

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

**KEY INFORMATION MEMORANDUM**  
**CUM APPLICATION FORM**

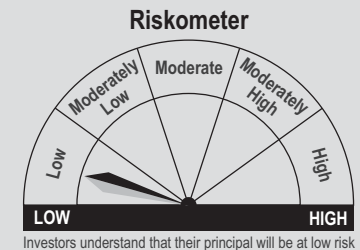
**BARODA OVERNIGHT FUND**

(An open-ended debt scheme investing in overnight securities)

**Offer of Units of ₹ 1,000/- per unit for cash during the New Fund Offer and at NAV based prices upon re-opening**

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

- Generate returns, commensurate with low risk and high level of liquidity.
- Invest in overnight securities having maturity of one business day.
- \* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.



**New Fund Offer Opens on : April 23, 2019**

**New Fund Offer Closes on : April 24, 2019**

**Scheme re-opens for continuous sale and re-purchase on or before : April 26, 2019**

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

This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the scheme / Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website [www.barodamf.com](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 April 09, 2019.

# Key Information Memorandum cum Application Form

<b>Name of the Scheme</b>	Baroda Overnight Fund			
<b>Type of Scheme</b>	An open-ended debt scheme investing in overnight securities.			
<b>Investment Objective</b>	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. <b>There is no assurance that the investment objective of the scheme will be realized.</b>			
<b>Asset Allocation Pattern of the Scheme</b>	<b>Instruments</b>	<b>Normal Allocation scheme (% of Net Assets)</b>		<b>Risk Profile</b>
		<b>Maximum</b>	<b>Minimum</b>	
	Debt and Money Market instruments* with maturity upto one business day	Upto 100%		Low
	<p>* Includes MIBOR linked instruments with daily put and call options with residual maturity not greater than one business day, Tri-party Repo / reverse repo.</p> <p>The scheme may invest in liquid schemes of mutual funds for overnight deployment in line with its investment objective and in accordance with the applicable extant SEBI (Mutual Funds) Regulations as amended from time to time. The scheme may participate in Bills Re-Discounting (BRDS) issues by banks, in line with the investment objective of the scheme.</p> <p>The scheme may enter into reverse repos in government securities as may be permitted by SEBI and RBI. The scheme may participate in repo of 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. A part of the net assets may be invested in Triparty Repo or in an alternative investment as may be provided by RBI to meet the liquidity requirements.</p> <p>The scheme will not have any exposure to debt derivatives, securitized debt, REITs and INVTs and foreign securities. The scheme shall not invest in Credit Default Swaps.</p> <p>Pending deployment of funds of the scheme in securities in terms of the investment objective of the scheme, the AMC may park the funds of the scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as amended from time to time.</p>			
<b>Prudential Limits in Sector and Group Exposure</b>	<p>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 25% of the net assets of the scheme. The scheme may have an additional exposure to financial services sector (over and above the existing 25%) not exceeding 15% 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 25% of the net assets of the scheme.</p> <p>The total exposure in a particular group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Board of Directors of the Trustee Company. 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.</p>			
<b>Investment Strategy</b>	<p>The scheme is an open-ended debt scheme that seeks to invest in overnight securities having maturity of one business day.</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.</li> <li>The scheme will emphasize 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 recognized authority like CRISIL, ICRA, CARE etc.</li> </ol> <p>Please refer to the SID for detailed information on the investment strategy.</p>			
<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 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>Please read the SID carefully for details on risk factors before investing.</p>			
<b>Risk management strategy</b>	Investment in money market 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 and Options</b>	<p>The scheme will have two plans thereunder viz. Regular Plan and Direct Plan.</p> <p>The Direct Plan is meant for direct investments, i.e. for investors who purchase/subscribe to the units of the scheme directly with the Fund and is not available for investors who route their investments through a distributor, while the Regular Plan is meant for investors who route their investments through distributors only.</p> <p>Both Plans will have a common portfolio but the Direct Plan will have a lower expense ratio on account of absence of brokerage and commission. Hence, both Plans will have distinct NAVs.</p> <p>Each of the Plans will have the following options:</p> <ol style="list-style-type: none"> <li>Growth Option (default option in case no option specified by investor);</li> <li>Dividend Option</li> </ol> <p>The Dividend option offers the following sub-options :</p> <ul style="list-style-type: none"> <li>Daily Dividend (default in case no sub-option is specified by the investor)</li> <li>Weekly Dividend</li> </ul> <p>Dividends, if any, declared by the scheme will be compulsorily re-invested.</p>			

