Pioneer Asset Management Company Limited) CIN: U65991MH1992PLC069414
Name of Trustee Company	:	Baroda Trustee India Private Limited (Formerly known as Baroda Pioneer Trustee Company Private Limited) CIN: U74120MH2011PTC225365
Addresses, Website of the entities	:	501, Titanium, 5th Floor, Western Express Highway, Goregaon (E), Mumbai - 400 063. Email : <u>www.barodamf.com</u>

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 www.barodamf.com.

The scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, 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 document is dated October 30, 2021.

# **Key Information Memorandum cum Application Form**

Name of the Scheme Type of Scheme	Baroda Banking & PSU Bond Fund  An open-ended debt scheme predominantly investing in debt instruments of banks, Public Sector Unc	ortokingo Bublio Einonoio	Unotitutions and Municip	al Panda								
Investment Objective	The scheme seeks to provide regular income through a portfolio of debt and money market instrumen		·									
mvestment objective	Public Sector Undertakings (PSUs), Public Financial Institutions and Municipal Bonds.	to consisting predominan	ny or securities issued by	critico sucir as barno,								
	However, there is no assurance or guarantee that the objective of the scheme will be achieved.	i										
Asset Allocation Pattern of the Scheme	Instruments	<b>-</b>	on (% of total assets)	Risk Profile								
Contonio	Debt and Money Market Instruments issued by Banks, Public Sector Undertakings (PSUs),	Minimum 80	Maximum 100	(High/ Medium/Low) Low to Medium								
	Public Financial Institutions (PFIs) and Municipal Bonds	00	100	Low to ivieutum								
	Debt (including government securities) and Money Market Instruments issued by entities other	0	20	Low to Medium								
	than Banks, PFIs and PSUs	0	10	Madium to High								
	Units issued by REITs/InVITs  The scheme may invest in derivatives of fixed income instruments up to a maximum of 50% of its net a		10  nvest in Securitised Debt	Medium to High upto 50%. The scheme								
	may invest upto 20% of its net assets in structured obligations. The scheme may take an additional of	exposure of 5% of its net as	ssets in case of AAA and	or A1+ rated structured								
	obligation papers.  The scheme may enter into reverse repos in government securities as may be permitted by SEBI a	nd RBI. A part of the net a	ssets may be invested in	Triparty Repo or in an								
	alternative investment as may be provided by RBI to meet the liquidity requirements.		DDI form time to time on	al to the contain also a city								
	The scheme may undertake repo transactions in corporate debt securities in accordance with the d approved by the Board of Directors of the AMC and Trustee Company.	rections issued by SEBI /	KBI from time to time ar	id in line with the policy								
	The scheme may invest in foreign securities upto 10% of its net assets subject to maximum of US\$											
	nos. SEBI/IMD/CIR No.7/104753/07 dated September 26, 2007, SEBI/IMD/CIR no. 2 / 122577 / 08 05, 2020 and SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/571 dated June 03, 2021.	aated April 8, 2008, SEBI/	HU/IMD/DF3/CIR/P/202	U/225 dated November								
	The cumulative gross exposure through equity, debt, derivative positions, REITs and InvITs shall no	ot exceed 100% of the ne	t assets of the Scheme.	However, cash or cash								
	equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.  Pending deployment of the funds in securities as per the investment objectives of the Scheme, the A	MC may park the funds of	the scheme in short tern	n deposits of scheduled								
	commercial banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007 as ma											
	The scheme may engage in short selling in accordance with the framework relating to short selling and The scheme shall not invest in Credit Default Swaps.	securities lending and bo	rrowing specified by SEB	l.								
	Please refer SID for the detailed asset allocation of respective Scheme.  Change in Investment Pattern & Rebalancing of Portfolio											
	Subject to the Regulations, the asset allocation pattern indicated above may change from time to the subject to the Regulations, the asset allocation pattern indicated above may change from time to the subject to the Regulations, the asset allocation pattern indicated above may change from time to the subject to the Regulations, the asset allocation pattern indicated above may change from time to the subject to the Regulations, the asset allocation pattern indicated above may change from time to the subject to the Regulations, the asset allocation pattern indicated above may change from time to the subject to the Regulations, the asset allocation pattern indicated above may change from time to the subject to the Regulations, the asset allocation pattern indicated above may change from time to the subject to the Regulations and the subject to the Regulations and the subject to the Regulations and the subject to the Regulation and the subject to	ime, keeping in view mar	ket conditions, market o	pportunities, applicable								
	regulations and political and economic factors. It must be clearly understood that the percentages of depending upon the perception of the Investment Manager; the intention being at all times to seek to p			and that they can vary,								
	Such changes in the investment pattern will be for a short term and for defensive considerations of			ager will rebalance the								
	portfolio within 30 days from the date of deviation. If, however, the portfolio is not rebalanced within											
	Investment Committee of the AMC and effective steps would be taken as may be decided by the Investment objective of the Scheme.	Strient Committee. At all	points of time, the portion	io will be in line with the								
	Investors may please note that any change in the asset allocation pattern, other than that envisaged											
Prudential Limits in Sector and	construed as a change in fundamental attribute, and shall be effected only in accordance with the prov The AMC shall ensure that the total exposure of the scheme in a particular sector (excluding investn											
Group Exposure	The AMC shall ensure that the total exposure of the scheme in a particular sector (excluding investments in Bank CDs, Tri-party repo, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) does not exceed 20% of the net assets of the scheme.											
	The scheme may have an additional exposure to financial services sector not exceeding 10% of the net assets of the scheme, by way of increase in exposure to Housing Finance Companies ("HFCs") only, subject to the condition that such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing											
	Bank (NHB). However, the total investment in HFCs cannot exceed 20% of the net assets of the scheme. Further, an additional exposure of 5% of the net assets of the scheme											
	may be invested in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.  The total exposure in a particular group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not											
	The total exposure in a particular group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Board of Directors of											
	the Trustee Company. Investment by the scheme in debt and money market instruments of group companies of both the Sponsor and the AMC shall not exceed 10% of the net assets of the scheme. Such investment limits may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustee.											
	For this purpose, a group means a group as defined under regulation 2 (mm) of the SEBI (Mutual Fu			, its subsidiaries, fellow								
Investment Studen	subsidiaries, its holding company and its associates.	lie of debt and manay m		inting productive of								
Investment Strategy	The scheme is an open-ended debt scheme that seeks to provide regular income through a portf securities issued by entities such as Banks, Public Sector Undertakings (PSUs), Public Financial Insti			isting predominantly of								
	The key factors of the investment strategy of the scheme are:											
	<ul> <li>Identifying attractive opportunities on the basis of the government policies, economic develor and development.</li> </ul>	oment, monetary policy, re	esearch report and over	all economic conditions								
	b) The issuer/companies selection for investment exposure would be based on financial pa											
	turnover, financial strength of the company and the key earnings drivers, net worth, Inf securities /instruments.	erest coverage ratio, pro	ofitability track record a	and the liquidity of the								
	c) Issuer/companies, which meet the initial selection norms, are then evaluated on the financial no											
	<ul> <li>The scheme will emphasize on well managed, with above average growth prospects whose se mainly in securities listed as investments grade by a recognized authority like CRISIL, ICRA, CA</li> </ul>		at a good yield and whos	e debt securities will be								
	e) Investment in sovereign papers would be based on the interest rate expectations arising out of	macroeconomic analysis.	. This includes analysis o	finflation data, & trends								
	in macro variables such as credit growth, liquidity, money supply, fiscal numbers & global intere	st.										
Risk Profile of the scheme	Please refer to the SID for detailed information on the investment strategy.  Mutual Fund Units involve investment risks including the possible loss of principal. Please read the S	SID carefully for details on	risk factors before inves	ment. Scheme specific								
	Risk Factors are summarized below:	·		.								
	Risks associated with securities issued by Banks and PSUs: The risks associated with debt and lower compared to other fixed income instruments. However, these entities are unique in terms of the securities are unique in terms of the securities are unique.											
	impact the credit profile of these issuers.	"										
	Interest Rate Risk: As with all debt and money market instruments, changes in interest rates will increase as interest rates decline and decrease as interest rates rise.	arrect the scheme's Net A	isset value as the prices	or securities generally								
	Liquidity or Marketability Risk: This refers to the ease at which a security can be sold at or near its	true value. The primary m	easure of liquidity risk is	he spread between the								
	bid price and the offer price quoted by a dealer.  Credit Risk: Credit risk or default risk refers to the risk which may arise due to default on the part o	the issuer of the fixed inc	come security (i.e. will be	unable to make timely								
	principal and interest payments on the security).		, ,									
	Reinvestment Risk: This risk refers to the interest rate levels at which cash flows received from the											
	The additional income from reinvestment is the "interest on interest" component. The risk refers to the Risks associated with transaction in Units through Stock Exchange mechanism: Allotment and											
	exchange on any Business Day will depend upon the modalities of processing viz. collection of applic	ation form, order processi	ng, settlement, etc., upor	which the scheme has								
	no control. Moreover, transactions conducted through the stock exchange mechanism will be gov recognized stock exchange.	erned by the operating g	uidelines and directives	issued by the relevant								
	Please refer SID for risks associated with investing in derivatives, REITs and InvITs, securitized debt	repo in corporate debt se	curities and Foreign Sec	urities. Please read the								
Risk management strategy	SID carefully for details on risk factors before investing.  Investment in money market securities carries various risks such as inability to sell securities, trading to sell securities.	volumes and settlement no	eriods interestraterisk li	guidity risk default risk								
rask management strategy	reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification.	olamos ana settlement pe	mous, microstrate lisk, li	quianty non, acidult non,								
2												

#### Plans and Options

The scheme have two plans thereunder viz. Regular Plan and Direct Plan.

The 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 the Regular Plan is meant for investors who route their investments through distributors only.

Both Plans have a common portfolio but the Direct Plan has a lower expense ratio on account of absence of brokerage and commission. Hence, both Plans have distinct NAVs. Each of the Plans have the following options:

- Growth Option (default option in case no option specified by investor);

The IDCW option offers the following sub-options:

- Monthly IDCW (Default sub-option in case no sub-option is selected by the investor)
- Quarterly IDCW

Each of the above sub-options offer the facilities of Pay-out and Re-investment (default).

If the Dividend under the Payout facility is less than or equal to ₹200, it will, by default, be reinvested.

In order to have a uniform disclosure on treatment of applications under "Direct" / "Regular" Plans, the following disclosures are made:

Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Regular	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not mentioned	Direct Plan
6	Direct	Regular	Direct Plan
7	Mentioned	Regular	Regular Plan
8	Mentioned	Not mentioned	Regular Plan

In cases of wrong/invalid/incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and 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. the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.

IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains, as may be declared by the Trustees at its discretion from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations).

Investors are requested to note that, pursuant to SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/194 dated October 05, 2020 the nomenclature of the "Dividend Option(s)/ Sub-option(s)" offered under all the existing schemes of Baroda MF has been renamed with effect from April 01, 2021. For complete details, investors are requested to refer Notice-cum-addendum No. 18/2021 uploaded on our website www.barodamf.com

#### Applicable NAV

#### For Purchase/ Subscription (including switch-ins)

In respect of valid application(s) received up to 3 p.m. and the funds are available for utilization (credited to the	Closing NAV of the day shall be applicable.
bank account of the scheme) before the cut off time	
In respect of valid application(s) received after 3 p.m. and the funds are credited to the bank account of the	Closing NAV of the next Business Day shall be applicable.
scheme on the same day or by the cut-off time of the next Business Day i.e. funds are available for utilisation	
before the cut-off time of the next Business Day.	
In case of valid applications received before the cut-off time of subsequent business day where funds are	Closing NAV of such subsequent Business Day shall be
credited to the bank account of the scheme before the cut-off time on any subsequent Business Day.	applicable.

#### For switch-in(s):

Irrespective of the amount, it must be noted that:

- i. Application for switch-in is received before the applicable cut-off time;
- ii. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the scheme before the cut-off time;
- iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the scheme.

In case of switch transactions, the applicability of NAV shall be in line with the redemption payouts.

In case of systematic transactions like the Systematic Investment Plans (SIPs)/ Systematic Transfer Plans (STPs), etc. 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 by the target scheme irrespective of the instalment/ registration date of the systematic transaction.

#### Re-purchase / Redemption

Where the application is received up to 3 p.m. - Closing NAV of the day of receipt of application.

Where the application is received after 3 p.m. - Closing NAV of the next Business Day.

#### Transactions through electronic mode:

The time of transaction done through electronic mode, 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.

In case of a time lag between the amount of subscription being debited to the investor's bank account and the subsequent credit into the respective scheme's bank account, the applicability of NAV for transactions where NAV is to be applied based on actual realization of funds by the scheme, may be impacted. The AMC/its bankers/ its service providers would not be liable for any such delay/lag and consequent pricing of units.

#### Transactions through Stock Exchange Mechanism:

Investors may note that for transactions through the stock exchange, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by the confirmation slip given by the stock exchange mechanism.

