

# KEY INFORMATION MEMORANDUM CUM APPLICATION FORM

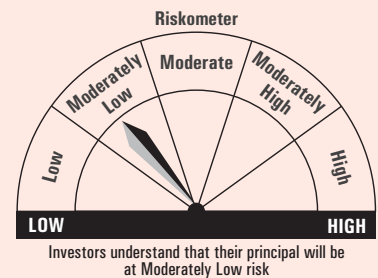
## Baroda Treasury Advantage Fund

[An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months (please refer to page no. 5)]  
(scheme has one segregated portfolio)

### Ongoing offer & issue of units at Applicable NAV

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

- Regular income over short term with maintaining a balance between returns and liquidity.
  - Investment predominantly in Money Market (i.e. CP/CDs) and Debt Market Instruments.
- \* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



#### Sponsor: Bank of Baroda

Regd. Office: Baroda House, P. B. No. 506, Mandvi, Baroda - 390006.

Trustee	Investment Manager
<b>Baroda Trustee India Private Limited</b> (Formerly known as Baroda Pioneer Trustee Company Private Limited) <b>CIN : U74120MH2011PTC225365</b>	<b>Baroda Asset Management India Limited</b> (Formerly known as Baroda Pioneer Asset Management Company Limited) <b>CIN : U65991MH1992PLC069414</b>
Regd. Office: 501, Titanium, 5th Floor, Western Express Highway, Goregaon (East), Mumbai - 400 063.	

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

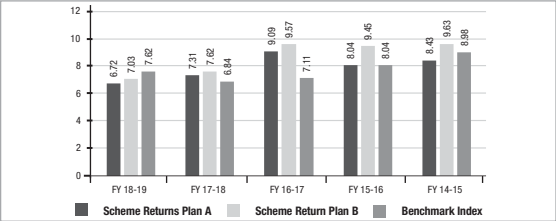
The scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved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

This document is dated March 25, 2020.

**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 Scheme Information Document. The investors are advised to refer to the Scheme Information Document for the full text of the “Disclaimer Clause of NSE”.**

# Key Information Memorandum cum Application Form

<b>Name and Type of Scheme</b>	Baroda Treasury Advantage Fund [An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months (please refer to page no. 6)] (scheme has one segregated portfolio)																																						
<b>Investment Objective</b>	The Scheme seeks to provide optimal returns and liquidity through a portfolio comprising of debt and money market instruments.																																						
<b>Asset Allocation Pattern of the Scheme</b>	<b>Type of Instrument</b>	<b>Normal Allocation (% of net assets)</b>	<b>Risk Profile</b>																																				
	Money Market Instruments and Debt Instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months. (Debt instruments may include securitized debt)	upto 100%	Low to Medium																																				
	Investment in REITS and InvITs :	0-10%	High																																				
	The Scheme may invest in securitized debt upto 50% of its net assets. No investment will be made in foreign securitised debt. The Scheme will have a maximum debt derivative net position of 50% of the net assets of the Scheme. The scheme may invest in foreign securities upto 25% of its net assets subject to maximum of US\$ 300 million in the aggregate at the Mutual Fund level, as per the SEBI circular nos. SEBI/IMD/CIR No.7/104753/07 dated September 26, 2007 and SEBI/IMD/CIR no. 2 / 122577 / 08 dated April 8, 2008. The Scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by SEBI /RBI from time to time and in line with the policy approved by the Board of Directors of the AMC and Trustee Company.																																						
<b>Risk Profile of the Scheme</b>	<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><b>Interest Rate Risk:</b> As with all debt and money market instruments, changes in interest rates will affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and decrease as interest rates rise.</p> <p><b>Liquidity or Marketability Risk:</b> This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer.</p> <p><b>Credit Risk:</b> Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e. will be unable to make timely principal and interest payments on the security).</p> <p><b>Reinvestment Risk:</b> This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk refers to the fall in the rate for reinvestment of interim cash flows.</p> <p><b>Risks associated with investment in Derivatives involve Credit risk, liquidity risk, valuation risk, systemic risk etc.</b></p> <p>The Scheme may invest in securitized debt such as asset backed securities (ABS) or mortgaged backed securities (MBS) which involves risk such as limited liquidity and price risk, limited recourse, delinquency and credit risk.</p> <p><b>Risks associated with transaction in Units through Stock Exchange mechanism:</b> Allotment and/or redemption of Units through NSE or BSE or any other recognized stock exchange on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing, settlement, etc., upon which the Scheme has no control. Moreover, transactions conducted through the stock exchange mechanism will be governed by the operating guidelines and directives issued by the relevant recognized stock exchange.</p> <p><b>Risks associated with repo transactions in corporate debt</b> The Scheme may be exposed to counter party risk in case of repo lending transactions in the event of the counterparty failing to honour the repurchase agreement. However, in repo transactions, the collateral may be sold and a loss is realized only if the sale price is less than the repo amount. The risk is further mitigated through over-collateralization (the value of the collateral being more than the repo amount).</p> <p><b>Risks associated with segregated portfolio</b> Unit holders holding units of segregated portfolio may not be able to liquidate their holdings till recovery of money from the issuer. Security in the segregated portfolio may not realize any value. Listing of any units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further, trading price of units on the stock market may be significantly lower than the prevailing NAV. <b>Please refer SID for risk associated with investing in REITS and InvITs, securitized debt and Foreign securities.</b></p>																																						
<b>Risk Mitigation / Management Strategy</b>	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.																																						
<b>Plans &amp; Options</b>	<p>The Scheme has two plans thereunder, viz. Plan A and Plan B (Direct). Plan B (Direct) 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 Plan A is meant for investors who route their investments through distributors only. Both Plans will have a common portfolio but Plan B (Direct) will have a lower expense ratio on account of absence of brokerage and commission. Hence both plans will have distinct NAVs.</p> <p>The details of Options / Sub-Options (available under each Plan) are as under:</p> <p>A. Growth (Default)</p> <p>B. Dividend - (i) Daily Dividend (Default) (ii) Weekly Dividend (iii) Monthly Dividend (iv) Quarterly Dividend</p> <p>Under each Dividend Option: • Payout • Reinvestment (Default)</p> <p><b>Note:</b> The Daily Dividend Option does not have the Payout Sub-Option.</p> <p>If the Dividend under the Payout Option of the Scheme is less than or equal to ₹ 200, it will, by default, be reinvested under the Reinvestment sub-option.</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" style="width: 100%; border-collapse: collapse;"> <thead> <tr> <th style="width: 15%;">Scenario</th> <th style="width: 30%;">Broker Code mentioned by the investor</th> <th style="width: 30%;">Plan mentioned by the investor</th> <th style="width: 25%;">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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	In respect of valid application received up to 3 p.m. along with a local cheque payable at par at the place where the application is received	Closing NAV of the day of acceptance of application																																					
	In respect of valid application received after 3 p.m. with a local cheque payable at par at the place where the application is received	Closing NAV of the next business day																																					
	In respect of valid applications with outstation cheque not payable at par at the place where application received	Closing NAV of the day on which the cheque is credited																																					
	In respect of valid subscription applications with amount equal to or more than ₹ 2 lakh, irrespective of the time of receipt of application, Units will be allotted based on the closing NAV of the day on which the funds are available for utilisation. For allotment of units in respect of purchase for an amount equal to or more than ₹ 2 lakh, it shall be ensured that : (i) Application is received before the applicable cut-off time. (ii) Funds for the entire amount of subscription/purchase as per the applications are credited to the bank account of the Scheme before the cut-off time. (iii) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.																																						
	<b>Re-Purchase / Redemption</b>	<b>Applicable NAV</b>																																					
	In case of valid applications received upto 3.00 pm	Closing NAV of the day of receipt of application																																					
	In case of valid applications received after 3.00 pm	Closing NAV of the next business day																																					

