



Scheme Information Document

Section I

Baroda BNP Paribas Nifty200 Momentum 30 Index Fund

(An open-ended scheme replicating / tracking the Nifty200 Momentum 30 Total Returns Index)

Product labelling

<p><b>This product is suitable for investors who are seeking*:</b></p> <ul style="list-style-type: none"> <li>• Long term capital growth</li> <li>• Investments in equity and equity related securities replicating the composition of the Nifty200 Momentum 30 Index with the aim to achieve returns of the stated index, subject to tracking error</li> </ul>	<p><b>Risk-o-meter for the Scheme^^</b></p>  <p>Investors understand that their principal will be at Very High Risk</p>	<p><b>Benchmark Risk-o-meter</b></p>  <p>Benchmark Riskometer is at Very High Risk.</p> <p>As per AMFI Tier 1 Benchmark i.e. Nifty200 Momentum 30 Total Returns Index</p>
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\* Investors should consult their financial advisers if in doubt about whether the product is suitable for them.

^^ The above product labelling assigned during the New Fund Offer (NFO) is based on internal assessment of the Scheme characteristics or model portfolio and the same may vary post NFO when the actual investments are made..

Offer of units of Rs. 10 each during the New Fund Offer period and continuous offer for units at NAV based prices

Name of Mutual Fund (Mutual Fund)	Baroda BNP Paribas Mutual Fund
Name of Asset Management Company (AMC)	Baroda BNP Paribas Asset Management India Private Limited (CIN: U65991MH2003PTC142972)
Name of Trustee Company (Trustee)	Baroda BNP Paribas Trustee India Private Limited (CIN: U74120MH2011PTC225365)
Addresses of the entities	201(A) 2nd Floor, A wing, Crescenzo, C-38 & 39, G Block, Bandra-Kurla Complex, Mumbai, Maharashtra, India - 400 051
Website of the entity :	<a href="http://www.barodabnpparibasmf.in">www.barodabnpparibasmf.in</a>
Scheme Code	BBNP/O/O/EIN/24/07/0044

New Fund Offer Opens on	New Fund Offer Closes on	Scheme re-opens on
September 25, 2024	October 09, 2024	Within 5 business day from the date of allotment

The particulars of the Scheme have been prepared in accordance with the Securities and Exchange Board of India (Mutual Funds) Regulations 1996, (herein after referred to as SEBI (MF) Regulations) as amended till date, and filed with SEBI, along with a Due Diligence Certificate from the AMC. The units being offered for public subscription have not been approved or recommended by SEBI nor has SEBI certified the accuracy or adequacy of the Scheme Information Document.

The Scheme Information Document sets forth concisely the information about the scheme that a prospective investor ought to know before investing. Before investing, investors should also ascertain about any further changes to this Scheme Information Document after the date of this Document from the Mutual Fund / investor Service Centres / Website / Distributors or Brokers.

The investors are advised to refer to the Statement of Additional Information (SAI) for details of Baroda BNP Paribas Mutual Fund, Standard Risk Factors, Special Considerations, tax and legal issues and general information on [www.barodabnpparibasmf.in](http://www.barodabnpparibasmf.in)

SAI is incorporated by reference (is legally a part of the Scheme Information Document). For a free copy of the current SAI, please contact your nearest investor service centre or log on to our website.

The Scheme Information Document should be read in conjunction with the SAI and not in isolation.

This Scheme Information Document is dated September 10, 2024.

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## HIGHLIGHTS/SUMMARY OF THE SCHEME

Sr. No.	Title	Description
1	Name of the Scheme	Baroda BNP Paribas Nifty200 Momentum 30 Index Fund
2	Category of the Scheme	Index Fund
3	Scheme Type	An open-ended scheme replicating / tracking the Nifty200 Momentum 30 Total Returns Index
4	Scheme Code	BBNP/O/O/EIN/24/07/0044
5	Investment objective	<p>The investment objective of the scheme is to provide investment returns closely corresponding to the total returns of the securities as represented by the Nifty200 Momentum 30 Total Returns Index before expenses, subject to tracking errors, fees, and expenses.</p> <p>However, there is no assurance that the objective of the Scheme will be achieved.</p>
6	Liquidity/listing details	<p>Being an open-ended scheme, the Mutual Fund shall provide for an on-going purchase/switch-in/redemption/switch-out of units of the Scheme, not later than 5 business days from the date of allotment. The units may be purchased / switched in or redeemed / switched out on every business day at NAV based prices, subject to provisions of exit load, if any.</p> <p>As per the SEBI Regulations, the Mutual Fund shall despatch redemption proceeds within 3 working days of receiving a valid redemption / repurchase request.</p>
7	Benchmark (Tier 1)	<p><b>Name of Benchmark:</b> Nifty200 Momentum 30 Total Returns Index</p> <p><b>Justification for use of benchmark:</b> The Scheme seeks to track/replicate the performance of the Nifty200 Momentum 30 Total Returns Index by investing in the constituents of this index. Therefore, the composition of this index makes it most suited to compare the performance of the Scheme. The aforesaid Benchmark is the Tier 1 benchmark Index basis the category of the scheme and in line with the list of benchmark as notified by AMFI.</p>
8	NAV Disclosure	The AMC shall declare the Net Asset Value (NAV) of the scheme on every Business Day on AMFI's website ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ) by 11.00 p.m. and also on AMC website ( <a href="http://www.barodabnp-paribasmf.in">www.barodabnp-paribasmf.in</a> ). Further Details in Section II.
9	Applicable Timelines	<ul style="list-style-type: none"> <li>• <b>Dispatch of redemption proceeds:</b> The Mutual Fund shall dispatch redemption proceeds within 03 Business Days of receiving a valid redemption request. A penal interest of 15% p.a. or such other rate as may be prescribed by SEBI from time to time, will be paid in case the payment of redemption proceeds is not made within 3 Working days from the date of redemption.</li> <li>• <b>Dispatch of IDCW:</b> The IDCW (Dividend) warrants/cheque/demand draft shall be dispatched to the Unit holders within 07 Business days of date of declaration of IDCW. In the event of failure to dispatch IDCW within 7 working days,</li> </ul>

		the AMC shall be liable to pay interest at 15% per annum to the unitholders.
10	Plans & Options	<p>The Scheme offers following two plans:</p> <ul style="list-style-type: none"> <li>♦ Baroda BNP Paribas Nifty200 Momentum 30 Total Returns Index Fund - Regular Plan</li> <li>♦ Baroda BNP Paribas Nifty200 Momentum 30 Total Returns Index Fund - Direct Plan</li> </ul> <p>Each Plan offers Growth Option.</p> <p>There shall be a single portfolio under the scheme.</p>
11	Loads	<p>Entry Load : Not applicable</p> <p>Exit Load: 0.2%- If redeemed on or before 7 days from the date of allotment; Nil- If redeemed after 7 days from the date of allotment.</p> <p>For any change in load structure, the AMC will issue an addendum and display it on the website/ISCs.</p>
12	Minimum Application Amount / switches in	<p><b>Lumpsum investment:</b> Rs. 1,000 and in multiples of Rs. 1 thereafter.</p> <p><b>Systematic Investment Plan:</b> (i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter ;</p> <p>(ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.</p> <p>There is no upper limit on the amount for application. The Trustee / AMC reserves the right to change the minimum amount for application from time to time in the Scheme and these could be different under different plan(s) / option(s).</p>
13	Minimum Additional Purchase Amount/subsequent Switch in	<p>Rs. 1,000 and in multiples of Rs. 1 thereafter.</p> <p>The AMC reserves the right to change the minimum additional application amount from time to time.</p>
14	Minimum Redemption/Switch Out amount	<p>Rs. 1,000 and in multiples of Rs. 1 thereafter.</p> <p>There will be no minimum redemption criterion for Unit based redemption.</p>
15	New Fund Offer Period  This is the period during which a new scheme sells its units to the investors.	<p>New Fund Offer Opens on: - September 25, 2024</p> <p>New Fund Offer Closes on: - October 09, 2024</p> <p>As per Para 1.10.1A of SEBI Master Circular dated June 27, 2023, NFO shall remain open for subscription for a minimum of 3 working days.</p> <p>The Trustee reserves the right of extension / early closure of the NFO Period of the Scheme, subject to the condition that the subscription list shall not be kept open for more than 15 days. Any modification to the New Fund Offer Period shall be announced by way of an Addendum uploaded on website of the AMC.</p>
16	New Fund Offer Price	The NFO Price of units of the scheme will be Rs. 10 per Unit.
17	Segregated Portfolio/ Side pocketing Disclosure	The Scheme has no segregated portfolio. For more details on Segregated Portfolio/ side Pocketing, kindly refer SAI.

