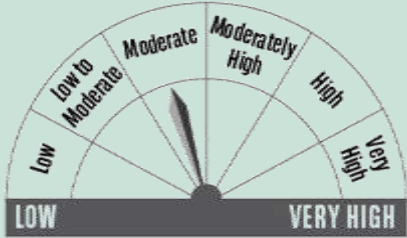




KEY INFORMATION MEMORANDUM

BNP PARIBAS FLEXI DEBT FUND

(An Open ended Dynamic Debt Scheme investing across duration)

This product is suitable for investors who are seeking*:	Riskometer for the Scheme^^
<ul style="list-style-type: none"> Regular income in long term. Investments in debt and money market instruments 	 <p>Investors understand that their principal will be at MODERATE RISK</p>

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

^^basis scheme portfolio as on September 30, 2021

Continuous Offer for Units at NAV based prices

Sponsor	BNP Paribas Asset Management Asia Limited Registered Office: 17/F, Lincoln House, Taikoo Place, 979 King's Road, Quarry Bay, Hong Kong
Name of Mutual Fund (Mutual Fund)	BNP Paribas Mutual Fund
Name of Asset Management Company (AMC)	BNP Paribas Asset Management India Private Limited (CIN: U65991MH2003PTC142972)
Name of Trustee Company (Trustee)	BNP Paribas Trustee India Private Limited (CIN: U65991MH2003PTC142971)
Addresses of the entities	Crescenzo, 7 th Floor, Bandra Kurla Complex, Bandra (E), Mumbai – 400051. India
Website of the entity :	www.bnpparibasmf.in

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.bnpparibasmf.in.

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

KEY INFORMATION MEMORANDUM

Name of the Scheme	BNP Paribas Flexi Debt Fund (BNPPDF)			
Type of the Scheme	An Open ended Dynamic Debt Scheme investing across duration			
'Category' as per SEBI circular dt. October 06, 2017	Dynamic Bond			
Date of Inception	September 23, 2004			
Investment objective	<p>The primary objective of the Scheme is to generate income through investments in a range of Debt and Money Market Instruments of various maturities with a view to maximising income while maintaining an optimum balance between yield, safety and liquidity.</p> <p>However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme does not guarantee / indicate any returns.</p>			
Asset Allocation Pattern	Under normal circumstances, the asset allocation under the Scheme would be as follows:			
	Type of Instruments	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile
	Investment across duration in Debt & Money Market instruments	0	100	Low to Medium
	Units issued by REITs & InvITs	0	10	Medium to High
	<p>Debt instruments may include securitized debt upto 50% of the net assets.</p> <p>Exposure in interest rate derivatives shall be limited upto 50% of the net assets only for hedging and portfolio balancing. The Scheme may invest in foreign debt securities including foreign securitised debt upto 20% of the net assets.</p> <p>The Scheme will not invest in equity, equity related securities and foreign equity securities including ADR / GDR. The scheme will not indulge in short selling and securities lending and borrowing.</p> <p>The cumulative gross exposure through debt instruments, money market instruments and derivative instruments will not exceed 100% of the net assets of the scheme.</p> <p>It may be noted that AMC has to adhere to the asset allocation pattern indicated in the Scheme Information Document under normal circumstances.</p>			
Investment Strategy	<p>The net assets of the Scheme will be invested in debt and money market instruments. The debt portion of the portfolio will be actively managed based on the AMC's view on interest rates. The price of fixed income instruments varies with changes in interest rates. As interest rates decline, the value of fixed income securities rise and as interest rates rise, their value declines. The AMC forms views on the likely direction of interest rates and the portfolio is structured consistent with these views. This may involve active duration management to take advantage of any opportunities that may arise on account of interest rate movements. The portfolio shall be thus actively managed to capture the spread and duration gains with a strong focus on credit quality of instruments. By actively managing the portfolio, the Scheme attempts to achieve its objective through both interest yield and capital appreciation. As such, the Scheme may not invest solely based on the best available yields in the market at all points in time. The Scheme aims to provide investors with an actively managed portfolio of debt & money market instruments.</p> <p>Interest rate movements in the Indian debt markets can be volatile leading to the possibility of large price movements up or down in debt and money market securities and thereby to possibly large movements in the valuation of Portfolios. The risk of loss on account of such active and dynamic management can thus be substantial. The extent of change in price shall depend on the rating, tenor to maturity, coupon, liquidity, and the extent of fall or rise in interest rates. Individual instruments are bought and sold based on the conformity with the interest rate view and the instrument specific factors (credit risk, exposure, etc.). The Government securities carry zero credit risk, but they carry interest rate risk like any other Fixed Income Securities. The portfolio may also include other liquid assets and other short maturity assets, especially in times of rising interest rates.</p>			
Risk Profile of the scheme	<p>Mutual Fund units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment.</p> <p>Standard Risk Factors</p> <ul style="list-style-type: none"> - Investments in mutual fund units involves investment risks such as market risk, credit & default 			

- risk, liquidity risk, trading volumes, settlement risk, including the possible loss of principal.
- As the price/ value/ interest rates of the securities in which the scheme invests fluctuate, the value of your investment in the scheme may go up or down. The various factors which impact the value of the scheme's investments include, but are not limited to, fluctuations in the stock markets, bond markets, fluctuations in interest rates, prevailing political and economic environment, changes in government policy, factors specific to the companies and issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes etc.
 - Past performance of the Sponsor/ AMC/ Mutual Fund does not guarantee future performance of the scheme.
 - BNP Paribas Flexi Debt Fund is the name of the scheme and does not in any manner indicate either the quality of the scheme or its future prospects and returns.
 - The sponsor / associates are not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs. 1,00,000/- (Rupees One lakh only) to the corpus of the Mutual Fund made by it towards setting up the Fund.
 - The present scheme is not a guaranteed or assured return scheme.

Scheme Specific Risk Factors:

Market Risk: All mutual funds and securities investments are subject to market risk and there can be no assurance / guarantee that the scheme's objectives will be achieved. The securities that the scheme invests in would be exposed to price changes on a day-to-day basis. These price changes may occur due to instrument-specific factors as well as general macroeconomic conditions.

Markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market or economic developments. The scheme may be subject to price volatility due to factors such as interest sensitivity, market perception, and creditworthiness of issuer and market liquidity.

Different parts of the market can react differently to these developments. The value of an individual security or particular type of security can be more volatile than the market as a whole and can perform differently from the value of the market as a whole.

Concentration Risk:

The scheme may pursue only a limited degree of diversification. It may invest a greater proportion of assets in the securities of very few issuers (within the limits permitted by regulation) or be concentrated on a few market sectors. This could have implications on the performance of the scheme. The scheme may be more sensitive to economic, business, political or other changes and this may lead to sizeable fluctuation in the Net Asset Value of the scheme.

Risks associated with investing in fixed income securities:

- **Credit and Counterparty risk:**

Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security or honor its contractual obligations).

Counterparty risk refers to the counterparty's inability to honor its commitments (payment, delivery, repayment, etc.) and to risk of default. This risk relates to the quality of the counterparty to which the scheme has exposures. Losses can occur in particular for the settlement/delivery of financial instruments or the conclusion of financial derivatives contracts. The value of a fixed income security will fluctuate depending upon the changes in the perceived level of credit and counterparty risk as well as any actual event of default. If the credit rating of an issue, issuer or counterparty is downgraded this may cause the value of the related debt securities in which the scheme has invested to fall. This Scheme might hold large or all amount of its assets to securities with credit rating BBB, or lower in case of downgrading. This could present a much higher than average risk.

The severity of the risk varies depending on the quality of the securities in the scheme. To the extent that the scheme invests in high-yield bonds, this presents a higher than average risk. There are different types of debentures available in the market. Some of them could be more risky. Lower-quality debt securities and certain types of securities involve greater risk of default or price changes due to changes in the credit quality of the issuer. They are not in the first rank of debts in case of default. The value of lower-quality debt securities and certain types of other securities can be more volatile due to increased sensitivity to adverse issuer, political, regulatory, market or economic developments.

- **Liquidity Risk:**

The liquidity of the scheme's investment is inherently restricted by trading volumes in the securities in which the scheme invests.

A lower level of liquidity affecting an individual security or an entire market at the same time, may have an adverse bearing on the value of the scheme's assets. More importantly, this may affect the Fund's ability to sell particular securities quickly enough to minimise impact cost, as and when necessary to meet requirements of liquidity or to sell securities in response to triggers such as a specific economic /corporate event. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of a few or all of the investments and may affect the liquidity of the investments of the scheme.

The scheme may be unable to implement purchase or sale decisions when the markets turn illiquid, missing some investment opportunities or limiting ability to face redemptions. The lack of liquidity could also lead to the risk that the sale price of a security could be substantially lower than the fair value of the security.

- **Interest Rate Risk & Re-investment Risk:**

The value of an investment may be affected by interest rate fluctuations. Interest rates may be influenced by several elements or events, such as monetary policy, the discount rate, inflation, etc. The value of debt and fixed income securities held by the Scheme generally will vary inversely with the changes in prevailing interest rates. In general, price of debt and fixed income securities go up when interest rates fall, and vice versa. Securities of any issuer that has higher duration could be more risky in terms of price movements relative to those with lower duration. Thus any impact of interest rate changes would be higher on securities with higher duration irrespective of the status of the issuer of the security. The investments made by the Scheme are subject to reinvestment risk. This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed. There have been times in the past, when settlements have been unable to keep pace with the volume of securities transactions, making it difficult to conduct further transactions. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are not invested and no return is earned thereon.

- **Sovereign risk:**

The Central Government of India is the issuer of the local currency debt in India. The Government raises money to meet its capital and revenue expenditure by issuing debt or discounted securities. Since payment of interest and principal amount has a sovereign status implying least probability of a default, such securities are known as securities with sovereign credit. It also implies that the credit risk on such Government securities is even lower than that on non-government securities with "AAA" rating and hence yields on government securities are even lower than yields on non-government securities with "AAA" rating.

Risk associated with investment in unrated instruments:

The scheme may invest in lower rated/unrated instruments considering the overall risk of the portfolio. This may increase the absolute level of risk of the portfolio. The credit risk & liquidity risk will be relatively higher for lower/unrated instruments as compared to the instruments that have been assigned investment grade ratings. Lower rated/ unrated securities also tend to be more sensitive to economic conditions than instruments that have been assigned investment grade ratings.

Risks associated with Securities Lending:

The risks in lending portfolios securities as with other extensions of credit consist of the failure of another party, in this case the approved intermediary, to comply with the terms of agreement entered into between the lender of securities i.e. the Schemes and the approved intermediary. Such failure to comply can result in the possible loss of rights in the collateral put up by the borrower of the securities, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of any corporate benefits accruing to the lender from the securities deposited with the approved intermediary. The Mutual Fund may not be able to sell such lent securities and this can lead to temporary illiquidity.

Risks associated with investing in securitised debt:

The scheme may invest in domestic securitized debt such as asset backed securities (ABS) or mortgage backed securities (MBS). ABS means securitized debts wherein the underlying assets are receivables arising from personal loans, automobile loans, etc. MBS means securitized debts wherein the underlying assets are receivables arising from loans backed by mortgage of properties which can be residential or commercial in nature. ABS / MBS instruments reflect the undivided interest in the underlying of assets and do not represent the obligation of the issuer of ABS / MBS or the originator of the underlying receivables. The ABS / MBS holders have a limited recourse to the extent of credit enhancement provided. Securitized debt may suffer credit losses in the event of the delinquencies and credit losses in the underlying pool exceeding the credit enhancement provided. As compared to the normal corporate or sovereign debt, securitized debt is normally exposed to a higher level of reinvestment risk. For further details, please refer SID.

Risks associated with investing in liquid funds:

To the extent of the investments in liquid mutual funds, the risks associated with investing in liquid funds like market risk, credit & default risk, liquidity risk, redemption risk including the possible loss of principal; etc. will exist.

Risk associated with investments in derivatives (including Imperfect Hedging with Investments in Interest Rate Futures(IRFs)):

The Scheme may use various derivative instruments and techniques, permitted within SEBI Regulation from time to time only for portfolio balancing and hedging purpose, which may increase the volatility of scheme's performance. Usage of derivatives will expose the scheme to certain risks inherent to such derivatives.

Derivative products are specialized instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will be able to identify or execute such strategies. **The risks associated with the use of derivatives are different from or possibly greater than the risks associated with investing directly in securities and other traditional investments.**

The use of a derivative requires an understanding not only of the underlying instrument but also of the derivative itself. There is a possibility that a loss may be sustained by the Scheme as a result of the failure of another party (usually referred to as the "counterparty") to comply with the terms of the derivatives contract. Other risks in using derivatives include the risk of mispricing or improper valuation of derivatives and the inability of derivatives to correlate perfectly with underlying assets, interest rates and indices. Even a small price movement in the underlying instrument could have a large impact on their value. This could increase the volatility of the Scheme's performance. In case of hedge, it is possible that derivative positions may not be perfectly in line with the underlying assets they are hedging. As a consequence the derivative cannot be expected to perfectly hedge the risk of the underlying assets. This also increases the volatility of the Scheme's performance.

Some of the risks inherent to derivatives investments include:

1. **Price Risk:** Despite the risk mitigation provided by various derivative instruments, there remains an inherent price risk which may result in losses exceeding actual underlying.
2. **Default Risk:** This is the risk that losses will be incurred due to default by counter party. This is also known as credit risk or counterparty risk.
3. **Basis Risk:** This risk arises when the derivative instrument used to hedge the underlying asset does not match the movement of the underlying being hedged for e.g. mismatch between the maturity date of the futures and the actual selling date of the asset.
4. **Limitations on upside:** Derivatives when used as hedging tool can also limit the profits from a genuine investment transaction.
5. **Liquidity risk:** This risk pertains to how saleable a security is in the market. All securities/instruments irrespective of whether they are equity, bonds or derivatives may be exposed to liquidity risk (when the sellers outnumber buyers) which may impact returns while exiting opportunities.

Risk factors specific to investments in foreign securities:

To the extent that the assets of the scheme may invest in foreign securities, there may be risks associated with currency movements, restrictions on repatriation and transaction procedures in overseas market, lack of complete or reliable information, market irregularities or high taxation. Further, the repatriation of capital to India may also be hampered by changes in regulations or political circumstances. Market risks can be greater with respect to political instability, lack of complete or reliable information, market irregularities or high taxation. As the investment will be in securities, which are denominated in foreign currencies, fluctuation in the exchange rates of the foreign currencies may have an impact on the income and value of the fund. It may be noted that if rupee appreciates, it will lead to reduction in returns to investor. The liquidation of securities where investments will be made by the schemes shall be subject to the liquidity / settlement issues of the country of investment / settlement. Non-business days in country of investment / settlement may impact the liquidity of the scheme's investments.

Risk factors associated with investments in REITs and InvITs:

- **Price Risk / Market Risk:** REITs and InvITs Investments are volatile and subject to price fluctuations on a daily basis owing to factors impacting the underlying assets. The valuation of the REIT/InvIT units may fluctuate based on economic conditions, fluctuations in markets (eg. real estate) in which the REIT/InvIT operates and the resulting impact on the value of the portfolio of assets, regulatory changes, force majeure events etc. REITs & InvITs may have volatile cash flows. As an indirect shareholder of portfolio assets, unit holders rights are subordinated to the rights of creditors, debt holders and other parties specified under Indian law in the event of insolvency or liquidation of any of the portfolio assets.
- **Liquidity Risk:** As the liquidity of the investments made by the Scheme(s) could, at times, be restricted by trading volumes, settlement periods, dissolution of the trust, potential delisting of units on the exchange etc, the time taken by the Mutual Fund for liquidating the investments in the scheme may be high in the event of immediate redemption requirement. Investment in such securities may lead to increase in the scheme portfolio risk. Further, there is no assurance that an active secondary market will develop or be maintained. Hence there would be time when trading in the units could be infrequent. The subsequent valuation of illiquid units may reflect a discount from the market price of comparable securities for which a liquid market exists
- **Risk of lower than expected distributions:** The distributions by the REIT or InvIT will be based on the net cash flows available for distribution. The amount of cash available for distribution principally depends upon the amount of cash that the REIT/InvIT receives as dividends or the interest and principal payments from portfolio assets. The cash flows generated by portfolio assets from operations may fluctuate based on, among other things:
 - success and economic viability of tenants and off-takers
 - economic cycles and risks inherent in the business which may negatively impact valuations, returns and profitability of portfolio assets
 - force majeure events related such as earthquakes, floods etc. rendering the portfolio assets inoperable
 - debt service requirements and other liabilities of the portfolio assets
 - fluctuations in the working capital needs of the portfolio assets
 - ability of portfolio assets to borrow funds and access capital markets
 - changes in applicable laws and regulations, which may restrict the payment of dividends by portfolio assets
 - amount and timing of capital expenditures on portfolio assets
 - insurance policies may not provide adequate protection against various risks associated with operations of the REIT/InvIT such as fire, natural disasters, accidents.
- **Interest Rate Risk:** Generally, when interest rates rise, prices of units fall and when interest rates drop, such prices increase.
- **Reinvestment Risk:** Investments in REITs & InvITs may carry reinvestment risk as there could be repatriation of funds by the Trusts in form of buyback of units or dividend pay-outs, etc. Consequently, the proceeds may get invested in assets providing lower returns.
- **Credit Risk:** In simple terms this risk means that the issuer of a debenture/ bond or a money market instrument may default on interest payment or even in paying back the principal amount on maturity. REITs & InvITs are likely to have volatile cash flows as the repayment dates would not necessarily be pre scheduled.

	<ul style="list-style-type: none"> • Regulatory/Legal Risk: REITs and InvITs being new asset classes, rights of unit holders such as right to information etc may differ from existing capital market asset classes under Indian Law. The above are some of the common risks associated with investments in REITs & InvITs. There can be no assurance that a Scheme's investment objectives will be achieved, or that there will be no loss of capital. Investment results may vary substantially on a monthly, quarterly or annual basis. <p>Risks associated with segregated portfolio:</p> <ul style="list-style-type: none"> • Investor holding units of segregated portfolio may not able to liquidate their holding till the time recovery of money from the issuer. • Security comprises of segregated portfolio may not realise any value. • Listing of units of segregated portfolio in recognised stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further trading price of units on the stock market may be significantly lower than the prevailing NAV. • Trading in the units of segregated portfolio on the Exchange may be halted because of market conditions, including any halt in the operations of Depository Participants or for reasons that in view of the Exchange Authorities or SEBI, trading in the units is suspended and / or restricted. In addition, trading in units is subject to trading halts caused by extraordinary market volatility and pursuant to stock exchange rules of 'circuit filter'. There can be no assurance that the requirements of Stock Exchange necessary to maintain the listing of units of scheme will continue to be met or will remain unchanged. <p>Other Risks</p> <p>Other risks including risk associated with inflation, legal risk, taxation risk, valuation risk & operational risk & risk factors associated with processing of transaction in case of investors investing in mutual fund units through Stock Exchange Mechanism as provided in Scheme Information Document.</p> <p>Investors in the Scheme are not being offered any guaranteed returns. Please refer to SID for more details on scheme specific risk factors.</p>
Risk Control Measures	<p>Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. While allocating and choosing securities, the Investment Manager will aim to diversify by gaining broad exposure to different industries and companies in order to reduce risk. For investments in fixed income instruments, a credit evaluation of each investment opportunity will be undertaken to manage credit risk. The AMC will utilize ratings of recognized rating agencies as an input in the decision making process. The fund manager shall follow the asset allocation pattern in SID under normal circumstances and residual cash may be invested in the Tri-party repo on Government Securities and treasury bills, repo market, units of mutual fund which seeks to ensure liquidity in the scheme under normal circumstances. There can however be no guarantee against liquidity risk within the scheme. The AMC may also implement certain internal control procedures / risk exposure limits etc. for controlling risks which may be varied from time to time. The scheme may utilize derivative instruments for hedging & portfolio balancing purposes. All Interest Rate Swaps will be undertaken with approved counter parties under pre-approved International Swaps and Derivatives Association (ISDA) agreements. The scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by SEBI/RBI for the purpose of hedging and portfolio rebalancing.</p> <p>The above risk control measures shall be implemented by the AMC on best effort basis however there can be no guarantee that such measures can completely mitigate the risks involved in Scheme.</p>
Plans & Options	<p>The Scheme offers following two plans:</p> <ul style="list-style-type: none"> • BNP Paribas Flexi Debt Fund • BNP Paribas Flexi Debt Fund - Direct Plan <p>Each Plan offers Growth Option, Daily Income Distribution cum Capital Withdrawal (IDCW) Option* with compulsory Re-investment, Weekly Income Distribution cum Capital Withdrawal (IDCW) Option* with compulsory Re-investment, Monthly Income Distribution cum Capital Withdrawal (IDCW) Option*, Quarterly Income Distribution cum Capital Withdrawal (IDCW) Option* and Half-Yearly Income Distribution cum Capital Withdrawal (IDCW) Option*. The Monthly IDCW, Quarterly IDCW and Half-Yearly IDCW Options offer Payout and Re-investment facilities</p> <p>There shall be a single portfolio under the scheme.</p>

***Amounts under IDCW option can be distributed out of investors capital (equalization reserve), which is part of sale price that represents realized gains.** However, investors are requested to note that amount of distribution under IDCW option is not guaranteed and subject to availability of distributable surplus.

Growth Option: The scheme will not declare any distribution under this option. The income attributable to units under this option will continue to remain invested in the option and will be reflected in the Net Asset Value of Units under this option

IDCW Option:

Under IDCW Options, the distribution amounts, if any, shall be declared by Trustees from time to time. The NAV of the unit holders in any of the IDCW options will stand reduced by the amount so distributed and statutory levy, if any, under said IDCW option. The NAV of the Growth Option will remain unaffected.

Following shall be the record dates for the purpose of declaration of distribution rate under the IDCW options of the scheme:

Sr. No.	IDCW frequency	Record Date
1.	Daily IDCW	Every Business day
2.	Weekly IDCW	Every Wednesday (or the next business day, if Wednesday is not a business day).
3.	Monthly IDCW	Last Thursday* of the month.
4.	Quarterly IDCW	Last Thursday* of each quarter (i.e. quarter ending June, September, December and March)
5.	Half yearly IDCW	Last Thursday* of each half year (i.e. half year ending September and March).

*If the last Thursday as stated above is a non-business day, then the preceding business day shall be considered as record date for the purpose of declaration of distribution rate.

It may be noted that the amount of distribution, if any, under IDCW option will be subject to the availability of distributable surplus as computed in accordance with the SEBI Regulations and discretion of the Trustees/ AMC.

Investors are further requested to note that the AMC will endeavor to declare distribution rates under IDCW options on the aforesaid record dates. There is no assurance or guarantee to unitholders as to the rate of distribution nor that the amounts shall be distributed regularly. The Trustees / AMC reserve the right to distribute the amounts under IDCW option in addition to the above stated frequency and/or change the aforesaid record dates from time to time. The Trustee's/AMC's decision with regards to the rate, timing and frequency of distribution shall be final. In case of such additional declaration, if any, the distribution policy (i.e. dividend policy) shall be ensured. The AMC may announce a book closure period for the purpose of distribution of amounts under IDCW option. Amount of distribution, if declared, will be paid to the unit holders appearing in the register of unit holder on the Record Date. To the extent the entire net income and realised gains are not distributed, the same will remain invested in the option and will be reflected in the NAV.

Unitholders opting for the IDCW Option may choose to reinvest the amounts to be received by them under IDCW option in additional Units of the said Option. The amount reinvested will be net of tax deducted at source, wherever applicable. The amounts so reinvested shall constitute a constructive payment of the income distribution cum capital withdrawal under IDCW option to the Unitholders and a constructive receipt of the same amount from each Unitholder for reinvestment in Units.

Default Plan:

The following matrix shall apply for default plan:

Scenarios	Broker Code mentioned by the investor in application form	Plan mentioned by the investor in application form	Default Plan to apply
1	Not mentioned	Not mentioned	Direct Plan
2	Not mentioned	Direct	Direct Plan
3	Not mentioned	Distributor Plan	Direct Plan
4	Mentioned	Direct	Direct Plan
5	Direct	Not Mentioned	Direct Plan

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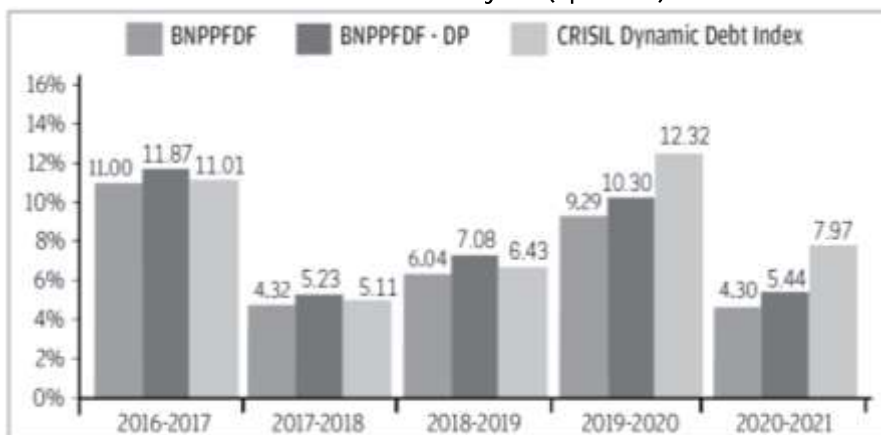
	6	Direct	Distributor Plan	Direct Plan
	7	Mentioned	Distributor Plan	Distributor Plan
	8	Mentioned	Not Mentioned	Distributor Plan
<p>Direct Plan shall be the default plan if the investor doesn't indicate any plan and distributor code in the application form or incase of any ambiguity.</p> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Distributor Plan. The AMC shall endeavor to 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 (remediation period), the AMC shall re-process the transaction under Direct Plan from the date of application without any exit load, subject to following exceptions/ conditions:</p> <ol style="list-style-type: none"> Such re-processing shall not be carried out in case of already redeemed units. i.e. re-processing shall only be carried out for balance units as maybe available after 30 calendar days. Any subsequent switch-out or STP (transfer out) request for units allotted under wrong/ invalid/ incomplete ARN codes shall not be processed unless: <ol style="list-style-type: none"> Such switch or STP request is for 'switching-in' to direct plan of target scheme / same scheme, as maybe applicable or Correct ARN code is provided and verified by AMC/Mutual Fund, to its satisfaction, prior to processing of such switch request or registration of STP request. In case of SIP transaction, the above time period for remediation shall be applicable from first installment/registration only. In case correct ARN code is not provided within 30 calendar days of such first installment, re-processing shall be carried out and subsequent SIP triggers shall happen in Direct Plan. Notwithstanding any of the clauses as above, re-processing shall not be carried out, for units allotted under wrong/ invalid/ incomplete ARN codes under IDCW option, in case any amount for distribution has been declared during the aforesaid remediation period of 30 calendar days. Subject to above, once the units are re-processed under Direct Plan, no submission of correct ARN code shall be accepted by AMC for such re-processed units. Investors are requested to note that pursuant to such re-processing, the number of units to the credit of such investors may change and AMC / Mutual Fund/ Trustees /Sponsors shall not be liable for any loss that may occur to investors/distributors or any scheme of Mutual Fund consequent to such re-processing. Investors are strongly advised to provide the correct ARN codes in case they wish to subscribe to units of the Scheme under Distributor Plan. <p>Default Option/Facility: In case no option is indicated in the application form, then Growth option shall be considered as default option. Further, under dividend option, the quarterly IDCW option shall be the default IDCW option. Investors may also opt to simultaneously invest in any / all option(s) of the Scheme subject to minimum subscription requirements under such option(s)/ Scheme.</p>				
Applicable NAV	Subscriptions and Switch-ins* (irrespective of application amount):			Applicable NAV
	In respect of valid application received up to 3.00 p.m. on a Business Day and funds for the entire amount of subscription/ purchase /switch-in as per application/request are credited to the bank account of the Scheme before cut-off time i.e. available for utilization before the cut-off time (of 3.00 p.m.).			The NAV of the day on which the funds are available for utilization.
	In respect of valid application is received after 3.00 p.m. on a Business Day and funds for the entire amount of subscription/ purchase/switch-in as per application /request are credited to the bank account of the Scheme after cut-off time i.e. available for utilization after the cut-off time (of 3.00 p.m.)			The NAV of the subsequent day on which the funds are available for utilization.
	Irrespective of the time of receipt of application, where the funds for the entire amount of subscription/ purchase/ switch-in as per application/request are credited to the bank account of the Scheme before cutoff time on any subsequent Business Day i.e. available for utilization before the cut-off time (of 3.00 p.m.) on any subsequent			The NAV of such subsequent Business Day on which the funds are available for utilization.