	In order to have a uniform disclosure on treatment of applications under "Direct" / "Regular" Plans, the following disclosures are made :																																				
	<table border="1"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p>	Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not mentioned	Regular Plan
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<b>Applicable NAV (after the scheme opens for repurchase and sale)</b>	<p><b>Purchase</b></p> <p>a) In respect of valid applications received up to 2 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise, closing NAV of the day immediately preceding the day of receipt of application shall be applicable.</p> <p>b) In respect of valid applications received after 2 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise, closing NAV of the day immediately preceding the next Business Day shall be applicable.</p> <p>c) Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise, closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.</p> <p><b>For allotment of Units in the scheme, it shall be ensured that :</b></p> <p>(i) Application is received before the applicable cut-off time.</p> <p>(ii) Funds for the entire amount of purchase/subscription applications are credited to the bank account of the scheme before the cut-off time; and</p> <p>(iii) The funds are available for utilization by the scheme before the cut-off time without availing any credit facility whether intra-day or otherwise.</p> <p>For allotment of Units in respect of switch-in to the scheme from other schemes, it shall be ensured that the application for the switch-in is received before the applicable cut-off time, the 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 and are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the scheme.</p> <p><b>Re-purchase / Redemption</b></p> <p>Where the application is received up to 3 p.m. - Closing NAV of the day immediately preceding the next Business Day. Where the application is received after 3 p.m. - Closing NAV of the next Business Day.</p> <p><b>Transactions through electronic mode:</b></p> <p>The time of transaction done through electronic mode, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/Registrar.</p> <p>In case of a time lag between the amount of subscription being debited to the investor's bank account and the subsequent credit into the respective scheme's bank account, the applicability of NAV for transactions where NAV is to be applied based on actual realization of funds by the scheme, may be impacted. The AMC/its bankers/ its service providers would not be liable for any such delay/lag and consequent pricing of units.</p> <p><b>Transactions through Stock Exchange Mechanism :</b></p> <p>Investors may note that for transactions through the stock exchange, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by the confirmation slip given by the stock exchange mechanism.</p> <p><b>Transactions through tele-transact facility :</b></p> <p>The cut off time for the tele transact facility is 1 p.m. 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 time, shall be eligible for the Applicable NAV.</p> <p><b>'Switch in' transactions will be treated as if they were purchase transactions and 'switch out' transactions will be treated as if they were repurchase transactions. In case of 'switch' transactions from one scheme to another, the allocation shall be in line with redemption payouts.</b></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>	Redemption or repurchase proceeds shall be dispatched to Unit Holders within 10 working days of the receipt of the redemption request at the official points of acceptance of Baroda Mutual Fund.																																				
<b>Benchmark Index</b>	CRISIL Overnight Index																																				
<b>Dividend Policy</b>	Under the dividend option, the Trustee may declare dividends, subject to availability and adequacy of distributable surplus, calculate in accordance with the SEBI Regulations, and the decision of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit Holders as to the rate of dividend or that dividend will be paid regularly. The procedure and manner of payment of dividends shall be in line with SEBI circular / guidelines no. SEBI/IMD/CIR no. 1/64057/06 dated April 4, 2006 and SEBI/IMD/CIR no. 3/65370/06 dated April 21, 2006 as amended from time to time.																																				
<b>Name of Fund Managers</b>	Mr. Alok Sahoo & Ms. Hetal Shah																																				
<b>Name of the Trustee Company</b>	Baroda Trustee India Private Limited.																																				
<b>Performance of the scheme</b>	This is a new scheme and does not have any performance track record.																																				
<b>Additional scheme related disclosures</b>	Disclosure on Portfolio holdings, sector allocation and portfolio turnover ratio is not applicable as the scheme is a new scheme. The latest monthly portfolio of the scheme shall be available on the website of AMC/Mutual Fund ( <a href="http://www.barodamf.com">www.barodamf.com</a> ).																																				
<b>Expenses of the scheme</b>	<p><b>A. New Fund Offer (NFO) Expenses</b></p> <p>In accordance with the provisions of SEBI Circular no. SEBI/IMD/CIR No. 1/64057/06 dated April 04, 2006 and SEBI/IMD/CIR No. 4/168230/09 dated June 30, 2009, NFO expenses will not be charged to the scheme. Such expenses will be borne by the AMC.</p> <p><b>B. Load structure and transaction charges during NFO and continuous offer</b></p> <p><u>Entry Load:</u> Not Applicable</p> <p>Pursuant to SEBI circular no. SEBI/IMD/CIR no. 4/168230/09 dated June 30, 2009, no entry load will be charged by the scheme to the investor. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP) accepted by the mutual fund under the scheme.</p> <p><u>Exit Load:</u> Nil</p> <p>Investors are requested to check the prevailing load structure of the scheme, before investing. Any change in load structure, will be prospective and will tantamount to change in fundamental attribute of the Scheme.</p>																																				

	<p><u>Transaction charge:</u></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.</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>The transaction charge referred to in (ii) and (iii) above will be payable only for transactions done through a distributor who has opted to receive the transaction charges on product basis.</p> <p><b>C. Annual scheme recurring expenses</b></p> <p>The AMC has estimated that upto 2.25% per annum of the daily average net assets of the scheme will be charged to the scheme as expenses.</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th colspan="2">% p.a. of daily Net Assets (Regular Plan)</th> </tr> </thead> <tbody> <tr> <td>Investment Management &amp; Advisory Fee</td> <td></td> <td></td> </tr> <tr> <td>Trustee fee</td> <td></td> <td></td> </tr> <tr> <td>Audit Fees</td> <td></td> <td></td> </tr> <tr> <td>Custodian Fees</td> <td></td> <td></td> </tr> <tr> <td>Registrar &amp; Transfer Agent Fees</td> <td></td> <td></td> </tr> <tr> <td>Marketing &amp; Selling Expenses including Agents' Commission</td> <td></td> <td></td> </tr> <tr> <td>Costs related to investor communications</td> <td></td> <td></td> </tr> <tr> <td>Costs of fund transfer from location to location</td> <td></td> <td>Upto 2.00</td> </tr> <tr> <td>Cost of providing account statements / dividend / redemption cheques/ warrants</td> <td></td> <td></td> </tr> <tr> <td>Cost of Statutory Advertisements</td> <td></td> <td></td> </tr> <tr> <td>Cost towards investor education &amp; awareness (at least 2 bps)</td> <td></td> <td></td> </tr> <tr> <td>Brokerage &amp; transaction cost over and above 12 bps for cash market trades</td> <td></td> <td></td> </tr> <tr> <td>Goods &amp; Service Tax (GST) on expenses other than investment and advisory fees</td> <td></td> <td></td> </tr> <tr> <td>GST on brokerage and transaction cost</td> <td></td> <td></td> </tr> <tr> <td>Other expenses<sup>5</sup></td> <td></td> <td></td> </tr> <tr> <td><b>Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)(i) and (6) (a)</b></td> <td></td> <td>Upto 2.00</td> </tr> <tr> <td>Additional expenses for gross new inflows from specified cities under regulation 52(6A) (b)</td> <td></td> <td>Upto 0.30</td> </tr> </tbody> </table> <p><sup>5</sup>Any other expenses which are directly attributable to the scheme, may be charged with approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.</p> <p><b>Expense Structure for Direct Plan</b> - The annual recurring expenses will be within the limits specified under the Regulations. Commission/distribution expenses will not be charged in case of Direct Plan and hence, the TER of Direct Plan will be lower to the extent of the commission/distribution expenses vis-à-vis Regular Plan.</p> <p>Types of expenses charged shall be as per the SEBI Regulations and within the limits mentioned above. Expenses are fungible inter-se. Investors may note that the above mentioned limits on TER are within the limits mandated by Regulation 52 (6) of the SEBI Regulations, which are as under :</p> <p>i. 2.00% on the first ₹ 500 crores of daily net assets.</p> <p>ii. 1.75% on the next ₹ 250 crores of daily net assets.</p> <p>iii. 1.50% on the next ₹ 1,250 crores of daily net assets.</p> <p>iv. 1.35% on the next ₹ 3,000 crores of daily net assets.</p> <p>v. 1.25% on the next ₹ 5,000 crores of daily net assets.</p> <p>vi. Total expense ratio reduction of 0.05% for every increase of ₹ 5,000 crores of daily net assets or part thereof on the next ₹ 40,000 crores of the daily net assets.</p> <p>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 each Scheme, which shall be within the maximum limit of TER as mentioned in the table above. Further, in addition to the TER, the following costs or expenses may be charged to each Scheme, namely: The AMC will also annually set apart, for investor education and awareness initiatives, at least 0.02% on the daily net assets of the scheme, which shall be within the maximum limit of TER as mentioned in the table above. Further, in addition to the TER, the following costs or expenses may be charged to the scheme, namely:</p> <p>(a) brokerage and transaction costs, which are incurred for the purpose of execution of trades, may be capitalised to the extent of 12 bps in case of cash market transactions. Any payment towards brokerage and transaction cost over and above the aforesaid limits may be charged to the scheme within the maximum limit of TER mandated by Regulation 52(6) of the SEBI Regulations.</p> <p>(b) expenses not exceeding 0.30% of the daily net assets of the scheme, if the new inflows from such cities as specified by SEBI from time to time are at least (i) 30% of gross new inflows in the scheme, or (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher.</p> <p>Provided that if inflows from such cities are less than the higher of (i) or (ii) above, such expenses on the daily net assets of the scheme shall be charged on a proportionate basis. Provided further that the expenses charged under this provision shall be utilised for distribution expenses incurred for bringing inflows from such cities. Provided further that the amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.</p> <p>GST on investment and advisory fees may be charged to the scheme in addition to the maximum limit of TER as mentioned in the table above. GST on expenses other than investment and advisory fees, if any, shall be borne by the scheme within the maximum limit of TER as mentioned in the table above. GST on brokerage and transaction costs paid for execution of trade, if any, shall be within the limit prescribed under Regulation 52 of the SEBI Regulations.</p> <p>Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC or by the Trustee or Sponsor.</p> <p>The Mutual Fund shall update the current expense ratios on its website at least three working days prior to the effective date of the change. Investors may refer to the website of the Mutual Fund (<a href="http://www.barodamf.com/Downloads/Pages/expenseratio.aspx">http://www.barodamf.com/Downloads/Pages/expenseratio.aspx</a>) for the current expense ratios.</p> <p><b>D. Actual expenses for the previous year</b></p> <p>Not Applicable, as this is a new scheme.</p>			Particulars	% p.a. of daily Net Assets (Regular Plan)		Investment Management & Advisory Fee			Trustee fee			Audit Fees			Custodian Fees			Registrar & Transfer Agent Fees			Marketing & Selling Expenses including Agents' Commission			Costs related to investor communications			Costs of fund transfer from location to location		Upto 2.00	Cost of providing account statements / dividend / redemption cheques/ warrants			Cost of Statutory Advertisements			Cost towards investor education & awareness (at least 2 bps)			Brokerage & transaction cost over and above 12 bps for cash market trades			Goods & Service Tax (GST) on expenses other than investment and advisory fees			GST on brokerage and transaction cost			Other expenses <sup>5</sup>			<b>Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)(i) and (6) (a)</b>		Upto 2.00	Additional expenses for gross new inflows from specified cities under regulation 52(6A) (b)		Upto 0.30
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<b>Waiver of load for Direct Applications</b>	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.																																																								
<b>Tax treatment for the Investors (Unit Holders) for FY 2018-19</b>	<b>Particulars</b>	<b>Deduction of tax at source by the Mutual Fund</b>	<b>In the hands of resident Investors</b>																																																						
	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>§®</sup>	Nil	20% with indexation																																																						
	Short Term (Individual /HUF/ Company) <sup>§®*</sup>	Nil	30%																																																						
	<sup>#</sup> inclusive of surcharge and health and education cess																																																								

