Key Information Memorandum cum Application Form

Ongoing offer & issue of units at Applicable NAV

This product is suitable for investors who are seeking*

Baroda Multi Cap Fund

(Multi Cap Fund - an open ended equity scheme investing across large cap, mid cap and small cap stocks)

- · Capital appreciation over long term.
- · Investment predominantly in equity and equity related instruments.

Baroda ELSS'96

(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

- · Capital growth over long term.
- Investment predominantly in equity and equity-related instruments.

Baroda Large Cap Fund

(Large Cap Fund - An open-ended equity scheme pre-dominantly investing in large cap stocks)

- Capital appreciation over long term.
- Investment predominantly in a diversified portfolio of equity and equity related securities of Large Cap companies.

Baroda Mid-Cap Fund

(Mid Cap Fund - An open-ended equity scheme pre-dominantly investing in mid cap stocks)

- Capital appreciation over long term.
- Investment predominantly in equity and equity related securities of growth oriented Mid-Cap stocks.

Baroda Hybrid Equity Fund

(An open ended hybrid scheme investing predominantly in equity and equity related instruments.)

- Capital appreciation along with stability over long term.
- Investment predominantly in equity and equity related instruments with balance exposure to money market instruments and debt securities.

Baroda Banking and Financial Services Fund

(An open ended equity scheme investing in the Banking and Financial Services sector)

- · Capital appreciation over long term.
- Investment predominantly in equity and equity related securities of companies engaged in the Banking & Financial Services Sector.

Baroda Dynamic Equity Fund

(An open ended dynamic asset allocation fund)

- · Capital appreciation over medium to long term.
- Investment in equity and equity linked securities as well as debt and money market instruments while managing risk through active asset allocation.

Baroda Equity Savings Fund

(An open-ended equity scheme investing in equity, arbitrage and debt instruments)

- Long term capital appreciation and income generation.
- Investment in equity and equity related securities, arbitrage opportunities, and debt and money market instruments.

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

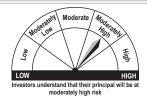
Sponsor: Bank of Baroda Regd. Office: Baroda House, P. B. No. 506, Mandvi, Baroda - 390006. Trustee:
Baroda Trustee India Private Limited
(Formerly known as Baroda Pioneer Trustee Company Private Limited)
CIN: U74120MH2011PTC225365

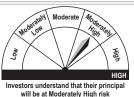
Investment Manager:
Baroda Asset Management India Limited
(Formerly known as Baroda Pioneer Asset Management Company Limited)
CIN: U65991MH1992PLC069414

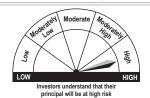
Riskometer

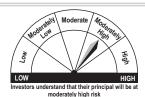
Worker Column Moderate

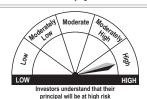
Worker Column Mode

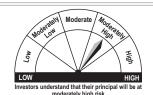
















This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the Schemes/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the viewstor 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 January 27, 2020.

Regd. Office: 501, Titanium, 5th Floor, Western Express Highway, Goregaon (East), Mumbai - 400 063

Key Information Memorandum cum Application Form

Name and Type of Schemes	Baroda Multi Cap Fund (Multi Cap Fund - An open ended equity scheme investing across large cap, mid cap and small cap stocks) Baroda ELSS'96 (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit) Baroda Large Cap Fund (Large Cap Fund - An open-ended equity scheme pre-dominantly investing in large cap stocks) Baroda Mid-Cap Fund (Mid Cap Fund - An open-ended equity scheme pre-dominantly investing in mid cap stocks) Baroda Hybrid Equity Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments) Baroda Banking and Financial Services Fund (An open ended equity scheme investing in the Banking and Financial Services Sector) Baroda Dynamic Equity Fund (An open-ended equity scheme investing in equity, arbitrage and debt instruments)						
Investment Objective	Baroda Multi Cap Fund	The main objective of the scheme is to generate long term capital appreciation from an activel instruments.	y managed p	portfolio of eq	uity & equity related		
	Baroda ELSS'96	The main objective of the scheme is to provide the investor long term capital growth as also tal Act, 1961.	x benefit und	ler section 80	C of the Income Tax		
	Baroda Large Cap Fund	The primary objective of the scheme is to generate capital appreciation by investing predom equity related securities of large cap companies. The scheme may also invest in debt and m assurance or guarantee that the investment objective of the scheme will be realized.	oney marke	t securities. I	lowever, there is no		
	Baroda Mid-Cap Fund	The primary objective of the scheme is to generate capital appreciation by investing predom equity related securities of growth oriented mid cap stocks. However, there is no assurance or scheme will be realized.					
	Baroda Hybrid Equity Fund	The scheme is targeted for long-term capital appreciation along with stability through a well be related instruments, money market instruments & debt securities.	alanced por	tfolio compris	sing of equity, equity		
	Baroda Banking and Financial Services Fund	The investment objective is to generate long-term capital appreciation for unit holders equity and equity related securities of companies engaged in the Banking & Financial Services		tfolio investe	d predominantly in		
	Baroda Dynamic Equity Fund	The primary objective of the Scheme is to generate capital appreciation by investing in a portfol secondary objective is to generate income through investments in debt and money market ins active asset allocation.	io of equity o				
	Baroda Equity Savings Fund	The primary objective of the Scheme is to generate capital appreciation and income by using equity related instruments and debt/ money market instruments. However, there is no assurar of the Scheme will be realized.					
Asset Allocation Pattern of the Schemes	Scheme Name	Type of Instrument		Allocation Maximum	Risk Profile		
	Baroda Multi Cap Fund	Equity & Equity related Instruments	75	100	High to medium		
		Money Market Instruments & Debt Securities The Scheme will not invest in securitized debt. The Scheme may take derivatives position by	0	25	Medium to low		
		The Scheme will not invest in securitized debt. The Scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations. The Scheme shall, under normal circumstances, not have exposure of more than 10% of its net assets in derivative instruments.					
		In addition to the instruments stated in the above table, the Scheme may invest in Tri-party provided by RBI to meet the liquidity requirements.	repo as an a	alternative in	estment as may be		
	Baroda ELSS'96	Equity & Equity related Instruments Money Market Instruments & Debt Securities	80	100	High to medium Medium to low		
		The Scheme may take derivatives position based on the opportunities available, subject to the guidelines issued by SEBI froi and in line with the overall investment objective of the Scheme. These may be taken to hedge the portfolio, rebalance the undertake any other strategy as permitted under the SEBI Regulations. The Scheme shall, under normal circumstance exposure of more than 50% of its net assets in derivative instruments. In addition to the instruments stated in the above table, the Scheme may invest in Tri-party repo as an alternative investment provided by RBI, to meet liquidity requirements.					
	Baroda Large Cap Fund	Equity & Equity related Instruments including derivatives ^ of large cap companies	80	100	Medium to High		
		Equity & Equity related Instruments including derivatives ^ of other than large cap companies Debt ,money market instruments and cash	0	20	High Low to Medium		
		Investments in REITs and InvITs	0	10	High		
		A Investment in equity derivatives may be made up to 50% of the net assets of the scheme. Large cap companies may be defined to include companies from the 1st to the 100th or capitalization for the half year ended June / December as may be applicable, as disclosed include Initial Public Offerings (IPOs), whose market capitalization would meet the above crite. The scheme may invest in securitized debt upto 20% of its net assets. The Scheme will not invest here may take derivative positions based on the opportunities available, subject to the and in line with the overall investment objective of the Scheme. These may be taken to hedge other strategy as may be permitted under the Regulations from time to time. However, the so fixed income derivatives including interest rate swaps. The scheme does not intend to undertake/invest/engage in repos in corporate debt, Credit De and stock lending, and equity linked debentures.	by AMFI. The ria. st in foreign see guidelines or rebalance cheme does	securitized de issued by SE the portfolion not intend to	t universe may also bbt. BI from time to time, or to undertake any take any position in		
	Baroda Mid Cap Fund	Equity & Equity related Instruments including derivatives ^ of mid cap companies	65	100	High		
		Equity & Equity related Instruments including derivatives ^ of large cap & small cap companies	0	35	Medium to High		
		Debt ,money market instruments and cash Investments in REITs and InvITs	0	35 10	Low to Medium High		
		^Investment in equity derivatives may be made up to 50% of the net assets of the scheme. Large cap companies may be defined to include companies from the 1st to the 100th c capitalization for the half year ended June / December as may be applicable, as disclosed by A Mid cap companies may be defined to include companies from the 101st to the 250th c capitalization for the half year ended June / December as may be applicable, as disclosed by A Small cap companies may be defined to include companies from 251st onwards, in terms o	MFI. ompany in t MFI.	erms of the	average full market		

Asset Allocation Pattern of	Scheme Name	Type of Instrument	Indicative	Allocation	Risk Profile
the Schemes (Contd.,)			Minimum	Maximum	
	Baroda Hybrid Equity Fund	Equity & Equity related Instruments	65	80	High to Medium
		Debt Securities and Money Market Instruments Investments in REITs and InvITs	20	35 10	Medium to Low High
		The scheme may invest in securitized debt upto 50% of its net assets. Scheme will not invest in			riigii
		The scheme may take derivatives positions upto 50% of the net assets of the scheme, based the overall investment objective of the scheme, subject to the guidelines issued by SEBI from rebalance the portfolio, or to undertake any other strategy as may be permitted under the Reg	on the oppor time to time.	rtunities avai These may l	
		In addition to the instruments stated in the above table, the Scheme may invest in Tri Partyl provided by RBI to meet the liquidity requirements.	Repo as an a	Iternative in	vestment as may be
	Baroda Banking and Financial Services Fund	Equity & Equity related securities of companies engaged in Banking & Financial Services Sector	80	100	High to Medium
		Debt and Money Market Instruments	0	20	Medium to Low
		Investments in REITs and InvITs	0	10	High
		*Investment in derivatives may be made upto 50% of the net assets of the scheme. The schel its net assets. The Scheme will not invest in foreign securitised debt.	me may inve	st in securitiz	ed debt upto 20% of
		The scheme may take derivative position based on the opportunities available subject to th and in line with the overall investment objective of the scheme. These may be taken to h undertake any other strategy as permitted under the SEBI Regulations.			
	Baroda Dynamic Equity	Equity & Equity related securities	65	100	High
	Fund	Debt and money market instruments*	0	35	Low to Medium
		Investments in REITs and InvITs	0	10	Medium to High
		* Investment in securitized debt will not exceed 10% of the net assets of the Scheme.			
		The Scheme will not invest in foreign securitized debt.			
		Gross equity exposure is maintained between 65% to 100% and the net long equity exposur may take derivatives positions up to 50% of the net assets of the Scheme, based on the opp issued by SEBI from time to time, and in line with the overall investment objective of the Schen the portfolio, or to undertake any other strategy as may be permitted under the Regulations fro	oortunities av ne. These ma	ailable, subj y be taken to	ect to the guidelines
	Baroda Equity Savings Fund	Equity & Equity related securities of which:	65	90	High
		Equity & Equity related securities (unhedged)	0	50	High
		Equities, equity related securities and derivatives including index futures, stock futures, index options, & stock options, etc. as part of hedged / arbitrage exposure (hedged)	15	90	Medium to High
		Debt and money market instruments*	10	35	Low to Medium
		Investments in REITs and InvITs *Investment in securitized debt will not exceed 10% of the net assets of the Scheme. The Sch		10	High
	Common points for all open end 1. The scheme may invest in fo	may take derivatives positions up to 65% of the net assets of the Scheme, based on the opp issued by SEBI from time to time, and in line with the overall investment objective of the rebalance the portfolio, or to undertake any other strategy as may be permitted under the Reg ed equity schemes: reign securities including ADRs/GDRs upto 25%* of its net assets subject to maximum of US\$ 30	Scheme. Ti ulations from	nese may be time to time.	e taken to hedge or
	level, as per the SEBI circular BMCF and BELSS). *10% in case of BDEF and BE	rnös. SEBI/IMD/CIR No.7/104753/07 dated September 26, 2007 and ŚEBI/IMD/CIR no. 2 / 1225 SSF			
		n equity linked depentures. repo transactions in corporate debt securities in accordance with the directions issued by SEBI / I ectors of the AMC and Trustee Company. (Applicable to BMCF, BELSS and BHEF)	RBI from time	to time and	in line with the policy
	The cumulative gross expos	ure through equity, debt (if any) and derivative positions shall not exceed 100% of the net as urity of less than 91 days may be treated as not creating any exposure.	ssets of the s	scheme. Hov	vever, cash or cash
	Pending deployment of the factors	unds in securities as per the investment objectives of the Scheme, the Fund may park the fu s, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007 and as may be am			ort term deposits of
		bove is indicative and may be altered depending upon market conditions.			
	Subject to the Regulations, the	e <mark>rn and rebalancing of portfolio</mark> ne asset allocation pattern indicated above may change from time to time, keeping in view marks			
	substantially, depending upor	economic factors. It must be clearly understood that the percentages stated above are only indic In the perception of the Investment Manager; the intention being at all times to seek to protect the in ent pattern will be for a short term and for defensive considerations only. In the event of such a c	nterests of the	e Unit holders	S
	portfolio within 30 days from t	he date of deviation. If, however, the portfolio is not rebalanced within the said 30 days, justificatic AMC and effective steps would be taken as may be decided by the Investment Committee. At al	on for not reba	alancing will I	be placed before the
	Investors may please note th	at any change in the asset allocation pattern, other than that envisaged above, and hence affecti undamental attribute, and shall be effected only in accordance with the provisions of sub regulatio			
	MRD/DoP/SE/Dep/Cir-14/20 lending of stock to another p returned by the borrower on	egulations and in accordance with the framework for short selling and borrowing and lending of 07 dated December 20, 2007, as may be amended from time to time, the Scheme intends to eng erson or entity for a fixed period of time, at a negotiated compensation in order to enhance reture the expiry of the stipulated period. The Scheme may engage in short selling in accordance with ing specified by SEBI. The Scheme shall adhere to the following limits should it engage in stock le	age in stock I irns of the po th the frame	ending. Stoc rtfolio. The s	k lending means the ecurities lent will be
		net assets of the Scheme can generally be deployed in stock lending.			
		et assets of the Scheme can generally be deployed in stock lending to any single counter party.			
	The Scheme will invest in de authorised to carry out such a SEBI / RBI from time to time.	to sell such lent out securities and this can lead to temporary illiquidity. (Applicable to BESF and bbt instruments of investment grade and/or unrated debt securities. "Investment grade" means activity under the Regulations. The Scheme retains the flexibility to invest across all securities in In addition to the instruments stated in the above table, the Scheme may enter into reverse repos	s investment the debt and	l money mar	kets as permitted by
		ty Repo in line with relevant RBI regulations. dertake/invest/engage in Credit Default Swaps (CDS) transactions. (Applicable to BLCF, BMCF ,	, BESF and E	BDEF)	

Risk Profile of the Schemes

loes not intend to undertake/invest/engage in Credit Default Swaps (CDS) transactions. (Applicable to BLCF, BMCF, BESF and BDEF)

Mutual Fund Units involve investment risks, including the possible loss of principal. Please read the relevant SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:

Risks associated with investing in Equity and Equity Related Securities (Applicable to all equity schemes)

- $Equity instruments \ carry \ both \ company \ specific \ and \ market \ risks \ and \ hence \ no \ assurance \ of \ returns \ can \ be \ made \ in \ respect \ of \ these \ investments.$
- Equity and equity related securities are prone to daily price fluctuations and the liquidity of investments made in the Schemes may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly due to unforeseen circumstances. The inability of the Schemes to make intended securities

purchases, due to settlement problems, could cause the Schemes to miss certain investment opportunities. Likewise, the inability to sell securities held in the Scheme's portfolio could result, at times, in potential losses to the Schemes, should there be a subsequent decline in the value of securities held in the Scheme's portfolio. Also, the value of the Schemes' investments may be affected by fluctuations in interest rates, currency exchange rates, changes in laws/policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual securities, a specific sector or all sectors.

Risks associated with companies operating in the Banking and Financial Services Sector (Applicable only to Baroda Banking and Financial Services Sector):

- As the Scheme will invest in the equity and equity related securities of companies in the Banking & Financial Services sector, it may be affected by the risks associated with such companies, such as interest rate, credit, market and operational risks.
- The Banking & Financial Services sector is subject to extensive Government regulation, which may change frequently. Performance of this sector depends on availability and cost of money, and may fluctuate in response to change in interest rates and general economic conditions. Also, as businesses in this sector operate on substantial financial leverage, the value of investments in this sector may be impacted more than the value of investments outside the sector.

Applicable to Baroda Dynamic Equity Fund and Baroda Equity Savings Fund:

- The Scheme attempts to manage risk through active asset allocation. Based on the historical analysis done by the AMC, such a scheme is able to generate a lower risk profile compared to a 100% equity investment strategy. However, there is no certainty that the active asset allocation approach will be able to manage risk as effectively going forward.
- The quantitative model is based on the analysis of past performance of fundamental factors, which have relevance to equity and fixed income markets. If the relevance of these factors to influence the respective markets diminishes, it will impact asset allocation and consequently, returns of the Scheme will be impacted.
- Valuation parameters chosen and the weights assigned are based on the historical analysis and may not hold well in the future if there is extreme change in the perception of the market participants.
- During periods of extreme volatility in short period of time, the model may underperform the benchmark for short term, however this is likely to average out in the longer term.
- The Scheme would be rebalanced on a monthly basis. Any sharp volatility in short term may impact the desired asset allocation and hence, the Scheme returns.

Applicable to Baroda Mid-Cap Fund: Mid-Cap stocks may be more volatile & less liquid than large cap companies. Investors therefore, should assume that illiquidity risks are higher in this Scheme than in a normally diversified equity fund. Thus, relative to larger, more liquid stocks, investing in Mid-Cap stocks involves potentially greater volatility and risk.

Risks associated with repo transactions in corporate debt (Applicable to Baroda Multi Cap Fund, Baroda ELSS'96 and Baroda Hybrid Equity Fund)

The Scheme may be exposed to counter party risk in case of repo lending transactions in the event of the counterparty failing to honour the repurchase agreement. However, in repo transactions, the collateral may be sold, and a loss is realized only if the sale price is less than the repo amount. The risk is further mitigated through over-collateralization (the value of the collateral being more than the repo amount).

Risks associated with transaction in Units through Stock Exchange mechanism (Applicable for all schemes): Allotment and/or redemption of Units through NSE or BSE or any other recognized stock exchange on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing, settlement, etc., upon which the Schemes have no control. Moreover, transactions conducted through the stock exchange mechanism will be governed by the operating guidelines and directives issued by the relevant recognized stock exchange.

Dividend Reinvestment sub-option shall not be available to investors who transact through the stock exchange in dematerialized mode.

Please refer Scheme Information Document (SID) for risk associated with investing in REITS and InvITs, securitized debt and Foreign securities.

Risk Mitigation/ Management Strategy

Investments in equity and equity related securities carry various risks such as inability to sell securities, trading volumes and settlement periods, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification and hedging. Further, the portfolio of a Scheme will be constructed in accordance with the investment restrictions specified under the SEBI (Mutual Funds) Regulations, which would help in mitigating certain risks relating to investments in securities market.

Investment in debt securities carries various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification.

Plans & Options

Each Scheme has the following Plans: For Baroda Dynamic Equity Fund and for Baroda Equtiy Savings Fund: Regular & Direct Plans

(i) Plan A/ Regular Plan is meant for investors who route their investments through distributors only. (ii) Plan B (Direct)/ Direct Plan - Plan B (Direct)/ 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 Plan B (Direct)/ Direct Plan will have a lower expense ratio on account of absence of brokerage and commission. Hence both plans will have distinct NAVs

The details of Options / Sub-Options (available under each Plan) are as under:

(a) Growth Option (Default) (b) Dividend Option - Payout Sub-Option and Reinvestment sub-Option (Default).

 $Reinvestment\,sub\,option\,is\,not\,available\,for\,Baroda\,ELSS'96$

If the Dividend under the Payout Option not available of the Schemes is less than or equal to ₹ 200 (except for BELSS'96), it will, by default, be reinvested under the Reinvestment sub-option. Dividend Reinvestment sub-option shall not be available to investors who transact through the stock exchange in dematerialized mode. 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	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.

Applicable NAV

Purchase	Applicable NAV
In respect of valid applications received up to 3 p. m. along with a local cheque payable at par at the place where applications are received	Closing NAV of the day of acceptance of application
In respect of valid applications received after 3 p. m. along with a local cheque payable at par at the place where applications are received	Closing NAV of the next Business Day
In respect of valid applications with outstation cheque not payable at par at the place where applications are received	Closing NAV of the day on which the cheque is credited

(a) In respect of valid subscription applications for amounts equal to or more than ₹2 lakhs, Units will be allotted based on the NAV of the day on which the funds are realized up to 3.00 p.m., subject to the transaction being time-stamped appropriately. (b) In respect of all valid applications for amounts less than ₹2 lakh, allotment of Units will be based on the NAV as per the time stamp.