	<p>For allotment of units in respect of switch-in to the scheme from other scheme(s), it shall be ensured that :</p> <p>i. Application for switch-in is received before the applicable cut-off time.</p> <p>ii. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time.</p> <p>iii. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise.</p> <p>'Switch in' transactions will be treated as if they were purchase transactions and 'switch out' transactions will be treated as if they were repurchase/redemption transactions. In case of 'switch' transactions from one scheme to another the allocation shall be in line with redemption payouts.</p> <p>With respect to investors who transact through the stock exchange, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism.</p> <p>The time of transaction done through electronic mode (including online facility), for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/Registrar.</p> <p>The cut off time for the tele transact facility is 2.00 pm for purchases on all business days. If the call is received after the said cut off time, the same would be considered as transaction for the next business day. All calls received up to the specified cut off times, shall be eligible for the applicable NAV.</p>																																																																									
<b>Minimum Application Amount / Number of Units</b>	<p>Purchase : ₹ 5,000/- and in multiples of ₹ 1/- thereafter.</p> <p>Additional Purchase : ₹ 1,000/- and in multiples of ₹ 1/- thereafter.</p> <p>Re-purchase : No minimum amount</p>																																																																									
<b>Despatch of Repurchase (Redemption) Request</b>	<p>Redemption or repurchase proceeds shall be dispatched to Unit Holders within 10 working days from the date of redemption or repurchase request at the official points of acceptance of Baroda Mutual Fund.</p> <p>The scheme currently has one segregated portfolio, in which subscription and redemption is not allowed, however the units of segregated portfolio is listed on National Stock Exchange, enabling transfer of such units on receipt of transfer requests</p>																																																																									
<b>Benchmark Index</b>	CRI/SIL Low Duration Debt Index (The benchmark of the scheme is changed effective October 29, 2019)																																																																									
<b>Dividend Policy</b>	<p>Under the Dividend Option, the Trustee may declare dividends, subject to availability and adequacy of distributable surplus, calculated in accordance with the SEBI Regulations, and the decision of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of dividend or that dividend will be paid regularly. The procedure and manner of payment of dividend shall be in line with SEBI circular / guidelines no. SEBI / IMD / CIR No. 1 / 64057 / 06 dated April 04, 2006 and SEBI / IMD / CIR No. 3 / 65370 / 06 dated April 21, 2006 as amended from time to time.</p>																																																																									
<b>Names of the Fund Managers</b>	Mr. Alok Sahoo and Ms. Hetal Shah. The Scheme is managed by both the fund managers since inception.																																																																									
<b>Name of the Trustee Company</b>	Baroda Trustee India Private Limited																																																																									
<b>Performance of Scheme</b>	<p style="text-align: center;"><b>(as on March 11, 2020)</b></p> <table border="1" style="display: inline-table; margin-right: 20px;"> <thead> <tr> <th rowspan="2">Compounded Annualised Return</th> <th colspan="2">Plan A</th> <th colspan="2">Plan B (Direct)</th> </tr> <tr> <th>Scheme Return (%)</th> <th>Benchmark Return (%)*</th> <th>Scheme Return (%)</th> <th>Benchmark Return (%)*</th> </tr> </thead> <tbody> <tr> <td>1 Year</td> <td>-43.20</td> <td>8.41</td> <td>-43.02</td> <td>8.41</td> </tr> <tr> <td>3 Years</td> <td>-13.39</td> <td>7.76</td> <td>-13.13</td> <td>7.76</td> </tr> <tr> <td>5 Years</td> <td>-5.02</td> <td>8.16</td> <td>-4.70</td> <td>8.16</td> </tr> <tr> <td>Since Inception</td> <td>1.90</td> <td>7.71</td> <td>8.16</td> <td>8.54</td> </tr> </tbody> </table>  <p><b>Past performance may or may not be sustained in the future.</b> Data is for Plan A - Growth Option. Plan A and Plan B (Direct) have different expense structures. The 11th day of March has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of Rs.1000 invested at inception.</p> <p>Due to credit event (downgrade of debt instruments of Yes Bank Ltd. To 'D' by ICRA Ltd. i.e. 'below investment grade', effective from March 6, 2020) segregation of portfolio of securities of Yes Bank Ltd. Has been taken place and units under segregated portfolio are allotted on March 6, 2020. Due to segregation of portfolio, the scheme performance has been impacted as given below:</p> <p style="text-align: center;"><b>Scheme Performance as at March 6, 2020:</b></p> <table border="1" style="display: inline-table; margin-right: 20px;"> <thead> <tr> <th rowspan="2">Compounded Annualised Return</th> <th colspan="2">Plan A</th> <th colspan="2">Plan B (Direct)</th> </tr> <tr> <th>Scheme Return (%)</th> <th>Benchmark Return (%)*</th> <th>Scheme Return (%)</th> <th>Benchmark Return (%)*</th> </tr> </thead> <tbody> <tr> <td>1 Year</td> <td>-43.08</td> <td>8.59</td> <td>-42.91</td> <td>8.59</td> </tr> <tr> <td>3 Years</td> <td>-13.40</td> <td>7.75</td> <td>-13.14</td> <td>7.75</td> </tr> <tr> <td>5 Years</td> <td>-5.00</td> <td>8.18</td> <td>-4.68</td> <td>8.18</td> </tr> <tr> <td>Since Inception</td> <td>1.90</td> <td>7.73</td> <td>-0.58</td> <td>8.56</td> </tr> </tbody> </table> <table border="1" style="display: inline-table;"> <thead> <tr> <th colspan="3">NAV per unit (Regular Plan - Growth Option)</th> </tr> <tr> <th>Date</th> <th>Main Portfolio</th> <th>Segregated Portfolio</th> </tr> </thead> <tbody> <tr> <td>05.03.2020</td> <td>1564.304</td> <td>N.A.</td> </tr> <tr> <td>06.03.2020</td> <td>1222.912</td> <td>0</td> </tr> <tr> <td>Reduction in NAV (%)</td> <td>-21.82%</td> <td>-</td> </tr> </tbody> </table> <p>The fall in the NAV is to the extent of the portfolio segregated due to the credit event and market movement for the day.</p> <p><b>Note:</b> The return disclosed is after taking the impact of creation of segregated portfolio.</p>	Compounded Annualised Return	Plan A		Plan B (Direct)		Scheme Return (%)	Benchmark Return (%)*	Scheme Return (%)	Benchmark Return (%)*	1 Year	-43.20	8.41	-43.02	8.41	3 Years	-13.39	7.76	-13.13	7.76	5 Years	-5.02	8.16	-4.70	8.16	Since Inception	1.90	7.71	8.16	8.54	Compounded Annualised Return	Plan A		Plan B (Direct)		Scheme Return (%)	Benchmark Return (%)*	Scheme Return (%)	Benchmark Return (%)*	1 Year	-43.08	8.59	-42.91	8.59	3 Years	-13.40	7.75	-13.14	7.75	5 Years	-5.00	8.18	-4.68	8.18	Since Inception	1.90	7.73	-0.58	8.56	NAV per unit (Regular Plan - Growth Option)			Date	Main Portfolio	Segregated Portfolio	05.03.2020	1564.304	N.A.	06.03.2020	1222.912	0	Reduction in NAV (%)	-21.82%	-
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<b>Expenses of the Scheme</b>	<p>i) <b>Load Structure and Transaction Charges</b></p> <p>a) <b>Entry Load</b></p> <p>In accordance with the requirements specified by SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load is charged for purchase / additional purchase / switch-in accepted by the Fund.</p> <p>The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.</p> <p>Pursuant to SEBI circular No. SEBI/IMD/CIR No. 14/120784/08 dated March 18, 2008, with effect from April 1, 2008, no entry load or exit load is charged in respect and units allotted on reinvestment of dividend.</p> <p>b) <b>Exit Load (effective September 17, 2019)</b></p> <ul style="list-style-type: none"> <li>• 3%, if redeemed within 3 months from the date of allotment of units;</li> <li>• 2%, if redeemed between 3 months 1 day to 6 months from the date of allotment of units;</li> <li>• 1%, if redeemed between 6 months 1 day to 1 year from the date of allotment of units;</li> <li>• Nil, if redeemed after 1 year from the date of allotment of units.</li> <li>• Exit load is not applicable for segregated portfolio.</li> </ul> <p>c) <b>Transaction Charge</b></p> <p>(i) Nil on subscription amounts less than ₹ 10,000/-;</p> <p>(ii) ₹ 100/- on every subscription of ₹ 10,000/- and above for an existing investor in mutual funds;</p> <p>(iii) ₹ 150/-* on a subscription of ₹ 10,000/- and above for an investor investing in mutual funds for the first time. The transaction charge referred to in (ii) and (iii) above will be payable only for transactions done through a distributor who has opted in to receive the transaction charge on a product basis.</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, ₹ 100/- will be charged as transaction charge.</p>																																																																									