#### Transactions through tele-transact facility:

The cut off time for the tele transact facility is 2.00 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.

\*Due to COVID-19, transactions through tele-transact facility are also temporarily revised to 12.30 p.m.

'Switch in' transactions will be treated as if they were purchase transactions and 'switch out' transactions will be treated as if they were repurchase transactions. In case of 'switch' transactions from one scheme to another, the allocation shall be in line with redemption payouts.

#### Minimum Application Amount/ Number of Units

Purchase ₹5,000/- and in multiples of ₹1/- thereafter

Additional Purchase : ₹1,000/- and in multiples of ₹1/- thereafter. Re-purchase : No minimum amount

**Despatch of Repurchase** Redemption or repurchase proceeds shall be dispatched to Unit Holders within 10 working days of the receipt of the redemption request at the official points of acceptance of (Redemption) Request

# **IDCW Policy**

Baroda Mutual Fund. CRISIL Banking and PSU Debt Index (w.e.f June 30, 2021)

# (earlier known as Dividend Policy)

Under the IDCW option, the Trustee may declare dividends, subject to availability and adequacy of distributable surplus, calculate in accordance with the SEBI Regulations, and the decision of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit Holders as to the rate of IDCW distribution or that IDCW distribution will be paid regularly. The procedure and manner of payment of dividends shall be in line with SEBI circular / guidelines no. SEBI/IMD/CIR no.1/64057/06 dated April 4, 2006 and SEBI/IMD/CIR no. 3/65370/06 dated April 21, 2006 as amended from time to time.

# Name of Fund Managers

Benchmark Index

Mr. Alok Sahoo, Head-Fixed Income, Mr. Karn Kumar, Fund Manager (Debt) & Senior Credit Analyst, and Mr. Pratish Krishnan (Dedicated fund manager for overseas investments).

Name of the Trustee Company

Baroda Trustee India Private Limited

# Performance of the scheme Expenses of the scheme

The Scheme is a new scheme and hence performance is not provided.

#### A. Load structure and transaction charges

Entry Load: Not Applicable

Pursuant to SEBI circular no. SEBI/IMD/CIR no. 4/168230/09 dated June 30 2009, no entry load will be charged by the scheme to the investor. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP) accepted by the mutual fund under the scheme.

Exit Load: Nil

No Exit Load will be charged for switches between the options / Plans under the Scheme. Investors are requested to check the prevailing load structure of the Scheme, before investing.

Investors are requested to check the prevailing load structure of the scheme, before investing. Any change in load structure, will be prospective and will tantamount to change in fundamental attribute of the Scheme.

#### Transaction charge:

- i. Nil on subscription amounts less than ₹ 10.000/-:
- ii. ₹100/- on every subscription of ₹10,000/- and above for an existing investor in mutual funds;
- iii. ₹150/-\* on a subscription of ₹10,000/- and above for an investor investing in mutual funds for the first time.
  - \*In the case of any applicable transaction, where the AMC/Fund/Registrar is unable to identify whether the investor concerned is a first-time investor in mutual funds, ₹ 100/- will be charged as transaction charge.

The transaction charge referred to in (ii) and (iii) above will be payable only for transactions done through a distributor who has opted to receive the transaction charges on product basis.

Expense Structure for Direct Plan - The recurring expenses of the scheme (including the investment management and advisory fees) shall be as per the limit prescribed under the SEBI (Mutual Fund) Regulations 1996. These are as follows:

- i. 2.00% on the first ₹ 500 crores of daily net assets.
- ii. 1.75% on the next ₹250 crores of daily net assets.
- iii. 1.50% on the next ₹ 1,250 crores of daily net assets.
- iv. 1.35% on the next ₹3,000 crores of daily net assets.
- 1.25% on the next ₹5,000 crores of daily net assets.
- vi. Total expense ratio reduction of 0.05% for every increase of ₹ 5,000 crores of daily net assets or part thereof on the next ₹ 40,000 crores of the daily net assets.
- vii. 0.80% on the balance of the daily net assets.

The AMC will also annually set apart, for investor education and awareness initiatives, at least 0.02% on the daily net assets of the scheme, which shall be within the maximum limit of TER as mentioned in the table above. Further, in addition to the TER, the following costs or expenses may be charged to the scheme, namely:

- (a) brokerage and transaction costs, which are incurred for the purpose of execution of trades, may be capitalised to the extent of 12 bps in case of cash market transactions and 5 bps in case of derivatives transactions. Any payment towards brokerage and transaction cost over and above the aforesaid limits may be charged to the scheme within the maximum limit of TER mandated by Regulation 52(6) of the SEBI Regulations.
- (b) expenses not exceeding 0.30% of the daily net assets of the scheme, if the new inflows from such cities as specified by SEBI from time to time are at least (i) 30% of gross new inflows in the scheme, or (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher.

Provided that if inflows from such cities are less than the higher of (i) or (ii) above, such expenses on the daily net assets of the scheme shall be charged on a proportionate basis. Provided further that the expenses charged under this provision shall be utilised for distribution expenses incurred for bringing inflows from such cities. Provided further that the amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment. These additional expenses can be charged based on inflows only from retail investors (other than corporates and institutions) from B-30 cities. As per SEBI circular dated March 25, 2019, inflows of amount upto ₹2,00,000/- per transaction, by individual investors from B-30 cities, shall be considered as inflows from retail investors. Additional commission for B-30 cities shall be paid as trail only.

GST on investment and advisory fees may be charged to the scheme in addition to the maximum limit of TER as mentioned in the table above. GST on expenses other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as mentioned in the table above. GST on brokerage and transaction costs paid for execution of trade, if any, shall be within the limit prescribed under Regulation 52 of the SEBI Regulations.

The Mutual Fund shall update the current expense ratios on its website at least three working days prior to the effective date of the change. Investors may refer to the website of the Mutual Fund (<a href="https://www.barodamf.com/Downloads/Pages/expenseratio.aspx">https://www.barodamf.com/Downloads/Pages/expenseratio.aspx</a>) for the current expense ratios.

#### D. Actual expenses for the previous year as on March 31, 2021

Plan A - 0.82% Plan B - 0.42%

 $Not Applicable. \ Pursuant to SEBI circular \ no. \ SEBI/IMD/CIR \ no. \ 4/168230/09 \ dated \ June \ 30, 2009, \ no entry \ load \ will be charged \ by the scheme to investor.$ 

Tax rates applicable as per the Finance Act, 2021:

# Waiver of load for Direct Applications

Tax treatment for the Investors (Unit Holders)

The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own consult with their tax advisors/authorized dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the scheme.

Type of investor	Capital gains tax <sup>2</sup>	Tax on income in respect of units	TDS <sup>®</sup> on Capital gains	TDS <sup>8</sup> on income in respect of units
Resident individual/ HUF/ AOP/ BOI	Short Term Capital Gain (STCG) - At applicable tax slab rates		Nil	10% <sup>10</sup>
Domestic companies	Long Term Capital Gain (LTCG) <sup>11</sup> - 20% with indexation		Nil	
NRIs <sup>6,7</sup> Notes	STCG - 30% LTCG <sup>11</sup> - 10% (without foreign currency fluctuation and	Tax at applicable rates	STCG - 30% LTCG <sup>11</sup> - 10% (without	20%3
Tax and TDS are subject to below) at the rate of 4%].	surcharge (at applicable <b>ា៨សង្សប៉ាណប៉ាមអាវីអែ</b> )and education cess [ap	plied on the aggregat	e of t <b>toreistoility/aredos</b> urcha fluctuation and	rge (please refer note 9
Provided that mutual fund un     For Non-resident individuals	its are held as capital assets. <del>(NRIs), tax to be deducted at source as per section 196A of the In</del>	come tax Act. 1961 ('i	indexation benefit) he Act') folus applicable so	rcharge (please refer to
FPIs <sup>6</sup> Note 9 below), if any, and He	alth and Education Cess @ \$700n+r000%e-tax and surcharge]. rs (FPTs)Glax to0% decidoclet/fatsign celeseps sectiontings and the	20%	Nil	20%4
Health and Education Cess (	0 4% on income-tax and indextating   benefit			, , , , , , , , , , , , , , , , , , , ,

- 6. NRI/FPI shall be entitled to be governed by provisions of the applicable Tax Treaty, which India has entered with the country of residence of the NRI/FPI, if that is more beneficial than the provisions of the Act, subject to certain conditions. As per section 90(4) of the Act, a non-resident shall not be entitled to claim treaty benefits, unless the non-resident obtains a Tax Residency Certificate of being a resident of home country. Furthermore, as per section 90(5) of the Act, non-resident is also required to provide such other documents and information, as prescribed by the Central Board of Direct Taxes (CBDT), as applicable.
- 7. Relaxation to NRIs from deduction of tax at higher rate in the absence of Permanent Account Number (PAN) is subject to the NRI providing specified information and documents. As per provisions of Section 206AA of the Act, if there is default on the part of a NRI to provide its PAN, the tax shall be deducted at higher of the following rates: i) rates specified in relevant provisions of the Act; or ii) rate or rates in force; or iii) rate of 20%. However, the provisions of section 206AA of the Act shall not apply, if the requirements as stated in Rule 37BC of the Income-tax Rules, 1962, are met.
- 8. Further, a new section i.e. 206AB has been inserted vide Finance Act, 2021 providing for higher rate for TDS for the non-filers of income-tax return. The TDS rate in this section is higher of the followings rates: i) twice the rate specified in the relevant provision of the Act; or ii) twice the rate or rates in force; or iii) the rate of 5%. However, the

said provisions will not apply to a non-resident who does not have a permanent establishment in India. Surcharge is applicable as follows:

- 10% of the tax payable to be levied on individuals /HUFs or AOP's or BOIs whose total income exceeds INR 50 lakhs but does not exceed INR 1 crore.
- 15% of the tax payable to be levied on individuals / HUFs or AOP's or BOIs whose total income exceeds INR 1 Cr but does not exceed INR 2 Cr.
- 25% of the tax payable to be levied on individuals / HUFs or AOP's or BOIs whose total income exceeds INR 2 Cr but does not exceed INR 5 Cr.
- 37% of the tax payable to be levied on individuals / HUFs or AOP's or BOIs whose total income exceeds INR 5 Cr.

Note - Enhanced surcharge rates of 25% and 37% shall not apply in case of capital gains earned under section 111A and 112A of the Acti.e. capital gains earned on sale of units of equity oriented mutual fund (which are subject to STT)

- Surcharge at 7% to be levied for domestic corporate unit holders where income exceeds INR 1 crore but less than INR. 10 crores and at 12%, where income exceeds INR Rs. 10 crores.
- In case of corporate unit holders other than domestic companies, surcharge at 2% where income exceeds INR 1 crore but less than INR 10 crores and 5% where income exceeds INR 10 crores.
- In case of Partnership firm, surcharge at 12% is applicable, where the income exceeds INR 1 crore. If the income does not exceed INR. 1 crore, the surcharge is NIL
- In case of unitholders opting for special tax regime of 22%/ 15% (as explained below), then surcharge at flat rate of 10% to be levied on base tax for such unit
- The lower rate @ 15% is optional for companies engaged in manufacturing business (set-up & registered on or after 1 October 2019) subject to fulfilment of certain conditions as provided in the section 115BAB of the Act.
- If a company decides to opt for the new taxation regime as per the Taxation Law Amendment Act, 2019, then tax shall be levied at the rate of 22%. i.e., the lower rate of 22% is optional and subject to fulfilment of certain conditions as provided in section 115BAA of the Act.
- Corporate Tax shall be levied at 25% for the financial year 2021-22, if the total turnover or gross receipts of the financial year 2019-20 does not exceed INR 400 crores. Further, the domestic companies are subject to minimum alternate tax (except for those who opt for lower rate of tax of 22%/15%) not specified in above tax rates.

Note - Health and Education cess to be levied at the rate of 4% on aggregate of base tax and surcharge. Tax to be deducted at source as per section 194K of the Act. There shall be no TDS deductible if income paid / credited in respect of units of a mutual fund is below INR

- 5.000 in a financial year. 11.
- Capital gains arising on the transfer or redemption of units of other than equity-oriented scheme held for a period of more than 36 months, immediately preceding the date of transfer, should be regarded as 'long-term capital gains'. 12. Section 139AA of the Act read with Rule 14AAA of the Income tax Rules, 1962 provides that where a person has failed to intimate / link Aadhaar with PAN by 30 June
- 2021, the PAN of such person shall become 'Inoperative' immediately from such date. In case the unitholder has not linked Aadhar with PAN by 30 June 2021, then, potentially it could lead to deduction of tax at a higher rate as prescribed under section 206AA of the Act.