For allotment of Units for an amount equal to or more than ₹2 lakh, it shall be ensured that:

- (i) Application is received before the applicable cut-off time.
- (ii) Funds for the entire amount of subscription/purchase as per the application 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.

Re-Purchase / Redemption	Applicable NAV			
Where the application is received upto 3.00 p.m.	Closing NAV of the day of receipt of application			
Where the application is received after 3.00 p.m.	Closing NAV of the next Business Day			
Places note that in respect of Parada ELSC/OF redemption of units can be made only after completion of three years of lock in paried from the date of alletment of units				

Please note that in respect of Baroda ELSS'96, redemption of units can be made only after completion of three years of lock-in period from the date of allotment of units proposed to be redeemed.

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.

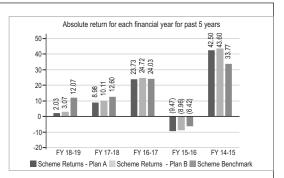
The time of transaction done through electronic mode (including online facility), for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/Registrar. The cut off time for the tele transact facility is 2.00 p.m. for purchases on all business days. If the call is received after the above cut off time, the same would be considered as transaction for the next business day. All calls received up to the specified cut off times, shall be eligible for the applicable NAV. '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** Schemes Purchase **Additional Purchase** Repurchase Baroda Multi Cap Fund ₹ 5,000/- and in multiples ₹ 1,000/- and in multiples of ₹ 1/- thereafter of ₹ 1/- thereafter Baroda FLSS'96 ₹ 500/- and in multiples ₹ 500/- and in multiples of ₹ 1/- thereafter of ₹ 1/- thereafter Baroda Large Cap Fund ₹ 5,000/- and in multiples ₹ 1,000/- and in multiples of ₹ 1/- thereafter of ₹ 1/- thereafter Baroda Mid-Cap Fund ₹ 5.000/- and in multiples ₹ 1.000/- and in multiples of ₹ 1/- thereafter of ₹ 1/- thereafter No minimum amount Baroda Hybrid Equity Fund ₹ 5,000/- and in multiple ₹ 1,000/- and in multiples of ₹ 1/- thereafter of ₹ 1/- thereafter ₹ 5.000/- and in multiple Baroda Banking and Financial Services ₹ 1.000/- and in multiples of ₹ 1/- thereafter of ₹ 1/- thereafter Baroda Dynamic Equity Fund ₹5,000/- and in multiple ₹ 1,000/- and in multiples of ₹ 1/- thereafter of ₹ 1/- thereafter Baroda Equity Savings Fund ₹ 5.000/- and in multiple ₹ 1.000/- and in multiples of ₹ 1/- thereafter of ₹ 1/- thereafter Redemption or repurchase proceeds shall be dispatched to Unit Holders within 10 working days from the date of redemption or repurchase request at the official points Despatch of Repurchase (Redemption) Request of acceptance of Baroda Mutual Fund. Baroda Multi Cap Fund S&P BSE 500 TRI Baroda ELSS '96 S&P BSE 200 TRI Benchmark Index Baroda Mid-Cap Fund S&P BSE Mid-Cap Index TRI Baroda Large Cap Fund Nifty 100 TRI Baroda Hybrid Equity Fund CRISIL Hybrid 35 + 65 - Aggressive Index Baroda Banking and Financial Services Fund Nifty Bank Index TRI 50% S&P BSF 200 Index TRI and 50% CRISII. Short Term Bond Fund Index Baroda Dynamic Equity Fund 40% NSE 50 Arbitrage Index TRI, 35% NIFTY Short Duration Debt Fund Index and 25% NSE100 Index TRI. Baroda Equity Savings Fund Disclaimer for Nifty Bank Index: Baroda Banking and Financial Services Fund ("Scheme") offered by Baroda Mutual Fund is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited ("IISL"). IISL does not make any representation or warranty, express or implied (including warranties of merchant ability or fitness for particular purpose or use) and disclaims all liability to the owners of the said scheme or any member of the public regarding the advisability of investing in securities generally or in the said scheme linked to Nifty Bank Index or particularly in the ability of the Nifty Bank Index to track general stock market performance in India. Please read the full disclaimers in relation to the Nifty Bank Index in the Offer Document / Prospectus / Information Statement. (Applicable to Baroda Banking and Financial Services Fund). Disclaimer for S&P BSE 500: The schemes offered by Baroda Mutual Fund is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited ("IISL"). IISL does not make any representation or warranty, express or implied (including warranties of merchantability or fitness for particular purpose or use) and disclaims all liability to the owners of the said Scheme or any member of the public regarding the advisability of investing in securities generally or in the said Scheme linked to S&P BSE 500 or particularly in the ability of the S&P BSE 500 and to track general stock market performance in India. Please read the full disclaimers in relation to the S&P BSE 500 in the Offer Document / Prospectus / Information Statement. (Applicable for Baroda Multi Cap Fund) Disclaimer for S&P BSE 200: The schemes offered by Baroda Mutual Fund are not sponsored, endorsed, sold or promoted by India Index Services & Products Limited ("IISL"). IISL does not make any representation or warranty, express or implied including warranties of merchantability or fitness for particular purpose or use and disclaims all liability to the owners of the said schemes or any member of the public regarding the advisability of investing in securities generally or in the said schemes linked to S&P BSE 200 or particularly in the ability of the S&P BSE 200 and to track general stock market performance in India. Please read the full disclaimers in relation to the S&P BSE 200 and in the Offer Document / Prospectus / Information Statement. (Applicable to Baroda ELSS'96 & Baroda Dynamic Equity Fund) Disclaimer for Nifty 100: Baroda Large Cap Fund ("Scheme") offered by Baroda Mutual Fund is not sponsored, endorsed, sold or promoted by India Index Services & Products Limited ("IISL"). IISL does not make any representation or warranty, express or implied (including warranties of merchant ability or fitness for particular purpose or use) and disclaims all liability to the owners of the said Scheme or any member of the public regarding the advisability of investing in securities generally or in the said Scheme or any member of the public regarding the advisability of investing in securities generally or in the said Scheme or any member of the public regarding the advisability of investing in securities generally or in the said Scheme or any member of the public regarding the advisability of investing in securities generally or in the said Scheme or any member of the public regarding the advisability of investing in securities generally or in the said Scheme or any member of the public regarding the advisability of investing in securities generally or in the said Scheme or any member of the public regarding the advisability of investing in securities generally or in the said Scheme or any member of the public regarding the advisability of investing in the said Scheme or any member of the public regarding the advisability of the securities generally or in the said Scheme or any member of the public regarding the advisability of the securities generally or in the said Scheme or any member of the said Scheme or any member of the public regarding the advisability of the securities generally or in the said Scheme or any member of the said Scheme or any member of the securities generally or any member of the said Scheme or any memlinked to Nifty100, or particularly in the ability of the Nifty 100, to track general stock market performance in India. (Applicable to Baroda Large Cap Fund). S&P BSE Mid-Cap Index: The S&P BSE Mid-Cap Index is a product of AIPL, a joint venture among affiliates of S&P Dow Jones Indices LLC ("SPDJI") and BSE Limited ("BSE"), and has been licensed for use by Baroda Asset Management India Ltd. Standard & Poor's® and S&P® are registered trademarks of Standard & Poor's Financial Services LLC ("S&P"); BSE® is registered trademarks of BSE Limited; Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by AIPL and sub licensed for certain purposes by Baroda Asset Management India Ltd. Baroda Mid-Cap Fund is not sponsored, endorsed, sold or promoted by SPDJÍ, BSE, Dow Jones, S&P or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&P BSE Mid-Cap Index. (Applicable to Baroda Mid-Cap Fund). **Dividend Policy** Under the Dividend Option, the Trustee may declare dividends, subject to availability and adequacy of distributable surplus, calculated in accordance with the SEBI Regulations, and the decision of the Trustee shall be final in this regard. There is no assurance or quarantee to the Unit holders as to the rate of dividend or that dividend will be paid regularly. The procedure and manner of payment of dividend shall be in line with SEBI circular / guidelines no. SEBI / IMD / CIR No. 1 / 64057 / 06 dated April 04, 2006 and SEBI/IMD/CIR No. 3/65370/06 dated April 21, 2006 as amended from time to time. Name of the Fund Managers Fund Manager(s) Baroda Multi Cap Fund Mr. Dipak Acharya and Mr. Sanjay Chawla. Mr. Dipak Acharya is managing the scheme since inception. Baroda ELSS'96 Mr. Chawla is managing the scheme along with Mr. Acharya effective November 1, 2015. Baroda Large Cap Fund Mr. Sanjay Chawla and Mr. Dipak Acharya since October 1, 2016 Baroda Mid-Cap Fund (Note: Mr. Dipak Acharya was the sole fund manager of the Scheme since inception till September 30, 2016.) Mr. Dipak Acharya and Mr Sanjay Chawla. Mr. Dipak Acharya is managing the scheme since inception. Mr. Chawla is Baroda Hybrid Equity Fund managing the scheme along with Mr. Acharya effective November 1, 2015. Baroda Banking and Financial Services Fund Mr. Dipak Acharya. The Scheme is managed by Mr. Dipak Acharya since inception. Baroda Dynamic Equity Fund Mr. Sanjay Chawla (Equity), Mr. Dipak Acharya (Equity) and Mr. Alok Sahoo (Fixed Income). Mr. Dipak Acharya was appointed as fund manager along with Mr. Chawla and Mr. Sahoo effective December 14, 2018. Baroda Equity Savings Fund Mr. Dipak Acharya (Equity), Mr. Alok Sahoo (Fixed Income) and Mr. Pratish Krishnan Mr. Krishnan is managing the scheme along with Mr. Acharya and Mr. Sahoo effective September 05, 2019. Baroda Trustee India Private Limited (Formerly known as Baroda Pioneer Trustee Company Private Limited) Name of the Trustee Company

Performance of the Schemes as on December 31, 2019

Baroda Multi Cap Fund

Compounded	Pla	n A	Plan B (Direct)		
Annualised Return	Scheme Return (%)	Benchmark Return (%)*	Scheme Return (%)	Benchmark Return (%)*	
1 Year	8.89	8.98	9.74	8.98	
3 Year	9.45	13.75	10.51	13.75	
5 Year	5.72	9.23	6.6	9.23	
Since Inception	15.19	15.78	11.19	12.15	

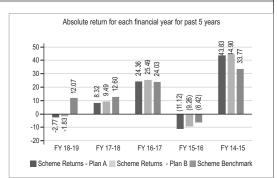
Past performance may or may not be sustained in the future. Plan A and Plan B (Direct) have different expense structures. The last Day of December has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹ 10 invested at inception viz for Plan A and January 1, 2013 for Plan B (Direct). *Effective from October 29, 2019 the benchmark has been changed to S&P BSE 500. Effective February 1, 2018, performance of the Scheme is benchmarked to the Total Return variant of the benchmark / standard benchmark index (TRI). As TRI data is not available since inception of the Scheme, benchmark performance is calculated using composite CAGR of the benchmark index Price Return values from 12 September 2003 to 29 June 2007, and TRI values since 29 June 2007. Mr. Sanjay Chawla is managing the Scheme along with Mr. Dipak Acharya effective November 1, 2015.



Baroda FI SS'96

Compounded	Pla	Plan A Plan B (Di		(Direct)
Annualised Return	Scheme Return (%)	Benchmark Return (%)*	Scheme Return (%)	Benchmark Return (%)*
1 Year	4.98	10.38	5.24	10.38
3 Year	7.31	14.51	8.14	14.51
5 Year	4.34	9.57	5.41	9.57
Since Inception	11.7	12.82	10.98	12.36

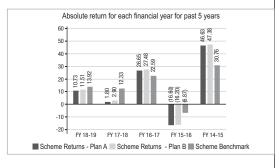
*S&P BSE 200 TRI. Note: Past performance may or may not be sustained in the future. Plan A and Plan B (Direct) have different expense structures. Data is for Dividend Option and the last day of December has been considered in all cases. Returns have been computed assuming that all payouts during the period have been reinvested in the units of the Scheme at the respective prevailing NAVs. Returns are Compounded Annualised and are calculated on the basis of ₹ 10 invested at inception for Plan A and January 1, 2013 for Plan B (Direct). *Effective from 2nd May 2016 the benchmark has been changed to S&P BSE 200. Effective February 1, 2018, performance of the Scheme is benchmarked to the Total Return variant of the benchmark / standard benchmark index (TRI). As TRI data is not available since inception of the Scheme, benchmark performance is calculated using composite CAGR of the benchmark index Price Return values from 31 Mar 1996 to 29 June 2007, and TRI values since 29 June 2007. Mr. Sanjay Chawla is managing the Scheme along with Mr. Dipak Acharya effective November 1, 2015.



Baroda Large Cap Fund

Compounded	Pla	Plan A Plan B (I		(Direct)	
Annualised Return	Scheme Return (%)	Benchmark Return (%)*	Scheme Return (%)	Benchmark Return (%)*	
1 Year	12.10	11.83	12.94	11.83	
3 Year	9.82	15.07	10.75	15.07	
5 Year	6.10	9.58	6.83	9.58	
Since Inception	4.56	10.69	10.19	12.34	

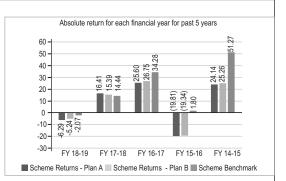
*Nifty 100 TRI effective October 1, 2016. Note: Past performance may or may not be sustained in the future. Plan A and Plan B (Direct) have different expense structures. The last day of December has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹ 10 invested at inception for Plan A and January 1, 2013 for Plan B (Direct). *Scheme Benchmark has been changed to Nifty 100 effective October 3, 2016. Effective February 1, 2018, performance of the Scheme is benchmarked to the Total Return variant of the benchmark / standard benchmark index (TRI). Mr. Sanjay Chawla is managing the Scheme with Mr. Dipak Acharya effective October 3, 2016.



Baroda Mid-Cap Fund

Compounded	Plan A Plan B (Direc		Plan A Plan B (Di	
Annualised Return	Scheme Return (%)	Benchmark Return (%)*	Scheme Return (%)	Benchmark Return (%)*
1 Year	-0.79	-2.06	0.11	-2.06
3 Year	6.74	8.69	7.72	8.69
5 Year	-0.41	8.81	0.41	8.81
Since Inception	-1.41	8.00	3.13	12.34

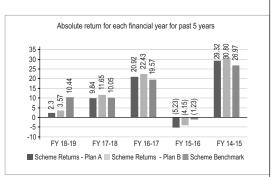
Past performance may or may not be sustained in the future. Plan A and Plan B (Direct) have different expense structures. The last day of December has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹ 10 invested at inception for Plan A and January 1, 2013 for Plan B (Direct). *Scheme Benchmark has been changed to S&B BSE Mid-cap Index effective October 3, 2016. Effective February 1, 2018, performance of the Scheme is benchmarked to the Total Return variant of the benchmark / standard benchmark index (TRI).



Baroda Hybrid Equity Fund

Compounded	Plan A		Plan B (Direct)		
Annualised Return	Scheme Return (%)	Benchmark Return (%)*	Scheme Return (%)	Benchmark Return (%)*	
1 Year	3.57	10.66	4.44	10.66	
3 Year	7.84	12.05	9.23	12.05	
5 Year	6.1	9.44	7.44	9.44	
Since Inception	11.09	13.11	10.28	11.47	

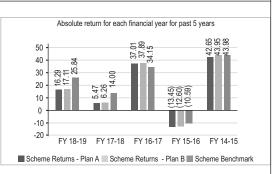
Past performance may or may not be sustained in the future. Plan A and Plan B (Direct) have different expense structures. The the last day of December has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹ 10 invested at inception for Plan A and January 1, 2013 for Plan B (Direct). *Benchmark has been renamed effective February 1, 2018. Effective February 1, 2018, performance of the Scheme is benchmarked to the Total Return variant of the benchmark /standard benchmark index (TRI).



Baroda Banking and Financial Services Fund

Compounded	Plan A		Plan B (Direct)			
Annualised Return	Scheme Return (%)	Benchmark Return (%)*	Scheme Return (%)	Benchmark Return (%)*		
1 Year	23.15	18.94	24.02	18.94		
3 Year	18.30	21.53	19.2	21.53		
5 Year	9.69	12.14	10.55	12.14		
Since Inception	13.57	17.59	12.34	14.97		

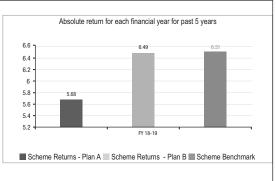
Past performance may or may not be sustained in the future. Plan A and Plan B (Direct) have different expense structures. The last day of December has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹ 10 invested at inception for Plan A and January 1, 2013 for Plan B (Direct). *Effective February 1, 2018, performance of the Scheme is benchmarked to the Total Return variant of the benchmark / standard benchmark index (TRI).



Baroda Dynamic Equity Fund

Compounded	Plan A Plan B (Plan A Plan B (Dir	
Annualised Return	Scheme Return (%)	Benchmark Return (%)*	Scheme Return (%)	Benchmark Return (%)*
1 Year	10.47	10.12	12.23	10.12
3 Year	-	-	-	-
5 Year	-	-	-	-
Since Inception	10.39	11.12	12.13	11.12

Past performance may or may not be sustained in the future. Regular Plan and Direct Plan have different expense structures. The last day of December has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of ₹ 10 invested at inception for Plan A and January 1, 2013 for Plan B (Direct). Performance of the Scheme is benchmarked to the Total Return variant of the benchmark / standard benchmark index (TRI).



Note: Performances of Baroda Equity Savings Fund is not provided as the scheme has not completed one year since inception.

Expenses of the Schemes

(I) Load Structure & Transaction Charge:

a. Entry Load :

In accordance with the requirements of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load is charged for purchase / additional purchase / switch-in accepted by the Fund.

