

BARODA ASSET MANAGEMENT INDIA LIMITED
 (Investment Manager to Baroda Mutual Fund)

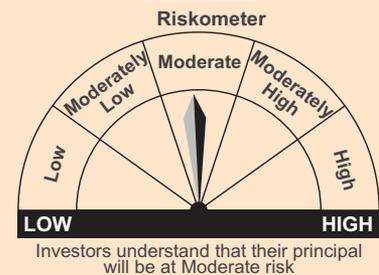
**KEY INFORMATION MEMORANDUM
 CUM APPLICATION FORM**

**BARODA FIXED MATURITY
 PLAN - SERIES P (Tenure: 1160 days)**
 (A close ended debt scheme)

**Offer of Units of Rs. 10/- each for cash during the
 New Fund Offer (NFO)**

This product is suitable for investors who are seeking*:

- Income generation over an investment horizon of long term.
 - Investment in debt/money market instrument/Government Securities.
- * Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



New Fund Offer Opens on : February 04, 2019

New Fund Offer Closes on : February 12, 2019

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

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

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

It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Scheme Information Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Draft Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the "Disclaimer Clause of NSE".

This document is dated January 23, 2019.

Key Information Memorandum cum Application Form

Name of the Scheme	Baroda Fixed Maturity Plan- Series P		
Type of Scheme	A close-ended debt scheme.		
Tenure of the Scheme	The tenure of the scheme will be 1160 days from the date of allotment. Units of the respective scheme will be redeemed only on the maturity date of that scheme (or immediately succeeding Business Day if that day is not a Business Day).		
Investment Objective	The Investment objective of the scheme is to generate returns by investing in a portfolio comprising of debt instruments and money market instruments maturing on or before the maturity of the scheme. However, there is no assurance or guarantee that the investment objective of the Scheme will be realized.		
Asset Allocation Pattern of the Scheme	The broad investment pattern of the scheme will be as under :		
	Instrument	Indicative Allocation (% of total net assets)	
		Maximum	Minimum
	Domestic debt Instruments	100%	70%
Money market instruments	30%	0%	Low to medium
<p>The Scheme will not invest in securitized debt including foreign securitised debt. The Scheme shall invest in debt and money market securities maturing on or before the maturity of the Scheme.</p> <p>The Scheme retains the flexibility to invest across all securities in the debt and money markets as permitted by SEBI / RBI from time to time. In addition to the instruments stated in the above table, the Scheme may enter into reverse repos in government securities as may be permitted by SEBI and RBI and in Tri-Party Repo in line with relevant RBI regulations.</p> <p>The Scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by RBI and SEBI from time to time. Such investment shall be made subject to the guidelines which may be prescribed by the Board of Directors of the Asset Management Company and Trustee Company.</p> <p>The Scheme will not participate in Credit Default Swaps (CDS) transactions and will not have any exposure to fixed income derivatives. The Scheme shall not invest in equity linked debentures and not make any investment in Foreign Securities. The Scheme shall not engage in short selling and stock lending.</p> <p>The cumulative gross exposure through debt and money market instruments shall not exceed 100% of the net assets of the Scheme.</p> <p>Pending deployment of the funds in securities as per the investment objectives of the Scheme, the Fund may park the funds of the Scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007 and as may be amended from time to time.</p>			
Prudential Limits in Sector Exposure	The AMC shall ensure that the total exposure of the Scheme in a particular sector (excluding investments in Bank CDs, Tri-Party Repo, G-Secs, T-Bills short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) does not exceed 25% of the net assets of the Scheme. Also, an additional exposure to financial services sector (over and above the existing 25%) not exceeding 15% of the net assets of the Scheme will be allowed by way of increase in exposure to HFCs only, subject to the condition that such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB). However, the total investment in HFCs cannot exceed 25% of the net assets of the Scheme.		
Investment Strategy	<p>The Scheme is a close-ended debt scheme which will be listed on the Stock Exchange. The investment objective of the Scheme is to generate returns by investing in a portfolio comprising of debt and money market instruments maturing on or before the maturity of the Scheme.</p> <p>The key factors of the investment strategy of the Scheme will be :</p> <ol style="list-style-type: none"> Identifying attractive opportunities on the basis of the government policies, economic development, monetary policy, research report and overall economic conditions and development. The issuer/companies selection for investment exposure would be based on financial parameters such as fundamentals of business, quality of management, turnover, financial strength of the company and the key earnings drivers, net worth, interest coverage ratio, profitability track record and the liquidity of the securities/instruments. Issuer/Companies, which meet the initial selection norms, will then be evaluated on the financial norms for consideration for investments. The scheme would make its investment universe based on the spread and liquidity, to match the investment horizon with the maturity of the scheme. The scheme will emphasise on well managed companies, with above average growth prospects, whose debt securities can be purchased at a good yield and are rated as investment grade by a recognised authority like CRISIL Limited (CRISIL), ICRA Limited, Credit Analysis and Research Limited (CARE) etc. Investment in sovereign papers would be based on the interest rate expectations arising out of macroeconomic analysis. This includes analysis of inflation data and trends in macro variables such as credit growth, liquidity, money supply, fiscal numbers and the global interest environments. The Scheme has the flexibility to invest in the entire range of debt instruments and will seek to minimize interest rate risk and credit risk. The portfolio will be sufficiently diversified by investing in a number of issuers/companies without any restriction of market capitalization across the industries, so as to reduce the risk of a concentrated portfolio. 		
Other Specific Disclosures	<p>(a) Credit Evaluation Policy :</p> <p>It is the general policy of the AMC to invest funds only in good credit quality paper. Credit evaluation is done to ascertain the credit quality of the issuer. The rating rationale by the rating agency is critically analysed. While the endeavour is to make investments for the schemes of the Mutual Fund in instruments with at least a credit rating of AAA or AA or A1+, as a prudent practice, it is ensured that investments are made in instruments with a credit rating not less than A (long term) and A1+ (short term) under normal circumstances.</p> <p>Our credit research process is based on multiple inputs :</p> <ol style="list-style-type: none"> Rating Rationale Analysis: Investment ideas are winnowed from a vast universe of investments and potential problems are identified; Fundamental research: Detailed industry and company assessments of past and future trends are distilled into the investment thesis; Macro Economic Consideration: Sector and risk allocations are determined through an analysis of interest rates, economic and credit cycles, currency and political trends; <p>(b) List of sectors the Scheme will not be investing in:</p> <p>The Scheme will not invest in the real estate and airlines sectors.</p> <p>(c) Type of instruments in which the Scheme will invest :</p> <p>The Scheme may invest its funds in the following securities:</p> <ol style="list-style-type: none"> Securities created and issued by the Central and State Governments and/or reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and T-Bills). Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and T-Bills). Debt issuances of domestic Government agencies and statutory bodies, which may or may not carry a Central/State Government guarantee. Corporate debt (of both public and private sector undertakings) and repos in corporate debt securities. Debentures (of both public and private sector undertakings) including convertible, non-convertible and cumulative. Term Deposits of banks (both public and private sector) and development financial institutions. Debt and money market instruments (reverse repo, Tri-Party Repo etc.) permitted by SEBI/RBI or in alternative investment for the call money market as may be provided by RBI to meet the liquidity requirements. 		