#### Other tax provisions

Sr. No. Transaction type / mode

9

- Capital gains arising on transfer of units upon consolidation of mutual fund schemes of two or more schemes of mutual fund in accordance with the SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains tax.
- 2. Likewise, capital gains arising on transfer of units upon consolidation of Plans within a mutual fund scheme in accordance with the SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains tax.
- 3 Currently, switching units of mutual fund within the same scheme from Growth option to IDCW option and vice-versa is subject to capital gains tax.
- 4. Creation of segregated portfolio: SEBI has permitted creation of segregated portfolio of debt and money market instruments by mutual fund schemes in certain situations. As per the said SEBI circular, all existing unit holders in the affected mutual fund scheme as on the date of the credit event shall be allotted equal number of units in the segregated portfolio as held in the main portfolio. As per sub-sections (2AG) and (2AH) to Section 49 of the Act, cost of acquisition of a unit or units in a segregated portfolio shall be the amount which bears to the cost of acquisition of a unit or units held by the assessee in the total portfolio in the same proportion as the net asset value of the asset transferred to the segregated portfolio bears to the net asset value of the total portfolio immediately before the segregation of portfolios. Further, the cost of acquisition of the original units held by the unit holder in the main portfolio shall be reduced by the amount as so arrived for the units of segregated portfolio.
- An EOF has been defined in section 112A of the Act. As per the said definition, a fund of fund scheme structure shall be treated as an Equity Oriented Fund if:
  - a minimum of ninety per cent of the total proceeds of such fund is invested in the units of such other fund; and
- such other fund also invests a minimum of ninety per cent of its total proceeds in the equity shares of domestic companies listed on a recognised stock exchange Thus, if a fund invests in units of other funds and fulfills the aforementioned criteria, then it shall be regarded as EOF.

In any other case (not being a fund of fund) to be treated as an EOF, a minimum of sixty-five per cent of the total proceeds of such fund is invested in the equity shares of domestic

companies listed on a recognised stock exchange.

However, if the aforementioned conditions are not fulfilled, then the same shall be regarded as other than EOF and subjected to the same tax treatment as applicable to a non-EOF.

INCOME TAX RATES FOR INDIVIDUAL / HUF / AOP/ BOI - Existing tax rates

**Total Income** Up to INR 2,50,000 (a) (b) INR 2,50,001 to INR 500,000 INR 5,00,001 to INR 10,00,000 INR 10,00,001 and above Tax Rates 30% NIL In the case of a resident individual of the age of 60 years or more but less than 80 years, the basic exemption limit is INR 300,000.

In the case of a resident individual of the age of 80 years or more, the basic exemption limit is INR 500,000. INCOME TAX RATES FOR INDIVIDUAL / HUF - New Tax Regime(e)

**Total Income** INR 2,50,001 to INR 5,00,001 to INR 7,50,001 to INR 10,00,001 to INR 12,50,001 to INR 15,00,000 Up to INR 250.000<sup>6</sup> INR 5,00,000 INR 7,50,000 INR 10,00,000 INR 12,50,000 INR 15,00,000 & above Tax Rates(c) NIL 5% 10% 15% 20% 25% 30% Plus, surcharge on income-tax, as applicable (Health and Education cess is applicable at the rate of 4% on income-tax and surcharge.)

Rebate of upto INR 12,500 available for resident individuals whose total income does not exceed INR 500,000.

Under section 115\$AC of the Act, an option has been provided to pay tax at the above tax rates subject to the condition that certain exemptions/ losses/ deductions cannot be claimed. In case, the taxpayer intends to claim deductions / exemptions, the existing tax rates and slabs will continue to apply.

Note: Investors are requested to note that the tax position prevailing at the time of investment may change in future due to statutory amendments. The Mutual Fund will pay/deduct taxes as per the applicable tax laws on the relevant date. Additional tax liability, due to such changes in the tax structure, shall be borne by the Unit Holders and not

Investors are advised to refer to the paragraph on Taxation in the Statement of Additional Information and also consult their own tax advisor with respect to the specific tax implications arising out of their participation in the Scheme.

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 Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, the Stamp Duty (SD) chargeable effective from July 1, 2020 will as per the table given below:

SD payable by

		,	
1	Sale of listed units on the Stock Exchange	Buyer	0.005%
2	Off market transfer of units through a depository, for consideration, as disclosed by the trading parties	Buyer	0.015%
3	Issue of units in a dematerialized form, irrespective of mode of subscription	Issuer (Please refer note no. 5 below)	0.005%
4	Issue of units in physical form (Statement of account), for subscriptions through any mode, other than	Issuer (Please refer note no. 5 below)	0.005%
	Stock exchange Platforms		
5	Issue of units in physical form (Statement of account), for subscriptions through Stock exchange Platforms / Depositories	Issuer (Please refer note no 5 below)	0.005%
6	Third party sale of units in physical form for consideration	Transferor	0.015%
7	Transfer / Transmission where there is no consideration involved	NA	NA
8	Issue of units when creating segregated portfolio	NA	NA
9	Redemption / Switch outs/ maturity of units	NA	NA
10	Demat of units or conversion to SoA, without change in beneficiary	NA	NA
Notes:			
	sue of units covered as above, will include reinvestment of IDCW, IDCW transfer, switch in & issue of units		IDCW).
2. \	arious mode of subscriptions referred are physical & electronic (through website of AMC, RTA, MF Utilities	Channel Partners, Distributors etc.)	
3.	ock Exchange Platforms refer to BSE's Star MF & NSE's NMF-II.		
4. <i>F</i>	s stamp duty is a levy, it will be recovered from the investor from their subscription / switch in amount. In oth	er words, the investors will bear the charg	e.
	or units issued either in demat form or by way of SoA, the stamp duty shall be calculated on the inclusiv	e method basis. For example, if Rs.25,0	00/-, is the invested
8	nount by the investor, the stamp duty component will be arrived as follows:  25000 / (1+SD rate) * SD rate		

Applicable Rate

#### Daily Net Asset Value (NAV) The NAVs of the scheme are calculated and declared on the close of each Business Day. The AMC shall update the NAVs on the website of the Fund (www.barodamf.com) and of the Association of Mutual Funds in India - AMFI (www.amfiindia.com) on every Business Day. The same shall be made available to unit holders through SMS upon receiving a specific request in this regard. For Investor Grievances please Name and address of Registrar Details of Investor Relation Officer of the AMC KFin Technologies Private Limited contact Name: Mr. Amitabh Ambastha Karvy Selenium Tower B, Plot Number 31 & 32, Address: Baroda Asset Management India Ltd. CIN: U65991MH1992PLC069414 Financial District Nanakramguda Serilingampally Mandal, Hyderabad - 500 032. 501 Titanium, 5th Floor, Western Express Highway, Goregaon (E), Mumbai - 400 063. Toll Free No.: 1800-2670-189 • Fax: +91 40 2331 1968 Tel. No. +91 22 6848 1000 • Toll Free No. 1800-2670-189 • Website : www.barodamf.com E-mail id: kfpl.bmfnct@kfintech.com Email: info@barodamf.com Unitholders' Information Account statement (a) Units in physical mode Investors opting to subscribe to / hold units in physical form, whether by way of a normal purchase or SIP / STP, will be sent, (i) by way of an e-mail and/or an sms to their registered e-mail address and/or mobile number, an allotment confirmation, as soon as possible but not later than 5 Business Days from the date of allotment / 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 Investors opting to subscribe to / hold Units in Derhat form will be issued Units in Demat form, which will be credited to their demat account. (ii) The AMC shall issue Units in Demat form to a Unit Holder of the scheme within two working days of the receipt of request from the said Unit Holder. For investors who hold Units in dematerialized form, a demat statement shall be provided by the DP in such form and in such manner and at such time as provided in the agreement with the beneficial owner Investors are requested/encouraged to register/update their email id and mobile number of the primary holder with the AMC/RTA through our investor service centres in order to facilitate effective communication. Consolidated Account Statement (CAS) On acceptance of an application for subscription or allotment of Units (including by way of SIP, STP, switch, bonus Units and reinvestment of dividends), an allotment confirmation specifying the number of Units allotted will be sent by way of an email and/or an SMS, within 5 Business Days from the date of receipt of the application, to the Unit Holder's registered e-mail address and/or mobile number. Thereafter, the Unit Holder will be sent, on or before the 15th of the immediately succeeding month, by way of a mail / an e-mail, a CAS, containing the details of the transaction mentioned above as well as details of all other transactions effected by the Unit Holder across schemes of all mutual funds during the preceding month, including his/her/its holdings at the end of the said month and details of transaction charges paid to distributors, as applicable. Investors may note that CAS will be issued on a monthly basis to all investors in whose folios transactions have taken place during the month concerned. (iii) For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN. (iv) For those investors / Unit Holders who have provided an e-mail address. CAS will be sent by way of an e-mail. (v) In case of a specific request received from a Unit Holder for a separate account statement, the AMC/Fund will provide such an account statement to the Unit Holder concerned, within 5 Business Days from the receipt of the request. (vi) In the event of inability to send CAS, for any reason whatsoever, or on receipt of specific requests from Unit Holders/investors, the AMC will send separate account (vii) In the event of a folio having more than one registered holder, the first named Unit Holder will receive the CAS / account statement. (viii) For folio(s) that are not updated with PAN details, it will not be possible to e-mail / mail CAS to the Unit Holders concerned. It is therefore in the interest of Unit Holders to ensure that their folios are updated with their PAN details. (ix) In the case of a dormant investor, i.e. an investor in whose folio, no transaction has taken place during a six-month period ended March or September, a CAS detailing the investors' holdings across all schemes of all mutual funds at the end of March or September, as the case may be, shall be sent by way of a mail / an e-mail on or before the 21st day of the month immediately succeeding the said March/September. The half yearly CAS will be sent by e-mail to Unit Holders whose e-mail address is available, unless a specific request is made by any Unit Holder to receive the CAS in physical form. The Unit Holders who do not have Demat account shall continue to receive the Consolidated Account Statements (CAS) as per the existing practice. However, the following shall be applicable for Unit Holders having a Demat Account. Investors having MF investments and holding securities in Demat account shall receive a single Consolidated Account Statement from the Depository. Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding. The CAS shall be generated on a monthly basis. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis. The AMC shall ensure that the CAS for half year is issued on or before twenty first day of the succeeding month. If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, Depositories shall send the CAS within fifthteen days from the month end. The expression, 'transaction', includes purchase, redemption, switch, payout option of IDCW, reinvestment option of IDCW, SIP, SWP, STP and bonus transactions. Portfolio disclosure The AMC shall disclose the portfolio (along with ISIN) as on the last day of the month / half-year for all its schemes other than debt schemes on its website (www.barodamf.com) and on the website of AMFI (www.amfiindia.com) within ten days from the close of each month / half year respectively in a user-friendly and downloadable spreadsheet format. The portfolios of debt schemes of the Mutual Fund shall be disclosed on a fortnightly basis within 5 days of every fortnight, in the prescribed format along with yield of the In case of Unit Holders whose e-mail addresses are registered, the Mutual Fund / AMC shall send via e-mail both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month / half-year respectively. In case of debt schemes, such information shall be sent to the Unit Holders via e-mail within 5 days of every The Mutual Fund / AMC shall publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, 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 SMS, telephone, e-mail or written request, through which a Unit Holder can submit a request for a physical or electronic copy of the statement of scheme portfolio. The Mutual Fund / AMC shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a Unit Holder. The Mutual Fund/ AMC shall, within one month of the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on the AMC's website. The AMC shall publish an advertisement disclosing the hosting of such financial results on its website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the head office of the Fund is situated. Necessary link to this shall be provided on the AMFI website. The scheme-wise annual report of the Mutual Fund or an abridged summary thereof, shall be provided to all Unit Holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year). The scheme-wise annual report shall be hosted on the website of the Mutual Fund / AMC (www.barodamf.com) and on the website of AMFI (www.amfiindia.com). In case of Unit Holders whose e-mail addresses are registered with the Mutual Fund, the scheme-wise annual reports or abridged summary thereof shall be e-mailed to such Unit Holders. The Mutual Fund / AMC shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a Unit Holder. The Mutual Fund / AMC shall publish an advertisement in the all India edition of at least two daily newspapers, one each in English and Hindi, every year disclosing the hosting of the scheme-wise annual report on its website and on the website of AMFI and the modes such as SMS, telephone, e-mail or written request, through which a Unit Holder can submit a request for a physical or electronic copy of the scheme-wise annual report or abridged summary thereof. The full Annual Report shall be available for inspection at the Head Office of the Mutual Fund and a copy thereof shall be made available to the Unit Holders on request.

How is Baroda Banking & PSU Bond Fund different from the existing debt schemes of Baroda Mutual Fund?