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

Pursuant to SEBI circular No. SEBI/IMD/CIR No. 14/120784/08 dated March 18, 2008, with effect from April 1, 2008, no entry load or exit load shall be charged in respect of units allotted on reinvestment of dividend.

b. Exit Load :

Baroda Multi Cap Fund Baroda Mid-Cap Fund Baroda Large Cap Fund Baroda Hybrid Equity Fund Baroda Banking and Financial Services Fund Baroda Dynamic Equity Fund Baroda Dynamic Equity Fund Baroda Equity Fund If units are redeemed upto 10% of the units, on or before one year from the date of allotment: Nil; If units are redeemed after one year from the date of allotment: Nil Baroda Equity Savings Fund If units are redeemed within one year from the date of allotment in the date of allotment: Nil Baroda Equity Savings Fund If units are redeemed within one year from the date of allotment of Units; Nil, if redeemed after one year from the date of allotment of Units. If units are redeemed upto 10% of the units held, on or before one year from the date of allotment: Nil. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: Nil. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: Nil. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: Nil. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: Nil. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: Nil. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: Nil. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: Nil. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: Nil. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: Nil. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: Nil. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: Nil.	Baroda ELSS'96	Nil
Baroda Hybrid Equity Fund Baroda Banking and Financial Services Fund Baroda Dynamic Equity Fund Baroda Dynamic Equity Fund Baroda Dynamic Equity Fund If units are redeemed upto 10% of the units, on or before one year from the date of allotment: Nil; If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: Nil Baroda Equity Savings Fund If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: Nil Baroda Equity Savings Fund If units are redeemed after one year from the date of allotment of Units; Nil, if redeemed after one year from the date of allotment of Units. If units are redeemed upto 10% of the units held, on or before one year from the date of allotment: Nil. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: Nil are redeemed over and above the 10% limit, on or before one year from the date of allotment: Nil are redeemed after one year from the date of allotment: Nil The above exit load shall be applicable on a prospective basis to all subscription transactions, excluding switch-ins.	Baroda Multi Cap Fund	
Baroda Hybrid Equity Fund Baroda Dynamic Equity Fund Baroda Dynamic Equity Fund Baroda Dynamic Equity Fund If units are redeemed upto 10% of the units, on or before one year from the date of allotment: Nii; If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: 1% of the applicable Net Asset Value (NAV); If units are redeemed after one year from the date of allotment: Nii Baroda Equity Savings Fund 1%, if redeemed within one year from the date of allotment of Units; Nii, if redeemed after one year from the date of allotment of Units. If units are redeemed upto 10% of the units held, on or before one year from the date of allotment: Nii • If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: Nii are redeemed after one year from the date of allotment: Nii The above exit load shall be applicable on a prospective basis to all subscription transactions, excluding switch-ins.	Baroda Mid-Cap Fund	
Baroda Dynamic Equity Fund If units are redeemed upto 10% of the units, on or before one year from the date of allotment: Nii; If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: 1% of the applicable Net Asset Value (NAV); If units are redeemed after one year from the date of allotment: Nii Baroda Equity Savings Fund 1%, if redeemed within one year from the date of allotment of Units; Nii, if redeemed after one year from the date of allotment of Units. If units are redeemed upto 10% of the units held, on or before one year from the date of allotment: Nii • If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: 1% of the applicable Net Asset Value (NAV) • If units are redeemed after one year from the date of allotment: Nii The above exit load shall be applicable on a prospective basis to all subscription transactions, excluding switch-ins.	Baroda Large Cap Fund	1% if redeemed on or before 365 days from the date of allotment of units
Baroda Dynamic Equity Fund If units are redeemed upto 10% of the units, on or before one year from the date of allotment: Nii; If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: 1% of the applicable Net Asset Value (NAV); If units are redeemed after one year from the date of allotment: Nii Baroda Equity Savings Fund 1%, if redeemed within one year from the date of allotment of Units; Nii, if redeemed after one year from the date of allotment of Units. If units are redeemed upto 10% of the units held, on or before one year from the date of allotment: Nii • If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: 1% of the applicable Net Asset Value (NAV) • If units are redeemed after one year from the date of allotment: Nii The above exit load shall be applicable on a prospective basis to all subscription transactions, excluding switch-ins.	Baroda Hybrid Equity Fund	NIL if redeemed after 365 days from the date of allotment of units
date of allotment: Nil; If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: 1% of the applicable Net Asset Value (NAV); If units are redeemed after one year from the date of allotment: Nil Baroda Equity Savings Fund 1%, if redeemed within one year from the date of allotment of Units; Nil, if redeemed after one year from the date of allotment of Units. If units are redeemed upto 10% of the units held, on or before one year from the date of allotment: Nil. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: 1% of the applicable Net Asset Value (NAV) If units are redeemed after one year from the date of allotment: Nil The above exit load shall be applicable on a prospective basis to all subscription transactions, excluding switch-ins.	Baroda Banking and Financial Services Fund	
the date of allotment: 1% of the applicable Net Asset Value (NAV); If units are redeemed after one year from the date of allotment: Nil Baroda Equity Savings Fund 1%, if redeemed within one year from the date of allotment of Units; Nil, if redeemed after one year from the date of allotment of Units. If units are redeemed upto 10% of the units held, on or before one year from the date of allotment: Nil. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: 1% of the applicable Net Asset Value (NAV) If units are redeemed after one year from the date of allotment: Nil The above exit load shall be applicable on a prospective basis to all subscription transactions, excluding switch-ins.	Baroda Dynamic Equity Fund	
If units are redeemed after one year from the date of allotment: Nil 1%, if redeemed within one year from the date of allotment of Units; Nil, if redeemed after one year from the date of allotment of Units. If units are redeemed upto 10% of the units held, on or before one year from the date of allotment: Nil. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: 1% of the applicable Net Asset Value (NAV) If units are redeemed after one year from the date of allotment: Nil The above exit load shall be applicable on a prospective basis to all subscription transactions, excluding switch-ins.		If units are redeemed over and above the 10% limit, on or before one year from
Baroda Equity Savings Fund 1%, if redeemed within one year from the date of allotment of Units; Nil, if redeemed after one year from the date of allotment of Units. If units are redeemed upto 10% of the units held, on or before one year from the date of allotment: Nil. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: 1% of the applicable Net Asset Value (NAV) If units are redeemed after one year from the date of allotment: Nil The above exit load shall be applicable on a prospective basis to all subscription transactions, excluding switch-ins.		the date of allotment : 1% of the applicable Net Asset Value (NAV);
Nil, if redeemed after one year from the date of allotment of Units. If units are redeemed upto 10% of the units held, on or before one year from the date of allotment: Nil. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: 1% of the applicable Net Asset Value (NAV) If units are redeemed after one year from the date of allotment: Nil The above exit load shall be applicable on a prospective basis to all subscription transactions, excluding switch-ins.		If units are redeemed after one year from the date of allotment: Nil
If units are redeemed upto 10% of the units held, on or before one year from the date of allotment: Nil. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: 1% of the applicable Net Asset Value (NAV) If units are redeemed after one year from the date of allotment: Nil The above exit load shall be applicable on a prospective basis to all subscription transactions, excluding switch-ins.	Baroda Equity Savings Fund	1%, if redeemed within one year from the date of allotment of Units;
date of allotment: Nil. If units are redeemed over and above the 10% limit, on or before one year from the date of allotment: 1% of the applicable Net Asset Value (NAV) If units are redeemed after one year from the date of allotment: Nil The above exit load shall be applicable on a prospective basis to all subscription transactions, excluding switch-ins.		Nil, if redeemed after one year from the date of allotment of Units.
from the date of allotment : 1% of the applicable Net Asset Value (NAV) • If units are redeemed after one year from the date of allotment: Nil The above exit load shall be applicable on a prospective basis to all subscription transactions, excluding switch-ins.		
The above exit load shall be applicable on a prospective basis to all subscription transactions, excluding switch-ins.		
transactions, excluding switch-ins.		If units are redeemed after one year from the date of allotment: Nil
The above exit load structure is effective September 05, 2019.		
		The above exit load structure is effective September 05, 2019.

Expenses of the Schemes (Contd.)

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. The Exit Load [net of Goods & Service Tax ("GST")] charged, will be credited to the Scheme. For any change in load structure, the AMC will issue an addendum and display it on the website/ISCs.

c. 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.

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 charge on a product basis.

*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.

(II) Recurring Expenses:

The recurring expenses of the schemes (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:

- 2.25% on the first ₹ 500 crores of daily net assets.
- b) 2.00% on the next ₹ 250 crores of daily net assets.
- c) 1.75% on the next ₹ 1,250 crores of daily net assets.
- d) 1.60% on the next ₹ 3,000 crores of daily net assets.
- e) 1.50% on the next ₹ 5,000 crores of daily net assets.
- f) 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.
- 1.05% on the balance of the assets.

The AMC will also annually set apart, for investor education and awareness initiatives, at least 0.02% on the daily net assets of each Scheme, which shall be within the maximum limit of Total Expense Ratio (TER) as mentioned in the table above. Further, in addition to the TER, the following costs or expenses may be charged to each 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 of 0.30% of daily net assets, 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.
- (c) Additional expenses, incurred towards different heads, not exceeding 0.05% of the daily net assets of the Scheme. However, such expenses will not be charged if exit load is not levied / not applicable to the Scheme.

Investors may note that Goods and Service Tax (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.

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 would update the current expense ratios on the website at least three working days prior to the effective date of the change. Investors can refer to our website (http://www.barodamf.com/Downloads/Pages/expenseratio.aspx) for details on Total Expense Ratio (TER).

Actual expenses for the previous year ended March 31, 2019

Name of scheme	Plan A / Regular Plan	Plan B (Direct) / Direct
Baroda Multi Cap Fund	2.67%	1.66%
Baroda ELSS'96	2.84%	2.00%
Baroda Large Cap Fund	2.95%	2.21%
Baroda Mid-Cap Fund	3.07%	1.98%
Baroda Hybrid Equity Fund	2.62%	1.40%
Baroda Banking and Financial Services Fund	2.92%	2.23%
Baroda Dynamic Equity Fund*	2.76%	0.78%

^{*} for the period since inception of the scheme viz. November 14, 2018 to March 31, 2019.

Note: The inception date of Baroda Equity Savings Fund July 25, 2019. Hence, the details of actual expense as on March 31, 2019 is not provided.

Waiver	of	load	for	Direct	
Applica	atio	ns			

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 treatment for the Investors (Unit Holders)

Particulars	Deduction of tax at source by the Mutual Fund	In the hands of resident Investors
Tax on Dividends	11.648%#	Nil
Capital Gains *		
Long Term (above ₹ 1 lakh) (Units held for more than 12 months)	Nil	10%*
Short Term (Units held for not more than 12 months)	Nil	15%*

- # inclusive of surcharge and health and education cess
- Surcharge at the rate of 15% to be levied in case of individual /HUF Unit Holders where their income exceeds ₹1 crore and at the rate of 10% where income exceeds ₹50 lakhs but does not exceed ₹1 crore. Health and education cess at the rate of 4% will be applicable on the tax plus surcharge.

The Scheme will attract securities transaction tax (STT) at 0.001% on the redemption value.

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 by the AMC or Trustee.

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.

Daily Net Asset Value (NAV)

The first NAV will be calculated and announced within a period of 5 Business Days from the date of allotment. Subsequently, the NAVs of the Scheme will be calculated and declared on the close of each Business Day.

The methodology of calculating the sale and repurchase price of units is given below:

Subscription (Sale) Price = Applicable NAV * (1+Entry Load)

E.g. If the Applicable NAV is ₹10, and Entry Load is 1%, then the subscription price will be: ₹10*(1+0.01) = ₹10.10 Unitholders may note that the Regulations do not permit any Entry Load for subscription of Units, and accordingly, the subscription price will be the Applicable NAV. Redemption (Repurchase) Price = Applicable NAV * (1-Exit Load) E.g. If the Applicable NAV is ₹10, and Exit Load is 1%, then the redemption price will be: ₹10*(1-0.01) = ₹9.90. 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. NAVs can also be viewed on www.barodamf.com and www.amfiindia.com. For Investor Grievances please Investor Relation Officer Name and Address of Registrar Mr. Amitabh Ambastha KFIN Technologies Private Limited contact Baroda Asset Management India Limited Karvy Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. India. Fax: +91 40 2331 1968 501, Titanium, 5th Floor, Western Express Highway, Goregaon (E), Mumbai - 400063. Phone: +91 22 6848 1000 /4219 7999 Fax: +91 22 6848 1001 F-mail id: kfnl hmfnct@kfintech.com Toll Free No.: 1800-2670-189 • Email: info@barodamf.com **Unit Holders' Information** Allotment Confirmation

- (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 email address and or mobile number, an allotment confirmation, as soon as possible but not later than 5 Business Days from the date of acceptance of the request for subscription, and (ii) a CAS, as mentioned in 'Consolidated Account Statement (CAS)' below.
- (b) Units in Demat Mode: For investors who hold Units in dematerialized form, a demat statement shall be provided by the DP in such form and in such manner and at such time as provided in the agreement with the beneficial owner.

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.

The Mutual Fund would update the current expense ratios on the website at least three working days prior to the effective date of the change. Investors can refer to our website (http://www.barodamf.com/Downloads/Pages/expenseratio.aspx) for details on Total Expense Ratio (TER).

For Investor Grievances please Investor Relation Officer Name and Address of Registrar contact Mr. Amitabh Ambastha KFIN Technologies Private Limited Ambastha Mr. Amitabh Amba

Baroda Asset Management India Limited Karvy Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, 501, Titanium, 5th Floor, Western Express Highway, Goregaon (E), Mumbai - 400063. Serilingampally Mandal, Hyderabad - 500 032. India. Fax: +91 40 2331 1968 Phone: +91 22 6848 1000 /4219 7999, Fax: +91 22 6848 1001. E-mail id: kfpl.bmfnct@kfintech.com Toll Free No.: 1800-2670-189 • Email: info@barodamf.com.

- (ii) Thereafter, the Unit Holder will be sent, on or before the 10th 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 statements.
- (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 10th 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.
- 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 ten days from the month end.

The expression, 'transaction', includes purchase, redemption, switch, dividend payout, dividend reinvestment, 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 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.

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.

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.

Half Yearly Financial Results

The Mutual Fund shall, before the expiry of one month from the close of each half-year i.e. on 31st March and on 30th September, publish a complete statement of the Scheme's portfolio in the prescribed format in one national English daily newspaper and in a newspaper in the language of the region where the head office of the Fund is situated. This shall also be displayed on the website of the Mutual Fund /AMC, with a link on the AMFI website.

Also, within one month of the close of each half year, that is on 31st March and on 30th September, the Mutual Fund/AMC shall 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.

Annual Report

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 an 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.

Investment Strategy

Equity Schemes

The key factors of the investment strategy of the Baroda Hybrid Equity Fund, Baroda ELSS'96 and Baroda Multi Cap Fund schemes are:

- 1. Identifying attractive opportunities on the basis of Government policies, research report and overall economic conditions.
- 2. The stock selection will take into consideration various factors like fundamentals of the business, market capitalization, infrastructure, quality of management etc.
- 3. Sector weightage and stock selection within the sector.
- 4. The portfolio will be sufficiently diversified by investing in a number of companies without any restriction.

The key factors of the investment strategy for Baroda Banking and Financial Services Fund are:

- 1. Identifying attractive opportunities on the basis of growth prospects and valuations of the businesses over a medium term.
- 2. The stock selection will take into consideration fundamentals of the business, market capitalization, industry structure, quality of management, sensitivity to economic factors, financial strength of the company and the key earnings drivers.
- 3. The Scheme will invest in a number of companies without any restriction of market capitalization within the Banking and Financial Services Sector.
- 4. Within the Banking & Financial Services Sector, the Scheme will look at a bottom-up stock selection, and bottom-up fundamental research into stocks will be conducted, including company meetings, with a view to assessing management quality, competitive positioning and growth potential.

The key factors of the investment strategy for Baroda Mid-Cap Fund are:

- 1. The Scheme portfolio will predominantly be a Mid-Cap portfolio across sectors and companies, which mitigates both concentration and liquidity risk.
- The Scheme will invest in equity and equity related instruments of medium and small enterprises of Indian corporates with high management credentials.
 Special focus will be given to strong corporate governance.
- 3. Approach to investments would be to invest in long term compounding stories at reasonable price. Long-term horizon enables the portfolio to ride the economic/business cycle and to overlook volatility in short term due to external factors.
- 4. Portfolio construction would entail top down approach towards deciding sector weights benchmarked against the index. Global and domestic economic, fiscal, forex, commodity and various other parameters will be evaluated. Thereafter, the direction of both global and domestic economy will be ascertained along with its impact on various sectors.
- 5. Bottom up approach is used for identifying companies within the sector. We actively follow GARP strategy (Growth At Reasonable Price) where companies with a potential of above sector growth, improving efficiency and lower valuations are identified and evaluated for investment. Companies trading at a discount to their intrinsic value and have potential to turn around along with the cycle or because of its internal strength are considered to be value picks. Various fundamental and valuation parameters are considered in terms of revenue, assets and efficiency for identifying sectors and scrips which involves sales growth, Earnings Before Interest, Taxes, Depreciation and Amortization (EBITDA) margin, Profit After Tax (PAT) margin, Price to Earnings (PE) ratio, Price to Book (PB) ratio, EV/EBIDTA, Dividend Discount Model (DDM), economic value added, etc.
- 6. Since this portfolio predominantly invests in Mid-Cap stocks, the companies are likely to have a higher growth element due to their small size and potential for higher product penetration, increasing efficiency and improvement in cash flow.

The key factors of the investment strategy for Baroda Large Cap Fund are:

- 1. Within the broader market, the Scheme expects to invest predominantly in companies forming part of Nifty 100. However, the Scheme may invest in other large cap companies.
- 2. The Scheme will invest 80% to 100% in Equity & Equity related instruments and 0% to 25% in debt & money market instruments.
- 3. The fund management style will be opportunistic with regard to market capitalization and not from a thematic or sector perspective.
- 4. The investment approach will be a blend of top down and bottom up, and stock selection will be done by following Growth At Reasonable Price (GARP) strategy.
- 5. The aim of the Scheme would be to deliver long-term capital growth from an actively managed portfolio.
- 6. The Scheme would focus on blue-chip stocks with sound financials and market leadership.

The key factors of the investment strategy for Baroda Dynamic Equity Fund are:

The Scheme has a dual objective of generating capital appreciation by investing in equity and equity related securities as well as generating income by investing in debt and money market securities, while attempting to manage risk from the market through active asset allocation. In order to achieve this process, the Scheme will follow a topdown and bottom-up strategy. The top-down process will lead to the active ongoing asset allocation decision between equity and debt and the bottom up process would lead to construction of the portfolio using specific securities.

The AMC has built a proprietary model for asset allocation based on the valuations and fundamentals of the companies. The valuation parameters chosen for the asset allocation are PE, P/BV, Dividend yield and the difference of earnings yield and 10 year Government Bond. The rationale behind choosing multiple valuation parameters instead of only PE, is to incorporate the status of the three important financial statements, the P&L, balance sheet and cash flow statement. Different weights have been assigned to different valuation parameters with more emphasis on the balance sheet and cash flow related parameters. The model will be revisited if needed, and adjustments made if needed, to ensure that the outcomes remain relevant to the market environment.

Assumptions of the proprietary model

- BSE 200 Index was chosen for the calculation of equity returns and for comparing the portfolio returns.
- 10 year G-sec was chosen for the calculation of debt returns.
- Valuation parameters were chosen on the trailing 12 months basis.

The model would be run on monthly basis to decide the asset allocation. Generally, once the allocation is fixed, it will not be changed till the next month except in case of extraordinary situations where extreme volatility in the markets would force a change in asset allocation.

Equity allocation based on the model

The gross equity exposure will be maintained in the range of 65% to 90% while the net equity exposure will be maintained between 0% to 50%. The difference between gross and net variation would generally be invested in arbitrage or in arbitrage equity mutual funds. The model would follow the matrix approach for asset allocation based on different parameters.

Fixed Income allocation based on the model

The exposure to Debt & Money Market Instruments including cash and cash equivalents will be maintained in the range of 10% to 35%. The model would follow the matrix approach for asset allocation based on different parameters.

Once the asset allocation has been decided based on the model, the portfolio would be constructed based on top-down as well as bottom-up approach using our core principle of investing, GARP (Growth at a Reasonable Price). The Scheme retains the flexibility to deviate from the asset allocation model, depending on the market conditions, market opportunities, applicable regulations and political and economic factors.

 $For detailed \& scheme \ specific \ investment \ strategy, \ please \ refer \ the \ SIDs \ of \ the \ respective \ schemes.$

Comparison of equity schemes of Baroda Mutual Fund

Scheme Name	Baroda Multi Cap Fund (Earlier known as Baroda Pioneer Growth Fund)	Baroda Hybrid Equity Fund (Earlier known as Baroda Pioneer Balance Fund)	Baroda ELSS'96	Baroda Banking and Financial Services Fund	Baroda Large Cap Fund	Baroda Mid-Cap Fund	Baroda Dynamic Equity Fund	Baroda Equity Savings Fund
Type of Scheme	open ended equity	and debt	equity linked saving scheme with a	equity scheme investing in banking and financial	open ended equity s c h e m e	open ended equity s c h e m e predominantly		
Investment Objective	the scheme is to generate long term capital appreciation from an actively	term capital appreciation along with stability through a well balanced	the scheme is to provide the investor long term capital growth as also tax benefit under section 80C of the Income	objective is to generate long-term capital appreciation for unit holders from a portfolio invested predominantly in equity and equity related securities of companies engaged in the Banking &	investment objective of the Scheme is to generate capital appreciation by in vesting predominantly in a diversified portfolio of equity and equity related securities of largecape	objective of the scheme is to generate capital appreciation by in vesting predominantly in a diversified portfolio of equity and equity related securities of growth oriented mid	objective of the Scheme is to generate capital appreciation by investing in a portfolio of equity or equity linked securities while the secondary objective is to generate	objective of the Scheme is to generate capital appreciation and income by using a r b i t r a g e opportunities, investment in equity / equity related instruments and debt' money market
No. of Folios as on December 31, 2019	1,99,594	47,565	30,510	9,163	5,887	9,526	28,029	21,528
AUM as on December 31, 2019 (₹ in crs.)	809.14	508.36	164.61	48.92	32.90	46.14	434.03	464.52

Sector Allocation of all open ended equity schemes of Baroda Mutual Fund as on December 31, 2019

Sectors	Baroda Multi Cap Fund	Baroda ELSS'96 Fund	Baroda Large Cap Fund	Baroda Mid-cap Fund	Baroda Hybrid Equity Fund	Baroda Banking and Financial Services Fund	Baroda Dynamic Equity Fund	Baroda Equity Savings Fund
Financial Services	39.81%	40.86%	38.69%	21.06%	52.01%	97.66%	42.67%	43.42%
Energy	11.46%	12.41%	10.58%	10.99%	7.03%	-	10.73%	10.74%
IT	10.83%	9.84%	12.28%	-	8.22%	-	7.09%	3.20%
Consumer Goods	10.60%	10.14%	8.63%	25.00%	8.30%	-	7.60%	6.61%
Chemicals	4.56%	3.97%	2.53%	6.72%	4.95%	-	1.76%	-
Industrial Manufacturing	4.51%	3.04%	7.29%	19.78%	1.18%	-	-	-
Cement & Cement Products	3.24%	3.29%	3.69%	2.45%	2.30%	-	3.65%	4.64%
Pharma	3.18%	2.87%	2.62%	-	2.68%	-	1.72%	1.88%
Triparty Repo	3.07%	4.20%	5.49%	4.60%	1.54%	-	2.93%	1.19%
Construction	2.87%	3.88%	2.86%	0.42%	5.32%	-	5.18%	0.88%
Services	1.82%	1.77%	1.67%	3.14%	1.61%	-	1.47%	2.44%
Automobile	1.80%	0.78%	0.90%	3.13%	1.04%	-	2.62%	1.98%
Healthcare Services	1.32%	2.00%	-	2.85%	1.04%	-	0.46%	-
Telecom	1.20%	1.19%	2.77%	-	1.08%	-	1.26%	1.98%
Margin Fixed Deposits	0.28%	-	0.33%	-	0.45%	0.31%	1.85%	10.01%
Textiles	-	-	-	-	-	-	-	-
Stock Futures	-	-	-	-	-	-	-14.39%	-50.87%
State Development Loans	-	-	-	-	1.08%	-	-	-
METALS	-	-	-	-	-	-	2.40%	5.92%
Government Securities	-	-	-	-	0.65%	-	4.54%	0.43%
Fertilisers & Pesticides	-	-	-	-	-	-	-	1.31%
Cash & Cash Equivalent	-0.55%	-0.25%	-0.34%	-	-0.08%	-0.49%	16.45%	54.23%
Total	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%	100.00%

Portfolio Turnover Ratio of all the open ended equity schemes of Baroda Mutual Fund as on December 31, 2019.