	<p>§ 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 ₹ 50 lakhs but does not exceed ₹ 1 crore. Thereafter, surcharge @15% would be applicable on total income exceeding ₹ 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 ₹ 1 crore but less than ₹ 10 crores and at 12%, where income exceeds ₹ 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 Act, as follows :</p> <ul style="list-style-type: none"> <li>• On income by way of long-term capital gains on transfer of units @ 20% (plus applicable surcharge and health and education cess)</li> <li>• On income 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>Investors are advised to refer to the paragraph on Taxation in the Statement of Additional Information and also consult their own tax advisor with respect to the specific tax implications arising out of their participation in the Scheme.</p>	
<b>Daily Net Asset Value (NAV) Publication</b>	<p>The first NAV will be calculated and announced within a period of 5 Business Days from the date of allotment. Subsequently, the NAVs of the scheme will be calculated and declared on the close of each Business Day. The AMC shall update the NAVs on 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>	
<b>For Investor Grievances please contact</b>	<p><b>Name and address of Registrar</b>  Karvy Fintech (Pvt.) Ltd.  Karvy Selenium Tower B, Plot Number 31 &amp; 32,  Financial District Nanakramguda Serilingampally Mandal,  Hyderabad - 500 032.</p>	<p><b>Details of Investor Relation Officer of the AMC</b>  Name : Mr. Amitabh Ambastha  Address : Baroda Asset Management India Ltd.  CIN: U65991MH1992PLC069414  501 Titanium, 5th Floor, Western Express Highway Goregaon (E), Mumbai - 400 063. Tel. No. +91 22 6848 1000  • Toll Free No. 1800-2670-189 • Website : <a href="http://www.barodamf.com">www.barodamf.com</a> • Email: <a href="mailto:info@barodamf.com">info@barodamf.com</a></p>
<b>Unitholders' Information</b>	<p><b>Allotment</b>  Allotment will be completed within 5 Business Days from the closure of the NFO.</p> <p><b>Account statement</b></p> <p><b>(a) 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 e-mail address and/or mobile number, an allotment confirmation, as soon as possible but not later than 5 Business Days from the date of allotment / date of acceptance of the request for subscription, and (ii) a CAS, as mentioned in 'Consolidated Account Statement (CAS)' below.</p> <p><b>(b) Units in demat mode</b></p> <p>(i) Investors opting to subscribe to / hold Units in Demat form will be issued Units in Demat form, which will be credited to their demat account.</p> <p>(ii) The AMC shall issue Units in Demat form to a Unit Holder of the scheme within two working days of the receipt of request from the said Unit Holder.</p> <p>For investors who hold Units in dematerialized form, a demat statement shall be provided by the DP in such form and in such manner and at such time as provided in the agreement with the beneficial owner.</p> <p><b>Consolidated Account Statement (CAS)</b></p> <p>(i) On acceptance of an application for subscription or allotment of Units (including by way of SIP, STP, switch, bonus Units and reinvestment of dividends), an allotment confirmation specifying the number of Units allotted will be sent by way of an email and/or an SMS, within 5 Business Days from the date of receipt of the application, to the Unit Holder's registered e-mail address and/or mobile number.</p> <p>(ii) Thereafter, the Unit Holder will be sent, on or before the 10th of the immediately succeeding month, by way of a mail / an e-mail, a CAS, containing the details of the transaction mentioned above as well as details of all other transactions effected by the Unit Holder across schemes of all mutual funds during the preceding month, including his/her/its holdings at the end of the said month and details of transaction charges paid to distributors, as applicable. Investors may note that CAS will be issued on a monthly basis to all investors in whose folios transactions have taken place during the month concerned.</p> <p>(iii) For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN.</p> <p>(iv) For those investors / Unit Holders who have provided an e-mail address, CAS will be sent by way of an e-mail.</p> <p>(v) In case of a specific request received from a Unit Holder for a separate account statement, the AMC/Fund will provide such an account statement to the Unit Holder concerned, within 5 Business Days from the receipt of the request.</p> <p>(vi) In the event of inability to send CAS, for any reason whatsoever, or on receipt of specific requests from Unit Holders/investors, the AMC will send separate account statements.</p> <p>(vii) In the event of a folio having more than one registered holder, the first named Unit Holder will receive the CAS / account statement.</p> <p>(viii) For folio(s) that are not updated with PAN details, it will not be possible to e-mail / mail CAS to the Unit Holders concerned. It is therefore in the interest of Unit Holders to ensure that their folios are updated with their PAN details.</p> <p>(ix) In the case of a dormant investor, i.e. an investor in whose folio, no transaction has taken place during a six-month period ended March or September, a CAS detailing the investors' holdings across all schemes of all mutual funds at the end of March or September, as the case may be, shall be sent by way of a mail / an e-mail on or before the 10th day of the month immediately succeeding the said March/September. The half yearly CAS will be sent by e-mail to Unit Holders whose e-mail address is available, unless a specific request is made by any Unit Holder to receive the CAS in physical form.</p> <p>The Unit Holders who do not have Demat account shall continue to receive the Consolidated Account Statements (CAS) as per the existing practice. However, the following shall be applicable for Unit Holders having a Demat Account.</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, SIP, SWP, STP 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/ AMC shall, within one month of the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on the AMC's website. The AMC shall publish an advertisement disclosing the hosting of such financial results on its website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the head office of the Fund is situated. Necessary link to this shall be provided on the AMFI website.</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 (www.barodamf.com) and on the website of AMFI (www.amfiindia.com). In case of Unit Holders whose e-mail addresses are registered with the Mutual Fund, the scheme-wise annual reports or abridged summary thereof shall be e-mailed to such Unit Holders. The Mutual Fund /AMC shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a Unit Holder.</p> <p>The Mutual Fund /AMC shall publish an advertisement in the all India edition of at least two daily newspapers, one each in English and Hindi, every year disclosing the hosting of the scheme-wise annual report on its website and on the website of AMFI and the modes such as SMS, telephone, e-mail or written request, through which a Unit Holder can submit a request for a physical or electronic copy of the scheme-wise annual report or abridged summary thereof.</p> <p>The full Annual Report shall be available for inspection at the Head Office of the Mutual Fund and a copy thereof shall be made available to the Unit Holders on request.</p>
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**How is Baroda Overnight Fund different from the existing debt schemes of Baroda Mutual Fund?**