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	Business Day. *In case of Switch transactions, funds will be made available for utilization in the switch-in scheme based on redemption payout cycle of the switch-out scheme.				
	Please note the aforesaid provisions shall also apply to systematic transactions i.e. Systematic Investment Plan (SIP), Systematic Transfer Plan (STP) etc. To clarify, for investments through systematic investment routes such as SIP, STP, myTrigger STP, Transfer of Income Distribution cum Capital Withdrawal Plan (TIDCW), etc. the units will be allotted as per the NAV of the day on which the funds are available for utilization by the Target Scheme irrespective of the installment date of the SIP, STP or record date for amount of distribution under IDCW option etc.				
	Redemptions and Switch-outs	Applicable NAV			
	Receipt of valid application up to 3 p.m. on a Business Day	The NAV of the day on which the application is received.			
	Receipt of valid application after 3 p.m. on a Business Day	The NAV of the next Business Day on which the application is received.			
	Please note the following provisions with respect to applicability of NAV for the subscription / switch ins for receipt of the closing NAV of the same Business Day: (i) Valid applications for subscription / switch-ins is received before the applicable cut-off time, i.e. 3 p.m. (ii) Funds for the entire amount of subscription/switch-ins as per the application are credited to the bank account of the Scheme before the cut-off time i.e. 3 p.m. (iii) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.				
Minimum Application Amount / Number of Units	Minimum Amount for Purchase	Lumpsum investment: Rs. 5,000 and in multiples of Re. 1 thereafter. SIP: (i) Daily, Weekly, Monthly SIP: Rs. 300/- and in multiples of Re. 1/- thereafter; (ii) Quarterly SIP: Rs. 1000/- and in multiples of Re. 1/- thereafter.			
	Additional Amount for Purchase	Rs. 1,000 and in multiples of Re.1 thereafter			
	Minimum amount /units for Redemption / Switch Out	Rs. 1,000 and in multiples of Re. 1 thereafter There will be no minimum redemption criterion for Unit based redemption			
	There is no upper limit on the amount for application. The Trustee / AMC reserves the right to change the minimum amount for application and the additional amount for application from time to time in the Scheme and these could be different under different plan(s) / option(s).				
Despatch of Repurchase (Redemption) Request	As per the SEBI (MF) Regulations, the Mutual Fund shall despatch redemption proceeds within 10 Business Days of receiving the valid redemption / repurchase request at any of the Official Points of Acceptance of Transactions (OPAT). A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not despatched within 10 Business Days of the date of valid redemption request.				
Benchmark Index	CRISIL Dynamic Debt Index				
Distribution Policy (i.e. Dividend Policy)	Distribution of amounts under IDCW option shall be in line with provisions mentioned in SEBI Circular IMD/Cir. No. 1/64057/06 dated April 4, 2006 read with further guidelines/clarifications issued by SEBI from time to time.				
Name of the Fund Manager	Mr. Mayank Prakash (managing fund since August 23, 2017 i.e. 4.19 years) and Mr. Vikram Pamnani (managing fund since December 27, 2017 i.e. 3.84 years)				
Name of the Trustee Company	BNP Paribas Trustee India Private Limited				
Performance of the scheme	I. Compounded annualised returns (%) of Growth Option as at September 30, 2021:				
	Particulars	Since Inception	Last 5 Years	Last 3 Years	Last 1 Year*
	BNPPFDF	7.92	5.85	7.05	3.30
	Benchmark Index#	8.15	7.80	10.13	6.57
	BNPPFDF-DP	8.53	6.89	8.18	4.62
	Benchmark Index#	8.67	7.80	10.13	6.57
	#CRISIL Dynamic Debt Index *Absolute Returns				

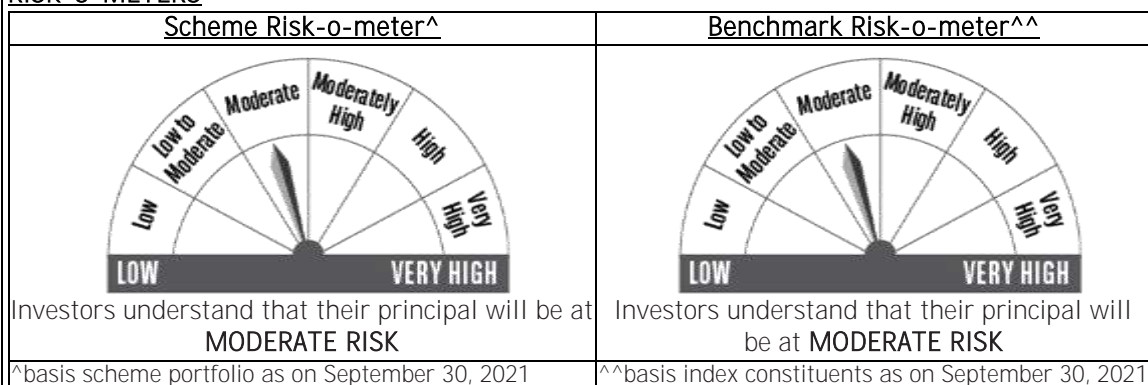
Inception Date: BNPPFDF: September 23, 2004; BNPPFDF - DP: January 01, 2013

II. Absolute Returns for each financial year (Apr-Mar):



Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments. Since inception returns are calculated on Rs. 10/- invested at inception. The returns are calculated for the growth option considering the movement of the NAV during the period. Performance of IDCW option under the scheme for the investors would be net of distribution tax, if any. Returns do not take into account load and taxes, if any.

RISK-O-METERS



[^]basis scheme portfolio as on September 30, 2021

^{^^}basis index constituents as on September 30, 2021

Other Disclosures

I. Aggregate investment in the scheme as on September 30, 2021 by:

1. AMC's Board of Directors: Nil
2. Scheme's Fund Manager: Nil
3. Other Key personnel (excluding 1 and 2 above): Nil

II. Scheme's portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors) as on September 30, 2021:

1) Top 10 Holdings By Issuer

Security name	As % of net assets
GOI 5.63% 12.04.2026 GOV	17.08%
Gujarat 6.28% 01.09.2027 SDL	12.86%
GOI 6.67% 15.12.2035 GOV	9.73%
Rajasthan 6.05% 16.06.2026 SDL	9.44%
KARNATAKA 7.86% 15.03.2027 SDL	9.22%
Maharashtra 7.33% 13.09.2027 SDL	8.99%
Maharashtra 7.15% 13.10.2026 SDL	4.49%
Maharashtra 8.26% 02.01.2029 SDL	0.00% [^]
HARYANA 7.64% 29.03.2027 SDL	0.00% [^]

[^]less than 0.05%

Investment in Top 10 scrips constitutes 71.81% (of net assets) of the portfolio as Sept 30, 2021.

2) Fund Allocation towards various Sectors

Industry / Sector*	As % of Net Assets
Sovereign	71.81%

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	<p>*Industry Classification as recommended by AMFI Scheme's Portfolio turnover ratio is 11.14 times as on September 30, 2021 To view the Scheme's latest monthly portfolio holding, please visit our website at <https://www.bnpparibasmf.in/downloads/monthly-portfolio-scheme></p>				
<p>Sector level and Group Level exposure restriction</p>	<p><u>Sector level exposure limits:</u> The Mutual Fund/AMC shall ensure that total exposure of the Scheme in a particular sector (excluding investments in Bank CDs, Tri-party repo on Government Securities and treasury bills, G-Secs, TBills, short term deposits of Scheduled Commercial Banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme; Provided that an additional exposure to financial services sector (over and above the limit of 20%) not exceeding 10% of the net assets of the scheme shall be allowed only by way of increase in exposure to Housing Finance Companies (HFCs). Provided further that the additional exposure to such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB). Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio. However, the overall exposure in HFCs shall not exceed the sector exposure limit of 20% of the net assets of the scheme.</p> <p><u>Group level exposure limits:</u> The total exposure of the Scheme in a 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 Trustees. Further, pursuant to SEBI circular SEBI/HO/IMD/DF2/CIR/P/2019/104 dated October 01, 2019, effective October 31, 2019, the investments by debt mutual fund schemes in debt and money market instruments of group companies of both the sponsor and the asset management company shall not exceed 10% of the net assets of the scheme. Such investment limit may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustees. For this purpose, a group means a group as defined under regulation 2 (mm) of SEBI (Mutual Funds) Regulations, 1996 and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.</p> <p>Further, in accordance with SEBI circular SEBI/HO/IMD/DF2/CIR/P/2016/35 dated February 15, 2016, the Scheme shall comply with the aforesaid investment restrictions at sector level and group level within a period of one year from the date of issuance of SEBI circular dated February 15, 2016.</p>				
<p>Expenses of the Scheme</p>	<p>a. Load Structure Entry Load : Nil Exit Load: Nil The above load shall also be applicable for switches between the schemes of the Fund and Systematic Investment Plans, Systematic Transfer Plans, Systematic Withdrawal Plans. No load will be charged on units issued upon re-investment of amount of distribution under same IDCW option and bonus units. No exit load will be charged on switches between options of the same plan of the Fund. Please refer the section "Direct Plan" for load structure for switches within the Plan. In accordance with the requirements specified by the SEBI circular no. SEBI/ IMD/ CIR No. 4/ 168230/09 dated June 30, 2009 no entry load will be charged for purchase/additional purchase/ switch-in accepted by the Fund. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder. The exit load charged, net of Goods and Services Tax (GST), if any, shall be credited to the Scheme. The AMC reserves the right to modify the load structure on a prospective basis.</p> <p>b. Recurring Expenses The maximum recurring expenses including the investment management and advisory fee that can be charged to the Scheme shall be subject to a percentage limit of average daily net assets as given in the table below. The AMC has estimated the annual recurring expenses under the Scheme as per the table below:</p> <table border="1" data-bbox="343 2049 1514 2116"> <thead> <tr> <th data-bbox="343 2049 1268 2116">Particulars</th> <th data-bbox="1268 2049 1514 2116">% of daily Net Assets</th> </tr> </thead> <tbody> <tr> <td> </td> <td> </td> </tr> </tbody> </table>	Particulars	% of daily Net Assets		
Particulars	% of daily Net Assets				

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Investment Management & Advisory Fee	Upto 2.20%
Trustee fee	
Audit fees	
Custodian Fees	
Registrar & Transfer Agent Fees	
Marketing & Selling Expenses including Agents Commission	
Costs related to investor communications	
Costs of fund transfer from location to location	
Cost of providing account statements and dividend redemption cheques and warrants	
Costs of statutory Advertisements	
Cost towards investor education & awareness (at least 2 bps)	
Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively@	
GST on expenses other than investment management and advisory fees	
GST on brokerage and transaction cost	
Other Expenses^	
Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c) (i)	Upto 2.20%
Additional expenses under Regulation 52 (6A) (c)**	Upto 0.05%
Additional expenses for gross new inflows from retail investors* from specified cities under Regulation 52 (6A) (b)	Upto 0.30%
<p>^Expenses charged under the said parameters shall be in line with the Regulation 52 of SEBI (MF) Regulations or such other basis as specified by SEBI from time to time.</p> <p>Further, the Direct Plan shall have a lower expense ratio excluding distribution expenses, commission etc. since no commission shall be paid from this plan. Further, all fees and expenses charged in the Direct Plan (in percentage terms) under various heads including the Investment Management and Advisory Fee shall not exceed the fees and expenses charged under such heads in the Distributor Plan.</p> <p>Estimated annual recurring expenses [% per annum of daily net assets] As per Regulation 52(6)(c) of SEBI Regulations, the total expenses of the scheme, including Investment Management and Advisory Fees, shall be subject to following limits as specified below:</p> <ul style="list-style-type: none"> (i) On the first Rs. 500 crore of the daily net assets: 2.00%; (ii) On the next Rs.250 crores of the daily net assets: 1.75%; (iii) On the next Rs.1,250 crores of the daily net assets: 1.50%; (iv) On the next Rs. 3,000 crore of the daily net assets: 1.35%; (v) On the next Rs. 5,000 crore of the daily net assets: 1.25%; (vi) On the next Rs. 40,000 crore of the daily net assets: Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof; (vii) On the balance of the assets: 0.80% <p>Further, the following costs or expenses shall be charged to the Scheme (in addition to the limits specified as per Regulation 52(6)(c) of SEBI Regulations):</p> <ul style="list-style-type: none"> (a) *expenses not exceeding 0.30 per cent of daily net assets, based on inflows only from retail investors#, if the new inflows from beyond top 30 cities are at least - <ul style="list-style-type: none"> (i) 30 per cent of gross new inflows in the Scheme, or; (ii) 15 per cent of the average assets under management (year to date) of the Scheme, whichever is higher: <p># As per SEBI circular SEBI/HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019, inflows of amount upto Rs 2,00,000/- per transaction, by individual investors shall be considered as inflows from 'retail investor'.</p> <p>Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities. The top 30 cities shall mean top 30 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the</p>	

	<p>previous financial year.</p> <p>The said additional expenses on account of inflows from beyond top 30 cities so charged shall be clawed back in the scheme, in case the said inflow is redeemed within a period of 1 year from the date of investment.</p> <p>(b) Additional expenses under Regulation 52 (6A) (c), not exceeding 0.05% of daily net assets of the scheme**.</p> <p>** In accordance with SEBI circular no. SEBI/HO/IMD/DF2/CIR/P/2018/15 dated February 02, 2018, AMC shall not charge any additional expense of upto 0.05% as per Regulation 52(6A) (c), if exit load is not being levied under the Scheme.</p> <p>(c) The AMC may charge GST on investment and advisory service fees ('AMC Fees') which shall be borne by the Scheme in addition to the total expense ratio mentioned in table above;</p> <p>(d) @Brokerage and transaction costs includes service tax incurred for the purpose of execution of trade and is included in the cost of investment that shall not exceed 0.12 per cent (12 bps) in case of cash market transactions and 0.05 per cent (5 bps) in case of derivatives transactions. It is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the Scheme within the maximum limit of TER as prescribed under Regulation 52 of the SEBI (Mutual Funds) Regulations, 1996.</p> <p>The total fungible expenses charged to the Scheme shall be the maximum limit of TER as prescribed under Regulation 52.</p> <p>Investors should note that the total recurring expenses of the Scheme excluding issue or redemption expenses, whether initially borne by the Mutual Fund or by the AMC, but including the investment management and advisory fee, shall not exceed the limits as prescribed under Regulation 52 of the SEBI (MF) Regulations. The AMC will charge the Scheme such actual expenses incurred, subject to the statutory limit prescribed in the Regulations.</p> <p>For the actual current expenses being charged, the investor should refer to the website of the mutual fund at the following link <https://www.bnpparibasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes>. Any change proposed to the current expense ratio will be updated on the website and communicated to the investors via e-mail or SMS at least three working days prior to the effective date of the change (in accordance with SEBI circular SEBI/HO/IMD/DF2/CIR/P/2018/18 dated February 05, 2018, SEBI Circular SEBI/ HO/IMD/DF2/CIR/P/2018/91 dated June 05, 2018 read with SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2019/42 dated March 25, 2019). Further, the disclosure of the expense ratio on a daily basis shall also be made on the website of AMFI viz. www.amfiindia.com.</p> <p>These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per SEBI (Mutual Funds) Regulations, 1996. The purpose of the above table is to assist the investor in understanding the various costs and expenses that an investor in the Scheme will bear directly or indirectly.</p> <p>Actual expenses for the financial year 2020-21: Total recurring expense as a % to daily net assets :</p> <ul style="list-style-type: none"> • Distributor Plan – 1.65% • Direct Plan – 0.55% • Discontinued/Closed Plan – 1.03% <p>An Illustration of impact of expense ratio on Scheme's returns: If an investor A invests in a regular plan of a Scheme with an expense of 2% p.a. and an investor B invests in Direct Plan of the same scheme with an expense of 1% p.a. Assuming the gross return of this fund is 10% for that given year, investor A will make a return of 8% (post expense) for that year, whereas investor B will make 9% return for same period. Also, please take a look at below illustration which shows impact of different expense ratio assumed on initial investment of Rs. 10,000 invested over period of 10 years with an average annualized gain of 10% p.a.</p>
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	Value at End of Year	Assuming 10% p.a. gain (without any expense ratio)	Assuming 10% p.a. gain			
			with an average expense of 0.5% p.a.	with an average expense of 1.00% p.a.	with an average expense of 1.50% p.a.	with an average expense of 2.00% p.a.
	0*	10000.00	10000.00	10000.00	10000.00	10000.00
	1	11000.00	10950.00	10900.00	10850.00	10800.00
	2	12100.00	11990.25	11881.00	11772.25	11664.00
	3	13310.00	13129.32	12950.29	12772.89	12597.12
	4	14641.00	14376.61	14115.82	13858.59	13604.89
	5	16105.10	15742.39	15386.24	15036.57	14693.28
	6	17715.61	17237.91	16771.00	16314.68	15868.74
	7	19487.17	18875.52	18280.39	17701.42	17138.24
	8	21435.89	20668.69	19925.63	19206.04	18509.30
	9	23579.48	22632.22	21718.93	20838.56	19990.05
	10	25937.42	24782.28	23673.64	22609.83	21589.25
	*initial investment amount					
	Note:					
	<ul style="list-style-type: none"> The purpose of the above illustration is to purely explain the impact of expense ratio charged to the scheme and should not be construed as providing any kind of investment advice or guarantee of returns on investments, without considering any impact due to taxation. Investors are requested to note that NAV declaration made by AMC/Mutual Fund on every business day is net of expenses, and consequently scheme performance disclosures made by Mutual Fund, which are based on NAV values of the scheme are also net of expenses but does not consider impact of load and taxes, if any. 					
Transaction charges (For Lumpsum Purchases and SIP Investments routed through distributor / agent)	<p>Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the AMC shall deduct transaction charges as per the following details from the subscription amount. The amount so deducted shall be paid to the distributor/agent of the investor (in case they have "opted in") and the balance shall be invested. In accordance with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, the distributors shall have an option either to opt in or opt out of levying transaction charge based on type of the product.</p> <ol style="list-style-type: none"> First time investor in Mutual Fund (across all the Mutual Funds): Transaction charge of Rs. 150/- for subscription of Rs. 10,000 and above shall be deducted. Existing investor in Mutual Funds (across all the Mutual Funds): Transaction charge of Rs. 100/- per subscription of Rs. 10,000 and above shall be deducted. For SIP - The transaction charges in case of investments through SIP shall be deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to Rs. 10,000/- and above. The transaction charges shall be deducted in 3-4 installments. Transaction charges shall not be deducted for: <ol style="list-style-type: none"> purchases /subscriptions for an amount less than Rs. 10,000/- transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc. purchases /subscriptions made directly with the Fund (i.e. not through any distributor/agent). Transactions through stock exchange. The statement of account shall reflect the net investment as gross subscription less transaction charge and the number of units allotted against the net investment. As per SEBI circular no. SEBI/ IMD/ CIR No. 4/ 168230/09 dated June 30, 2009, the upfront commission to distributors shall be paid by the investor directly to the distributor by a separate cheque based on the investor's assessment of various factors including service rendered by the distributor. 					
Levy of Stamp Duty on applicable Mutual Fund Transactions	<p>Investors/Unit holders are requested to note that that pursuant to Notification No. S.O. 1226(E) and G.S.R 226 (E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of The Finance Act, 2019, notified on February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India, a stamp duty @0.005% of the transaction value would be levied on applicable mutual fund transactions. Accordingly, pursuant to levy of stamp duty, the number of units allotted on purchase/switch transactions (including reinvestment of amounts under IDCW option i.e. dividend reinvestment) to the Investors/Unit holders would be reduced to that extent.</p>					
Waiver of Load for Direct Applications	<p>In accordance with the requirements specified by the SEBI circular no. SEBI / IMD/CIR No. 4 / 168230/ 09 dated June 30, 2009 no entry load will be charged for purchase / additional purchase / switch-in accepted by the Fund. Hence provision for waiver of load for direct application is not applicable.</p>					
Tax treatment for the Investors	<p>Investors are advised to refer to the details in the Statement of Additional Information and also independently refer to his/her tax advisor.</p>					

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(unitholders)	
Daily Net Asset Value (NAV) Publication	<p>The AMC/Mutual Fund shall declare the Net Asset Value of the scheme on every business day on AMFI's website (www.amfiindia.com) by 11.00 p.m. and also on its website (www.bnpparibasmf.in). The NAV shall be calculated for all business days. In case of any delay, the reasons for such delay would be explained to AMFI and SEBI in writing and the number of such instances would also be reported to SEBI on quarterly basis. If the NAVs are not available before the commencement of business hours of the following day due to any reason, the Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs.</p>
For Investor Grievances, please contact	<p>Investor grievances will normally be received directly by the Registrar and Transfer Agent or at the Investor Service Centres or at the office the AMC. KFin Technologies Private Limited (SEBI Registration No. INR000000221) <u>Unit:</u> BNP Paribas Mutual Fund, Karvy Selenium, Tower B, Plot No - 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500 032, Telangana, India. Toll Free Telephone No : 1800-102-2595 (Monday to Saturday, 9 AM to 7 PM); Email Id: cs.bnppmf@kfintech.com Name, address, telephone number, fax number, e-mail id of Investor Relations Officer: Mr. Vivek Kudal BNP Paribas Asset Management India Private Limited Cresenzo, 7th Floor, G-Block, Bandra Kurla Complex, Mumbai - 400051 Phone: +91-22-6196 4215 or 1800-102-2595 (Tollfree) (Monday to Saturday, 9 AM to 7 PM), E-mail: customer.care@bnpparibasmf.in For any grievances with respect to transactions through Stock Exchange Platform for Mutual Funds, the investors should approach either the stock broker or the investor grievance cell of the respective stock exchange</p>
Unitholders' Information	<p>Account Statements: AMCs shall send confirmation regarding allotment of units specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number as soon as possible but not later than five working days from the date of receipt of the valid request from the unit holder. Further, Consolidated Account Statement (CAS) for each calendar month on or before fifteenth day of succeeding month detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all the schemes of all mutual funds in whose folios transaction has taken place during that month. Also, the AMC shall issue a CAS every half year (September / March) on or before twenty first day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds to all such investors in whose folios no transaction has taken place during that period and such half yearly CAS shall provide all such additional details as maybe specified by SEBI from time to time. No Account statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant periodically will contain the details of transactions For more details, Investors are requested to refer the Scheme Information Document (SID).</p> <p>Portfolio Disclosures:</p> <ol style="list-style-type: none"> 1. The AMC/Mutual Fund shall disclose portfolio (along with ISIN) on a fortnightly and monthly basis for the Scheme on its website and on the website of AMFI within 5 days of every fortnight and within 10 days from the close of each month. The AMC/Mutual Fund shall also disclose portfolio (along with ISIN) as on the last day of the half-year (i.e. 31st March and on 30th September) for the Scheme on its website and on the website of AMFI within 10 days from the close of half-year. 2. AMC/Mutual Fund shall send the said statement of scheme portfolio via email to those unitholders whose email addresses are registered with AMC/Mutual Fund within 5 days of every fortnight and within 10 days from the close of each month/half year for respective statement of scheme portfolio. The unit holders are requested to ensure that their email address is registered with AMC/Mutual Fund. 3. AMC/Mutual Fund shall publish an advertisement, in the all India edition of at least two daily newspapers, one each in English and Hindi, every half-year 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 telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the half-yearly statement of its schemes

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	<p>portfolio.</p> <p>4. Further, AMC/Mutual Fund shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.</p> <p>5. Unitholders' can obtain the scheme's latest portfolio holding in a user-friendly and downloadable spreadsheet format at the following link <https://www.bnpparibasmf.in/downloads/monthly-portfolio-scheme>.</p> <p>Half Yearly Unaudited Financial Results Disclosure: Mutual Fund / AMC shall within one month from the close of each half year, (i.e. 31st March and on 30th September), host a soft copy of its unaudited financial results on its website (www.bnpparibasmf.in). Further, the Mutual Fund / AMC shall publish an advertisement disclosing the hosting of such unaudited half yearly financial results on their website, in atleast one national English daily newspaper and a regional newspaper published in the language of the region where the Head Office of the Mutual Fund is situated.</p> <p>Annual Report or abridged summary thereof: SEBI Circular No. SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 05, 2018 shall be complied with in order to bring cost effectiveness in disclosing and providing information to unitholders and as a green initiative measure. For more details, Investors are requested to refer the Scheme Information Document (SID).</p>
Direct Plan	<p>Direct Plan is available under all the existing open-ended schemes of the Fund for investors who purchase /subscribe units in a scheme directly with the Fund and is not available for investors who route their investments through a Distributor. Following provisions shall be applicable for investments in Direct Plan:</p> <ol style="list-style-type: none"> 1. Switch of investments from distributor plan to Direct Plan within the scheme shall be subject to applicable exit load if any, if the investment had come through a Distributor. However, any subsequent switch out or redemption / repurchase of such investments from the Direct Plan will not be subject to any exit load. 2. If the investment had come direct without any distributor code, then no exit load will be charged on switches from distributor plan to Direct Plan within the scheme. However, any subsequent switch out or redemption / repurchase of such investment from the distributor plan shall be subject to exit load based on the original date of investment in the distributor Plan. 3. No exit load shall be levied in case of switches from Direct Plan to distributor plan within the scheme. However, any subsequent switch out or redemption / repurchase of such investment from the distributor plan shall be subject to exit load based on the original date of investment in the Direct Plan. 4. Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc. and no commission for distribution of units will be paid / charged under Direct Plan. 5. Investors wishing to transfer their accumulated unit balance held under distributor plan (through lumpsum / systematic investments made with or without Distributor code) to Direct Plan will have to initiate a switch request which shall be processed in the normal course as per timelines applicable for switch transactions. 6. Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund {except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors}. 7. Investors, who have invested without Distributor code and have opted for IDCW reinvestment facility under distributor plan prior to the January 01, 2013('Effective Date'), may note that the amount will continue to be reinvested in the existing plan with the applicable terms and conditions. 8. In case of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP), etc. registered prior to the Effective Date without any distributor code under the distributor plan, installments falling on or after the Effective Date will be automatically processed under the Direct Plan with the applicable terms and conditions. 9. In case of the following facilities which were registered under the distributor plan prior to the Effective Date the future installments shall continue under the distributor plan: (i) Systematic Transfer Facilities (registered with Distributor Code) (ii) Transfer of Income Distribution cum Capital Withdrawal Plan (TIDCW) (erstwhile Dividend Transfer Plans) (registered from a folio where investments were made both with and without Distributor code) In case such investors wish to invest under the Direct Plan through these facilities, they would have to cancel their existing enrolments and register afresh for such facilities. 10. Investors who have registered for SIP facility prior to the Effective Date with distributor code and wish to invest their future installments into the Direct Plan shall make a written request to the Fund for the same. The Fund will take at least 15 working days to process such requests. Intervening installment, if