The investment objectives and asset allocation pattern of the existing debt schemes of Baroda Mutual Fund vis-à-vis those of Baroda Banking & PSU Bond Fund, as also the assets under management and no. of folios of the existing debt schemes are tabulated below:

Name of Scheme  Baroda Treasury	Asset Allocation Pattern	L	Investment	Assets under management as	No. of folios		
Name of Scheme	Types of Instruments	Normal Allocation (% of Net Assets)	Objective	on 30.09.2021 (₹ In crore)	as on 30.09.2021		
Advantage Fund	Money Market Instruments/ Debt Instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months.	Upto 100	To provide optimal returns and liquidity through a portfolio comprising of debt and	29.74 (Main Portfolio)	3,615 (Main		
scheme has one segregated portfolio)	REITs and InvITs	0-10	money market instruments.	0.00 (Segregated	Portfolio) 4,576		
segregated portionor	The scheme may invest in securitized debt up to 50% of its net assets. No investment will securitized debt. The scheme will have a maximum debt derivative net position of 50% of scheme. The scheme may invest upto 25% of its net assets in foreign securities.			Portfolio)	(Segregated Portfolio)		
Baroda Liquid Fund	Debt Instruments	To generate income with a high level of	4,545.50	4,659			
	Money Market instruments	75-100	liquidity by investing in a portfolio of money market and debt securities.				
	Securitized Debt*	0-25	money market and debt securities.				
	* No investment will be made in foreign securitized debt.  The scheme will invest in debt derivatives upto 50% of its net assets. The scheme sha in/purchase debt and money market securities with maturity of up to 91 days only. Also, inte securities with maturity of up to 91 days only can be done from other schemes into this scheme.	r scheme transfers of					
Baroda Short Term Bond Fund	Debt and money market instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years.	Upto 100	To generate income from a portfolio constituted of short-term debt and money	263.85	4,522		
	Investment in REITs and InvITs	0-10	market securities.				
	The scheme may invest in securitized debt up to $25\%$ of its net assets. No investment wi securitized debt. The scheme will invest in debt derivatives upto $50\%$ of its net assets. The upto $25\%$ of its net assets in foreign securities.						
Baroda Conservative	Equity & Equity related securities	10-20	To generate regular income through	31.33	3,311		
Hybrid Fund	Money Markets instruments, Debt Securities	75-90	investment in debt and money market instruments and also to generate long-				
	REITs and InvITs	0-10	term capital appreciation by investing a				
	Securitized debt*	Upto 50%	portion in equity and equity related				
	* No investment will be made in foreign securitized debt.  The value of derivatives contracts outstanding will be limited to 50% of the scheme's net assinvest upto 25% of its net assets in foreign securities.	instruments.					
Baroda GILT Fund	Government of India, State Government Dated securities and T-Bills	80-100	To generate regular income investing in a	29.04	6,298		
	Debt and Money Market Instruments (including securitized debt and foreign securities)		portfolio of government securities.				
	Debt and Money Market Instruments across duration	Upto 100	To generate returns with liquidity by	19.29	7,223		
Bond Fund	REITs and InvITs	0-10	dynamically managing the portfolio through interest rate cycles				
	Investment in derivatives may be made up to 50% of the net assets of the scheme. The s securitized debt up to 50% of its net assets. The scheme may invest upto 25% of its net assets in		a tilloughillerestrate dydles				
Baroda Credit Risk	Investment in corporate bonds (only AA* and below related corporate bonds@)	65-100	To generate returns by investing in debt &	205.17	5,200		
Fund (scheme has one segregated	Investment in debt and money market instruments,	0-35	money market instruments across the credit spectrum.	(Main Portfolio)	(Main Portfolio)		
ortfolio)	Investment in REITs and InvITs	0-10	However, there can be no assurance that	0.00	9,770		
	*excludes AA+ rated corporate bonds.  @ Including corporate debt/structured obligations having short term rating, but long term rat or no long term rating. For the sake of clarity, the long term rating of such instruments would be where two or more credit ratings are available for an instrument, the lower rating of the considered. The fund manager may also invest in unrated debt securities, which the fund manager dequivalent quality.  Investment in derivatives may be made upto 50% of the net assets of the scheme. The securitized debt upto 50% of its net assets. The scheme will not invest in foreign securitize may invest upto 25% of its net assets in foreign securities.	e considered. In case e instrument will be anager believes to be cheme may invest in	the investment objective of the scheme will be realized.	(Segregated Portfolio)	(Segregater Portfolio)		
Baroda Ultra Short	Debt Instruments*	0-80	To generate regular income by investing in	107.85	752		
Ouration Fund	Money Market instruments	20-100	a portfolio of debt and money market instruments such that the Macaulay				
	Investment in REITs and InvITs	0-10	duration of the portfolio is between 3				
	*The scheme may invest upto 50% in securitized debt. No investment will be made in foreign The scheme may invest in debt and money market instruments such that the Macaulay dure between 3 months – 6 months (please refer to page no. 33 of the SID). The scheme may take derivatives position based on the opportunities available subject to by SEBI from time to time and in line with the overall investment objective of the scheme. The dede the portfolio, rebalance the same or to undertake any other strategy as permit Regulations. Exposure to fixed income derivative instruments will be restricted to 50% of scheme.  The scheme may invest in Foreign Securities upto 25% of its net assets subject to maximum aggregate at the Mutual Fund level.  The scheme shall not invest in equity-linked debentures. The cumulative gross exposu derivative positions shall not exceed 100% of the net assets of the scheme	tion of the portfolio is he guidelines issued lese may be taken to ted under the SEBI the net assets of the of US\$ 1 billion in the	months - 6 months.  However, there can be no assurance that the investment objective of the scheme will be realized.				
Baroda Money	Money Market instruments	Upto 100%	To provide reasonable returns,	24.90	138		
Market Fund	The Scheme will not have any exposure to debt derivatives, securitized debt, REITs an securities. In addition to the instruments stated in the above table, the Scheme may enter government securities as may be permitted by SEBI and RBI. The Scheme will not invest debt. A part of the net assets may be invested in Triparty Repo or in an alternative investment by RBI to meet the liquidity requirements.	INViTs and foreign into reverse repos in in repos in corporate	commensurate with low risk while providing a high level of liquidity, through investments made in money market instruments.				

How is Baroda Banking & PSU Bond Fund different from the existing debt schemes of Baroda Mutual Fund? (Contd.)

The investment objectives and asset allocation pattern of the existing debt schemes of Baroda Mutual Fund vis-à-vis those of Baroda Banking & PSU Bond Fund, as also the assets under management and no. of folios of the existing debt schemes are tabulated below:

	Asset Allocation Pattern		Investment		No. of
Name of Scheme	Types of Instruments	Normal Allocation (% of Net Assets)	Objective	on 30.09.2021 (₹ In crore)	as on 30.09.2021
Baroda Overnight	Debt and Money Market instruments* with maturity upto one business day	Upto 100%	The primary objective of the Scheme is to	465.34	462
Name of Scheme  Types of Instruments  Normal Allocation (% of Net Assets)  Normal Allocation (% of Net Assets)  Investment management as on 30.09.2021 (₹ In crore) 3(					
PSU Bond Fund		80-100	income through a portfolio of debt and	245.05	2,838
scheme	The Scheme will not have any exposure to debt derivatives, securitized debt, REI's securities. The Scheme shall not invest in Credit Default Swaps.  DA Banking & Ond Fund en ended debt en ended debt en ended debt en inantly ing in debt lensts of banks, Sector Sector Units issued by REITs/InVITs  The Scheme may invest in derivatives of fixed income instruments up to a maximum of skings, Public obligations. The Scheme may invest up to 20% of bildications. The Scheme may invest up to 20% of bildications. The Scheme may invest up to 20% of bildications. The Scheme may invest up to 20% of bildications. The Scheme may invest up to 20% of bildications. The Scheme may invest up to 20% of bildications. The Scheme may invest up to 20% of bildications. The Scheme may take an additional exposure of 5% of its net assets in careful in the second control of the	0-20	predominantly of securities issued by		
	Units issued by REITs/InVITs	0-10			
Public Sector Undertakings, Public Financial Institutions	Scheme may invest in Securitised Debt upto 50%. The Scheme may invest upto 20% of its ne obligations. The Scheme may take an additional exposure of 5% of its net assets in case of structured obligation papers.	Types of Instruments    Normal Allocation (% of Net Assets)   Upto 100%			
BARODA Banking & PSU Bond Fund (An open ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, PFIs and PSUs Units issued by REITs/InVITs  The Scheme may invest in derivatives of fixed income instruments up to a maximum of 50 Scheme may invest in Securitised Debt upto 50%. The Scheme may invest upto 20% of its net assets in case of structured obligation papers.  The Scheme may enter into reverse repos in government securities as may be permitted by off the net assets may be invested in Triparty Repo or in an alternative investment as may meet the liquidity requirements.  The Scheme may undertake repo transactions in corporate debt securities in accordant issued by SEBI / RBI from time to time and in line with the policy approved by the Board of and Trustee Company.  The scheme may invest in foreign securities upto 10% of its net assets viz upto Rs. maximum of US\$ 1 billion in the aggregate at the Mutual Fund level, as per the SEBI circular in the scheme in the securities and the securities in accordant is sued by SEBI red in the securities upto 10% of its net assets viz upto Rs. maximum of US\$ 1 billion in the aggregate at the Mutual Fund level, as per the SEBI circular in the securities in					
	Asset Allocation Patient  Types of Instruments  Types of Instruments  Debt and Money Market instruments with malurity upto one business day  1 includes MIBOR linked instruments with daily put and call options with residual maturity not greater than one business day. Tri-party Repor reverse repo.  The Scheme may invest in liquid schemes of mutual funds for overnight deployment in line with its investment objective and in accordance with the applicable extant SEBI (Mutual Funds) Regulations as amended from time to time. The Scheme may participate in Bills Re-Discounting (RRDS) issues by banks, in line with the investment objective of the Scheme will not have any exposure to debt derivatives, securitized debt, REITs and INViTs and foreign securities. The Scheme will not have any exposure to debt derivatives, securitized debt, REITs and INViTs and foreign securities. The Scheme will including government securities) and Money Market Instruments issued by Banks, Public Sector Undertakings (PSUs), Bo-100  Debt (including government securities) and Money Market Instruments issued by entities of banks, lic Sector Pathatings, Public including government securities) and Money Market Instruments issued by entities of banks, lic Sector Public Instruments of banks, lic Sector Public Instruments in the value of the report of the Scheme wall not have any exposure of Stoke All and Tustes Company.  The Scheme may invest in derivatives of fixed income instruments up to a maximum of 50% of its net assets The Scheme may invest in derivatives of fixed income instruments up to a maximum of 50% of its net assets in structured obligation papers.  The Scheme may invest in derivatives of fixed income instruments in a per provided by RBI to metal the inquidity requirements.  The Scheme may invest in derivatives of fixed income instruments in any be permitted by SEBI and RBI. A part of the net assets may be invested in Triparty Repo or in an alternative investment as may be provided by RBI to metal the liquidity requirements.  The Scheme				
	theme edominantly versting in debt struments of banks, blilic Sector adertakings, Public nancial Institutions d Municipal Bonds)  Municipal Bonds)  The Scheme may invest in derivatives of fixed income instruments up to a maximum of Scheme may invest in Securitised Debt upto 50%. The Scheme may invest upto 20% of indicated institutions and Municipal Bonds)  The Scheme may enter into reverse repos in government securities as may be permitted of the net assets may be invested in Triparty Repo or in an alternative investment as meet the liquidity requirements.  The Scheme may undertake repo transactions in corporate debt securities in accordisated by SEBI / RBI from time to time and in line with the policy approved by the Boar and Trustee Company.  The scheme may invest in foreign securities upto 10% of its net assets viz upto R maximum of US\$ 1 billion in the aggregate at the Mutual Fund level, as per the SEBI cirk No.7/104753/07 dated September 26, 2007, SEBI/IMD/ICIR no. 2 / 122577 / 08 dated Ap DF3/CIR/P/2020/225 dated November 05, 2020 and SEBI/HO/IMD/IMD-II/DOF3/P/CIR/				

Scheme portfolio as on September 30, 2021 :	The scheme's top 10 portfolio holdings as on September 30, 202 (www.barodamf.com) to obtain the latest monthly portfolio of the scheme	21 are given below. Investors may refer to the website of the AMC ne.
	Name of the Issuer	% to Net Asset
	Government of India	17.16
	Axis Bank Ltd.	11.17
	State Bank of India	10.92
	Export-import Bank of India	10.25
	Housing And Urban Development Corporation Ltd.	10.14
	ICICI Bank Ltd.	8.57
	Power Finance Corporation Ltd.	8.36
	Rec Ltd.	8.14
	Indian Oil Corporation Ltd.	6.92
	National Bank For Agriculture And Rural Development	4.08
	Grand Total	95.71

#### The sector allocation of the scheme as on September 30, 2021 :

•	
Sectors	% to Net Assets
Energy	6.92
Financial Services	61.49
Government Securities	17.17
Housing Finance	10.14
Triparty Repo	1.36
Cash & Cash Equivalent	2.92
Total	100

The portfolio turnover ration of the scheme as on September 30, 2021: Not applicable

Date: October 30, 2021.