18	Swing Pricing Disclosure	Not applicable. For more details on Swing Pricing, please refer SAI.
19	Stock lending/ Short selling	The Scheme may engage in stock lending in accordance with the framework relating to securities lending and borrowing specified by SEBI. The Scheme will not engage in short selling.
20	How to apply and other details	<p>The application form for the sale of Units of the Scheme will be available and accepted from either the Investor Service Centres (ISCs)/ Official Points of Acceptance (OPAs) of AMC or may be downloaded from the website of AMC.</p> <p>The applications for purchase/ redemption/ switches can be submitted at any of the official points of acceptance of transactions of AMC &amp; KFin Technologies Limited (<b>Registrar / KFin</b>). The list of official points of acceptance of transactions of both AMC &amp; KFin is provided on the back page of this SID and also available on website of the AMC, <a href="http://www.barodabnpparibasmf.in">www.barodabnpparibasmf.in</a> or Investors may call on 1800-2670-189 (toll-free) to know the same. For more details kindly refer 'Other Scheme Specific Disclosures' under Section II.</p>
21	Investor Services	<ul style="list-style-type: none"> <li> <b>Contact details for general service requests</b>  <b>Baroda BNP Paribas Asset Management India Private Limited</b>            201(A) 2nd Floor, A wing, Crescenzo, C-38 &amp; 39, G Block, Bandra Kurla Complex Mumbai - 400051. Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM)             Email id: <a href="mailto:service@barodabnpparibasmf.in">service@barodabnpparibasmf.in</a> </li> <li> <b>Contact details for Compliant resolution.</b>            All investor grievance / complaints and related correspondence may be addressed to: <b>Mr. Vivek Kudal, Investor Relations Officer</b>             Baroda BNP Paribas Asset Management India Private Limited            201(A) 2nd Floor, A wing, Crescenzo, C-38 &amp; 39, G Block, Bandra Kurla Complex Mumbai - 400051. Phone: 1800-267-0189 (Monday to Saturday, 9 AM to 7 PM)             Email id: <a href="mailto:service@barodabnpparibasmf.in">service@barodabnpparibasmf.in</a> </li> </ul> <p>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. Investors also have the option to approach SEBI, by logging a complaint on SEBI's complaints redressal system (SCORES) (<a href="https://scores.sebi.gov.in/">https://scores.sebi.gov.in/</a>)</p>
22	Specific attribute of the scheme (such as lock in, duration in case of target maturity scheme/close	Not Applicable, as these attributes do not apply to the Scheme.

	ended schemes, as applicable)	
23	Special Products/facility available during NFO and on ongoing basis	<ul style="list-style-type: none"> <li> <p><b>• Systematic Investment Plan/SIP</b>            Rs. 500 /- and in multiples of Re. 1/- thereafter per installment, where an investor opts for a daily/weekly/monthly SIP.</p> <p>Rs. 1,500/- and in multiples of Re. 1/- thereafter per installment, where an investor opts for a quarterly SIP. For details on Top-up SIP facility, pls refer the Statement of Additional Information available on the website.</p> </li> <li> <p><b>• Systematic Withdrawal Plan / SWP</b>            Rs. 1,000/- and in multiples of Re. 1/- thereafter per installment, where an investor opts for a weekly/monthly SWP</p> <p>Rs. 1,500/- and in multiples of Re. 1/- thereafter per installment, where an investor opts for a quarterly SWP.</p> </li> <li> <p><b>• Systematic Transfer Plan/STP</b>            Rs. 1,000/- and in multiples of Re. 1/- thereafter per installment, where an investor opts for a Daily/weekly/ fortnightly monthly STP.</p> <p>Rs. 1,500/- and in multiples of Re. 1/- thereafter per installment, where an investor opts for a quarterly STP.</p> <p>The STP will be terminated if the amount to be transferred is less than the minimum application amount of the transferee scheme.</p> </li> <li> <p><b>• SIP Pause Facility</b>            With the SIP Pause facility, the investor shall have an option to temporarily pause the SIP installments for a specified period of time. Upon expiry of the specified period, the SIP installments would re-start automatically. The features, terms and conditions for availing the SIP Pause facility shall be as follows:</p> <ol style="list-style-type: none"> <li>1. Under this Facility, the Investor has an option to temporarily pause the SIP for specific number of installments (i.e. Minimum 1 installment and Maximum 3 installments) by submitting the form for SIP Pause Facility (available at <a href="http://www.barodabnpparibasmf.in">www.barodabnpparibasmf.in</a>) at any of the Official Points of Acceptance of Baroda BNP Paribas Mutual Fund. Investors are further to requested to note that the forms for SIP Pause facility can be submitted to the designated email ID (<a href="mailto:mumbai@barodabnpparibasmf.in">mumbai@barodabnpparibasmf.in</a>) and <a href="mailto:transact@barodabnpparibasmf.in">transact@barodabnpparibasmf.in</a> as per the facility made available via addendum no. 15/2020 dated March 30, 2020.</li> <li>2. The SIP Pause form should be submitted at least 15 calendar days prior to the next SIP installment date (i.e. excluding the request date and the next SIP installment date). Investor cannot cancel the SIP Pause once registered.</li> <li>3. Investors can avail this facility only once in the tenure of the particular SIP.</li> </ol> </li> </ul>

		<p>For details, refer SAI.</p> <ul style="list-style-type: none"> <li> <b>Switching Options:</b>            On an on-going basis, the Unitholders have the option to switch all or part of their investment from the Scheme to any of the other schemes offered by the Mutual Fund, which is available for investment at that time, subject to applicable Load structure of the respective schemes. Unitholders also have the option of switching into the Scheme from any other schemes or switching between various options of the Scheme.         </li> <li> <b>Online Transaction Facility</b>            AMC/Mutual Fund will allow Transactions including by way of Lumpsum Purchase/ Redemption / Switch of Units by electronic mode through the website/Mobile Application as made available by AMC. The subscription proceeds, when invested through this mode, are by way of direct debits to the designated bank through payment gateway. The redemption proceeds, (subject to deduction of tax at source, if any) through this mode, are directly credited to the bank account of the Investors who have an account at the designated banks with whom the AMC has made arrangements from time to time or through NEFT/RTGS or through cheque/Pay order issuance or any other mode allowed by Reserve Bank of India from time to time. For details of the facility, investors are requested to refer to the website of the AMC. This facility of online transaction is available subject to provisions stated in SAI, SID &amp; KIM of the scheme, operating guidelines, terms and conditions as may be prescribed by AMC from time to time.         </li> <li> <b>Transactions through Stock Exchange Platforms(s)</b>            Existing/ New Investors may purchase/ redeem units of the eligible Scheme(s)/ Plan(s) through the Stock Exchange Infrastructure by subscribing to the Units in the "Growth "option and "Payout of Income Distribution cum Capital withdrawal Option (IDCW)" option of the Scheme through Mutual Fund Service System ("MFSS") platform of National Stock Exchange of India Limited ("NSE"), "BSESTAR MF" platform of Bombay Stock Exchange of India Limited ("BSE") or any such other exchange providing Mutual Fund subscription facility, as and when units are available for transactions on such exchanges.             For units held in demat mode, investor can also do switch through those exchange platforms which provides the switch facility to the client.         </li> <li> <b>Transaction through Email ID and Fax</b>            Investors are requested to note that application form for financial transactions can also be sent via E-mail and Electronic Fax ("E-Fax") to the AMC/Registrar at the below mentioned dedicated Email Id and Fax numbers.   <b>Dedicated Email ID:</b> <a href="mailto:transact@barodabnpparibasmf.in">transact@barodabnpparibasmf.in</a> </li> </ul>
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		<p><b>Dedicated Fax Number:</b> 022 69209608 / 022 69202308 / 022 41739608</p> <ul style="list-style-type: none"> <li>• <b>Appointment of MF Utilities India Private Limited (MFU)</b>          MFU platform is a shared services initiative of various AMCs under the aegis of AMFI, which acts as a transaction aggregation portal for transacting in multiple Schemes of various Mutual Funds with a single form/transaction request and a single payment instrument/instruction. Accordingly, all financial and non-financial transactions pertaining to the Schemes of the Fund can also be submitted through MFU either electronically or physically through the authorized Points of Service ('POS') of MFU. The list of POS of MFUI is published on the website of MFUI at <a href="http://www.mfuindia.com">www.mfuindia.com</a>. For any queries or clarifications related to MFU, please contact the Customer Care of MFUI on +91-22-6134 4316 (during the business hours on all days except Sunday and Public Holidays) or send an email to <a href="mailto:connect@mfuindia.com">connect@mfuindia.com</a>.</li> <li>• <b>Switch on Call Facility:</b> <ul style="list-style-type: none"> <li>- This Facility is presently extended to the following type of Individual investors/ Unit holder: Existing Individual investors with "single" holding; Individual investors with joint holders where the mode of operation is "Either or Survivor" or "Anyone or Survivor"; and Guardian acting on behalf of Minor.</li> <li>- This Facility is not extended to the following type of Individual investors: NRI, NRO; and in the case of joint holders where the mode of operation is "Joint".</li> <li>- This Facility shall not be available to Non-Individual investors.</li> <li>- Switches shall be allowed in all open ended schemes (excluding open ended liquid schemes) only where the units are available.</li> </ul> </li> <li>• <b>Transactions through Tele-Transact Facility</b>          Existing unit holders/investors in the category of HUF, Sole Proprietor or Individual and whose mode of holding in the folio is either "Single" / "Anyone or Survivor" shall be eligible to avail tele transact facility for permitted transactions on the terms and conditions set out by the Mutual Fund, by making a phone call to our Toll Free No. 1800-2670-189. This facility is available to investors who have accounts with select banks participating in National Automated Clearing House (NACH). Investors can refer to the website of NACH (<a href="http://www.npci.org.in">www.npci.org.in</a>) for further details.           The facility is currently available only for additional purchase and Switch. This facility is not available for SIP, Redemption and Fresh Purchase transactions including for transactions which are of non-commercial nature.           Once registered, the maximum amount that can be invested through the facility is Rs. 2,00,000/- per business day. However, the actual amount of investment cannot exceed the value mentioned by the investor in the mandate form (For Purchase Transactions).</li> </ul>
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24	Weblink	<p>Total expense ratio of the scheme will be available at <a href="https://www.barodabnpparibasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes">https://www.barodabnpparibasmf.in/downloads/total-expense-ratio-of-mutual-fund-schemes</a>.</p> <p>Scheme Factsheet will be available at <a href="https://www.barodabnpparibasmf.in/downloads/monthly-factsheet">https://www.barodabnpparibasmf.in/downloads/monthly-factsheet</a>.</p>
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#### DUE DILIGENCE BY THE ASSET MANAGEMENT COMPANY

It is confirmed that:

- (i) The Scheme Information Document submitted to SEBI is in accordance with SEBI (Mutual Funds) Regulations, 1996 and the guidelines and directives issued by SEBI from time to time.
- (ii) All legal requirements connected with the launching of the scheme as also the guidelines, instructions, etc., issued by the Government and any other competent authority in this behalf, have been duly complied with.
- (iii) The disclosures made in the Scheme Information Document are true, fair and adequate to enable the investors to make a well-informed decision regarding investment in the proposed scheme.
- (iv) The intermediaries named in the Scheme Information Document and Statement of Additional Information are registered with SEBI and their registration is valid, as on date.
- (v) The contents of the Scheme Information Document including figures, data, yields, etc. have been checked and are factually corrected.
- (vi) A confirmation that the AMC has complied with the compliance checklist applicable for Scheme Information Documents and other than cited deviations/that there are no deviations from the regulations.
- (vii) Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.