KEY INFORMATION MEMORANDUM

	<p>any, will continue in the distributor plan.</p> <p>11. Where units under a scheme are held under both distributor and Direct Plan and the redemption / switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the distributor plan. However, where units under the requested option are held only under one plan, the request would be processed under such plan.</p> <p>12. Switch / redemption / repurchase may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests.</p> <p>Further, exit load shall be applicable for switches between the two schemes. The exit load shall not be charged for inter option switch within the same plan.</p>
<p>Directions to investors applying directly under all Schemes of the fund</p>	<p>In case of receipt of Application Form having broker code as blank space at the time of processing and allotting the units by the Registrars, AMC will consider such application as "Direct". However, the Investors are requested to fill the blank space with the words such as "Not Applicable" or "Direct" so as to ensure that their application is processed as direct and any misuse is prevented. Alternatively, investors can also strike off the blank space in the broker code field to prevent any misuse.</p>
<p>Compliance with Foreign Accounts Tax Compliance Act ("FATCA") and Common Reporting Standards (CRS) requirements</p>	<p>FATCA and CRS requirements may require disclosure regarding your investment in the units of the Scheme.</p> <p>Investors are informed that the AMC / the Fund are required to adhere to various requirements inter alia including submission of various information / details relating to the investors in the schemes of the mutual fund, to authorities/third parties including the U.S Internal Revenue Service ('IRS') or the Indian tax authorities, for the purpose of onward transmission to the U.S. Internal Revenue Service or such other authority as specified under the applicable laws from time to time. The information disclosed may include (but is not limited to) the identity of investors and their direct or indirect beneficiaries, beneficial owners and controlling persons, their residential status / details. Accordingly, Investors are requested to provide all the necessary information / declarations and to comply with any reasonable request from the AMC/ the Fund to allow the AMC/ the Fund to comply with such information reporting requirements.</p> <p>For more details, investors are requested to refer to SID.</p>
<p>Treatment of Financial Transactions received through Distributors suspended by AMFI (with effect from October 31, 2019)</p>	<p>The financial transactions of an investor where his/her distributor's AMFI Registration Number (ARN) has been suspended temporarily or terminated permanently by Association of Mutual Funds in India (AMFI) shall be processed as follows:</p> <ol style="list-style-type: none"> 1. During the period of suspension, no commission shall be accrued or payable to the distributor whose ARN is suspended. During the period of suspension, commission on the business canvassed prior to the date of suspension shall stand forfeited, irrespective of whether the suspended distributor is the main ARN holder or a sub-distributor. 2. All Purchase / Switch requests (including under fresh registrations of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP) or under SIPs / STPs registered prior to the suspension period) received during the suspension period shall be processed under Direct Plan and continue to be processed under Direct Plan perpetually unless after the suspension of ARN is revoked, unitholder makes a written request to process the future instalments / investments under regular/ distributor Plan. The AMC shall also suitably inform the concerned unitholders about the suspension of the distributor from doing mutual fund distribution business. 3. Any Purchase / Switch or SIP / STP transaction requests received through the stock exchange platform, from any distributor whose ARN has been suspended, shall be rejected. 4. Additionally, where the ARN of a distributor has been terminated permanently, the AMC shall advise the concerned unitholder(s), who may at their option, either continue their existing investments under regular/ distributor Plan under any valid ARN holder of their choice or switch their existing investments from regular/ distributor Plan to Direct Plan subject to tax implications and exit load, if any.
<p>Mandatory Updation of Know Your Customer (KYC) requirements for processing of mutual fund transactions</p>	<p>It is mandatory to complete the KYC requirements for all unit holders, including for all joint holders and the guardian in case of folio of a minor investor. Accordingly, financial transactions (including redemptions, switches and all types of systematic plans) and non-financial requests will not be processed if the unit holders have not completed KYC requirements.</p> <p>Unitholders are advised to use the applicable KYC Form for completing the KYC requirements and submit the form at any of the Official points of acceptance of Transactions. Further, upon updation of PAN details with the KRA (KRA-KYC)/ CERSAI (CKYC), the unitholders are requested to intimate us/our Registrar and Transfer Agent (i.e. KFin Technologies Private Limited) their PAN information along with the folio details for updation in our records.</p>

Notwithstanding anything contained in the Key Information Memorandum, the provisions of SEBI (Mutual Funds) Regulations, 1996 and Guidelines thereunder shall be applicable. Further, investors may ascertain about any further changes from the Mutual Fund/Investor Service Centres / Distributors or Brokers.

KEY INFORMATION MEMORANDUM
COMPARISON OF EXISTING OPEN ENDED FIXED INCOME SCHEMES OF THE FUND

Name of the Scheme	'Category' as per SEBI circular dt. Oct 06, 2017	Type of Scheme	Investment Objective for the Scheme	Asset Allocation			Product Differentiation	Number of folios as on 30-Sep-21	AUM as on 30-Sep-21 (Rs. in crores)	
				Type of Instruments	Allocation (as % of Net Assets)					Risk Profile
					Min	Max				
BNP Paribas Conservative Hybrid Fund (erstwhile BNP Paribas Monthly Income Plan)	Conservative Hybrid Fund	An Open ended Hybrid Scheme investing predominantly in debt instruments.	The primary objective of the Scheme is to generate regular returns through investment primarily in Debt and Money Market Instruments. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related securities.	Type of Instruments	Allocation (as % of Net Assets)		Risk Profile	The Scheme will predominantly be invested in debt and money market instruments. The Debt portion of the portfolio will be actively managed based on the AMC's view on interest rates. Some portion of the Scheme's assets will be invested in equity and equity related securities to fulfil the secondary objective of the Scheme. The Scheme will invest 75-90% in debt instruments & money market instruments and 10-25% in equity & equity related securities.	8,626	459.80
				Debt Instruments & Money Market Instruments (including cash / call money)	75	90				
				Equity & Equity related securities	10	25	Medium to High			
				Units issued by REITs & InvITs	0	10	Medium to High			
BNP Paribas Flexi Debt Fund	Dynamic Bond	An Open ended Dynamic Debt Scheme investing across duration	The primary objective of the Scheme is to generate income through investments in a range of Debt and Money Market Instruments of various maturities with a view to maximise income while maintaining an optimum balance between yield, safety and liquidity.	Type of Instruments	Allocation (as % of Net Assets)		Risk Profile	The Scheme invests in debt and money market instruments to actively manage duration on the basis of interest rate movement views.	1,280	116.84
				Investment across duration in Debt & Money Market instruments	0	100				
				Units issued by REITs & InvITs	0	10	Medium to High			
BNP Paribas Low Duration Fund (erstwhile BNP Paribas Money Plus Fund)	Low Duration Fund	An Open ended Low Duration Debt Scheme investing in instruments such that Macaulay duration of portfolio is between 6 months and 12 months.	The primary objective of the Scheme is to provide income consistent with the prudent risk from a portfolio comprising investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 6 months - 12 months.	Type of Instruments	Allocation (as % of Net Assets)		Risk Profile	The net assets of the scheme will be predominantly invested in debt securities, money market instruments and government securities such that the Macaulay duration of the portfolio is between 6 - 12 months.	3,736	333.92
				Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 6 months - 12 months	0	100				
				Units issued by REITs & InvITs	0	10	Medium to High			
BNP Paribas Liquid Fund (erstwhile BNP Paribas Overnight Fund)	Liquid Fund	An Open ended Liquid Scheme	The primary investment objective of the Scheme is to generate regular returns in line with investments in Debt and money market securities with maturity of upto 91 days only.	Type of Instruments	Allocation (as % of Net Assets)		Risk Profile	This Fund is a liquid fund and hence, it invests in Debt securities and Money Market instruments with maturity upto 91 days only.	20,073	815.40
				Debt Securities and Money Market Instruments with maturity upto 91 days only	0	100				
BNP Paribas Overnight Fund	Overnight Fund	An open ended debt scheme investing in overnight securities	The primary investment objective of the Scheme is to generate regular returns in line with investments in overnight securities maturing on or before next business day.	Type of Instruments	Allocation (as % of Net Assets)		Risk Profile	The scheme will invest in debt and money market instruments having overnight maturity.	422	22.85
				Debt Securities and Money Market Instruments with overnight maturity	0	100				

KEY INFORMATION MEMORANDUM

Name of the Scheme	'Category' as per SEBI circular dt. Oct 06, 2017	Type of Scheme	Investment Objective for the Scheme	Asset Allocation			Product Differentiation	Number of folios as on 30-Sep-21	AUM as on 30-Sep-21 (Rs. in crores)			
				Type of Instruments	Allocation (as % of Net Assets)					Risk Profile		
					Min	Max						
BNP Paribas Short Term Fund (erstwhile BNP Paribas Short Term Income Fund)	Short Duration Fund	An Open ended Short Term Debt Scheme investing in instruments such that Macaulay duration of portfolio is between 1 year and 3 years.	The primary objective of the Scheme is to provide income consistent with the prudent risk from a portfolio comprising various debt and money market instruments.	Type of Instruments	Allocation (as % of Net Assets)		Risk Profile	The net assets of the scheme will be predominantly invested in debt and money market instruments such that the Macaulay duration of the portfolio will be between 1 - 3 years.	2,166	407.44		
				Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 1 year - 3 years	0	100	Medium to High					
				Units issued by REITs & InvITs	0%	10%	Medium to High					
BNP Paribas Corporate Bond Fund	Corporate Bond Fund	An Open ended Debt Scheme predominantly investing in AA+ and above rated corporate bonds.	The primary objective of the Scheme is to generate income and capital gains through investments predominantly in AA+ and above rated corporate bonds.	Type of Instruments	Allocation (as % of Net Assets)		Risk Profile	The Scheme will predominantly be invested in corporate bonds of AA+ and above rated securities and the rest in other debt and money market instruments.	329	23.84		
				Investment in Corporate bonds (AA+ and above rated instruments)	80	100	Low to Medium					
				Investment in Debt securities & Government securities (other than those stated above) & Money Market Instruments	0	20	Low to Medium					
				Units issued by REITs & InvITs	0	10	Medium to high					
BNP Paribas Medium Term Fund (erstwhile BNP Paribas Medium Term Income Fund)	Medium Duration Fund	An Open ended Medium Term Debt Scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years.	The investment objective of the Scheme is to seek to optimize returns by from a portfolio comprising investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 year and 4 years.	Type of Instruments	Allocation (as % of Net Assets)		Risk Profile	The scheme will invest in debt and money market securities with an intention to optimize risk adjusted returns. The portfolio's Macaulay Duration shall range from 3 to 4 years.	157	23.18		
				Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 3 years and 4 years	0	100	Low to Medium					
				Units issued by REITs & InvITs	0	10	Medium to High					
				In case of anticipated adverse situation(s) impacting interest rate movement, the Fund Manager may reduce the portfolio duration range from 1 year to 4 years.			Asset allocation under anticipated adverse situation shall be as follows:					
				Type of Instruments	Allocation (as % of Net Assets)		Risk Profile					
	Min	Max										
Investment in Debt & Money Market instruments such that the Macaulay duration of the portfolio is between 1 year and 4 years	0	100	Low to Medium									
Units issued by REITs & InvITs	0	10	Medium to High									

For further details on asset allocation and investment pattern and investment strategy of each of the above schemes, please refer to the Scheme Information Document of the respective scheme.

INSTRUCTIONS

1. GENERAL INFORMATION

a) The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please Tick (✓) in the appropriate box (☐), where boxes have been provided. Please refer to the Scheme Information Document and the Key Information Memorandum carefully before filling the Application Form. All applicants are deemed to have accepted the terms of the Scheme Information Document subject to which this offer is being made and bind themselves to such terms of the Scheme Information Document upon signing the Application Form and tendering the payment.

b) **Directions to investors applying under all Schemes of the Fund directly**
 All existing / prospective investors are requested to note and follow the below-mentioned directions while applying for the units of the Schemes of BNP Paribas Mutual Fund to enable the AMC to treat them as direct applications:

1. In case of receipt of application form having broker code as blank space at the time of processing and allotting the units by the Registrars, AMC will consider such application as **"Direct"**. However, the Investors are requested to fill the blank space with the words such as **"Not Applicable"** or **"Direct"** so as to ensure that their application is processed as direct. Alternatively, investors can also strike off the blank space in the broker code field.
2. Investors subscribing under Direct Plan of a scheme will have to indicate "Direct Plan" in the application form. Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the scheme name, the Distributor code will not be considered and the application will be processed under Direct Plan. Further, where application is received for distributor plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. If the Distributor Code is mentioned, but the Plan is not mentioned, the application shall be processed under Distributor Plan. Direct Plan shall be the default plan if the investor doesn't indicate any plan in the application form or in case of any ambiguity.
3. In case, the Broker code is pre-printed on the application form, investors (any / all in case of joint holders) must strike-off the code & countersign before submitting the application form at the applicable collections centres / Official Points of Acceptance of Transaction, if investors requires change in the broker / direct status.
4. Investors must provide their full signatures for the changes on the pre-printed application forms. Investors are also informed that if the changes / alterations carried out in the broker code are not accompanied with the full countersignature by the investor(s) on the said modification, the application will be processed with existing broker code details as recorded with the AMC. In case of multiple brokers preprinted on the transaction slip, the additional investment will be under "Direct", if the investor does not mention a specific broker.
5. The Registrar shall be diligent in effecting the received changes in the broker code within a reasonable period from the time of receipt of the written request from the investors at the designated Official Points of Acceptance of Transaction.
6. The detailed list of all the Official Points of Acceptance of Transactions will be available on the AMC website from time to time. The application received shall be considered "Direct" if they are submitted at the designated Official Points of Acceptance of Transactions, as notified from time to time.
7. If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).

Investors should note that the AMC, the Trustee and the Mutual Fund should not be held liable for any claims in case the application forms are not completed in the manner stated as above.

c) **Zero Balance Folio**

Investor can now opt for "Zero Balance Folio" for lumpsum investment and for Systematic Investment Plan (SIP) investment. Investors are requested to note that except "Investment & Payment Details" all information should be provided in the application form along with the necessary mandatory documents (including KYC) for creation of a folio. For SIP investment, "Zero Balance Folio" can be created only if the mode of installment is through Electronic Credit System (ECS), Auto Debit or Standing Instructions (SI). It should be noted that for SIP through "post dated cheque" zero balance folio cannot be created. Investor will not be required to submit cheque for first SIP installment; the installment will be triggered based on the

ECS mandate / Auto debit instruction / Standing instruction given by the investor.

Investors should provide cancelled original cheque to substantiate the bank mandate details. If photocopy of the cheque is submitted, investors must produce original for verification of bank account details to the AMC branches. The original cheque shall be returned to the investors over the counter upon verification. Photocopy can also be attested by the concerned Bank.

d) **Employees unique identity number (EUIIN)**

1. Investors should provide EUIIN of the distributor, particularly in advisory transactions. This would assist in tackling the problem of mis-selling even if the employee / relationship manager / sales person leaves the employment of the distributor.
2. EUIIN is applicable to sales persons of non individual ARN holders only. Individual / Sole Proprietorship ARN holders should intimate AMFI-unit of CAMS in case they employ any Sales Person for selling mutual funds so that EUIIN could be allotted to them by AMFI. EUIIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ARN-14/12-13 dated July 13, 2012.
3. Transactions that will be considered for this purpose are purchases, switches, SIP / STP / STP Triggers registration, Transfer of Income Distribution cum Capital Withdrawal Plan. Transactions that will be excluded are auto SIP / STP / SWP / STP Triggers Installments, IDCW Reinvestments, Bonus Units, Redemption, SWP Registration, Zero Balance Folio creation and Transfer of Income Distribution cum Capital Withdrawal Plan installments.
4. Distributors shall ensure that the sub broker affixes his / her ARN code and the EUIIN of the Sales Person in the columns separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder.
5. In case EUIIN is not provided or fails the validation test, ARN holder shall remediate the same within 90 days either by providing the EUIIN or submitting the declaration signed by the investor in the format prescribed by AMFI.
6. The remediation period of 30 days from the date of transaction for transactions submitted post June 30, 2014.
7. In case EUIIN or the above declaration is not provided within aforesaid remediation period, brokerage on the transaction shall be forfeited permanently.
8. AMC reserves the right to conduct a due diligence on the distributor's activities if it is observed that significantly large number of transactions is being submitted without EUIIN.
9. The EUIIN requirement shall be applicable for all modes of transactions including transaction through Stock Exchange Platform. The AMC shall comply with AMFI guidelines on this matter from time to time.

Applications under Power of Attorney / Body Corporate / Registered Society / Trust / Partnership

In case of an application under a Power of Attorney, the application should be accompanied by an original Power of Attorney or by a duly notarised copy of the Power of Attorney. The Mutual Fund / Trustee / AMC reserves the right to reject the application forms not accompanied by a Power of Attorney. Further, the Mutual Fund / Trustee / AMC reserves the right to hold Redemption proceeds in case the requisite documents are not submitted.

Prerequisites for registration of POA are as follows:

1. POA document should contain the clause for empowering investment in units of Mutual Fund / shares & securities and should bear signatures of Power of Attorney grantor & holder.
2. A copy of PAN of POA holder is mandatory. The KYC compliance requirements are mandatory for both the POA issuer (i.e. Investor) and the Attorney (i.e. the holder of POA), both of whom should be KYC compliant in their independent capacity.
3. POA holder should not be a resident of United States of America and Canada.
4. Further, in case an application has been signed by POA holder, and the POA documents are not valid for any of the reasons mentioned above, then the application shall be rejected.
5. The Mutual Fund / Trustee / AMC reserve the right to reject the application at the applicable NAV as on the date of rejection of subscription without any load, in case of non submission of requisite documents w.r.t. POA registration as above.

INSTRUCTIONS (Contd...)

6. The above POA process is also applicable for Partnership firm / Corporate / Trust.

7. For all communication, the address of the Investors shall be captured.

For applications by a company, body corporate, eligible institutions, registered society, trusts, partnership or other eligible non-individuals who apply in the Scheme should furnish a certified copy of resolution or authority to make the application as the case may be, a list of specimen signatures of the authorised officials, duly certified / attested and a certified copy of the Memorandum and Articles of Association and / or bye-laws and / or Trust Deed and / or Partnership Deed and certificate of registration or any other document as the case may be. In case of a trust / fund, it shall submit a certified true copy of the resolution from the trustee(s) authorising such Subscriptions and Redemptions. The authorised officials should sign the application under their official designation.

e) Fax / Scan Submission

In order to facilitate quick processing of financial transactions and / or Financial transaction instructions of investors the AMC / Trustee / Mutual Fund may (at its sole discretion and without being obliged in any manner to do so and without being responsible and / or liable in any manner whatsoever) accept and process any financial transactions towards an Initial Purchase, additional purchase, SIP, STP, SWP along with necessary prerequisite supporting documents and / or instructions submitted by an investor / unit holder by facsimile (fax) / scan image by electronic mail (email) to designated email ids mentioned hereunder and the Investor / unit holder voluntarily and with full knowledge takes and assumes any and all risks associated therewith. The AMC / Trustee / Mutual Fund shall have no obligation to check or verify the authenticity or accuracy of fax / scan requests purporting to have been sent by the Investor and may act thereon as if same had been duly given by the Investors.

Wherever an investor chooses to submit fax / scan requests, investor should adopt the following safeguards to mitigate risks:

- i. The investor shall seek a confirmation from the AMC for successful receipt of the fax / scan submission by the AMC. The confirmation can be sought from respective branch of AMC, contact details of which are available on the website of Mutual Fund (www.bnpparibasmf.in). In case, the transaction is not received by the AMC, then the AMC shall not be liable to indemnify the investor for such action.
- ii. The investor must submit the original within 24 hours of submission of the fax / scan request. Hence, Investors are requested to choose from amongst email ids based on nearest feasible location.
- iii. The investor must indicate by marking / stamping "Original for record purpose only" on the face of the original request submitted. It may be noted that if such indication is not there on the original request when submitted, there is a risk of processing the original again as a fresh transaction and the investor could be faced with adverse consequences.
- iv. It may be noted that in the event the processing is based on the fax / scan request, any discrepancy between the original and fax request may not be rectifiable.

The investor / unit holder shall indemnify the AMC / Trustee / Mutual Fund at all times and keep the AMC / Trustee / Mutual Fund indemnified and save harmless against any and all claims, losses, damages, costs, liabilities and expense (including without limitation, interest and legal fees) actually incurred, suffered or paid by the AMC / Trustee / Mutual Fund (directly or indirectly) and also against all demands, actions, suits, proceedings made, filed, instituted against the AMC / Trustee / Mutual Fund (by the investor or any third party), in connection with or arising out of or relating to the AMC / Trustee / Mutual Fund accepting and acting pursuant to, in accordance with or relying upon, any fax/ scan request signed by the Investor or authorised representative of the Investor.

The designated email ids for submission of the scan request shall be as follows:

Mumbai@bnpparibasmf.in; Delhi@bnpparibasmf.in;
 Pune@bnpparibasmf.in; Kolkatta@bnpparibasmf.in;
 Chennai@bnpparibasmf.in; Ahmedabad@bnpparibasmf.in;
 Bangalore@bnpparibasmf.in

f) Unitholding option

1. Please fill up this section to indicate your preference of holding units in physical mode or dematerialized (demat) mode.
2. Please provide latest "Client Investor Master" or "Demat Account Statement" for opting units in demat form. If any of the document is not provided, the units by default will be allotted in physical mode.
3. In case there is any mismatch in the information provided in the

application form, the details appearing on Client Investor Master or Demat Account statement shall be considered.

4. In case units are held in demat form, the request for redemption or any other non - financial request shall be submitted directly to the depositories participant (DP) and not to the AMC / RTA of the Fund. Further, investors will receive an account statement from their respective DPs and not from AMC / RTA of the Fund incase units are held in demat form.

5. Units will be credited in the demat account only based on fund realization.

6. The facility of availing the units in demat / remat form is available subject to such processes, operating guidelines and terms & conditions as may be prescribed by the DPs and the depositories from time to time.

7. Presently, the option to hold units in demat form shall not be available for systematic transactions like Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc. Similarly, such option shall not be provided to the investors investing in the plans with daily, weekly & fortnightly IDCW frequency. Such investors shall be mandatorily allotted units in physical form.

8. Pursuant to SEBI circular no. CIR/IMD/DF/9/2011 dated May 19, 2011 and AMFI communication no. 35P/MEM-COR/35/11-12 dated December 23, 2011 an option to hold units in demat form shall be available for Systematic Investment Plan (SIP) transactions. However, the units will be allotted based on the applicable NAV as per the SID and will be credited to investors demat account on weekly basis upon realization of funds. For e.g. units will be credited to investors demat account every Monday (or immediate next business day in case Monday happens to be a non -business day) for realization status received in last week from Monday to Friday. Investors are requested to note that if an investor has opted to hold units in demat form for Systematic Investment Plan (SIP) transactions, he will be able to redeem / transfer only those units which are credited to his demat account till the date of submission of redemption / transfer request. Accordingly, redemption / transfer request shall be liable to be rejected in case of non-availability of sufficient units in the investor's demat account as on date of submission of redemption / transfer request.

9. In case details of more than one demat account are provided, the Fund may choose any one of the demat accounts for the purpose of verification and processing of application.

10. In case of valid demat account details provided, the bank account details, joint holding details, mode of holding (joint / anyone or survivor) in case of joint holdings, address details and nominee details as per the demat account shall prevail over the corresponding details provided on the application form.

11. Investors applying as Joint holders, need to provide Demat details of their Joint Demat Account.

g) Email Communication

1. All investors are requested to note that as a part of "Go Green" initiative, electronic mail (e-mail) shall be the default mode of communication for those investors whose e-mail id is available in the database of BNP Paribas Mutual Fund. In case, email address is not available, the AMC shall send all the communication, except for annual report or abridged summary thereof, monthly or half yearly statement of scheme portfolio and such other statutory communications as maybe specified by SEBI, in physical copies at the address available in the records of the AMC. However, in case the unitholder submits a request to receive any communication, including abridged annual report, monthly or half yearly statement of scheme portfolio, in physical mode then AMC shall provide the same within five working days from the date of receipt of request.

2. In accordance with SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2018/92 dated June 05, 2018, in order to bring cost effectiveness in disclosing and providing information to unitholders and as a green initiative measure, the following shall be applicable:

- AMC/Mutual Fund 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 telephone, email or written request (letter), etc. through which unitholders can submit a request for a physical or electronic copy of the scheme wise annual report or abridged summary thereof.
- AMC/Mutual Fund shall send the scheme annual reports or abridged summary thereof **only via email** to those unitholders

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whose email addresses are registered with AMC/Mutual Fund. **The unit holders are requested to ensure that their email address is registered with AMC/ Mutual Fund.**

- In case of unitholders whose email address is not registered with the AMC/Mutual Fund, they may choose to visit our website or AMFI website for accessing the electronic copy of the scheme-wise annual report or abridged summary thereof. Such unitholders may also avail the option in the application form under section of 'Declaration & Signatures', to 'opt-in' to receive physical copy of the scheme-wise abridged annual report.
- Further, AMC/Mutual Fund shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder.

2. APPLICANT'S INFORMATION

Individual Applicants must provide all the details for all applicants under Applicant's Information in Section 4 of the Application Form.

a) Name and address must be given in full (P.O. Box Address alone is not sufficient). If the Name given in the application does not match the name as appearing on the PAN Card, application may be liable to get rejected or further transactions may be liable to get rejected. In case of NRIs / FILs, 'Overseas Address' is mandatory. Investors are requested to note with effect from April 16, 2012, self attested copies of following documents shall be submitted for change in address along with original for verification at any of the AMC branches / ISCs of KFin. In case the original of any document is not produced for verification, then the copies should be properly attested / verified by entities authorized for attesting / verification of the documents.

For KYC not complied folios:

- Proof of new address and
- Proof of identity (POI): Only PAN card copy shall be considered if PAN is updated in the folio or other proof of identity if PAN is not updated in the folio.

For KYC complied folios:

- Proof of new address (POA) and
- Any other document / form that the KYC Registration Agency (KRA) may specify form time to time.