	<p>viii. Certificate of Deposits (CDs). ix. Commercial Paper (CPs). x. Units of mutual fund schemes. xi. Any other domestic fixed income securities as permitted by SEBI / RBI from time to time.</p> <p>(d) Floors and ceilings within a range of 5% of the intended allocation against each sub asset class / credit rating will be as follows:</p> <table border="1"> <thead> <tr> <th>Credit Rating</th> <th>AAA</th> <th>A1+</th> <th>AA*</th> <th>A*</th> <th>Not Applicable</th> </tr> </thead> <tbody> <tr> <td>CD</td> <td></td> <td>0-5%</td> <td></td> <td></td> <td></td> </tr> <tr> <td>CP</td> <td></td> <td>0-5%</td> <td></td> <td></td> <td></td> </tr> <tr> <td>NCD</td> <td>95-100%</td> <td></td> <td>0-5%</td> <td>0-5%</td> <td></td> </tr> <tr> <td>Treasury bills / Tri-Party Repo / liquid schemes / G-secs</td> <td></td> <td></td> <td></td> <td></td> <td>0-5%</td> </tr> </tbody> </table> <p>*Securities with rating A and AA shall include A+ and A- & AA+ and AA- respectively.</p> <p>It may be noted that all investments by the Scheme shall be made on the basis of the rating available at the time of investment and if dual rating is available for an instrument, the more conservative publicly available rating will be considered.</p> <p>There will be no variation between the aforementioned intended portfolio and the final portfolio, with the following exceptions:</p> <ol style="list-style-type: none"> Positive variations in the instruments invested in by the Scheme, towards a higher credit rating, shall be permitted. If at the time of investment, CPs/NCDs are not available for investment, as mentioned in this SID, the Scheme will invest in CDs with the highest credit rating (eg. A1+) and in Tri-Party Repos/reverse repo/repo in government securities/treasury bills. Such deviation may exist till suitable CPs/NCDs of desired credit quality are not available. At the time of building the portfolio post NFO and towards the maturity of the Scheme, there may be a higher allocation to cash/cash equivalents/CDs/liquid or money market schemes. Subsequent to the initial portfolio construction, during the tenure of the Scheme, the above allocation may vary due to instances like (i) inflows on account of coupons or any corporate actions; (ii) the instrument is called or bought back by the issuer; (iii) in anticipation of any adverse credit event. In such cases, the Scheme may invest in CDs of highest credit ratings (A1+ or equivalent) / Treasury Bills / Tri-Party Repo/ till such time as suitable instruments of desired credit quality is/ are not available. In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, the same shall be rebalanced within 30 days. <p>In case the portfolio is not rebalanced within such time, justification for the same shall be placed before the Investment Committee and reasons for the same shall be recorded in writing. The Investment Committee shall then decide on the course of action.</p>	Credit Rating	AAA	A1+	AA*	A*	Not Applicable	CD		0-5%				CP		0-5%				NCD	95-100%		0-5%	0-5%		Treasury bills / Tri-Party Repo / liquid schemes / G-secs					0-5%						
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Risk Profile of the scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p>Risks associated with investment in fixed income and money market instruments, which may involve interest rate risk, credit risk, liquidity risk, prepayment risk and reinvestment risk, etc.</p>																																				
Risk management strategy	<p>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.</p> <p>In order to mitigate the various risks, the portfolio of the Scheme will be construed in accordance with the investment restriction specified under the SEBI (Mutual Funds) Regulations, which would help in mitigating certain risks relating to investments in securities market.</p> <p>Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. There is a Board level committee viz. the Risk & Compliance Committee, which focuses on the risk factors and methods and strategies for risk mitigation or migration.</p> <p>Investors are advised to refer the Scheme Information Document for the full text of Risk management strategy</p>																																				
Plans and Options	<p>The scheme will have two plans thereunder viz. Regular Plan and Direct Plan.</p> <p>The Direct Plan is meant for direct investments, i.e. for investors who purchase/subscribe to the units of the scheme directly with the Fund and is not available for investors who route their investments through a distributor, while the Regular Plan is meant for investors who route their investments through distributors only.</p> <p>Both Plans will have a common portfolio but the Direct Plan will have a lower expense ratio on account of absence of brokerage and commission. Hence, both Plans will have distinct NAVs.</p> <p>Each of the Plans will have the following options:</p> <p>A. Growth Option (default option in case no option specified by investor); B. Dividend Payout Option</p> <p>Dividend option shall not be available to investors who transact through the stock exchange in dematerialized mode.</p> <p>In order to have a uniform disclosure on treatment of applications under "Direct" / "Regular" Plans, the following disclosures are made :</p> <table border="1"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>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.</p>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not mentioned	Regular Plan
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Applicable NAV (for repurchase)	No redemption / repurchase of units shall be allowed prior to the maturity of the Scheme. However, Unit holders who wish to exit prior to the Maturity day may do so through the Stock Exchange.																																				
Minimum Application Amount/ Number of Units	Purchase: Rs. 5,000/- and in multiples of Re.1/- thereafter per application during the NFO period.																																				
Maturity Date	The maturity date of the Scheme will be the last day of the period constituting the tenure of the Scheme. Baroda Fixed Maturity Plan - Series P will mature at the end of 1160 days from its Date of Allotment. The exact date will be disclosed in the allotment advice/allotment confirmation/account statement. If such day is not a Business Day, the immediately succeeding Business Day will be considered as the maturity date.																																				
Despatch of Repurchase (Redemption) Request	Redemption or repurchase proceeds shall be dispatched to Unit Holders within 10 working days of the receipt of the redemption or repurchase or Maturity Date.																																				
Listing	The Units of the Scheme will be listed on the Capital Market Segment of the National Stock Exchange of India (NSE) within 5 Business Days from its date of allotment.																																				
Dematerialisation	Investors have the option to hold the units in demat form in lieu of account statement. Since the Scheme is going to be listed and no direct repurchase facility is available with the Mutual Fund, investors who intend to trade in units are required to have a Demat Account and hold the units in the dematerialised form only.																																				