Signed: Sd/-

Place: Mumbai

Name: Nisha Sanjeev

Date: September 10, 2024

Designation: Head – Compliance, Legal & Secretarial

Part II: INFORMATION ABOUT THE SCHEME

A. HOW WILL THE SCHEME ALLOCATE ASSETS?

Under normal circumstances, the asset allocation under the Scheme would be as follows:

Instruments	Indicative allocations (% of total assets)		Risk Profile
	Minimum	Maximum	
Equity and Equity related securities of companies constituting Nifty200 Momentum 30 Total Returns Index	95	100	Very High
Money Market Instruments & Units of Liquid scheme & Cash & Cash equivalents etc*	0	5	Low to Medium

\*Money Market Instruments will include treasury bills and government securities having a residual maturity upto one year, Tri-Party Repos, Repo in government securities and treasury bills and any other like instruments as specified by the Reserve Bank of India from time to time.

During normal circumstances, the Scheme’s exposure to debt and money market instruments will be in line with the asset allocation table. However, in case of addition/deletion of instruments in the Scheme portfolio, the reinvestment will be in line with the index methodology.

The Scheme may enter into repos/reverse repos as may be permitted by RBI other than repo in corporate debt securities. From time to time, the Scheme may hold cash. A part of the net assets may be invested in the Tri party Repo on government securities & T-bills (TREPS) or repo or in an alternative investment as may be provided by RBI. However, with reference to SEBI letter No. SEBI/HO/IMD-II/DOF3/OW/P/2021/31487/1 dated November 03, 2021, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Cash equivalent shall consist of following securities having residual maturity of less than 91 days:

1. Government securities
2. T- Bills and
3. Repo on Government Securities

As per para 12.24 of SEBI Master Circular dated June 27, 2024, the cumulative gross exposure through equity, debt, money market instruments, derivative positions, repo transactions, other permitted securities/assets and such other securities/assets as may be permitted by SEBI from time to time shall not exceed 100% of the net assets of the Scheme.

**Indicative Table** (Actual instrument/percentages may vary subject to applicable SEBI circulars)

Sr.no	Type of Instrument	Percentage of Exposure	Circular References
1	Securities Lending	The Scheme may undertake Securities Lending transactions, in accordance with the framework relating to securities lending and borrowing specified by SEBI, within following limits: i. Not more than 20% of the net assets can be deployed in Stock Lending ii. Not more than 5% of the net assets can be deployed in Stock Lending to any single intermediary.	Paragraph 12.11 of SEBI Master Circular dated June 27, 2024
2	Equity Derivatives	The Scheme may take exposure to derivative instruments on underlying index (stock/ index futures) up to 20% of the Net Assets. The	Paragraph 12.25 of SEBI Master Circular dated June 27, 2024

Sr.no	Type of Instrument	Percentage of Exposure	Circular References
		Scheme may take an exposure to equity derivatives of constituents of the underlying Basket when securities of the Basket are unavailable, insufficient or for rebalancing at the time of change in Basket or in case of corporate actions, for a short period of time, subject to derivative limits. Such exposure to derivatives will be rebalanced within seven calendar days. The Scheme may use derivative instruments such as stock futures and options contracts or any other derivative instruments that are permissible or may be permissible in future under applicable regulations and such investments shall be in accordance with the investment objective of the Scheme. Derivative limit subject to limit of 20% of net assets.	
3	Short Term Deposits	Pending deployment of funds of the Scheme in securities in terms of investment objective of the Scheme, the Fund may invest the funds of the Scheme in short term deposits of scheduled commercial banks subject to restrictions laid down under the SEBI Regulations from time to time.	Paragraph 12.16 and Paragraph 4.5.2 of the SEBI Master Circular dated June 27, 2024.

- The Scheme will not invest in Foreign Securities.
- The Scheme will not indulge in short selling.
- The Scheme shall not participate in reverse repurchase agreements in corporate debt securities, Credit Default Swaps (CDS) for Corporate Bonds, interest rate swaps & Interest rate Futures, Structured Obligation and Credit Enhancement,
- The Scheme will not invest in securitised debt
- The Scheme will not make investment in debt instruments with special features (AT1 and AT2 bonds) and investment in REITs & InvITs.

It may be noted that AMC has to adhere to the asset allocation pattern indicated in the Scheme Information Document under normal circumstances.

**Portfolio Rebalancing Strategy under passive deviation:**

- The Scheme shall seek to replicate the index completely at all times.
- In the event of index reconstitution and rebalance, the scheme shall complete the rebalance of its portfolio within 7 calendar days.

In case of change in constituents of the index due to periodic review, the portfolio of equity Index Funds shall be rebalanced within 7 calendar days. Any transactions undertaken in the scheme portfolio of Index Fund in order to meet the redemption and subscription obligations shall be done while ensuring that post such transactions replication of the portfolio with the index is maintained at all points of time. At all times the AMC shall ensure that the portfolio will adhere to the overall investment objective of the Scheme.

In the event of involuntary corporate action, the Scheme shall dispose the security not forming part of the underlying index within 7 Days from the date of allotment/ listing, whichever is later.

**Portfolio rebalancing under defensive consideration**

As per para 3.6.7.1 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the asset allocation pattern indicated above may change for a short term period on defensive considerations, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. These proportions may vary depending upon the perception of the Fund Manager, the intention being at all times to seek to protect the interests of the Unit holders. Such changes in the investment pattern will be rebalanced within 7 calendar days from the date of deviation and further action may be taken as specified under SEBI Circulars/ AMFI guidelines issued from time to time.

## B. WHERE WILL THE SCHEME INVEST?

The Scheme may invest its funds in the following securities:

- Equity and equity related instruments including equity and index derivatives.
- Money market instruments permitted by SEBI/RBI, having maturities of up to one year or in alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements.
- Units of Liquid Schemes
- Certificate of Deposits (CDs), Commercial Paper (CPs).
- Securities created and issued by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills);
- Any other domestic fixed income securities as permitted by SEBI/ RBI from time to time (subject to the required approval if any)
- Tri-Party Repo or repo or any alternative investment as may be provided by RBI.
- Any other instruments / securities, which in the opinion of the fund manager would suit the investment objective of the scheme subject to compliance with extant Regulations.

## Tracking Error

Tracking error is defined as the standard deviation of the difference between the daily returns of the Underlying index and NAV of the scheme. The scheme's returns may deviate from the underlying benchmark index for the following reasons:

1. Fees & expenditure incurred by the scheme.
2. Cash held by the scheme due to subscriptions or to meet redemptions, expenses etc.
3. Corporate Actions
4. Halting of trading in underlying securities by exchange
5. Methodology of calculation of settlement price of the index. The benchmark or underlying index reflects the Volume Weighted Average Price (VWAP) of securities in the last half hour. However the scheme may buy and sell at different points in time during the trading session at the then prevailing prices which may not correspond to the closing prices on the exchange.
6. Inability to acquire the securities due to various reasons like circuit filters, lack of liquidity etc.
7. Delay in replicating the portfolio during times of high volatility and reconstitution/rebalancing of index.
8. Rounding off securities for buying or selling as compared to the underlying index.

The AMC and fund manager would monitor the tracking error of the scheme on an ongoing basis and would seek to keep tracking error as low as possible. Under normal circumstances and as per SEBI

regulation, it would not cross 2% per annum. However, in case of various market events beyond the control of AMC or fund manager like dividend issuance by constituent members, rights issuance by constituent members, market volatility during reconstitution and rebalancing of portfolio and any abnormal circumstances, tracking error may exceed the prescribed limits. In case of unavoidable circumstances in the nature of force majeure, which are beyond the control of the AMCs, the tracking error may exceed 2% and the same shall be brought to the notice of Trustees with corrective actions taken by the AMC, if any. There can be no assurance or guarantee that the scheme will achieve any particular level of tracking error relative to performance of the Underlying Index

#### **Disclosure of Tracking Error & Tracking Difference:**

The Scheme will disclose the tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI. In case the Scheme has been in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.

Tracking Difference is the annualized difference of daily returns between the index and NAV of the scheme. It shall be disclosed on a monthly basis on website of AMC and AMFI for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.

#### **C. WHAT ARE THE INVESTMENT STRATEGIES?**

The Scheme is an Index Fund tracking the Nifty200 Momentum 30 Total Returns Index. The Scheme will be passively managed employing an investment strategy that seeks to track/replicate the performance of the underlying index, subject to tracking error. The Scheme seeks to achieve this goal by investing in the securities constituting the Nifty200 Momentum 30 Total Returns Index in the same proportion as in the Index.

The Scheme may take exposure to derivative instruments on underlying index (stock/ index futures) up to 20% of the Net Assets. Derivatives shall mean derivatives instruments as permitted by SEBI, including derivative exposure in accordance with SEBI Master Circular dated June 27, 2024 and such other amendments issued by SEBI from time to time and such other amendments issued by SEBI from time to time. The Scheme may take an exposure to equity derivatives of constituents of the underlying Basket when securities of the Basket are unavailable, insufficient or for rebalancing at the time of change in Basket or in case of corporate actions, for a short period of time, subject to derivative limits. Such exposure to derivatives will be rebalanced within seven calendar days. The Scheme may use derivative instruments such as stock futures and options contracts, swap agreements or any other derivative instruments that are permissible or may be permissible in future under applicable regulations and such investments shall be in accordance with the investment objective of the Scheme. Derivative limit subject to limit of 20% of net assets.