	CHECKLIST OF DOCUMENTS TO BE ENG	CLOSED WITH	I APPLIC	ATION FO	ORM (AS AF	PPLICA	BLE, REF	ER INSTI	RUCTIONS)	
Sr. No.	Documents	Company / Body Corporates	Trusts	Societies	Partnership Firms	HUF	NRI* / Individual	FPIs*	Investment Through Const. Attorney	Proprietor
1.	Certificate of Incorporation / Registration	✓	✓	✓	✓				✓	
2.	Resolution / Authorization to invest	✓	✓	✓	✓			✓	✓	
3.	Authorized Signatory List	✓	✓	✓	✓			✓	✓	
4.	MoA&AoA	✓								
5.	Trust Deed		✓							
6.	Bye Laws			✓						
7.	Partnership Deed / Deed of Declaration				✓	✓				
8.	Notarized Power of Attorney								✓	
9.	PAN Proof	✓	✓	✓	✓	✓	✓	✓	✓	✓
10.	KYC Acknowledgment	✓	✓	✓	✓	✓	✓	✓	✓	✓
11.	Latest Bank Passbook/ Bank Account Statement/ Cancelled Cheque	✓	✓	✓	✓	✓	✓	✓	✓	✓
12.	FACTA / CRS	✓	✓	✓	✓	✓	✓	✓	✓	✓
13.	UBO Declaration	✓	✓	✓	✓	✓		✓	✓	

<sup>\*</sup> Non-resident are not required to obtain Aadhaar. \*Copy of SEBI registration certificate should be provided.

# INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM

#### I. GENERAL INSTRUCTIONS:

- Please read the Combined Scheme Information Document Equity ("SID"), Statement of Additional Information ("SAI") and Key Information Memorandum ("KIM"), containing the terms of offer, carefully, before investing.
  - It must be understood clearly that you are deemed to have accepted the terms, subject to which this offer is being made and bind yourself to the terms upon signing the Application Form and tendering payment.
- 2. Please fill up the Application Form in English in BLOCK LETTERS, using black or dark blue ink.
- Please strike out any section of the Application Form that is not applicable to you. Wherever tick boxes have been provided in the Application Form, please tick the appropriate box, as applicable to you. Please ensure that correction/cancellation of any of the mandatory information is countersigned by all applicants.
- Please ensure that you provide all requisite details and all supporting documents, as applicable to you.
- 5. Please note that Application Forms (i) which are incomplete, or (ii) which have any over writing on any field without the counter signature of all applicants, or (iii) which are invalid/ambiguous/not accompanied by necessary supporting documents, or (iv) not accompanied by a payment instrument or an account-to-account transfer instruction for the amount payable, or (v) which the Trustee to Baroda Mutual Fund ("Fund") may choose to reject for any other reason determined at its sole discretion, are liable to be rejected. In such an event, the money paid will be refunded/returned to the applicant concerned, without interest. Refund under such circumstances will be made by cheques or pay order drawn on the Bankers of the Fund.
- Applicants who have an existing folio number with the Fund are requested to mention that in the earmarked space.

#### II. APPLICANTS'INFORMATION:

- 1. The minor shall be the sole holder in an account. There shall not be any joint accounts with the minor, either as the first holder or as joint holder.
- If the investment is on behalf of a minor, please keep the following points in mind while filling up the Application Form:
  - The minor shall be the sole holder in the account (joint holding is not permissible) and nomination
    facility shall not be available. Details of joint holders and nomination, even if mentioned, will not
    be considered.
  - The guardian of the minor shall be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
  - Details such as the minor's name and date of birth, guardian's relationship with the minor, guardian's name, PAN and KYC etc. are mandatory, along with supporting documents. Photo copy of a document evidencing the date of birth of minor such as birth certificate or school leaving certificate or passport or any other suitable proof should be enclosed with the Application Form.
  - Where the guardian is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
  - If the mandatory details and/or documents are not provided, the application is liable to be rejected.
  - The investment proceeds would be accepted from Minor's bank account only"
- In case of payment by cheque, please write the Applicant's name and the Application Serial Number on the reverse of the cheque.
- Please mention the Pin Code in the Address column. In case the PIN Code is not mentioned, all correspondence will be sent by registered / ordinary post.
- 5. All communication and/or payments will be made to the sole/first applicant.
- It shall be mandatory to provide the mobile number. In case of joint holder, mobile number of the first holder is required to be mentioned.
- 7. Signatures should be in English or in any Indian language. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. For HUFs, the Karta should sign on behalf of the HUF. For partnership firms, a partner should sign on behalf of the firm. Similarly, for an Association of Persons or a company, the Application Form must be signed by the Authorised Signatory/Signatories, as applicable.
- Only individual(s) can make nomination. Please refer Instruction VII for further details regarding nomination.
- 9. Where units are held in the names of two or three persons, such persons shall be deemed to hold the units on a first holder basis. In case of HUF/ Partnership Firm/AoP/Company etc., no joint holding will be considered. All tax exemptions can be availed of only by the first holder, in case of additional holdings. Please note that if you do not mention the mode of holding in the Application Form, it will be deemed to be "joint".
- 10. In case of applications under a Power of Attorney ("PoA") or by a limited company or by a body corporate or Eligible Institution or a registered society or a trust or a fund, the original PoA or a certified true copy thereof, duly notarized, and the relevant resolution or authority to make the application, as the case may be, including authority granted in favour of the officials signing the Application Form and their specimen signature or duly certified true copies thereof, along with a certified true copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed as well as the certificate of registration, must be lodged at the office of the Registrar, quoting the serial number of the Application Form simultaneously with the submission of the Application Form, failing which the said Form is liable to be rejected.
- 11. Any application without broker code will be treated as a 'Direct Investment'.
- 12. Any subsequent changes in static information such as address, bank details, sub-option etc. will be based on written communication from investors. These changes will be effected within 5 days of the valid signed request reaching the office of the Registrar KFin Technologies Private Limited ("Registrar") at Hyderabad, and any interim financial transactions will be effected with last available/registered details only.
- 13. All allotments will be provisional, subject to realisation of payment instrument and subject to Baroda Asset Management India Limited ("AMC") having been reasonably satisfied that the Fund has received clear funds. Any redemption or switch-out transaction in the interim is liable to be rejected at the sole discretion of the AMC.

#### III. BANK ACCOUNT DETAILS:

- 1. SEBI regulations have made it mandatory for applicants/investors to mention their bank account numbers in their purchase applications/requests for redemptions. Please provide the full particulars of the Bank Account of the sole/first applicant, such as nature of Account, Account Number, 9 digit MICR Code Number (for Electronic Credit Facility), branch address of the bank etc. in the appropriate space in the application Application Form. Please provide the MICR code / IFSC code to help you in future for ECS / NEFT credit of redemption payouts. Please attach a copy of a cancelled cheque leaf. Application forms (and redemption requests) without the mandatory bank details are liable to be rejected.
- 2. Redemption proceeds and dividends will be (i) despatched by a reasonable mode of despatch such as courier, registered post, ordinary post/UCP etc. in case the payment is made by cheque or (ii) directly credited to the first applicant/holder's BankAccount (as per the details mentioned by the investor) in case the applicant(s) avail of the direct credit facility, RTGS or NEFT, and this shall be entirely and solely at the risk of the applicant(s). The applicant(s) will not hold the Fund or the AMC or the Registrar or the Trustee to the Fund responsible for any non-receipt or delay of receipt of redemption proceeds or dividends due to any negligence or deficiency in service by the courier company, postal authorities or the bank executing the direct credit/RTGS/NEFT, or due to incorrect bank account details provided by the applicant(s).
- 3. Multiple Bank Accounts Registration Facility and Updation of Bank Accounts:
  - The Fund offers its investors the facility to register multiple bank accounts for pay-ins &pay-outs and designate one such registered bank account as "Default Bank Account". Individuals, HUFs and sole proprietary firms can register upto five bank accounts and a non-individual investor can register upto ten bank accounts in a folio. You may avail of this facility by using the "Multiple Bank Accounts Registration Form", available at ISCs and on the website of the AMC, www.barodamf.com. You may update the bank accounts in your account/folio at any time either through the aforesaid Multiple Bank Accounts Registration Form or through a standalone separate Change of Bank Mandate form. You may download the multiple Bank Form from our website www.barodamf.com.
  - If no "Default Bank Account" is specified, the AMC reserves the right to designate any of the bank accounts as the 'Default Bank Account'. Default Bank Account will be used for all redemption payouts, if no other registered bank account is specified in the redemption request for receiving redemption proceeds, or if a new unregistered bank account is specified in the redemption request for receiving redemption proceeds.
  - New bank accounts/change of bank mandate can be registered using the Multiple Bank Accounts Registration Form or through a standalone separate Change of Bank Mandate form, as mentioned earlier. In case a Unit holder provides a new and unregistered bank mandate or a change of bank mandate request along with a specific redemption/dividend payment request (with or without necessary supporting documents), such bank account will not be considered for payment of redemption/dividend proceeds. The Proceeds of such a redemption/dividend payment request will be sent only to the bank account that is already registered and validated in the folio at the time of processing of the transaction. Please note that any payments to any unregistered bank account or a new bank account forming part of redemption request shall not be entertained or processed.
  - For any request for change of bank mandate/registering a new Bank account using the Multiple Bank Accounts Registration Form or a standalone Change of Bank Mandate form, please enclose, in respect of the new Bank Account:
    - An original cancelled cheque leaf of the new Bank account, with the first applicant's / unit holder's name and Bank account number printed on the face of the cheque OR
    - An original cancelled cheque of the New Bank Account without printed name AND Bank Account number and one of the following:
      - · Alatest original Bank statement;
      - The original Bank passbook with current entries not older than 3 months;
    - An original letter duly signed by the branch manager/authorized personnel of the Bank.

If photocopy of any document is submitted, the copy should be certified by the Bank, or the original should be produced for verification.

In addition to the above, the AMC may require, in respect of the existing bank mandate which is undergoing a change on account of registering the new bank account, any one of the following documents:

- An original cancelled cheque with the first unit holder's name and bank account number printed on the face of the cheque:
- A latest original copy of bank statement/passbook (if photocopy is submitted, it has to be certified by the Bank, or the original has to be produced for verification);
- Original letter issued by the bank on the letterhead, confirming the bank account holder with the account details, duly signed and stamped by the branch manager or
- In case the bank account is already closed, a duly signed and stamped original letter from such bank on the letter head of bank, confirming the closure of the account.

Please note that any request without the necessary documents will be treated as invalid and will not be acted upon, and any financial transaction, including redemption, will be carried out with the previously registered details only.

- Valid change of bank mandate requests with supporting documents will be processed within
  ten days of the documents reaching the head office of the Registrar, and any financial
  transaction request received in the interim will be carried out based on the previously
  registered details. Please note that a new unregistered bank account specified in any
  redemption request for receiving redemption proceeds will not be considered.
- If you are a first-time investor, the bank account mentioned in the Application Form will be treated as the default bank account, unless a separate request (Multiple Bank Accounts Registration Form) to register multiple bank accounts and to use any one of those registered bank accounts as the default bank account is submitted by the investor.
- Registered bank accounts may also be used for verification of pay-ins (i.e. receiving subscription funds) to ensure that a third-party payment instrument is not used for subscription. The default bank account will be used for all redemption payouts, unless the Unit holder(s) specifies/specify one of the existing registered bank accounts in the redemption request for receiving redemption proceeds. However, in case Unit holder(s) does/do not specify the default account, the Fund reserves the right to designate any of the registered bank accounts as the default bank account.

### INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM (CONTD.)

If you opt to hold units in demat mode, please provide bank account details linked with your demat
account. In case of any discrepancy, the details as per the depository will prevail.

#### IV. KNOW YOUR CUSTOMER (KYC) AND PERMANENT ACCOUNT NUMBER (PAN) COMPLIANCE:

#### 1. PAN:

- SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention their PAN, irrespective of the amount of purchase.
- Where the applicant is a minor and does a not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the court appointed legal guardian, as the case may be.
- In order that the AMC/Registrar may verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been correctly quoted in the Application Form, please attach along with the Application Form, a photocopy of the PAN card self-certified, or provide the original PAN Card for verification. The original PAN Card will be returned immediately across the counter after verification.
- Applications (i) by investors residing in the state of Sikkim, (ii) by officials appointed by courts such
  as official liquidator, court receiver etc. and (iii) for subscription by the Central Government and/or
  a State Government are exempt from the mandatory requirement of PAN, however sufficient
  documentary evidence shall have to be submitted to enable verification that they are residents of
  the state of Sikkim. Investors (being individuals) applying for Micro SIP registrations are exempt
  from mandatory requirement of PAN submission. Such set of customers, however, need to
  complete the necessary KYC requirements, and get a unique reference number from the KRA's
  system called PAN Exempt KYC Reference No. (PEKRN).
  - A copy of the KRA issuance letter containing PEKRN should be attached with each application/
- In the event of any Application Form being subsequently rejected for mismatch of applicant's PAN
  details with the details on the website of the Income Tax Department, the investment transaction
  will be cancelled and the amount may be redeemed at the applicable NAV, subject to levy of exit
  load, if any. Please contact any of the Investor Service Centres / Registrar / Distributors or visit our
  website, www.barodamf.com, for further details.