Scheme	RATIO
Baroda Multi Cap Fund	1.05
Baroda ELSS 96 Fund	1.69
Baroda Large Cap Fund	1.47
Baroda Mid-Cap Fund	1.70
Baroda Hybrid Equity Fund	1.37
Baroda Banking And Financial Services Fund	0.71
Baroda Dynamic Equity Fund	3.55
Baroda Equity Savings Fund	3.50

The Schemes' top 10 portfolio holdings as on December 31, 2019 are given below. Investors may refer to the website of the AMC (www.barodamf.com) to obtain the latest monthly portfolio of the Schemes.

Baroda Multi Cap Fund

Name of the Issuer	% to Net Assets
HDFC Bank Ltd.	10.18
Housing Development Finance Corporation Ltd.	7.45
ICICI Bank Ltd.	7.32
Reliance Industries Ltd.	6.92
Infosys Ltd.	4.97
State Bank of India	3.19
CCIL-Clearing Corporation of India Ltd. (Triparty Repo)	3.07
Astral Poly Technik Ltd.	2.91
Bajaj Finance Ltd.	2.88
City Union Bank Ltd.	2.60

Baroda ELSS'96

Name of the Issuer	% to Net Assets
ICICI Bank Ltd.	7.37
Reliance Industries Ltd.	7.36
Housing Development Finance Corporation Ltd.	5.86
Kotak Mahindra Bank Ltd.	5.12
Infosys Ltd.	5.11
HDFC Bank Ltd.	5.02
CCIL-Clearing Corporation of India Ltd. (Triparty Repo)	4.20
Larsen & Toubro Ltd.	2.96
State Bank of India	2.84
DCB Bank Ltd.	2.72

Baroda Large Cap Fund

Name of the Issuer	% to Net Assets
HDFC Bank Ltd.	9.23
Reliance Industries Ltd.	8.98
ICICI Bank Ltd.	7.37
Housing Development Finance Corporation Ltd.	7.33
CCIL-Clearing Corporation of India Ltd. (Triparty Repo)	5.49
Infosys Ltd.	5.00
State Bank of India	4.57
Ultratech Cement Ltd.	3.69
Bajaj Finance Ltd.	3.22
Siemens Ltd.	2.96

Baroda Mid-Cap Fund

Name of the Issuer	% to Net Assets
Astral Poly Technik Ltd.	7.36
City Union Bank Ltd.	5.57
Tata Global Beverages Ltd.	4.87
CCIL-Clearing Corporation of India Ltd. (Triparty Repo)	4.60
DCB Bank Ltd.	4.46
Aditya Birla Fashion And Retail Ltd.	4.01
Bata India Ltd.	3.79
Aarti Industries Ltd.	3.63
Varun Beverages Ltd.	3.45
Muthoot Finance Ltd.	3.30

Baroda Hybrid Equity Fund

Name of the Issuer	% to Net Assets
ICICI Bank Ltd.	10.86
HDFC Bank Ltd.	9.20
Housing Development Finance Corporation Ltd.	6.63
State Bank of India	6.26
Reliance Industries Ltd.	5.35
Larsen & Toubro Ltd.	3.57
Infosys Ltd.	3.52
National Bank for Agriculture and Rural Development	3.17
City Union Bank Ltd.	2.85
Bank of Baroda	2.75

Baroda Banking and Financial Services Fund

Name of the Issuer	% to Net Assets
HDFC Bank Ltd.	26.79
ICICI Bank Ltd.	20.90
Kotak Mahindra Bank Ltd.	10.31
State Bank of India	8.86
Axis Bank Ltd.	5.39
Bajaj Finance Ltd.	5.19
Housing Development Finance Corporation Ltd.	4.43
City Union Bank Ltd.	3.34
CCIL-Clearing Corporation of India Ltd. (Triparty Repo)	2.52
ICICI Prudential Life Insurance Company Ltd.	1.97

Baroda Dynamic Equity Fund

Name of the Issuer	% to Net Assets
Reliance Industries Ltd.	6.48
HDFC Bank Ltd.	6.38
Housing Development Finance Corporation Ltd.	6.30
Export-Import Bank of India	5.80
Government of India	4.54
Small Industries Development Bank of India	4.53
State Bank of India	4.40
ICICI Bank Ltd.	4.36
Infosys Ltd.	3.04
CCIL-Clearing Corporation of India Ltd. (Triparty Repo)	2.93

Baroda Equity Savings Fund

Name of the Issuer	% to Net Assets
HDFC Bank Ltd.	16.23
Housing Development Finance Corporation Ltd.	9.70
Reliance Industries Ltd.	6.52
State Bank of India	5.31
ICICI Bank Ltd.	4.63
Bajaj Finance Ltd.	3.83
Bank of Baroda	3.24
Axis Bank Ltd.	3.06
Indusind Bank Ltd.	2.91
ITC Ltd.	2.79

	CHECKLIST OF DOCUMENTS TO BE I	ENCLOSED WIT	H APPLIC <i>i</i>	ATION FOR	M (AS APPLI	CABLE,	REFER INST	RUCTIONS	5)	
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 Attomey								✓	
9.	PAN Proof	✓	✓	✓	√	✓	✓	✓	√	✓
10.	KYC Acknowledgment	✓	✓	✓	✓	✓	✓	✓	✓	✓
11.	Latest Bank Passbook/ Bank Account Statement/ Cancelled Cheque	✓	✓	✓	✓	✓	✓	✓	✓	✓
12.	DD Declaration	✓	✓	✓	√	✓	✓	✓	✓	✓
13.	FACTA / CRS	✓	✓	✓	✓	✓	✓	✓	✓	✓
14.	UBO Declaration	✓	✓	✓	✓	✓		✓	✓	
15.	Aadhaar No.^	✓	✓	✓	✓	✓	√*	✓	✓	✓

 $[\]hbox{^*Non-resident are not required to obtain Aadhaar}.$

The mandatory requirement to submit the Aadhaar details/ documents by existing as well as new investors has been deferred till further notice.

 $[\]hbox{*Copy of SEBI registration certificate should be provided.}$

 $[\]hat{\ \ } A a dhaar for Non Individual - Consent of Individual Authorized Signatories should be provided in the specific format only.$

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.
- 4. 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-caccount 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 Eurol.
- Applicants who have an existing folio number with the Fund are requested to mention that in the earmarked space.

II. APPLICANTS'INFORMATION:

- Please mention your name in full, without any abbreviation. Write your name exactly as it appears in your Aadhaar Card, or in the incorporation document, as the case may be. In case units are applied for in electronic mode (demat mode), please write your name exactly in the same manner as it appears in the records of the depository.
- 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.
- 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.
- 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.
- 8. 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 "ioint"
- 9. 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.
- 10. Any application without broker code will be treated as a 'Direct Investment'.
- 11. 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.
- 12. 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 Bank Account (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:
 - A latest 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.
- 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.

${\it IV.} \quad {\it KNOW\,YOUR\,CUSTOMER\,(KYC)\,AND\,PERMANENT\,ACCOUNT\,NUMBER\,(PAN)\,COMPLIANCE}:$

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.

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM (CONTD.)

- 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 ("AMF") 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:
 - KYC Application Form to be used, which is attached along with the application.
 - b. 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
 - d. 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.
 - 2. 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 PoA are 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.amflindia.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.

V. 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 advised to draw payment instrument (i.e. cheque, pay order etc.) favouring either name of scheme <Name of the First Investor>" or name of scheme <Pelio 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, Senlingampally Mandal, Hyderabad - 500 032.
- 7. 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.
 - 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 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.
- $\bullet \quad \text{Investors are advised to visit www.barodamf.com for more details, including the formats} \\$

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.
- 4. Nomination in respect of the units stands rescinded upon transfer / transmission / switch-over of units.

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM (CONTD.)

- 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 obliqation 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.
- 10. Nomination will maintained at the folio / account level and will be applicable for all investments in that folio
- 11. 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, and they in turn will credit the units to the investor's account. Credit of 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 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 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.

⁵It 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 purposes:

- 1. 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. AADHAAR

The Ministry of Finance (Department of Revenue) in consultation with the Reserve Bank of India has made certain amendments to the Prevention of Money Laundering (Maintenance of Records) Rules, 2005, namely, the Prevention of Money Laundering (Maintenance of Records) Second Amendment Rules, 2017 ("Amended Rules"), effective June 1, 2017, which inter alia make it mandatory for investors to submit their Aadhaar number issued by the Unique Identification Authority of India (UIDAI) and other prescribed details in respect of their investments.

i. Requirements for all folios prior to June 01, 2017:

For folios existing prior to June 01, 2017, investors are required to submit the requisite details / documents, as stated above, by December 31, 2017. In case of failure by such investors, to submit the above details by December 31, 2017, the folios of such investors shall cease to be operational till the time the above details are submitted by the investors.

ii. Requirements for folios opened between June 01, 2017 and October 15, 2017:

For folios opened between June 01, 2017 and October 15, 2017, investors are required to submit the requisite details / documents, as stated above, by December 31, 2017. In case of failure by such investors, to submit the above details by December 31, 2017, the folios of such investors shall cease to be operational till the time the above details are submitted by the investors.

iii. Requirements for folios opened from October 16, 2017 to December 31, 2017:

For all folios opened from October 16, 2017 to December 31, 2017, investors are required to submit the requisite details / documents, as stated above, at the time of account opening. In case of failure by such investors, to submit the above details at the time of account opening, the AMC may, at its sole discretion, open the account pending receipt of the requisite details/ documents. In such cases where the AMC decides to open the account, if the investors fail to submit the requisite details/ documents by December 31, 2017, the folios of such investors shall cease to be operational till the time the above details are submitted by the investors.

iv. Requirements for folios opened from January 01, 2018:

For all folios opened from January 01, 2018, investors are required to submit the requisite details / documents, as stated above, at the time of account opening. No new folios shall be opened from January 01, 2018, if the requisite details / documents, as stated, are not submitted at the time of account opening.

Where the investors who are individuals or in the case of investors who are non-individuals, managers, officers or employees or persons holding an attorney to transact on the investor's behalf, as the case may be, do not have an Aadhaar number, the proof of enrolment for Aadhaar can be submitted. However, in such cases, the Aadhaar number shall be required to be provided for eventual authentication within the prescribed timeframe of 6 months as aforesaid, failing which the account / folio shall cease to be operational.

The mandatory requirement to submit the Aadhaar details/ documents by existing as well as new investors has been deferred till further notice.

XIII 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 / Systematic Investments)



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.

D	IST	RIB	UTO	RΙ	NFC	DRI	MAT	101	(C	nly em	npane	elled	Distr	ributo	rs/E	Broke	rs wi	ll be	perm	itted to	o distribu	ite U	Inits	of Ba	ıroda	Mut	ual Fu	ınd)												
Distrib	uto	r/E	Broke	r Al	RN		Sul	b-Br	oke	r Co	de			Sul	b-B	roke	er A	RN			EUI	N			L	G C	ode							RIA	Co	de				
I/We sales pe broker.																					ction is , if any,																			
										ımb Impr			L								ture / Thun										_	ature .	/ POA	\ Signa	ature /	Thum	ıb Imp	ressio	n	
TI	RAI	NSA	CTI	NC	CH/	AR	GE:	S F	OR.	APP	LIC	ATI	ON	IS T	HR	OU	GH	DIS	STF	RIBU	TORS	0	NL'	Y (P	leas	e ref	fer In	struc	ction	s VII	l)									
										s Mutu ble to t)							I conf (₹ 100	irm ded	tha uctib	t I aı le as	m a Trar	n ex	c <mark>istin</mark> ion Cl	ig in narge	vest and	or a	icro	ss No the	Mutu e Dis	ual F tribut	-und	S.				
In case	the	subs	scription	on a	mour	nt is	₹ 10	0,000)/- oı	r more	e and	d yoı	ur di	stribı	utor	has	opte	ed to	rece	eive T	ransac	tion	Cha	arges	s, th	ey a	re de	duc	tible	as	app	licab	le, f	rom	the r	ourch	ase	/ sub	scri	ption
amount	and	l pay	able to	the	distr	ibut	or. U	nits v	will b	e issu	ed a	gain	st th	e bal	anc	e am	noun	t.	E	xistin	g Folio	Nu	ımb	er																
M	OD	ΕO	F HC	LD	ING	ì		Single	Э	OR		Joir	nt	OR		A	Anyo	ne o	r Su	rvivor	. [Defa	ult (Optio	n: J	oint	(Ple	ease	refe	r Ins	truc	tions	; II)							
S	OLE	E / F	IRS	ΓΑΙ	PPL	IC/	TNA	'S F	PER	RSON	IAI	_ DE	ΞΤΑ	ILS	(Ple	ease f	fill in A	ALPH.	ABET	S and	use one	box 1	for or	ne alp	habe	t. leav	vina oı	ne bo	x blar	ık bet	weer	n two	word	s. as	it app	ears ir	ı vour	PAN	Card)
Name		_									π	Π			,			Ī			S PER F				T															
Addres				ress	is not	suffi	icient	l (Indi	ian a	ddress	in cr	ase o	of NR	ls/ FP	l's)							T		+	\pm	\pm	\pm	\pm	+	+				\vdash	\perp					
		T																				$^+$	+	+	\pm		\pm	+						H	\vdash					
					_						\pm	\pm	=							1		+	+	\pm	\pm	+	+	\pm						H	_					
		<u> </u>									\pm	\pm	\exists							<u> </u>		+	+	$\frac{1}{1}$	\pm	<u> </u>		Cit	v						<u> </u>					
Pincod	e		(1)		atory	r)		Sta	ate		\pm	\pm	\exists							<u> </u>		С	oun	trv	\pm	+	\pm				_				<u></u>					
Phone					1	/					\pm	\pm	\dashv		Fax	No.						+		,	\pm	+	\pm	Mob	ile N	lo.					 					
Phone	(Res))									\forall	\exists	\exists			nail I	D1*																							
Email II)2*										_	_									St	atus	s (ple	ease	· ()		Self [Sp	ous	e 🗌	Dep	end	lent	Chilo	dren	De	eper	dent	t Par	ents
*Wherever	re ad	vised	to give t	heir e	mail II																												nt any	/ unint	tended	d conse	equen	ces th	nat ca	n arise
SECON						е	Mr	Ms			\neg	\neg																												
		T									\forall	$\overline{}$	\dashv									$^{+}$		+	+															
$\overline{}$											T	寸	\exists									Ť		Ť	T									T						
THIRD	APP	LICA	NT'S	Naı	me		Mr	Ms			T	T	T									Ť	Ť	Ť	Ť	T		Ť	T	T				T	T		П			T
											T	T	T									Ť	Ť	Ť	T	T		T	T					T	T					
											寸	一	一									T		$\overline{}$	$\overline{}$									T	$\overline{\mathbf{T}}$		П			
Name o	of the	e Gu	ardiar	ı (in	case	Fire	st / S	Sole A	Appli	icant i	s mi	inor)	/ Cc	ontac	t Pe	rson	ı - D	esiar	natio	n / Po	oA Hold	er (In ca	ase o	of No	on-Ir	ndivio	lual I	Inve	stors)									
		T		(T		T									,			T	T					
					_						\pm	\pm	=							1		+	\pm	\pm	\pm	_	+	+						H	_		Н			
Status o	of the	Firs	t Appli	cant	(Man	idato	rv. ple	ease v	√)	□ R _t	eside	ent Inc	dividi	ıal 🗆	Mir	nor th	roua	h qua	ardiar	 1 □ F	oreign N	Vatio	nal F	Resid	ent ii	n Indi	ia 🗆	NRI -	- Nor	Ren	atria	tion	□ N	RI-R	enatri	ation	□ Bo	ody C	orpo	rate
□ Societ	y / C	lub	□ BOI		LP [HU	JF 🗆	Trus	st 🗆	FPIs	□ C	ompa	any	□ QF	1 🗆	PIC) [OCI	□ A	OP \square	Partne	ershi	ір 🗆	NG	0 🗆	So	le Pro	priet	orshi	D 🗆	Oth	ers_								
ACK																																				··≫{·				
Receiv								(101	De IIII	eu III b	y u ie	illve	Stor)																											
PAN	Ju II	01111	vii. / 1V	10. /	141/3.				Τ		an	Арр	olicat	ion fo	or s	chem	ne																							
Option	(plea	ase v	7		Grov	vth		Divide	end			T		ıb-op				<u> </u>	T		Reinve	stme	ent		Pa	y-ou	t													
along v									T									Ť	+	_	ted		_	D		M	Υ	Υ	Υ	Υ										
Drawn	on (Ban	k)							\Box								T		An	nount ₹	\dagger	$\overline{}$	\forall	\forall			$\overline{}$							ure,		p & [

Overseas Address (Mandato	ry in c	ase of	f NR	l/ FPIs	s app	olican	t, in	addit	ion to	maili	ng add	dress	i)																								
State			T						С	ount	ry																		Zip	Cod	de			Т			
Information (*Mandatory)				Fi	rst	App	olica	ant*	*							S	eco	nd A	Apı	plic	ant	t								Thi	rd A	рр	licar	nt			
Date of Birth	D [O M	M		Υ	ΥY								M	М	Υ	Υ	7	Y							D	D N	л М	ΙΥ	Υ	Υ	Y					
PAN/PEKRN#																		Ť														Т					
Aadhaar			Т					П										T			T	T												Г			
KIN No (CKYC)			Г																															Г	П		
**Incase Minor / POA																																					
					G	uard	lian	(In	cas	e of	Mino	or)														Р	OA	Hol	der								
Name																	1																				
Relationship			_		_												_																				
Date of Birth of Minor	D [M C	M	Υ	Y)	/ Y												_	_	_	_	_															
PAN/PEKRN			L		4	-	_	Ш										L	+	-	-	-			_												
Aadhaar		-	L		4	-	-											+	+	-	-	-			_	4	+										
KIN Nos. (CKYC)			L								numb																										
Information to Investor's	said inve Pos	data stors t obta	is n has ainin	nanda beer g the	ator n de Aad	y as p ferre Ihaar	oer a d till nun	applio furth mber	cable er no , we s	laws tice. shall a	s/rules authe on whi	s/reg ntica	ulati ite th	ions ne sa	The me i	ma n ac	ndat cord	ory i	requ e wi	uirer ith th	nen e A	nt to s adha	sub aar <i>i</i>	mit t	he Aa 2016	adha	ar d	etails	s/ do								
Consent	valio	datino e her	g/au reby	then prov	tica vide	ting a	and (our	ii) ur con	odatii isent	ng m	ccord y/our sharii s and	Aadl	haai isclo	r nur osin	nber g m	(s) i	n ac adha	ord ar r	land num	ce w	ith t (s)	the A	adh udir	naar ng d	Act, emo	201 grap	6 (ar ohic	nd re info	gula rma	tion tion	s ma with	de t	herei e ass	unde set r	er) an mana	dΡΪ	ΛLÀ.
Signature																																					
Politically Exposed Person (PEP)		Se	lf		Re	lated		N	lot Ap	oplica	able			Se	lf		Re	ate	d		No	t Ap	olica	able			S	elf		R	elate	d		Not A	Appli	icab	le
Occupation of the Applicant	H	House ublic	Co. ultur	E (Liste e (Liste e (Liste	Bu ed) Fo ervi	ilder rex [ce	Deale	Spo Pu er	orts [ablic (Co.(U	Retire Defend Unliste Service Service	ce ced) cec	H Pu A	ouse ublic gricu ublic	Co.	Listone	sine: Bu ed) Fo Servi	lder ex l	r _ Dea	S _l Faler	port Publ	ts [0.(L	Defer Jnlis Serv	ted)		Hous Public Agric	sewif c Co cultur c Sec	fe L .(List re L ctor	Bited) For	uilde	r _ Dea	Sp Paler	oorts ublic		Def (Unl	
Gross Annual Income		<1L 10-2	5 L						5-10 I > 1 C		l so o		_ ·		5 L		1- : 25		Cr			10 L 1 Cr		d so	on		<1L] 1-] 25		Cr		5-1 > 1	0 L Cr a	ınd s	o on
															OR																						
Net-worth* in ₹ (Lacs) *Should not be older than one year (Mandatory for Non- Individual)																																					
Networth as of date	D	D M	M	Υ	Υ	Y	/						D	D N	1 M	Υ	Υ	Υ	Υ							D	D	M	VI Y	Y	Υ	Υ					
Non-Individuals		e entity eign E	•			•			•			• Gar	ming	/ Gar	nblin	g/ Lo	ttery	(cas	inos	s, bet	ting	sync	licat	es)		Yes		No •	Mor	ney L	endin	ıg/ P	awnin	ng [Y	es	No
Refer Instruction IV) **Please attach PAN proof	f.																																				
											ence																						…≫€				