The AMC reserves the right to collect proof of old address on a case to case basis while effecting the change of address. The self attested copies of above stated documents shall be submitted along with original for verification at any of the AMC branches / ISCs of KFin. The original document shall be returned to the investors over the counter upon verification. In case the original of any document is not produced for verification, then the copies should be properly attested / verified by entities authorized for attesting / verification of the documents. List of admissible documents for POA & POI mentioned in SEBI Circular MIRSD/SE/Cir-21/2011 dated October 05, 2011 shall be considered.

a) If the applicant is minor, the minor shall be the first and the sole holder in an account. Minor Application with joint holding shall be rejected. There shall not be any joint accounts with minor as the first or joint holder. Also, minor cannot appoint a nominee. Guardian in the folio on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. It is mandatory to provide information on the relationship / status of the guardian as father, mother or legal guardian in the application form. In case of natural guardian, a document evidencing the relationship has to be submitted. If the above documents are not submitted, the application will be liable to be rejected. The account of the minor shall be frozen for operation by the guardian on the day the minor attains the age of majority and no transactions shall be permitted. The request for change in status of the accounts shall be submitted in the required form along with the requisite documents. AMC shall suspend all standing instructions like SIPs, SWPs, STPs, etc. (registered post April 01, 2011) from the date of the minor attaining majority, by giving adequate prior notice. Please refer Checklist for the documents to be submitted for establishing date of birth or relationship status incase of application on behalf of minor.

a) Investors are requested to note that prior to minor attaining majority, the Fund shall send an advance notice to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents to change the status of the account to "major". It is to be noted that the guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining

majority till the time the above application form along with the prescribed documents are submitted to the Fund. The Fund will continue to process the standing instructions like SIP, STP, SWP ETC. registered prior to April 01, 2011 and will send an advance notice to the guardian and the minor stating that the existing standing instructions will continue to be processed beyond the date of the minor attaining majority till the time a instruction from the major to terminate the standing instruction is received by the Fund along with the prescribed documents. Such standing instruction shall be terminated within 30 days from the date of receiving the instruction. Mutual funds shall send such advance notice by email or mobile alerts where email ids and mobile numbers are available with the Fund. The request form with details of the list of standard documents to change account status from minor to major is available on our website www.bnpparibasmf.in. The applications, if not conforming to the above requirements, shall be liable to be rejected.

a) When there is a change in guardian either due to mutual consent or demise of the existing guardian, a request along with requisite documents shall be sent to the Fund. The new guardian must be a natural guardian (i.e. father or mother) or a court appointed legal guardian. The request form alongwith the list of requisite documents is available on our website www.bnpparibasmf.in. The applications, if not conforming to the above requirements, shall be liable to be rejected.

a) In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income / networth and Politically Exposed Person (PEP)* status mentioned under section 2 & 3 which was forming part of uniform KYC form will now be captured in the application form of the Fund. Also, the detail of nature of services viz. Foreign Exchange / Gaming / Money Lending, etc., (applicable for first / sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.

The said details are mandatory for both Individual and Non Individual applicants.

*PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government / judicial / military officers, senior executives of state owned corporations, important political party officials, etc.

b) **PAN Information**
It is mandatory for investors (except ASBA investors) making an application for investment to furnish copy of PAN. A copy of PAN has to be self certified by the investor and the original PAN card should be made available for verification in the manner and to the entity as may be specified by the BNP Paribas Asset Management India Private Limited (AMC) from time to time.

- If your investment is being jointly made with other co-applicants, the PAN for each of the co-applicants should be furnished along with a copy of a document, evidencing the PAN for each of the co-applicant.

- Where the person making an application is a minor, Guardian PAN copy is mandatory even if minor has his / her own valid PAN.

- Applications, where the details of the documents submitted as evidence for PAN do not match with the Applicants / existing information available with BNP Paribas Mutual Fund, will be rejected.

- In case of Micro Investment, under SIP or lumpsum investments where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed ₹ 50,000 (to be referred as "Micro Investments" hereinafter) shall be exempted from the requirement of PAN. This exemption will be applicable only to investments by individuals, NRIs, minors, joint holders and sole proprietary firms (but not including PIOs, HUFs and other categories). Those investors (including joint holders) subscribing to a Micro Investments will be required to submit a self attested photocopy / attested by the ARN holder (mentioning the ARN) of any one of the current and valid documents along with their applications (for list of valid documents, refer: 'Micro Investment - Checklist').

- The AMC will reject a application if it is found that the registration of the application will result in the aggregate of Micro Investments to exceed ₹ 50,000 in a financial year or if there are deficiencies in the supporting documents. In case the first SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the SIP registration will be ceased for future installments. No refunds will be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.

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Applications not complying with the above requirements will be deemed to be incomplete and will be rejected.

bii) Know Your Client (KYC) information / documents

Investors are requested to note that with effect from January 01, 2011, KYC compliance is mandatory for all the investments irrespective of amount of application. SEBI vide circular no. MIRSD/SE/Cir-21/2011 dated October 5, 2011 has mandated that the uniform KYC form and supporting documents shall be used by all SEBI registered intermediaries in respect of all new clients from January 1, 2012. Further, SEBI vide circular no. MIRSD/Cir-23/2011 dated December 2, 2011, has developed a mechanism for centralization of the KYC records in the securities market to bring about uniformity in securities markets. Accordingly, KYC registration is being centralised 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 KRA. Investors are requested to note the following:

For existing investors as on December 31, 2011:

It may be noted that investors who have successfully completed the KYC process with CVL for investments in mutual funds (in the old format) can continue to use the KYC acknowledgment / confirmation issued to them for mutual fund investments. However, it will not be applicable for investments in with other intermediaries in the securities market.

• Additional KYC requirements:

Investors are requested to note that with effect from December 03, 2012, investors who have completed their KYC through CDSL Ventures Ltd (CVL) upto December 31, 2011 wish to invest in a new mutual fund where they have not invested earlier (or not opened a folio earlier), they will be required to submit 'missing / not available' KYC information and complete the 'In Person Verification' (IPV) requirements.

- In case of Individual investors, the following details need to be submitted:
 1. Father's / Spouse's Name,
 2. Marital Status,
 3. Nationality,
 4. Gross Annual Income or Net worth (not older than 1 year)
 5. In-Person Verification (IPV)

Individual investors are requested to fill in 'KYC Details Change Form' issued by CVL - KRA and also available on the AMC website www.bnpparibasmf.in. This duly filled form along with IPV completed status can be submitted along with purchase application, to the new mutual fund where the investor is investing or opening an account. Alternatively, investors may also approach their existing mutual funds at any investor service centre for completion of this KYC requirement.

- In case of Non Individuals, KYC is required to be done again with any SEBI registered KRA due to significant changes in KYC requirements, else they will not be able to invest with a new mutual fund from the effective date.

For new investors in mutual funds from January 01, 2012:

Investors who have not completed the KYC process with CVL for investments in mutual funds in the old format, has to comply with new uniform KYC norm (including submission of new KYC forms along with relevant supporting documents & and in - person verification. Please refer to our website www.bnpparibasmf.in for KYC forms). The KYC acknowledgment issued by the KRA can be used for all investments in securities market, including mutual funds.

Investors who have completed KYC process through any of the intermediaries on or after January 01, 2012 and hold a valid acknowledgement issued by KRA for the same may invest with any of the mutual funds. However, BNP Paribas Mutual Fund / AMC / Trustee reserves the right to carry out enhanced due diligence based on its internal client due diligence policy.

Investors are requested to further note that:

1. **Minors:** In respect of a Minor applicant, the Guardian should obtain a KYC confirmation / acknowledgement in his / her own name and quote it while investing in the name of the minor. The Minor, upon attaining majority, should immediately apply for a KYC Confirmation in his / her own capacity and intimate it to BNP Paribas Mutual Fund, in order to transact further in his / her own capacity. Guardian's KYC Compliance is mandatory even if minor has his / her own KYC acknowledgement.
2. **Power of Attorney (PoA) Holder:** Investors desirous of investing through a PoA must note that the KYC confirmation / acknowledgement is required to be obtained by both the PoA issuer (i.e. Investor) and the

Attorney (i.e., the holder of PoA).

3. **Transmission (in case of death of the unit holder):** If an individual becomes a BNP Paribas Mutual Fund Investor due to an operation of law, e.g., transmission of units upon death of an Investor, the claimant will be required to obtain KYC confirmation / acknowledgement. If the deceased is the sole applicant, the claimant should submit his / her KYC confirmation / acknowledgement along with the other relevant documents to effect the transmission of units in his / her favour.

Non-individual investors are requested to note that they have to furnish mandated certain additional documents as stated under SEBI circular no. MIRSD/SE/Cir-21/2011 dated October 5, 2011 otherwise application shall be liable to be rejected. It shall be further noted that if it comes to the knowledge of the AMC subsequently that the KYC of the applicant has failed then further purchase, switch and other related transactions shall not be permitted.

AMC reserves the right to validate the investors details with the records of KRA, income tax database; as the case may be either before allotting the units or subsequently. AMC further reserves the right to refund the investments made subsequently, if it is found that a valid KYC confirmation / acknowledgement is not provided & valid PAN is not quoted on such application(s), refund will be done at applicable NAV, subject to payment of applicable exit load.

It may be noted that the Mutual Fund, Trustees or AMC shall not be liable for any failure to perform its obligations, to the extent that such performance has been delayed, hindered or prevented by systems failures, network errors, delay or loss of data / document during transit, due to interoperability issues amongst multi-intermediaries involved therein.

For those who have updated the KYC confirmation / acknowledgement with the Fund, it may be noted that communication with respect to change in address should be sent to KRA & not to the Registrar.

Investors investing from July 1, 2014 are requested to provide additional KYC details viz. net-worth / Income details, occupation, kind of business, etc. This information shall be mandatory. AMC reserves the right to reject the application in case these details are not provided.

Operationalisation of CKYC:

Pursuant to SEBI circular no. CIR/MIRSD/66/2016 dated July 21, 2016, SEBI Circular no. CIR/MIRSD/120/2016 dated November 10, 2016 and AMFI Best Practices Guidelines Circular No. 68/2016-17 pertaining to implementation of Central KYC ('CKYC') norms, new individual investors investing in Schemes of the Fund are requested to note the following effective February 01, 2017:

1. New individual investors who have never done KYC under KYC Registration Agency (KRA) regime will be required to fill in the new CKYC forms while investing with the Fund. (It may be noted that the requirement of PAN shall be mandatory for completing CKYC process).

Currently, CKYC is not applicable for Non-Individual investors and Non-Individual investors shall continue to use old KRA KYC forms.

2. If any new individual investor uses the old KRA KYC form, which does not have all information needed for registration with CKYC, then such customer will be either be required to fill the new 'CKYC Form' or provide additional/missing information using a 'Supplementary CKYC Form'.
3. Investors who have already completed CKYC & have obtained their KYC Identification Number (KIN) from CKYC platform can invest in the Fund using their KIN. In case of minors, KIN of the Guardian shall be applicable. However, in case the PAN of the investor is not updated in the CKYC system, then the investor will be required to provide a self-certified copy of PAN card.

The aforesaid forms are available on our website (www.bnpparibasmf.in).

biii) Country of Tax Residence and Foreign Tax ID number:

Tax Regulations require us to collect information about each Investor's tax residency. Please indicate all countries in which you are resident for tax purposes and the associated Tax ID numbers. In certain circumstances (including if we do not receive a valid self-certification from you) we may be obliged to share information on your account with relevant tax authorities. If you have any questions about your tax residency, please contact your tax advisor. Should any information provided change in the future, please ensure you advise us of the changes with updated self-declaration within 30 days. If you are a US citizen or resident, please include United States in this related field along with your US Tax Identification Number. If you

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declare more than one country of Tax Residence, please provide the exhaustive list in free form along with the associated Tax ID numbers with the application form.

biv) FATCA & CRS Instructions:

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or green card 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	1. Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes; 2. Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);AND
	3. Any one of the following documents: Certified Copy of "Certificate of Loss of Nationality or Reasonable explanation of why the customer does not have such a certificate despite renouncing US citizenship; or Reason the customer did not obtain U.S. citizenship at birth
Residence / mailing address in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)
Telephone number in a country other than India	If no Indian telephone number is provided 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)
	If Indian telephone number is provided along with a foreign country telephone number 1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident for tax purposes of any country other than India; OR 2. Documentary evidence (refer list below)
Telephone number in a country other than India	1. Self-certification that the account holder is neither a citizen of United States of America nor a tax resident of any country other than India; and 2. Documentary evidence (refer list below)

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

- 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.**

bv) Non acceptance of Third Party payment under the Scheme:

Definition of Third Party payment:

- When payment is made through instruments issued from an account other than that of the beneficiary investor, the same is referred to as Third Party payment.
- It is clarified that in case of payments from a joint bank account, the first holder of the mutual fund folio has to be one of the joint holders of the bank account from which payment is made.

Exceptions:

Third Party payments shall be rejected except in the following exceptional situations:

- Payment by Parents / Grand-Parents / related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/- (each regular purchase or per SIP installment). However this restriction will not be applicable

for payment made by a guardian whose name is registered in the records of the Fund in that folio.

- Custodian on behalf of an FII or a client.
- Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum / one time subscription through Payroll deductions or deductions out of expense reimbursements. The AMC shall exercise extra due diligence in terms of ensuring the authenticity of such arrangements from a fraud prevention and KYC perspectives.
- Payment by the AMC to an empanelled distributor on account of omission/incentive etc. in the form of Mutual Fund Units of the schemes managed by the AMC through SIP or lump sum / one-time subscription, subject to compliance with SEBI regulations and Guidelines issued by AMFI, from time to time.
- Payment by a Corporate to its Agent/Distributor /Dealer (similar arrangement with principal-Agent relationship), on account of commission or incentive payable for sale of its goods/services, in form of the Mutual fund units through SIP or lump sum / one-time subscription, subject to compliance with SEBI regulations and Guidelines issued by AMFI, from time to time.

For iv & v above, AMC shall exercise extra due diligence in terms of ensuring the authenticity of such arrangements from a fraud prevention and ensure compliance with provisions of PMLA, 2002 regarding prevention of money laundering etc.

If applicant belongs to any of the above categories, please fill in the required block (Block No. 7) in the Application Form and also provide KYC acknowledgement of the Third Party along with declaration in required format.

Applications with Demand Drafts should be supported by a Banker's Certificate as per format attached.

Applications with Third Party payments not conforming to the above requirements shall be rejected and the amounts received shall be refunded.

Transfer letter format to clearly state the source Bank Name and Account Number.

- Please provide the name of the Guardian in case of investments on behalf of minor or the name of the Contact Person in case of investments by a Company / Body Corporate / Partnership Firm / Trust / Society / FIs / Association of Persons / Body of Individuals.
 - Applications not complying with the above requirements will be deemed to be incomplete and will be rejected.
- bvi) Investors are requested to note that transaction requests such as subscriptions, redemptions, switches etc. submitted by the investor must be correct, complete, clear and unambiguous in all respects and should conform to the procedure / documentation requirements prescribed for such requests, failing which the Trustee / AMC reserves the right to reject the same and in such a case the Trustee / AMC will not be responsible for any consequence therefrom.

If the investor submits the transaction request in a format other than the one prescribed by AMC, the same shall also need to conform to the above requirements. Further, in such cases, it would be implied that the investor has read and understood the contents of the Statement of Additional Information, respective Scheme Information Document, and Key Information Memorandum and Application form of the Fund and that the investor agrees to abide by the provisions thereof including such other terms and conditions as may be amended from time to time.

3. BANK ACCOUNT DETAILS (MANDATORY)

- Applicants should provide the name of the bank, branch address, account type and account number of the Sole / First Applicant. Please note that as per SEBI guidelines, it is mandatory for investors to mention their bank account details in the Application Form. Applications without this information will be deemed to be incomplete and will not be accepted by the Mutual Fund.
- Investments or redemptions should be made from / to domestic accounts i.e. accounts within Indian Banking system. Investors should make subscription of units of the Fund in their own name and through their own bank accounts only and no third party subscription will be allowed.
- In addition to providing the redemption bank mandate, it is mandatory for applicants to mention their Bank Account number, instrument number and the Bank name from which the subscription is funded, in their each Subscription request.

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d) Direct Credit Facility

We offer a Direct Credit Facility with the following banks for payout of dividend entitlement / Redemption proceeds:

Royal Bank of Scotland N.V.	BNP Paribas Bank
Citibank N.A	Deutsche Bank
ICICI Bank	HDFC Bank
Kotak Mahindra Bank	ING Vysya Bank
Yes Bank	Standard Chartered Bank

Direct Credit facility (RTGS / NEFT or such other means introduced by RBI from time to time) shall be considered as default mode of payment i.e. for your distribution of amounts entitlement / redemption proceeds. This facility will be provided to unitholders having bank accounts with other banks as and when the same is facilitated by AMC. Please provide correct IFSC, NEFT, MICR code for ensuring correct direct credit into your account. Investors should provide original of any of the following documents of the bank account to be registered:

- Cancelled original cheque of the bank mandate with first unitholder name and bank account number printed on the face of the cheque OR
- Self attested copy of bank statement OR
- Bank pass book page with account number, account holder's name and address with current entries not older than 3 months OR
- Bank Letter duly signed by branch manager / authorized personnel. Bank letter should be on its letterhead certifying that the Unit holder maintains / maintained an account with the bank, the bank account information like PAN, bank account number, bank branch, account type, the MICR code of the branch & IFSC Code.

If photocopies of the above stated documents are submitted, investors must produce original for verification of bank account details to the AMC branches / ISCs of KFin. The original bank account statement or passbook shall be returned to the investors over the counter upon verification. Photocopies can also be attested by the concerned Bank. It should be noted that attestation by the Bank should be done only by the branch manager or authorized personnel of the Bank with the full signature, name, employee code, bank seal and contact number stated.

If you wish to receive cheque payout instead of direct credit facility, please indicate your preference for the same by ticking in the box provided.

The investor shall not hold AMC / Fund liable for any non-receipt or delay or deficiency in service by the banks executing direct credit or due to any incorrect bank account details provided by the bank.

e) Process for change in Bank Account

Investors shall submit duly filled in "Change of bank mandate & Registration of multiple bank accounts form" at any of the Official Point of Acceptance of Transactions (OPAT) of the Fund. The request form alongwith the list of requisite documents is available on our website www.bnpparibasmf.in.

1. The original of any of the following documents of the new bank account shall be required:
 - (i) Cancelled original cheque of the new bank mandate with first unitholder name and bank account number printed on the face of the cheque OR
 - (ii) Self attested copy of bank statement OR
 - (iii) Bank pass book page with account number, account holder's name and address with current entries not older than 3 months OR
 - (iv) Bank Letter* duly signed by branch manager / authorized personnel
2. Self attested photocopy of any of the above stated document of the old bank account with first unitholder name and bank account number printed on the face of the cheque. In case, old 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 said account shall be required.

* Bank letter should be on its letterhead certifying that the Unit holder maintains / maintained an account with the bank, the bank account information like PAN, bank account number, bank branch, account type, the MICR code of the branch & IFSC Code.

If photocopies of the above stated documents are submitted, investors must produce original for verification of bank account details to the AMC branches / ISCs of KFin. The original bank account statement or passbook shall be returned to the investors over the counter upon verification. Photocopies can also be attested by the concerned Bank. It should be noted that attestation by the Bank should be done only by the branch manager or authorized personnel of the Bank with the full signature, name, employee code, bank seal and contact number stated on it.

There shall be a cooling period of not more than 10 calendar days for validation and registration of new bank account. Post the completion of such validation, redemption proceeds shall be released within a period of 10 working days.

In case, the request for change in bank account information being invalid / incomplete / dissatisfactory in respect of signature mismatch / document insufficiency / not complying with any requirements as stated above, the request for such change will not be processed. Redemptions / distribution of amounts payments, if any, will be processed as per specified service standards and the last registered bank account information will be used for such payments to Unit holders.

f) Registration of multiple bank accounts

Unitholders can also register multiple bank accounts in his folio. The "Change of Bank Mandate & Registration of Multiple Bank Account Form" shall be used by the unitholders for change in existing bank mandate or for registration of multiple bank account details for all investments held in the specified folio (existing or new). Individuals / HUF / Sole Proprietor firm can register upto 5 different bank accounts for a folio by using this form. Non individuals can register upto 10 different bank accounts for a folio. The request form alongwith the list of requisite documents is available on our website www.bnpparibasmf.in.

4. INVESTMENT DETAILS & PAYMENT DETAILS

- a) Applicants should indicate the Plan / Option and IDCW Mode, for which the application is made, by indicating the choice in the appropriate box provided for this purpose in the Common Application Form.
- b) In case Applicants wish to opt for both the Plans / Options, separate Application Forms will have to be filled.
- c) If no indication of plan / option / facility is given, the provision as stated in the Scheme Information Document of the respective scheme shall be applicable.
- d) The application amount can be tendered by cheque / demand draft payable locally at any of the ISCs and designated collection centres. Application Forms accompanied with outstation cheques / stockinvests / postal orders / money orders / cash / post dated cheques (except for SIP) will not be accepted. The AMC reserves the rights to refund such application money if deposited by the Collecting Banks in inadvertently.

All cheques and bank drafts must be drawn in the name of the respective Scheme / Plan as applicable and crossed "Account Payee only". A separate cheque or bank draft must accompany each Application.

Investors residing in Centres where the Investor Service Centres / Collection Centres are not located are requested to make payment by demand drafts payable at the place where the application is submitted.

Bank charges for outstation demand drafts will be borne by the AMC and will be limited to the bank charges levied by State Bank of India, if a demand draft issued by a bank in a place where there is no ISC / Collection Centre provided for the investors. In all other cases, the AMC will not accept any request for refund of demand draft charges.

e) Cheque Bouncing

In cases where the cheque(s) given by the investor for the application made by him / her in the Scheme, are bounced (i.e. not realised) on presentation to the Bank on which it is drawn, the AMC / Trustee / Mutual Fund reserves the right to reject the application and also restrain the said investor from making any further investment in any of the Schemes of the Mutual Fund. The AMC / Trustee / Mutual Fund will not be responsible in any manner whatsoever for any losses / damages (whether direct, indirect or otherwise including opportunity loss) caused to the investor as result of the AMC / Trustee / Mutual Fund rejecting the application on the basis of cheque bouncing and also for restraining the investor from making any further investment in any of the Schemes of the Mutual Fund.

f) Direct Plan

1. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.
2. Plans / Options / Sub-options: All Plans / Options / Sub-Options offered under the Schemes will also be available for subscription under the Direct Plan.
3. Eligible investors / modes for applying: All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Schemes are eligible to subscribe under Direct Plan. Investments under Direct Plan can be made through various modes offered for investing directly with BNP Paribas Mutual Fund {except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors}.

INSTRUCTIONS (Contd...)

4. Investors subscribing under Direct Plan of a scheme will have to indicate "Direct Plan" in the application form. Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the scheme name, the Distributor code will not be considered and the application will be processed under Direct Plan. Further, where application is received for distributor plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. If the Distributor Code is mentioned, but the Plan is not mentioned, the application shall be processed under Distributor Plan. Direct Plan shall be the default plan if the investor doesn't indicate any plan in the application form or in case of any ambiguity.
- g) **NRIs, Persons of Indian Origin, FIIs**
 Payment by FIIs / NRIs / Persons of Indian Origin must be made by cheque out of funds held in the NRE / FCNR account, in the case of purchases on a repatriation basis or out of funds held in the NRO / NRE / FCNR account, in the case of purchases on a non-repatriation basis.
- 5. NOMINATION INSTRUCTIONS**
- a) Nomination will be maintained at the folio or account level and shall be applicable for investments in all schemes in the folio or account.
- b) In case of joint holders, all joint holders should sign the request for nomination / cancellation of nomination, even if the mode of holding is not "joint".
- c) Nomination form cannot be signed by Power of attorney (PoA) holders. In case PoA holder provides nomination form, such application will be processed. However information regarding nomination will not be considered. Such information will be ignored.
- d) Every new nomination for a folio / account will overwrite the existing nomination.
- e) Nomination shall be mandatory for all the new folios / accounts opened by individuals (with single holding) and sole proprietor. Investors who do not wish to nominate must mention about their non-intention to nominate and sign the relevant section under nomination.
- f) Nomination is not allowed in a folio held on behalf of a minor. Hence any information provided shall not be considered in the folio.
- g) Pursuant to the SEBI Regulation 29A, the AMC is introducing Multiple Nomination Facility to enable Unitholders to nominate more than one person in whom the Units held by the Unitholder shall vest in the event of the demise of the Unitholder. Accordingly, Multiple nominees can be designated per folio maximum upto 3 nominees.
- h) The investor has an option to provide nomination details of maximum upto 3 nominees.
- i) The Unitholders are further informed that additional nominee(s) can be added to the existing nominee(s) in their investments with BNP Paribas Mutual Fund. Such request form is available on the website.
- j) The nomination can be made only by individuals including proprietorship firms applying for / holding Units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney cannot nominate.
- k) A minor can be nominated and in that event, the name and address of the Guardian of the minor Nominee shall be provided by the Unitholder. Nomination can also be in favour of Central / State Government, a local authority, any person designated by a virtue of his office or a religious or a charitable trust.
- l) The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force from time to time.
- m) Nomination in respect of the Units stands rescinded upon the Redemption / transfer of Units.
- n) The nomination facility extended under the Scheme is in accordance with the SEBI Regulations and subject to other applicable laws. Transmission of the Units in the name of the nominee shall discharge the Mutual Fund, the Trustee and the AMC from any liability towards the successor(s) / heir(s) of the deceased Unitholder(s). However, the Mutual Fund / Trustee / AMC may request the nominee to execute suitable indemnities in favour of the Mutual Fund and / or the Trustee and / or the AMC, and to submit necessary documentation to the satisfaction of the Mutual Fund before transmitting Units to his / her favour. Nominations received in the form prescribed by the AMC alone shall be valid.
- o) Unitholders are requested to note that in case of multiple nominations, it is mandatory to clearly indicate the percentage of allocation in favour of each of the nominees against their Name and such allocation should be in whole numbers without any decimals making a total of 100 percent. It may be noted that if the percentage allocation is not mentioned or is left blank or is ambiguous, in the Nomination Form then the AMC shall apply the default option of equal distribution among all the nominees as designated by the deceased Unitholder.
- p) Request form for changing the Nomination / Cancellation of Nomination is available on our website www.bnpparibasmf.in. The applications, if not conforming to the above requirements, shall be liable to be rejected.
- The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.
- 6. DECLARATION AND SIGNATURES**
- Signatures can be in English or in any Indian language. Thumb impressions must be attested by a Magistrate / Notary Public under his / her official seal. In case of HUF, the Karta will sign on behalf of the HUF.
- Investors are requested to note that it is a general policy of the AMC/Fund, based on the internal assessment of the risks and the economic situation, to generally not process or otherwise engage in any activity (even when such activity may be legally permitted) for, on behalf of, or for the benefit of, a sanctioned individual, entity, or organization (including an entity directly or indirectly controlled by such sanctioned individual, entity or organization or an individual or entity acting on behalf of such sanctioned individual, entity or organization) targeted by French, European Union, or United States authorities, or other applicable sanctions regimes, notably any activity involving directly or indirectly, CRIMEA/SEVASTOPOL, CUBA, IRAN, NORTH KOREA or SYRIA (collectively, "Subject Transactions"). **Investors are further requested to note that by subscribing to units of the Schemes of BNP Paribas Mutual Fund, the investor confirms, to the best of his/her/its knowledge, that** (i) the investor or any entity controlled by the investor shall only conduct a Subject Transaction when legally permissible, exempted, licensed, or authorized, (ii) the funds relating to the investments do not originate from any Subject Transaction conducted by the investor or any entity controlled by the investor and (iii) the investor or any entity controlled by the investor shall not directly or indirectly use the proceeds of his/her/its investment for a Subject Transaction even if legally permissible, exempted, licensed, or authorized by the relevant authorities. For this purpose, control means directly or indirectly ownership of 50% or more of the shares, the right to exercise 50% or more of the voting rights or otherwise exercising de facto control over another entity.
- 7. WHO CANNOT INVEST**
- The AMC reserves the right to reject any application irrespective of the category of investor without stating any reason for such rejection.
- It should be noted that the following persons cannot invest in the Scheme:
1. Any person who is a foreign national.
 2. Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme. These would be firms and societies, which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs).
 3. Non-Resident Indians residing in the United States of America and Canada. (Kindly note that units of the Scheme are not being offered in US and Canada)
 4. Individual investors defined as US persons which shall include the following:
 - Designation of the unitholder as a US citizen or resident; or
 - Unitholder with a US place of birth; or
 - Unitholder with a current US residence address or US mailing address (including a US post office box); or
 - Unitholder with a current US telephone number (regardless of whether such number is the only telephone number associated with the account holder); or
 - Unitholder with a current power of attorney or signatory authority granted to a person with a US address as above;
 - (i) Accordingly, no fresh purchases in the Scheme would be allowed to be made by US persons as defined above.
 - (ii) In case AMC / Fund subsequently identifies, that the subscription amount has been received from US person, then the AMC/ Fund at its sole discretion shall reject the application at the applicable NAV (at the time of investment) without any load, within 10 working days of identification of their status as US person.
 - (iii) If an existing unit holder(s) subsequently becomes a US person,

INSTRUCTIONS (Contd..)

then such unit holder(s) will not be able to purchase any additional Units in any of the Schemes of the Fund. In case the AMC / Fund subsequently identifies, that the subscription amount has been received from US person, either through its own source or through intimation from the investor, then the AMC/ Fund at its sole discretion shall redeem all the existing investment at the applicable NAV on date of redemption, subject to exit load, if any, within 10 working days of identification of such change.