#### **Risk control measures**

For the Scheme, risks would be the impact cost on securities, the delayed communication of weightage changes by the index service providers and the delayed calculation of net change in assets of the Scheme, amongst others.

It is proposed to manage the risks by placing limit orders for basket trades and other trades, proactive follow-up with the service providers for daily change in weights in index as well as monitor daily inflows and outflows to and from the Fund closely.

While these measures are expected to mitigate the above risks to a large extent, there can be no assurance that these risks would be completely eliminated.

Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. The risk control process involves

reducing risks through portfolio diversification, taking care however not to dilute returns in the process. The AMC believes that this diversification would help achieve the desired level of consistency in returns.

The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, rigorous in depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC.

The Scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by RBI/SEBI, in an attempt to protect the value of the portfolio and enhance Unitholders’ interest.

**D. HOW WILL THE SCHEME BENCHMARK ITS PERFORMANCE?**

The performance of the Scheme will be benchmarked to the performance of Nifty200 Momentum 30 Total Returns Index. The portfolio of the Scheme would endeavour to replicate / track the index.

Pursuant to Para 1.9 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, uniform structure for benchmarking of schemes has been prescribed by SEBI. These uniform benchmarking of schemes indices are termed as first tier benchmark which reflects the category of the scheme. The index is computed using the total return methodology including price return and coupon return. The aforesaid Benchmark is accordingly the Tier 1 benchmark Index basis the category of the scheme and in line with the list of benchmark as notified by AMFI.

**Justification for use of benchmark :** We believe the index is a fair representation of the portfolio holdings and universe of investment for the scheme.

**E. WHO MANAGES THE SCHEME?**

Mr. Neeraj Saxena shall be the designated Fund manager for the Scheme.

Name, Designation	Age	Educational Qualification	Previous Work Experience
Mr. Neeraj Saxena (Fund Manager and Dealer - Equity)	46 years	<ul style="list-style-type: none"> <li>PGDBA Finance from Welingkars Institute</li> <li>M.Sc. (Organic Chemistry)</li> </ul>	Mr. Neeraj Saxena, is currently employed with Baroda BNP Paribas Asset Management India Private Limited with rich experience of 20 years in the Indian financial services industry, handles the responsibility of being the Fund Manager & Dealer in equity domain for Baroda BNP Paribas AMC. Prior to joining BBNPP AMC, Mr. Saxena was the Assistant Vice President - Institutional Equity Sales at Stratcap Securities. He has also held notable positions like Head - Communication Cell at Karvy Stock Broking and Senior Investment Advisor at Iden Investment Advisor.

**Mr. Neeraj Saxena also manages the following other schemes:**

- Baroda BNP Paribas NIFTY Bank ETF
- Baroda BNP Paribas Nifty 50 Index Fund
- Baroda BNP Paribas Arbitrage Fund^^

^^ jointly with Mr. Vikram Pamnani

**F. HOW IS THE SCHEME DIFFERENT FROM EXISTING SCHEMES OF THE MUTUAL FUND?**

Following is the list of existing index schemes of the fund:

1. Baroda BNP Paribas Nifty SDL 2026 Index Fund
2. Baroda BNP Paribas Nifty SDL 2028 Index Fund
3. Baroda BNP Paribas Nifty 50 Index Fund

For detailed comparative table, please refer the website: [www.barodabnpparibasmf.in](http://www.barodabnpparibasmf.in)

**G. HOW HAS THE SCHEME PERFORMED?**

This Scheme is a new scheme and does not have any performance track record.

**H. ADDITIONAL SCHEME RELATED DISCLOSURES**

Since the scheme is a new scheme, the following details are not available:

- i. Scheme’s portfolio holdings (top 10 holdings by issuer and fund allocation towards various sectors.)
- ii. Portfolio Disclosure – Fortnightly/Monthly/ Half Yearly.
- iii. Portfolio Turnover Rate
- iv. Aggregate investment in the Scheme by Fund Manager and other disclosure w.r.t investments by key personnel and AMC directors.

*(To view the Scheme’s latest monthly portfolio holding, please visit our website at <<https://www.barodabnpparibasmf.in/downloads/monthly-portfolio-scheme>> (Note: The monthly portfolio shall be available, once the portfolio has been constructed)*

**Investments of AMC in the Scheme**

The AMC, Trustee, Sponsor, or their associates may invest in the Scheme subject to the SEBI Regulations & circulars issued by SEBI and to the extent permitted by its Board of Directors from time to time. As per the existing SEBI Regulations, the AMC will not charge investment management and advisory fee on the investment made by it in the Scheme. The AMC shall based on the risk value assigned to the scheme, in terms of para 17.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, shall invest minimum amount as a percentage of assets under management ('AUM') as per provisions of para 6.9 and 6.10 of SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2023/74 dated June 27, 2024 as amended from time to time.

During the NFO, AMC’s investment shall be made during the allotment of units and shall be calculated as a percentage of the final allotment value excluding AMC’s investment as per the example mentioned below:

Allotment value (prior to AMC investment)	INR Crs	1,000
Riskometer / Risk value disclosed in the NFO SID	-	Very High
Minimum % of AuM to be invested	%	0.13%
<b>Amount to be invested by AMC</b>	<b>INR Crs.</b>	<b>1.3</b>
Final allotment value	INR Crs.	1,001.3



**PART III – OTHER DETAILS:**

**A. COMPUTATION OF NAV:**

The Net Asset Value (NAV) per Unit of the options of the Plan(s) under the Scheme will be computed by dividing the net assets of the options of the Plan(s) under the Scheme by the number of Units outstanding under the options of the Plan(s) under the Scheme on the valuation date. The Mutual Fund will value its investments according to the valuation norms, as specified in Schedule VIII of the SEBI (MF) Regulations, or such norms as may be specified by SEBI from time to time. In case of any conflict between the Principles of Fair Valuation and valuation guidelines specified by SEBI, the Principles of Fair Valuation shall prevail.

The NAV of the units under each options of the Plan(s) under the Scheme shall be calculated as shown below:

$$\text{NAV per Unit (Rs.)} = \frac{\text{Market or Fair Value of the Plan's Investments} + \text{Current Assets} - \text{Current Liabilities and Provisions}}{\text{No. of Units outstanding under each option of the Plan(s) under the Scheme}}$$

**Illustration on Computation of NAV:**

Heads	Particulars	Rs.
AUM	Opening AUM	0
NAV	Opening NAV Per Unit	10.0000
Unit capital	Opening Units	0.000
	Closing Units	1000.000
Subscription / redemption Units	Shares Subscribed	1,000.00
	Shares Redeemed	0.00
Subscription / redemption Amounts	Subscription Money	10,000.00
	Redemption Money	0.00
Net New cash	<b>Net Inflow/Outflow Amount (A)</b>	<b>10,000.00</b>
Income	Load	0.00
	Interest/AoD	15.00
	Dividend Income	5.00
	R - Gain / Loss	0.00
	U - Gain /Loss	10.00
	Other Income	0.00
	<b>Total Income (B)</b>	<b>30.00</b>
Expenses	Management Fee	0.05
	GST	0.01
	Selling & Distribution	0.47
	Others Fee	0.03
	Investor Education	0.01
	Additional TER (Net of Clawback)	0.08
	<b>Total Exp (C)</b>	<b>0.65</b>
Net revenue	<b>Net income (D = B-C)</b>	<b>29.35</b>
AUM	<b>Closing AUM (A+D)</b>	<b>10029.35</b>
NAV	Closing NAV per Unit	10.0294

The NAV of the units under each options of the Plan(s) under the Scheme will be calculated and declared on each Business Day. Separate NAVs will be calculated and announced for each of the Plan(s) & option(s)

under the scheme. The NAVs will be rounded off up to 4 decimal places for the Scheme. The units will be allotted up to 3 decimal places.

Valuation of the scheme’s assets, calculation of the scheme’s NAV and the accounting policies & standards will be subject to such norms and guidelines that SEBI may prescribe from time to time and shall be subject to audit on an annual basis.

**B. NEW FUND OFFER (NFO) EXPENSES**

These expenses are incurred for the purpose of various activities related to the NFO like sales and distribution fees paid, marketing and advertising, registrar expenses, printing and stationary, bank charges etc. **The NFO Expenses shall be borne by the AMC.** The entire amount subscribed by the investor subject to deduction of transaction charges, if any, in the Scheme during the New Fund Offer will be available to the Scheme for investments.

**C. ANNUAL RECURRING EXPENSES**

These are the fees and expenses incurred for the respective Plan(s) under the Scheme. These expenses include but are not limited to Investment Management and Advisory Fee charged by the AMC, Registrar and Transfer Agents’ fee including costs related to providing accounts statement, dividend/redemption cheques/warrants etc., marketing and selling costs marketing & selling expenses including agents commission and statutory advertisement, brokerage & transaction cost pertaining to the distribution of units, audit fees, fees and expenses of trustees, costs related to investor communications, costs of fund transfer from location to location etc., listing fee, custodial fees etc.

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:

Particulars	% of daily Net Assets (Regular Plan)
Investment Management & Advisory Fee	Upto 1.00%
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 1 bps)	

Particulars	% of daily Net Assets (Regular Plan)
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^	
<b>Maximum total expense ratio (TER) permissible under Regulation 52 (6) (c)</b>	<b>Upto 1.00%</b>
Additional expenses under regulation 52 (6A) (c)**	Upto 0.05%

^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.

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 Regular Plan.

(a) additional expenses under Regulation 52(6A) (c) at 0.05% of daily net assets of the scheme \*\*;

\*\* In accordance 10.1.7 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 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.

(b) The AMC may charge GST on investment management and advisory service fees ('AMC Fees') which shall be borne by the Scheme in addition to the total expense ratio mentioned in table above;

(c) @Brokerage and transaction costs which are incurred for the purpose of execution of trade and is included in the cost of investment shall not exceed 0.12 per cent in case of cash market transactions and 0.05 per cent 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.