#### 2 KYC

- To simplify KYC norms and make them more investor friendly and uniform across all intermediaries registered with SEBI, SEBI has recently laid down certain changes in the KYC process. The primary objective behind this is to eliminate duplication of KYC across intermediaries in the securities market. For this purpose, KYC registration is being centralized through KYC Registration Agencies ("KRA") registered with SEBI. Thus, each investor has to undergo a uniform KYC process only once in the securities market and the details would be shared with other intermediaries by the KRAs. CDSL Ventures Ltd. ("CVL"), who was retained by mutual funds for centralized registration and record keeping of KYC records, has obtained SEBI registration as a KRA. Further, SEBI has mandated an In Person Verification ("IPV") of clients to be carried out as part of KYC. IPV shall be a one-time process, and once it is carried out by an intermediary, may be relied upon by other intermediaries also. For mutual funds, IPV may be carried out by the AMC or by the Registrar, or by Know Your Distributor ("KYD") compliant distributors who hold valid certifications issued by the National Institute of Securities Market ("NISM") Association of Mutual Funds in India ("AMFI") for their own clients or by Scheduled Commercial Banks (SCB).
- Under the new uniform KYC norms, the following shall be applicable for investing in the Scheme under this KIM:
  - 1. For New Investors who are not KYC compliant under the erstwhile or new KYC norms:
    - a. KYC Application Form to be used, which is attached along with the application.
    - IPV/ Document verification to be done by the Registrar/AMC/KYD compliant distributors/SCBs.
    - Acknowledgement to be issued to the investor to facilitate subsequent investments from the investor.
    - KYC application and necessary documents should either come along with a financial transaction or when the account is opened. This is in line with demat and bank account opening process.
  - For New Investors who have already done their KYC with any other SEBI registered intermediary under the new KYC norms: a. Such KYC compliant investors would not be required to do KYC again.
  - 3. For Existing Investors in the MF Industry: They will not be required to do KYC again.
- Investors who have completed their Centralised KYC (CKYC) and have obtained KYC Identification Number (KIN) from the Central KYC Records Registry (CKYCR), may quote their KIN while investing.
- KYC compliance with a KRA and enclosing the KYC Acknowledgement along with the Application Form are mandatory for all investors, including individuals, non-individuals, NRIs and channel investors, irrespective of the amount of application/value of transaction. Applicants applying for units through a PoA must ensure that the KYC Acknowledgement of both the issuer of the PoA and the holder of the PoAare enclosed along with the Application Form. The KYC Acknowledgement referred above will be issued by the KRA when an investor submits to the KRA, a KYC application and the prescribed documents. This KYC Acknowledgement is issued by the KRA as a token of having verified the identity and address of the investor(s) and for efficient retrieval of records.
- KYC status will be validated with the records of the KRA before allotting units. The Fund/AMC will not be held responsible and /or liable for rejection of KYC Form by the KRA. Where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Registrar/AMC/Trustee shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non-compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to levy of exit load, if any. In case of an investor applying for CKYC effective February 1, 2017, if there is a mismatch in the name appearing in the CKYC application form and the one mentioned in the Proof of Identity (POI) document, CERSAI will reject the CKYC application. Investors are, therefore, advised to ensure that their names appearing in the CKYC application form and in the POI document are same.

Please note that you need to comply with the KYC requirements by submitting requisite
documents to the Registrar/AMC/Fund or any SEBI registered KRA and attaching the KYC
Acknowledgement with the Application Form. For more information, please log on to
www.cvlindia.com/www.amfiindia.com, before investing.

Applications are liable to be rejected if KYC requirements are not complied with by all the applicants, and if KYC acknowledgement is not enclosed with the Application Form.

Please note that KYC applicability norms for various investor categories may change anytime in future. Hence, with a view to avoiding rejections, investors are requested to apprise themselves about KYC applicability before submitting their transactions.

#### . INTIMATION TO INVESTORS :

Please note the following with respect to intimation to investors / unit holders regarding change of any request/rejection of such request:

- For any change or rejection of any request such as bank mandate, address etc., you may be intimated by way of letters or, if registered with the AMC/Fund, by way of emails and/or SMS.
- On receipt of any request for change of address or bank accounts, the AMC/Registrar will carry
  out necessary changes in the records, and send you an intimation letter to your old and new
  addresses, besides an intimation via e-mail and/or sms, if registered with the AMC/Fund.
- In case your request for change of address is rejected of due to any reason such as signature
  difference, the rejection intimation letter shall be sent to your old and new addresses, as well as
  via email and/or sms, if registered with the AMC/Fund.
- In case you have submitted a request for change of email ID or mobile number, the change intimation will be sent to your old and new email IDs and/or mobile numbers.

#### VI. INVESTMENT DETAILS AND PAYMENT PROCEDURE:

- Please mention the Option (Dividend/Growth) and Sub-Option (Reinvestment) you would like to invest in. In case you do not mention the Option, Growth Option will be deemed to be the default Option and units will be allotted to you under this Option.
- 2. Payment may be made by MICR cheque drawn on/made payable at all such places where Investor Service Centers ("ISC") are located and mailed to the nearest ISC. The Cheque must be drawn in the name of the scheme and crossed "ACCOUNT PAYEE & NOT NEGOTIABLE". Further, in order to avoid fraud and prevent misuse of payment instruments, investors are addied to draw payment instrument (i.e. cheque, pay order etc.) favouring either name of scheme Name of the First Investor>" or name of scheme Permanent Account Number of the First investor>" or name of scheme Folio number>".
- 3. In case of subscription by NRIs/ FIIs, in case the payment is made through Indian Rupee drafts purchased abroad or from FCNR or NRE Accounts, an Account Debit Certificate from the bank issuing the draft, confirming the debit should be submitted. For subscription made through NRE/ FCNR account cheques, the Application For must be accompanied by a photocopy of the cheque or Account Debit letter/Certificate from the banker.
- 4. Overseas Corporate Bodies, i.e. firms & societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs & trusts, in which at least 60% of the beneficial interest is similarly held irrevocably by such persons, shall not be allowed to invest in the Scheme.
- Subscription by Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board.
- Application Form (duly completed), along with a cheque (drawn on the nearest ISC/ transaction acceptance centre)/ may be sent by mail directly to the nearest ISC / transaction acceptance centre, or at Hyderabad may be sent to the Registrar, viz. KFin Technologies Private Limited, Karvy Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032.
- Please note the following points before submitting the Application Form at any of the collection centres.
  - Stock invests, outstation cheques, post-dated cheques, post-dated account-to-account transfer instructions, money orders and postal orders will not be accepted and Application Forms accompanied by such payment instruments are liable to be rejected.
  - ii) Cheques once returned in clearing will not be presented again, and the accompanying Application Form may not be considered for allotment.
- 8. The right to accept or reject any application in whole or in part lies with the Trustee to the Fund.

#### 9. Third Party Payments -

- A payment towards subscription by cheque /RTGS/NEFT or any mode whatsoever is regarded as a 'Third Party' payment, if the payment is issued from a bank account other than that of the beneficiary investor. In order to safeguard the interests of applicants and avoid fraudulent transactions in any other name, the Fund does not generally accept Third Party Payments. The first applicant has to be one of the joint holders of the bank account from which the payment is made via cheque/Funds transfer//RTGS/NEFT. Therefore, please mention the bank account number, bank name & branch address from where the payment is issued and ensure that they match with details on the payment instrument, where applicable.
- Where the payment instrument does not mention the bank account holder's name(s), please
  attach bank pass book copy/bank statement (showing the account number, account holder's
  name and address)/bank letter (mentioning details like bank account number, branch
  address, account type etc.), with a view to substantiating that the first applicant is one of the
  joint holders of the bank account concerned.
- In case of RTGS, NEFT, ECS, bank transfer etc., please submit an acknowledged copy of the instruction to the bank stating the account number to be debited.
- In specific and exceptional situations where Third Party payments are permitted, such as (i) payment by parents / grand parents / related persons\* on behalf of a minor (other than by a registered guardian) in consideration of natural love and affection or as gift for value not exceeding ₹ 50,000 for each purchase or (ii) payment by a custodian on behalf of an FII or a client, and (iii) payment by an employer on behalf of employees, KYC of the investor and KYC of the person making the payment are both mandatory, irrespective of the amount. Additionally, a joint declaration is also required to be submitted. \*"Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.
- The AMC reserves the right to reject the Application Form, or call for additional details, if the
  payment bank account and other details are not mentioned on the Application Form and/or do

## INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM (CONTD.)

not match with the payment instrument and/or necessary documents and declaration, as applicable to respective investors and transactions, are not attached or are insufficient. In case the funds are transferred to the Scheme account prior to the rejection of the Application Form, the amount transferred may not be refunded or redeemed unless the investor establishes KYC with additional documentation.

· Investors are advised to visit www.barodamf.com for more details, including the formats.

#### 10. Please note that:

- (i) Regular Plan is meant for investors who route their investments through distributors only.
- (ii) 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.

Both Plans will have a common portfolio, but Direct Plan will have a lower expense on account of absence of brokerage and commission. Hence both plans will have distinct NAVs.

#### VII. NOMINATION:

- 1. Nomination is mandatory where the mode of holding is single. Hence, Application Forms for sole applicants, without nomination, are liable to be rejected. Nomination can be made only by individuals applying for/holding units on their own behalf singly. Even those investors who do not wish to nominate must sign separately confirming their intention to not nominate. Where the mode of holding is joint, nomination is not mandatory; however a separate declaration indicating the wish not to nominate shall be given.
- Nomination shall not be permitted if the investment is on behalf of a minor. However, minors can be nominated and in that event, the name, address & signature of the guardian of the minor nominee(s) shall be provided by the applicant.
- The Nominee shall not be a trust, society, body corporate, partnerships firm, member of Hindu Undivided Family or a Power of Attorney holder. A nonresident Indian can be a nominee, subject to the policy of exchange control for the time being in force.
- Nomination in respect of the units stands rescinded upon transfer / transmission / switch-over of units.
- Transfer of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heirs, executors, administrators, etc.
- Cancellation of nomination can be made only by those individuals who hold units in their own name, either solely or jointly, and who have originally made the nomination.
- On cancellation of nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the nominee(s).
- 8. The rights in the units will vest in the nominee(s) only upon the death of all Unit Holders
- 9. Nomination can be made in favour of a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers (without any decimals), making a total of 100%. In the event of the applicants not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking the default option, will settle the claim equally amongst all the nominees.
- Nomination will maintained at the folio / account level and will be applicable for all investments in that folio or account.
- Where a folio has joint holders, all joint holders shall sign the request for nomination, even if the mode of holding is not "joint".

#### VIII. TRANSACTION CHARGE:

The following transaction charges shall be applicable:

- (i) Nil on subscription amounts of less than ₹ 10,000/-;
- (ii) ₹100/- on every subscription of ₹10,000/- and above for an existing investor in mutual funds;
- (iii) ₹ 150/\* on a subscription of ₹10,000/- and above for an investor investing in mutual funds for the first time.
- (iv) For SIP, transaction charges will be recovered in 4 installments

\*In the case of any applicable transaction, where the AMC/Fund/Registrar is unable to identify whether the investor concerned is a first-time investor in mutual funds, ₹ 100/- will be charged as transaction charge.

The transaction charges referred to in (ii) and (iii) above will be payable only for transactions done through a distributor who has opted to receive the transaction charge.

#### IX. EMPLOYEE UNIQUE IDENTIFICATION NUMBER:

SEBI circular dated September 13, 2012 has directed AMCs to capture in the Application Form, in addition to the AMFI Registration Number (ARN) of the distributor, the Unique Identity Number (EUIN) of the employee/relationship manager/sales person of the distributor who has interacted with the investor concerned for the sale of the relevant mutual fund scheme. It is mandatory to mention the EUIN in the box provided for this in the Application Form, particularly in advisory transactions, as the EUIN will assist in tackling issues relating to mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor.

#### X. REDEMPTION/REFUND PAYOUTS:

Baroda Mutual Fund shall credit redemption proceeds / refund payout into the investor's account electronically, in case the IFSC Code /MICR code has been provided by the investor. An investor who purchases units through a broker / clearing member in electronic mode will receive units in his/her/its account through his/her/its broker / clearing member's pool account. The AMC will credit the units to the broker / clearing member's pool account. The AMC will credit the units to the broker / clearing member's pool account by the AMC shall discharge the AMC of its obligation of allotment of units to the investor. In case of Bank / Broker / Clearing Member not crediting the investors bank account with /without assigning any reason for it or if the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, the investor shall not hold Baroda Mutual Fund responsible. In case the account number furnished by the investor is found incorrect, the investor shall not hold Baroda Mutual Fund responsible for the credit going to the wrong account. Further, Baroda Mutual Fund reserves the right to issue a payable at par cheque, in case it is not possible to make payment by NEFT/ECS.