It is further clarified that the provisions in clause (ii) and (iii) as above shall, mutadis mutandis, also be applicable for investments received from Non-Resident Indians residing in Canada.

5. NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.
6. Religious and charitable trusts, wakfs or other public trusts that have not received necessary approvals and a private trust that is not authorised to invest in Mutual Fund schemes under its trust deed. The Mutual Fund will not be responsible for or any adverse consequences as a result of an investment by a public or a private trust if it is ineligible to make such investments.
7. Investors are requested to note that the Fund/AMC and its Group companies (in India and outside India) are required to and may take any action to meet their obligations pertaining to (i) laws or international guidance and internal policies or procedures, (ii) any demand or request from authorities or reporting, disclosure or other obligations under laws, and (iii) laws requiring us to verify the identity of our customers relating to or in connection with the detection, investigation and prevention of money laundering and other financial crimes in accordance with the laws, regulations and requests of public and regulatory authorities operating in various jurisdictions which relate to money laundering and other financial crimes.

Accordingly, the Fund/AMC may take, and may instruct (or be instructed by) any of its Group Companies to take, any action which it or such other member, in its sole and absolute discretion, considers appropriate to take in accordance with all such laws, regulations and requests. Such action may include but is not limited to (a) combining investor information with other related information in the possession of the BNP Paribas Group, and/or (b) making further enquiries as to the status of a person or entity, whether they are subject to a sanctions regime, or confirming investor's identity and status (c) share information on a confidential basis with such Group offices whether located in India or overseas in relation to prevention of money laundering and other financial crimes.

Further, the Fund/AMC shall restrict investments from investors, in case such investor and/or its/their Related Parties⁽⁴⁾ who are subject to sanctions, or have any of their citizenship or addresses or residing in major sanctioned countries and such other sensitive countries. The AMC/ the Fund may also seek additional information/perform additional due diligence for such investor (and/or its/their Related Parties) having any of their citizenship or addresses or residing in any of the sensitive countries. Considering the above obligations, the Fund and/or AMC shall be entitled to:

- (a) (i) reject any application/transaction, prevent further transactions* by a unit holder; (ii) to mandatorily redeem the units held by the unit holder at the applicable NAV prevalent at the time of such redemption and/or (iii) reject the transaction/redemption/freeze or seize Unit holder's account. *(including Systematic Investment Plans, Systematic Transfer Plans and Transfer of Income Distribution cum Capital Withdrawal Plan)/additional purchases/switches in any Schemes of BNP Paribas Mutual Fund. In case AMC/the Fund subsequently identifies, that the subscription amount or any existing SIP subscription has been received from investors (i.e. NRIs/PIOs/OCIs/FPIs) citizens of, residing and/or having place of business in such countries, either through its own source or through intimation from the investor, then the AMC/the Fund at its sole discretion may take any necessary action enumerated in point (i) till (iii) as above including cancelling any such existing SIP instruction. Also, if an existing Unit Holder(s) subsequently becomes a resident/citizen/establishes a place of business in such countries, then such Unit Holder(s) may not be able to purchase any additional Units in any of the Schemes of BNP Paribas Mutual Fund.
- (b) Seek additional information/perform additional due diligence on subscriptions (including fresh or existing SIP applications) received from investors. Accordingly, the AMC shall (i) scrutinize and verify the identity of the investor (including its/their Related Parties), unit holder, person making the payment on behalf of the investor and the source of the funds invested, to be invested in the Fund; (ii) ask for the required additional information to substantiate that the source of investments is genuine; (iii) In case of any existing SIP in any scheme of BNP Paribas

Mutual Fund, the AMC reserves the right to take necessary actions in line with point (i) and (ii) in this para. In case AMC is not satisfied with the details provided available, the AMC/Mutual Fund at its sole discretion shall reserve the right to reject the application/ transaction received and/or force redeem the investments at the applicable NAV (at the time of investment) without any load and/or cancel the fresh or existing SIP instruction and/or reject the SIP subscription amount and/or freeze or seize Unit holder's account/transaction.

BNP Paribas Mutual Fund/AMC reserves the right to make changes as required to the above provisions at a later date.

⁽⁴⁾ Related Parties would include but not limited to any joint holder, any legal representative, beneficial owners for an entity, any senior representative(s) of the investor who is/are in a position to respond on behalf of the entity and/or responsible for managing affairs of the entity for eg. MD, Director, CEO, CFO, COO, President, Treasurer, Legal or Compliance Representative, or other authorized representative.

8. Investors are requested to note that it is a general policy of the AMC/Fund, based on the internal assessment of the risks and the economic situation, to generally not process or otherwise engage in any activity (even when such activity may be legally permitted) for, on behalf of, or for the benefit of, a sanctioned individual, entity, or organization (including an entity directly or indirectly controlled by such sanctioned individual, entity or organization or an individual or entity acting on behalf of such sanctioned individual, entity or organization) targeted by French, European Union, or United States authorities, or other applicable sanctions regimes, notably any activity involving directly or indirectly, CRIMEA/SEVASTOPOL, CUBA, IRAN, NORTH KOREA or SYRIA (collectively, "Subject Transactions").

Investors are further requested to note that by subscribing to units of the Schemes of BNP Paribas Mutual Fund, the investor confirms, to the best of his/her/its knowledge, that (i) the investor or any entity controlled by the investor shall only conduct a Subject Transaction when legally permissible, exempted, licensed, or authorized, (ii) the funds relating to the investments do not originate from any Subject Transaction conducted by the investor or any entity controlled by the investor and (iii) the investor or any entity controlled by the investor shall not directly or indirectly use the proceeds of his/her/its investment for a Subject Transaction even if legally permissible, exempted, licensed, or authorized by the relevant authorities.

For this purpose, control means directly or indirectly ownership of 50% or more of the shares, the right to exercise 50% or more of the voting rights or otherwise exercising de facto control over another entity.

9. Any other person determined by the AMC or the Trustee as not being eligible to invest in the Scheme

The Fund reserves the right to include / exclude new / existing categories of investors to invest in the Schemes from time to time, subject to SEBI Regulations and other prevailing statutory regulations, if any. As Units may not be held by any person in breach of the SEBI Regulations, any law or requirements of any governmental, statutory authority including, without limitation, exchange control regulations, the Mutual Fund / Trustee / AMC may mandatorily redeem all the Units of any Unitholder where the Units are held by a Unitholder in breach of the same.

The Mutual Fund / Trustee / AMC may redeem Units of any Unitholder in the event it is found that the Unitholder has submitted information either in the application or otherwise that is false, misleading or incomplete.

Note:

1. RBI has vide Schedule 5 of the Foreign Exchange Management (Transfer or Issue of Security by a Person Resident Outside India) Regulations, 2000, granted a general permission to NRIs / Persons of Indian Origin residing abroad (PIOs) and FIIs for purchasing/ redeeming Units of the mutual fund subject to conditions stipulated therein.
2. Returned cheques are liable not to be presented again for collection, and the accompanying application forms are liable to be rejected. In case the returned cheques are presented again, the necessary charges are liable to be debited to the investor.

8. THE TRUSTEE / AMC RETAINS THE SOLE AND ABSOLUTE DISCRETION TO REJECT ANY APPLICATION.

9. CONSOLIDATED ACCOUNT STATEMENT:

Pursuant to amendment to Regulation 36 of SEBI Regulations read with SEBI circular no. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, the following shall be applicable with respect to dispatch of account statement:

1. The AMC shall issue a Consolidated Account Statement (CAS) for each calendar month on or before fifteenth day of succeeding month detailing all the transactions and holding at the end of the month including

INSTRUCTIONS (Contd...)

- transaction charges paid to the distributor, across all the schemes of all mutual funds in whose folios transaction has taken place during that month. Accordingly, for all the transactions from the month of October 2011, the CAS shall be issued on or before 15th day succeeding month. CAS is a statement reflecting holdings / transactions across all the mutual funds by the investor. The CAS for each calendar month will be issued on or before fifteenth day of succeeding month to the investors who have provided valid Permanent Account Number (PAN). Due to this regulatory change, AMC shall now cease to send physical account statement to the investors after every financial transaction including systematic transactions. Further, CAS will be sent via email where any of the folios which are consolidated has an email id or to the email id of the first unit holder as per KYC records. Further, in terms of SEBI circular SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016, each CAS issued to the investors shall also provide the total purchase value / cost of investment in each scheme.
2. For folios not included in the Consolidated Account Statement (CAS), the AMC shall henceforth issue account statement to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before fifteenth day of succeeding month.
 3. The AMC shall issue a CAS every half year (September / March) on or before twenty first day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds to all such investors in whose folios no transaction has taken place during that period. Further, in terms of SEBI circular SEBI/HO/IMD/DF2/CIR/P/2016/89 dated September 20, 2016 read with SEBI circular SEBI/HO/IMD/DF2/CIR /P/2018/137 dated October 22, 2018, CAS issued for the half-year (ended September/ March) shall also provide:
 - The amount of actual commission paid by AMC/Mutual Fund to distributors (in absolute terms) during the half-year period against the concerned investor's total investments in each scheme. The term 'commission' here refers to all direct monetary payments and other payments made in the form of gifts / rewards, trips, event sponsorships etc. by AMCs/MFs to distributors. Further, a mention shall be made in such CAS indicating that the commission disclosed is gross commission and does not exclude costs incurred by distributors such as goods and services tax (wherever applicable, as per existing rates), operating expenses, etc.
 - The scheme's average total expense ratio (in percentage terms) along with the break up between investment and advisory fees, commission paid to the distributor and other expenses for the period for each scheme's applicable plan (regular or direct or both) where the concerned investor has actually invested in.
 - Such half-yearly CAS shall be issued to all investors, excluding those investors who do not have any holdings in Schemes and where no commission against their investment has been paid to distributors, during the concerned half-year period.
 4. The AMC shall send confirmation specifying the number of units allotted to the applicant by way of an email and / or SMS's to the applicant's registered email address and / or mobile number as soon as possible but not later than five working days from the date of receipt of the request from the unit holder.
 5. In case of a specific request received from the unit holder, the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request.
 6. In case the folio / account have more than one registered holder, the first named unit holder / guardian (in case of minor) shall receive the CAS.
 7. CAS shall not be issued to the investor who has not updated their Permanent Account Number (PAN) in their respective folios. **The unit holders are requested to ensure that the PAN details are updated in all their folio(s).**
 8. For this purpose, common investors across mutual funds shall be identified by their PAN.
 9. The statement of holding of the beneficiary account holder for units held in demat shall be sent by the respective DPs periodically.
 10. The word 'transaction' for the issuance of CAS shall include purchase, redemption, switch, IDCW payout, IDCW reinvestment, SIP, SWP, STP etc.
 11. Further, in accordance with SEBI circular CIR/MRD/DP/31/2014 dated November 12, 2014, investors are requested to note that a single consolidated view of all the investments of an investor in Mutual Funds and securities held in demat form with the depositories is being enabled.
 12. Consolidation of account statement shall be done on the basis of PAN and for PANs which are common between depositories and AMCs, the depositories shall send the CAS. In other cases, (i.e. PANs with no demat account and only MF units holding), the AMC / RTA shall continue to send the CAS to their unitholders in compliance with Regulations 36(4) of the SEBI (Mutual Funds) Regulations, 1996 and guidelines issued thereunder.
 13. Accordingly, the AMC / RTA shall provide the data with respect to common PANs to the depositories within three days from the month end. The depositories shall then consolidate and dispatch the CAS within ten days from the month end. AMC / RTA shall be responsible for the authenticity of the information provided through CAS in respect of Mutual Fund investments and timely sharing of information with depositories.
 14. The depositories and the AMC/RTA shall ensure data integrity and confidentiality in respect of shared information. The depositories shall utilize the shared data only for the purpose of providing CAS and shall not share the same with their depository participants.
- No Account statements will be issued to investors opted to hold units in electronic (demat) mode, since the statement of account furnished by depository participant periodically will contain the details of transactions**
- The consolidated account statement/account statement will be sent by ordinary post / courier / email. The account statements shall be non-transferable. The account statements shall not be construed as a proof of title and is only a computer printed statement indicating the details of transactions under the Scheme.
- The Mutual Fund / Trustee / AMC reserves the right to reverse the transaction of crediting Units in the unitholder's account, in the event of non realisation of any cheque or other instrument remitted by the investor.
- The unitholders, who hold units in physical form, may request for an account statement at any time during the tenor of the scheme by writing to the AMC / RTA. Unitholders are requested to provide their e-mail ids for receipt of all correspondences including account statements using e-mail as the mode of communication. Unitholders whose e-mail id is available in the database of BNP Paribas Mutual Fund, electronic mail (e-mail) shall be the default mode of communication for those investors. In case, email address is not available, the AMC shall send all the communication, except for annual report or abridged summary thereof, monthly or half yearly statement of scheme portfolio and such other statutory communications as maybe specified by SEBI, in physical copies at the address available in the records of the AMC. However, in case the unitholder submits a request to receive any communication, including abridged annual report, monthly or half yearly statement of scheme portfolio, in physical mode then AMC shall provide the same within five working days from the date of receipt of request. If the Unitholder experiences any difficulty in accessing the electronically delivered account statement, the Unitholder shall promptly inform the Mutual Fund to enable the Mutual Fund to make the delivery through alternate means. Failure to inform the Mutual Fund of such difficulty within 24 hours after receiving the e-mail will serve as a confirmation regarding the acceptance by the Unitholder of the account statement.

Please read the Instructions before completing this Application Form.
For Product labelling, please refer the cover page of the Key Information Memorandum

App. No.

All sections should be completed in English and in BLOCK LETTERS with blue or black ink only.

Name and AMFI Reg. No.	Sub Agent's Name and AMFI Reg. No.	Sub-Broker Code	EUIN*	RIA Code**
ARN-	ARN-	(As allotted by ARN holder)		

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.

*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.
** I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/ provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser.

First / Sole Applicant / Guardian / POA Holder / Authorised Signatory	Second Applicant / Guardian / POA Holder	Third Applicant / Guardian / POA Holder
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TRANSACTION CHARGES for Rs. 10,000 and above (✓ any one) (See Instruction G):
 Existing Investor - Rs. 100 New Investor - Rs. 150 I confirm that I am a first time investor across Mutual Funds.
 I confirm that I am an existing investor in Mutual Funds.

1. EXISTING INVESTOR'S FOLIO NUMBER Folio No. The details in our records under the Folio number mentioned alongside will apply for this application.

2. APPLICANT'S INFORMATION (Non-Individual investors please fill Ultimate Beneficial Owner (UBO) details and submit with Application Form.

First / Sole Applicant Mr. Ms. M/s. Minor

Name: FIRST MIDDLE LAST
(Please mention Name as per PAN Card. Refer instruction no. 2. ai)

Date of Birth* / Incorporation PAN / PEKRN KYC Identification Number (KIN) GSTIN
* Required for 1st holder/Minor

Guardian Details Mr. Ms. (in case of First / Sole Applicant is a Minor) / Name of Contact Person (incase of non-individual Investors)

Name: FIRST MIDDLE LAST
(Please mention Name as per PAN Card. Refer instruction no. 2. ai)

Date of Birth PAN / PEKRN KYC Identification Number (KIN) Mobile No.

For Investment "on behalf of Minor" Birth Certificate School Certificate Passport Other Relationship with Minor (Mandatory) Father Mother Court Appointed Legal Guardian

Mailing Address: City State Pin Code (Mandatory)
Country STD Code Tel. Off.

Overseas Address (Mandatory for NRI / FII Applicant) (See Instruction 2.ai) Country

GO GREEN (Default mode of Communication) Mobile E-Mail

Tax Status: **Individual** **Non-Individual**

Resident NRI-Repatriation NRI-Non Repatriation Sole-Proprietorship On Behalf of Minor Company Trust Society / Club Partnership / LLP AOP / BOI FPI
 NRI - On Behalf of Minor PIO / OCI HUF Others (Please Specify) Non Profit Organisation Others (Please Specify)

Occupation: Private Sector Service Public Sector Service Government Service Student Professional Housewife Business Retired Agriculturist Proprietorship
 Defence Others (Please Specify)

Gross Annual Income (₹) Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs > 25 Lacs - 1 Crore > 1 Crore OR Net worth ₹

Second Applicant's Details **Mode of Holding (please ✓)** Joint Anyone or Survivor# (# Default, in case of more than one applicant and not ticked)

Name: Mr. Ms. FIRST MIDDLE LAST
(Please mention Name as per PAN Card. Refer instruction no. 2. ai)

Date of Birth PAN / PEKRN KYC Identification Number (KIN) Mobile

Occupation Pvt. Sector Service Pub. Sector Service Gov. Service Housewife Student Professional Housewife Business Retired Defence Agriculturist Forex Dealer Others

Gross Annual Income (₹) Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs > 25 Lacs - 1 Crore > 1 Crore OR Net worth ₹

Third Applicant's Details

Name: Mr. Ms. FIRST MIDDLE LAST
(Please mention Name as per PAN Card. Refer instruction no. 2. ai)

Date of Birth PAN / PEKRN KYC Identification Number (KIN) Mobile

Occupation Pvt. Sector Service Pub. Sector Service Gov. Service Housewife Student Professional Housewife Business Retired Defence Agriculturist Forex Dealer Others

Gross Annual Income (₹) Below 1 Lac 1-5 Lacs 5-10 Lacs 10-25 Lacs > 25 Lacs - 1 Crore > 1 Crore OR Net worth ₹

Additional Details	Politically Exposed Person (PEP) Status : (Also applicable for authorised signatories / Promoters / Karta / Trustee / Whole time Directors)	Are you / entity involved in any of the services mentioned below? If yes write down it in the following box
First / Sole Applicant	<input type="radio"/> I am PEP <input type="radio"/> I am Related to PEP <input type="radio"/> Not Applicable	
Second Applicant	<input type="radio"/> I am PEP <input type="radio"/> I am Related to PEP <input type="radio"/> Not Applicable	
Third Applicant	<input type="radio"/> I am PEP <input type="radio"/> I am Related to PEP <input type="radio"/> Not Applicable	

Are you / entity involved in any of the following : • Precious metals (in particular buying-selling Gold) and Gems • Luxury Cars • Boats • Race-horses • Jewellery • Money Service Businesses (MSB) & their agents (excluding Banks) • Currency dealers or Exchanges • Sellers for redeemers of traveler's cheques Money Orders/Remittance services • Pawn shops • Street Market stall • Hotels • Restaurants • Internet Cafes • Door to door sales companies • Taxi • Bars • Night Clubs • Second hand Goods sales • Second hand vehicle dealers (excluding Automobile Franchise) • Casinos • Lotteries • Gambling Clubs • Slot machines Antiques • Art Galleries • Art Dealers • Auctioneer • Art Expert • None of the above

3. POWER OF ATTORNEY (PoA) HOLDER DETAILS (If the investment is being made by a Constituted Attorney, please furnish the details of PoA Holder)

First / Sole Applicant Second Applicant Third Applicant

Mr. Ms. M/s. Others Name of PoA Holder

PAN KYC Identification Number (KIN)

Enclosed PAN card proof KYC Confirmation proof

Signature of (PoA) Holder

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

Application form received for purchase of units, subject to realization, verification and conditions

Mr. / Ms. / M/s.

Instrument No.	Dated	Drawn on Bank	Account No.	Amount (Rs.)	Scheme / Plan / Option

App. No.

ISC Stamp, Date & Signature

4. INVESTMENT & PAYMENT DETAILS : Please issue separate Cheque / DD favouring the Scheme Name you wish to invest (refer instruction 4) (Mandatory)

Zero Balance Lumpsum SIP (Mention the first purchase details below and fill and submit the SIP form separately)

Scheme Name / Plan / Option **Amount (₹)**

BNP Paribas

Cheque/DD No./UMRN	Bank / Branch	Account No.	Payment Mode
			<input type="radio"/> Cheque <input type="radio"/> DD <input type="radio"/> NEFT <input type="radio"/> RTGS <input type="radio"/> Funds Transfer <input type="radio"/> OTM

Payment Type Non-Third Party Payment Third Party Payment (Please attach "Third Party Declaration Form")



Opt for mySWP (my SYSTEMATIC WITHDRAWAL PLAN) Minimum investment amount Rs. 1 Lakh. Applicable for above lump sum investment. Refer T&C

Options: 6% 8%* 10% **Date (Any one):** 1st 7th* 15th 25th (*Default Option)

Period: Start / / End / / or Perpetual

First / Sole Applicant / Guardian / POA Holder / Authorised Signatory Second Applicant / POA Holder Third Applicant / POA Holder

5. DEMAT ACCOUNT DETAILS (refer instruction 1f10) (Not applicable in case of mySWP Registration)

National Securities Depository Ltd. Depository Participant Name _____

Central Depository Services (India) Ltd. DP ID No. _____ Beneficiary Account No. _____

Investor willing to invest in Demat option, may provide a copy of the DP Statement enabling us to match the Demat details as stated in the Application Form. In case the form is not filled, the default option will be physical mode.

6. BANK ACCOUNT DETAILS (See Instruction 3) (Mandatory, as per SEBI Regulations)

Bank Name _____

Bank A/c. No. _____ **A/c. Type** Savings Current NRE NRO FCNR

Branch Name _____ **City** _____ **Pin Code** _____

MICR Code _____ (9 Digit No. next to your Cheque No.) **IFSC Code** _____

7. FATCA DETAILS For Individual (Mandatory) Non Individual investors including HUF should Mandatorily fill separate FATCA detail form

Details under Foreign Tax Laws:	First / Sole Applicant / Guardian	Second Applicant	Third Applicant <input type="radio"/> PoA <input type="radio"/>
Place & Country of Birth			
Nationality	<input type="radio"/> Indian <input type="radio"/> US <input type="radio"/> Others (Please Specify) _____	<input type="radio"/> Indian <input type="radio"/> US <input type="radio"/> Others (Please Specify) _____	<input type="radio"/> Indian <input type="radio"/> US <input type="radio"/> Others (Please Specify) _____
Address Type	<input type="radio"/> Residential <input type="radio"/> Registered Office <input type="radio"/> Business	<input type="radio"/> Residential <input type="radio"/> Registered Office <input type="radio"/> Business	<input type="radio"/> Residential <input type="radio"/> Registered Office <input type="radio"/> Business
Are you a tax resident (i.e. are you assessed for Tax) in any other country outside India? <input type="checkbox"/> Yes <input type="checkbox"/> No (If Yes, please provide information below)			
Country of Tax Residency			
Tax Identification Number or Functional Equivalent			
Identification Type (TIN or Other, please specify)			
If TIN is not available, please tick	Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C (Please Specify) _____	Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C (Please Specify) _____	Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C (Please Specify) _____
Country of Tax Residency			
Tax Identification Number or Functional Equivalent			
Identification Type (TIN or Other, please specify)			
If TIN is not available, please tick	Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C (Please Specify) _____	Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C (Please Specify) _____	Reason <input type="radio"/> A <input type="radio"/> B <input type="radio"/> C (Please Specify) _____

Reason A: The country where Account Holder is liable to pay tax does not issue TIN to its residents
Reason B: No TIN Required (Select this only if the authorities of the respective country of tax residents do not require the TIN to be collected)
Reason C: others, please specify the reason above

8. NOMINATION - MANDATORY, even if no intention to nominate. Minor & PoA holder cannot nominate and should not fill this section (See Instruction 5)

1. I/We do not wish to nominate **SIGNATURE(S)** _____

2. Having read and understood the instruction for Nomination, I / We hereby nominate the person(s) more particularly described hereunder in respect of the Units under the Folio held by me/us in the event of my death.

	Nominee Name	Date of Birth ^A	Allocation % [#]	Guardian Signature ^A
Nominee 1				
Nominee 2				
Nominee 3				

^A In case Nominee is minor. [#] Please indicate the percentage of allocation / share for each of the nominees in whole numbers only without any decimals making a total of 100 per cent.

9. DECLARATION & SIGNATURES (See Instruction 6)

I / We am / are not prohibited from accessing capital markets under any order / ruling / judgment etc., of any regulation, including SEBI. I / We confirm that my application is in compliance with applicable Indian and foreign laws. I / We hereby confirm and declare as under: I / We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I / We hereby declare that I am / we are not a US person, within the meaning of the United States Securities Act, 1933, as amended from time to time; and that I am / we are not applying on behalf of or as proxyholders of a person who is a US person. I / We hereby declare that I am / We are competent under the applicable laws and duly authorised where required, to make this investment in the above mentioned scheme. I / We have read, understood and hereby agree to comply with the terms and conditions of the scheme related documents including the provisions of the section of 'Who cannot Invest' and apply for allotment of Units of the Scheme(s) of BNP Paribas Mutual Fund ("Fund"). I / We hereby confirm that the proposed investment is being made from known, identifiable and legitimate sources of funds / income of mine only and I am / we are the rightful beneficial owner(s) of the funds and the resulting investments therefrom. The above mentioned investment does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions or of the provisions of any law in India including but not limited to The Income Tax Act, the Prevention of Money Laundering Act, 2002, The Prevention of Corruption Act, 1988 and / or any other relevant rules / guidelines notified in this regard or applicable laws enacted by the Government of India / any other regulatory body from time to time. I / we hereby understand and agree that if any of the aforesaid disclosures made / information provided by me / us is found to be contradictory or non-reliable to the above statements or if I / we fail to provide adequate and complete information, the AMC / Mutual Fund / Trustees reserve the right to not create a folio / account, reject the application / withhold the investments made by me / us and / or make disclosures and report the relevant details to the competent authority and take such other actions as may be required to comply with the applicable law as the AMC / Mutual Fund / Trustees may deem proper at their sole option.

I / We hereby authorise the Fund, AMC and its Agents to disclose my / our details including investment details to my / our bank(s) / Fund's bank(s) and / or Distributor / Broker / Investment Advisor and to verify my / our bank details provided by me / us, or to disclose to such service providers as deemed necessary for conduct of business. I / We confirm that I / We do not have any existing Micro SIP / Investments which together with the current application will result in aggregate investments exceeding Rs. 50,000/- in a financial year or a rolling period of one year (Applicable for PAN exempt category of investors). I / We will indemnify the Fund, AMC, Trustee, RTA and other intermediaries in case of any dispute regarding the eligibility, validity and authorization of my / our transactions. The ARN holder (AMFI registered Distributor) has disclosed to me / us all the commissions (in the form of trail commission or any other mode), payable to him / them for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me / us. I / WE HEREBY CONFIRM THAT I / WE HAVE NOT BEEN OFFERED / COMMUNICATED ANY INDICATIVE PORTFOLIO AND / OR ANY INDICATIVE YIELD BY THE FUND / AMC / ITS DISTRIBUTOR FOR THIS INVESTMENT. I / We declare that the information provided in this form, to the best of my knowledge and belief, accurate and complete and further agree to furnish such other further/additional information as may be required by the BNP Paribas Asset Management India Pvt Ltd (AMC) / Fund. I further undertake to advise the AMC / Mutual Fund / Trustees promptly of any change in circumstances which causes the information contained herein to become incorrect and to provide the AMC / Mutual Fund / Trustees with a suitably updated self-declaration within 30 days of such change in circumstances. I hereby declare that the AMC / Fund can provide my information to any institution / tax authorities / governmental body for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto.