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



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

For more details call :
1800-2870-189 (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

The below without sort part in the control of all applicantify) guarantal activations types in Repolational to Paulanese Registered (local Property of Bark National Property 1 Tax Residency of their National Property 1 Tax Residency 0 Tax Reside	FATCA & CRS I	NFOR	MAT	ΓΙΟΝ	N [PI	eas	e tic	ck (v	√)]	For	Inc	dividu	ıals	s &	HU	F (N	/lan	date	ory) l	Nor	ı Ind	livid	dual	lin۱	/est	ors	sho	uld ı	nan	dat	orily	y fi	II se	pera	ate	FAT	CA	det	ail f	orm
the applicant (including Minor) Nationality / Tax Residency Nationality / Tax Residency Nationality / Nation					-											-															•									
First Applicant (including Minor) Ver No Ve	,. <u> </u>														-		ed	Offic	e (fo	r a	ddre	SS I	men	tior	ned i	in fo	orm/	exist	ing	add	ress	ap	pea	ıring	in I	Foli	0)			
The control of the Barix Name o	,	_ •					y / 18	ах к	esi	aend	сус	otner	tna	ın ır			and	Δnr	dica	nt											TŁ	hire	lΔn	nlic	ant					
Third Applicant ace of Cay of Birth bloomly of Sirch bloomly	Пастри		_		, 141111	01)									_				_													_	_	_						
Second Applicant Second Appl		he follow																																						
Account No. In Figure 1 Bank Address specify Country of Tax Residency Sar Payer Ref. ID No.* dentification Type This or other. Residency 2 Load payer Ref. ID No. 2 dentification Type This or other. Residency 3 Each Payer Ref. ID No. 3 dentification Type This or other. Sar Payer Ref. ID No. 3 dentification Type This or other. Sar Payer Ref. ID No. 3 dentification Type This or other. Sar Payer Ref. ID No. 3 dentification Type This or other. Sar Payer Ref. ID No. 3 dentification Type This or other. Sar Payer Ref. ID No. 3 dentification Type This or other. Sar Payer Ref. ID No. 3 dentification Type This or other. Sar Payer Ref. ID No. 3 dentification Type This or other. Sar Payer Ref. ID No. 3 dentification Type This or other. Sar Payer Ref. ID No. 3 dentification Type This or other. Sar Payer Ref. ID No. 3 dentification Type This or other. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer Instruction III. Sar Instruction III.		ries in v												e as	SSOC	iate										n							Thir	rd A	nnl	icai	nt			
Country of British Country Country of British Country			'	11131	ιдр	piic	anı	(IIIC	Jiuc	anng	j ivi	11101)						360	onu	~ ⊦	piic	Jaii	u G	uai	uia									u A	ppi	lcai	ıı			
Country of Birth Country of Tax Residency ax Payor Red. ID No.* Specification Type Tiff or chiev. Tiff or chiev. Tiff or chiev. Tif	• • • • • • • • • • • • • • • • • • • •																											-				_								
Country of Tax Residency 2 ax Payer Red, ID No.* ax Payer Red, ID No.* ax Payer Red, ID No. 2 ax Payer Red, ID No. 2 ax Payer Red, ID No. 2 ax Payer Red, ID No. 3 ax Payer Red, ID No. 1 ax P	Place/ City of Birth																															_								
tax Payer Ref. ID No. control Tipe Interest Residency 2 control of Tax Residency 2 control of Tax Residency 3 control of Tax Residency 4	Country of Birth																																							
dentification Type the control of a Residency 2 that Payer Ref. ID No. 2 dentification Type the control of the Residency 3 fax Payer Ref. ID No. 3 dentification Type the control of the Residency 3 fax Payer Ref. ID No. 3 dentification Type the control of the Residency 3 fax Payer Ref. ID No. 3 dentification Type TIN or their the control of the Residency 3 fax Payer Ref. ID No. 3 dentification Type TIN or their the control of the Residency 3 fax Payer Ref. ID No. 3 dentification Type TIN or their the control of the Residency 3 fax Payer Ref. ID No. 3 dentification Type TIN or their the control of the Residency 3 fax Payer Ref. ID No. 3 dentification Type TIN or their the control of the Residency 3 fax Payer Ref. ID No. 3 dentification Type TIN or their the control of the Residency 3 fax Payer Ref. ID No. 3 dentification Type TIN or their the control of the Residency 3 fax Payer Ref. ID No. 3 dentification Type TIN or their the Residency 3 fax Payer Ref. ID No. 3 dentification Type TIN or their their their the Residency 3 fax Payer Ref. ID No. 3 dentification Type TIN or their	Country of Tax Residen	cy#																																						
Till or orbins. " Seeses specify Country of Tax Residency 2 Country of Tax Residency 2 Country of Tax Residency 3 Country 5 Co	ax Payer Ref. ID No^																																							
Country of Tax Residency 2 fax Payer Ref. ID No. 2 dentification Type Till No or other. Deses especify Country of Tax Residency 3 fax Payer Ref. ID No. 3 dentification Type Till No or other. Deses especify Country of Tax Residency 3 fax Payer Ref. ID No. 3 dentification Type Till No or other. Deses especify FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer instruction III. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer instruction III. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer instruction III. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer instruction III. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer instruction III. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer instruction III. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer instruction III. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer instruction III. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer instruction III. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer instruction III. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer instruction III. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer instruction XIII for more details available on Cover Page and Instruction pure Bank Bank Account No. FIRST HOLDER'S BANK ACCOUNT DETAILS (Warring III) III III III III III III III III I	TIN or other,																																							
dentification Type TIN or other, deses specify] country of Tax Residency 3 ax Payer Ref. ID No.3 dentification Type [TIN or other, deses specify] country of Tax Residency 3 ax Payer Ref. ID No.3 dentification Type [TIN or their, please specify] o also include USA, where the individual is a citizen green card holder of USA. *In case Tax Identification Number is not available, kindly provide its first application in loads of the III. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer Instruction III. **Bark Account No. (in figures) Account No. (in figures) Account No. (in figures) Account No. (in figures) Account No. (in words) Bank Address MICR Code (9 dighs) Example for filling Ac. No. 1 3 5 7 **This is an 11 by IN humber it from your Bank Brann He Account No. In words One Three Five Seven (Please attach copy of cancelled cheap North Account No. REDEMPTION / REFUND PAYOUTS (Refer Instruction X for details) SCHEME DETAILS (Please choose the Option and Sub-option for Investment, please read product labeling details available on Cover Page and Instruction before filling this section Scheme Name Plan (please*) Plan (please*) Plan (please*) Plan (please*) Account No. **DEPAYMENT** Cheque Details Only University Ac No. 1 3 5 7 ** This is an 11 by IN humber it from your Bank Brann He Account No. In only Lumpsum Only SIP Lumpsum & SIP Cheque Details Only Lumpsum & SIP Cheque Details Account No. Date ON M M Y Y Y Drawn on Bank In case of NEFT / RTGS payment UTR No. DEMAT ACCOUNT DETAILS (National Securities Depository Limited Central Depository Services (India) Limited Depository Participant Name MEMBERS (Participant Name MEMBERS (. ,,,	y 2																																						
TIN or other, " leases specify] Country of Tax Residency 3 ax Payer Ref. ID No.3 dentification Type [TIN or other, please specify] Country of Tax Residency 3 ax Payer Ref. ID No.3 dentification Type [TIN or other, please specify] FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer Instruction III. "Commission Transmiss with a make the first applicance of the Karn in case of NLF FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer Instruction III. "Commission Transmiss with a make the first applicance of the Karn in case of NLF FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer Instruction III. "Commission Transmiss with a make the first applicance of the Karn in case of NLF FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer Instruction III. "Commission Transmiss with a make the first applicance of the Karn in case of NLF FIRST HOLDER'S BANK ACCOUNT DETAILS (National Securities Securities Account No. (in figures) Bank Address MICR Code (8 digits) Example for filling Ac. No. 1 3 3 5 7 A This is an 11 DQN Number. (in figures) MICR Code (8 digits) Example for filling Ac. No. 1 3 5 7 A This is an 11 DQN Number. (in figures) MICR Code (8 digits) Example for filling Ac. No. 1 3 5 7 A This is an 11 DQN Number. (in figures) MICR Code (8 digits) Example for filling Ac. No. 1 3 5 7 A This is an 11 DQN Number. (in figures) MICR Code (8 digits) Example for filling Ac. No. 1 3 5 7 A This is an 11 DQN Number. (in figures) MICR Code (8 digits) Example for filling Ac. No. 1 3 5 7 A This is an 11 DQN Number. (in figures) MICR Code (8 digits) Example for filling Ac. No. 1 3 5 7 A This is an 11 DQN Number. (in figures) MICR Code (8 digits) Example for filling Ac. No. 1 3 5 7 A This is an 11 DQN Number. (in figures) MICR Code (8 digits) Example for filling Ac. No. 1 3 5 7 A This is an 11 DQN Number. (in figures) MICR Code (8 digits) Examp	ax Payer Ref. ID No. 2	2																																						
dentification Type (TIN or other, please specify) for bother, please specify of asia include (U.S.A. **In case Tax Identification Number is not available, kindly provide its functional equivalent. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer Instruction III. Seas accountable in the protein and season in the superior and season in the state place in the state place in season of HUF. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer Instruction III. Seas accountable in the protein and season in the state in season HUF. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer Instruction III. Seas accountable in the protein and season in the superior and season in the state place in season HUF. FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer Instruction III. Season in the season in the season in the superior and season in the season in	TIN or other,																																							
dentification Type [TIN or other, please specify] of patient please specify	Country of Tax Residence	су 3																																						
ther, please specify of also include U.S., where the individual is a citizent green card holder of U.S.A. "In case Tax Identification Number to not available, kindly provide its functional equivalent. To be Kers an asset AFLE (FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer Instruction III. Seminary and the requirement of the special special control is the Kers and asset AFLE (FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer Instruction III. Seminary and the requirement of the special control is the form an asset AFLE (FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer Instruction III. Seminary and the requirement of the special control is the Kers and asset AFLE (FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer Instruction III. Seminary and the requirement of the special control is the Kers and asset AFLE (FIRST HOLDER'S BANK ACCOUNT No. (In figures) Account No. (ax Payer Ref. ID No.3																																							
Name of the Bank Account No. (in figures) Account No. (in figures) Account No. (in figures) Account no. (in words) Bank Address Bank Address Branch Account No. (in figures) Bank Address Branch Account No. (in figures) Bank Address Branch Account No. (in figures) Bank Address Branch Branch Account No. (in figures) Account No. (in figures) Account No. (in figures) Branch Account No. (in figures)	other, please specify] To also include USA, wher	re the ind																																						
Account No. (in figures) Account No. (in figures) Account No. (in figures) Account No. (in words) Bank Address Bank Address City Ci	FIRST HOLDE	R'S B	AN	KA	CC	OU	NT	DE.	TAI	LS	(M	andat	ory	/) R	efer	· Ins	stru	ctio	n III.	All o Ban	k acc	unica ount	ation / detail	payr s of f	ments first a	will l	oe ma ant are	de to t e requi	he firs red, w	st app vithou	olicant it whic	t, or ch th	to the	: Karta olicatio	a in c on is l	ase o liable	f HUI	F. e rejer	cted.	
Account no. (in worlds) Bank Address Bank Address City City Ac. No. 1 3 5 7 In is an 11 Digit Number, individual politic in the Account No. In words One Three Five Seven (Please attach copy of cancelled chequity of the Account No. In words One Three Five Seven (Please attach copy of cancelled chequity of the Account No. In words One Three Five Seven (Please attach copy of cancelled chequity of the Account No. In words One Three Five Seven (Please attach copy of cancelled chequity of the Account No. In words One Three Five Seven (Please attach copy of cancelled chequity of the Account No. In words One Three Five Seven (Please attach copy of cancelled chequity of the Account No. In words One Three Five Seven (Please attach copy of cancelled chequity of the Account No. In words One Three Five Seven (Please attach copy of cancelled chequity of the Account No. In words One Three Five Seven (Please attach copy of cancelled chequity of the Account No. In words One Three Five Seven (Please attach copy of cancelled chequity of the Account No. In words One Three Five Seven (Please attach copy of cancelled chequity of the Account No. In words One Three Five Seven (Please attach copy of cancelled chequity of the Account No. In words One Three Five Seven (Please attach copy of cancelled chequity of the Account No. In words One Three Five Seven (Please attach copy of cancelled chequity of the Account No. In words One Three Five Seven (Please attach copy of cancelled chequity of the Account No. In words One Three Five Seven (Please attach copy of cancelled chequity of the Account No. In words One Three Five Seven (Please attach copy of cancelled chequity of the Account No. In words One Three Five Seven (Please Account No. In words One Three Five Seven (Please Account No. In words One Three Five Seven (Please Account No. In words One Three Five Seven (Please Account No. In words One Three Five Seven (Please Account No. In words One Three Five Seven (Please Account No. In words One Three Five Seven (Please Account No. In w	Name of the Bank					L															Е	Bran	nch																\perp	
Bank Address Pincode	Account No. (in figures	.)																Ad	ccoun	t Ty	ре	S	avin	gs [C	urre	ent	N	RO		NRE		Ot	hers						
Pincode State City	Account no. (in words)																																							
Example for filling the Account No. 1	Bank Address																																							
Example for filling the Account No. 1																																								
Example for filling the Account No. In words One Three Five Seven (Please attach copy of cancelled chequility (PSC Code for NEFT / RTGS) Example for filling the Account No. In words One Three Five Seven (Please attach copy of cancelled chequility (PSC Code for NEFT / RTGS) In words One Three Five Seven (Please attach copy of cancelled chequility (PSC Code for NEFT / RTGS) In words One Three Five Seven (Please attach copy of cancelled chequility (PSC Code for NEFT / RTGS) In words One Three Five Seven (Please attach copy of cancelled chequility (PSC Code for NEFT / RTGS) In words One Three Five Seven (Please attach copy of cancelled chequility (PSC Code for NEFT / RTGS) In words One Three Five Seven (Please attach copy of cancelled chequility (PSC Code for NEFT / RTGS) In words One Three Five Seven (Please attach copy of cancelled chequility (PSC Code for NEFT / RTGS) In case of NEFT / RTGS In words One Three Five Seven (Please attach copy of cancelled chequility (PSC Code for NEFT / RTGS) In case of NEFT / RTGS In case of NEFT / RTGS In case of NEFT / RTGS payment In the Inches of Net o	Pincode				Sta	ate	П	T			Ī											Cit	у									T		T			П	T	T	T
THESC Code for NEFT / RTGS the Account No. In words One Three Five Seven (Please attach copy of cancelled cheque Virtual Payment Address (VPA) (of the Sole / First Holder / Guardian) (for Payment through UPI) (Refer Instruction XIII for more details) REDEMPTION / REFUND PAYOUTS (Refer Instruction X for details) SCHEME DETAILS (Please choose the Option and Sub-option for Investment, please read product labeling details available on Cover Page and Instruction before filling this section Scheme Name Option (please	MICR Code (9 digits)						T	T	Ī	T	Ť		Ť		F	am	nle	for fi	llina	Ť	Ac.	No			1		3		5	T	7	Ī	*This	is an	111 ain it	Digit	Nun	nber, ur Ba	nk B	Branc
REDEMPTION / REFUND PAYOUTS (Refer Instruction X for details) SCHEME DETAILS (Please choose the Option and Sub-option for Investment, please read product labeling details available on Cover Page and Instruction before filling this section Scheme Name Option (please <> Growth Dividend Pay out Reinvestment Plan (please <> Regular Direction (please Regular Direction (please	*IFSC Code for NEFT	/ RTGS						Ī			Ì		Ī								In w	ord	s	0	ne	TI	nree	F	ive	S	ever	_		•			•			
SCHEME DETAILS (Please choose the Option and Sub-option for Investment, please read product labeling details available on Cover Page and Instruction before filling this section Scheme Name Option (please Option (please Option (please Option (please Orwing Corowth Dividend Pay out Reinvestment INVESTMENT DETAILS (Strike off whichever is not applicable) OTM Only Lumpsum Only SIP Lumpsum & SIP GROSS AMOUNT (A)	Virtual Payment Addres	ss (VPA) (of	the	Sole	/ Fir	st H	oldei	r / G	uard	diar	n) (for	Pa	yme	ent t	hrou	ugh	UPI)	(Re	fer I	nstrı	uctio	on X	III fo	or m	ore	deta	ils)												
SCHEME DETAILS (Please choose the Option and Sub-option for Investment, please read product labeling details available on Cover Page and Instruction before filling this section Scheme Name Option (please Option (please Option (please Option (please Orwing Corowth Dividend Pay out Reinvestment INVESTMENT DETAILS (Strike off whichever is not applicable) OTM Only Lumpsum Only SIP Lumpsum & SIP GROSS AMOUNT (A)							T	T			T						T															T		T			П	T	T	T
SCHEME DETAILS (Please choose the Option and Sub-option for Investment, please read product labeling details available on Cover Page and Instruction before filling this section Scheme Name Option (please Option (please Option (please Option (please Option (please Option (please Only SIP Lumpsum & SIP GROSS AMOUNT (A)							Ī		Ī		Ī		Ì				Ī			T	Ť	Ī										Ī		T				T	T	T
SCHEME DETAILS (Please choose the Option and Sub-option for Investment, please read product labeling details available on Cover Page and Instruction before filling this section Scheme Name Option (please <>/ Plan (please <>/ Regular Directory Option (please <>/ Pay out Reinvestment INVESTMENT DETAILS (Strike off whichever is not applicable)	REDEMPTION	I / REF	UN	ID F	PAY	OU	TS	(Ref	er l	nstr	uct	ion X	foi	r de	tails	5)																								
Scheme Name								•									leas	e rea	d pro	oduo	et lab	elin	na de	tails	s ava	ailab	le or	Cov	er Pa	age :	and I	inst	truct	ion h	efor	re fil	lina	this	sec	tion)
Option (please Pay out Reinvestment INVESTMENT DETAILS (Strike off whichever is not applicable) OTM Only Lumpsum Only SIP Lumpsum & SIP GROSS AMOUNT (A)							Op.				-					., р.							.9		-					.90										
INVESTMENT DETAILS (Strike off whichever is not applicable) OTM Only Lumpsum Only SIP GROSS AMOUNT (A) ₹ A CHARGES (IF ANY) (B) B NET AMOUNT (CHEQUE AMOUNT) ₹ A minus B MODE OF PAYMENT Cheque NEFT / RTGS UPI Cheque Details A/c No. A/c Type Cheque No. Date D M M Y Y Y Y Drawn on Bank In case of NEFT / RTGS payment UTR No. DEMAT ACCOUNT DETAILS National Securities Depository Limited Central Depository Services (India) Limited		Growth	_	Divid	dend																										-				<u></u>					
GROSS AMOUNT (A) ₹ A CHARGES (IF ANY) (B) B NET AMOUNT (CHEQUE AMOUNT) ₹ A Ininus B MODE OF PAYMENT Cheque NEFT / RTGS UPI Cheque Details Cheque No. Date D D M M Y Y Y Y Drawn on Bank In case of NEFT / RTGS payment UTR No. DEMAT ACCOUNT DETAILS National Securities Depository Limited Central Depository Services (India) Limited Depository Participant Name Mr / Ms / M/s							whi	chov	or i	e no	ıt aı	nnlics	hla	۵)	H	ΩT	·M			Or	ılv I	Lun	nne	ıım			Ο	nlv S	SIP.			,, .		ıım	nei					
MODE OF PAYMENT			VIL.	J (31		OII	WIIIC	SHEV	CI I	3 110	n a			-					H	_		-	•			NIT //		•		3		7		·uiii				,,,,	-	_
Cheque Details A/c No. Date D M M Y Y Y Y Drawn on Bank DEMAT ACCOUNT DETAILS National Securities Depository Limited Central Depository Services (India) Limited Depository Participant Name Mr / Ms / M/s Depository Participant Name Mr / Ms / M/s Depository Details Depository Depository Details Depository Details Depository Depository Details Depository Details Depository Details Depository Depository Details Depository Depositor		+		hear			JEET	L / D.	TGS		1		1111	JEC	√ (IF /	nivit)	(0)						INE	\ \ \ \ \ \ \	.00	1 N I (JIIEUU	J⊆ AIVIU	UNI)	_ <		_			Λ!			_	_	
Cheque Details Cheque No. Date Da		Δ/c No	, 01	Toqu			ILF I	/ N	100	, _			T				T			T	A/c	Tyn	e				T			T	T	$\overline{}$		$\overline{}$	_		$\overline{}$	$\overline{}$	$\overline{}$	$\overline{}$
In case of NEFT / RTGS payment UTR No. DEMAT ACCOUNT DETAILS National Securities Depository Limited Central Depository Services (India) Limited Depository Participant Name Mr / Ms / M/s	Cheque Details		No		Н		1	+		+	+	Date	+	D	D	[\/]	1	1 \	/ Y	<u> </u>	/ T			wn (on R	ank		1			+	+	+	+			H	+	+	+
DEMAT ACCOUNT DETAILS National Securities Depository Limited Central Depository Services (India) Limited Depository Participant Name Mr/Ms/M/s					UTF	No.		+		+	\dagger		+	_			+,	+	+	\dagger	1	1	ui		ر					<u> </u>	+	\dagger	\dashv	+				+	+	+
Depository Participant Name Mr / Ms / M/s								unal (Sec	uriti	es	Depo	site	ory	Lim	ited	1	C	entra	al D	epos	sito	ry S	erv	ices	(In	dia)	Limit	ed			_						_	_	
							T	T	T	Т		<u> </u>		_	Ι	T	T	T	T	Т	T				T	Ť		Т	T	T	Т	\exists				$\overline{}$	T	$\overline{}$	Ŧ	$\overline{}$
	DP ID No. I N		T	T	T	±	CI	ient I	יא טו	lo l	+	+	\exists			+	+	<u> </u>		\pm	_				+	+	+	+	+	÷	\pm	러				_	\pm	+	+	+

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)	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 / POA Signature / Thumb Impression	2nd Applicant Signature / POA Signature / Thumb Impression	3rd Applicant Signature / POA Signature / Thumb Impression

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

Visit us at : www.barodamf.com

Email: info@barodamf.com

Application Form STP / SWP / DSO

Amount ₹



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. Please refer the STP / SWP / DSO: Terms & Conditions while filling up the Form. Tick (*) whichever is applicable, strike out whichever is not required.