Benchmark Index	CRISIL Composite Bond Fund index.																						
Dividend Policy	Dividend declaration under the dividend option of the Scheme is subject to the availability and adequacy of distributable surplus and at the discretion of the Fund Manager, subject to approval of the Trustee, and no returns are assured under the Scheme. Dividend declaration, payment and distribution are also subject to SEBI Regulations as amended from time.																						
Name of Fund Managers	Mr. Alok Sahoo and Ms. Hetal Shah																						
Name of the Trustee Company	Baroda Trustee India Private Limited (Formerly known as Baroda Pioneer Trustee Company Private Limited).																						
Performance of the scheme	This is a new scheme and does not have any performance track record.																						
Additional scheme related disclosures	Disclosure on Portfolio holdings, sector allocation and portfolio turnover ratio is not applicable as the Scheme is a new scheme. The latest monthly portfolio of the Scheme shall be available on the website of AMC/Mutual Fund.																						
Expenses of the scheme	<p>A. New Fund Offer (NFO) expenses</p> <p>These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid marketing and advertising, registrar expenses, printing and stationary, bank charges, etc.</p> <p>In accordance with the provisions of SEBI Circular no. SEBI/IMD/CIR No. 1/64057/06 dated April 04, 2006 and SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, NFO expenses will not be charged to the Scheme. Such expenses will be borne by the AMC.</p> <p>B. Load structure and transaction charges during NFO</p> <p>Entry Load: Not Applicable</p> <p>Pursuant to SEBI circular no. SEBI/IMD/CIR no. 4/168230/09 dated June 30 2009, no entry load will be charged by the Scheme to the investor.</p> <p>Exit Load : Nil.</p> <p>The exit load (net of GST) charged, is being credited to the Scheme.</p> <p>Being a close ended scheme, Units under the Scheme cannot be redeemed directly with the Fund until the Maturity Date. The Scheme will be compulsorily and without any further act by the Unit Holder(s), redeemed on the Maturity Date at the Applicable NAV. No Exit Load will be levied on the Maturity Date.</p> <p>Transaction charge :</p> <p>i. Nil on subscription amounts less than Rs. 10,000/-;</p> <p>ii. Rs. 100/- on every subscription of Rs. 10,000/- and above for an existing investor in mutual funds;</p> <p>iii. Rs. 150/-* on a subscription of Rs. 10,000/- and above for an investor investing in mutual funds for the first time.</p> <p>*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, Rs. 100/- will be charged as transaction charge.</p> <p>The transaction charge referred to in (ii) and (iii) above will be payable only for transactions done through a distributor who has opted to receive the transaction charges on product basis.</p> <p>C. Annual scheme recurring expenses</p> <p>The AMC has estimated that upto 2.25% per annum of the daily average net assets of the scheme will be charged to the scheme as expenses. For the actual current expenses being charged, investors should refer to the website of the Mutual Fund.</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>% p.a. of daily Net Assets (Regular Plan)</th> </tr> </thead> <tbody> <tr> <td>Investment Management & Advisory Fee</td> <td rowspan="15">Upto 2.25</td> </tr> <tr> <td>Trustee fee</td> </tr> <tr> <td>Audit Fees</td> </tr> <tr> <td>Custodian Fees</td> </tr> <tr> <td>Registrar & Transfer Agent Fees</td> </tr> <tr> <td>Marketing & Selling Expenses including Agents' Commission</td> </tr> <tr> <td>Costs related to investor communications</td> </tr> <tr> <td>Costs of fund transfer from location to location</td> </tr> <tr> <td>Cost of providing account statements / dividend / redemption cheques/ warrants</td> </tr> <tr> <td>Cost of Statutory Advertisements</td> </tr> <tr> <td>Cost towards investor education & awareness (at least 2 bps)</td> </tr> <tr> <td>Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively</td> </tr> <tr> <td>Goods & Service Tax (GST) on expenses other than investment and advisory fees</td> </tr> <tr> <td>GST on brokerage and transaction cost</td> </tr> <tr> <td>Other expenses⁵</td> </tr> <tr> <td>Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)(i) and (6) (a)</td> <td>Upto 2.25</td> </tr> <tr> <td>Additional expenses for gross new inflows from specified cities under regulation 52(6A) (b)</td> <td>Upto 0.30</td> </tr> </tbody> </table> <p>⁵Any other expenses which are directly attributable to the scheme, may be charged with approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.</p> <p>Expense Structure for Direct Plan - The annual recurring expenses will be within the limits specified under the Regulations. Commission/distribution expenses will not be charged in case of Direct Plan and hence, the TER of Direct Plan will be lower to the extent of the commission/distribution expenses vis-à-vis Regular Plan.</p> <p>Types of expenses charged shall be as per the SEBI Regulations and within the limits mentioned above. Expenses are fungible inter-se. Investors may note that the above mentioned limits on TER are within the limits mandated by Regulation 52 (6) of the SEBI Regulations, which are as under :</p> <p>i) 2.25% on the first Rs.100 Crore of daily net assets.</p> <p>ii) 2.00% on the next Rs.300 Crore of daily net assets.</p> <p>iii) 1.75% on the next Rs.300 Crore of daily net assets.</p> <p>iv) 1.50% on the balance of the daily net assets.</p> <p>The AMC will also annually set apart, for investor education and awareness initiatives, at least 0.02% on the daily net assets of the Scheme, which shall be within the maximum limit of TER as mentioned in the table above. Further, in addition to the TER, the following costs or expenses may be charged to the Scheme, namely :</p> <p>(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.</p> <p>(b) expenses not exceeding 0.30% of the daily net assets of the Scheme, if the new inflows from such cities as specified by SEBI from time to time are at least (i) 30% of gross new inflows in the Scheme, or (ii) 15% of the average assets under management (year to date) of the Scheme, whichever is higher.</p> <p>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</p>	Particulars	% p.a. of daily Net Assets (Regular Plan)	Investment Management & Advisory Fee	Upto 2.25	Trustee fee	Audit Fees	Custodian Fees	Registrar & Transfer Agent Fees	Marketing & Selling Expenses including Agents' Commission	Costs related to investor communications	Costs of fund transfer from location to location	Cost of providing account statements / dividend / redemption cheques/ warrants	Cost of Statutory Advertisements	Cost towards investor education & awareness (at least 2 bps)	Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively	Goods & Service Tax (GST) on expenses other than investment and advisory fees	GST on brokerage and transaction cost	Other expenses ⁵	Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)(i) and (6) (a)	Upto 2.25	Additional expenses for gross new inflows from specified cities under regulation 52(6A) (b)	Upto 0.30
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	<p>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.</p> <p>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.</p> <p>Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC or by the Trustee or Sponsors.</p> <p>D. Actual expenses for the previous year Not Applicable, as this is a new scheme.</p>			
Waiver of load for Direct Applications	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) (For financial year 2018-19)	Particulars	Tax on Dividend	Capital Gains	
			Short-Term[§]	Long-Term[§]
	Resident Investors			
	Individual/ HUF [§]	NIL	30% [^]	20% with indexation
	Domestic Company [®]	NIL	30% [^]	20% with indexation
	Mutual Fund			
	Individual/ HUF [§]	29.12%*	Nil	Nil
Domestic Company [®]	34.94%*	Nil	Nil	
	<p>* inclusive of surcharge and health and education cess.</p> <p>& Short term capital gains will be applicable in case of units held for 36 months or less, while long term capital gains will be applicable in case of units held for more than 36 months.</p> <p>§ In the Union Budget for 2017, surcharge @ 10% of the tax payable to be levied on individuals /HUFs or AOP's or BOIs whose total income exceeds Rs 50 lakhs but does not exceed Rs 1 crore. Thereafter surcharge @15% would continue to be applicable on total income exceeding Rs 1 crore.</p> <p>@ Surcharge at 7% to be levied for domestic corporate unit holders where income exceeds Rs 1 crore but less than Rs. 10 crores and at 12%, where income exceeds Rs. 10 crores.</p> <p>^ Assuming the investor falls into highest tax bracket.</p> <p>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.</p>			
Daily Net Asset Value (NAV) Publication	<p>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 AMC shall update the NAVs on its website (www.barodamf.com) and on the website of AMFI (www.amfiindia.com) and shall extend the facility of sending the latest available NAVs to its Unit Holders through SMS, upon receiving a specific request in this regard.</p> <p>The AMC shall update the NAVs on the website of Association of Mutual Funds in India - AMFI (www.amfiindia.com) by 9 p.m. or, within such other time as may be mandated by SEBI.</p>			
For Investor Grievances, please contact	Name and address of Registrar Karvy Fintech (Pvt.) Ltd. Karvy Selenium Tower B, Plot Number 31 & 32, Financial District Nanakramguda Serilingampally Mandal, Hyderabad - 500 032.	Details of Investor Relation Officer of the AMC Name : Mr. Amitabh Ambastha Address : Baroda Asset Management India Ltd. CIN: U65991MH1992PLC069414 501 Titanium, 5th Floor, Western Express Highway, Goregaon(E), Mumbai - 400 063. Tel. No. : +91 22 30741000 • Toll Free No. 1800-2670-189 Website : www.barodamf.com • Email: info@barodamf.com		
Unitholders' Information	<p>Allotment Allotment will be completed within 5 Business Days from the closure of the NFO.</p> <p>Account statement</p> <p>(a) Units in physical mode Investors opting to subscribe to / hold units in physical form, whether by way of a normal purchase or SIP / STP, will be sent, (i) by way of an e-mail and/or an sms to their registered e-mail address and/or mobile number, an allotment confirmation, as soon as possible but not later than 5 Business Days from the date of allotment / date of acceptance of the request for subscription, and (ii) a CAS, as mentioned in 'Consolidated Account Statement (CAS)' below.</p> <p>(b) Units in demat mode</p> <p>(i) Investors opting to subscribe to / hold Units in Demat form will be issued Units in Demat form, which will be credited to their demat account.</p> <p>(ii) The AMC shall issue Units in Demat form to a Unit Holder of the scheme within two working days of the receipt of request from the said Unit Holder.</p> <p>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.</p> <p>Consolidated Account Statement (CAS)</p> <p>(i) 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.</p> <p>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.</p> <p>(ii) For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN.</p> <p>(iii) For those investors / Unit Holders who have provided an e-mail address, CAS will be sent by way of an e-mail.</p> <p>(iv) 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.</p> <p>(v) 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.</p> <p>(vi) In the event of a folio having more than one registered holder, the first named Unit Holder will receive the CAS / account statement.</p> <p>(vii) 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.</p>			