	<p><b>ii) Recurring Expenses</b></p> <p>The recurring expenses of the Schemes (including the investment management and advisory fees) shall be as per the limit prescribed under the SEBI (Mutual Funds) Regulations 1996. These are as follows :</p> <p>i) 2.00% on the first Rs.500 crores of daily net assets.  ii) 1.75% on the next Rs. 250 crores of daily net assets.  iii) 1.50% on the next Rs. 1,250 crores of daily net assets.  iv) 1.35% on the next Rs. 3,000 crores of daily net assets.  v) 1.25% on the next Rs. 5,000 crores of daily net assets.  vi) Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof on the next Rs.40,000 crores of the daily net assets.  vii) 0.80% 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 Total Expense Ratio (TER) as mentioned 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 trade and are included in the cost of investment, not exceeding 0.12% in case of cash market transactions and 0.05% in case of derivatives transactions;</p> <p>(b) expenses not exceeding 0.30% of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are at least (i) 30% of gross new inflows in the scheme, or (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher. Provided that if inflows from such cities are less than the higher of (i) or (ii) above, such expenses on the daily net assets of the Scheme shall be charged on a proportionate basis. Provided further that the expenses charged under this provision shall be utilised for distribution expenses incurred for bringing inflows from such cities. Provided further that the amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.</p> <p>(c) Additional expenses, incurred towards different heads, not exceeding 0.05% of the daily net assets of the Scheme. However, such additional expenses will not be charged, if exit load is not levied / not applicable to the Scheme.</p> <p>Investors may note that Goods and Service Tax (GST) on investment and advisory fees may be charged to the Scheme in addition to the maximum limit of TER as mentioned in the table above. GST on expenses other than investment and advisory fees, if any, shall be borne by the Scheme within the maximum limit of TER as mentioned in the table above. GST on brokerage and transaction costs paid for execution of trade, if any, shall be within the limit prescribed under Regulation 52 of the SEBI Regulations.</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 Sponsor.</p> <p>The Mutual Fund would update the current expense ratios on the website at least three working days prior to the effective date of the change. Investors can refer to our website (<a href="http://www.barodamf.com/Downloads/Pages/expenseratio.aspx">http://www.barodamf.com/Downloads/Pages/expenseratio.aspx</a>) for details on Total Expense Ratio (TER).</p> <p>Actual expenses for the previous year ended March 31, 2019.</p> <p><b>Plan A - 0.83% Plan B (Direct) - 0.54%</b></p>																				
<p><b>Waiver of load for Direct Applications</b></p>	<p>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.</p>																				
<p><b>Tax treatment for the Investors (Unit Holders)</b></p>	<table border="1" data-bbox="336 968 1520 1136"> <thead> <tr> <th data-bbox="336 968 678 989">Particulars</th> <th data-bbox="683 968 1054 989">Deduction of tax at source by the Mutual Fund</th> <th data-bbox="1059 968 1520 989">In the hands of resident Investors</th> </tr> </thead> <tbody> <tr> <td data-bbox="336 995 678 1016">Tax on Dividends – For Individuals / HUFs</td> <td data-bbox="683 995 1054 1016">29.12 %<sup>#</sup></td> <td data-bbox="1059 995 1520 1016">Nil</td> </tr> <tr> <td data-bbox="336 1022 678 1043">For Domestic Company<sup>@</sup></td> <td data-bbox="683 1022 1054 1043">34.94%<sup>#</sup></td> <td data-bbox="1059 1022 1520 1043">Nil</td> </tr> <tr> <td data-bbox="336 1050 678 1071"><b>Capital Gains*</b></td> <td data-bbox="683 1050 1054 1071"></td> <td data-bbox="1059 1050 1520 1071"></td> </tr> <tr> <td data-bbox="336 1077 678 1098">Long Term (Individual/ HUF/ Company)<sup>S@</sup></td> <td data-bbox="683 1077 1054 1098">Nil</td> <td data-bbox="1059 1077 1520 1098">20% with indexation</td> </tr> <tr> <td data-bbox="336 1104 678 1125">Short Term (Individual /HUF/ Company)<sup>S@^</sup></td> <td data-bbox="683 1104 1054 1125">Nil</td> <td data-bbox="1059 1104 1520 1125">30%</td> </tr> </tbody> </table> <p># inclusive of surcharge and health and education cess</p> <p>S Surcharge on short term and long term capital gains is 10% of the tax payable for 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 be applicable on total income exceeding Rs. 1 crore. Health and education cess at the rate of 4% will be applicable on the tax plus surcharge.</p> <p>@ Surcharge at 7% is applicable 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. Further, health and education cess @4% will be applicable on the amount of income tax and applicable surcharge.</p> <p>^ Assuming the investor falls into highest tax bracket.</p> <p>In case of Non Resident Indians, income-tax will be deducted at source from the capital gains under section 195 of the Income Tax Act, as follows:</p> <ul data-bbox="336 1360 1520 1413" style="list-style-type: none"> <li>• On income tax by way of long-term capital gains on transfer of units at the rate of @ 20% (plus applicable surcharge and health and education cess)</li> <li>• On income tax by way of short-term capital gains @ 30% (plus applicable surcharge and health and education cess)</li> </ul> <p><b>Note:</b> Investors are requested to note that the tax position prevailing at the time of investment may change in future due to statutory amendments. The Mutual Fund will pay/deduct taxes as per the applicable tax laws on the relevant date. Additional tax liability, due to such changes in the tax structure, shall be borne by the Unit Holders and not by the AMC or Trustee.</p> <p><b>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.</b></p>			Particulars	Deduction of tax at source by the Mutual Fund	In the hands of resident Investors	Tax on Dividends – For Individuals / HUFs	29.12 % <sup>#</sup>	Nil	For Domestic Company <sup>@</sup>	34.94% <sup>#</sup>	Nil	<b>Capital Gains*</b>			Long Term (Individual/ HUF/ Company) <sup>S@</sup>	Nil	20% with indexation	Short Term (Individual /HUF/ Company) <sup>S@^</sup>	Nil	30%
Particulars	Deduction of tax at source by the Mutual Fund	In the hands of resident Investors																			
Tax on Dividends – For Individuals / HUFs	29.12 % <sup>#</sup>	Nil																			
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Long Term (Individual/ HUF/ Company) <sup>S@</sup>	Nil	20% with indexation																			
Short Term (Individual /HUF/ Company) <sup>S@^</sup>	Nil	30%																			
<p><b>Daily Net Asset Value (NAV)</b></p>	<p>The NAVs of the Scheme will be calculated and declared on the close of each Business Day.</p> <p>The methodology of calculating the sale and repurchase price of units is given below :</p> <p>Subscription (Sale) Price = Applicable NAV * (1+Entry Load)</p> <p>Eg. If the Applicable NAV is Rs. 10, and Entry Load is 1%, then the subscription price will be : Rs. 10*(1+0.01) = Rs. 10.10</p> <p>Unit holders may note that the Regulations do not permit any Entry Load for subscription of Units, and accordingly, the subscription price will be the Applicable NAV.</p> <p>Redemption (Repurchase) Price = Applicable NAV * (1-Exit Load)</p> <p>Eg. If the Applicable NAV is Rs. 10, and Exit Load is 1%, then the redemption price will be : Rs. 10*(1-0.01) = Rs. 9.90.</p> <p>The AMC shall update the NAVs on the website of the Fund (<a href="http://www.barodamf.com">www.barodamf.com</a>) and of the Association of Mutual Funds in India - AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) on every Business Day. The same shall be made available to unit holders through SMS upon receiving a specific request in this regard.</p> <p>NAV's can also be viewed on <a href="http://www.barodamf.com">www.barodamf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a></p>																				
<p><b>For Investor Grievances please contact</b></p>	<p>Investor Relation Officer  Mr. Amitabh Ambastha  Baroda Asset Management India Limited  501, Titanium, 5th Floor, Western Express Highway, Goregaon (E), Mumbai - 400063.  Phone: +91 22 6848 1000/4219 7999, Fax: +91 22 6848 1001.  Toll Free No. : 1800-2670-189 • Email: <a href="mailto:info@barodamf.com">info@barodamf.com</a></p>	<p><b>Name and Address of Registrar</b>  KFIN Technologies Private Limited  Karvy Selenium Tower B, Plot number 31 &amp; 32, Financial District, Nanakramguda,  Serilingampally Mandal, Hyderabad - 500 032, India. Fax: +91 40 2331 1968  E-mail id: <a href="mailto:ktpl.bmfnc@kfintech.com">ktpl.bmfnc@kfintech.com</a></p>																			