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

Name of Scheme	Asset Allocation Pattern		Investment Objective	Assets under management as on 31.03.2019 (₹ In crore)	No. of folios as on 31.03.2019
	Types of Instruments	Normal Allocation (% of Net Assets)			
<b>Baroda Treasury Advantage Fund</b>	Money Market Instruments/ Debt Instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months.	Upto 100	To provide optimal returns and liquidity through a portfolio comprising of debt and money market instruments.	571.16	6,441
	REITs and InvITs	0-10			
	The scheme may invest in securitized debt up to 50% of its net assets. No investment will be made in foreign securitized debt. The scheme will have a maximum debt derivative net position of 50% of the net assets of the scheme. The scheme may invest upto 25% of its net assets in foreign securities.				
<b>Baroda Liquid Fund</b>	Debt Instruments	0-25	To generate income with a high level of liquidity by investing in a portfolio of money market and debt securities.	3,625.11	5,470
	Money Market instruments	75-100			
	Securitized Debt*	0-25			
	* No investment will be made in foreign securitized debt. The scheme will invest in debt derivatives upto 50% of its net assets. The scheme shall make investments in/purchase debt and money market securities with maturity of up to 91 days only. Also, inter scheme transfers of securities with maturity of up to 91 days only can be done from other schemes into this scheme.				
<b>Baroda Short Term Bond Fund</b>	Debt and money market instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years.	Upto 100	To generate income from a portfolio constituted of short-term debt and money market securities.	282.71	2,890
	Investment in REITs and InvITs	0-10			
	The scheme may invest in securitized debt up to 25% of its net assets. No investment will be made in foreign securitized debt. The scheme will invest in debt derivatives upto 50% of its net assets. The scheme may invest upto 25% of its net assets in foreign securities.				
<b>Baroda Conservative Hybrid Fund (Earlier known as Baroda Pioneer Monthly Income Plan (MIP) Fund)</b>	Equity & Equity related securities	10-20	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.	19.67	1,891
	Money Markets instruments, Debt Securities	75-90			
	REITs and InvITs	0-10			
	Securitized debt*	Upto 50%			
	* No investment will be made in foreign securitized debt. The value of derivatives contracts outstanding will be limited to 50% of the scheme's net assets. The scheme may invest upto 25% of its net assets in foreign securities.				
<b>Baroda GILT Fund</b>	Government of India, State Government Dated securities and T-Bills	80-100	To generate regular income investing in a portfolio of government securities.	27.99	6,809
	Debt and Money Market Instruments (including securitized debt and foreign securities)	0-20			
<b>Baroda Dynamic Bond Fund</b>	Debt and Money Market Instruments across duration	Upto 100	To generate returns with liquidity by dynamically managing the portfolio through interest rate cycles.	24.28	7,786
	REITs and InvITs	0-10			
	Investment in derivatives may be made up to 50% of the net assets of the scheme. The scheme may invest in securitized debt up to 50% of its net assets. The scheme may invest upto 25% of its net assets in foreign securities.				

**How is Baroda Overnight Fund different from the existing debt schemes of Baroda Mutual Fund? (Contd..)**

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

Name of Scheme	Asset Allocation Pattern		Investment Objective	Assets under management as on 31.03.2019 (₹ In crore)	No. of folios as on 31.03.2019
	Types of Instruments	Normal Allocation (% of Net Assets)			
Baroda Credit Risk Fund (Earlier known as Baroda Pioneer Credit Opportunities Fund)	Investment in corporate bonds (only AA *and below related corporate bonds@)	65-100	To generate returns by investing in debt & money market instruments across the credit spectrum.	964.29	14,016
	Investment in debt and money market instruments	0-35			
	Investment in REITs and InvITs	0-10			
	* excludes AA+ rated corporate bonds. @ Including corporate debt / structured obligations having short term rating, but long term rating as AA and below, or no long term rating. For the sake of clarity, the long term rating of such instruments would be considered. In case where two or more credit ratings are available for an instrument, the lower rating of the instrument will be considered. The fund manager may also invest in unrated debt securities, which the fund manager believes to be of equivalent quality. Investment in derivatives may be made upto 50% of the net assets of the scheme. The scheme may invest in securitized debt upto 50% of its net assets. The scheme will not invest in foreign securitized debt. The scheme may invest upto 25% of its net assets in foreign securities.				
Baroda Ultra Short Duration Fund	Debt Instruments*	0-80	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.	231.43	600
	Money Market instruments	20-100			
	Investment in REITs and InvITs	0-10			
	*The scheme may invest upto 50% in securitized debt. No investment will be made in foreign securitized debt. The scheme may invest in debt and money market instruments such that the Macaulay duration of the portfolio is between 3 months - 6 months (please refer to page no. 33) The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations. Exposure to fixed income derivative instruments will be restricted to 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. The scheme shall not invest in equity-linked debentures. The cumulative gross exposure through debt and derivative positions shall not exceed 100% of the net assets of the scheme				

Date: April 09, 2019

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

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

\* Non-resident are not required to obtain Aadhaar.