#### XI. COMPLIANCE UNDER FOREIGN ACCOUNT TAX COMPLIANCE ACT (FATCA):

As mentioned by SEBI in its circular no. CIR/MIRSD/2/2014 dated Aug 26, 2015, India and the United States of America ("USA") have signed an agreement on July 9, 2015, on the terms of an Inter-

Governmental Agreement ("IGA") to implement Foreign Accounts Tax Compliance Act ("FATCA"). Further, the Organization of Economic Development ("OECD") along with G-20 countries has released a 'Standard for the along with G-20 countries has released a 'Standard for Automatic Exchange of Financial Account Information in Tax Matters' commonly known as Common Reporting Standard ("CRS"). India is signatory to the Multilateral Competent Authority Agreement ("MCAA") for the purposes of CRS.

The AMC / Mutual Fund is classified as "Foreign Financial Institution" under the FATCA provisions. The intention of FATCA is that the details of U.S. investors holding assets outside the U.S. will be reported by financial institutions to the United States Internal Revenue Service (IRS), as a safeguard against U.S. tax evasion. As a result of FATCA, and to discourage non-U.S. financial institutions from staying outside this regime, financial institutions that do not enter and comply with the regime will be subject to a 30% withholding tax with respect to certain U.S. source income. Under the FATCA regime, this withholding tax applies to payments that constitute interest, dividends and other types of income from the US sources. The AMC/Mutual Fund would be required to collect relevant information(s) from the investors towards FATCA / CRS compliance and report information on the holdings or investment to the relevant authorities as per the stipulated timelines.

**Details under FATCA & CRS**: The Central Board of Direct Taxes has notified Rules 114F to 114H, as part of the Income- tax Rules, 1962, which Rules require Indian financial institutions such as Investment Entities to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities / appointed agencies. Towards compliance, we may also be required to provide information to any institutions such as withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within  $30\,\mathrm{days}$ .

Please note that you may receive more than one request for information if you have multiple relationships with Baroda Mutual Fund or its group entities. Therefore, it is important that you respond to our request, even if you believe you have already supplied any previously requested information.

<sup>s</sup>It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.

In case customer has the following Indicia pertaining to a foreign country and yet declares self to be non-tax resident in the respective country, customer to provide relevant Curing Documents as mentioned below:

#### FATCA & CRS Indicia observed (ticked)

#### Documentation required for Cure of FATCA/ CRS indicia

#### U.S. place of birth

- Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;
- Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);AND
- 3. Any one of the following documents:
  - Certified Copy of "Certificate of Loss of Nationality".
  - or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship;
  - or Reason the customer did not obtain U.S. citizenship at birth.

Residence/mailing address in a country other than India

- Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and
- 2. Documentary evidence (refer list below).

#### $Telephone \, number \, in \, a \, country \, other \, than \, India \,$

#### If no Indian telephone number is provided

- Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and
- 2. Documentary evidence (refer list below).

#### If Indian telephone number is provided along with a foreign country telephone number

- Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR
- 2. Documentary evidence (refer list below).

#### Telephone number in a country other than India

- Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and
- 2. Documentary evidence (refer list below).

# List of acceptable documentary evidence needed to establish the residence(s) for tax numbers:

- Certificate of residence issued by an authorized government body\*.
- Valid identification issued by an authorized government body\* (e.g. Passport, National Identity card, etc.).

\*Government or agency thereof or a municipality of the country or territory in which the payee claims to be a resident.

Applicants are required to refer to the information on FATCA contained in the application form. Signing up of declaration or filling up of indicia, as applicable, is mandatory, in the absence of which, the applications are liable to be rejected.

#### XII VIRTUAL PAYMENT INTERFACE (VPI)

Unified Payments Interface (UPI) is a payment system launched by National Payments Corporation of India and regulated by the Reserve Bank of India which facilitates the instant fund transfer between two bank accounts on the mobile platform. It is a quick and easy way to send and receive money using a Virtual Payment Address without entering additional bank details. Investors can use their VPAs to make investment if registered for online transactions on our website www.barodamf.com.

# Common Application Form (For Lumpsum)



Please read product labeling details available on cover page and the instructions before filling up the Application Form. Tick (🗸) whichever is applicable, strike out whichever is not required.

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#### Add convenience to your life with our value added service



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Simply send **S	SMS to 9212 132763 to avail the below facilities
Balance	SMS BAL <space> last 6 digits of Folio No.</space>
NAV	SMS NAV <space> last 6 digits of Folio No.</space>
Statement thru Email	SMS ESOA <space> last 6 digits of Folio No.</space>
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Inv	vestor can avail below facilities
1.	NAV
2.	Account Balance
3.	Account Statement
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For more details call :

1800-2670-189 (Toll Free)

9 am to 6 pm - Monday to
Saturday on all Business Days
9 am to 2 pm on 2" & 4"
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### NOMINATION DETAILS (To be filled in by individuals singly or jointly. Mandatory only for Investors who opt to hold units in Non-Demat Form) Refer Instruction VII.

Name and Address of the Nominee(s)	Relationship between Nominee & Investor	Date of Birth	Name & Address of Guardian (to be furnished in case the nominee is minor)	PAN	Signature of Guardian / Nominee	Proportion (%) by which the units will be shared by each nominee (% to aggregate to 100%)
Nominee 1		DDMMYYYY				
Nominee 2		DDMMYYYY				
Nominee 3		DDMMYYYY				

#### **DECLARATION AND SIGNATURES**

I/We have read and understood the contents of the scheme related documents and hereby apply for allotment of units in the Scheme. I/We agree to abide by the terms, conditions, rules & regulations governing the Scheme. I/We hereby declare that I/We am/are authorized to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any act, rule, regulation, notification or direction or any other applicable laws issued by the Government of India or any regulatory or statutory authority. I/We have understood the details of the Scheme and in the event "Know Your Customer" process is not completed by me/us to the satisfaction of the AMC, I/We hereby authorize the AMC to redeem the funds invested in the Scheme, in favour of the first applicant at the applicable NAV prevailing on the date of such redemption and to undertake such other action with such funds as may be required by law. I/We hereby authorise Baroda Mutual Fund, its Investment Manager and its agents to disclose details of my investment to my bank(s)/Baroda Mutual Fund' bank(s) and/or Distributor/Broker/Investment Adviser.

The ARN holder has disclosed to me/us all the commission (in the form of trail commission or any other mode), payable to him/it for the different competing schemes of various mutual funds from amongst which the Scheme is being recommended to me/us. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the information given in this application form is correct, complete and truly stated. If I/We have not ticked for not appointing a nominee, then the Application Form shall be processed as without nomination.

Applicable for "Execution Only" transaction: I/We, the undersigned, hereby acknowledge and confirm that the above transaction is "Execution Only" as explained vide SEBI circular no. CIR //MD/DF/13/2011 dated 22 August 2011. This investment is being made notwithstanding the advice of the appropriateness/inappropriateness of the same and the distributor has not charged any advisory fees on this transaction.

Applicable for NRIs: I/We confirm that I am/we are Non-Residents of Indian nationality/origin but not residents of the United States and Canada and I/we hereby confirm that I/we have remitted funds from abroad through approved banking channels or from my/our monies in my/our domestic account maintained in accordance with applicable RBI guidelines.

#### Applicable for FATCA & CRS:

I/We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

1st Applicant Signature / Guardian Signature /	2nd Applicant Signature / POA Signature / Thumb Impression	3rd Applicant Signature / POA Signature / Thumb Impression
POA Signature / Thumb Impression		

9 am to 6 pm - Monday to Saturday on all Business Days 9 am to 2 pm on 2<sup>nd</sup> & 4<sup>th</sup> Saturdays of the Month

Visit us at : www.barodamf.com

Email: info@barodamf.com

# **Multiple SIP Application Forms**



Please read product labeling details available on cover page and the instructions before filling up the Application Form. Tick ( $\checkmark$ ) whichever is applicable, strike out whichever is not required.

DISTRIBUTOR INF	ORMATION	(Only empanelled	Distributo	rs / Broke	ers will be	permitt	ed to distr	ibute U	nits of	Baroo	la Mut	ual Fund	)									
Distributor / Broker ARN	Sub-Brok	ker Code	Su	b-Brok	er ARN		Е	UIN		l	LG C	ode					RIA	A Cod	de			
I/We hereby confirm that the person of the above distributor/s																						
1st Applicant Signature / Guardian Sign			ONS T				Signature / T			(Plea	ise re	fer Instr				ture / PC	A Sign	ature /	Thum	b Impre	ession	
☐ I confirm that I am a first t (₹ 150 deductible as Transac	ime investor acro	ss Mutual Funds	S.				□ I co	nfirm	that I	am	an ex	xisting	inve	stor a	acros				S.			
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Status of the First Applicant (M		Resident Ind					-										NRI-R	:epatri	ation	□Во	dy Co	rporate
Society / Club BOI LLP					Anyone							(Pleas										
SOLE / FIRST APP	LICANT'S PE	RSONAL DE	TAILS	(Please	fill in ALP	_				alphab	et, lea	ving one l	oox bl	ank be	tween	two wor	ds, as	it appe	ears in	your F	PAN C	ard)
Name Mr Ms M/s						NAV	IE AS PE	R PAN	CARD								<u> </u>	<u> </u>		_	<u></u>	
Address [P. O. Box Address is n	ot sufficient] (Indian	address, in case of	NRIs/ FF	Pl's)											_		$\perp$	<u> </u>	Ш	_	4	
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Phone (Res)				Email								1										
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*Wherever email ID is registered, an ele Investors are advised to give their email out of providing third party email ids.																	ny unin	itended	i conse	quenc	es tha	t can arise
SECOND APPLICANT'S Na	ime																					
Mr Ms																						
THIRD APPLICANT'S Nar	ne																					
Mr Ms																						
Name of the Guardian (in case	se First / Sole Ap	plicant is minor)	/ Contac	t Persoi	n - Desig	gnation	/ PoA H	older (I	n cas	e of N	Non-Ir	ndividua	ıl Inv	estors	s)							
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along with Cheque / UTR No							Dated		D D	_	· ·	YY	Υ	Υ								
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Overseas Address (Mandato	ry in case of NRI/ FPIs applicant, in addition to mailing addr	iss)	
State	Country		Zip Code
Information (*Mandatory)	First Applicant**	Second Applicant	Third Applicant
Date of Birth	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
PAN/PEKRN#			
Aadhaar			
Mobile No.*			
KIN No (CKYC)			
**Incase Minor / POA			
	Guardian (In case of Minor		POA Holder
Name			
Relationship			
Date of Birth of Minor	D D M M Y Y Y Y		
PAN/PEKRN			
Aadhaar			
Mobile No.*			
KIN Nos. (CKYC)			
Information to Investor's	said data is mandatory as per applicable laws/rules/investors has been deferred till further notice.  Post obtaining the Aadhaar number, we shall authent	including demographic information is to comply with a egulations. The mandatory requirement to submit the Aa cate the same in accordance with the Aadhaar Act, 2016. shall be used only to comply with applicable laws / rules.	idhaar details/ documents by existing as well as new
Consent	validating/authenticating and (ii) updating my/our A I/We hereby provide my/our consent for sharing	nce with Aadhaar Act, 2016 and regulations made the adhaar number(s) in accordance with the Aadhaar Act, in disclosing my Aadhaar number(s) including demogair Registrar and Transfer Agents (RTA) for the purpo	2016 (and regulations made thereunder) and PMLA.  graphic information with the asset management
Signature			
Politically Exposed Person (PEP)	Self Related Not Applicable	Self Related Not Applicable	Self Related Not Applicable
Occupation of the Applicant	Student Business Professional Retired Housewife Builder Sports Defence Public Co.(Listed) Public Co.(Unlisted Agriculture Forex Dealer Gov. Service Public Sector Service Pvt. Sector Service Entertainment Other	Student Business Professional Retired Housewife Builder Sports Defence Public Co.(Listed) Public Co.(Unlisted) Agriculture Forex Dealer Gov. Service Public Sector Service Pvt. Sector Service Entertainment Other	Student Business Professional Retired Housewife Builder Sports Defence Public Co.(Listed) Public Co.(Unlisted) Agriculture Forex Dealer Gov. Service Public Sector Service Pvt. Sector Service Entertainment Other
Gross Annual Income	□       <1L	☐ <1L ☐ 1-5L ☐ 5-10 L ☐ 10-25 L ☐ 25 L-1 Cr ☐ > 1 Cr and so on	□ <1L
		OR	
Net-worth* in ₹ (Lacs) *Should not be older than one year (Mandatory for Non- Individual)			
Networth as of date	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
Non-Individuals		Saming/ Gambling/ Lottery (casinos, betting syndicates)	Yes No • Money Lending/ Pawning Yes No
Refer Instruction IV)**Please attach PAN proof			>∜

# Add convenience to your life with our value added service



Simply send **S	SMS to 9212 132763 to avail the below facilities
Balance	SMS BAL <space> last 6 digits of Folio No.</space>
NAV	SMS NAV <space> last 6 digits of Folio No.</space>
Statement thru Email	SMS ESOA <space> last 6 digits of Folio No.</space>
Last 3 Transactions	SMS Transaction <space> last 6 digits of Folio No.</space>