The total expenses charged to the scheme shall be the maximum limit of TER as prescribed under regulation 52. All scheme related expenses including commission paid to distributors, if any, by whatever name it may be called and in whatever manner it may be paid, shall necessarily paid from the scheme only within the regulatory limits and not from the books of AMC, its associate, sponsor, trustees or any other entity through any route in terms of SEBI circulars, subject to the clarifications provided by SEBI to AMFI vide letter dated February 21, 2019 as amended from time to time on implementation of SEBI Circular dated October 22, 2018 on Total Expense Ratio (TER) and performance disclosure for Mutual Fund.

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 Regulations. The AMC will charge the Scheme such actual expenses incurred, subject to the statutory limit prescribed in the Regulations.

For the actual current expenses being charged, the investor should refer to the website of the mutual fund at the following link <<https://www.barodabnpparibasmf.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 para 10.1.8 of SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024). Further, the disclosure of the expense ratio on a daily basis shall also be made on the website of AMFI viz. [www.amfiindia.com](http://www.amfiindia.com).

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.

#### 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 1% p.a. and an investor B invests in Direct Plan of the same scheme with an expense of 0.65% p.a. Assuming the gross return of this fund is 10% for that given year, investor A will make a return of 9% (post expense) for that year, whereas investor B will make 9.35% 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 15% p.a.

Particulars	Regular Plan	Direct Plan
Amount Invested at the beginning of the year	10,000	10,000
Returns before Expenses (@10%pa)	1,000	1,000
Expenses other than Distribution Expenses	65	65
Distribution Expenses	35	-
Returns after Expenses at the end of the Year	900	935
<b>% Returns on Investment (Post Expenses)</b>	<b>9%</b>	<b>9.35%</b>

#### Note:

- 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.

#### D. LOAD STRUCTURE

Load is an amount which is paid by the investor to subscribe to the units or to redeem the units from the Scheme. (This amount is used by the AMC to pay commissions to the distributor and to take care of other marketing and selling expenses.) Load amounts are variable and are subject to change from time to time. For the current applicable structure please refer to the website of the AMC ([www.barodabnp-paribasmf.in](http://www.barodabnp-paribasmf.in)) or call on the number, 1800-2670-189 or may call your distributor.

- Entry Load: Not Applicable
- Exit Load: - 0.2%- If redeemed on or before 7 days from the date of allotment. Nil- If redeemed after 7 days from the date of allotment.

Switch of investments from Regular Plan to Direct Plan under the same Scheme/Plan shall be subject to applicable exit load, unless the investments were made directly i.e. without any distributor code. However, any subsequent switch-out or redemption of such investments from Direct Plan will not be subject to any exit load. 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 etc. No exit load shall be levied for switch-out from Direct Plan to Regular Plan. However, any subsequent switch-out or redemption of such investment from Regular Plan shall be subject to exit load based on the date of switch in of investment into the Regular Plan.

For any change in load structure, the AMC will issue an addendum and display it on the website/ISCs.

## SECTION II

### I. INTRODUCTION

#### A. DEFINITIONS/INTERPRETATION

For detailed description please refer,

<https://www.barodabnpparibasmf.in/assets/pdf/Definitions.pdf>

#### B. RISK FACTORS

##### Standard Risk Factors:

- (i) 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 and there is no assurance or guarantee that the objectives of the Scheme will be achieved.
- (ii) 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.
- (iii) Past performance of the Sponsor/ AMC/ Mutual Fund does not guarantee future performance of the scheme.
- (iv) Baroda BNP Paribas Dividend Yield 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.
- (v) **The sponsor / associates are not responsible or liable for any loss resulting from the operation of the scheme beyond the initial contribution of Rs. 10,00,000/- (Rupees Ten lakhs only) to the corpus of the Mutual Fund made by it towards setting up the Fund and such other accretions and additions to the corpus**
- (vi) The present scheme is not a guaranteed or assured return scheme.

##### i. Scheme specific risk Factors

The Scheme being passively managed invests in stocks of the underlying index and will therefore be subject to the risks associated with concentration of investments in a particular company/sector.

The index tracks the performance of 30 stocks from Nifty 200 index based on their normalized momentum score. The Normalised Momentum Score for each company is determined based on its 6-month and 12-month price return, adjusted for its daily price return volatility. The Scheme by mandate invests in stocks of the underlying index which represents the Nifty 200 Momentum 30 Index having 30 constituents and will therefore be subject to the risks associated with such concentration. The weightage of each stock is capped at the time of rebalancing of index, which may help in limiting concentration risk. In addition, the Scheme would be subject to risks associated with deterioration in the normalized momentum scores of the stocks between two index rebalancing dates.

Right to Limit Redemptions: The Trustee, in the general interest of the Unit holders of the Scheme offered in this Document and keeping in view the unforeseen circumstances / unusual market conditions, may limit the total number of Units which can be redeemed on any Business Day. The same shall be in accordance with para 1.12 of SEBI Master circular dated June 27, 2024.

##### Risks associated with investing in Equities:

- ♦ Trading volumes, settlement periods and transfer procedures may restrict the liquidity of these investments. Different segments of the Indian financial markets have different settlement periods, and such periods may be extended significantly by unforeseen circumstances. The

inability of the Schemes to make intended securities purchases due to settlement problems could cause the Schemes to miss certain investment opportunities.

- ♦ The value of the Schemes' investments may be affected generally by factors affecting securities markets, such as price and volume volatility in the capital markets, interest rates, currency exchange rates, changes in policies of the Government, taxation laws or any other appropriate authority policies and other political and economic developments which may have an adverse bearing on individual securities, a specific sector or all sectors including equity and debt markets. Consequently, the NAV of the Units of the Schemes may fluctuate and can go up or down.

The Mutual Fund may not be able to sell securities, which can lead to temporary illiquidity. There are risks inherent in securities lending, including the risk of failure of the other party, in this case the approved intermediary to comply with the terms of the agreement. Such failure can result in a possible loss of rights to be collateral, the inability of the approved intermediary to return the securities deposited by the lender and the possible loss of corporate benefits accruing thereon.

- ♦ While securities that are listed on the stock exchange carry lower liquidity risk, the ability to sell these investments is limited by the overall trading volume on the stock exchanges. The liquidity of the Schemes' investments is inherently restricted by trading volumes in the securities in which it invests.
- ♦ Fund manager endeavours to generate returns based on certain past statistical trend. The performance of the schemes may get affected if there is a change in the said trend. There can be no assurance that such historical trends will continue.
- ♦ The schemes are also vulnerable to movements in the prices of securities invested by the schemes which again could have a material bearing on the overall returns from the schemes. These stocks, at times, may be relatively less liquid as compared to growth stocks.
- ♦ Changes in Government policy in general and changes in tax benefits applicable to mutual funds may impact the returns to investors in the Schemes or business prospects of the Company in any particular sector.

#### **Risks associated with Index Funds:**

- ♦ Investments in the securities constituting the Index are subject to price fluctuation on daily basis. The volatility in the value of those securities is due to various micro and macroeconomic factors like economic and political developments, changes in interest rates, etc. affecting the securities markets. This may have adverse impact on the NAV of Scheme.
- ♦ The NAV of the Index fund reflects the valuation of its investment and any changes in market value of its investments would have a bearing on its NAV.
- ♦ Market Risk: The Index funds NAV will react to stock market movements. The value of investments in the scheme may go down over a short or long period due to fluctuations underlying securities in response to factors such as performance of companies whose stock comprises the underlying portfolio, economic and political developments, changes in government policies, changes in interest rates, inflation and other monetary factors causing movement in prices.
- ♦ Index-Related Risk: The Index funds invests in securities of the Nifty200 Momentum 30 Total Return Index and in the same proportion as the securities have in the Index. Hence, the risk associated with the corresponding Index would be applicable to the index fund. The Index

may have its own criteria and policy for inclusion/exclusion of securities from the Index, its maintenance thereof and effecting corporate actions. The Index fund would invest in the securities of the Index regardless of investment merit, research, without taking a view of the market and without adopting any defensive measures. The Index fund would not select securities in which it wants to invest but is guided by the Index. As such the Index fund is not actively managed but is passively managed. There is no guarantee that the Index funds will achieve a high degree of correlation to the underlying Index and therefore achieve its investment objective.

- ♦ **Index Dissolution Risk:** In the event the Nifty200 Momentum 30 Total Return Index is dissolved or is withdrawn by NSE Indices Limited (formerly known as India Index Services & Products Limited ("IISL")), the Trustee reserves a right to modify the scheme to track a different and suitable index and appropriate intimation will be sent to the Unit Holders of the scheme.
- ♦ **Management Risk.** As the Index fund may not fully replicate the underlying Index, it is subject to the risk that investment strategy may not produce the intended results.
- ♦ **Concentration Risk.** The Index fund may be susceptible to an increased risk of loss, including losses due to adverse occurrences affecting the index fund more than the market, to the extent that the investments are concentrated in the securities of a particular issuer or issuers, country, group of countries, region, market, industry, group of industries, sector, or asset class.
- ♦ In certain cases, settlement periods may be extended significantly by unforeseen circumstances. The inability of the Index Fund to make intended securities purchases due to settlement problems could cause the Scheme to miss certain investment opportunities as in certain cases, settlement periods may be extended significantly by unforeseen circumstances. Similarly, the inability to sell securities held in the Index Fund portfolio may result, at times, in potential losses to the Scheme, and there can be a subsequent decline in the value of the securities held in the Index Fund.
- ♦ **Passive Investments:** The Index fund is not actively managed. Since the Scheme is linked to an index, it may be affected by a general decline in the securities constituting that index. The Scheme as per its investment objective invests in the securities of the underlying index regardless of their investment merit.
- ♦ **Equity Securities Risk.** Equity securities are subject to changes in value and their values may be more volatile than those of other asset classes.

#### 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 honour its contractual obligations). Counterparty risk refers to the counterparty's inability to honour 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. Changes in financial conditions of an issuer, changes in economic and political conditions in general, or changes in economic or and political conditions specific to an issuer, all of which are factors that may have an adverse impact on an issuer's credit quality and security value.