† Copy of SEBI registration certificate should be provided.

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

# INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM

## I. GENERAL INSTRUCTIONS :

1. Please read the Combined Scheme Information Document Equity ("SID"), Statement of Additional Information ("SAI") and Key Information Memorandum ("KIM"), containing the terms of offer, carefully, before investing.

It must be understood clearly that you are deemed to have accepted the terms, subject to which this offer is being made and bind yourself to the terms upon signing the Application Form and tendering payment.

2. Please fill up the Application Form in English in **BLOCK LETTERS**, using black or dark blue ink.
3. Please strike out any section of the Application Form that is not applicable to you. Wherever tick boxes have been provided in the Application Form, please tick the appropriate box, as applicable to you. Please ensure that correction/cancellation of any of the mandatory information is countersigned by all applicants.
4. Please ensure that you provide all requisite details and all supporting documents, as applicable to you.
5. Please note that Application Forms (i) which are incomplete, or (ii) which have any over writing on any field without the counter signature of all applicants, or (iii) which are invalid/ambiguous/not accompanied by necessary supporting documents, or (iv) not accompanied by a payment instrument or an account-to-account transfer instruction for the amount payable, or (v) which the Trustee to Baroda Mutual Fund ("Fund") may choose to reject for any other reason determined at its sole discretion, are liable to be rejected. In such an event, the money paid will be refunded/returned to the applicant concerned, without interest. Refund under such circumstances will be made by cheques or pay order drawn on the Bankers of the Fund.

6. Applicants who have an existing folio number with the Fund are requested to mention that in the earmarked space.

## II. APPLICANTS' INFORMATION :

1. Please mention your name in full, without any abbreviation. Write your name exactly as it appears in your Aadhaar Card, or in the incorporation document, as the case may be. In case units are applied for in electronic mode (demat mode), please write your name exactly in the same manner as it appears in the records of the depository.

2. If the investment is on behalf of a minor, please keep the following points in mind while filling up the Application Form:

- The minor shall be the sole holder in the account (joint holding is not permissible) and nomination facility shall not be available. Details of joint holders and nomination, even if mentioned, will not be considered.
- The guardian of the minor shall be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
- Details such as the minor's name and date of birth, guardian's relationship with the minor, guardian's name, PAN and KYC etc. are mandatory, along with supporting documents. Photo copy of a document evidencing the date of birth of minor such as birth certificate or school leaving certificate or passport or any other suitable proof should be enclosed with the Application Form.
- Where the guardian is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
- If the mandatory details and/or documents are not provided, the application is liable to be rejected.

3. In case of payment by cheque/demand draft, please write the Applicant's name and the Application Serial Number on the reverse of the cheque/ demand draft.

4. Please mention the Pin Code in the Address column. In case the PIN Code is not mentioned, all correspondence will be sent by registered / ordinary post.

5. All communication and/or payments will be made to the sole/first applicant.

6. Signatures should be in English or in any Indian language. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. For HUFs, the Karta should sign on behalf of the HUF. For partnership firms, a partner should sign on behalf of the firm. Similarly, for an Association of Persons or a company, the Application Form must be signed by the Authorised Signatory/Signatories, as applicable.

7. Only individual(s) can make nomination. Please refer Instruction VII for further details regarding nomination.

8. Where units are held in the names of two or three persons, such persons shall be deemed to hold the units on a first holder basis. In case of HUF/ Partnership Firm/AoP/Company etc., no joint holding will be considered. All tax exemptions can be availed only by the first holder, in case of additional holdings. Please note that if you do not mention the mode of holding in the Application Form, it will be deemed to be "joint".

9. In case of applications under a Power of Attorney ("PoA") or by a limited company or by a body corporate or Eligible Institution or a registered society or a trust or a fund, the original PoA or a certified true copy thereof, duly notarized, and the relevant resolution or authority to make the application, as the case may be, including authority granted in favour of the officials signing the Application Form and their specimen signature or duly certified true copies thereof, along with a certified true copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed as well as the certificate of registration, must be lodged at the office of the Registrar, quoting the serial number of the Application Form simultaneously with the submission of the Application Form, failing which the said Form is liable to be rejected.

10. Any application without broker code will be treated as a 'Direct Investment'.

11. Any subsequent changes in static information such as address, bank details, sub-option etc. will be based on written communication from investors. These changes will be effected within 5 days of the valid signed request reaching the office of the Registrar Karvy Fintech Private Limited ("Registrar") at Hyderabad, and any interim financial transactions will be effected with last available/registered details only.

12. All allotments will be provisional, subject to realisation of payment instrument and subject to Baroda Asset Management India Limited ("AMC") having been reasonably satisfied that the Fund has received clear funds. Any redemption or switch-out transaction in the interim is liable to be rejected at the sole discretion of the AMC.

## III. BANK ACCOUNT DETAILS :

1. SEBI regulations have made it mandatory for applicants/investors to mention their bank account numbers in their purchase applications/requests for redemptions. Please provide the full particulars of the Bank Account of the sole/first applicant, such as nature of Account, Account Number, 9 digit MICR Code Number (for Electronic Credit Facility), branch address of the bank etc. in the appropriate space in the application Application Form. Please provide the MICR code / IFSC code to help you in future for ECS / NEFT credit of dividends & redemption payouts. Please attach a copy of a cancelled cheque leaf. Application forms (and redemption requests) without the mandatory bank details are liable to be rejected.
2. Redemption proceeds and dividends will be (i) despatched by a reasonable mode of despatch such as courier, registered post, ordinary post/UCP etc. in case the payment is made by cheque/ demand draft or (ii) directly credited to the first applicant/holder's Bank Account (as per the details mentioned by the investor) in case the applicant(s) avail of the direct credit facility, RTGS or NEFT, and this shall be entirely and solely at the risk of the applicant(s). The applicant(s) will not hold the Fund or the AMC or the Registrar or the Trustee to the Fund responsible for any non-receipt or delay of receipt of redemption proceeds or dividends due to any negligence or deficiency in service by the courier company, postal authorities or the bank executing the direct credit/RTGS/NEFT, or due to incorrect bank account details provided by the applicant(s).

## 3. Multiple Bank Accounts Registration Facility and Updation of Bank Accounts :

- The Fund offers its investors the facility to register multiple bank accounts for pay-ins & pay-outs and designate one such registered bank account as "Default Bank Account". Individuals, HUFs and sole proprietary firms can register upto five bank accounts and a non-individual investor can register upto ten bank accounts in a folio. You may avail of this facility by using the "Multiple Bank Accounts Registration Form", available at ISCs and on the website of the AMC, www.barodamf.com. You may update the bank accounts in your account/folio at any time either through the aforesaid Multiple Bank Accounts Registration Form or through a standalone separate Change of Bank Mandate form. You may download the multiple Bank Form from our website www.barodamf.com.