	<p>(viii) 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.</p> <p>The expression, 'transaction', includes purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.</p> <p>Portfolio Disclosure</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>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.</p> <p>Half Yearly Results</p> <p>The Mutual Fund / AMC shall, within one month of the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on the AMC's website. The AMC shall publish an advertisement disclosing the hosting of such financial results on its website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the head office of the Fund is situated. Necessary link to this shall be provided on the AMFI website (www.amfiindia.com).</p> <p>Annual Report</p> <p>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).</p> <p>The scheme-wise annual report shall be hosted on the website of the Mutual Fund / AMC (www.barodamf.com) and on the website of AMFI (www.amfiindia.com). In case of Unit Holders whose e-mail addresses are registered with the Mutual Fund, the scheme-wise annual reports or abridged summary thereof shall be e-mailed to such Unit Holders. The Mutual Fund / AMC shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a Unit Holder.</p> <p>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.</p> <p>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.</p>
<p>Prohibition on disclosure of Indicative Portfolio and Indicative Yield</p>	<p>The Fund/AMC and its empanelled brokers have not given and shall not give any indicative portfolio and indicative yield in any communication in any manner whatsoever. Investors are advised not to rely on any communication regarding indicative portfolio and indicative yield with regard to the Scheme.</p>

Date: January 23, 2019

CHECKLIST OF DOCUMENTS TO BE ENCLOSED WITH APPLICATION FORM (AS APPLICABLE, REFER INSTRUCTIONS)

Sr. No.	Documents	Company / Body Corporates	Trusts	Societies	Partnership Firms	HUF	NRI / Individual	FPIs*	Investment Through Const. Attorney	Proprietor
1.	Certificate of Incorporation / Registration	✓	✓	✓	✓				✓	
2.	Resolution / Authorization to invest	✓	✓	✓	✓			✓	✓	
3.	Authorized Signatory List	✓	✓	✓	✓			✓	✓	
4.	MoA & AoA	✓								
5.	Trust Deed		✓							
6.	Bye Laws			✓						
7.	Partnership Deed / Deed of Declaration				✓	✓				
8.	Notarized Power of Attorney								✓	
9.	Account Debit Certificate in case of payment is made by DD from NRE / FCNR A/C where applicable						✓		✓	✓
10.	PAN Proof	✓	✓	✓	✓	✓	✓	✓	✓	✓
11.	KYC Acknowledgment	✓	✓	✓	✓	✓	✓	✓	✓	✓
12.	Latest Bank Passbook/ Bank Account Statement/ Cancelled Cheque	✓	✓	✓	✓	✓	✓	✓	✓	✓
13.	DD Declaration	✓	✓	✓	✓	✓	✓	✓	✓	✓
14.	FACTA / CRS	✓	✓	✓	✓	✓	✓	✓	✓	✓
15.	UBO Declaration	✓	✓	✓	✓	✓		✓	✓	
16.	Aadhaar No.*	✓	✓	✓	✓	✓	✓*	✓	✓	✓

* Non-resident are not required to obtain Aadhaar.