<p><b>Unit holders Information</b></p>	<p><b>Allotment Confirmation</b></p> <p>(a) <b>Units in Physical mode</b> :- Investors opting to subscribe to / hold units in physical form, whether by way of a normal purchase or SIP / STP, will be sent, (i) by way of an e-mail and/or an sms to their registered email address and or mobile number, an allotment confirmation, as soon as possible but not later than 5 Business Days from the date of acceptance of the request for subscription, and (ii) a CAS, as mentioned in 'Consolidated Account Statement (CAS)' below.</p> <p>(b) <b>Units in Demat Mode</b> :- 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><b>Consolidated Account Statement (CAS)</b></p> <p>A Unit Holder will be sent, on or before the 10th of every month, by way of a mail / an e-mail, a CAS, containing the details of all 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. For those investors / unit holders who have provided an e-mail address, CAS will be sent by way of an e-mail. The AMC shall not send physical account statements to the investors if the CAS has been forwarded through email. 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. 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. In the event of a folio having more than one registered holder, the first named Unit holder will receive the CAS / account statement. 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>In accordance with the above, the unitholders who do not have Demat account shall continue to receive the Consolidated Account Statements (CAS) as per the existing practice. However, the following shall be applicable for unitholders having a Demat Account.</p> <ul style="list-style-type: none"> <li>Investors having MF investments and holding securities in Demat account shall receive a Single Consolidated Account Statement from the Depository.</li> <li>Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.</li> <li>The CAS shall be generated on a monthly basis. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.</li> <li>If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end.</li> </ul> <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><b>Portfolio Disclosure</b></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 (<a href="http://www.barodamf.com">www.barodamf.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) 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><b>Half Yearly Financial Results</b></p> <p>The Mutual Fund shall, before the expiry of one month from the close of each half-year i.e. on 31st March and on 30th September, publish a complete statement of the Scheme's portfolio in the prescribed format in one national English daily newspaper and in a newspaper in the language of the region where the head office of the Fund is situated. This shall also be displayed on the website of the Mutual Fund / AMC, with a link on the AMFI website.</p> <p>Also, within one month of the close of each half year, that is on 31st March and on 30th September, the Mutual Fund/AMC shall host a soft copy of its unaudited financial results on the AMC's website. The AMC shall publish an advertisement disclosing the hosting of such financial results on its website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the head office of the Fund is situated. Necessary link to this shall be provided on the AMFI website.</p> <p><b>Annual Report</b></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 (<a href="http://www.barodamf.com">www.barodamf.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). 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.</p> <p>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><b>Investment Strategy</b></p>	<p>The key factors of the investment strategy of the Scheme are :</p> <ol style="list-style-type: none"> <li>Identifying attractive opportunities on the basis of the government policies, economic development, monetary policy, research report and overall economic conditions and development.</li> <li>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.</li> <li>Issuer/Companies, which meet the initial selection norms, are then evaluated on the financial norms for consideration in the investments. The scheme is a low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months, as mentioned below :  <p>Macaulay duration is the weighted average term to maturity of the cash flows from an instrument. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Macaulay duration is a measure of interest rate sensitivity of a fixed income instrument. Higher the Macaulay duration, higher would be the interest rate risk.</p> </li> </ol>

Macaulay duration of a portfolio is the asset-weighted average of the Macaulay duration of individual bonds / securities in the portfolio. The table below illustrates the calculation of Macaulay duration of the portfolio.

Instrument	Amount (Rs. in Crs.)	% of Portfolio (a)	Macaulay Duration (b)	Weighted Average (a*b)
Instrument 1	25	25%	1	0.25
Instrument 2	25	25%	2	0.50
Instrument 3	25	25%	3	0.75
Instrument 4	25	25%	4	1
	<b>100</b>	<b>100%</b>	<b>Macaulay Duration of Portfolio</b>	<b>2.50</b>

Macaulay Duration - Calculation

$$\text{Macaulay Duration} = \frac{\sum_{t=1}^n \frac{t * C}{(1+y)^t} + \frac{n * M}{(1+y)^n}}{\text{Current Bond Price}}$$

Where:

t = respective time period, C = periodic coupon payment, y = periodic yield, n = total number of periods, M = maturity value, Current Bond Price = Present value of cash flows

**Key Assumptions**

1. Macaulay duration measures interest rate risk accurately only for instruments where cash flows do not change with change in the yield (i.e. for plain vanilla instruments and not for instruments with embedded options).
2. Macaulay duration assumes yield curve is flat and so cash flows are reinvested at constant YTM rate over the instrument's period.
3. Macaulay duration does not consider the fact that duration does not remain constant and duration changes with level of YTM rates.
4. The Scheme will emphasise on well managed, with above average growth prospects whose securities can be purchased at a good yield and whose debt securities will be mainly in securities listed as investments grade by a recognised authority like CRISIL, ICRA, CARE etc.
5. Investment in sovereign papers would be based on the interest rate expectations arising out of macroeconomic analysis. This includes analysis of inflation data, & trends in macro variables such as credit growth, liquidity, money supply, fiscal numbers & global interest.

Please refer to the SID for detailed information on the Macaulay duration and investment strategy.

**Prudential limits in sector exposure and group exposure**

The AMC shall ensure that the total exposure of the Scheme in a particular sector (excluding investments in Bank CDs, Tri-Party Repo, G-Secs, T-Bills and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) does not exceed 20% of the net assets of the Scheme. The Scheme may have an additional exposure to financial services sector (over and above the existing 20%) not exceeding 10% of the net assets of the Scheme, by way of increase in exposure to Housing Finance Companies ("HFCs") only, subject to the condition that such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB). However, the total investment in HFCs cannot exceed 20% of the net assets of the Scheme.

An additional exposure of 5% shall be allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.

Fresh investments made by the existing debt schemes of BMF shall henceforth be in compliance with the revised exposure limits. Existing open ended debt schemes of BMF shall comply with the revised limits for sector exposure as per SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2019/14 dated October 01, 2019 by April 01, 2020.

The total exposure in a particular group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the Scheme. Such investment limit may be extended to 25% of the net assets of the Scheme with the prior approval of the Board of Trustee.

The investments in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees

For this purpose, a group means a group as defined under regulation 2 (mm) of the SEBI (Mutual Funds) Regulations, 1996 and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

Comparison of open-ended debt schemes of Baroda Mutual Fund

Scheme Name	Baroda Treasury Advantage Fund (scheme has one segregated portfolio)	Baroda Liquid Fund	Baroda Short Term Bond Fund	Baroda Conservative Hybrid Fund (Earlier known as Baroda Pioneer Monthly Income Plan (MIP) Fund)	Baroda GILT Fund	Baroda Dynamic Bond Fund	Baroda Credit Risk Fund (Earlier known as Baroda Pioneer Credit Opportunities Fund) (scheme has one segregated portfolio)	Baroda Ultra Short Duration Fund	Baroda Money Market Fund	Baroda Overnight Fund
<b>Type of Scheme</b>	An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months (please refer to SID)	An Open Ended Liquid Scheme	An open-ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years (please refer to SID).	An open ended hybrid scheme investing predominantly in debt instruments.	An Open Ended Debt Scheme investing in government securities across maturity	An open ended dynamic debt scheme investing across duration	An open ended debt scheme predominantly investing in AA and below rated corporate bonds. (Excluding AA+ rated corporate bonds)	An open ended ultra short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months (please refer to SID)	An open ended debt scheme investing in money market instruments	An open-ended debt scheme investing in overnight securities
<b>Investment Objective</b>	To provide optimal returns and liquidity through a portfolio comprising of debt and money market instruments.	To generate income with a high level of liquidity by investing in a portfolio of money market and debt securities.	To generate income from a portfolio constituted of short-term debt and money market securities.	To generate regular income through investment in debt and money market instruments and also to generate long-term capital appreciation by investing a portion in equity and equity related instruments	To generate regular income investing in a portfolio of government securities.	To generate returns with liquidity by dynamically managing the portfolio through interest rate cycles	To generate returns by investing in debt & money market instruments across the credit spectrum.	To generate regular income by investing in a portfolio of debt and money market instruments such that the Macaulay duration of the portfolio is between 3 months – 6 months. However, there can be no assurance that the investment objective of the scheme will be realized.	To provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through investments made in money market instruments	The primary objective of the Scheme is to generate returns, commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of one business day. However, there is no assurance that the investment objective of the Scheme will be realized.
<b>No. of Folios as on March 11, 2020</b>	4,557 (Main Portfolio) 4,577 (Segregated Portfolio)	6,296	4,471	2,306	6,512	7,387	9,718 (Main Portfolio) 9,766 (Segregated Portfolio)	893	77	99
<b>AUM as on March 11, 2020 (₹ in crs.)</b>	₹ 60.46 Cr. (Main Portfolio) ₹ 0 (Segregated Portfolio)	₹ 8,476.30	₹ 416.99	₹ 25.65	₹ 27.43	₹ 21.62	₹ 529.25 Cr. (Main Portfolio) ₹ 0 (Segregated Portfolio)	₹ 328.93	₹ 26.98	₹ 196.21



The scheme's top 10 portfolio holdings as on March 06, 2020 are given below. Investors may refer to the website of the AMC (www.barodamf.com) to obtain the latest monthly portfolio of the scheme.