- If no "Default Bank Account" is specified, the AMC reserves the right to designate any of the bank accounts as the "Default Bank Account". Default Bank Account will be used for all dividend payouts and redemption payouts, if no other registered bank account is specified in the redemption request for receiving redemption proceeds, or if a new unregistered bank account is specified in the redemption request for receiving redemption proceeds.

- New bank accounts/change of bank mandate can be registered using the Multiple Bank Accounts Registration Form or through a standalone separate Change of Bank Mandate form, as mentioned earlier. In case a Unit holder provides a new and unregistered bank mandate or a change of bank mandate request along with a specific redemption/dividend payment request (with or without necessary supporting documents), such bank account will not be considered for payment of redemption/dividend proceeds. The Proceeds of such a redemption/dividend payment request will be sent only to the bank account that is already registered and validated in the folio at the time of processing of the transaction. Please note that any payments to any unregistered bank account or a new bank account forming part of redemption request shall not be entertained or processed.

- For any request for change of bank mandate/registering a new Bank account using the Multiple Bank Accounts Registration Form or a standalone Change of Bank Mandate form, please enclose, in respect of the new Bank Account:

- An original cancelled cheque leaf of the new Bank account, with the first applicant's / unit holder's name and Bank account number printed on the face of the cheque OR
- An original cancelled cheque of the New Bank Account without printed name AND Bank Account number and one of the following:
  - A latest original Bank statement;
  - The original Bank passbook with current entries not older than 3 months;
  - An original letter duly signed by the branch manager/authorized personnel of the Bank.

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

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

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

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

- Valid change of bank mandate requests with supporting documents will be processed within ten days of the documents reaching the head office of the Registrar, and any financial transaction request received in the interim will be carried out based on the previously registered details. Please note that a new unregistered bank account specified in any redemption request for receiving redemption proceeds will not be considered.

- If you are a first-time investor, the bank account mentioned in the Application Form will be treated as the default bank account, unless a separate request (Multiple Bank Accounts Registration Form) to register multiple bank accounts and to use any one of those registered bank accounts as the default bank account is submitted by the investor.

- Registered bank accounts may also be used for verification of pay-ins (i.e. receiving subscription funds) to ensure that a third-party payment instrument is not used for subscription. The default bank account will be used for all dividend and redemption payouts, unless the Unit holder(s) specifies/specify one of the existing registered bank accounts in the redemption request for receiving redemption proceeds. However, in case Unit holder(s) does/do not specify the default account, the Fund reserves the right to designate any of the registered bank accounts as the default bank account.

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

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

### 1. PAN :

- SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention their PAN, irrespective of the amount of purchase.

- Where the applicant is a minor and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the court appointed legal guardian, as the case may be.

- In order that the AMC/Registrar may verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been correctly quoted in the Application Form, please attach along with the Application Form, a photocopy of the PAN card self-certified, or provide the original PAN Card for verification. The original PAN Card will be returned immediately across the counter after verification.

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

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



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

- In the event of any Application Form being subsequently rejected for mismatch of applicant's PAN details with the details on the website of the Income Tax Department, the investment transaction will be cancelled and the amount may be redeemed at the applicable NAV, subject to levy of exit load, if any. Please contact any of the Investor Service Centres / Registrar / Distributors or visit our website, [www.barodamf.com](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 :
    - For New Investors who are not KYC compliant under the erstwhile or new KYC norms:
      - KYC Application Form to be used, which is attached along with the application.
      - IPV/ Document verification to be done by the Registrar/AMC/KYD compliant distributors/SCBs.
      - Acknowledgement to be issued to the investor to facilitate subsequent investments from the investor.
      - KYC application and necessary documents should either come along with a financial transaction or when the account is opened. This is in line with demat and bank account opening process.
    - 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.
    - 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 :

- Please mention the Option (Dividend/Growth) and Sub-Option (Payout/Reinvestment) you would like to invest in. In case you do not mention the Option, Growth Option will be deemed to be the default Option and units will be allotted to you under this Option.
- Payment may be made by MICR cheque/ DD drawn on/made payable at all such places where Investor Service Centers ("ISC") are located and mailed to the nearest ISC. The Cheque/ DD must be drawn in the name of the scheme and crossed "ACCOUNT PAYEE & NOT NEGOTIABLE". Further, in order to avoid fraud and prevent misuse of payment instruments, investors are advised to draw payment instrument (i.e. cheque, demand draft, pay order etc.) favouring either name of scheme - <Name of the First Investor> or name of scheme - <Permanent Account Number of the First Investor> or name of scheme - <Folio number>.