* Copy of SEBI registration certificate should be provided.

* Aadhaar for Non Individual - Consent of Individual Authorized Signatories should be provided in the specific format only. **The mandatory requirement to submit the Aadhaar details/ documents by existing as well as new investors has been deferred till further notice.**

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM

I. GENERAL INSTRUCTIONS :

1. 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.
3. 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-to-account transfer instruction for the amount payable, or (v) which the Trustee to Baroda Mutual Fund ("Fund") may choose to reject for any other reason determined at its sole discretion, are liable to be rejected. In such an event, the money paid will be refunded/returned to the applicant concerned, without interest. Refund under such circumstances will be made by cheques or pay order drawn on the Bankers of the Fund.
6. Applicants who have an existing folio number with the Fund are requested to mention that in the earmarked space.

II. APPLICANTS' INFORMATION :

1. 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.
2. 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.
3. In case of payment by cheque/demand draft, please write the Applicant's name and the Application Serial Number on the reverse of the cheque/ demand draft.
4. 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.
6. 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.
7. 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 only by the first holder, in case of additional holdings. Please note that if you do not mention the mode of holding in the Application Form, it will be deemed to be "joint".
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 Karvy Fintech 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 dividends & 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/ demand draft 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 dividend payouts and 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 dividend and 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.

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

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

1. PAN :

- SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention their PAN, irrespective of the amount of purchase.
- Where the applicant is a minor and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the court appointed legal guardian, as the case may be.
- In order that the AMC/Registrar may verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been correctly quoted in the Application Form, please attach along with the Application Form, a photocopy of the PAN card self-certified, or provide the original PAN Card for verification. The original PAN Card will be returned immediately across the counter after verification.
- Applications (i) by investors residing in the state of Sikkim, (ii) by officials appointed by courts such as official liquidator, court receiver etc. and (iii) for subscription by the Central Government and/or a State Government are exempt from the mandatory requirement of PAN, however sufficient documentary evidence shall have to be submitted to enable verification that they are residents of the state of Sikkim. Investors (being individuals) applying for Micro SIP registrations are exempt from mandatory requirement of PAN submission. Such set of customers, however, need to complete the necessary KYC requirements, and get a unique reference number from the KRA's system called PAN Exempt KYC Reference No. (PEKRN).

A copy of the KRA issuance letter containing PEKRN should be attached with each application/ transaction.

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM (CONTD.)

- In the event of any Application Form being subsequently rejected for mismatch of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to levy of exit load, if any. Please contact any of the Investor Service Centres / Registrar / Distributors or visit our website, www.barodamf.com, for further details.

2. KYC :

- To simplify KYC norms and make them more investor friendly and uniform across all intermediaries registered with SEBI, SEBI has recently laid down certain changes in the KYC process. The primary objective behind this is to eliminate duplication of KYC across intermediaries in the securities market. For this purpose, KYC registration is being centralized through KYC Registration Agencies ("KRA") registered with SEBI. Thus, each investor has to undergo a uniform KYC process only once in the securities market and the details would be shared with other intermediaries by the KRAs. CDSL Ventures Ltd. ("CVL"), who was retained by mutual funds for centralized registration and record keeping of KYC records, has obtained SEBI registration as a KRA. Further, SEBI has mandated an In Person Verification ("IPV") of clients to be carried out as part of KYC. IPV shall be a one-time process, and once it is carried out by an intermediary, may be relied upon by other intermediaries also. For mutual funds, IPV may be carried out by the AMC or by the Registrar, or by Know Your Distributor ("KYD") compliant distributors who hold valid certifications issued by the National Institute of Securities Market ("NISM") Association of Mutual Funds in India ("AMFI") for their own clients or by Scheduled Commercial Banks (SCB).

- Under the new uniform KYC norms, the following shall be applicable for investing in the Scheme under this KIM :

1. For New Investors who are not KYC compliant under the erstwhile or new KYC norms:

- KYC Application Form to be used, which is attached along with the application.
- IPV/Document verification to be done by the Registrar/AMC/KYD compliant distributors/SCBs.
- Acknowledgement to be issued to the investor to facilitate subsequent investments from the investor.
- KYC application and necessary documents should either come along with a financial transaction or when the account is opened. This is in line with demat and bank account opening process.

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.amfiindia.com, before investing.

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

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

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 (Payout/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.
- Payment may be made by MICR cheque/ DD drawn on/made payable at all such places where Investor Service Centers ("ISC") are located and mailed to the nearest ISC. The Cheque/ DD 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, demand draft, pay order etc.) favouring either name of scheme - <Name of the First Investor> or name of scheme - <Permanent Account Number of the First investor> or name of scheme - <Folio number>".
- 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 Form must be accompanied by a photocopy of the cheque or Account Debit letter/Certificate from the banker.

- 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)/ DD (payable at the nearest ISC / transaction acceptance centre) may be sent by mail directly to the nearest ISC / transaction acceptance centre, or DD payable at Hyderabad may be sent to the Registrar, viz. Karvy Fintech Private Limited, Karvy Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032. If there is no Authorised Investor Service Centre where you reside, you may purchase a DD from any other bank in favour of the scheme & crossed "**A/c Payee & Not Negotiable**". If you reside/ are located in a city/town where the AMC does not have an Official Acceptance Point, please draw a DD payable at your nearest city/town where the AMC has a Transaction Acceptance Point, after deducting bank charges / commission (not exceeding the charges prescribed by State Bank of India) from the amount of investment.

- 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.

- 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/demand draft/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/ demand draft/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. Where a payment is made using a demand draft, please attach, in the required format, which can be downloaded from our website, www.barodamf.com, a bank certification of the bank account and account holders' name(s) of the bank account used for the demand draft issuance.

- 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.