To receive physical annual statements and scheme wise abridged report please tick here (✓)

Additional declaration for NRIs only : I / We confirm that I am / We are Non-Resident of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account.

Additional declaration for Foreign Nationals Resident in India only: I / We will redeem my / our entire investment(s) before I / We change my / our Indian residency status. I / We shall be fully liable for all consequences (including taxation) arising out of the failure to redeem on account of change in residential status.

Additional declaration for NRIs / PIO / OCs only: I / We am / are not prohibited from accessing capital markets under any order / ruling / judgment etc., of any regulation, including SEBI. I / We confirm that my application is in compliance with applicable Indian and foreign laws. please (✓) Yes No If yes, (✓) Repatriation basis Non-Repatriation basis

Dated _____

First / Sole Applicant / Guardian / POA Holder / Authorised Signatory Second Applicant / POA Holder Third Applicant / POA Holder

THE TERMS AND CONDITIONS FOR AVAILING THE 'mySWP'

1. **Eligible Schemes:** This facility shall be available under growth option of all open ended Equity & Hybrid Funds of BNP Paribas Mutual Fund (except BNP Paribas Long Term Equity Fund, BNP Paribas Dynamic Equity Fund and BNP Paribas Conservative Hybrid Fund). Accordingly, this facility is being offered under BNP Paribas Large Cap Fund, BNP Paribas Mid Cap Fund, BNP Paribas Multi Cap Fund, BNP Paribas India Consumption Fund, BNP Paribas Focused 25 Equity Fund, BNP Paribas Substantial Equity Hybrid Fund and BNP Paribas Arbitrage Fund.
2. **Frequency for mySWP:** mySWP shall be triggered on a Monthly frequency only.
3. **Withdrawal Dates:** mySWP may be opted for any of the following dates viz., 1st or 7th or 15th or 25th of the month. If the withdrawal date under this facility falls on a non-business day, the next business day will be considered for this purpose.
4. **Minimum Amount:** This facility is applicable for lump sum investments only having original cost of investment as minimum Rs. 1 lac. The monthly payout amount will be calculated on each designated lump sum investment, basis cost of investment.
5. **Withdrawal Options:** This facility currently offers the following three options:
 - (a) **mySWP @ 6.00% p.a.** (of designated lump sum investment, basis cost of investment)
 - (b) **mySWP @ 8.00% p.a.** (of designated lump sum investment, basis cost of investment)
 - (c) **mySWP @ 10.00% p.a.** (of designated lump sum investment, basis cost of investment)For both the options, the monthly payout amount calculated shall be rounded off to next higher integer.
6. In case the unitholder fails to indicate an option or in case of ambiguity, this facility will be processed as per the following default options for the unitholder:

Default Withdrawal Option: 8% p.a. Default date: 7th of each month.
7. A request for mySWP will be treated as a redemption from the Scheme, at the applicable NAV, subject to applicable load and statutory levies, if any.
8. The monthly payout amount under this facility will continue to be processed on the original cost of investment even in case of any partial redemptions or further lump sum investments by the unitholder.
9. The mySWP enrolment form, complete in all respects, must reach atleast 7 days in advance of withdrawal date at any of the Official Points of Transactions of the Fund.
10. This facility may terminate on receipt of a notice from the unitholder. Thus, unitholder could choose to terminate the mySWP at any time by giving a written notice of at least 7 days in advance of withdrawal date to the Official Points of Transactions of the Fund.
11. If the net asset value of the units outstanding on the withdrawal date is insufficient to process the monthly payout amount under this facility, then the AMC/the Fund will redeem all units outstanding and the mySWP request will stand withdrawn for further processing. Further, the facility will automatically stand terminated if all units are liquidated or withdrawn or pledged or upon receipt of notification of death of the first named unitholder.
12. This facility can be availed by unitholder irrespective of the movement in market value of the investments, but the same would be subject to the availability of original account balance of the unitholder.

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ECS/NACH/SI Mandate

UMRN

Date

Sponsor Bank Code

Utility Code

Tick (✓)

CREATE	<input checked="" type="checkbox"/>
MODIFY	<input type="checkbox"/>
CANCEL	<input type="checkbox"/>

I/We hereby authorize

BNP PARIBAS MUTUAL FUND

to debit (tick✓)

<input type="checkbox"/> SB	<input type="checkbox"/> CA	<input type="checkbox"/> CC	<input type="checkbox"/> SB-NRE	<input type="checkbox"/> SB-NRO	<input type="checkbox"/> Other
-----------------------------	-----------------------------	-----------------------------	---------------------------------	---------------------------------	--------------------------------

Bank a/c number

with Bank

Name of customers bank

IFSC

or MICR

an amount of Rupees

₹

FREQUENCY Monthly Quarterly Half-Yearly Yearly As & when presentedDEBIT TYPE Fixed Amount Maximum Amount

Reference 1

Phone No.

Reference 2

Email ID

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

PERIOD

From	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
To	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Or	<input type="checkbox"/> Until Cancelled							

Signature Primary Account holder

Signature of Account holder

Signature of Account holder

1. Name as in bank records

2. Name as in bank records

3. Name as in bank records

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

Instructions to fill One Time Mandate (OTM)

- Investors who have already submitted a One Time Mandate (OTM) form or already registered for OTM facility should not submit OTM form again as OTM registration is a one-time process only for each bank account. However, if such investors wish to add a new bank account towards OTM facility may fill the form.
- Investors, who have not registered for OTM facility, may fill the OTM form and submit duly signed with their name mentioned.
- Unit holder(s) need to provide, along with the mandate form, an original cancelled cheque (or a copy) with name and account number pre-printed of the bank account to be registered or bank account verification letter for registration of the mandate failing which registration may not be accepted. Please mention the Name of the Bank, Branch, and IFSC/MICR code in the OTM form. The Unit holder(s) cheque/ bank account details are subject to third party verification.
- Investors are deemed to have read and understood the terms and conditions of OTM Facility, SIP registration through OTM facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of BNP Paribas Mutual Fund.
- Date and the validity of the mandate should be mentioned in DD/MM/YYYY format.
- Utility Code of the Service Provider will be mentioned by BNP Paribas Mutual Fund
- Amount payable for service or maximum amount per transaction that could be processed in words. The amount in figures should be same as the amount mentioned in words, in case of ambiguity the mandate will be rejected.
- For the convenience of the investors the frequency of the mandate will be "As and When Presented"
- Please affix the Names of customer/s and signature/s as well as seal of Company (where required) and sign the undertaking.

Declaration: I/We hereby declare that the particulars provided in this mandate are correct and complete and hereby agree to participate in the NACH/ECS/Direct Debit/Standing Instructions (SI) and make payments through the NACH platform according to the terms and conditions thereof. I/We further hereby agree and acknowledge that I/we will not hold the AMC and/or responsible for any delay and/or failure in debiting my bank account for reasons not attributable to the negligence and/or misconduct on the part of the AMC I/We hereby declare and confirm that, irrespective of my/our registration of the above mobile number in the 'DO NOT DISTURB (DND)', 'or in any similar register maintained under applicable laws, now or subsequent to the date hereof, I/We hereby consent to the Bank communicating with me/us in any manner whatsoever on the said mobile number with respect to the transactions carried out in my/our aforementioned bank account(s). I/We hereby agree to abide by the terms and conditions that may be intimated to me/us by the AMC/Bank with respect to the NACH/ECS/Direct Debit/SI from time to time.

Authorisation to Bank: This is to inform that I/We have registered for ECS / NACH (Debit Clearing) / Direct Debit / SI facility and that the payment towards my/our investments in the Schemes of BNP Paribas Mutual Fund shall be made from my/our above mentioned bank account with your Bank. I/We hereby authorize the representatives of BNP Paribas Asset Management India Private Limited, Investment Manager to BNP Paribas Mutual Fund carrying this mandate form to get it verified and executed. I/We authorize the Bank to debit my/our above-mentioned bank account for any charges towards mandate verification, registration, transactions, returns, etc, as applicable for my/our participation in NACH/ ECS/Direct Debit/SI.

Name of the entity

Type of address given at KRA Residential or Business Residential Business Registered Office

PAN

Date of Incorporation / /

City of Incorporation

Country of Incorporation

Please tick the applicable tax resident declaration-

1. Is "Entity" a tax resident of any country other than India Yes No
(If yes, please provide country/ies in which the entity is a resident for tax purposes and the associated Tax ID number below)

Country	Tax Identification Number ^	Identification Type (TIN or Other, please specify)

^ In case Tax Identification Number is not available, kindly provide its functional equivalent⁵

In case TIN or its functional equivalent is not available, please provide Company Identification number or Global Identification Number or GIIN, etc.

In case the Entity's Country of Incorporation / Tax residence is U.S. but Entity is not a Specified U.S. Person, mention Entity's exemption code here _____

Please refer to para 3(vii) Exemption code for U.S. person under Part D of FATCA Instructions & Definitions.

FATCA & CRS Declaration

Please consult your professional tax advisor for further guidance on FATCA & CRS classification

PART A (to be filled by Financial Institutions or Direct Reporting NFEs)

1. We are a
Financial Institution³
or
Direct reporting NFE⁴
(Please tick as appropriate)

Global Intermediary Identification Number (GIIN) _____
Note: If you do not have a GIIN but you are sponsored by another entity, please provide your sponsor's GIIN above and indicate your sponsor's name below
Name of sponsoring entity _____

GIIN not available (Please tick as appropriate) **Applied for**

If the entity is a financial institution, Not required to apply for - please specify 2 digits sub-category¹⁰
 Not obtained - Non-participating FI

PART B (please fill any one as appropriate "to be filled by NFEs other than Direct Reporting NFEs")

1.	Is the Entity a publicly traded company (that is, a company whose shares are regularly traded on an established securities market)	No <input type="checkbox"/>	Yes <input type="checkbox"/> (if yes, please specify any one stock exchange on which the stock is regularly traded) Name of stock exchange _____
2.	Is the Entity a related entity of a publicly traded company (a company whose shares are regularly traded on an established securities market)	No <input type="checkbox"/>	Yes <input type="checkbox"/> (if yes, please specify name of the listed company and one stock exchange on which the stock is regularly traded) Name of listed company _____ Nature of relation <input type="checkbox"/> Subsidiary of the Listed Company or <input type="checkbox"/> Controlled by a Listed Company Name of stock exchange _____
3.	Is the Entity an active ¹ non-financial Entity (NFE)	No <input type="checkbox"/>	Yes <input type="checkbox"/> Name of Business _____ Please specify the sub-category of Active NFE <input type="text" value=""/> (Mention code - refer 2c of Part D)
4.	Is the Entity a passive ² NFE	No <input type="checkbox"/>	Yes <input type="checkbox"/> (If yes, please fill UBO declaration in the next section) Name of Business _____

¹ Refer 2 of Part D | ² Refer 3(ii) of Part D | ³ Refer 1(i) of Part D | ⁴ Refer 3(vi) of Part D |

If passive NFE, please provide below additional details for each of Controlling person. (Please attach additional sheets if necessary)

Name and PAN / Any other Identification Number (PAN, Adhar, Passport, Election ID, Govt. ID, Driving Licence, NREGA Job Card, Others) City of Birth - County of Birth	Occupation Type - Service, Business, Others Nationality Father's Name - Mandatory if PAN is not available	DOB - Date of Birth Gender - Male, Female, Other
1. Name _____ PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <input type="text" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
2. Name _____ PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <input type="text" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other
3. Name _____ PAN _____ City of Birth _____ Country of Birth _____	Occupation Type _____ Nationality _____ Father's Name _____	DOB <input type="text" value="DD"/> / <input type="text" value="MM"/> / <input type="text" value="YYYY"/> Gender <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Other

Additional details to be filled by controlling persons with tax residency / permanent residency / citizenship / Green Card in any country other than India

* To include US, where controlling person is a US citizen or green card holder

^ In case Tax identification Number is not available, kindly provide functional equivalent

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 the Bank 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.

If any controlling person of the entity is a US citizen or resident or green card holder, please include United States in the foreign country information field along with the 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.

PART C : CERTIFICATION

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 that FATCA & CRS Terms and Conditions below and hereby accept the same.

Name

Designation

Date / /

Signature	Signature	Signature
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PART D : FATCA INSTRUCTIONS & DEFINITIONS

(Note : The Guidance Note / notification issued by the CBDT shall prevail in respect to Interpretation of the terms specified in the form)

- 1(i) Financial Institution (FI)** - The term FI means any financial institution that is a Depository Institution, Custodial Institution, Investment Entity or Specified Insurance company, as defined.
- 1(ii) Depository institution:** is an entity that accepts deposits in the ordinary course of banking or similar business.
- 1(iii) Custodial institution** is an entity that holds as a substantial portion of its business, holds financial assets for the account of others and where its income attributable to holding financial assets and related financial services equals or exceeds 20 percent of the entity's gross income during the shorter of-
- (i) The three financial years preceding the year in which determination is made; or
 - (ii) The period during which the entity has been in existence, whichever is less.
- 1(iv) Investment entity** is any entity:
- (a) The primarily conducts a business or operates for or on behalf of a customer for any of the following activities or operations for or on behalf of a customer
 - (i) Trading in money market instruments (cheques, bills, certificates of deposit, derivatives etc.); foreign exchange; exchange, interest rate and index instruments; transferable securities; or commodity futures trading; or Individual and collective portfolio management; or
 - (ii) Investing, administering or managing funds, money or financial asset or money on behalf of other persons;
 - (b) The gross income of which is primarily attributable to investing, reinvesting, or trading in financial assets, if the entity is managed by another entity that is a depository institution, a custodial institution, a specified insurance company, or an investment entity described above. An entity is treated as primarily conducting as a business one or more of the 3 activities described above, or an entity's gross income is primarily attributable to investing, reinvesting, or trading in financial assets of the entity's gross income attributable to the relevant activities equals or exceeds 50 percent of the entity's gross income during the shorter of:
 - (i) The three-year period ending on 31 March of the year preceding the year in which the determination is made; or
 - (ii) The period during which the entity has been in existence.

The term "Investment Entity" does not include an entity that is an active non-financial entity as per codes 04, 05, 06 and 07 - (refer point 2c.)

- 1(v) Specified Insurance Company:** Entity that is an insurance company (or the holding company of an insurance company) that issues, or is obligated to make payments with respect to, a Cash Value Insurance Contracts or an Annuity Contract.
- 1(vi) FI not required to apply for GIIN:** Refer Rule 114F(5) of Income Tax Rules, 1962 for the conditions to be satisfied as "non-reporting financial institution and Guidance issued by CBDT in this regard"

A. Reasons why FI not required to apply for GIIN:

Code	Sub-Category
01	Government Entity, International Organization or Central Bank
02	Treaty Qualified Retirement Fund; a Broad Participation Retirement Fund; a Narrow Participation Retirement Fund; or a Pension Fund of a Government Entity, International Organization or Central Bank
03	Non-public fund of the armed forces, an employees' state insurance fund, a gratuity fund or a provident fund
04	Entity is an Indian FI society because it is an Investment entity
05	Qualified credit card issuer
06	Investment Advisors, Investment Managers & Executive Brokers
07	Exempt collective investment vehicle
08	Trust
09	Non-registering local banks
10	FFI with only Low-Value Accounts
11	Sponsored investment entity and controlled foreign corporation
12	Sponsored, Closely Held Investment Vehicle

2 Active Non-financial entity (NFE) : (any one of the following): Refer Explanation (A) to 114F(6) of Income Tax Rules, 1962 for details.

Code	Sub-Category
01	Less than 50 percent of the NFE's gross income for the preceding financial year is passive income and less than 50 percent of the assets held by the NFE during the preceding financial year are assets that produce or are held for the production of passive income;
02	The stock of the entity is regularly traded on an established securities market or the non-financial entity is a related entity of an entity, the stock of which is regularly traded on an established securities market
03	The NFE is a Governmental Entity, an International Organization, a Central Bank, or an entity wholly owned by one or more of the foregoing;

Code	Sub-Category
04	Substantially all of the activities of the NFE consist of holding (in whole or in part) the outstanding stock of, or providing financing and services to, one or more subsidiaries that engage in trades or businesses other than the business of a Financial Institution, except that an entity shall not qualify for this status if the entity functions as an investment fund, such as a private equity fund, venture capital fund, leveraged buy out fund, or any investment vehicle whose purpose is to acquire or fund companies and then hold interests in those companies as capital assets for investment purposes
05	The NFE is not yet operating a business and has no prior operating history, but is investing capital into assets with the intent to operate a business other than that of a Financial Institution, provided that the NFE shall not qualify for this exception after the date that is 24 months after the date of the initial organization of the NFE;
06	The NFE was not a Financial Institution in the past five years, and is in the process of liquidating its assets or is reorganizing with the intent to continue or recommence operations in a business other than of a Financial Institution;
07	The NFE primarily engages in financing and hedging transactions with, or for, Related Entities that are not Financial Institutions, and does not provide financing or hedging services to any Entity that is not a Related Entity, provided that the group of any such Related Entities is primarily engaged in a business other than that of a Financial Institution;
08	<p>Any NFE that fulfills all of the following requirements:</p> <ul style="list-style-type: none"> • It is established and operated in India exclusively for religious, charitable, scientific, artistic, cultural, athletic, or educational purposes; or it is established and operated in India and it is a professional organization, business league, chamber of commerce, labor organization, agricultural or horticultural organization, civic league or an organization operated exclusively for the promotion of social welfare; • It is exempt from income tax in india; • It has no shareholders or members who have a proprietary or beneficial interest in its income or assets; <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents do not permit any income or assets of the NFE to be distributed to or applied for the benefit of, a private person or non-charitable Entity other than pursuant to the conduct of the NFE's charitable activities, or as payment of reasonable compensation for services rendered, or as payment representing the fair market value of property which the NFE has purchased; and</p> <p>The applicable laws of the NFE's country or territory of residence or the NFE's formation documents require that, upon the NFE's liquidation or dissolution, all of its assets be distributed to a governmental entity or other non-profit organization, or escheat to the government of the NFE's country or territory of residence or any political subdivision thereof.</p> <p>Explanation - For the purpose of this sub-clause, the following shall be treated as fulfilling the criteria provided in the said sub-clause, namely:</p> <ul style="list-style-type: none"> (i) an Investor Protection Fund referred to in clause (23EA) (ii) a Credit Guarantee fund Trust for Small Industries referred to in clause 23EB; and (iii) an Investor Protection Fund referred to in clause (23EC), of Section 10 of the Act;

3. Other definitions

(i) Related Entity

An entity is a 'related entity' or another entity if either entity controls the other entity, or the two entities are under common control. For this purpose, control includes direct or indirect ownership of more than 50% of the votes and value in an entity.

(ii) Passive NFE

The term passive NFE means

- (i) any non-financial entity which is not an active non-financial entity; or
- (ii) an investment entity defined in clause 1(iv)(b) of these instructions
- (iii) a withholding foreign partnership or withholding foreign trust;

(iii) Passive Income

The term passive income includes income by way of :

- (1) Dividends
- (2) Interest
- (3) Income equivalent to Interest
- (4) Rents and royalties, other than rents and royalties derived in the active conduct of a business conducted, at least in part, by employees of the NFE
- (5) Annuities
- (6) The excess of gains over losses from the sale or exchange of financial assets that gives rise to passive income
- (7) The excess of gains over losses from transactions (including futures, forwards, options and similar transactions) in any financial assets
- (8) The excess of foreign currency gains over foreign currency losses
- (9) Net income from swaps
- (10) Amounts received under cash value insurance contracts

But passive income will not include, in case of a non-financial entity that regularly acts as a dealer in financial assets, any income from any transaction entered into in the ordinary course of such dealer's business as such a dealer.

(iv) Controlling persons

Controlling persons are natural persons who exercise control over an entity and includes a beneficial owner under sub-rule (3) of rule 9 of the Prevention of Money-Laundering (Maintenance Records) Rules, 2005.

In determining the beneficial owner, the procedure specified in the following circular as amended from time to time shall be applied, namely:

- (i) DBOD AML. BC.No.71/14.01.001/2012-13, issued on the 18th January, 2013 by the Reserve Bank of India; or
- (ii) CIR/MIRSD/2/2013, issued on the 24th January, 2013 by the Securities and Exchange Board of India; or
- (iii) IRDA/SDD/GDL/CIR019/02/2013, issued on the 4th February, 2013 by the Insurance Regulatory and Development Authority.

In the case of a trust, the controlling person means the settlor, the trustees, the protector (if any), the beneficiaries or class of beneficiaries, and any other natural person exercising ultimate effective control over the trust, and in the case of a legal arrangement other than a trust, the said expression means the person in equivalent or similar position.

(A) Controlling Person Type:

Code	Sub-Category
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement-trust-trustee
06	CP of legal arrangement-trust-protector
07	CP of legal arrangement-trust-beneficiary
08	CP of legal arrangement-trust-other
09	CP of legal arrangement-other-settlor equivalent

Code	Sub-Category
10	CP of legal arrangement-other-trustee equivalent
11	CP of legal arrangement-other-protector equivalent
12	CP of legal arrangement-other-beneficiary equivalent
13	CP of legal arrangement-other-other equivalent
14	Unknown

(v) Specified U.S. person - A U.S. person other than the following:

- (i) a corporation the stock of which is regularly traded on one or more established securities markets;
- (ii) any corporation that is a member of the same expanded affiliated group, as defined in section 1471(e)(2) of the U.S. Internal Revenue Code, as a corporation described in clause (i);
- (iii) the United States or any wholly owned agency or instrumentality thereof;
- (iv) any State of the United States, any U.S. Territory, any political subdivision of any of the foregoing, or any wholly owned agency or instrumentality of any one or more of the foregoing;
- (v) any organization exempt from taxation under section 501(a) of the U.S. Internal Revenue Code or an Individual retirement plan as defined in section 7701(a)(37) of the U.S. Internal Revenue Code;
- (vi) any bank as defined in Section 581 of the U.S. Internal Revenue Code;
- (vii) any real estate investment trust as defined in section 856 of the U.S. Internal Revenue Code;
- (viii) any regulated investment company as defined in section 851 of the U.S. Internal Revenue Code or any entity registered with the U.S. Securities and Exchange Commission under the Investment Company Act of 1940 (15 U.S.C. 80a-64)
- (ix) any common trust fund as defined in section 584(a) of the U.S. Internal Revenue Code;
- (x) any trust that is exempt from tax under section 664(c) of the U.S. Internal Revenue Code or that is described in section 4947(a)(1) of the U.S. Internal Revenue Code;
- (xi) a dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, futures, forwards and options) that is registered as such under the laws of the United States or any State;
- (xii) a broker as defined in section 6045(c) of the U.S. Internal Revenue Code; or
- (xiii) any tax-exempt trust under a plan that is described in section 403(b) or section 457(g) of the U.S. Internal Revenue Code.

(vi) Direct reporting NFE

A direct reporting NFE means that elects to report information about its direct or indirect substantial U.S. owners to the IRS.

(vii) Exemption code for U.S. persons (Refer 114F(9) of Income Tax Rules, 1962 for details

Code	Sub-Category
A	An organization exempt from tax under section 501(a) or any individual retirement plan as defined in section 7701(a)(37)
B	The United States or any of its agencies or instrumentalities
C	A state, the District of Columbia, a possession of the United States, or any of their political subdivisions or instrumentalities
D	A corporation the stock of which is regularly traded on one or more established securities markets, as described in Reg. section 1.1472-1(c)(1)(i)
E	A corporation that is a member of the same expanded affiliated group as a corporation described in Reg. section 1.1472-1(c)(1)(i)
F	A dealer in securities, commodities, or derivative financial instruments (including notional principal contracts, future, forwards and options) that is registered as such under the laws of the United States or any state
G	A real estate investment trust
H	A regulated investment company as defined in section 851 or an entity registered at all times during the tax year under the investment Company Act of 1940
I	A common trust fund as defined in section 584(a)
J	A bank as defined in section 581
K	A broker
L	A trust exempt from tax under section 664 or described in section 4947(a)(1)
M	A tax exempt trust under a section 403(b) plan or section 457(g) plan



BNP Paribas Asset Management India Private Limited
 Crescenzo, 7th Floor, G-Block, Bandra Kurla Complex,
 Mumbai – 400051, Maharashtra, India.
 Toll Free: 1800 102 2595 • Web : www.bnpparibasmf.in
 E-mail: customer.care@bnpparibasmf.in



PART I : APPLICANT / INVESTOR DETAILS :

Investor Name															
	PAN														

PART II : APPLICABLE FOR LISTED COMPANY / ITS SUBSIDIARY COMPANY ONLY

(i) I / We hereby declare that -

Our Company is Listed Company listed on recognized stock exchange in India

Our Company is a subsidiary of the Listed Company

Our Company is controlled by a Listed Company

(ii) Details of Listed Company^

Stock Exchange on which listed _____ security ISIN _____

^ The details of holding / parent Company to be provided in case the applicant / investor is a Subsidiary Company.

PART III : APPLICABLE FOR NON-INDIVIDUALS OTHER THAN LISTED COMPANY / ITS SUBSIDIARY COMPANY

(i) Category [Please tick (✓) applicable category]:

Unlisted Company Partnership Firm Limited Liability Partnership Company Unincorporated association / body of individuals Public Charitable Trust

Religious Trust Private Trust Private Trust created by a Will Others (Please specify) _____

(ii) Details of Ultimate Beneficiary Owner

(In case the space provided is insufficient, please provide the information by attaching separate declaration forms)

	1	2	3	4
Name of UBO [Mandatory] Along with Designation / Position wherever applicable				
UBO Code [Refer instruction 3]				
PAN or any other valid ID proof for those where PAN is not applicable ¹				
KYC (Yes/No) ²				
Taxpayer Identification Number ³				
Country of Tax Residency [CTR]				
CP / UBO Code [Refer Instruction E]				
Country of Birth [COB]				
Date of Birth [dd- mm-yyyy]				
Country of Permanent Address [CPA]				
Gender [Male, Female, others]				
Father's Name				
Occupation [Service, Business, Others]				
Percentage of Holding (%) ⁴				

¹ If UBO is KYC compliant, KYC proof to be enclosed. Else PAN or any other valid identity proof must be attached. Position / Designation like Director / Settlor of Trust / Protector of Trust to be specified wherever applicable.

² If UBO is not KYC compliant, request to complete KYC formalities and send the intimation to KFin / Fund. Attach valid address proof

³ If UBO is resident / citizen of 'other than India' or citizen/tax resident/green card holder of USA, please provide Taxpayer ID Number / US Social Security Number [SSN]

⁴ Attach valid documentary proof like Shareholding pattern duly self attested by Authorized Signatory / Company Secretary

Note: Attached documents should be self-certified by the UBO and certified by the Applicant/Investor Authorized Signatory/ies.