Distributor / Brok			TION (0 ub-Brok						Brok				,	EUIN					G Co									RΙΔ	Code	Δ .			
	CI AIN	30	אטום-טו	CI C	oue		J	ub-	DIUK	CIA	VIXIA			LUII	•			L	3 60	ue							'	VIA.	Cou	5			
	F.111111				. ,															_			Ļ					P 4 7					_
I/We hereby confirm that the propriateness, if any, provide																																	
TRANSACT								TH	ROU	JGH	1 DI	STRI					•										-				on Fo	rm - \	III)
I confirm that I a (₹150 deductible	as Transac	tion Char	ge and pay	yable t	to the	Distrib	utor)						(conf ₹ 100	deduc	tible	e as T	ran	sactio	on C	Char	ge a	and	paya	ble t	o the	Distr	ibuto	r)				
case the subscription stributor. Units will be is	amount is	₹10,000/- nst the ba	or more a	and yo ount.	our dis	tributo	has o	pted	to rece	eive T	ransa	ction (Charge	s, they	are d	edu	ctible	e, as	appl	icat	ole, f	ron	n the	e pur	chas	e / su	bscr	iptior	amoi	unt ar	nd pay	able to	the
Please note	that t	пе арр	licant o	detai	ils a	nd n	node	of	hold	ling	are	as p	per tl	he ex	xisti	ng	Fol	lio	Nu	mk	oer												
Folio No.											Na	ne of	Sole /	First	Unit I	Hole	der																
SYSTEMAT	IC TRA	NSFE	R PLAI	V (S	TP)																												
No. of units		Capital A	ppreciati	on							Fixe	d Am	ount (l	Please	e tick	one	e opt	ion	only).													_
Folio No.						PAN		T									End	clos	sed (ple	ase	✓)		PA	N co	ру		KY	'C			
Mobile No.						Ema	il ID																										
Amount ₹ (in figures)				Ì	₹ (in	word	s)																									(
Jnits																							Ī										I
STP Frequency	M	onthly (D	efault)	Ca	alenda	ar Qua	arter		S	TP P	eriod		Start	From	D) [/	1	M	Υ	Υ		Υ	Υ	End	On	D	D	M	M	Υ	YY	
STP Date	☐ 1st			10th (Defa	ult)				15th	h			25th			A	ll d	ates														
ROM Scheme									Op	tion											,	Sul	b-O	ptio	n								
O Scheme									Op	tion											,	Sul	b-O	ptio	n								
SYSTEMAT	IC WIT	HDRA	NAL P	LAN	ı (SV	VP)		ixec	l Amo	unt		Cap	oital Ap	opreci	ation													(Ple	ase ti	ick o	ne op	tion o	ıly)
olio No.						PAN											Enc	los	ed (p	lea	se '	√)			PA	N cop	ру		KY	0			
lobile No.						Ema	il ID																										
mount ₹ (in figures)					₹ (in	words	5)																									
Jnits																																	Ţ
SWP Frequency	M	onthly (D	efault) [Ca	alenda	ar Qua	arter		SV	VP P	eriod		Start	From	D) [/	1	M	Υ	Υ		Υ	Υ	End	On	D	D	M	M	Υ	YY	
SWP Date	1st		1	Oth (I	Defau	ılt)				15th	1			25th			A	ll d	ates														
ROM Scheme										otion														otion									_
DIVIDEND:	SWEEF	OPTI	ON (DS	SO) -	- EN	ROL	MEN	IT C	ETA	ILS	(All	ow 7 d	ays to	registe	r, plea	ise i	menti	on (compl	lete	Sch	iem	ie, P	lan 8	& Opt	tion)							
Source Scheme (Fro	m where	Dividen	d is to be	trans	sferre	d) E	Baroc	la																									
arget Scheme (To v	vhere Div	vidend is	to be tra	nsferr	red)	E	Baroc	la																									_
DECLARAT	ION A	ND SIG	INAIUI	KES																													
Ve have read and underston Nare authorized to make to Paction or any other applica	ood the cont his investme	ents of the sent and that	cheme rela	ted doo investe	cument ed in th	s and he Scher	ereby ap ne is thre	oply fo ough l	r allotm egitima	ent of te sou	units in irces o	n the So nly and	heme. I does no	We agr	ee to ale and is	bide not	by the design	teri ned	ns, cor for the	nditi puri	ons, i	rule of a	s & re iny co ftrail	egula ontrav	tions (entio	govern n or ev	ing that asion	ne Sch n of ar	neme. I. ıy act, r	/We house, re	ereby d gulation	eclare the	at I/ atio
We have read and underst n/are authorized to make t rection or any other applica mpeting schemes of vario ormation given in this appl ve remitted funds from ab	us mutual f	unds from a is correct, c	mongst whi	ich the d truly s	Schen stated.	ie is bei Applicat	ng recoi le for NI	mmen Rls://	ded to We con	me/us ifirm th	i. I/We nat I am	have no we are	either re	ceived i	nor bee	en in an n	duced ational	by a	any reb origin b	oate out n	or gi	ifts, side	direc nts o	tly or	indire Jnited	ectly, in States	mak s and	ing th	is inve	stmen I/we h	t. I/We ereby c	declare confirm t	that hat I
		approved by Impression		nnels o	r from r	ny/our n	nonies ir	n my/o					ined in a				plicable	e Ri	31 guide	eline	es.												
INSTRUCTI	ON																																
An STP will be treate Exit Load, as applica	d like an S	WP from t	ne outgoir	ng sche	eme a	nd an S	SIP into	thei	ncomii	ng sch	heme		į	or ST	P - ind	case	e the	per	iod or	en	d da	ite i	is no	ot giv	en, S	STP u	nits	/ am	ounts	will g	et swit	ched o	ut t
In the case of STP/S days prior to the first	WP/DSO,	the reque					t reach	the I	SC at I	east	7 worl	king	t	ransac ncase	tions	oroc	esse	d in	a moi	nth	i.e 1	st, '	10th	, 15th	n and	25th.							11 0
For SWP - incase the reduced to zero.			mentione	ed, the	payro	oll will o	ontinu	e till t	he bal	ance	units	are	F	or DS	30 - F	leas	se ref	er t	o web	site	for	list	of S	Sourc	e Scl	heme,	Targ	get S	cheme	s an	d detai	led ten s₹200	ns a
···.⊹ <																																	
ACKNOWLED	GMEN [.]	[SLIP	(To be fill	ed in	by the	Appli	cant)																										
nvestor Name																		Ī				Ī	Ī										
			T	İ	Ì	Ī	T	Ì	Ì	İ	İ		Da	ited	D	Е) N	1	M	Υ	Υ	1	Y	Υ									
olio No.									_	_	_				_							_	_										
STP / S	VP	DSO																															

This Page has been intentionally left blank.

PAN BASED NACH MANDATE CUM SIP REGISTRATION FORM



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. Please refer the SIP: Terms & Conditions while filling up the Form. Tick (/) whichever is applicable, strike out whichever is not required.

DISTRIBUTOR INFORMATION (Only empanelled Distributors / Brokers will be permitted to distribute Units of Schemes covered by this KIM)																															
Distributor / Broker	ARN	Sub	-Brok	er C	ode		;	Sub-E	3rok	er i	ARN			ı	EUIN	I		L	.G Co	de						RIA	Cod	е			
Upfront commission shall be paid directly by the investor to the AMFI registered distributor, based on the investor's assessment of various factors, including the service rendered by the distributor. I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.																															
TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Please refer instructions for filling up the Application Form - VIII)																															
☐ I confirm that I am a First time investor across Mutual Funds. (₹ 150 deductible as Transaction Charge and payable to the Distributor)										I confirm that I am an existing investor across Mutual Funds. (₹ 100 deductible as Transaction Charge and payable to the Distributor)																					
In case the subscription amount is ₹ 10,000/- or more and your distributor has opted to receive Transaction distributor. Units will be issued against the balance amount.										tion C	, , ,																				
■ New Registration with BMF ■ Change in Bank Account for existing Registration with BMF ■ SIP Cancellation																															
First SIP cheque and	subsequent	via A	uto Del	oit / E	ECS if	the Ba	ınk i	s not p	oartio	cipa	ting i	n AC	H PI	atforr	n. (P	lease	atta	ch co	py of	cheq	ue /	cance	elled	cheq	ue)						
PAN DETAILS	(Mandatory	')					*lf	the F	irst <i>F</i>	Appl	icant	is a	Min	or, pl	ease	state	the	detai	ils of (Guard	dian.	# Plea	ase a	attach	PAI	N pro	of.	*(Re	fer In	struc	tion IV)
First/Sole Applicant*							Seco	ond Ap	plica	ant										Thire	d Ap	plican	t								
MICRO SIP (0n	ly for Micro	SIP	- for ag	greç	jate in	vestm	ent	not ex	cee	ding	₹ 50	0,000) in a	a fina	ncia	l year)														
				T																				Si	gnati						
INVESTOR ANI) INVEST	MEN	IT DE	TAIL	_S																										
Sole / First Investor Na	ame			Т						T	Τ	Τ			Т			Т			Τ						T	Т	Т	T	
Folio / Application No.									(E	xist	ng In	ivest	ors :	plea	se n	entio	n Fol	io Nu	ımbeı	r)											
Scheme																	0pt	ion a	and Su	ıb Op	tion										
SIP AND PAYN	IENT DET	TAILS	S																												
Each SIP Amount (₹)										F	reque	ency			М	onthly	(Def	ault)		Calen	ndar	Quarte	er	Sta	atus:			R	J		NRI
Amount in words																															
1 st SIP Cheque Details	Cheque No.							Date	D	D	M	M	Υ	Υ	Υ	Υ															
SIP Auto Debit Dates	1st	t 🗌	10th [15	5th	25th	of th	ne mo	nth	S	IP Pe	riod	St	art Fo	orm	D	D	M	M	/ Y	Υ	′ Y	End	d On	D	D	M	M	Υ	Υ	Y
Ihereby authorise Baroda Mutual I/We have read and understood i have any existing Micro SIPs wl Investment. The ARN holder has declare that the particulars giver would not hold Baroda Mutual Ft my/our bank account. I/We have	the contents of the nich together with disclosed to me here are correct and, Baroda Asse	he sche th the c e/us all t and ex et Mana	eme relate current ap the comn xpress my agement lr	ed docu plication nission /our wi ndia Lir	uments a on will re ns (in trai illingnes: mited, its	and herebesult in a il commis s to make s investm	oy app ggregassion of payment ma	ly for allo ate inves or any ot nents ref anager, o	otment stment ther), p ferred a	of ur ts exc ayab above	eeding e to hi	he Sch g ₹ 50 m for gh dire	neme. ,000 ir the dif ct deb	I/We ag n a yea ferent o it/partio	gree to r. I/We compe cipatio	abide b have n ting sch n in ECS	y the to either emes . If the	erms, or receive of mut transa	conditio ed nor b ual fund ction is	ns, rule been ind ds from delayed	es & re duced amor d or no	by any ingst which of effecte	ebate th the d at al	or gifts Schem I for rea	direct e is b sons c	tly or eing re of incor	indirec comm nplete	tly in i ended or inc	making d to me orrect i) this S /us. I/V nforma	ystematic /e hereby tion, I/We
1st A/c Holder's Signature	(as per Mutual	Fund I		POA/				A/c Hol									A / Gua								er Mi) / POA		
	ξ																											>	× ê		
DEBIT MANDATE FOR NACH																															
Barod	la		UMR	N								Fo	r Off	ice U	se O	nly								ate	D	D	M	M	Υ	Y \	′ Y
MUTUAL FU	ND		Spon	sor E	Bank C	Code					For O)ffice	Use	Only	/				Utilit	ty Cod	de			F	or O	ffice	Use	Only	1		
Tick (✓) Create □			I/We	here	by au	thorize			BAF	ROD	A ML	JTU <i>P</i>	L FL	JND			То	debi	it (tick	(✓)		SB	/ CA	A / CC	/ SE	3 NR	E / SI	B NP	10 / C)ther	
Modify Cancel	В	ank A	Vc. Nu	mber			T				T									T	T				T	T	T	T	T	T	
With Bank	Investo					ch			IF	SC												or MI	CR		\pm	_	\pm	\pm	\pm	\pm	
An Amount of Rupees																						₹	L								
·	Mthly	\boxtimes	Qtrly		⊠ I	-Yrly		\boxtimes	Yrly	,		As	8 w	/hen	pres	ented		DE	BIT T	YPE	_ [Fix	ed A	mour	nt	[Maxi	imum	ı Am	ount
Folio No.															Pho	ne No															
PAN No.															Ema	ail ID															
I Agree for the debit of man	date processi	ng cha	arges by	the b	ank wh	nom I ar	n aut	horizinç	g to d	ebit	my ac	coun	ts as	per la	test s	chedul	e of c	charge	es of th	ne ban	ık.										
From D D M M Y Y Y Y Signature Primary Account holder									Signature Account holder							Signature Account holder															
	Until cancelled 1. Name as in Bank Records							2. Name as in Bank Records								3. Name as in Bank Records															

Declaration: This is to confirm that the declaration has been carefully read, understood & made by me/us. I am authorizing the User entity/ Corporate to debit my account, based on the instruction as agreed and signed by me. I have understood that I am authorized to cancel/amend this mandate by appropriately communicating the cancellation/amendment request to the User entity/ Corporate of the bank where I have authorized the debit.

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 ISC's atleast 30 days prior to first SIP cycle date.
- New investor in to 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 debit A/c as mentioned on the application form should be submitted.
- The bank mentioned in NACH request must participate in local MICR clearing. MICR code starting and/or ending with "000" are not valid for NACH.
- The AMC, the Registrar and other service providers shall not be responsible and liable for any financial loss that may be incurred by the investor with regard to SIP registration process, including any issue relating to NACH or auto debit registration.
- Should the investor wish to cancel the SIP registration, the cancellation request shall be submitted 21 working days prior to the next SIP cycle date.
- 7. Should the investor wish to change the Bank Mandate any time during the currency of SIP, he / she should tick the appropriate box in the Mandate Form, fill in the revised bank details and submit the same to AMC or its Registrar and Transfer Agent. Such revised form must be submitted 30 days prior to the next SIP Cycle date.

- 8. Existing investors who wish to restart their SIPs, are required to submit NACH form duly signed by the bank account holder(s), indicating the existing Folio No. & investment details in the Form & submit the same along with the copy of a cancelled cheque / photocopy of the cheque, drawn on the same bank account registered in the SIP form.
- 9. 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 installments should be of the same amount.
- 10. 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 installments 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 installment 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 installments. No refunds shall be made for the units already allotted. Investor, can however, redeem the units if so desired.
- 11. 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.
- 12. 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.

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.
- 6. Fill name of Destination Bank.
- 7. IFSC/MICR code: Fill respective code.
- 8. Mention amount of mandate.
- 9. Select frequency of mandate.
- 10. Mention Folio Number.

- 11. 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 will initiate debit instructions to the investor bank account only on receipt of valid investment instruction from the investor.