- Demand draft, pay order, banker's cheque purchased against cash of ` 50,000/- or more will not be accepted. Such purchase applications (for amounts less than ` 50,000/-) should be accompanied by a banker's certificate, stating the investor's name, bank account number and PAN, as per the bank record.

- 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.

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

10. Please note that:

- Regular Plan** is meant for investors who route their investments through distributors only.
- 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 :

- Nomination is mandatory where the mode of holding is single.** Hence, Application Forms for sole applicants, without nomination, are liable to be rejected. Nomination can be made only by individuals applying for/holding units on their own behalf singly. Even those investors who do not wish to nominate must sign separately confirming their intention to not nominate. Where the mode of holding is joint, nomination is not mandatory; however a separate declaration indicating the wish not to nominate shall be given.
- Nomination shall not be permitted if the investment is on behalf of a minor. However, minors can be nominated and in that event, the name, address & signature of the guardian of the minor nominee(s) shall be provided by the applicant.
- The Nominee shall not be a trust, society, body corporate, partnerships firm, member of Hindu Undivided Family or a Power of Attorney holder. A nonresident Indian can be a nominee, subject to the policy of exchange control for the time being in force.
- Nomination in respect of the units stands rescinded upon transfer / transmission / switch-over of units.
- Transfer of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heirs, executors, administrators, etc.

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM (CONTD.)

6. 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.
7. On cancellation of nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the nominee(s).
8. The rights in the units will vest in the nominee(s) only upon the death of all Unit Holders.
9. Nomination can be made in favour of a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers (without any decimals), making a total of 100%. In the event of the applicants not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking the default option, will settle the claim equally amongst all the nominees.
10. Nomination will be maintained at the folio / account level and will be applicable for all investments in that folio or account.
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 (EUIIN) 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 EUIIN in the box provided for this in the Application Form, particularly in advisory transactions, as the EUIIN 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 / DIVIDEND / REFUND PAYOUTS:

Baroda Mutual Fund shall credit redemption proceeds /dividend / 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 responsible for the credit going to the wrong account. Further, Baroda Mutual Fund reserves the right to issue a demand draft /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 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.

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

¹It 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

1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;
2. 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

1. 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

1. 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

1. 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

1. 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*.
2. 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.

Information (*Mandatory)	First Applicant**	Second Applicant	Third Applicant
Date of Birth	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
PAN/PEKRN [†]			
Aadhaar			
KIN No (CKYC)			
**Incase Minor / POA			
	Guardian (In case of Minor)	POA Holder	
Name			
Relationship			
Date of Birth of Minor	D D M M Y Y Y Y		
PAN/PEKRN			
Aadhaar			
KIN Nos. (CKYC)			
Information to Investor's	<p>The purpose of collection/usage of Aadhaar number including demographic information is to comply with applicable laws/rules/regulations and provision of the said data is mandatory as per applicable laws/rules/regulations. The mandatory requirement to submit the Aadhaar details/ documents by existing as well as new investors has been deferred till further notice.</p> <p>Post obtaining the Aadhaar number, we shall authenticate the same in accordance with the Aadhaar Act, 2016.</p> <p>We shall receive your demographic information which shall be used only to comply with applicable laws / rules / regulations.</p>		
Consent	<p>I/We hereby provide my /our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (ii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA.</p> <p>I/We hereby provide my/our consent for sharing/disclosing my Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual funds and their Registrar and Transfer Agents (RTA) for the purpose of updating the same in my/our folios.</p>		
Signature			
Politically Exposed Person (PEP)	<input type="checkbox"/> Self <input type="checkbox"/> Related <input type="checkbox"/> Non Applicable	<input type="checkbox"/> Self <input type="checkbox"/> Related <input type="checkbox"/> Non Applicable	<input type="checkbox"/> Self <input type="checkbox"/> Related <input type="checkbox"/> Non Applicable
Occupation of the Applicant	<input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Builder <input type="checkbox"/> Sports <input type="checkbox"/> Defence <input type="checkbox"/> Public Co.(Listed) <input type="checkbox"/> Public Co.(Unlisted) <input type="checkbox"/> Agriculture <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Gov. Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Pvt. Sector Service <input type="checkbox"/> Entertainment <input type="checkbox"/> Other	<input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Builder <input type="checkbox"/> Sports <input type="checkbox"/> Defence <input type="checkbox"/> Public Co.(Listed) <input type="checkbox"/> Public Co.(Unlisted) <input type="checkbox"/> Agriculture <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Gov. Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Pvt. Sector Service <input type="checkbox"/> Entertainment <input type="checkbox"/> Other	<input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Builder <input type="checkbox"/> Sports <input type="checkbox"/> Defence <input type="checkbox"/> Public Co.(Listed) <input type="checkbox"/> Public Co.(Unlisted) <input type="checkbox"/> Agriculture <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Gov. Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Pvt. Sector Service <input type="checkbox"/> Entertainment <input type="checkbox"/> Other
Gross Annual Income	<input type="checkbox"/> <1L <input type="checkbox"/> 1- 5 L <input type="checkbox"/> 5-10 L <input type="checkbox"/> 10-25 L <input type="checkbox"/> 25 L-1 Cr <input type="checkbox"/> > 1 Cr and so on	<input type="checkbox"/> <1L <input type="checkbox"/> 1- 5 L <input type="checkbox"/> 5-10 L <input type="checkbox"/> 10-25 L <input type="checkbox"/> 25 L-1 Cr <input type="checkbox"/> > 1 Cr and so on	<input type="checkbox"/> <1L <input type="checkbox"/> 1- 5 L <input type="checkbox"/> 5-10 L <input type="checkbox"/> 10-25 L <input type="checkbox"/> 25 L-1 Cr <input type="checkbox"/> > 1 Cr and so 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 Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
Non-Individuals	Is the entity involved in any of the following services: <input type="checkbox"/> Foreign Exchange/ Money Changer <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Gaming/ Gambling/ Lottery (casinos, betting syndicates) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Money Lending/ Pawning <input type="checkbox"/> Yes <input type="checkbox"/> No		

(Refer Instruction IV)[†]Please attach PAN proof.

Add convenience to your life with our value added service



Simply send **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 ESQA <space> last 6 digits of Folio No.
Last 3 Transactions	SMS Transaction <space> last 6 digits of Folio No.