Scheme portfolio as on March 06, 2020 :	Main Portfolio	
	Name of the issuer	% to Net Assets
	Muthoot Finance Ltd.	24.61
	Motilal Oswal Home Finance Ltd.	21.30
	India Infoline Finance Ltd.	14.63
	Indiabulls Housing Finance Ltd.	6.67
	CCIL - Clearing Corporation of India Ltd. (CBLO)	4.88
	Edelweiss Rural And Corporate Services Ltd.	3.21
	Indusind Bank Ltd.	1.63
	Dewan Housing Finance Corporation Ltd.	1.46
	<b>Grand Total</b>	<b>78.39</b>
	Segregated Portfolio	
	Issuer Name	% of NAV
	Yes Bank Ltd.	100

The sector allocation of the scheme as on March 06, 2020

Main Portfolio	
Name of the issuer	% to Net Assets
Non-Convertible Debentures	73.52
Triparty Repo	4.88
CASH & Other Receivables	21.61
<b>Total</b>	<b>100</b>
Segregated Portfolio	
Issuer Name	% of NAV
Financial Services	100

The portfolio turnover ratio of the Scheme as on March 06, 2020 : Not Applicable.

### 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 <sup>†</sup>	Investment Through Const. Attorney	Proprietor
1.	Certificate of Incorporation / Registration	✓	✓	✓	✓				✓	
2.	Resolution / Authorization to invest	✓	✓	✓	✓			✓	✓	
3.	Authorized Signatory List	✓	✓	✓	✓			✓	✓	
4.	MoA & AoA	✓								
5.	Trust Deed		✓							
6.	Bye Laws			✓						
7.	Partnership Deed / Deed of Declaration				✓	✓				
8.	Notarized Power of Attorney								✓	
9.	PAN Proof	✓	✓	✓	✓	✓	✓	✓	✓	✓
10.	KYC Acknowledgment	✓	✓	✓	✓	✓	✓	✓	✓	✓
11.	Latest Bank Passbook/ Bank Account Statement/ Cancelled Cheque	✓	✓	✓	✓	✓	✓	✓	✓	✓
12.	FACTA / CRS	✓	✓	✓	✓	✓	✓	✓	✓	✓
13.	UBO Declaration	✓	✓	✓	✓	✓		✓	✓	
14.	Aadhaar No. <sup>^</sup>	✓	✓	✓	✓	✓	✓	✓	✓	✓

\* Non-resident are not required to obtain Aadhaar. <sup>†</sup>Copy of SEBI registration certificate should be provided. <sup>^</sup>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, please write the Applicant's name and the Application Serial Number on the reverse of the cheque.
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 of only by the first holder, in case of additional holdings. Please note that if you do not mention the mode of holding in the Application Form, it will be deemed to be "joint".
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. BANKACCOUNT DETAILS :

1. SEBI regulations have made it mandatory for applicants/investors to mention their bank account numbers in their purchase applications/requests for redemptions. Please provide the full particulars of the Bank Account of the sole/first applicant, such as nature of Account, Account Number, 9 digit MICR Code Number (for Electronic Credit Facility), branch address of the bank etc. in the appropriate space in the application Application Form. Please provide the MICR code / IFSC code to help you in future for ECS / NEFT credit of redemption payouts. Please attach a copy of a cancelled cheque leaf. Application forms (and redemption requests) without the mandatory bank details are liable to be rejected.

2. Redemption proceeds and dividends will be (i) despatched by a reasonable mode of despatch such as courier, registered post, ordinary post/UCP etc. in case the payment is made by cheque or (ii) directly credited to the first applicant/holder's Bank Account (as per the details mentioned by the investor) in case the applicant(s) avail of the direct credit facility, RTGS or NEFT, and this shall be entirely and solely at the risk of the applicant(s). The applicant(s) will not hold the Fund or the AMC or the Registrar or the Trustee to the Fund responsible for any non-receipt or delay of receipt of redemption proceeds or dividends due to any negligence or deficiency in service by the courier company, postal authorities or the bank executing the direct credit/RTGS/NEFT, or due to incorrect bank account details provided by the applicant(s).

## 3. Multiple Bank Accounts Registration Facility and Update 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](http://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](http://www.barodamf.com).
- If no "Default Bank Account" is specified, the AMC reserves the right to designate any of the bank accounts as the 'Default Bank Account'. Default Bank Account will be used for all redemption payouts, if no other registered bank account is specified in the redemption request for receiving redemption proceeds, or if a new unregistered bank account is specified in the redemption request for receiving redemption proceeds.
- New bank accounts/change of bank mandate can be registered using the Multiple Bank Accounts Registration Form or through a standalone separate Change of Bank Mandate form, as mentioned earlier. In case a Unit holder provides a new and unregistered bank mandate or a change of bank mandate request along with a specific redemption/dividend payment request (with or without necessary supporting documents), such bank account will not be considered for payment of redemption/dividend proceeds. The Proceeds of such a redemption/dividend payment request will be sent only to the bank account that is already registered and validated in the folio at the time of processing of the transaction. Please note that any payments to any unregistered bank account or a new bank account forming part of redemption request shall not be entertained or processed.
- For any request for change of bank mandate/registering a new Bank account using the Multiple Bank Accounts Registration Form or a standalone Change of Bank Mandate form, please enclose, in respect of the new Bank Account:
  - An original cancelled cheque leaf of the new Bank account, with the first applicant's / unit holder's name and Bank account number printed on the face of the cheque OR
  - An original cancelled cheque of the New Bank Account without printed name AND Bank Account number and one of the following:
    - A latest original Bank statement;
    - The original Bank passbook with current entries not older than 3 months;
    - An original letter duly signed by the branch manager/authorized personnel of the Bank.

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

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

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

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

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

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.

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

- Applications (i) by investors residing in the state of Sikkim, (ii) by officials appointed by courts such as official liquidator, court receiver etc. and (iii) for subscription by the Central Government and/or a State Government are exempt from the mandatory requirement of PAN, however sufficient documentary evidence shall have to be submitted to enable verification that they are residents of the state of Sikkim. Investors (being individuals) applying for Micro SIP registrations are exempt from mandatory requirement of PAN submission. Such set of customers, however, need to complete the necessary KYC requirements, and get a unique reference number from the KRA's system called PAN Exempt KYC Reference No. (PEKRN).

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

- 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](http://www.barodamf.com), for further details.

## 2. KYC :

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

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

1. For New Investors who are not KYC compliant under the erstwhile or new KYC norms:
  - a. KYC Application Form to be used, which is attached along with the application.
  - b. IPV/ Document verification to be done by the Registrar/AMC/KYD compliant distributors/SCBs.
  - c. Acknowledgement to be issued to the investor to facilitate subsequent investments from the investor.
  - d. KYC application and necessary documents should either come along with a financial transaction or when the account is opened. This is in line with demat and bank account opening process.
2. For New Investors who have already done their KYC with any other SEBI registered intermediary under the new KYC norms: a. Such KYC compliant investors would not be required to do KYC again.
3. For Existing Investors in the MF Industry: They will not be required to do KYC again.