KFIN INVESTOR SERVICE CENTRES

Agartala: Old RMS Chowmuhani, Mantri Bari Road, 1st Floor, Near Traffic Point, Agartala, Tripura West-799 001. Tel: 0381-2317519 Email: mfsagartala@kfintech.com • Agra: 1st Floor, Deepak Wasan Plaza, Behind Holiday Inn, Sanjay Place, Agra 282 002 Mobile: 7518801801 Email: mfsagra@kfintech.com •Ahmedabad: 201/202 Shail Complex, Opp Madhusudan House, B/H Girish Cold Drink, Off C.G. Road, Navrangpura, Ahmedabad 380 006 Mobile: 9081903021 Email: ahmedabadmfd@kfintech.com •Ajmer: 302, 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road, Ajmer 305 001 Tel: 0145-5120725 Email: mfsajmer@kfintech.com •Akola: Yamuna Tarang Complex, Shop No.30, Ground Floor, N.H. No.06, Murtizapur Road, Opp Radhakrishna Talkies, Akola 444 004. Tel: 0724-2451874 Email: mfsakola@kfintech.com • Aligarh: 1st Floor, Kumar Plaza, Ramghat Road, Aligarh 202 001 Mobile: 7518801802 Email: mfsaligarh@kfintech.com • Allahabad: Rsa Towers, 2nd Floor, Above Sony TV Showroom, 57, S.P. Marg, Civil Lines, Allahabad 211 001 Mobile: 7518801803 Email: allahabadmfd@kfintech.com • Alleppy: 1st Floor, JP Towers, Mullackal, KSRTC Bus Stand, Alleppy 688 011 Tel: 0477 2263055 Email: mfsalleppy@kfintech.com • Alwar: 101, Saurabh Tower, Opp. Uit, Near Bhagat Singh Circle, Road No.2, Alwar 301 001 Tel: 0144-2335550 / 0144-2335551 Email: mfsalwar@kfintech.com • Amaravathi: Shop No.21, 2nd Floor, Gulshan Tower, Near Panchsheel Talkies, Jaistambh Square, Amaravathi 444 601 Tel: 0721 2569198 Email: mfsamaravathi@kfintech.com • Ambala: 6349, Nicholson Road, Adjacent Kos Hospital, Ambala Cantt, Ambala 133 001 Mobile: 7518801804 Email: mfsambala@kfintech.com • Amritsar: 72-A,Taylor's Road, Opp Aga Heritage Club, Amritsar 143 001 Tel: 0183-5053802 Email: mfsamritsar@kfintech.com • Amand: B-42 Vaibhav Commercial Center, Near TVS Down Town Show Room, Grid Char Rasta, Anand 380 001. Mobile: 9081903038 Email: mfsanand@kfintech.com • Ananthapur: #15/149,1st Floor, S R Towers, Subash Road, Opp. Lalitha Kala Parishad, Anantapur 515 001 Tel: 08554-244449 Email: mfsananthapur@kfintech.com • Ankleshwar: L/2 Keval Shopping Center, National Highway, Ankleshwar 393 002 Mobile: 9081903037 Email: mfsankleshwar@kfintech.com • Asansol: 114/71, G.T. Road, Bhanga Panchil, Near Nokia Care, Asansol 713 303 Tel: 0341-2220077 Email: mfsasansol@kfintech.com • Aurangabad: Ramkunj Niwas, Railway Station Road, Near Osmanpura Circle, Aurangabad 431005 Tel: 0240-2343414 Email: mfsaurangabad@kfintech.com • Azamgarh: 1st Floor, Alkal Building, Opp. Nagaripalika Civil Line, Azamgarh 276 001 Tel: 05462-247947 / 7518801805 Email: mfsbazamgarh@kfintech.com • Balasore: M.S. Das Street, Gopalgaon, Orissa, Balasore 756 001 Tel: 06782-260503 Email: mfsbalasore@kfintech.com • Bangalore: 59, Skanda Puttanna Road, Basavanagudi, Bangalore 560 004 Tel: 080-26602852 Email: bangaloremfd@kfintech.com • Bankura: Plot Nos. 80/1/A, Natunchati Mahalla, 3rd Floor, Ward No-24, Opposite P.C. Chandra, Bankura Town, Bankural - 722 101, Tel N.o : 9434480586 Email: mfsbankura@kfintech.com • Bareilly: 1st Floor, Rear Side, A-Square Building, 154-A Civil Lines, Opp. D.M. Residence, Station Road, Bareilly 243 001. Mobile : 7518801806 Email: mfsbareilly@kfintech.com • Barhampore (WB): Thakur Market Complex, Gorabazar, Post Berhampore, Dist Murshidabad, No.72 Nayasarak Road, Barhampore (WB) 742 101 Tel: 0348-2274494/ 0348-2254745/2309237 Email: mfsbarhampore@kfintech.com • Baroda: 203, Corner Point, Jetalpur Road, Baroda 390 007, Gujarat Tel: 0265-2353506/07 Email: barodamfd@kfintech.com • Begusarai: Near Hotel Diamond, Surbhi Complex, O.C. Township Gate, Kapasiya Chowk, Begusarai 851 117 Tel: 7518801807 Email: mfsbegusarai@kfintech.com • Belgaum: CTS No.3939/A2 A1, Above Raymond's Show Room, Beside Harsha Appliances, Club Road, Belgaum 590 001 Tel: 0831 2402544 Email: mfsbelgaum@kfintech.com • Bellary: Shree Gayathri Towers, #4, 1st Floor, K.H.B.Colony, Gopalaswamy Mudaliar Road, Gandhi Nagar, Bellary 583 103 Tel: 08392-254750 Email: mfsbellary@kfintech.com • Berhampur (OR): Divya Nandan Kalyan Mandap, 3rd Lane, Dharam Nagar, Near Lohiya Motor, Berhampur (Or) 760 001 Tel: 0680-2228106 Email: mfsberhampur@kfintech.com • Betul: 107,1st Floor, Hotel Utkarsh, J.H. College Road, Betul 460 001 Tel: 07141-231301 Email: mfsbetul@kfintech.com • Betul: 2nd Floor, Chandralok Complex, Ghantaghar, Radha Rani Sinha Road, Bhagalpur 812 001 Tel: 7518801808 Email: mfsbhagalpur@kfintech.com •Bharuch: Shop No.147-148, Aditya Complex, Near Kasak Circle, Bharuch 392 001 Tel: 9081903042 Email: mfsbharuch@kfintech.com •Bhatinda: #2047-A, 2nd Floor, The Mall Road, Above Max New York Life Insurance, Bhatinda 151 001 Tel: 0164- 5006725 Email: mfsbhatinda@kfintech.com •Bhavnagar: 303, Sterling Point, Waghwadi Road Bhavnagar 364 001 Tel: 278-3003149 Email: mfsbhavnagar@kfintech.com *Bhilai: Shop No.1, First Floor, Plot No.1, Commercial Complex, Nehru Nagar - East, Bhilai 490 020 Tel: 0788-2289499 / 2295332 Email: mfsbhilai@kfintech.com •Bhilwara: Shop No. 27-28, 1st Floor, Heera Panna Market, Pur Road, Bhilwara 311 001 Tel: 01482-246362 / 246364 Email: mfsbhilwara@kfintech.com •Bhopal: Kay Kay Business Centre, 133, Zone I, MP Nagar, Above City Bank, Bhopal 462 011 Tel: 0755-4092712 / 0755-4092715 Email: bhopalmfs@kfintech.com •Bhubaneswar: A/181, Behind Shivam Honda Show Room, Saheed Nagar, Bhubaneswar 751 007 Tel: 0674-2548981 / 0674-2360334 Email: bhubaneswarmfd@kfintech.com *Bikaner: 70-71, 2nd Floor, Dr. Chahar Building, Panchsati Circle, Sadul Ganj, Bikaner 334 003 Tel: 0151-2200014 Email: mfsbikaner@kfintech.com •Bilaspur: Shop Nos.225, 226 & 227, 2nd Floor, Narayan Plaza, Link Road, Bilaspur 495 001 Tel: 07752-470070 Email: mfsbikaner@kfintech.com •Bokaro: B-1, 1st Floor, City Centre, Sector - 4, Near Sona Chandi Jewellers, Bokaro 827 004 Tel: 7542979444 / 06542-335616 Email: mfsbokaro@kfintech.com •Burdwan: Anima Bhavan, 1st Floor, Holding No. -42, Sreepally, G.T. Road Burdwan-713 103. Tel No.: 0342-2665140 / 0342-2550840 Email: mfsburdwan@kfintech.com • Calicut: First Floor, Savithri Building Opposite Fathima Hospital Bank Road Calicut - 673001 Tel: 0495-4022480 Email: mfscalicut@kfintech.com • Chandigarh: SCO - 2423-2424, Above Mirchi Restaurant, New Aroma Hotel, First Floor, Sector 22-C, Chandigarh 160 022 Tel: 0172-5101342 Email: chandigarhmfd@kfintech.com • Chandrapur: Shop No.6, Office No.2, 1st Floor, Rauts Raghuvanshi Complex, Beside Azad Garden, Main Road, Chandrapur 442 402 Tel: 07172-270262 / 07172-277584 Email: mfschandrapur@kfintech.com • Chennai: F-11, Akshaya Plaza, 1st Floor,108 Adhithanar Salai, Egmore, Opp Chief Metropolitan Court, Chennai 600 002 Tel: 044-42028512 / 044-42028513 / 044-42028858 / Fax: 044-42028514 Email: chennaimfd@kfintech.com •Chinsura: J.C. Ghosh Saranu, Bhanga Gara, Chinsurah, Hooghly, Chinsurah 712 101 Tel: 033-26810164 Email: mfschinsura@kfintech.com •Cochin: Ali Arcade, 1st Floor, Kizhavana Road, Panampilly Nagar, Near Atlantis Junction, Ernakulam 682 036 Tel: 0484 - 4025059 Email: cochinmfd@kfintech.com • Coimbatore: 3rd Floor, Jaya Enclave, 1057 Avinashi Road, Coimbatore 641 018 Tel: 0422 -4388011/12/13/14 / 0422 - 4388451 Email: mfscoimbatore@kfintech.com • Cuttack: Opp Dargha Bazar Police Station, Dargha Bazar, PO - Buxi Bazar, Cuttack 753 001 Tel: 0671-220 30 77 Email: mfscuttack@kfintech.com • Darbhanga: Jaya Complex, 2nd Floor, Above Furniture Planet, Donar Chowk, Darbhanga 846 003 Tel: 7518801809 Email: mfsdarbhanga@kfintech.com • Davangere: D. No. 376/2, 4th Main, 8th Cross, P.J. Extension, Opp Byadgishettar School, Davangere 577 002 Tel: 0819-2258714 Email: mfsdavangere@kfintech.com • Dehradun: Kaulagarh Road, Near Sirmaur Marg, Above Reliance Webworld, Dehradun 248 001 Tel: 7518801810 Email: dehradunmfd@kfintech.com • Deoria: 1st Floor, Shanti Niketan, Opp. Zila Panchayat, Civil Lines, Deoria 274 001 Tel: 7518801811 Email: mfsdeoria@kfintech.com • Dewas: 27 RMO House, Station Road, Above Maa Chamunda Gas Agency, Dewas 455 001 Tel: 07272-426010 Email: mfsdewas@kfintech.com • Dhanbad: 208 New Market, 2nd Floor, Bank More, Dhanbad 826 001 Tel: 9264445981 Email: mfsdhanbad@kfintech.com • Dharwad: 307/9-A 1st Floor, Nagarkar Colony, Elite Business Center, PB Road, Dharwad 580 001 Tel: 0836-2744207 Email: mfsdharwad@kfintech.com • Dharwad: 307/9-A 1st Floor, Nagarkar Colony, Elite Business Center, PB Road, Dharwad 580 001 Tel: 0836-2744207 Email: mfsdharwad@kfintech.com • Dharwad: 307/9-A 1st Floor, Nagarkar Colony, Elite Business Center, PB Road, Dharwad 580 001 Tel: 0836-2744207 Email: mfsdharwad@kfintech.com • Dharwad: 307/9-A 1st Floor, Nagarkar Colony, Elite Business Center, PB Road, Dharwad 580 001 Tel: 0836-2744207 Email: mfsdharwad@kfintech.com • Dharwad: 307/9-A 1st Floor, Nagarkar Colony, Elite Business Center, PB Road, Dharwad 580 001 Tel: 0836-2744207 Email: mfsdharwad@kfintech.com • Dharwad: 307/9-A 1st Floor, Nagarkar Colony, Elite Business Center, PB Road, Dharwad 580 001 Tel: 0836-2744207 Email: mfsdharwad@kfintech.com • Dharwad: 307/9-A 1st Floor, Nagarkar Colony, Elite Business Center, PB Road, Dharwad 580 001 Tel: 0836-2744207 Email: mfsdharwad ound Floor, Ideal Laundry, Lane No.4, Khol Galli, Near Muthoot Finance, Opp Bhavasar General Store, Dhule 424 001 Tel: 02562-282823 Email: mfsdhule@kfintech.com • Dindigul: No.9 Old, No.4/B New Agraharam, Palani Road, Dindigul 624 001 Tel: 0451- 2436177 Email: mfsdindigul@kfintech.com • Durgapur: MWAV-16 Bengal Ambuja, 2nd Floor, City Centre, Dist Burdwan, Durgapur 713 216 Tel: 0343-6512111 Email: mfsdurgapur@kfintech.com • Eluru: DNO-23A-7-72/73, KKS Plaza, Munukutla Vari Street, Opp Andhra Hospitals, RR Peta, Eluru 534 002 Tel: 08812-227851 / 52 / 53 / 54 / 9959152347 Email: $mfseluru@kfintech.com \bullet \textbf{Erode:} No: 4, Veerappan Traders Complex, KMY Salai, Sathy Road, Opp. Erode Bus Stand, Erode 638 003 Tel: 0424-4021212 Email: \\ mfserode@kfintech.com \bullet \textbf{Faridabad:} A-2B, 3rd Floor, F$ Neelam Bata Road, Peer Ki Mazar, Nehru Groundnit, Faridabad 121 001 Tel: 7518801812 Email: mfsfaridabad@kfintech.com • Ferozpur: The Mall Road, Chawla Building, Ist Floor, Opp. Central Jail, Near Hanuman Mandir, Ferozepur 152 002 Tel: 01632-241814 Email: mfsferozpur@kfintech.com • Gandhidham: Shop#12, Shree Ambica Arcade, Plot#300, Ward 12. Opp. CG High School, Near HDFC Bank, Gandhidham 370 201 Tel: 9081903027 Email: mfsgandhidham@kfintech.com • Gandhinagar: 123, First Floor, Megh Malhar Complex, Opp. Vijay Petrol Pump, Sector - 11, Gandhinagar 382 011 Tel: 079 23244955 Email: mfsgandhinagar@kfintech.com • Gaya: 54 Lal Kothi Compound, Shree Krishna Road, 2nd Floor, North Side, Near Royal Surya Hotel, Gaya 823 001 Tel: 0631-2220065 Email: mfsgaya@kfintech.com • Ghaziabad: 1st Floor, C-7, Lohia Nagar, Ghaziabad 201 001 Tel: 7518801813 Email: mfsghaziabad@kfintech.com • Ghazipur: 2nd Floor, Shubhra Hotel Complex, Mahaubagh, Ghazipur 233 001 Tel: 7518801814 Email: mfsghazipur@kfintech.com • Gonda: Shri Market, Sahabgunj, Station Road, Gonda 271 001 Tel: 7518801815 / 9453961547 Email: mfsgonda@kfintech.com • Gorakhpur: Above V.I.P. House Adjacent, A.D. Girls College, Bank Road, Gorakpur, 273001 Tel: 7518801816 / 8081127735 Email: mfsgorakhpur@kfintech.com • Gulbarga: CTS No.2913, 1st Floor, Asian Towers, Jagath Station Main Road, Next To Adithya Hotel, Gulbarga 585 105 Tel: 8088934338 Email: mfsgulbarga@kfintech.com • Guntur: D.No.6-10-27, Srinilayam, Arundelpet, 10/1, Guntur 522 002 Tel: 0863-2339094 Email: mfsgulbarga@kfintech.com • Gurgaon: Shop No.18, Ground Floor, Sector - 14, Opp. AKD Tower, Near Huda Office, Gurgaon 122 001 Tel: 7518801817 Email: mfsgurgaon@kfintech.com • Guwahati: 1st Floor, Bajrangbali Building, Near Bora Service Station, GS Road, Guwahati 781 007 Tel: 8811036746 / 0361-2203324 Email: mfsguwahati@kfintech.com • Gwalior: 2nd Floor, Rajeev Plaza, Jayendra Ganj, Lashkar, Gwalior 474 009 Tel: 7518801818. Email: mfsgwalior@kfintech.com • Haldwani: Above Kapilaz, Sweet House, Opp LIC Building, Pilikothi, Kaladhungi Road, Haldwani 263 139 Tel: 7518801819 Email: mfshaldwani@kfintech.com • Haridwar: 7, Govindpuri, Opposite 1-India Mart, Above Raj Electricals, Ranipur More, Haridwar - 249 401, Tel: 7518801820 Email: mfsharidwar@kfintech.com • Hassan: SAS No-212, Ground Floor, Sampige Road, 1st Cross, Near Hotel Souther Star, K.R. Puram, Hassan 573 201 Tel: 08172 262065 Email: mfshassan@kfintech.com • Hissar: SCO 71, 1st Floor, Red Square Market, Hissar 125 001 Tel: 7518801821Email: mfshissar@kfintech.com • Hoshiarpur: 1st Floor, The Mall Tower, Opp Kapila Hospital, Sutheri Road, Hoshiarpur 146 001 Tel: 01882-500143 Email: mfshoshiarpur@kfintech.com • Hubli: CTC No.483/A1/A2, Ground Floor, Shri Ram Plaza, Behind Kotak Mahindra Bank, Club Road, Hubli 580 029 Tel: 0836-2252444 Email: mfshubli@kfintech.com • Hyderabad: Karvy House, No:46, 8-2-609/K, Avenue 4, Street No. 1, Banjara Hills, Hyderabad 500 034 Tel: 040-44857874/75/76 Email: mfshyderabad@kfintech.com • Indore: 2nd floor, 203-205 Balaji Corporate House, Above ICICI Bank, 19/1 New Palasia, Near Curewell Hospital, Janjeerwala Square, Indore 452 001 Tel: 0731-4266828/4218902 Email: mfsindore@kfintech.com • Jabalpur: 3rd Floor, R.R. Tower 5, Lajpatkunj, Near Tayabali Petrol Pump, Jabalpur 482 001. Tel: 0761-4923301. Email: mfsjabalpur@kfintech.com • Jaipur: S16/A Illrd Floor, Land Mark Building, Opp Jai Club, Mahaver Marg, C Scheme, Jaipur 302 001 Tel: 01414167715/17 Email: jaipurmfd@kfintech.com •Jalandhar: 1st Floor, Shanti Towers, SCO No.37, Puda Complex, Opposite Tehsil Complex, Jalandhar 144 001 Tel: 0181-5094410 Email: mfsjalandhar@kfintech.com • Jalgaon: 269, Jaee Vishwa, 1st Floor, Baliram Peth, Above United Bank of India, Near Kishor Agencies, Jalgaon 425 001 Tel: 9421521406 Email: mfsjalgaon@kfintech.com • Jalpaiguri: D B C Road, Opp Nirala Hotel, Jalpaiguri 735 101 Tel: 03561-222136 Email: mfsjalpaiguri@kfintech.com • Jammu: Gupta's Tower, 2nd Floor, CB-12, Rail Head Complex, Jammu 180 012 Tel: 0191-2458820 / 2458818 Email: mfsjammu@kfintech.com • Jamnagar: 136-137-138 Madhav Plaza, Opp SBI Bank, Near Lal Bunglow, Jamnagar 361 001 Tel: 0288 3065810 / 2558887 Email: mfsjamnagar@kfintech.com •Jamshedpur: 2nd Floor, R. R. Square, SB Shop Area, Near Reliance Footprint & Hotel, BS Park Plaza, Main Road, Bistupur, Jamshedpur 831 001 Tel: 0657-6655003 / 6655004 / 6655005 / 6655006 / 6655007 Email: jamshedpurmfd@kfintech.com • Jaunpur: R. N. Complex, 1-1-9-G, Opp Pathak Honda, Ummarpur, Jaunpur 222 002 Tel: 7518801822 Email: mfsjaunpur@kfintech.com • Jhansi: 371/01, Narayan Plaza, Gwalior Road, Near Jeevan Shah Chauraha, Jhansi 284 001 Tel: 7518801823 Email: mfsjhansi@kfintech.com • Jodhpur: 203, Modi Arcade, Chopasni Road, Jodhpur 342 001 Tel: 7737014590 Email: mfsjodhpur@kfintech.com • Junagadh: 124-125 Punit Shopping Center, M. G. Road, Ranavav Chowk, Junagadh 362 001 Tel: 0285-2652220 Email: mfsjunagadh@kfintech.com • Kannur: 2[™] Floor, Prabhath Complex, Fort Road, Near ICICI Bank, Kannur 670 001 Tel: 0497-2764190 Email: mfskannur@kfintech.com • Kannur: 15/46, B, Ground Floor, Opp Muir Mills, Civil Lines, Kanpur 208 001 Tel: 7518801824 Email: kanpurmfd@kfintech.com • Karaikudi: No. 2, Gopi Arcade,100 Feet Road, Karaikudi 630 001 Tel: 04565-237192 Email: mfskaraikudi@kfintech.com • Karimnagar: Door No:2-10-1298, 2nd Floor, Rathnam Arcade, Jyothi Nagar, Karimnagar 505 001 Tel: 0878-2244773 Email: mfskarimnagar@kfintech.com • Karnal: 18/369, Char Chaman, Kunjpura Road, Behind Miglani Hospital, Karnal 132 001 Tel: 0184-2252524 Email: mfskarnal@kfintech.com • Karur: No 108, Arulsivam Complex, Thiru Vi Ka Road, Karur- 639 001. Tel: 04324-241755 Email: mfskarur@kfintech.com • Kharagpur: Malancha Road, Beside Axis Bank Ltd, Kharagpur 721304 Tel: 03222-253380 Email: mfskharagpur@kfintech.com • Kolhapur: 605/1/4 E Ward, Shahupuri, 2nd Lane, Laxmi Niwas, Near Sultane Chambers, Kolhapur 416 001 Tel: 0231 2653656 Email: mfskolhapur@kfintech.com • Kolkata: Apeejay House (Beside Park Hotel), C Block, 3rd Floor,15 Park Street, Kolkata 700 016 Tel: 033 66285900 Email: mfskolkata@kfintech.com • Kollam: Sree Vigneswara Bhavan, Shastri Junction, Kadapakada, Kollam 691 001 Tel: 0474-2747055 Email: mfskollam@kfintech.com • Korba: 1st Floor, City Centre, 97 IRCC, Transport Nagar, Korba 495 677 Tel: 7518801826 Email: mfskorba@kfintech.com • Kota: Plot No.259, Ist Floor, Near Lala Lajpat Rai Circle, Shopping Centre, Kota 324 007 Tel: 0744-5100964 Email: mfskota@kfintech.com

KFIN INVESTOR SERVICE CENTRES (Contd.,)