- ♦ **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 minimize 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 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 riskier 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.
- ♦ **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.
- ♦ **Concentration Risk:** The Scheme may pursue only a limited degree of diversification. It may invest in a limited number of securities or 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 as compared to a diversified scheme. The scheme is also expected to have higher market liquidity risk on account of concentration. 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.

#### Risk factors associated with investment in Tri-Party Repo:

The mutual fund is a member of securities segment and Triparty Repo trade settlement of the Clearing Corporation of India (CCIL). All transactions of the mutual fund in government securities and in Tri-party Repo trades are settled centrally through the infrastructure and settlement systems provided by CCIL; thus, reducing the settlement and counterparty risks considerably for transactions in the said segments. The members are required to contribute an amount as communicated by CCIL from time to time to the default fund maintained by CCIL as a part of the default waterfall (a loss mitigating measure of CCIL in case of default by any member in settling transactions routed through CCIL). As per the waterfall mechanism, after the defaulter's margins and the defaulter's contribution to the default fund have been appropriated, CCIL's contribution

is used to meet the losses. Post utilization of CCIL's contribution if there is a residual loss, it is appropriated from the default fund contributions of the non-defaulting members. Thus, the scheme is subject to risk of the initial margin and default fund contribution being invoked in the event of failure of any settlement obligations. In addition, the fund contribution is allowed to be used to meet the residual loss in case of default by the other clearing member (the defaulting member). CCIL shall maintain two separate Default Funds in respect of its Securities Segment, one with a view to meet losses arising out of any default by its members from outright and repo trades and the other for meeting losses arising out of any default by its members from Triparty Repo trades. The mutual fund is exposed to the extent of its contribution to the default fund of CCIL, in the event that the contribution of the mutual fund is called upon to absorb settlement/default losses of another member by CCIL, as a result the scheme may lose an amount equivalent to its contribution to the default fund.

#### **Risk Factors associated with Investments in Derivatives:**

The Scheme(s) may use various derivative instruments and techniques, permitted within SEBI (Mutual Funds) Regulations, 1996 from time to time including but not limited for portfolio balancing and hedging purpose, which may increase the volatility of Scheme's performance. Usage of derivatives will expose the Scheme(s) 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(s) 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.

### Risks associated with investments in mutual fund units.

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

### Risks associated with Securities Lending & Borrowing (SLB)

Securities lending is lending of securities through an approved intermediary to a borrower under an agreement for a specified period with the condition that the borrower will return equivalent securities of the same type or class at the end of the specified period along with the corporate benefits accruing on the securities borrowed.

The risks in security lending consist of the failure of intermediary/counterparty, to comply with the terms of agreement entered between the lender of securities i.e. the Scheme and the intermediary/counterparty. 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 scheme may not be able to sell lent out securities, which can lead to temporary illiquidity & loss of opportunity.

### Other Risks:

- ♦ **Risk associated with inflation:** Over time, yields of short-term investments may not keep pace with inflation, leading to a reduction in an investment's purchasing power.
- ♦ **Legal risk:** The scheme may be affected by the actions of government and regulatory bodies. Legislation could be imposed retrospectively or may be issued in the form of internal regulations which the public may not be aware of. Legislation (including legislation relating to tax) or regulation may be introduced which inhibits the scheme from pursuing their strategies or which renders an existing strategy less profitable than anticipated. Such actions may take any form, for example nationalization of any institution or restrictions on investment strategies in any given market sector or changing requirements and imposed without prior warning by any regulator.
- ♦ **Taxation risk:** The value of an investment may be affected by the application of tax laws, including withholding tax, or changes in government or economic or monetary policy from time to time. As such, no guarantee can be given that the financial objectives will actually be achieved. The tax information described in this Scheme Information Document (SID) is as available under the prevailing taxation laws. This could be changed at any moment by regulation. Further, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the scheme will endure indefinitely.
- ♦ **Valuation risk:** This risk relates to the fact that markets, in specific situations and due to lack of volumes of transactions, do not enable an accurate assessment of the fair value of invested assets. In such cases, valuation risk represents the possibility that, when a financial instrument matures or is sold in the market, the amount received is less than anticipated, incurring a loss to the portfolio, and therefore impacting negatively the NAV of the scheme.
- ♦ **Operational Risk:** Operational risk addresses the risk of trading and back office or administration issues that may result in a loss to the Scheme. This could be the result of oversight, ineffective securities processing procedures, computer systems problems or human error. There could also be risk associated with grouping of orders. For instance, at the time of placing the trades, the fund manager shall group orders on behalf of all schemes managed by him, provided it is unlikely to be detrimental overall for any of the schemes whose orders have been included. However, such grouping may have a detrimental effect to the scheme compared to the execution of an individual order for the scheme.

- ♦ **Risk factors associated with processing of transaction in case of investors investing in mutual fund units through Stock Exchange Mechanism:** The trading mechanism introduced by the stock exchange(s) is configured to accept and process transactions for mutual fund units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or BSE or any other recognized stock exchange(s), on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing / settlement, etc. upon which the Fund and the AMC have no control. Moreover, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s) upon which the Fund and the AMC have no control. Accordingly, there could be negative impacts to the investors such as delay or failure in allotment / redemption of Units. The Fund and the AMC are not responsible for the negative impacts.
- ♦ **Tracking Error Risk:** Tracking error is defined as the standard deviation of the difference between the daily returns of the Underlying index and NAV of the scheme. The scheme's returns may deviate from the underlying benchmark index for the following reasons:
  - ♦ Fees & expenditure incurred by the scheme.
  - ♦ Cash held by the scheme due to subscriptions or to meet redemptions, expenses etc.
  - ♦ Corporate Actions
  - ♦ Halting of trading in underlying securities by exchange
  - ♦ Methodology of calculation of settlement price of the index. The benchmark or underlying index reflects the Volume Weighted Average Price (VWAP) of securities in the last half hour. However, the scheme may buy and sell at different points in time during the trading session at the then prevailing prices which may not correspond to the closing prices on the exchange.
  - ♦ Inability to acquire the securities due to various reasons like circuit filters, lack of liquidity etc.
  - ♦ Delay in replicating the portfolio during times of high volatility and reconstitution/rebalancing of index.
  - ♦ Rounding off securities for buying or selling as compared to the underlying index.

The AMC and fund manager would monitor the tracking error of the scheme on an ongoing basis and would seek to keep tracking error as low as possible. Under normal circumstances and as per SEBI regulation, it would not cross 2% per annum. However, in case of various market events beyond the control of AMC or fund manager like dividend issuance by constituent members, rights issuance by constituent members, market volatility during reconstitution and rebalancing of portfolio and any abnormal circumstances, tracking error may exceed the prescribed limits. There can be no assurance or guarantee that the scheme will achieve any particular level of tracking error relative to performance of the Underlying Index

#### **Risks associated with segregated portfolio:**

- Investor holding units of segregated portfolio may not be 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.

### Tracking Error Risk:

The Fund Manager would not be able to invest the entire corpus exactly in the same proportion as in the underlying index due to certain factors such as the fees and expenses of the Scheme, corporate actions, cash balance and changes to the underlying index and regulatory restrictions, lack of liquidity which may result in Tracking Error. Hence it may affect AMC's ability to achieve close correlation with the underlying index of the Scheme. The Scheme's returns may therefore deviate from its underlying index. "Tracking Error" is defined as the standard deviation of the difference between daily returns of the underlying index and the NAV of the Scheme. The Fund Manager would monitor the Tracking Error of the Scheme on an ongoing basis and would seek to minimize the Tracking Error to the maximum extent possible.

Tracking errors are inherent in any index fund and such errors may cause the scheme to generate returns which are not in line with the performance of the Nifty200 Momentum 30 Total Returns index or one or more securities covered by / included in the Nifty200 Momentum 30 Total Returns Index and may arise from a variety of factors including but not limited to:

1. Any delay in the purchase or sale of securities due to illiquidity in the market, settlement and realisation of sales proceeds, delay in credit of securities or in receipt and consequent reinvestment of dividend, etc.
2. The index reflects the prices of securities at a point in time, which is the price at close of business day on the stock exchange. The scheme, however, may trade the securities at different points in time during the trading session and therefore the prices at which the scheme trades may not be identical to the closing price of each scrip on that day on the respective stock exchange. In addition, the scheme may opt to trade the same securities on different exchanges due to price or liquidity factors, which may also result in traded prices being at variance from the closing price considered in the Index.
3. NSE Indices Limited undertakes periodic reviews of the securities that are represented in the Nifty200 Momentum 30 Total Return Index and from time to time may exclude existing securities or include new ones. In such an event, the scheme will reallocate its portfolio to mirror the changes. However, there allocation process may not occur instantaneously and may not permit precise mirroring of the Nifty200 Momentum 30 Total Return Index during this period.
4. The potential of trades to fail may result in the scheme not having acquired the security at the price necessary to mirror the index.
5. Transaction and other expenses, such as but not limited to brokerage, custody, trustee and investment management fees.
6. Being an open ended scheme, the scheme may hold appropriate levels of cash or cash equivalents to meet on going redemptions.
7. The scheme may not be able to acquire or sell the desired number of securities due to conditions prevailing in the securities market, such as, but not restricted to circuit filters in the securities, liquidity and volatility in security prices.

The Scheme will disclose the tracking error based on past one year rolling data, on a daily basis, on the website of AMC and AMFI. In case the Scheme has been in existence for a period of less than one year, the annualized standard deviation shall be calculated based on available data.

**Tracking Difference:** The tracking difference i.e. the annualized difference of daily returns between the index and the NAV of the Scheme will be disclosed on the website of the AMC and AMFI, on a monthly basis, for tenures 1 year, 3 year, 5 year, 10 year and since the date of allotment of units.