- Investors who have completed their Centralised KYC (CKYC) and have obtained KYC Identification Number (KIN) from the Central KYC Records Registry (CKYCR), may quote their KIN while investing.
- KYC compliance with a KRA and enclosing the KYC Acknowledgement along with the Application Form are mandatory for all investors, including individuals, non-individuals, NRIs and channel investors, irrespective of the amount of application/value of transaction. Applicants applying for units through a PoA must ensure that the KYC Acknowledgement of both the issuer of the PoA and the holder of the PoA are enclosed along with the Application Form. The KYC Acknowledgement referred above will be issued by the KRA when an investor submits to the KRA, a KYC application and the prescribed documents. This KYC Acknowledgement is issued by the KRA as a token of having verified the identity and address of the investor(s) and for efficient retrieval of records.
- KYC status will be validated with the records of the KRA before allotting units. The Fund/AMC will not be held responsible and /or liable for rejection of KYC Form by the KRA. Where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Registrar/AMC/Trustee shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non-compliance of KYC requirements, the Trustee /AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to levy of exit load, if any. In case of an investor applying for CKYC effective February 1, 2017, if there is a mismatch in the name appearing in the CKYC application form and the one mentioned in the Proof of Identity (POI) document, CERSAI will reject the CKYC application. Investors are, therefore, advised to ensure that their names appearing in the CKYC application form and in the POI document are same.
- Please note that you need to comply with the KYC requirements by submitting requisite documents to the Registrar/AMC/Fund or any SEBI registered KRA and attaching the KYC Acknowledgement with the Application Form. For more information, please log on to [www.cvlindia.com](http://www.cvlindia.com) / [www.amfiindia.com](http://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 :

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

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

10. Please note that:

- (i) **Regular Plan** is meant for investors who route their investments through distributors only.
- (ii) **Direct Plan** is meant for direct investments, i.e. for investors who purchase/subscribe to the units of the Scheme directly with the Fund, and is not available for investors who route their investments through a Distributor.

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

## VII. NOMINATION :

1. **Nomination is mandatory where the mode of holding is single.** Hence, Application Forms for sole applicants, without nomination, are liable to be rejected. Nomination can be made only by individuals applying for/holding units on their own behalf singly. Even those investors who do not wish to nominate must sign separately confirming their intention to not nominate. Where the mode of holding is joint, nomination is not mandatory; however a separate declaration indicating the wish not to nominate shall be given.
2. 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.
3. The Nominee shall not be a trust, society, body corporate, partnerships firm, member of Hindu Undivided Family or a Power of Attorney holder. A nonresident Indian can be a nominee, subject to the policy of exchange control for the time being in force.
4. Nomination in respect of the units stands rescinded upon transfer / transmission / switch-over of units.

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- Transfer of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heirs, executors, administrators, etc.
- Cancellation of nomination can be made only by those individuals who hold units in their own name, either solely or jointly, and who have originally made the nomination.
- On cancellation of nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the nominee(s).
- The rights in the units will vest in the nominee(s) only upon the death of all Unit Holders.
- Nomination can be made in favour of a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers (without any decimals), making a total of 100%. In the event of the applicants not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking the default option, will settle the claim equally amongst all the nominees.
- Nomination will be maintained at the folio / account level and will be applicable for all investments in that folio or account.
- Where a folio has joint holders, all joint holders shall sign the request for nomination, even if the mode of holding is not "joint".

## VIII. TRANSACTION CHARGE :

The following transaction charges shall be applicable:

- Nil on subscription amounts of less than ₹ 10,000/-;
- ₹ 100/- on every subscription of ₹ 10,000/- and above for an existing investor in mutual funds;
- ₹ 150/-\* on a subscription of ₹ 10,000/- and above for an investor investing in mutual funds for the first time.
- 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 / REFUND PAYOUTS :

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

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

As mentioned by SEBI in its circular no. CIR/MIRSD/2/2014 dated Aug 26, 2015, India and the United States of America ("USA") have signed an agreement on July 9, 2015, on the terms of an Inter-Governmental Agreement ("IGA") to implement Foreign Accounts Tax Compliance Act ("FATCA"). Further, the Organization of Economic Development ("OECD") along with G-20 countries has released a 'Standard for the along with G-20 countries has released a 'Standard for Automatic Exchange of Financial Account Information in Tax Matters' commonly known as Common Reporting Standard ("CRS"). India is signatory to the Multilateral Competent Authority Agreement ("MCAA") for the purposes of CRS.

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

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

Should there be any change in any information provided by you, please ensure you advise us promptly, i.e., within 30 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.

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

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

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

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

## U.S. place of birth

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

Residence/ mailing address in a country other than India

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

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

**If no Indian telephone number is provided**

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

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

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

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

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

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

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

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

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

## XII. AADHAAR

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

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

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

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

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

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

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

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

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

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

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

## XIII VIRTUAL PAYMENT INTERFACE (VPI)

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

# Common Application Form (For Lumpsum / Systematic Investments)



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

## DISTRIBUTOR INFORMATION (Only empanelled Distributors / Brokers will be permitted to distribute Units of Baroda Mutual Fund)

Distributor / Broker ARN	Sub-Broker Code	Sub-Broker ARN	EUIN	LG Code	RIA Code

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

1st Applicant Signature / Guardian Signature / POA Signature / Thumb Impression	2nd Applicant Signature / POA Signature / Thumb Impression	3rd Applicant Signature / POA Signature / Thumb Impression
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## TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Please refer Instructions VIII)

<input type="checkbox"/> I confirm that I am a first time investor across Mutual Funds. (₹ 150 deductible as Transaction Charge and payable to the Distributor)	<input type="checkbox"/> 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. Existing Folio Number

## MODE OF HOLDING Single OR Joint OR Anyone or Survivor Default Option: Joint (Please refer Instructions II)

## SOLE / FIRST APPLICANT'S PERSONAL DETAILS (Please fill in ALPHABETS and use one box for one alphabet, leaving one box blank between two words, as it appears in your PAN Card)

Name	Mr	Ms	M/s	NAME AS PER PAN CARD												
Address [P. O. Box Address is not sufficient] (Indian address, in case of NRIs/ FPI's)																
City																
Pincode	(Mandatory)				State	Country										
Phone (Off.)					Fax No.						Mobile No.					
Phone (Res)					Email ID1*											
Email ID2*					Status (please ✓)	<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Parents										

\*Wherever email ID is registered, an electronic Statement of Account (e-SOA) will be shared with the investor. In case you want to receive a physical statement, please request for the same separately. Investors are advised to give their email IDs or that of their family member and not third party so that the important communication from the Fund reaches them directly and in time. This will also prevent any unintended consequences that can arise out of providing third party email ids.

SECOND APPLICANT'S Name	Mr	Ms													

THIRD APPLICANT'S Name	Mr	Ms													

Name of the Guardian (in case First / Sole Applicant is minor) / Contact Person - Designation / PoA Holder (In case of Non-Individual Investors)															

Status of the First Applicant (Mandatory, please ✓)	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Minor through guardian <input type="checkbox"/> Foreign National Resident in India <input type="checkbox"/> NRI - Non Repatriation <input type="checkbox"/> NRI-Repatriation <input type="checkbox"/> Body Corporate <input type="checkbox"/> Society / Club <input type="checkbox"/> BOI <input type="checkbox"/> LLP <input type="checkbox"/> HUF <input type="checkbox"/> Trust <input type="checkbox"/> FPIs <input type="checkbox"/> Company <input type="checkbox"/> QFI <input type="checkbox"/> PIO <input type="checkbox"/> OCI <input type="checkbox"/> AOP <input type="checkbox"/> Partnership <input type="checkbox"/> NGO <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Others														
---	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

## ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Received from Mr. / Ms. / M/s.																				
PAN	an Application for scheme																			
Option (please ✓)	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend				Sub-option (please ✓)	<input type="checkbox"/> Reinvestment <input type="checkbox"/> Pay-out														
along with Cheque / UTR No.										Dated	D	D	M	M	Y	Y	Y	Y		
Drawn on (Bank)										Amount ₹										

Signature, Stamp & Date

Overseas Address (Mandatory in case of NRI/ FPIs applicant, in addition to mailing address)																								
State			Country				Zip Code																	
<b>Information (*Mandatory)</b>	<b>First Applicant**</b>				<b>Second Applicant</b>				<b>Third Applicant</b>															
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)																								
<b>**Incase Minor / POA</b>																								
	<b>Guardian (In case of Minor)</b>						<b>POA Holder</b>																	
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"/> Not Applicable				<input type="checkbox"/> Self <input type="checkbox"/> Related <input type="checkbox"/> Not Applicable				<input type="checkbox"/> Self <input type="checkbox"/> Related <input type="checkbox"/> Not 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															
<b>OR</b>																								
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	<p>Is the entity involved in any of the following services:</p> <p>• Foreign Exchange/ Money Changer <input type="checkbox"/> Yes <input type="checkbox"/> No • Gaming/ Gambling/ Lottery (casinos, betting syndicates) <input type="checkbox"/> Yes <input type="checkbox"/> No • Money Lending/ Pawning <input type="checkbox"/> Yes <input type="checkbox"/> No</p>																							