Investor can avail below facilities

1. NAV
2. Account Balance
3. Account Statement
4. Last 5 Transactions

For more details call :
 1800-2670-189 (Toll Free)
 9 am to 6 pm - Monday to Saturday on all Business Days
 9 am to 2 pm on 2nd & 4th Saturdays of the Month
www.barodamf.com

**SMS charges as per service provider applicable.

FATCA & CRS INFORMATION [Please tick (✓)] For Individuals & HUF (Mandatory) Non Individual investors should mandatorily fill separate FATCA detail form

Refer Instruction XI for more details

The below information is required for all applicant(s)/ guardian

Address Type: Residential or Business Residential Business Registered Office (for address mentioned in form/existing address appearing in Folio)
Is the applicant(s) Country of Birth / Nationality / Tax Residency other than India?

First Applicant (including Minor)	Second Applicant	Third Applicant
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No

If "Yes", please provide the following information (Mandatory)

Please indicate all countries in which you are resident for tax purposes and the associated Tax Reference Numbers below.

Category	First Applicant (including Minor)	Second Applicant/ Guardian	Third Applicant
Name of Applicant			
Place/ City of Birth			
Country of Birth			
Country of Tax Residency [#]			
Tax Payer Ref. ID No [^]			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 2			
Tax Payer Ref. ID No. 2			
Identification Type [TIN or other, please specify]			
Country of Tax Residency 3			
Tax Payer Ref. ID No.3			
Identification Type [TIN or other, please specify]			

#To 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 functional equivalent.

FIRST HOLDER'S BANK ACCOUNT DETAILS (Mandatory) Refer Instruction III. All communication / payments will be made to the first applicant, or to the Karta in case of HUF. Bank account details of first applicant are required, without which the application is liable to be rejected.

Name of the Bank					Branch							
Account No. (in figures)					Account Type	<input type="checkbox"/> Savings	<input type="checkbox"/> Current	<input type="checkbox"/> NRO	<input type="checkbox"/> NRE	<input type="checkbox"/> Others		
Account no. (in words)												
Bank Address												
Pincode					State					City		
MICR Code (9 digits)					Example for filling the Account No.	Ac. No.	1	3	5	7	*This is an 11 Digit Number, kindly obtain it from your Bank Branch. (Please attach copy of cancelled cheque)	
*IFSC Code for NEFT / RTGS					In words	One	Three	Five	Seven			
Virtual Payment Address (VPA) (of the Sole / First Holder / Guardian) (for Payment through UPI) (Refer Instruction XIII for more details)												

REDEMPTION / DIVIDEND / 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	Baroda Fixed Maturity Plan - Series P	Plan (please ✓)	<input checked="" type="checkbox"/> Regular	<input type="checkbox"/> Direct
Option (please ✓)	<input checked="" type="checkbox"/> Growth	<input type="checkbox"/> Dividend	Sub-option	<input type="checkbox"/> Payout

INVESTMENT DETAILS (Strike off whichever is not applicable)

GROSS AMOUNT (A)	₹		A	DD CHARGES (IF ANY) (B)	B	NET AMOUNT (CHEQUE / DD AMOUNT)	₹		A minus B			
MODE OF PAYMENT	<input type="checkbox"/> Cheque <input type="checkbox"/> NEFT / RTGS <input type="checkbox"/> DD [(Bank Certificate / Third Party / DD Declaration Enclosed) (for Third Party Payment Refer Instruction VI(9))] <input type="checkbox"/> UPI											
Cheque / DD Details	A/c No.					A/c Type						
	Cheque / DD No.			Date	D	D	M	M	Y	Y	Y	Y
In case of NEFT / RTGS payment	UTR No.											

SWITCH OUT FOR ALL UNITS UPON MATURITY OF THE SCHEME (Please refer SID & KIM of respective scheme for product riskometer)

Scheme Name	Baroda Fixed Maturity Plan - Series P	To									
Plan	<input type="checkbox"/> Plan A / Regular	<input type="checkbox"/> Plan B (Direct) / Direct	Option	<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend	Sub-Option	<input type="checkbox"/> Payout	<input type="checkbox"/> Reinvestment			

As a default option, the units shall be redeemed on the date of maturity and redemption proceeds shall be dispatched to the address / credited to the bank account of the unitholder within 10 business days from the date of maturity.

Baroda Fixed Maturity Plan - Series P
(A close ended debt scheme)
APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM



Please refer the ASBA Instructions while filling up this form. Tick (✓) whichever is applicable.

BROKER/AGENT INFORMATION			FOR OFFICE USE ONLY		
Distributor/Broker ARN	Sub-Broker Code	Sub-Broker ARN	EUIN	LG Code	Bar Code
					For Office use only

Upfront commission shall be paid directly by the investor to the AMFI registered Distributors based on the investors' assessment of various factors including the service rendered by the distributor.

TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Please Refer Instruction VII of the NFO Application Form)

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 Charges, they are deductible, as applicable, from the purchase / subscription amount and payable to the distributor. Units will be issued against the balance amount.

NAME OF FIRST APPLICANT (Name should be as available in Demat Account)

Mr / Ms / M/s _____

FOLIO NUMBER

_____ (If you have an existing folio number, please mention the number here)

DEPOSITORY/ DEMAT ACCOUNT DETAILS

National Securities Depository Limited Depository Participant Name Mr Ms M/s DP ID No. _____	Central Depository Services (India) Limited Depository Participant Name Mr Ms M/s Target ID No. _____
Beneficiary A/c No. _____	

PAN DETAILS (Mandatory)

PAN # (Refer Instruction IV of the NFO Application Form)

First / Sole Applicant	Second Applicant
Guardian*	Third Applicant

*If the First Applicant is a Minor, please state the details of Guardian. # Please attach PAN proof.

SCHEME DETAILS (Please choose the Option for Investment)

Scheme Name **Baroda Fixed Maturity Plan - Series P**

Option (please ✓) Growth Dividend Plan (please ✓) Regular Direct

DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS AND PAYMENT

Bank Account Number _____

Bank Name _____

Branch Name where account is held _____

Total Amount to be blocked ₹ _____ in figures ₹ _____ in words

CONTACT DETAILS - FIRST APPLICANT / GUARDIAN / OTHERS (PO Box address is not sufficient. Mobile number and email are mandatory to avail of online facility.)