The annualized tracking difference averaged over one year period shall not exceed 1.25%. In case the average annualized tracking difference over one year period for the Scheme is higher than 1.25%, the same will be brought to the notice of trustees with corrective actions taken by the AMC, if any

#### **Passive Investments:**

The Scheme is not actively managed. Since the Scheme is linked to index, it may be affected by a general decline in the Indian markets relating to its underlying index. The Scheme as per its investment objective invests in Securities which are constituents of its underlying index regardless of their investment merit. The AMC does not attempt to individually select stocks or to take defensive positions in declining markets.

#### **Risk factors associated with processing of transaction in case of investors investing in mutual fund units through Stock Exchange Mechanism**

The trading mechanism introduced by the stock exchange(s) is configured to accept and process transactions for mutual fund units in both Physical and Demat Form. The allotment and/or redemption of Units through NSE and/or BSE or any other recognized stock exchange(s), on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing / settlement, etc. upon which the Fund and the AMC have no control. Moreover, transactions conducted through the stock exchange mechanism shall be governed by the operating guidelines and directives issued by respective recognized stock exchange(s) upon which the Fund and the AMC have no control. Accordingly, there could be negative impacts to the investors such as delay or failure in allotment / redemption of Units. The Fund and the AMC are not responsible for the negative impacts.

#### **ii. RISK CONTROL STRATEGIES**

The Scheme aims to track Nifty200 Momentum Index as closely as possible before expenses. The index is tracked on a regular basis and changes to the constituents or their weights, if any, are replicated in the underlying portfolio with the purpose of minimizing tracking error. Investments in equity, debt and money market securities carry various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification. In order to mitigate the various risks, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.

For risk control, the following may be noted:

**Liquidity Risks:** Stocks in the underlying index are selected by applying liquidity as one of the criterions and hence the portfolio of Nifty200 Momentum Index is reasonably liquid. The index is rebalanced based on certain criteria after which certain illiquid stocks are replaced by more liquid stocks. The fund manager makes the changes to the portfolio accordingly. Therefore, liquidity issues in the scheme are not envisaged.

**Volatility risks:** There is the risk of volatility in markets due to external factors like liquidity flows, changes in the business environment, economic policy etc. The scheme will manage volatility risk through diversification.

**Interest Rate Risk:** Changes in interest rates affect the prices of bonds as well as equities. If interest rates rise the prices of bonds fall and vice versa. Equity might be negatively affected as well in a rising interest rate environment. A well-diversified portfolio may help to mitigate this risk.

### Risk Mitigation Measures:

The Scheme's will invest in various securities / instruments which carry various risks such as inability to sell securities, trading volumes and settlement periods, market risk, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification and hedging.

In order to mitigate the various risks, the portfolio of the Scheme will be constructed in accordance with the investment restriction specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.

Further, the AMC has necessary framework in place for risk mitigation at an enterprise level. The Risk Management division is an independent division within the organization. Internal limits are defined and judiciously monitored. Risk indicators on various parameters are computed and are monitored on a regular basis. There is a Board level Committee, the Risk Management Committee of the Board, which enables a dedicated focus on risk factors and the relevant risk mitigants.

## II. INFORMATION ABOUT THE SCHEME:

### A. WHERE WILL THE SCHEME INVEST:

The Scheme may invest its funds in the following securities:

- Equity and equity related instruments including equity and index derivatives.
- Money market instruments permitted by SEBI/RBI, having maturities of up to one year or in alternative investment for the call money market as may be provided by the RBI to meet the liquidity requirements.
- Units of Liquid Schemes
- Certificate of Deposits (CDs), Commercial Paper (CPs).
- Securities created and issued by the Central and State Governments and/or repos/reverse repos in such Government Securities as may be permitted by RBI (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills).
- Securities guaranteed by the Central and State Governments (including but not limited to coupon bearing bonds, zero coupon bonds and treasury bills);
- Any other domestic fixed income securities as permitted by SEBI/ RBI from time to time (subject to the required approval if any)
- Tri-Party Repo or repo or any alternative investment as may be provided by RBI.
- Any other instruments / securities, which in the opinion of the fund manager would suit the investment objective of the scheme subject to compliance with extant Regulations.

### Portfolio turnover

Portfolio turnover is defined as lesser of purchases and sales as a percentage of the average corpus of the Scheme during a specified period of time. Portfolio turnover would depend upon the market conditions such as volatility of the market and inflows/outflows in the scheme. The Scheme is an open ended Scheme with subscriptions and redemptions expected on a daily basis. Hence, it will be difficult to estimate the portfolio turnover with any reasonable amount of accuracy.

### Position of debt & money market in India

The Indian debt market is today one of the largest in Asia and includes securities issued by the Government (Central & State Governments), public sector undertakings, other government bodies, financial institutions, banks and corporates. Government and public sector enterprises are the predominant borrowers in the markets. The major players in the Indian debt markets today are banks,

financial institutions, mutual funds, insurance companies, primary dealers, trusts, pension funds and corporates. The Indian debt market is the largest segment of the Indian financial markets. The debt market comprises broadly two segments, viz. Government Securities market or G-Sec market and corporate debt market. The latter is further classified as market for PSU bonds and private sector bonds.

The G-Sec market is the oldest and the largest component of the Indian debt market in terms of market capitalization, outstanding securities and trading volumes. The G-Sec market plays a vital role in the Indian economy as it provides the benchmark for determining the level of interest rates in the country through the yields on the Government Securities which are referred to as the risk-free rate of return in any economy. Over the years, there have been new products introduced by the RBI like zero coupon bonds, floating rate bonds, inflation indexed bonds, etc.

The corporate bond market, in the sense of private corporate sector raising debt through public issuance in capital market, is only an insignificant part of the Indian Debt Market. A large part of the issuance in the non-Government debt market is currently on private placement basis.

The money markets in India essentially consist of the call money market (i.e. market for overnight and term money between banks and institutions), repo transactions (temporary sale with an agreement to buy back the securities at a future date at a specified price), commercial papers (CPs, short term unsecured promissory notes, generally issued by corporates), certificate of deposits (CDs, issued by banks) and Treasury Bills (issued by RBI). In a predominantly institutional market, the key money market players are banks, financial institutions, insurance companies, mutual funds, primary dealers and corporates. In money market, activity levels of the Government and nongovernment debt vary from time to time. Instruments that comprise a major portion of money market activity include but not limited to:

- Overnight Call
- Tri-party repo on Government Securities or treasury bills (TREPS).
- Repo/Reverse Repo Agreement
- Treasury Bills
- Government securities
- Commercial Paper
- Certificate of Deposit

Apart from these, there are some other options available for short tenure investments that include MIBOR linked debentures with periodic exit options and other such instruments. Though not strictly classified as money market instruments, PSU / DFI / corporate paper with a residual maturity of < 1 year, are actively traded and offer a viable investment option. The market has evolved in past 2-3 years in terms of risk premia attached to different class of issuers. Bank CDs have clearly emerged as popular asset class with increased acceptability in secondary market. PSU banks trade the tightest on the back of comfort from majority government holding. Highly rated manufacturing companies also command premium on account of limited supply. However, there has been increased activity in papers issued by private/foreign banks/NBFCs/companies in high-growth sector due to higher yields offered by them. Even though companies across these sectors might have been rated on a same scale, the difference in the yield on the papers for similar maturities reflects the perception of their respective credit profiles.

Instruments	Current yield as on August 31, 2024 (% per annum)
TREPS	6.25-6.70



3M T-Bill	6.60-6.65
1 Y T-Bill	6.70-6.75
10 Y G Sec	6.85-6.90
3M PSU Bank CD	7.20-7.30
3M NBFC CP	7.60-7.70
1 Y PSU Bank CD	7.60-7.70
1 Y NBFC CP	7.80-7.90

These yields are indicative and do not indicate yields that may be obtained in future as interest rates keep changing consequent to changes in macro-economic conditions and RBI policy. The price and yield on various debt instruments fluctuate from time to time depending upon the macro economic situation, inflation rate, overall liquidity position, foreign exchange scenario etc. Also, the price and yield vary according to maturity profile, credit risk etc.

**B. WHAT ARE THE INVESTMENT RESTRICTIONS?**

Pursuant to the SEBI Regulations, the following investment restrictions are applicable to the scheme:

- 1) A mutual fund scheme shall not invest more than
  - a. 10% of its NAV in debt and money market securities rated AAA or
  - b. 8% of its NAV in debt and money market securities rated AA or
  - c. 6% of its NAV in debt and money market securities rated A and below by a single issuer.

The above investment limit may be extended by up to 2% of the NAV of the scheme with the prior approval of the Trustees or Board of Directors of AMC subject to compliance within the overall 12% limit specified in clause 1 of Seventh Schedule of MF Regulation

Provided further that investment within such limit can be made in mortgaged backed securitised debt which are rated not below investment grade by a credit rating agency registered with the SEBI. As per SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD1/P/CIR/2023/74, with respect to investment in securitized debt (mortgage-backed securities / asset backed securities), restrictions at the originator level will not be applicable.
- 2) A mutual fund scheme shall not invest in unlisted debt instruments including commercial papers, except Government Securities, other money market instruments and derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. which are used by mutual funds for hedging:
 

Provided that Mutual Fund Schemes may invest in unlisted non-convertible debentures up to a maximum of 10% of the debt portfolio of the scheme subject to such conditions as may be specified by SEBI vide Para 12.1 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD1/P/CIR/2024/90 dated June 27, 2024, as amended from time to time.

Provided further that for investments by mutual fund schemes in unrated debt instruments maybe made subject to such conditions as may be specified by SEBI vide Para 12.1 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD1/P/CIR/2024/90 dated June 27, 2024 as amended from time to time.