(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 ESOA <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 2<sup>nd</sup> & 4<sup>th</sup> Saturdays of the Month  
[www.barodamf.com](http://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 In words One Three Five Seven
*IFSC Code for NEFT / RTGS			*This is an 11 Digit Number, kindly obtain it from your Bank Branch. (Please attach copy of cancelled cheque)
Virtual Payment Address (VPA) (of the Sole / First Holder / Guardian) (for Payment through UPI)			

**SUBSCRIPTIONS TO BARODA LIQUID FUND** Subscriptions to Baroda Liquid Fund, by NEFT / RTGS and credit to the collection account of the mutual fund after 2 pm up to 3 pm.\* (please ✓ any one)

Units to be allotted based on the closing NAV of the day immediately preceding the next business day\*.  Subscription amount to be credited to the registered default bank account of the investor on the day of credit.

**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		Plan (please ✓)	<input type="checkbox"/> Plan A <input type="checkbox"/> Plan B (Direct) <input type="checkbox"/> Zero Balance folio
Option (please ✓)	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend	Sub-option (please ✓)	<input type="checkbox"/> Payout <input type="checkbox"/> Reinvestment

**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	Drawn on Bank
In case of NEFT / RTGS payment	UTR No.										

**NOMINATION DETAILS (To be filled in by individuals singly or jointly. Mandatory only for Investors who opt to hold units in Non-Demat Form) Refer Instruction VII.**

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

**DECLARATION AND SIGNATURES**

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

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

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

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

**Applicable for FATCA & CRS :**

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

1st Applicant Signature / Guardian Signature / POA Signature / Thumb Impression	2nd Applicant Signature / POA Signature / Thumb Impression	3rd Applicant Signature / POA Signature / Thumb Impression
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**Toll Free Number No. : 1800 2670 189**

**9 am to 6 pm - Monday to Saturday  
on all Business Days**

**9 am to 2 pm on 2<sup>nd</sup> & 4<sup>th</sup> Saturdays of the Month**

**Visit us at :  
www.barodamf.com**

**Email:  
info@barodamf.com**



# Application Form STP / SWP / DSO



Please read product labeling details available on cover page and the instructions before filling up the Application Form. Tick (✓) whichever is applicable, strike out whichever is not required. Please refer the STP / SWP / DSO : Terms & Conditions while filling up the Form. Tick (✓) whichever is applicable, strike out whichever is not required.

DISTRIBUTOR INFORMATION (Only empanelled Distributors / Brokers will be permitted to distribute Units of the schemes of Baroda Mutual Fund)					
Distributor / Broker ARN	Sub-Broker Code	Sub-Broker ARN	EUIN	LG Code	RIA Code

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

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

## TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Please refer Instructions for filling up the Application Form - VIII)

<input type="checkbox"/> I confirm that I am a First time investor across Mutual Funds. (₹ 150 deductible as Transaction Charge and payable to the Distributor)	<input type="checkbox"/> 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.

## Please note that the applicant details and mode of holding are as per the existing Folio Number

Folio No.	Name of Sole / First Unit Holder
-----------	----------------------------------

## SYSTEMATIC TRANSFER PLAN (STP)

<input type="checkbox"/> No. of units	<input type="checkbox"/> Capital Appreciation	<input type="checkbox"/> Fixed Amount (Please tick one option only).
Folio No.	PAN	Enclosed (please ✓) <input type="checkbox"/> PAN copy <input type="checkbox"/> KYC
Mobile No.	Email ID	
Amount ₹ (in figures)	₹ (in words)	OR
Units		
STP Frequency	<input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Calendar Quarter	STP Period
STP Date	<input type="checkbox"/> 1st <input type="checkbox"/> 10th (Default) <input type="checkbox"/> 15th <input type="checkbox"/> 25th <input type="checkbox"/> All dates	Start From
FROM	Scheme	Option
TO	Scheme	Option

## SYSTEMATIC WITHDRAWAL PLAN (SWP) Fixed Amount Capital Appreciation (Please tick one option only)

Folio No.	PAN	Enclosed (please ✓) <input type="checkbox"/> PAN copy <input type="checkbox"/> KYC
Mobile No.	Email ID	
Amount ₹ (in figures)	₹ (in words)	OR
Units		
SWP Frequency	<input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Calendar Quarter	SWP Period
SWP Date	<input type="checkbox"/> 1st <input type="checkbox"/> 10th (Default) <input type="checkbox"/> 15th <input type="checkbox"/> 25th <input type="checkbox"/> All dates	Start From
FROM	Scheme	Option
		Sub-Option

## DIVIDEND SWEEP OPTION (DSO) - ENROLMENT DETAILS (Allow 7 days to register, please mention complete Scheme, Plan & Option)

Source Scheme (From where Dividend is to be transferred)	Baroda
Target Scheme (To where Dividend is to be transferred)	Baroda

## DECLARATION AND SIGNATURES

I/We have read and understood the contents of the scheme related documents and hereby apply for allotment of units in the Scheme. I/We agree to abide by the terms, conditions, rules & regulations governing the Scheme. I/We hereby declare that I/We am/are authorized to make this investment and that the amount invested in the Scheme is through legitimate sources only and does not involve and is not designed for the purpose of any contravention or evasion of any act, rule, regulation, notification or direction or any other applicable laws issued by the Government of India or any regulatory or statutory authority. The ARN holder has disclosed to me/us all the commission (in the form of trail commission or any other mode), payable to him/it for the different competing schemes of various mutual funds from amongst which the Scheme is being recommended to me/us. I/We have neither received nor been induced by any rebate or gifts, directly or indirectly, in making this investment. I/We declare that the information given in this application form is correct, complete and truly stated. Applicable for NRIs: I/We confirm that I am/we are Non-Residents of Indian nationality/origin but not residents of the United States and Canada and I/we hereby confirm that I/we have remitted funds from abroad through approved banking channels or from my/our monies in my/our domestic account maintained in accordance with applicable RBI guidelines.

Signature / Thumb Impression of Sole / 1st Applicant / POA Holder / Guardian	Signature / Thumb Impression of 2nd Applicant / POA Holder / Guardian	Signature / Thumb Impression of 3rd Applicant / POA Holder / Guardian
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## INSTRUCTION

- An STP will be treated like an SWP from the outgoing scheme and an SIP into the incoming scheme.
  - Exit Load, as applicable from time to time, will be levied on STP/SWP.
  - In the case of STP/SWP/DSO, the request to start the STP/SWP must reach the ISC at least 7 working days prior to the first STP/SWP.
  - For SWP - In case the payout date is not mentioned, the payroll will continue till the balance units are reduced to zero.
- For STP** - In case the period or end date is not given, STP units / amounts will get switched out till it meets the minimum investment amount in switched in scheme. All Dates - there will be four STP transactions processed in a month i.e 1st, 10th, 15th and 25th.  
In case the from date is not mentioned, it will be treated as the 10th day of the following month.
- For DSO** - Please refer to website for list of Source Scheme, Target Schemes and detailed terms and conditions. The Minimum amount of dividend eligible for transfer under Dividend Transfer Plan is ₹ 200/-.

## ACKNOWLEDGMENT SLIP (To be filled in by the Applicant)

Investor Name	
Folio No.	Dated
<input type="checkbox"/> STP / <input type="checkbox"/> SWP / <input type="checkbox"/> DSO	
Scheme / Plan / Option / Sub-Option	To (for STP Only)
Amount ₹	Signature, Stamp & Date

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# PAN BASED NACH MANDATE CUM SIP REGISTRATION FORM



Please read product labeling details available on cover page and the instructions before filling up the Application Form. Tick (✓) whichever is applicable, strike out whichever is not required. Please refer the SIP : Terms & Conditions while filling up the Form. Tick (✓) whichever is applicable, strike out whichever is not required.