PART IV: DECLARATION

I/We acknowledge and confirm that the information provided above is/are true and correct to the best of my/our knowledge and belief and provided after consulting necessary tax professionals, read & understood the FATCA terms and conditions. In case any of the above specified information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/We may liable for it. I/We hereby authorize you to disclose, share, remit in any form, mode or manner, all / any of the information provided by me/ us, including all changes, updates to such information as and when provided by me/ us to Mutual Fund, its Sponsor, Asset Management Company, trustees, their employees / associated parties / RTAs ('the Authorized Parties') or any Indian or foreign governmental or statutory or judicial authorities / agencies including but not limited to the Financial Intelligence Unit-India (FIU-IND), the tax / revenue authorities in India or outside India and other investigation agencies without any obligation of advising me/us of the same. Further, I/We, authorize to share the given information to other SEBI Registered Intermediaries to facilitate single submission / update & for other relevant purposes. I/We also undertake to keep you informed in writing about any changes / modification to the above information in future and also undertake to provide any other additional information / documentary proof as may be required at your end.

Authorized Signatories [with Company/Trust/Firm/Body Corporate seal]

Authorized Signatory	Authorized Signatory	Authorized Signatory

Place _____ Date

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

GENERAL INFORMATION & INSTRUCTIONS000

As per SEBI Master Circular No. CIR/ISD/AML/3/2010 dated December 31, 2010 regarding Client Due Diligence policy, related circulars on anti-money laundering and SEBI circular No. CIR/MIRSD/2/2013 dated January 24, 2013, non- individuals and trusts are required to provide details of controlling persons [CP] / ultimate beneficiary owner [UBO] and submit appropriate proof of identity of such CPs / UBOs. The beneficial owner has been defined in the circular as the natural person or persons, who ultimately own, control or influence a client and / or persons on whose behalf a transaction is being conducted, and includes a person who exercises ultimate effective control over a legal person or arrangement.

1. Ultimate Beneficiary Owner [UBO]:

A. For Investors other than individuals or trusts:

- (i) The identity of the natural person, who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of / entitlement to:
 - more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
 - more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership;
 - more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.
- (ii) In cases where there exists doubt under clause (i) above as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity of the natural person exercising control over the juridical person through other means like through voting rights, agreement, arrangements or in any other manner.
- (iii) Where no natural person is identified under clauses (i) or (ii) above, the identity of the relevant natural person who holds the position of senior managing official.

B. For Investors which is a trust:

The identity of the settler of the trust, the trustee, the protector, the beneficiaries with 15% or more interest in the trust and any other natural person exercising ultimate effective control over the trust through a chain of control or ownership.

C. Exemption in case of listed companies / foreign investors

The client or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company, it is not necessary to identify and verify the identity of any shareholder or beneficial owner of such companies. Intermediaries dealing with foreign investors; viz., Foreign Institutional Investors, Sub Accounts and Qualified Foreign Investors, may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012, for the purpose of identification of beneficial ownership of the client

2. KYC requirements

Beneficial Owner(s) is / are required to comply with the prescribed KYC process as stipulated by SEBI from time to time with any one of the KRA & submit the same to AMC. KYC acknowledgement proof is to be submitted for all the listed Beneficial Owner(s).

3. Controlling Person Type [CP / UBO] Codes:

UBO Code	Description
01	CP of legal person-ownership
02	CP of legal person-other means
03	CP of legal person-senior managing official
04	CP of legal arrangement-trust-settlor
05	CP of legal arrangement-trust-trustee
06	CP of legal arrangement-trust-protector
07	CP of legal arrangement-trust-beneficiary
08	CP of legal arrangement-trust-other
09	CP of legal arrangement-other-settlor equivalent
10	CP of legal arrangement-other-trustee equivalent
11	CP of legal arrangement-other-protector equivalent
12	CP of legal arrangement-other-beneficiary equivalent
13	CP of legal arrangement-other-other equivalent
14	Unknown



BNP Paribas Asset Management India Private Limited
Crescenzo, 7th Floor, G-Block, Bandra Kurla Complex,
Mumbai – 400051, Maharashtra, India.
Toll Free: 1800 102 2595 • Web : www.bnpparibasmf.in
E-mail: customer.care@bnpparibasmf.in



Please (✓) SIP Registration SIP Renewal SIP Cancellation SIP - Change in Bank Details

DISTRIBUTOR / BROKER INFORMATION [refer instruction 1(b)]				
Name and AMFI Reg. No.	Sub Agent's Name and AMFI Reg. No.	Sub-Broker Code	EUIN*	RIA Code**
ARN-	ARN-	(As allotted by ARN holder)		

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.

*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.

** I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser.

First / Sole Applicant / Guardian / POA Holder / Authorised Signatory	Second Applicant / Guardian / POA Holder	Third Applicant / Guardian / POA Holder
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1. APPLICANT'S INFORMATION (Mandatory, if left blank, the application is liable to be rejected)

Name of Sole / First Unit Holder First Name Middle Name Last Name

Folio No.

Mobile No. +91 E-mail ID

2. SYSTEMATIC INVESTMENT PLAN DETAILS

Scheme / Plan / Option **BNP Paribas**

Frequency (Please ✓) Daily SIP Weekly SIP Monthly SIP Quarterly SIP (Calendar Quarter i.e. January, April, July and October)

SIP Date Daily SIP (Start Date): Weekly SIP (Monday to Friday): Day of transfer

Monthly and Quarterly SIP: Preferred Debit Date (Any date 1 to 31)

Enrolment Period Perpetual From To Regular From To

Each SIP Amount ₹ No. of instalments Total Amount ₹ First SIP Instalment via: Cheque No.


Drawn on Bank

Branch A/c. No.

SIP Top UP (Optional) Top Up Amount* Amount in multiples of ₹ 500 only Top Up Frequency Half Yearly Yearly*

3. DECLARATION

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) / Direct Debit / Standing Instruction and that my payment towards my investment in BNP Paribas Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS (Debit Clearing) / Direct Debit / Standing Instruction mandate Form to get it verified & executed. I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS (Debit Clearing) / Direct Debit / Standing Instruction. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform BNP Paribas Mutual Fund/ BNP Paribas Asset Management India Limited, about any changes in my bank account. I/We have read and agreed to the terms and conditions mentioned overleaf. I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the Mutual Fund or the Bank responsible. If the date of debit to my/ our account happens to be a non business day as per the Mutual Fund, execution of the SIP will happen on the day of holiday and allotment of units will happen as per the Terms and Conditions listed in the Offer Document of the Mutual Fund. Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightning, earthquake, change of Government policies, Unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond Bank's reasonable control and which has the effect of preventing the performance of the contract by the Bank. I/We acknowledge that no separate intimation will be received from Bank in case of non-execution of the instructions for any reasons whatsoever.

	ECS/NACH/SI Mandate	UMRN <input type="text"/>	Date <input type="text"/>
Tick (✓)	Sponsor Bank Code <input type="text"/>	Utility Code <input type="text"/>	
<input checked="" type="checkbox"/> CREATE	I/We hereby authorize BNP PARIBAS MUTUAL FUND to debit (tick ✓) <input type="checkbox"/> SB <input type="checkbox"/> CA <input type="checkbox"/> CC <input type="checkbox"/> SB-NRE <input type="checkbox"/> SB-NRO <input type="checkbox"/> Other		
<input type="checkbox"/> MODIFY	Bank a/c number <input type="text"/>		
<input type="checkbox"/> CANCEL	with Bank <input type="text"/> Name of customers bank IFSC <input type="text"/> or MICR <input type="text"/>		
an amount of Rupees	<input type="text"/>		₹ <input type="text"/>
FREQUENCY <input checked="" type="checkbox"/> Mthly <input checked="" type="checkbox"/> Qtrly <input checked="" type="checkbox"/> H-Yrly <input checked="" type="checkbox"/> Yrly <input checked="" type="checkbox"/> As & when presented	DEBIT TYPE <input checked="" type="checkbox"/> Fixed Amount <input checked="" type="checkbox"/> Maximum Amount		
Reference 1 <input type="text"/>	Phone No. <input type="text"/>		
Reference 2 <input type="text"/>	Email ID <input type="text"/>		
I agree for the debit of mandate processing charges by the bank whom I am authorizing to debit my account as per latest schedule of charges of the bank.			
PERIOD			
From <input type="text"/>			
To <input type="text"/>			
Or <input type="checkbox"/> Until Cancelled			
	Signature Primary Account holder	Signature of Account holder	Signature of Account holder
	1. Name as in bank records	2. Name as in bank records	3. Name as in bank records

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

SIP - INSTRUCTIONS

1. The SIP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. The SIP Enrolment Form, complete in all respects, should be submitted to any of the Official Points of Acceptance of Transactions.
2. A single SIP Enrolment Form can be used for one Scheme / Plan / Option / SIP Date only. Investor should use separate forms for more than one Scheme / Plan / Option.
3. Existing unit holders are required to submit only the SIP Enrolment Form. Existing unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing folio number.
4. New investors who wish to enroll for SIP are required to fill the Common Application Form and SIP Application Form. New investors are advised to read the Key Information Memorandum(s) and Scheme Information Document carefully before investing and the same are available with the ISCs / distributors.
5. Under SIP the investor can for a continuous period of time invest a fixed amount at regular intervals for purchasing additional Units of the Scheme(s) at the Applicable NAV, subject to applicable Load.
6. Minimum amount and installments required for various SIP frequencies offered to investors is as below:
For all schemes other than BNP Paribas Overnight Fund, BNP Paribas Liquid Fund and BNP Paribas Long Term Equity Fund
Daily Systematic Investment Facility (DSIF), Weekly Systematic Investment Facility (WSIF) and Monthly Systematic Investment Facility (MSIF): Minimum Rs. 300/- and in multiples of Rs. 1/- thereafter per installment. Minimum installment as follows:

From Amount	To Amount	Minimum Installments
300	499	20
500	999	12
1000	any amount	6

Quarterly Systematic Investment Facility (QSIF): Minimum Rs. 1000/- and in multiples of Rs. 1/- thereafter per installment for a minimum of 6 quarterly installments.

The minimum investment amount required under SIP facility of BNP Paribas Long Term Equity Fund for DSIP or WSIF or MSIF or QSIF will be ₹ 500 and in multiples of ₹ 500 thereafter.

Accordingly, the provision for SIP facility which requires the standing instruction for SIP (including Post Dated Cheque (PDC) or Auto Debit / NACH) to be such that the criteria of minimum application amount of that particular scheme in which investment is intended via SIP facility is complied with, shall no longer be applicable.

7. Applicable Load Structure for SIP (For All Schemes :)

Entry Load: Nil

The provisions of Exit Load as applicable to the normal investments as on the date of enrollment will be applicable to fresh SIP investments.

8. Separate SIP Enrolment Forms are required to be filled for DSIP, WSIF, MSIF and QSIF.
9. The cheques should be drawn in favour of the respective "Scheme / Plan / Option" and crossed "A/c Payee Only" and must be payable at the locations where applications are submitted at the Official Points of Acceptance of Transactions. Unit holders must write the SIP Enrolment Form number, if any, on the reverse of the cheques accompanying the SIP Enrolment Forms. Outstation cheques will not be accepted and applications accompanied by such cheques are liable to be rejected. No cash, money orders or postal orders will be accepted.
10. Investors have the right to discontinue the SIP facility at any time by sending a written request to any of the Official Points of Acceptance of Transactions. Such notice should be received at least 14 days prior to the due date of the next cheque. On receipt of such request, the SIP facility will be terminated.
11. The enrolment period of SIP will be as per the instruction given by the investor. In case it is instructed to continue SIP "Till instruction to discontinue the SIP is submitted" investors will have to submit SIP cancellation request to discontinue the SIP. In case of any ambiguity in enrolment period or if the end date of SIP is not mentioned, the default period for SIP will be 5 years.

12. In case investor has not selected any frequency or in case of any ambiguity, monthly frequency shall be considered as default option. Similarly, 7th day shall be considered as default execution date. In case of any ambiguity in the enrolment form, the SIP enrolment request shall be liable to be rejected.
13. In case of minor application, AMC will register standing instructions till the date of the minor attaining majority, though the instructions may be for a period beyond that date. Prior to minor attaining majority, AMC shall send advance notice to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents to change the status of the account to "major". The account shall be frozen for operation by the guardian on the day the minor attains the age of majority and no fresh transactions shall be permitted till the documents for changing the status are received.
14. The Trustee / AMC reserves the right to change / modify the terms of the SIP. The above load structure will be in force till further notice. This load structure is subject to change and may be imposed / modified prospectively from time to time, as may be decided by the Trustee / AMC from time to time.
15. If no start date is mentioned by the investors, the SIP will be registered to start from a period after 30 days from the date of submission of the application form.
16. DSIP shall be triggered and processed only on all Business Days.
17. Investors can choose any preferred date of the month as SIP debit date. In case the chosen date falls on a non-business day, the SIP will be processed on the immediate next business day. In case chosen date is not available in a particular month, the SIP will be processed on the last business day of the month.

The terms and conditions for availing the 'Top-Up SIP' shall be as follows:

1. Frequency for Top-Up SIP

(i) For Monthly SIP:

- a. Half Yearly Top-Up SIP: Under this option, the amount of investment through SIP installment shall be increased by amount chosen / designated by Investor post every 6th (sixth) SIP installment.
- b. Yearly Top-Up SIP: Under this option, the amount of investment through SIP installment shall be increased by amount chosen / designated by Investor post every 12th (twelfth) SIP installment.

(ii) For Quarterly SIP:

- a. Yearly Top-Up SIP: Under this option, the amount of investment through SIP installment shall be increased by amount chosen / designated by Investor post every 4th (fourth) SIP installment. In case the investor who has registered under Quarterly SIP opts for Half Yearly Top-Up SIP, the same shall be registered and processed as Yearly Top-Up SIP.

2. Minimum Top-Up SIP Amount:

₹ 500 and in multiples of ₹ 500 thereafter.

3. Default Top-Up SIP Frequency and amount:

In case the investor fails to specify either the frequency or amount for Top-Up SIP, the same shall be deemed as Yearly Top-Up SIP and ₹ 500 respectively and the application form shall be processed accordingly. In case the investor fails to specify both, i.e. the frequency for Top-Up SIP and amount for Top-Up SIP, the application form may be processed as conventional SIP, subject to it being complete in all other aspects.

4. Top-Up SIP shall be available for SIP Investments only through NACH / ECS (Debit Clearing) / Direct Debit Facility only. Top-Up SIP shall not be available under SIP facility availed by Investors through Standing Instructions / PDCs or investing through Channel Partners or through Stock Exchange Platforms.
5. Top-Up SIP facility shall not be available under Weekly SIP option.
6. Top-Up SIP facility can be availed by the investors only at the time of registration of SIP or renewal of SIP.
7. Investors should note that for modification of any of the details of Top-Up SIP details, the existing SIP with Top-Up facility shall be required to be cancelled and investor would be required to enroll a fresh SIP with modified Top-Up facility details.

Declaration: I / We hereby declare that the particulars provided in this mandate are correct and complete and hereby agree to participate in the NACH / ECS / Direct Debit / Standing Instructions (SI) and make payments through the NACH platform according to the terms and conditions thereof. I / We further hereby agree and acknowledge that I / we will not hold the AMC and/or responsible for any delay and / or failure in debiting my bank account for reasons not attributable to the negligence and / or misconduct on the part of the AMC I / We hereby declare and confirm that, irrespective of my / our registration of the above mobile number in the 'DO NOT DISTURB (DND)', 'or in any similar register maintained under applicable laws, now or subsequent to the date hereof, I / We hereby consent to the Bank communicating with me/us in any manner whatsoever on the said mobile number with respect to the transactions carried out in my / our aforementioned bank account(s). I / We hereby agree to abide by the terms and conditions that may be intimated to me / us by the AMC / Bank with respect to the NACH / ECS / Direct Debit / SI from time to time.

Authorisation to Bank: This is to inform that I / We have registered for ECS / NACH (Debit Clearing) / Direct Debit / SI facility and that the payment towards my / our investments in the Schemes of BNP Paribas Mutual Fund shall be made from my / our above mentioned bank account with your Bank. I / We hereby authorize the representatives of BNP Paribas Asset Management India Private Limited, Investment Manager to BNP Paribas Mutual Fund carrying this mandate form to get it verified and executed. I / We authorize the Bank to debit my / our above-mentioned bank account for any charges towards mandate verification, registration, transactions, returns, etc, as applicable for my / our participation in NACH / ECS / Direct Debit / SI.

ELECTRONIC CLEARING SYSTEM (ECS) / AUTO DEBIT / NACH / STANDING INSTRUCTION (SI) - TERMS & CONDITIONS

SIP payment through Electronic Clearing System (ECS) / NACH / Auto Debit / Standing Instruction (SI) of the Reserve Bank of India (RBI)

1. SIP Auto-Debit Facility is offered to you using RBI's Electronic Clearing System (ECS) / Auto Debit / NACH for effecting SIP payments. By opting for this facility, you agree to abide by the terms and conditions of ECS / Auto debit / SI Facility of Reserve Bank of India.
2. New investors need to submit:
 - a. SIP Application Form for the chosen Scheme duly filled in
 - b. Completed SIP Auto Debit Facility Form
3. These details have to be submitted at least 30 days before the first SIP installment date.
4. Existing investors need to mention the Folio Number.
5. Investors can opt for SIP on a weekly, monthly or quarterly basis under the ECS / NACH / Auto debit / facility. In case the chosen date falls on a Non-Business Day, the SIP will be processed on the immediate next Business Day.
6. The cheque should be drawn in favour of "the respective Scheme / Plan / Option" as applicable and crossed "A/c. Payee Only".
7. A separate SIP Enrolment Form must be filled for each Scheme / Plans, Unit Holders must write the Folio Number on the reverse of the Cheque accompanying the Application Form.
8. BNP Paribas Mutual Fund, its Investment Manager, Registrar and other service providers shall not be responsible if the transaction is delayed or not effected or your bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS / NACH / Auto debit / SI.
9. BNP Paribas Asset Management India Private Limited, its registrars and other service providers shall not be held responsible and liable for any damages / compensation / loss incurred by the investor. For any reason whatsoever the investor assumes the entire risk of using this facility and takes full responsibility.
10. Please refer the Key Information Memorandum for applicable NAV, Risk Factors, Load and other information before investing.
11. BNP Paribas Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfillment of regulatory requirements, fulfillment of requirements of the Scheme Information Document / Addendum(s) and furnishing necessary information to the satisfaction of the Mutual Fund / AMC.
12. BNP Paribas Asset Management India Private Limited and its service providers reserve the right to disclose the details of the Investors and their transactions using the SIP Auto Debit Facility to third parties for the purposes of verification and execution of the Auto Debit Facility as also for the purpose of law enforcement, fraud prevention, audit and inspection requirement etc. In case of discontinuance of business by the existing ECS / NACH / Auto debit / SI Service Provider / change in ECS / NACH / Auto debit / SI Service Provider, the investor may be required to resubmit a completed SIP Auto Debit Facility Form to the AMC.
13. The Investor undertakes and agrees that the SIP Auto Debit Facility requested for via this Form is subject to acceptance of the terms and conditions mentioned in the Key Information Memorandum / Scheme Information Document.
14. **Change of Scheme request in ongoing SIP:**
 - Investor shall have to provide the request for Change of Scheme in ongoing SIP in a pre-specified format. The form shall also be made available on website of the Fund (www.bnpparibasmf.in). Request received in other than the pre-specified format will be rejected.
 - Change of Scheme shall be available only for ongoing Monthly SIP registrations without Top-Up facility.
 - Based on the said request, the SIP in old scheme shall cease and new SIP shall be registered in the new scheme for the balance months/installments based on the details provided by the investor.
15. Investors should note that a minimum of six SIP installments must be completed in the old scheme for enabling this feature.
16. The request for change of Scheme shall be processed provided criteria like minimum no of installments, amount, etc. are being met as applicable for any new SIP registration and the same shall be registered within 30 days from the date of receipt of the valid request.
17. Further, Investors can change the Scheme in an ongoing SIP at any time, provided the minimum of six installments are completed in the old Scheme.
18. Transaction charges, if any, shall also be levied under the new scheme.
19. In case the request for change of Scheme is rejected, the SIP in old scheme shall continue for the Investor.
20. If you have already an existing investor and have provided the post dated cheques and you now wish to avail of the ECS / NACH / Auto debit / SI facility, you will need to submit the following documents atleast 1 month in advance:
 - a. SIP Auto Debit Facility Form
 - b. Letter to discontinue and return the existing post dated cheques.
21. **Change in debit bank account details for SIP transactions:** Investors are requested to note that in case they wish to change their bank account details for any of their ongoing SIP, the following documents should be submitted atleast 30 days in advance of the next SIP debit date: (a) A request letter to change the existing bank account details for SIP transaction mentioning old and new bank account details and details of ongoing SIP transaction. (b) New SIP Auto Debit Facility Form with new bank account details.
22. In case of rejection of SIP form for any reason whatsoever, the Mutual Fund will not accept/entertain any request for refund of proceeds of first cheque that would have been processed.
23. Investors agree that the AMC may discontinue the SIP facility for any investor / folio at its discretion and can advise bank to cancel SI in case one or more debits are rejected and funds not received for any reason.
24. In case of insufficient balance in the investor's account on the date of SIP, the transaction shall be rejected and the AMC / Bank will not retry further to debit the amount from the investor's bank account.
25. Investors are requested to provide information of start date & end date of SIP clearly on the application form. Forms with multiple tick options or forms with ambiguity shall be liable to be rejected.
26. Investors wishing to cancel / discontinue the SIP would need to give a written request to the Bank / AMC / RTA stating that they wish to discontinue the SIP and request the Bank not to deduct any further amount from their account atleast 15 working days prior to the next execution date. Forms shall be submitted at any of official point of acceptance of the transactions of the Fund.
27. For Investors who have availed Standing Instructions facility and wish to change their bank account details for any of their ongoing SIP, the following documents should be submitted atleast 30 days in advance of the next SIP debit date: (a) A request letter to discontinue such ongoing SIP transaction. (b) New SIP Auto Debit Facility Form with new bank account details
28. In case of 6 successive rejections of ECS / NACH / Auto Debit / SI by the respective bank, the SIP shall be cancelled. In case, the reason mentioned in the feed from the respective bank for rejection of ECS / NACH / Auto Debit / SI request is "A/C Closed", the SIP will stand cancelled immediately on receipt of this feed.

The Trustee / AMC reserve the right to change / modify the terms of the SIP from time to time on prospective basis

COMMON CHECKLIST

Please ensure that :

- I. Please ensure that your Application Form is complete in all respect and signed by all applicants:
 - Name, Address and Contact Details are mentioned in full.
 - Status of First/Sole Applicant is correctly indicated.
 - Bank Account Details are entered completely and correctly.
 - Permanent Account Number (PAN) of all Applicants is mentioned irrespective of the amount of purchase and proof attached (if not already validated) OR PAN Exempt KYC Reference Number (PEKRN) in case of PAN exempt investment.
 - Please attach proof of KYC Compliance status if not already validated.
 - Appropriate Plan / Option is selected.
 - If units are applied by more than one applicant, Mode of Operation of account is indicated.
- II. Your investment Cheque / DD is drawn in favour of **'the Specific Scheme A/c. PAN'** or **'the Specific Scheme A/c Investor Name'** dated, signed and crossed 'A/c Payee only'. Application Number / Folio No. is mentioned on the reverse of the Cheque/DD.
- III. Documents as listed below are submitted along with the Application Form (as applicable to your specific case).

Documents	Companies / Trusts / Societies/ Partnership Firms / LLP / FIs*	FPI	NRI / OCI / PIO	Minor	Investments through Constituted Attorney
1. Board/ Committee Resolution / Authority Letter	✓				
2. List of Authorised Signatories with Specimen Signature(s) @	✓	✓			✓
3. Notarised Power of Attorney					✓
4. Account Debit Certificate in case payment is made by DD from NRE / FCNR A/c. where applicable			✓		
5. PAN Proof	✓	✓	✓	✓#	✓
6. KYC Acknowledgement Letter / Print out of KYC Compliance Status downloaded from CDSL Ventures Ltd. website (www.cvindia.com)	✓	✓	✓	✓#	✓
7. Proof of Date of Birth				✓	
8. Proof of Relationship with Guardian				✓	
9. PIO / OCI Card (as applicable)			✓		
10. Certificate of registration granted by Designated Depository Participant on behalf of SEBI		✓		✓	

@ Should be original or true copy by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public, as applicable.

* For FIs, copy of SEBI registration certificate should be provided.

If PAN/PEKRN/KYC proof of Minor is not available, PAN/PEKRN/KYC proof of Guardian should be provided.

SIP AUTO DEBIT - CHECKLIST

- I. Please ensure that if you are an existing investor, you have quoted your Folio No. in the SIP Application Form.
- II. Investment Scheme / Plan / Option in which you wish to do systematic investments is clearly indicated in the SIP Application Form.
- III. The SIP Amount, the SIP Frequency, your preferred SIP Date and Period are clearly indicated in the SIP Application Form.
- IV. Your First SIP Cheque from the same bank from which you wish your Auto-Debits to happen is enclosed and the cheque details are clearly indicated in the SIP Auto Debit Facility Form.
- V. Your Bank Account Details are correctly and completely furnished including the 9 Digit MICR Code.
- VI. Cancelled Cheque leaf of the Bank Account mentioned in the SIP Auto Debit (ECS) Account to be attached.
- VII. In case of current account, please affix company's seal at columns "ECS DEBIT BANK ACCOUNT DETAILS (MANDATORY)" and AUTHORISATION OF BANK ACCOUNT HOLDER section.
- VIII. Authorisation of Bank Account is signed in the same manner as your signatures in Bank Records.

MICRO INVESTMENT - CHECKLIST

Documents required for Micro SIP applications (any one of the following):

Ref. No.	Documents
I.	Voter Identity Card
II.	Driving License
III.	Government / Defence identification card
IV.	Passport
V.	Photo Ration Card
VI.	Photo Debit Card
VII.	Employee ID cards issued by companies registered with Registrar of Companies
VIII.	Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament
IX.	ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks.
X.	Senior Citizen / Freedom Fighter ID card issued by Government.
XI.	Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI.
XII.	Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).
XIII.	Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO.

In addition to the photo identification documents prescribed above, a copy of the proof of address which is self attested and also attested by the ARN Holder will be required.

CHECKLIST FOR "APPLICATIONS ON BEHALF OF MINOR"

I.	Birth certificate of the minor, or School leaving certificate / Mark sheet issued by Higher Secondary Board of respective states, ICSE, CBSE etc., or Passport of the minor, or Any other suitable proof evidencing the date of birth of the minor / relationship.
II.	Copy of PAN of Guardian.
III.	KYC acknowledgement of Guardian.

Enrolment Form No.

DISTRIBUTOR / BROKER INFORMATION (refer instruction 1(b))

Name and AMFI Reg. No.	Sub Agent's Name and AMFI Reg. No.	Sub-Broker Code	EUIN*	RIA Code**
ARN-	ARN-	(As allotted by ARN holder)		

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.

*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.

++ I/We, have invested in the Scheme(s) of your Mutual Fund under Direct Plan. I/We hereby give you my/our consent to share/provide the transactions data feed/ portfolio holdings/ NAV etc. in respect of my/our investments under Direct Plan of all Schemes Managed by you, to the above mentioned Mutual Fund Distributor / SEBI-Registered Investment Adviser.