Name of Contact Person (In case of non Individual Investor) **Mr Ms M/s**

Address _____

City _____

State _____ Pincode _____ Landline No. _____

UNDERTAKING BY ASBA INVESTOR

1) I/We hereby under take that I/We am/are an ASBA Investor as per the applicable provisions of the SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2009 ("SEBI Regulations"), as amended from time to time. 2) In accordance with the ASBA process provided by the SEBI Regulations and as disclosed in this application, I/We authorize (a) the SCSB concerned to do all necessary acts to enable subscription to the Units of **Baroda Fixed Maturity Plan - Series P** ("Scheme") through the ASBA facility, including but not limited to blocking of application money towards the aforesaid subscription of Units, to the extent mentioned in this form, or transfer of funds to the Bank account of the Scheme/Baroda Mutual Fund on receipt of instructions from the Registrar after the allotment of Units entitling me/us to receive Units on such transfer of funds, etc. (b) the Registrar to issue instruction to the SCSB concerned to remove the block on the funds in the bank account specified in this form, upon allotment of Units and to transfer the requisite money to the Scheme's account / Bank account of Baroda Mutual Fund. 3) In case the amount available in the bank account specified in this form is insufficient for blocking the amount equivalent to the application money towards the aforesaid subscription of Units, the SCSB concerned has the right to reject the application. 4) If the DP ID, Beneficiary Account No. or PAN furnished by me/us in this form is incorrect or incomplete or does not match with the depository records, the application is liable to be rejected and Baroda Mutual Fund and/or the AMC or SCSBs shall not be liable for losses, if any, suffered by me/us on this account. 5) I/we shall address all future communication in connection with the NFO to the SCSB concerned/Registrar/AMC quoting the full name of the Sole/First Applicant, NFO Application Number, ASBA Application Number, Depository Account details, amount applied for and the bank account number from where the NFO amount was blocked.

DECLARATION AND SIGNATURES

a) I/We have read & understood the contents of the SID and KIM of the Scheme and the SAI. I/We hereby apply for units of the Scheme & agree to abide by the terms, conditions, rules & regulations governing the Scheme. I/We hereby declare that the amount invested in the Scheme is through legitimate sources only & does not involve & is not designed for the contravention of any Act, Rule, Regulation, Notification or Direction or the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable law enacted by the Govt. of India or any other statutory authority from time to time. 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 authorise 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. b) For NRIs: I/we confirm that I am/we are Non Residents of Indian Nationality / Origin & that I/we have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External / Non-Resident Ordinary Account. I/we confirm that details provided by me / us are true and correct. I/We confirm that I / we hold a valid PAN card. c) 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.

Signature of Bank Account Holders _____

ACKNOWLEDGMENT SLIP (to be filled in by the investor)

Received from Mr / Ms / Mrs / M/s _____ an application for purchase of units in **Baroda Fixed Maturity Plan - Series P**

SCSB Account details: Account No. _____

Bank Name _____

Branch _____ Total Amount to be blocked ₹ _____ in figures

₹ _____ in words

Time of receipt _____

SCSB Stamp, Signature _____

NFO Opens on February 04, 2019 & Closes on February 12, 2019

APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) INSTRUCTIONS

What is ASBA?

ASBA is an application for subscribing to an NFO, and contains an authorization to block the application money in a bank account.

What is a Self Certified Syndicate Bank (SCSB)?

An SCSB is a banker to an issue which is registered with SEBI and offers the facility of applying through the ASBA process. Please visit www.sebi.gov.in/pmd/scsb.html or www.nseindia.com for the list of currently available SCSBs offering ASBA facility through their designated branches.

Key points with regard to investing through ASBA

1. If you wish to invest using the ASBA facility, please submit the ASBA Application Form at any of the designated branches of an SCSB with which you hold a bank account which is intended to be blocked for the subscription amount and will be mentioned as such in the ASBA Application Form ("Bank Account"). Please check with your bank branch to confirm whether the branch offers ASBA facility. You may submit the ASBA application form physically or electronically. In case you wish to submit the ASBA Application Form in physical mode, you may submit it at any of the designated branches of the SCSB concerned. If, however, you wish to submit the ASBA Application Form in electronic form, you may submit the ASBA Form either through the internet banking facility available with the SCSB concerned, or through any other electronically enabled mechanism for subscribing to the units of the scheme, which authorizes the SCSB concerned to block the subscription money. Please note that the ASBA Application Form will not be accepted by Baroda Asset Management India Limited ("AMC") any of the Investor Service Centres or the Registrar, Karvy Fintech Private Limited ("Registrar").
2. Please ensure that you mention in the ASBA Application Form, the correct number of your Bank Account with the SCSB concerned, and that funds equal to your subscription amount are available in the said bank account at the time of submission of the ASBA Application Form in physical or electronic form.
3. Upon submission of the ASBA Application Form with the SCSB concerned, whether in physical or electronic mode, you shall be deemed to have agreed to block the entire subscription amount specified in the said firm, and have authorized the designated branch of the SCSB concerned to block such amount in the Bank Account. Please note the following in respect of your submission of form with the SCSB concerned:
 - a) The SCSB concerned will not accept any ASBA after 3.00 p.m. on December 19, 2014.
 - b) The SCSB concerned will give you an acknowledgment for the receipt of the ASBA Application Form.
4. On the basis of the authorization given by you through the ASBA Application Form, the SCSB concerned will block the subscription money in the Bank Account. The subscription money will remain blocked in the Bank Account till allotment of units under the Scheme or till rejection of the application or refund, as the case may be.
5. If the Bank Account does not have sufficient credit balance to meet the subscription money, the ASBA application will be rejected by the SCSB concerned.
6. Please do not enclose along with the ASBA Application Form, a cheque, or any mode of payment, as the ASBA Application Form contains an authorization to block the subscription amount in the Bank Account.
7. Please submit a copy of the acknowledgment receipt of the ASBA Application Form (as submitted with the SCSB concerned) along with the NFO application form at any of the official points of acceptance for the AMC.
8. The AMC, the Registrar, and the Trustee to Baroda Mutual Fund shall not be liable for any negligence or mistake committed by SCSBs.
9. All grievances relating to the ASBA facility may be addressed to the AMC / Registrar, with a copy to the SCSB concerned, giving full details such as name, address of the applicant, subscription amount blocked on application, Bank Account number and the designated Branch or the collection centre of the SCSB where the ASBA Form was submitted.
10. The ASBA facility will operate in accordance with applicable SEBI guidelines in force from time to time.
11. For details on transaction charges, please refer the Instruction VIII of the NFO Application Form.

Contact Points :

Baroda Asset Management India Limited

(Formerly known as Baroda Pioneer Asset Management Company Ltd.)

CIN : U65991MH1992PLC069414

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

Tel. No. : +91 22 3074 1000 **Fax:** +91 22 3074 1001.

Email : info@barodamf.com • **Website:** www.barodamf.com

Toll Free No. : 1800 267 0189 - Mon to Sat between 9 am to 8 pm on all business days



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