- In case of subscription by NRIs/ FIs, in case the payment is made through Indian Rupee drafted purchased abroad or from FCNR or NRE Accounts, an Account Debit Certificate from the bank issuing the draft, confirming the debit should be submitted. For subscription made through NRE/ FCNR account cheques, the Application Form must be accompanied by a photocopy of the cheque or Account Debit letter/Certificate from the banker.
- Overseas Corporate Bodies, i.e. firms & societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs & trusts, in which at least 60% of the beneficial interest is similarly held irrevocably by such persons, shall not be allowed to invest in the Scheme.
- Subscription by Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board.
- Application Form (duly completed), along with a cheque (drawn on the nearest ISC/ transaction acceptance centre)/ DD (payable at the nearest ISC/ transaction acceptance centre) may be sent by mail directly to the nearest ISC / transaction acceptance centre, or DD payable at Hyderabad may be sent to the Registrar, viz. Karvy Fintech Private Limited, Karvy Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500032. If there is no Authorised Investor Service Centre where you reside, you may purchase a DD from any other Bank in favour of the scheme & crossed "A/c Payee & Not Negotiable". If you reside/ are located in a city/town where the AMC does not have an Official Acceptance Point, please draw a DD payable at your nearest city/town where the AMC has a Transaction Acceptance Point, after deducting bank charges / commission (not exceeding the charges prescribed by State Bank of India) from the amount of investment.
- Please note the following points before submitting the Application Form at any of the collection centres.
  - Stock invests, outstation cheques, post-dated cheques, post-dated account-to-account transfer instructions, money orders and postal orders will not be accepted and Application Forms accompanied by such payment instruments are liable to be rejected.
  - Cheques once returned in clearing will not be presented again, and the accompanying Application Form may not be considered for allotment.
- The right to accept or reject any application in whole or in part lies with the Trustee to the Fund.
- Third Party Payments -**
  - A payment towards subscription by cheque/demand draft/RTGS/NEFT or any mode whatsoever is regarded as a 'Third Party' payment, if the payment is issued from a bank account other than that of the beneficiary investor. In order to safeguard the interests of applicants and avoid fraudulent transactions in any other name, the Fund does not generally accept Third Party Payments. The first applicant has to be one of the joint holders of the bank account from which the payment is made via cheque/ demand draft/Funds transfer/RTGS/NEFT. Therefore, please mention the bank account number, bank name & branch address from where the payment is issued and ensure that they match with details on the payment instrument, where applicable.
  - Where the payment instrument does not mention the bank account holder's name(s), please attach bank pass book copy/bank statement (showing the account number, account holder's name and address)/bank letter (mentioning details like bank account number, branch address, account type etc.), with a view to substantiating that the first applicant is one of the joint holders of the bank account concerned. Where a payment is made using a demand draft, please attach, in the required format, which can be downloaded from our website, [www.barodamf.com](http://www.barodamf.com), a bank certification of the bank account and account holders' name(s) of the bank account used for the demand draft issuance.
  - In case of RTGS, NEFT, ECS, bank transfer etc., please submit an acknowledged copy of the instruction to the bank stating the account number to be debited.
  - Demand draft, pay order, banker's cheque purchased against cash of ` 50,000/- or more will not be accepted. Such purchase applications (for amounts less than ` 50,000/-) should be accompanied by a banker's certificate, stating the investor's name, bank account number and PAN, as per the bank record.
  - In specific and exceptional situations where Third Party payments are permitted, such as (i) payment by parents / grand parents / related persons\* on behalf of a minor (other than by a registered guardian) in consideration of natural love and affection or as gift for value not exceeding ` 50,000 for each purchase or (ii) payment by a custodian on behalf of an FII or a client, and (iii) payment by an employer on behalf of employees, KYC of the investor and KYC of the person making the payment are both mandatory, irrespective of the amount. Additionally, a joint declaration is also required to be submitted. \*Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.
  - The AMC reserves the right to reject the Application Form, or call for additional details, if the payment bank account and other details are not mentioned on the Application Form and/or do not match with the payment instrument and/or necessary documents and declaration, as applicable to respective investors and transactions, are not attached or are insufficient. In case the funds are transferred to the Scheme account prior to the rejection of the Application Form, the amount transferred may not be refunded or redeemed unless the investor establishes KYC with additional documentation.
  - Investors are advised to visit [www.barodamf.com](http://www.barodamf.com) for more details, including the formats.

10. Please note that:

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

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

## VII. NOMINATION :

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

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

- Transfer of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heirs, executors, administrators, etc.
- Cancellation of nomination can be made only by those individuals who hold units in their own name, either solely or jointly, and who have originally made the nomination.
- On cancellation of nomination, the nomination shall stand rescinded and the AMC shall not be under any 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 / DIVIDEND / REFUND PAYOUTS :

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

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

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

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

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

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

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

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

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.

**Application Form for Lumpsum**  
**BARODA OVERNIGHT FUND**

NFO Opens : April 23, 2019 & NFO Closes : April 24, 2019



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

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 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)

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.

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 to 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 ✓)  Resident Individual  Minor through guardian  Foreign National Resident in India  NRI - Non Repatriation  NRI-Repatriation  Body Corporate  Society / Club  BOI  LLP  HUF  Trust  FPIs  Company  QFI  PIO  OCI  AOP  Partnership  NGO  Sole Proprietorship  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"/> Payout	
along with Cheque / DD No. / 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 <sup>#</sup>																								
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"/> Non Applicable				<input type="checkbox"/> Self <input type="checkbox"/> Related <input type="checkbox"/> Non Applicable				<input type="checkbox"/> Self <input type="checkbox"/> Related <input type="checkbox"/> Non Applicable															
Occupation of the Applicant	<input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Builder <input type="checkbox"/> Sports <input type="checkbox"/> Defence <input type="checkbox"/> Public Co.(Listed) <input type="checkbox"/> Public Co.(Unlisted) <input type="checkbox"/> Agriculture <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Gov. Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Pvt. Sector Service <input type="checkbox"/> Entertainment <input type="checkbox"/> Other				<input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Builder <input type="checkbox"/> Sports <input type="checkbox"/> Defence <input type="checkbox"/> Public Co.(Listed) <input type="checkbox"/> Public Co.(Unlisted) <input type="checkbox"/> Agriculture <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Gov. Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Pvt. Sector Service <input type="checkbox"/> Entertainment <input type="checkbox"/> Other				<input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Builder <input type="checkbox"/> Sports <input type="checkbox"/> Defence <input type="checkbox"/> Public Co.(Listed) <input type="checkbox"/> Public Co.(Unlisted) <input type="checkbox"/> Agriculture <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Gov. Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Pvt. Sector Service <input type="checkbox"/> Entertainment <input type="checkbox"/> Other															
Gross Annual Income	<input type="checkbox"/> <1L <input type="checkbox"/> 1- 5 L <input type="checkbox"/> 5-10 L <input type="checkbox"/> 10-25 L <input type="checkbox"/> 25 L-1 Cr <input type="checkbox"/> > 1 Cr and so on				<input type="checkbox"/> <1L <input type="checkbox"/> 1- 5 L <input type="checkbox"/> 5-10 L <input type="checkbox"/> 10-25 L <input type="checkbox"/> 25 L-1 Cr <input type="checkbox"/> > 1 Cr and so on				<input type="checkbox"/> <1L <input type="checkbox"/> 1- 5 L <input type="checkbox"/> 5-10 L <input type="checkbox"/> 10-25 L <input type="checkbox"/> 25 L-1 Cr <input type="checkbox"/> > 1 Cr and so on															
<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) <sup>#</sup>Please attach PAN proof.

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



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



#### Investor can avail below facilities

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

For more details call :  
1800-2670-189 (Toll Free)  
9 am to 6 pm - Monday to Saturday on all Business Days  
9 am to 2 pm on 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 <sup>#</sup>			
Tax Payer Ref. ID No <sup>^</sup>			
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]			

<sup>#</sup>To also include USA, where the individual is a citizen/ green card holder of USA. <sup>^</sup>In case Tax Identification Number is not available, kindly provide its functional equivalent.

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

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

**REDEMPTION / DIVIDEND / REFUND PAYOUTS (Refer Instruction X for details)**

**SCHEME DETAILS (Please choose the Option and Sub-option for Investment, please read product labeling details available on Cover Page and Instruction before filling this section)**

Scheme Name	<b>Baroda Overnight Fund</b>	Plan (please ✓)	<input checked="" type="checkbox"/> Regular	<input type="checkbox"/> Direct
Option (please ✓)	<input checked="" type="checkbox"/> Growth	<input type="checkbox"/> Dividend	Sub-option	<input type="checkbox"/> Payout

**INVESTMENT DETAILS (Strike off whichever is not applicable)**

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

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

Scheme Name	<b>Baroda Overnight Fund</b>	To									
Plan	<input type="checkbox"/> Plan A / Regular	<input type="checkbox"/> Plan B (Direct) / Direct	Option	<input type="checkbox"/> Growth	<input type="checkbox"/> Dividend	Sub-Option	<input type="checkbox"/> Payout	<input type="checkbox"/> Reinvestment			

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

**DEMAT ACCOUNT DETAILS** National Securities Depository Limited Central Depository Services (India) Limited

Depository Participant Name

Mr / Ms / M/s

DP ID No.