• Kottayam: 1st Floor, Csiascension Square, Railway Station Road, Collectorate PO, Kottayam 686 002 Tel: 0481-2300868 / 2302420 Email: mfskottayam@kfintech.com • Kurnool: Shop No.43, 1st Floor, S V Complex, Railway Station Road, Near SBI Main Branch, Kurnool 518 004 Tel: 08518-228550 Email: mfskurnool@kfintech.com • Lucknow: 1st Floor, A. A. Complex, 5 Park Road, Hazratgani, Thaper House, Lucknow 226 001. Tel: 7518801830 / 0522-2236819 / 3213115 Email: lucknowmfd@kfintech.com • Ludhiana: Sco - 136, 1st Floor, Above Airtel Showroom, Feroze Gandhi Market, Ludhiana 141 001 Tel: 0161-4648747 Email: mfsludhiana@kfintech.com •Madurai: Rakesh Towers, 30-C, Ist Floor, Bye Pass Road, Opp Nagappa Motors, Madurai 625 010 Tel: 0452-2605856 Email: mfsmadurai@kfintech.com • Malappuram: First Floor, Peekays Arcade, Down Hill, Malappuram 676 505 Tel: 0483-2731480 Email: mfsmalappuram@kfintech.com • Malda: Sahis Tuli, Under Ward No.6, No.1 Govt Colony, English Bazar Municipality, Malda 732 101 Tel: 03512-223763 Email: mfsmalda@kfintech.com • Mandi: 149/11, School Bazaar, Near UCO Bank, Opp. Hari Mandir, Mandi - 175 001 Tel: 7518801833 Email: mfsmandi@kfintech.com • Mangalore: Mahendra Arcade, Opp Court Road, Karangal Padi, Mangalore 575 003 Tel: 0824-2496289 Email: mangaloremfd@kfintech.com • Margao: 2nd Floor, Dalal Commercial Complex, Pajifond, Margao - 403 601 Tel: 0832-2731823 Email: mfsmargoa@kfintech.com • Mathura: Ambey Crown, 2nd Floor, Opp BSA College, Gaushala Road, Mathura 281 001 Tel: 7518801834 Email: mfsmathura@kfintech.com • Meerut: 1st Floor, Medi Centre, Opp ICICI Bank, Hapur Road, Near Bachha Park, Meerut 250 002 Tel: 7518801835 Email: mfsmeerut@kfintech.com •Mehsana: F-21 Someshwar Shopping Mall, Modhera Char Rasta, Mehsana - 384 002 Tel: 02762-242950 Email: mfsmehsana@kfintech.com •Mirzapur: Abhay Mandir, Above HDFC Bank, Dankin Gunj, Mirzapur 231 001 Tel: 7518801836 Email: mfsmirzapur@kfintech.com •Moga: 1st Floor, Dutt Road, Mandir Wali Gali, Civil Lines, Barat Ghar, Moga 142 001 Tel: 01636 - 230792 Email: mfsmoga@kfintech.com •Moradabad: Om Arcade, Parker Road, Above Syndicate Bank, Chowk Tari Khana, Moradabad 244 001 Tel: 7518801837 Email: mfsmoradabad@kfintech.com •Morena: Moti Palace, Near Ramjanki Mandir, Morena 476 001 Tel: 7518801838 Email: mfsmorena@kfintech.com •Mumbai: 24/B, Raja Bahadur Compound, Ambalal Doshi Marg, Behind BSE Bldg., Fort, Mumbai 400 001 Tel: 022-66235353 Email: mumbaimfd@kfintech.com • Muzaffarpur: First Floor, Shukla Complex, Near ICICI Bank, Civil Court Branch, Company Bagh, Muzaffarpur 842 001 Tel: 7518801839 Email: mfsmuzaffarpur@kfintech.com •Mysore: L-350, Silver Tower, Ashoka Road, Opp. Clock Tower, Mysore 570 001 Tel: 0821-2438006 Email: mfsmysore@kfintech.com •Nadiad: 104/105, Near Paras Cinema, City Point Nadiad, Nadiad 387 001 Tel: 0268-2563245 Email: mfsnadiad@kfintech.com •Nagerkoil: H.No.45, 1st Floor, East Car Street, Nagercoil, 629001 Tel: 04652 - 233552 Email: mfsnagarkoil@kfintech.com •Nagpur: Plot No.2/1, House No.102/1, Mata Mandir Road, Mangaldeep Apartment, Opp Khandelwal Jewelers, Dharampeth, Nagpur 440 010 Tel: 0712-2533040 Email: nagpurmfd@kfintech.com •Namakkal: No 352/144, Trichy Mani Road, Namakkal -637 001. Tel: 04286-234801 Email: mfsnamakkal@kfintech.com •Nanded: Shop No.4, Santakripa Market, G.G. Road, Opp. Bank of India, Nanded 431 601 Tel: 02462-237885 Email: mfsnanded@kfintech.com •Nasik: S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik 422 002 Tel: 0253-6608999 / 0755-3010732 Email: nasikmfs@kfintech.com •Navsari: 103, 1" Floor, Landmark Mall, Near Sayaji Library, Navsari 396 445 Tel: 9081903040 Email: mfsnavsari@kfintech.com •Nellore: 16-2-158, 3rd Floor, Mogarala Complex, Sunday Market Lane, Pogathota, Nellore 524 001. Tel: 0861 2349940 Email: mfsnellore@kfintech.com •New Delhi: 305 New Delhi House, 27 Barakhamba Road, New Delhi 110 001 Tel: 011- 43681700 Email: delhimfd@kfintech.com Fax: 011-43681710 •Nizamabad: H No:5-6-430, Above Bank of Baroda, First Floor, Beside HDFC Bank, Hyderabad Road, Nizamabad 503 003 Tel: 08462-224366 Email: mfsnizamabad@kfintech.com •Noida: 405, 4th Floor, Vishal Chamber, Plot No.1, Sector-18, Noida 201 301 Tel: 7518801840 Email: mfsnoida@kfintech.com •Palghat: No: 20 & 21, Metro Complex, H.P.O. Road, Palakkad 678 001 Tel: 9895968533 / 0491 - 2547373 Email: mfspalghat@kfintech.com • Panipat: Java Complex, 1st Floor, Above Vijaya Bank, G.T. Road, Panipat 132 103 Tel: 7518801841 / 0180-3095517 Email: mfspanipat@kfintech.com •Panjim: Flat No.1-A, H.No.13/70,Timotio Bldg, Heliodoro Salgado Road, Next to Navhind Bhavan, (Market Area), Panjim 403 001 Tel: 0832-2426873 / 2426874 Email: panjimmfd@kfintech.com •Pathankot: 2nd Floor, Sahni Arcade Complex, Adj. Indra Colony Gate, Railway Road, Pathankot, Pathankot 145 001 Tel: 0186-5080188 Email: mfspathankot@kfintech.com •Patiala: Sco 27 D, Chotti Baradari, Near Car Bazaar, Patiala 147 001 Tel: 0175-5004349 Email: mfspatiala@kfintech.com • Patna: 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna 800 001 Tel: 0612-4323066 Email: mfspatna@kfintech.com •Pollachi: 146/4, Ramanathan Building, 1st Floor, New Scheme Road, Pollachi 642 002 Tel: 04259-235111 / 235122 / 235133 Email: mfspollachi@kfintech.com • Pondicherry: Building No:7, 1st Floor, Thiayagaraja Street, Pondicherry 605 001 Tel: 0413 2220640 Email: mfspondy@kfintech.com • Proddatur: D.No: 4/625, Bhairavi Complex, Above Karur Vysya Bank, Gandhi Road, Proddatur-516 360, Andhra Pradesh Tel: 08564 - 242898 Email: mfsproddatur@kfintech.com • Pudukottai: Sundaram Masilamani Towers, TS No.5476 - 5479, PM Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai 622 001 Tel: 04322 - 220050 Email: mfspudukottai@kfintech.com • Pune: Mozaic Bldg, CTS No.1216/1, Final, Plot No.576/1 TP, Scheme No.1, F.C. Road, Bhamburda, Shivaji Nagar, Pune 411 004 Tel: 020-66496700 / 66496701 Email: punemfd@kfintech.com • Raipur: Office No S-13, Second Floor, Raheja Tower, Fafadih Chowk, Jail Road, Raipur (C.G.) – 492 001. Tel: 0771-4912611 Email: mfsraipur@kfintech.com • Rajahmundry: D.No.6-1-4, Rangachary Street, T. Nagar, Near Axis Bank Street, Rajahmundry 533 101 Tel: 0883-2434468/70 Email: mfsrajahmundry@kfintech.com • Rajapalayam: Sri Ganapathy Complex, 14B/5/18, T P Mills Road, Virudhungar Dist, Rajapalayam 626 117 Tel: 04563 - 232952 Email: mfsrajapalayam@kfintech.com • Rajkot: 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat, 360 001 Tel: 9081903025 Email: rajkotmfd@kfintech.com • Ranchi: Room No.307, 3^{et} Floor, Commerce Tower, Beside Mahabir Tower, Ranchi 834 001 Tel: 0651-2331320 Email: mfsranchi@kfintech.com 156 • Ratlam: 1 Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokia Care, Ratlam 457001, mfsratlam@kfintech.com, 07412-320398, 07412-402009 •Renukoot: Radhika Bhavan. Opp. Padmini Hotel, Murdhwa, Renukoot 231 217. Tel: 7518801842 Email: mfsrenukoot@kfintech.com • Rewa: Ist Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa 485 001 Tel: 7518801843 Email: mfsrewa@kfintech.com • Rohtak: 1st Floor, Ashoka Plaza, Delhi Road, Rohtak 124 001 Tel: 7518801844 Email: mfsrohtak@kfintech.com • Roorkee: Shree Ashadeep Complex, 16, Civil Lines, Near Income Tax Office, Roorkee 247 667 Tel: 7518801845 Email: mfsroorkee@kfintech.com • Rourkela: 1st Floor Sandhu Complex, Kachery Road, Uditnagar, Rourekla 769 012 Tel: 0661-2500005 Email: mfsrourkela@kfintech.com • Sagar: II Floor, Above Shiva Kanch Mandir, 5 Civil Lines, Sagar 470 002 Tel: 07582-402404 Email: mfssagar@kfintech.com • Saharanpur: 18 Mission Market, Court Road, Saharanpur 247 001 Tel: 7518801846 Email: mfssaharanpur@kfintech.com • Salem: No.3/250, Brindavan Road, 6th Cross, Behind Perumal Kovil, Fairland's, Salem 636 016 Tel: 0427-4020300 Email: mfssalem@kfintech.com • Sambalpur: Koshal Builder Complex, Near Goal Bazaar Petrol Pump, Sambalpur 768 001 Tel: 0663-2533437 Email: mfssambalpur@kfintech.com • Satna: 1st Floor, Gopal Complex, Near Bus Stand, Rewa Road, Satna 485 001 Tel: 7518801847 Email: mfssatna@kfintech.com • Shaktinagar: 1st/A-375, V.V. Colony, Dist Sonebhadra, Shaktinagar 231 222 Tel: 7518801848 Email: mfsshaktinagar@kfintech.com • Shillong: Annex Mani Bhawan, Lower Thana Road, Near R K M LP School, Shillong 793 001 Tel: 0364 - 2506106 Email: mfsshillong@kfintech.com • Shimla: Triveni Building, By Pass Chowk, Khallini, Shimla 171 002 Tel: 7518801849 Email: mfsshimla@kfintech.com • Shimoga: Sri Matra Naika Complex,1st Floor, Above Shimoga Diagnostic Centre, Llr Road, Durgigudi, Shimoga 577 201 Tel: 08182-228799 Email: mfsshimoga@kfintech.com • Shivpuri: 1st Floor, M.P.R.P. Building, Near Bank of India, Shivpuri 473 551 Tel: 7518801850 Email: mfsshivpuri@kfintech.com •Sikar: First Floor, Super Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar 332 001 Tel: 01572-250398 Email: mfssikar@kfintech.com •Silchar: N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar 788 001 Tel: 3842261714 Email: mfssilchar@kfintech.com •Silchar: N.N. Dutta Road, Chowchakra Complex, Sevoke Road, Siliguri 734 001 Tel: 0353-2522579 Email: mfssiliguri@kfintech.com • Sitapur: 12/12-A Sura Complex, Opp Arya Nagar, Mal Godam, Sitapur 261 001 Tel: 7518801851 Email: mfssitapur@kfintech.com • Sivakasi: 363, Thiruthangal Road, Opp TNEB, Sivakasi 626 123 Tel: 04562 228816 Email: mfssivakasi@kfintech.com • Solan: Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan 173 212 Tel: 7518801852 Email: mfssolan@kfintech.com • Solapur: Block No.06, Vaman Nagar, Opp D-Mart, Jule Solapur, Solapur 413 004 Tel: 0217-2300021 / 2300318 Email: mfssolapur@kfintech.com • Sonepat: 205 R Model Town, Above Central Bank of India, Sonepat 131 001 Tel: 7518801853 Email: mfssonepat@kfintech.com • Sri Ganganagar: 35E Block, Opp: Sheetla Mata Vaateka, Sri Ganganagar 335 001 Tel: 0154-2470177 Email: mfssriganganagar@kfintech.com •Srikakulam: D.No. 4-4-97, First Floor, Behind Sri Vijayaganpathi Temple, Pedda Relli Veedhi, Palakonda Road, Srikakulam 532 001. Tel: 8942229925 / 9248009412 Email: mfssrikakulam@kfintech.com • Sultanpur: 1077/3, Civil Lines, Opp Bus Stand, Civil Lines, Sultanpur 228 001 Tel: 7518801854 Email: mfssultanpur@kfintech.com • Surat: Office No: 516, 5th Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat 395 002 Tel: 9081903041 / 9081903035 Email: suratmf@kfintech.com •Thanjavur: No.70, Nalliah Complex, Srinivasam Pillai Road, Tanjore 613 001 Tel: 04362-275415 Email: mfsthanjavur@kfintech.com •Thodupuzha: First Floor, Pulimoottil Pioneer, Pala Road, Thodupuzha 685 584 Tel: 04862-211209 Email: mfsthodupuzha@kfintech.com •Tirunelveli: 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli 627 001 Tel: 0462 2335137 Email: mfstirunelveli@kfintech.com • Tirupathi: H.No:10-13-425, 1st Floor, Tilak Road, Opp: Sridevi Complex, Tirupathi 517 501 Tel: 9885995544 / 0877-2255797 Email: mfstirupathi@kfintech.com • Tirupur: First Floor, 244 A, Above Selvakumar Dept Stores, Palladam Road, Opp Cotton Market Complex, Tirupur 641 604 Tel: 0421-2214221 / 0421-2214319 Email: mfstirupur@kfintech.com •Tiruvalla: 2nd Floor, Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689 107 Tel: 0469-2603303 Email: mfstirupur@kfintech.com •Tiruvalla: 2nd Floor, Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689 107 Tel: 0469-2603303 Email: mfstirupur@kfintech.com •Tiruvalla: 2nd Floor, Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689 107 Tel: 0469-2603303 Email: mfstirupur@kfintech.com •Tiruvalla: 2nd Floor, Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla: 0469-2603303 Email: mfstirupur@kfintech.com •Tiruvalla: 2nd Floor, Erinjery Complex, Ramanchira, Opp Axis Bank, Thiruvalla: 0469-2603303 Email: mfstirupur@kfintech.com •Tiruvalla: 0469-2603303 Email: mfstirupur@kfint Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur - 680 001 Mobile: 9074053268, Email: mfstrichur@kfintech.com • Trichy: 60, Sri Krishna Arcade, Thennur High Road, Trichy 620 017 Tel: 0431-4020227 Email: mfstrichy@kfintech.com • Trivandrum: 2nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum 695 010 Tel: 0471 - 2725728 Email: mfstrivandrum@kfintech.com •Tuticorin: 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin 628 003 Tel: 0461-2334603 Email: mfstuticorin@kfintech.com •Udaipur: 201-202, Madhav Chambers, Opp GPO, Chetak Circle, Udaipur 313 001 Tel: 0294 2429370 Email: mfsudaipur@kfintech.com • Ujjain: 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain 456 010 Tel: 0734-4250007 / 4250007 Email: mfsujjain@kfintech.com • Valsad: Shop No. 2, Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad 396 001 Tel: 02632-258481 Email: mfsvalsad@kfintech.com • Vapi: A-8, First Floor, Solitaire Business Centre, Opp. DCB Bank, GIDC Char Rasta, Silvassa Road, Vapi - 396 191. Tel: 9081903028 Email: mfsvapi@kfintech.com •Varanasi: D-64/132 1st Floor, Anant Complex, Sigra, Varanasi: 221 010 Tel: 7518801855 Email: varanasimfd@kfintech.com • Vellore: No.6, Nexus Towers, 2nd Floor, Officer's Line, Above Peter England & Bata Showroom, Opp. Voorhees School, Vellore 632 001. Tel: 0416 2215007 Email: mfsvellore@kfintech.com • Vijayanagaram: Soubhagya, 19-6-1/3, 2nd Floor, Near Fort Branch, Opp Three Temples, Vijayanagaram 535 002. Tel: 08922-236965 Email: mfsvijayanagaram@kfintech.com • Vijayawada: 39-10-7, Opp Municipal Water Tank, Labbipet, Vijayawada 520 010 Tel: 0866-6604032 / 39 / 40 Email: vijayawadamfd@kfintech.com • Visakhapatnam: Door No: 48-8-7, Dwaraka Diamond, Ground Floor, Srinagar, Visakhapatnam 530 016 Tel: 0891-2714125 Email: vizagmfd@kfintech.com • Warangal: H.No. 1-8-533, Beside: Suprabha Hotel, Nakkalagutta, Ward No. 1, Hanamkonda, Warnagal - 506 001. Tel: 0870-2441513 Email: mfswarangal@kfintech.com • Yamuna Nagar: Jagdhari Road, Above UCO Bank, Near D.A.V. Girls College, Yamuna Nagar 135 001 Tel: 7518801857 Email: mfsyamunanagar@kfintech.com .

KFIN COLLECTION CENTRE

Andheri: KFin Technologies Private Limited - 6 & 7, Andheri Industrial Estate, Veera Desai Road, Andheri (West), Mumbai - 400 053. Tel. No.: 2673 0799.

Borivali : KFin Technologies Private Limited - Gomati Smruti, Ground Floor, Jambli Gully, Near Railway Station, Borivali (West), Mumbai - 400 092. Tel. No.: 2891 6319.

Chembur: KFin Technologies Private Limited - Room No. 14, 1 st Floor, Shram Safalya Bldg., N. G. Acharya Marg, Chembur, Mumbai - 400 071. Tel. No.: 2521 5536.

Thane : KFin Technologies Private Limited - Flat No. 302, 3rd Floor, Ganga Prasad Building, Near RBL Bank, Ram Maruti Cross Road, Naupada, Thane West - 400 602. Tel. No.: 2530 3013.

Vashi : KFin Technologies Private Limited - C Wing, Shop No. 324, 1st Floor Vashi Plaza, Sector 17, Vashi, Navi Mumbai-400 703. Tel No. : 2780 2684.

BARODA MUTUAL FUND - CENTRES

Contact Points:

Toll Free Number: 1-800-267 0189 | Email: info@barodamf.com | Website: www.barodamf.com

Registered Office:

Baroda Asset Management India Limited

(Formerly known as Baroda Pioneer Asset Management Company Limited)

CIN: U65991MH1992PLC069414

501 Titanium, 5th Floor, Western Express Highway, Goregaon (E), Mumbai - 400 063.

Phone: +91 22 6848 1000 / 4219 7999. Fax: +91 22 6848 1001.

Branch Offices:

Baroda Asset Management India Limited

(Formerly known as Baroda Pioneer Asset Management Company Limited)

Flat No. 103 & 104, First Floor, Prakash Deep Building, 7 Tolstoy Marg, New Delhi - 110 001.

Phone: +91 011-43514662, Fax: +91 11 4592117.

Baroda Asset Management India Limited

(Formerly known as Baroda Pioneer Asset Management Company Limited)

HP Complex, Flat No. 12, 3rd Floor, Door No. 124/1, 2 & 3 New No. 14, G. N. Chetty Road, T. Nagar, Chennai - 600 017.

Phone: +91 044-2834 3530, Fax: +91 044-2834 3539

Baroda Asset Management India Limited*

(Formerly known as Baroda Pioneer Asset Management Company Limited)

G-101, Ground Floor, SKI High Building 11/05, Park Road, Hazratganj Lucknow-226 001.

Phone: +91 0522-43514564.

Baroda Asset Management India Limited*

(Formerly known as Baroda Pioneer Asset Management Company Limited)

Raheja Arcade, No. 1/1, Commercial Permises No. 246, 2 nd Floor, Koramangala Industrial layout, Hosur Road, Bangalore - 560 095.

Phone: +91 9884078407

*The Bank of Baroda logo belongs to Bank of Baroda and is used under license.

^{*} Currently not an Investor Service Centre.