SIGNATURE(S)	First / Sole Applicant / Guardian / POA Holder / Authorised Signatory	Second Applicant / Guardian / POA Holder	Third Applicant / Guardian / POA Holder

APPLICANT'S INFORMATION (Mandatory, if left blank, the application is liable to be rejected)

Name of Sole / First Applicant	First Name	Middle Name	Last Name
Folio No.		Mobile No. +91	
E-mail ID			

SYSTEMATIC TRANSFER PLAN DETAILS

Scheme Name	BNP Paribas					
To Scheme	BNP Paribas			<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW Reinvestment	<input type="checkbox"/> IDCW Payout
Transfer Type	<input type="checkbox"/> Fixed Amount		OR <input type="checkbox"/> Capital Appreciation			
Transfer Frequency and Date:	Daily	Weekly	Fortnightly	Monthly	Quarterly	
	All business days	<input type="checkbox"/> 1 <input type="checkbox"/> 7 <input type="checkbox"/> 15 <input type="checkbox"/> 25	<input type="checkbox"/> 1 <input type="checkbox"/> 15	<input type="checkbox"/> 1 <input type="checkbox"/> 7 <input type="checkbox"/> 15 <input type="checkbox"/> 25		
Transfer Period:	M M Y Y Y Y to M M Y Y Y Y		OR <input type="checkbox"/> Till Balance			

Having read and understood the contents of the Statement of Additional Information / Scheme Information Document of the Scheme of BNP Paribas Mutual Fund, I / We hereby apply to BNP Paribas Mutual Fund for units of the Scheme and agree to abide by terms and conditions, rules and regulation of the Scheme.

I / We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I / We hereby declare that I am / we are not a US person, within the meaning of the United States Securities Act, 1933, as amended from time to time; and that I am / we are not applying on behalf of or as proxyholders of a person who is a US person. I/We hereby declare that I am/ We are competent under the applicable laws and duly authorised where required, to make this investment in the above mentioned scheme.

I/We hereby confirm that the proposed investment is being made from known, identifiable and legitimate sources of funds /income of mine/the HUF / the Company / Trust/ Partnership only and I am / we are the rightful beneficial owner(s) of the funds and the resulting investments therefrom. The abovementioned investment does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions or of the provisions of any law in India including but not limited to The Income Tax Act, the Prevention of Money Laundering Act, 2002, The Prevention of Corruption Act, 1988 and / or any other relevant rules/ guidelines notified in this regard or applicable laws enacted by the Government of India / any other regulatory body from time to time. I / we hereby understand and agree that if any of the aforesaid disclosures made/ information provided by me/us is found to be contradictory or non-reliable to the above statements or if I / we fail to provide adequate and complete information, the AMC / Mutual Fund / Trustees reserve the right to reject the application / withhold the investments made by me / us and/or make disclosures and report the relevant details to the competent authority and take such other actions as may be required to comply with the applicable law as the AMC / Mutual Fund/ Trustees may deem proper at their sole option. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

I hereby confirm that BNP Paribas Mutual Fund/BNP Paribas Asset Management India Private Limited and its empanelled brokers/distributors has/have not given any indicative portfolio and indicative yield in any manner whatsoever.

Applicable for Foreign tax laws and KYC details: I/We declare that the information provided in this form is, to the best of my knowledge and belief, accurate and complete. I further undertake to advise the AMC /Mutual Fund/ Trustees promptly of any change in circumstances which causes the information contained herein to become incorrect and to provide the AMC /Mutual Fund/ Trustees with a suitably updated self-declaration within 30 days of such change in circumstances.

Applicable to NRIs only : I / We confirm that I am / We are Non-Resident of Indian Nationality / Origin and I / We hereby confirm that the funds for subscription have been remitted from abroad through normal banking channels or from funds in my / our Non-Resident External / Ordinary Account / FCNR Account.

 If NRI, (please ✓) Repatriation basis Non-Repatriation basis

First / Sole Applicant / Guardian / POA Holder / Authorised Signatory

Second Applicant / Guardian / POA Holder

Third Applicant / Guardian / POA Holder

Date

D	D	M	M	Y	Y	Y	Y
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ACKNOWLEDGEMENT SLIP (To be filled in by the Unit holder)

BNP Paribas Mutual Fund
Systematic Transfer Plan (STP)

Received from Mr./Ms./M/s. _____ Date: ____ / ____ / ____ 'STP' application for transfer of Units;

From Scheme _____ Plan _____ Option _____

To Scheme _____ Plan _____ Option _____

 Fixed STF Capital Appreciation STF (not for Daily STP) per Day Week Fortnight Month Quarter

ISC Stamp, Date & Signature

--

STP - Instructions

1. The STP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (☐), where boxes have been provided. To start a STP, the STP Enrolment Form, complete in all respects, must reach atleast 7 working days in advance at any of the Official Points of Transactions.
2. A single STP Enrolment Form can be used for one Scheme / Plan / Option only. Investor should use separate forms for more than one Scheme / Plan / Option.
3. Investors are advised to read the Key Information Memorandum / Statement of Additional Information / Scheme Information Document of the Transferee Scheme(s) carefully before investing. The Statement of Additional Information / Scheme Information Document / Key Information Memorandum(s) of the respective Scheme(s) are available with the ISCs / distributors and are also available on our website www.bnpparibasmf.in.
4. Unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) in the Transferee Scheme will be as per the existing folio number of the Transferor Scheme. The investor under MICRO SIP will not be able to opt for STP facility.
5. Facilities available:
STP offers unit holders the following two facilities:
 - a. Fixed Systematic Transfer Facility (FSTF) where investor can issue a standing instruction to transfer sums at Daily / Weekly / Fortnightly / Monthly / Quarterly (calendar quarter) intervals to plans / options within select schemes of the fund.
 - b. Capital Appreciation Systematic Transfer Facility (CASTF) where the investor can issue a standing instruction to transfer the entire capital appreciation from Transferor Scheme at Weekly / Fortnightly / Monthly / Quarterly intervals to designated Scheme(s) of the Fund. Both the facilities will offer transfers at weekly, fortnightly, monthly and quarterly intervals. Unit holder is free to opt for any of the above facilities and also choose the frequency of such transfers.
6. **Schemes available for Daily STP:**
For the purpose of Daily STP following are the eligible Transferor Scheme(s) and Transferee Scheme(s):
Transferor Scheme(s): BNP Paribas Overnight Fund, BNP Paribas Liquid Fund, BNP Paribas Low Duration Fund and BNP Paribas Short Term Fund.
Transferee Scheme(s): BNP Paribas Large Cap Fund, BNP Paribas Multi Cap Fund, BNP Paribas Midcap Fund, BNP Paribas Long Term Equity Fund, BNP Paribas Arbitrage Fund, BNP Paribas Substantial Equity Hybrid Fund, BNP Paribas Focused 25 Equity Fund, BNP Paribas India Consumption Fund and BNP Paribas Dynamic Equity Fund.
7. Date of transfer / minimum amount of transfer:

FSTF / CASTF	Date of transfer	Minimum amount of transfer*
Daily (No CASTF)	Daily Interval (all Business Days) ^a	Rs. 1000 and in multiples of Re. 1 thereafter
Weekly	Transfer on 1st, 7th, 15th and 25th of a month	Rs. 1000 and in multiples of Re. 1 thereafter
Fortnightly	Transfer on 1st & 15th of a month	Rs. 1000 and in multiples of Re. 1 thereafter
Monthly	Transfer on 1st or 7th or 15th or 25th of a month	Rs. 1000 and in multiples of Re. 1 thereafter.
Quarterly	Transfer on 1st or 7th or 15th or 25th of the first month of a quarter (i.e. January, April, July, October)	Rs. 1000 and in multiples of Re. 1 thereafter.

^a Investors should note that in case of Daily STP, the commencement date for transfers shall be the 15th working day from the date of receipt of a valid request and thereafter, transfers shall be effected on all business days at NAV based prices, subject to applicable load. In case the Weekly / Fortnightly / Monthly / Quarterly STP execution date falls on non-business day, the next business day will be considered as date of transfer. In the event of an intervening non-business day STP triggers will not take place and consequently the total number of Daily STP installments opted by the investor will be adjusted to that extent i.e., For e.g. if the investor has opted for 50 installments and if 8 nonbusiness days happen to occur in the intervening period, then only 42 Daily STP installments shall be triggered.

*The minimum amount of transfer into BNP Paribas Long Term Equity Fund shall be Rs. 1000 & in multiples of Rs. 500 thereafter. BNP Paribas Long Term Equity Fund is an open ended equity linked tax savings scheme with a lock-in period of 3 years from the date of allotment of units. STP for an amount / value of units not in multiples of Rs. 500 shall be deemed as a transfer request for an amount which is equal to the nearest lower multiple of Rs. 500 and the balance amount, if any, shall remain invested in the Transferor Scheme.
An investor will have to opt for a minimum of 20 installments under Daily option, 6 installments under Weekly, Fortnightly, Monthly option and 2 installments for Quarterly STP otherwise enrolment request shall be liable to be rejected.
8. An investor has to maintain minimum balance of Rs. 6000 in the opted Transferor Scheme at the time of enrolment of STP. If such minimum balance represented by clear units is not available, the application will be liable to be rejected.
9. An investor has to clearly specify the name & the option of the Transferor & Transferee scheme in the enrolment form. If name of the Transferor or Transferee Scheme is not stated or in case of any ambiguity STP enrolment request shall be liable to be rejected. In absence of information, the default option for Transferee scheme shall be growth option.
10. Load structure of the Transferor Scheme & Transferee Schemes as on the date of enrolment of STP shall be applicable.
11. An investor has to select any one facility i.e. FSTF or CASTF. In case, investor doesn't select any facility or in case of any ambiguity, the STP enrolment request shall be rejected. In case investor has selected any one of the facility but has not selected frequency and / or date or in case of any ambiguity, by default, monthly frequency & 7th day shall be considered as frequency & execution date respectively. **Investors should note that CASTF facility is not available for Daily STP.**
12. In FSTF, in case there is no minimum amount (as specified above) available in the unit holder's account for Transfer into Transferee Scheme, the transfer shall not be executed and the request of unit holder will stand withdrawn with immediate effect.
For Daily STP: If the outstanding balance in "Transferor Scheme" does not cover any of the intermittent Daily STP installment amount, all outstanding units will be liquidated and Daily STP effected for such outstanding balance and Daily STP terminated for subsequent installments. However, if the outstanding balance in "Transferor Scheme" does not cover the last installment under the Daily STP, no transfer shall be effected and Daily STP shall be terminated without effecting the last installment under Daily STP.
13. In CASTF, if there is no minimum appreciation amount in the Transferor scheme for the consecutive three installments, the STP request of the unitholder will stand withdrawn with immediate effect. The capital appreciation, if any, will be calculated from the enrolment date of the CASTF under the folio, till the first transfer date [e.g. if the unit holder has been allotted units on the 23rd of September and the date of enrolment for monthly CASTF is the 1st of November and the unit holder has opted for 15th of every month as the transfer date, capital appreciation, if any, will be calculated from the 1st of November to the 15th of November (first transfer date)]. Subsequent capital appreciation, if any, will be the capital appreciation between the previous CASTF date (where transfer has been processed) and the next CASTF date].
14. A request for STP will be treated as a request for redemption from the Transferor scheme and subscription into the selected Transferee scheme(s), option(s) / plan(s), at the applicable NAV, subject to load and statutory levy, if any.
15. In case of minor applicant, the guardian can opt for STP only till the date of minor attaining majority. AMC shall suspend the standing instruction of STP enrollment from the date of minor attaining majority by giving adequate prior notice. Further, once the minor attains majority, the guardian will not be able to undertake any financial and non-financial transactions including fresh registration of STP and the folio shall be frozen for the further operation till the time requisite documents for changing the status from minor to major is submitted to the Fund.
16. STP will be automatically terminated if all units are liquidated or withdrawn from the Transferor Scheme or pledged or upon receipt of intimation of death of unit holder.
17. The provision of 'Minimum redemption amount' specified in the Scheme Information Document of Transferor Scheme and 'Minimum application amount' specified in the Scheme Information Documents of the Transferee Schemes will not be applicable for STP.
18. Investors can also choose to terminate the STP by giving a written notice at least 7 Business Days in advance to the Official Points of Transactions. In case of Daily STP, termination shall be effected from 8th Business Day of receipt of valid request.
19. Investors should note that more than one STP (i.e. daily / weekly / fortnightly / monthly or quarterly STP) can be registered under same Plan / Option of the Transferor Scheme.
20. The Trustee / AMC reserve the right to change / modify the terms of the STP or withdraw this facility from time to time.
21. The enrolment form is subject to detailed scrutiny and verification. Applications which are not complete in all respect are liable for rejection either at the collection point itself or subsequently.

THIRD PARTY PAYMENT DECLARATION (Should be enclosed with each payment)

Payments by : Parent / Grand-Parents/Related Persons Other than the Registered Guardian
 Payments to : To a Minor Folio only; In consideration of: Natural love and affection or as gift only
 Maximum Value : Not Exceeding ₹ 50,000/- (each regular purchase or per SIP installment)

Application and Payment Details (All details below are Mandatory, including relationship, PAN & KYC):

Folio No.											Application Form No.																		
Beneficial Minor's Name																													
Investment Amount in ₹																													
Payment Cheque No.																					Dated	D	D	M	M	Y	Y	Y	Y
Cheque Drawn on Bank																													
Cheque Drawn on A/c. No.																													

Declaration and Signatures:

	Parent / Grand-Parents / Related Persons Other than the Registered Guardian	Guardian of Minor, as registered in the Folio																		
Name																				
Relationship with Minor																				
Income Tax PAN																				
KYC Acknowledgement	<input type="checkbox"/> Attached (Mandatory for any amount)										<input type="checkbox"/> Attached (Mandatory for any amount)									
Declaration	I hereby declare and confirm the minor stated above is the beneficial owner of the investment details mentioned above and I am providing the funds for these investments on account of my natural love and affection or as gift from my bank account only.										I confirm that I am the legal guardian of the Minor, registered in folio and have no objection to receiving these funds on behalf of the Minor.									
Signature																				
Contact Number																				

BANKER'S CERTIFICATE in case of Demand Draft / Pay Order / Any Other pre-funded instrument

To whomsoever it may concern, we hereby confirm the following details regarding the instrument issued by us:

Instrument Details:

Instrument Type	<input type="checkbox"/> Demand Draft	<input type="checkbox"/> Pay Order / Banker's Cheque																	
Instrument Number											Date	D	D	M	M	Y	Y	Y	Y
Investment Amount in ₹																			
In Favour of / Favours																			
Payable At																			

Details of Bank Account Debited for issuing the instrument:

Bank Account No.																					Account Type										
Account Holder Details	Name										Income Tax PAN																				
1																															
2																															
3																															

If the issuing Bank branch is outside India:

We further declare that we are registered as a Bank / branch as mentioned below:

Under the Regulator	Name of the Regulator																		
In the Country	Country Name																		
Registration No.	Registration Number																		
We confirm having carried out necessary Customer Due Diligence with regard to the Beneficiary and to the source of the funds received from him, as per the standards of Anti-Money Laundering laws and other applicable relevant laws in our country.																			

Branch Manager/ Declarant(s)

Signature _____

Name _____

Address _____ Bank & Branch Seal _____

City _____ State _____ Postal Code _____

Country _____ Contact Number _____

Important Note: It is clarified that the bankers certificate suggested above is recommendatory in nature, as there may be existing Bank Letters / Certificates / Declarations, which will confirm to the spirit of the requirements, if all required details are mentioned in the certificate.

CUSTODIAN ON BEHALF OF AN FII OR CLIENT (Should be enclosed with each Third party payment. See Instruction by)

To whomsoever it may concern

Application and Payment Details (All details below are Mandatory)

Folio No.		Application Form No.	
Beneficial Applicant / Investor Name			
Investment Amount in ₹			
Payment Mode	<input type="checkbox"/> Cheque	<input type="checkbox"/> Fund Transfer	<input type="checkbox"/> RTGS <input type="checkbox"/> NEFT
Payment Cheque / UTR No.		Dated	D D M M Y Y Y Y
Payment from Bank			
Payment from A/c. No.			

We further declare that we are registered as a Custodian with SEBI under Registration No. _____

We confirm the beneficial owner as stated above and that this payment is issued by us in our capacity to the Applicant / Investor. The source of this payment is from funds provided to us by the Applicant / Investor.

Signature of Declarant(s) : _____

Name of Declarant(s) : _____

Income Tax PAN : _____

Address of Declarant(s) : _____

City : _____ State : _____

Postal Code : _____ Country : _____

PAYMENT BY EMPLOYER ON BEHALF OF EMPLOYEE (Under Systematic Investment Plans or Lump sum / one-time subscription, through Payroll deductions or deductions out of expense reimbursements. Should be enclosed with each Third party payment. See Instruction by)

To whomsoever it may concern

We hereby declare that the Applicant Form No/s. _____ for subscription of units in _____

_____ (Name of the Scheme / Plan / Option) is accompanied by

Cheque No. _____ Dated _____

Drawn on _____ (Name of the Bank / Branch).

We confirm that the beneficial owner(s) of the investment in these units is / are _____

_____ (Name of the Employee/s, with employee number/s).

who is / are my / our employee/s and am providing the funds for these investments through the payroll deduction or deductions out of expense reimbursements.

Signature of Declarant(s) : _____

Name of Declarant(s) : _____

Income Tax PAN : _____ KYC Acknowledgement attached (Mandatory for any amount)

Address of Declarant(s) : _____

City : _____ State : _____

Postal Code : _____ Country : _____

Signature of Beneficiary (ies) : _____

Signature of Beneficiary (ies) : _____

• **Noida** : F-21,2nd Floor, Near Kalyan Jewelers,Sector-18,Noida 201301 • **Palghat** : No: 20 & 21 ,Metro Complex H.P.O.Road Palakkad,H.P.O.Road,Palakkad 678001 • **Panipat** : Preet Tower, 3rd Floor,Near NK Tower,G.T. Road,Panipat 132103 • **Panjim** : H. No: T-9, T-10, Affran plaza,3rd Floor,Near Don Bosco High School,Panjim 403001 • **Pathankot** : 2nd Floor Sahni Arcade Complex,Adj.Indra colony Gate Railway Road,Pathankot,Pathankot 145001 • **Patiala** : B- 17/423,Lower Mall Patiala,Opp Modi College,Patiala 147001 • **Patna** : 3A 3Rd Floor Anand Tower,Exhibition Road,Opp Icici Bank,Patna 800001 • **Pondicherry** : No 122(10b),Muthumariamman koil street, Pondicherry 605001 • **Pune** : Office # 207-210, second floor,Kamla Arcade, JM Road. Opposite Balgandharva, Shivaji Nagar, Pune 411005 • **Raipur** : Office No S-13 Second Floor, Reheja Tower, Fafadih Chowk, Jail Road, Raipur 492001 • **Rajahmundry** : No. 46-23-10/A, Tirumala Arcade, 2nd floor, Ganuga Veedhi, Danavaipeta, Rajahmundry,East Godavari Dist, AP - 533103 • **Rajkot** : 302 Metro Plaza ,Near Moti Tanki Chowk,Rajkot,Rajkot Gujarat 360001 • **Ranchi** : Room No 307 3Rd Floor ,Commerce Tower ,Beside Mahabir Tower, Ranchi 834001 • **Renukoot** : C/o Mallick Medical Store,Bangali Katra Main Road,Dist. Sonebhadra (U.P.),Renukoot 231217 • **Rewa** : Shop No. 2, Shree Sai Anmol Complex,Ground Floor,Opp Teerth Memorial Hospital,Rewa 486001 • **Rohtak** : Shop No 14, Ground Floor,Ashoka Plaza,Delhi Road ,Rohtak 124001 • **Roorkee** : Shree Ashadeep Complex 16, Civil Lines, Near Income Tax Office, Roorkee 247667 • **Rourkela** : 2nd Floor, Main Road, Udit Nagar,Sundargarh, Rourekla 769012 • **Sagar** : II floor Above shiva kanch mandir,5 civil lines,Sagar,Sagar 470002 • **Salem** : No.6 NS Complex, Omalur main road, Salem 636009 • **Sambalpur** : First Floor; Shop No. 219,SAHEJ PLAZA,Golebazar; Sambalpur,Sambalpur 768001 • **Satna** : Jainam Market,Purana Power House Chauraha,Panni Lal Chowk,Satna 485001 • **Shillong** : Annex Mani Bhawan ,Lower Thana Road ,Near R K M Lp School ,Shillong 793001 • **Shimla** : 1st Floor,Hills View Complex,Near Tara Hall,Shimla 171001 • **Shimoga** : Jayarama Nilaya, 2Nd Corss, Mission Compound, Shimoga 577201. • **Shivpuri** : A. B. Road,In Front of Sawarkar Park,Near Hotel Vanasthali,Shivpuri 473551 • **Sikar** : First FloorSuper Tower ,Behind Ram Mandir Near Taparya Bagichi, Sikar 332001. • **Silchar** : N.N. Dutta Road, Chowchakra Complex, Premtala,Silchar 788001 • **Siliguri** : Nanak Complex, 2nd Floor,Sevoke Road,-,Siliguri 734001 • **Sitapur** : 12/12 Surya Complex,Station Road ,Uttar Pradesh,Sitapur 261001 • **Solan** : Disha Complex, 1st Floor,Above Axis Bank,Rajgarh Road, Solan 173212 • **Solapur** : Block No 06, Vaman Nagar Opp D-Mart, Jule Solapur, Solapur 413004 • **Sonepat** : Shop no. 205 PP Tower, Opp income tax office, Subhash chowk Sonepat. 131001. • **Sri Ganganagar** : Address Shop No. 5, Opposite Bihani Petrol Pump,NH - 15,near Baba Ramdev Mandir,Sri Ganganagar 335001 • **Srikakulam** : D No 4-4-97 First Floor Behind Sri Vijayaganapathi Temple,Pedda relli veeidhi ,Palakonda Road ,Srikakulam 532001 • **Sultanpur** : 1st Floor, Ramashanker Market, Civil Line, Sultanpur 228001 • **Surat** : Office no. -516 5th Floor Empire State building ,Near Udha Darwaja, Ring Road, Surat 395002 • **T Nagar** : No 23 | Cathedral Garden Road,Cathedral Garden Road,Nungambakkam,Chennai,600 034 • **Thane** : Room No. 302 3rd FloorGanga Prasad,Near RBL Bank Ltd,Ram Maruti Cross RoadNaupada Thane West ,Mumbai,400602 • **Tirunelveli** : 55/18 Jeney Building, 2nd Floor,S N Road,Near Aravind Eye Hospital,Tirunelveli 627001 • **Tirupathi** : H.No:10-13-425,1st Floor Tilak Road ,Opp: Sridevi Complex ,Tirupathi 517501 • **Tiruvalla** : 2Nd FloorErinjery Complex,Ramanchira,Opp Axis Bank,Thiruvalla 689107 • **Trichur** : 4Th Floor, Crown Tower, Shakthan Nagar, Opp. Head Post Office, Thrissur 680001 • **Trichy** : No 23C/1 E V R road, Near Vekkaliyamman Kalyana Mandapam,Putthur-Trichy 620017 • **Trivandrum** : Marvel Tower, 1st Floor, Ura-42 Statue, (Uppalam Road Residence Association), Trivandrum 695010 • **Tuticorin** : 4 - B A34 - A37,Mangalmai Mani Nagar,Opp. Rajaji Park Palayamkottai Road,Tuticorin 628003 • **Udaipur** : Shop No. 202, 2nd Floor business centre, 1C Madhuvan, Opp G P O Chetak Circle, Udaipur 313001 • **Ujjain** : Heritage Shop No. 227,87 Vishvavidhyalaya Marg,Station Road,Near ICICI bank Above Vishal Megha Mart,Ujjain 456001 • **Valsad** : 406 Dreamland Arcade, Opp Jade Blue, Tithal Road, Valsad 396001 • **Vapi** : A-8 Second Floor, Solitaire Business Centre, Opp DCB Bank, GIDC Char Rasta, Silvassa Road, Vapi 396191 • **Varanasi** : D-64/132 KA, 2nd Floor , Anant Complex, Sagra,Varanasi 221010 • **Vashi** : Vashi Plaza,Shop no. 324,C Wing, 1st Floor, Sector 17, Vashi Mumbai 400705 • **Vellore** : No 2/19,1st floor,Vellore city centre,Anna salai,Vellore 632001 • **Vijayawada** : HNo26-23, 1st Floor, Sundarammastreet, GandhiNagar, Krishna, Vijayawada 520010 • **Vile Parle** : Shop No.1 Ground Floor, Dipti Jyothi Co-operative Housing Society, Near MTNL office P M Road,,Vile Parle East,400057 • **Visakhapatnam** : DNO : 48-10-40, Ground Floor, Surya Ratna Arcade, Srinagar, Opp Road To Lalitha Jeweller Showroom, Beside Taj Hotel Ladge, Visakhapatnam 530016 • **Warangal** : Shop No22 , ,Ground Floor Warangal City Center,15-1-237,Mulugu Road Junction,Warangal 506002 • **Yamuna Nagar** : B-V, 185/A, 2nd Floor, Jagadri Road,,Near DAV Girls College, (UCO Bank Building) Pyara Chowk, Yamuna Nagar 135001

Further, all financial and non-financial transactions pertaining to the Scheme can also be submitted through MF Utilities India Private Limited (MFUI) either electronically or physically through the authorized Points of Service (POS) of MFUI. The list of POS of MFUI is published on the website of MFUI at www.mfuiindia.com and may be updated from time to time.

Due to pandemic situation pursuant to Covid-19, Investors / unitholders are hereby informed that physical transactions can be submitted at specified collection centres / branch offices of the AMC and the Investor Service centres of the Registrar & Transfer Agent, KFin Technologies Pvt. Ltd. listed on website (www.bnpparibasmf.in) during the specified business hours. **Investors / unitholders are advised to refer to the website i.e. www.bnpparibasmf.in for list of OPATs and the changes thereto.** It may be noted that the list is subject to local authority's orders with respect to conducting operations in the official premises. For the convenience the investors/unitholders, AMC continues to accept transactions through the online mode and all the investors are encouraged to adopt online means for transacting. Further, the facility for execution of mutual fund transactions by submitting the same to the designated email address i.e. mumbai@bnpparibasmf.in continues to be remain available to the investors in terms of notice-cum-addendum no. 15/2010 dated March 30, 2020 till further notice.

Based on the SEBI circular no SEBI/HO/IMD/IMD-II DOF3/P/CIR/2021/604 dated July 26, 2021, to comply with the requirements of RTA inter-operable Platform for enhancing investors' experience in Mutual Fund transactions / service requests, the Qualified RTAs (QRTA's), Kfin Technologies Private Limited (Kfintech) and Computer Age Management Services Limited (CAMS) have jointly developed MFCentral - A digital platform for Mutual Fund investors.

MFCentral is created with an intent to be a one stop portal / mobile app for all Mutual fund investments and service-related needs that significantly reduces the need for submission of physical documents by enabling various digital / phygital services to Mutual fund investors across fund houses subject to applicable Terms & Conditions of the MFCentral platform. MFCentral will be enabling various features and services in a phased manner. MFCentral may be accessed using link <https://mfcentral.com/> (or its app in future).

With a view to comply with all provisions of the aforesaid circular, AMC/the Fund designates MFCentral as its Official Points of Acceptance of Transactions (OPAT) w.e.f. September 23, 2021.

Any registered user of MFCentral, requiring submission of physical document as per the requirements of MFCentral, may do so at any of the designated Investor Service centres or collection centres of Kfintech or CAMS.



BNP PARIBAS
MUTUAL FUND

BNP Paribas Asset Management India Private Limited

Crescenzo, 7th Floor, G-Block, Bandra Kurla Complex, Mumbai – 400051

Toll Free: 1800 102 2595 • Website: www.bnpparibasmf.in