## DISTRIBUTOR INFORMATION (Only empanelled Distributors / Brokers will be permitted to distribute Units of Schemes covered by this KIM)

Distributor / Broker ARN	Sub-Broker Code	Sub-Broker ARN	EUIN	LG Code	RIA Code

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

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this is an "execution-only" transaction without any interaction or advice by the employee/relationship manager/sales person of the above distributor or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor and the distributor has not charged any advisory fees on this transaction.

## TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Please refer instructions for filling up the Application Form - VIII)

I confirm that I am a First time investor across Mutual Funds. (₹ 150 deductible as Transaction Charge and payable to the Distributor)

I confirm that I am an existing investor across Mutual Funds. (₹ 100 deductible as Transaction Charge and payable to the Distributor)

In case the subscription amount is ₹ 10,000/- or more and your distributor has opted to receive Transaction Charges, they are deductible, as applicable, from the purchase / subscription amount and payable to the distributor. Units will be issued against the balance amount.

## ■ New Registration with BMF ■ Change in Bank Account for existing Registration with BMF ■ SIP Cancellation

First SIP cheque and subsequent via Auto Debit / ECS if the Bank is not participating in ACH Platform. (Please attach copy of cheque / cancelled cheque)

## PAN DETAILS (Mandatory) \*If the First Applicant is a Minor, please state the details of Guardian. # Please attach PAN proof. \*(Refer Instruction IV)

First/Sole Applicant*	Second Applicant	Third Applicant
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## MICRO SIP (Only for Micro SIP - for aggregate investment not exceeding ₹ 50,000 in a financial year)

										Signature
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## INVESTOR AND INVESTMENT DETAILS

Sole / First Investor Name											
Folio / Application No.	(Existing Investors : please mention Folio Number)										
Scheme						Option and Sub Option					

## SIP AND PAYMENT DETAILS

Each SIP Amount (₹)						Frequency	<input type="checkbox"/> Monthly (Default)	<input type="checkbox"/> Calendar Quarter	Status:	<input type="checkbox"/> RI	<input type="checkbox"/> NRI												
Amount in words																							
1 <sup>st</sup> SIP Cheque Details	Cheque No.				Date	D	D	M	M	Y	Y	Y	Y										
SIP Auto Debit Dates	<input type="checkbox"/> 1st	<input type="checkbox"/> 10th	<input type="checkbox"/> 15th	<input type="checkbox"/> 25th of the month	SIP Period	Start Form	D	D	M	M	Y	Y	Y	Y	End On	D	D	M	M	Y	Y	Y	Y

SIP date should be either 1<sup>st</sup> / 10<sup>th</sup> / 15<sup>th</sup> / 25<sup>th</sup> (Note: Cheque should be drawn on bank details provided below) (Note: Please allow minimum one month for auto debit to register and start). OR Perpetual Until Cancelled (99 years) (Default)

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

1st A/c Holder's Signature (as per Mutual Fund Record) / POA / Guardian	2nd A/c Holder's Signature (as per Mutual Fund Record) / POA / Guardian	3rd A/c Holder's Signature (as per Mutual Fund Record) / POA / Guardian
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## DEBIT MANDATE FOR NACH

	UMRN											Date	D	D	M	M	Y	Y	Y	Y
	Sponsor Bank Code						Utility Code													

Tick (✓)  
 Create  
 Modify  
 Cancel

I/We hereby authorize **BARODA MUTUAL FUND** To debit (tick ✓) **SB / CA / CC / SB NRE / SB NRO / Other**

Bank A/c. Number

With Bank **Investor Bank Name and Branch** IFSC  or MICR

An Amount of Rupees  ₹

FREQUENCY  Mthly  Qtrly  H-Yrly  Yrly  As & when presented DEBIT TYPE  Fixed Amount  Maximum Amount

Folio No.  Phone No.

PAN No.  Email ID

I Agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my accounts as per latest schedule of charges of the bank.

PERIOD

From	D	D	M	M	Y	Y	Y	Y	Signature Primary Account holder	Signature Account holder	Signature Account holder
To	D	D	M	M	Y	Y	Y	Y			
Or	<input type="checkbox"/> Until cancelled								1. Name as in Bank Records	2. Name as in Bank Records	3. Name as in Bank Records

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

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

1. In case of new applications, kindly attach duly filled in application form along with registration cum NACH (National Automated Clearing House) mandate form. Any other format of request will be rejected.
2. Completed application form, SIP auto debit/NACH form & first cheque should be submitted at Baroda Asset Management India Limited (AMC) offices or KARVY ISC's atleast 30 days prior to first SIP cycle date.
3. New investor in to the Fund should mandatorily give a cheque for the first transaction drawn on the same bank account which is to be debited under NACH/Auto Debit. In case the 1st cheque is issued from an A/c which is different from NACH /auto debit A/c, then a copy of cheque from NACH/ auto debit A/c as mentioned on the application form should be submitted.
4. The bank mentioned in NACH request must participate in local MICR clearing. MICR code starting and/or ending with "000" are not valid for NACH.
5. The AMC, the Registrar and other service providers shall not be responsible and liable for any financial loss that may be incurred by the investor with regard to SIP registration process, including any issue relating to NACH or auto debit registration.
6. Should the investor wish to cancel the SIP registration, the cancellation request shall be submitted 21 working days prior to the next SIP cycle date.
7. Should the investor wish to change the Bank Mandate any time during the currency of SIP, he / she should tick the appropriate box in the Mandate Form, fill in the revised bank details and submit the same to AMC or its Registrar and Transfer Agent. Such revised form must be submitted 30 days prior to the next SIP Cycle date.
8. Existing investors who wish to restart their SIPs, are required to submit NACH form duly signed by the bank account holder(s), indicating the existing Folio No. & investment details in the Form & submit the same along with the copy of a cancelled cheque / photocopy of the cheque, drawn on the same bank account registered in the SIP form.
9. Should an investor opt for a monthly SIP, the minimum number of months for which the investment will have to be made (SIP Period) shall be 12 months and the minimum investment amount (SIP Amount) shall be ₹ 500/- per month. Should the investor opt for a quarterly SIP, the SIP Period shall be 4 quarters and the SIP Amount shall be ₹ 1,500/- per quarter. Investors should note that the first SIP cheque and subsequent SIP installments should be of the same amount.
10. The Registrar will reject a Micro SIP application where it is found that the registration of the application will result in the aggregate of Micro SIP installments in a financial year exceeding ₹ 50,000 or where there is any deficiency in the application form or any supporting document. In case the first Micro SIP installment is processed (as the cheque may be banked), and the application / supporting document is found to be defective, the Micro SIP will be ceased for future installments. No refunds shall be made for the units already allotted. Investor, can however, redeem the units if so desired.
11. The investor(s) agrees to discharge the responsibility expected of him/them as a participant/s under NACH and hereby confirm adherence to the terms of the mandate. The investor(s) has/have authorized use of their contact details mentioned on the form/NACH mandate for the purpose of processing the mandate instruction and further authorize the bank(s) to debit the investor's account for any charges towards mandate verification, registration, transactions, etc. as may be applicable.
12. Where a onetime mandate is already registered in a folio for a bank account, the Unit Holder(s) will have to fill only the SIP Registration Form and there is no need of a separate cheque to be given along with the SIP Registration Form.

## Instructions to fill in SIP NACH Mandate

Following fields need to be filled mandatorily.

1. Date: In format DD/MM/YYYY.
2. Select the appropriate checkbox to create, modify or cancel the mandate.
3. Sponsor Bank Code and Utility Code to be left blank.
4. Bank A/c Type: Tick the relevant box.
5. Fill Bank Account Number.
6. Fill name of Destination Bank.
7. IFSC / MICR code: Fill respective code.
8. Mention amount of mandate.
9. Select frequency of mandate.
10. Mention Folio Number.
11. Mention Scheme Name.
12. Telephone Number.
13. Email ID (Optional).
14. Period: Starting and Ending dates of NACH registration (in format DD/MM/YYYY). For perpetual SIP, please leave the end date blank and select "until cancelled".
15. Signature as per bank account.
16. Mention Holder Name as per Bank Record.
17. Auto Debit/NACH Mandate is applicable for both Individual and Non-Individual.
18. Auto Debit/NACH Mandate request is liable to be rejected only if the "Bank" mentioned in the request form is listed in the NACH banks list.
19. Baroda will initiate debit instructions to the investor bank account only on receipt of valid investment instruction from the investor.

# KARVY INVESTOR SERVICE CENTRES

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