I

N

Client ID 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
--	---	---

**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**

# Baroda Overnight Fund

(An open-ended debt scheme investing in overnight securities)

## APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) FORM



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

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

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

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

<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.	

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

Mr / Ms / M/s \_\_\_\_\_

### FOLIO NUMBER

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

### DEPOSITORY/ DEMAT ACCOUNT DETAILS

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

### PAN DETAILS (Mandatory)

PAN # (Refer Instruction IV of the NFO Application Form)																						
First / Sole Applicant												Second Applicant										
Guardian*												Third Applicant										

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

### SCHEME DETAILS (Please choose the Option for Investment)

Scheme Name **Baroda Overnight Fund**

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

### DETAILS OF BANK ACCOUNT FOR BLOCKING OF FUNDS AND PAYMENT

Bank Account Number \_\_\_\_\_

Bank Name \_\_\_\_\_

Branch Name where account is held \_\_\_\_\_

Total Amount to be blocked ₹ \_\_\_\_\_ in figures ₹ \_\_\_\_\_ in words

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

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

Address \_\_\_\_\_

City \_\_\_\_\_

State \_\_\_\_\_ Pincode \_\_\_\_\_ Landline No. \_\_\_\_\_

### UNDERTAKING BY ASBA INVESTOR

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

### DECLARATION AND SIGNATURES

a) I/We have read & understood the contents of the SID and KIM of the Scheme and the SAI. I/We hereby apply for units of the Scheme & agree to abide by the terms, conditions, rules & regulations governing the Scheme. I/We hereby declare that the amount invested in the Scheme is through legitimate sources only & does not involve & is not designed for the contravention of any Act, Rule, Regulation, Notification or Direction or the provisions of the Income Tax Act, Anti Money Laundering Laws, Anti Corruption Laws or any other applicable law enacted by the Govt. of India or any other statutory authority from time to time. I/We have understood the details of the Scheme and in the event "Know Your Customer" process is not completed by me/us to the satisfaction of the AMC, I/we hereby 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. b) For NRIs: I/we confirm that I am/we are Non Residents of Indian Nationality / Origin & that I/We have remitted funds from abroad through approved banking channels or from funds in my/our Non-Resident External / Non-Resident Ordinary Account. I/we confirm that details provided by me / us are true and correct. I/We confirm that I / we hold a valid PAN card. c) The ARN holder has disclosed to me / us all the commission (in the form of trail commission or any other mode), payable to him / it for the different competing schemes of various mutual funds from amongst which the Scheme is being recommended to me/us.

Signature of Bank Account Holders \_\_\_\_\_

### ACKNOWLEDGMENT SLIP (to be filled in by the investor)

Received from Mr / Ms / Mrs / M/s \_\_\_\_\_ an application for purchase of units in Baroda Overnight Fund

SCSB Account details: Account No. \_\_\_\_\_

Bank Name \_\_\_\_\_

Branch \_\_\_\_\_ Total Amount to be blocked ₹ \_\_\_\_\_ in figures

₹ \_\_\_\_\_ in words

Time of receipt \_\_\_\_\_

SCSB Stamp, Signature

NFO Opens on April 23, 2019 & Closes on April 24, 2019

# APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) INSTRUCTIONS

## What is ASBA?

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

## What is a Self Certified Syndicate Bank (SCSB)?

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

## Key points with regard to investing through ASBA

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

## Contact Points :

### Baroda Asset Management India Limited

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

**CIN : U65991MH1992PLC069414**

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

**Tel. No. :** +91 22 6848 1000 **Fax:** +91 22 6848 1001.

**Email :** [info@barodamf.com](mailto:info@barodamf.com) • **Website:** [www.barodamf.com](http://www.barodamf.com)

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







## KARVY INVESTOR SERVICE CENTRES (Contd.,)

Cinema, City Point Nadiad, Nadiad 387 001 Tel: 0268-2563245 Email: mfsnadiad@karvy.com • **Nagercoil**: H.No.45, 1st Floor, East Car Street, Nagercoil, 629001 Tel: 04652 - 233552 Email: mfsnagarkoil@karvy.com • **Nagpur**: Plot No.2/1, House No. 102/1, Mata Mandir Road, Mangaldeep Apartment, Opp Khandelwal Jewellers, Dharampeth, Nagpur 440 010 Tel: 0712-2533040 Email: nagpurmfd@karvy.com • **Namakkal**: 105/2, Arun Towers, Paramathi Road, Namakkal 637 001 Tel: 04286-234801 Email: mfsnamakkal@karvy.com • **Nanded**: Shop No.4, Santakripa Market, G.G. Road, Opp. Bank of India, Nanded 431 601 Tel: 02462-237885 Email: mfsnanded@karvy.com • **Nasik**: S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik 422 002 Tel: 0253-6608999 / 0755-3010732 Email: nasikmfs@karvy.com • **Navsari**: 103, 1<sup>st</sup> Floor, Landmark Mall, Near Sayaji Library, Navsari 396 445 Tel: 9081903040 Email: mfsnavsari@karvy.com • **Nellore**: 16-2-158, 3rd Floor, Mogarala Complex, Sunday Market Lane, Pogathota, Nellore 524 001 Tel: 0861 2349940 Email: mfsnellore@karvy.com • **New Delhi**: 305 New Delhi House, 27 Barakhamba Road, New Delhi 110 001 Tel: 011-43681700 Email: delhimfd@karvy.com Fax: 011-43681710 • **Nizamabad**: H.No:5-6-430, Above Bank of Baroda, 1st Floor, Beside HDFC Bank, Hyderabad Road, Nizamabad 503 003 Tel: 08462-224366 Email: mfsnizamabad@karvy.com • **Noida**: 405, 4th Floor, Vishal Chamber, Plot No.1, Sector-18, Noida 201 301 Tel: 7518801840 Email: mfsnoida@karvy.com • **Palghat**: No: 20 & 21, Metro Complex, H.P.O. Road, Palakkad 678 001 Tel: 9895968533 / 0491 - 2547373 Email: mfspalghat@karvy.com • **Panipat**: Java Complex, 1st Floor, Above Vijaya Bank, G.T. Road, Panipat 132 103 Tel: 7518801841 / 0180-3095517 Email: mfsipanipat@karvy.com • **Panjim**: Flat No. 1-A, H.No.13/70, Timotio Bldg, Heliodoro Salgado Road, Next to Navhind Bhavan, (Market Area), Panjim 403 001 Tel: 0832-2426873 / 2426874 Email: panjimfmd@karvy.com • **Pathankot**: 2nd Floor, Sahni Arcade Complex, Adj. 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