Inv	vestor can avail below facilities
1.	NAV
	Account Balance
3.	Account Statement
4.	Last 5 Transactions

For more details call :

1800-2670-189 (Toll Free)

9 am to 6 pm - Monday to

Saturday on all Business Days

9 am to 2 pm on 2\*\* & 4\*\*

Saturdays of the Month

www.barodamf.com

FATCA & CRS INFO			[Pleas	e tick	<b>(✓)]</b>	For I	ndiv	iduals	s & I	HUF	(Ma	ında	atory	) No	n In	divi	dual	inve	stor	s sho	ould	man	date	orily	fills	sep	erate	e FA	ГСА	detai	l form
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Country of Tax Residency 3																															
Tax Payer Ref. ID No.3																															
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Account no. (in words)																															
Bank Address																															
Pincode			State													Cit	ty														
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Name and Address of the Nominee(s)	of	betw	elation /een N & Inves	omine		Date o		N	(to	be f	urni	she	of Gu d in c s min	ase			F	PAN		;	Gua	ature ardia mine	n /		will	be	shar	red b		h noi	e units minee %)
Nominee 1					DDI	MMY	YYY																								
Nominee 2					DDI	MMY	YYY																								

an/Option	Amount Invested (₹)	Cheque No./ UTR No. (in case of NEFT/RTGS)	Bank and Branch and Account Number (for Cheque)

	SIP AND PAYMENT DETAILS (Please refer instruction)											
Sr. No.	Scheme/Plan/Option	Frequency	Date	SIP Date Start	SIP Date End	OR Perpetual (Default)*	SIP Amount					
1		☐ Monthly (default)	1st 10th 15th 25th	DD/MM/YYYY	DD/MM/YYYY							
1.	Plan/Option	Calendar Quarter	□ 1 <sup>st</sup> □10 <sup>th</sup> □ 15 <sup>th</sup> □ 25 <sup>th</sup>	DD/MM/YYYY	DD/MM/YYYY							
2		☐ Monthly (default)	□ 1 <sup>st</sup> □ 10 <sup>th</sup> □ 15 <sup>th</sup> □ 25 <sup>th</sup>	DD/MM/YYYY	DD/MM/YYYY							
Z.	Plan/Option	Calendar Quarter	1st 10th 15th 25th	DD/MM/YYYY	DD/MM/YYYY							
2		☐ Monthly (default)	1st 10th 15th 25th	DD/MM/YYYY	DD/MM/YYYY							
3.	Plan/Option	Calendar Quarter	1st 10th 15th 25th	DD/MM/YYYY	DD/MM/YYYY							
4		☐ Monthly (default)	1 <sup>st</sup> 10 <sup>th</sup> 15 <sup>th</sup> 25 <sup>th</sup>	DD/MM/YYYY	DD/MM/YYYY							
4.	Plan/Option	Calendar Quarter	□ 1 <sup>st</sup> □10 <sup>th</sup> □ 15 <sup>th</sup> □ 25 <sup>th</sup>	DD/MM/YYYY	DD/MM/YYYY							
1 <sup>st</sup> S	1st SIP Cheque Details Cheque No. Date D D M M Y Y Y Y SIP Cheque Details Cheque No. *Perpetual Until Cancelled (99 years) (Default)											

SIP date should be either 1st/10" / 15th (Note: Cheque should be drawn on bank details provided below) (Note: Please allow minimum one month for auto debit to register and start).

I hereby authorise Baroda Mutual Fund (BMF) and their authorised service providers to debit my following bank account by ECS (Debit Clearing) / auto debit to account for collection of SIP payments.

I/We have read and understood the contents of the scheme related documents and hereby apply for allotment of units in the Scheme. I/We agree to abide by the terms, conditions, rules & regulations governing the Scheme. I/We hereby declare that I/We do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding ₹ 50,000 in a year. I/We have neither received nor been induced by any rebate or gifts directly or indirectly in making this Systematic Investment. The ARN holder has disclosed to me/us all the commissions (in trail commission or any other), payable to him for the different competing schemes of mutual funds from amongst which the Scheme is being recommended to me/us. I/We hereby declare that the particulars given here are correct and express my/our willingness to make payments referred above through direct debit/participation in ECS. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold Baroda Mutual Fund, Baroda Asset Management India Limited, its investment manager, or any of their appointed service providers or representatives responsible. I/We will also inform Baroda Asset Management India Limited about any changes in my/our bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

#### **DECLARATION AND SIGNATURES**

I/We have read and understood the contents of the scheme related documents and hereby apply for allotment of units in the Scheme. I/We agree to abide by the terms, conditions, rules & regulations governing the Scheme. I/We hereby declare that I/We am/are authorized to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any act, rule, regulation, notification or direction or any other applicable laws issued by the Government of India or any regulatory or statutory authority. I/We have understood the details of the Scheme and in the event "Know Your Customer" process is not completed by me/us to the satisfaction of the AMC, I/We hereby authorize the AMC to redeem the funds invested in the Scheme, in favour of the first applicable NAV prevailing on the date of such redemption and to undertake such other action with such funds as may be required by law. I/We hereby authorise Baroda Mutual Fund, its Investment Manager and its agents to disclose details of my investment to my bank(s)/Baroda Mutual Fund' bank(s) and/or Distributor/Broker/Investment Adviser.

The ARN holder has disclosed to me/us all the commission (in the form of trail commission or any other mode), payable to him/it for the different competing schemes of various mutual funds from amongst which the Scheme is being recommended to me/us. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the information given in this application form is correct, complete and truly stated. If I/We have not ticked for not appointing a nominee, then the Application Form shall be processed as without nomination.

Applicable for "Execution Only" transaction: I/We, the undersigned, hereby acknowledge and confirm that the above transaction is "Execution Only" as explained vide SEBI circular no. CIR /IMD/DF/13/2011 dated 22 August 2011. This investment is being made notwithstanding the advice of the appropriateness of the same and the distributor has not charged any advisory fees on this transaction.

Applicable for NRIs: I/We confirm that I am/we are Non-Residents of Indian nationality/origin but not residents of the United States and Canada and I/we hereby confirm that I/we have remitted funds from abroad through approved banking channels or from my/our monies in my/our domestic account maintained in accordance with applicable RBI guidelines.

#### Applicable for FATCA & CRS:

1/We have understood the information requirements of this Form (read along with the FATCA & CRS Instructions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete. I/We also confirm that I/We have read and understood the FATCA & CRS Terms and Conditions below and hereby accept the same.

1st Applicant Signature / Guardian Signature /	2nd Applicant Signature / POA Signature /	3rd Applicant Signature / POA Signature /
POA Signature / Thumb Impression	Thumb Impression	Thumb Impression

9 am to 6 pm - Monday to Saturday on all Business Days 9 am to 2 pm on 2<sup>nd</sup> & 4<sup>th</sup> Saturdays of the Month

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<b>Barod</b>	a UMRN			For C	office Use O	nly				Date	e D D	) M	M	YY	YY	
MUTUAL FUND Sponsor Bank ( Tick (✓) Create ✓  I/We hereby aut		or Bank Code For Office Use Only				U	tility Code	е	For Office Use Only							
		ereby authorize	BARODA MUTUAL FUND				ĺ	To debit (tick ✓)			SB CA SB NRE SB NRC					
Modify □ Cancel □	Bank A/c. Numl	ber														
With Bank	Investor Bank Name	and Branch	IFSC	;					or MIC	CR						
An Amount of Rupees									₹							
FREQUENCY	Mthly 🔀 Qtrly	H-Yrly		✓ As &	when pres	ented	DEB	IT TYPE	∑ Fixe	ed Amo	ount	$\checkmark$	Maxii	num A	Amount	
Folio No.					Pho	ne No.										
PAN No.					Ema	il ID										
Agree for the debit of mand	late processing charges by the	e bank whom I am aut	thorizing to debit m	y accounts as	per latest scho	edule of ch	arges for	the bank.								
From D D M To D D M	M Y Y Y Y	Signature Primary Account holder				Signature of 1 <sup>st</sup> Joint holder			Signature of 2 <sup>nd</sup> Joint holder							
	ancelled	Name as in Bank Records				Name as in Bank Records				Name as in Bank Records						

#### Instructions to fill in SIP NACH Mandate

Following fields need to be filled mandatorily.

- Date: In format DD/MM/YYYY.
- 2. Select the appropriate checkbox to create, modify or cancel the mandate.
- 3. Sponsor Bank Code and Utility Code to be left blank.
- 4. Bank A/c Type: Tick the relevant box.
- 5. Fill Bank Account Number.
- Provide Bank CBS Account No
- 7. IFSC/MICR code: Fill respective code.
- 8. Mention amount of mandate
- 9. Select frequency of mandate.
- 10. Mention Folio Number.

- Mention Scheme Name.
- 12. Telephone Number.
- 13. Email ID (Optional).
- Period: Starting and Ending dates of NACH registration (in format DD/MM/YYYY). For perpetual SIP, please leave the end date blank and select "until cancelled".
- 15. Signature as per bank account.
- 16. Mention Holder Name as per Bank Record.
- 17. Auto Debit/NACH Mandate is applicable for both Individual and Non-Individual.
- Auto Debit/NACH Mandate request is liable to be rejected only if the "Bank" mentioned in the request form is listed in the NACH banks list.
- Baroda MF will initiate debit instructions to the investor bank account only on receipt of valid investment instruction from the investor.

#### Systematic Investment Plan (SIP): Terms & Conditions

- In case of new applications, kindly attach duly filled in application form along with registration cum NACH (National Automated Clearing House) mandate form. Any other format of request will be rejected.
- Completed application form, SIP auto debit/NACH form & first cheque should be submitted at Baroda Asset Management India Limited (AMC) offices or Kfin Technologies Ltd. ISC's at least 30 days prior to first SIP cycle date. Contact details of AMC office and ISCs are available at www.barodamf.com.
- New investor into the Fund should mandatorily give a cheque for the first transaction drawn on the same bank account which is to be debited under NACH/Auto Debit. In case the 1st cheque is issued from an A/c which is different from NACH /auto debit A/c, then a copy of cheque from NACH/ auto debitA/c as mentioned on the application form should be submitted.
- 4. Should an investor opt for a monthly SIP, the minimum number of months for which the investment will have to be made (SIP Period) shall be 12 months and the minimum investment amount (SIP Amount) shall be ₹ 500/- per month. Should the investor opt for a quarterly SIP, the SIP Period shall be 4 quarters and the SIP Amount shall be ₹ 1,500/- per quarter. Investors should note that the first SIP cheque and subsequent SIP instalments should be of the same amount.
- In case the default date is not ticked and if the frequency & Cycle date is not ticked or opted, the
  default would be "monthly" & "10th" respectively. The Quarterly frequency will be for the following
  Quarterly January, April, July & October.
- 6. The Registrar will reject a Micro SIP application where it is found that the registration of the application will result in the aggregate of Micro SIP instalments in a financial year exceeding ₹ 50,000 or where there is any deficiency in the application form or any supporting document in case the first Micro SIP instalment is processed (as the cheque may be banked), and the application / supporting document is found to be defective, the Micro SIP will be ceased for future instalments. No refunds shall be made for the units already allotted. Investor, can however, redeem the units if so desired.
- 7. The investor(s) agrees to discharge the responsibility expected of him/them as a participant/s under NACH and hereby confirm adherence to the terms of the mandate. The investor(s) has/have authorized use of their contact details mentioned on the form/NACH mandate for the purpose of processing the mandate instruction and further authorize the bank(s) to debit the investor's account for any charges towards mandate verification, registration, transactions, etc. as may be applicable.

- Investors are deemed to have read and understood the terms and conditions of SIP registration through NACH/AUTO DEBIT facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Baroda Mutual Fund.
- UMRN, Sponsor Bank Code and Utility Code of the Service Provider will be mentioned by Baroda Mutual Fund.
- 9. Where a onetime mandate is already registered in a folio for a bank account, the Unit Holder(s) will have to fill only the SIP Registration Form and there is no need of a separate cheque to be given along with the SIP Registration Form.
- 10. The investor will not hold Baroda Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH Debit/ Local/Bank holiday. Baroda Mutual Fund, its registrars and other service providers shall not be held responsible or liable for damages / compensation / loss incurred by the investor as a result of using the SIP or ECS / Auto debt facility. The investor assumes the entire risk of using this facility and takes full responsibility.
- 11. Baroda Mutual Fund reserves the right to reject any application without assigning any reason thereof. Baroda Mutual Fund in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
- Investor can register up to 4 different schemes within the same Folio using the Multi SIP Registration facility.
- Maximum Amount: It is suggested that Investor can choose a higher amount to commence additional investments in future.
- The SIP will be discontinued automatically if payment is not received for three successive instalments
- 15. The amount mentioned on the first cheque should be equal to the combined SIP instalment amount mentioned against the Schemes in the NACH Form. Accordingly, the first cheque amount will get invested in multiple Schemes as mentioned in the NACH form. In case of mismatch, the transaction is liable to be rejected.

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