In accordance with the SEBI Master circular No. SEBI/HO/IMD/IMD-PoD1/P/CIR/2024/90 dated June 27, 2024 investment in unrated debt and money market instruments, other than government securities, treasury bills, derivative products such as Interest Rate Swaps (IRS), Interest Rate Futures (IRF), etc. by mutual fund schemes shall be subject to the following:

- a. Investments should only be made in such instruments, including bills re-discounting, usance bills, etc., that are generally not rated and for which separate investment norms or limits are not provided in SEBI Regulations and various circulars issued thereunder.
  - b. Exposure of mutual fund schemes in such instruments, shall not exceed 5% of the net assets of the schemes.
  - c. All such investments shall be made with the prior approval of the Board of AMC and the Board of Trustees.
- 3) Transfer of investments from one scheme to another scheme in the same Mutual Fund, shall be allowed only if,-
- (i) such transfers are done at the prevailing market price for quoted instruments on spot basis. Explanation: "Spot basis" shall have the same meaning as specified by stock exchange for spot transactions.
  - (ii) the securities so transferred shall be in conformity with the investment objective of the scheme to which such transfer has been made.
- Further, provisions of para 12.30 of SEBI Master circular no. SEBI/HO/IMD/IMD-PoD1/P/CIR/2024/90 dated June 27, 2024, and such other guidelines, shall also be complied with for such transfers.
- 4) A scheme may invest in another scheme under the same AMC or any other mutual fund without charging any fees, provided that aggregate inter-scheme investment made by all schemes under the same management or in schemes under the management of any other asset management company shall not exceed 5% of the net asset value of the mutual fund.
- 5) The Mutual Fund will buy and sell securities on the basis of deliveries and shall in all cases of purchase, take delivery of relevant securities and in all cases of sale, deliver the securities. Provided that a mutual fund may enter into derivatives transactions in a recognised stock exchange, subject to the framework specified by SEBI. Provided further that sale of government security already contracted for purchase shall be permitted in accordance with the guidelines issued by RBI in this regard.
- 6) The Mutual Fund shall get the securities purchased or transferred in the name of the Mutual Fund on account of the concerned scheme, wherever investments are intended to be of a long term nature.
- 7) In terms of Para 12.16 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, pending deployment of funds of the Scheme in securities in terms of the investment objective of the Scheme, the Mutual Fund may invest the funds of the Scheme in short term deposits of scheduled commercial banks subject to restrictions laid down under the SEBI Regulations from time to time. The following provisions shall be complied with:
- a. "Short Term" for parking of funds by Mutual Fund shall be treated as a period not exceeding 91 days.
  - b. Such short term deposits shall be held in the name of the concerned scheme.
  - c. No mutual fund scheme shall park more than 15% of the net assets in Short term deposit(s) of all the scheduled commercial banks put together. However, it may be raised to 20% with prior approval of the trustees. Also, parking of funds in short term deposits of associate and sponsor scheduled commercial banks together shall not exceed 20% of total deployment by the mutual fund in short term deposits.
  - d. No mutual fund scheme shall park more than 10% of the net assets in short term deposit(s), with any one scheduled commercial bank including its subsidiaries.
  - e. Trustee/AMC shall ensure that no funds of a scheme may be parked in short term deposit of a bank which has invested in that scheme. Trustee/AMC shall also ensure that the bank in which a scheme has short term deposit do not invest in the said scheme until the scheme has short term deposit with such bank.
  - f. AMC shall not charge any investment management and advisory fees for parking of funds in short term deposits of scheduled commercial banks.
- 8) A scheme shall not make any investments in:
- a. any unlisted security of an associate or group company of the sponsor; or

- b. any security issued by way of private placement by an associate or group company of the sponsor; or
  - c. the listed securities of group companies of the sponsor which is in excess of 25% of the net assets.
- 9) The Mutual Fund/AMC shall make investment out of the NFO proceeds only on or after the closure of the NFO period. However, in terms of Para 1.10.3 of SEBI Master circular SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the Mutual Fund/ AMC can however deploy the NFO proceeds in tri-party repo on government securities or treasury bills before the closure of NFO period. However, AMC shall not charge any investment management and advisory fees on funds deployed in tri-party repo on government securities or treasury bills during the NFO period. The appreciation received from investment in tri-party repo on government securities or treasury bills shall be passed on to investors. Further, in case the minimum subscription amount is not garnered by the Scheme during the NFO period, the interest earned upon investment of NFO proceeds in tri-party repo on government securities or treasury bills shall be returned to investors, in proportion of their investments, along-with the refund of the subscription amount.
- 10) The scheme shall not make any investment in any fund of funds scheme.
- 11) Save as otherwise expressly provided under SEBI Regulations, the mutual fund shall not advance any loans for any purpose.
- 12) The mutual fund having an aggregate of securities, which are worth Rs.10 crore or more, as on the latest balance sheet date, shall subject to such instructions as may be issued from time to time by the Board, settle their transactions entered on or after January 15, 1998 only through dematerialised securities.
- 13) The mutual fund shall not borrow except to meet temporary liquidity needs of the mutual fund for the purpose of repurchase, redemption of units or payment of interest or distribution of amounts to the unit holders.  
Provided that the mutual fund shall not borrow more than 20% of the net asset of the scheme and the duration of such a borrowing shall not exceed a period of six months.
- 14) Pursuant to the SEBI Master Circular dated June 27, 2024 the following norms for investment in derivatives shall be applicable.
1. The cumulative gross exposure through equity, debt, money market instruments and derivative positions should not exceed 100% of the net assets of the scheme.
  2. The scheme shall not write options or purchase instruments with embedded written options.
  3. The total exposure related to option premium paid must not exceed 20% of the net assets of the scheme.
  4. Cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.
  5. Exposure due to hedging positions may not be included in the above mentioned limits subject to the following:
    - (i) Hedging positions are the derivative positions that reduce possible losses on an existing position in securities and till the existing position remains.
    - (ii) Hedging positions cannot be taken for existing derivative positions. Exposure due to such positions shall have to be added and treated under limits mentioned in point 1 above.
    - (iii) Any derivative instrument used to hedge has the same underlying security as the existing position being hedged.
    - (iv) The quantity of underlying associated with the derivative position taken for hedging purposes does not exceed the quantity of the existing position against which hedge has been taken.
  6. Exposure due to derivative positions taken for hedging purposes in excess of the underlying position against which the hedging position has been taken, shall be treated under the limits mentioned in point 1 above.
  7. Definition of Exposure in case of Derivative Positions:  
Each position taken in derivatives shall have an associated exposure as defined under. Exposure is the maximum possible loss that may occur on a position. However, certain

derivative positions may theoretically have unlimited possible loss. Exposure in derivative positions shall be computed as follows:

Position	Exposure
Long Future	Futures Price * Lot Size * Number of Contracts
Short Future	Futures Price * Lot Size * Number of Contracts
Option bought	Option Premium Paid * Lot Size * Number of Contracts.

The scheme shall comply with the requirements stated in para 12.25.11 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, as amended from time to time.

8. The Mutual Fund under all its schemes shall not own more than 10% of any company's paid up capital carrying voting rights. For the purpose of determining the above limit, a combination of positions of the underlying securities and stock derivatives will be considered.
- 15) Pursuant to SEBI Master Circular dated June 27, 2024 the following Portfolio Concentration Norms for Equity Exchange Traded Funds (ETFs) and Index Funds

1. The index shall have a minimum of 10 stocks as its constituents.
  2. For a sectoral/ thematic Index, no single stock shall have more than 35% weight in the index. For other than sectoral/ thematic indices, no single stock shall have more than 25% weight in the index.
  3. The weightage of the top three constituents of the index, cumulatively shall not be more than 65% of the Index.
  4. The individual constituent of the index shall have a trading frequency greater than or equal to 80% and an average impact cost of 1% or less over previous six months.
- Accordingly, any ETF/ Index Fund that seeks to replicate a particular Index shall ensure that such index complies with the aforesaid norms.

All investment restrictions shall be applicable at the time of making investment. Apart from the investment restrictions prescribed under the SEBI Regulations, internal risk parameters for limiting exposure to a particular scrip or sector may be prescribed from time to time to respond to the dynamic market conditions and market opportunities. The AMC / Trustee may alter the above investment restrictions from time to time to the extent that changes in the SEBI Regulations may allow and as deemed fit in the general interest of the unit holders

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### C. FUNDAMENTAL ATTRIBUTES

Following are the fundamental attributes of the scheme, in terms of Regulation 18(15A) of the SEBI (Mutual Funds) Regulations, 1996:

- (i) Type of Scheme - An open-ended scheme replicating / tracking the Nifty200 Momentum 30 Total Returns Index.
- (ii) Investment Objective
  - Main Objective –As stated in Section II of the SID.

- Investment Pattern - As stated in Section II of the SID.

(iii) Terms of Issue

- Liquidity provisions such as listing, repurchase, redemption as indicated in this SID.
- Aggregate fees and expenses charged to the scheme as indicated in this SID.
- The scheme does not guarantee any assured returns.

In accordance with Regulation 18(15A) of the SEBI (Mutual Funds) Regulations, 1996, read with Para 1.2.2 of SEBI Master circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the Trustees shall ensure that no change in the fundamental attributes of the Scheme or the trust or fee and expenses payable or any other change which would modify the Scheme and affect the interests of Unit holders is carried out unless:

- (i) An application has been made with SEBI and comments of SEBI have been received before carrying out any fundamental attribute changes;
- (ii) A written communication about the proposed change is sent to each unit holder and an advertisement is given in one English daily newspaper having nationwide circulation as well as in a newspaper published in the language of the region where the Head Office of the Mutual Fund is situated; and
- (iii) The unit holders are given an option for a period of 30 days to exit at the prevailing Net Asset Value without any exit load.
- (iv) SID shall be revised and updated immediately after completion of duration of the exit option (not less than 30 days from the notice date).

**D. INDEX METHODOLOGY**

The Nifty200 Momentum 30 Total Return Index comprises of 30 high momentum companies from the 200 largest companies listed on the National Stock Exchange (NSE). This index covers securities from the large and midcap universe).

**Methodology highlights:**

1. Stocks forming part of the Nifty 200 index with a high normalized momentum score are eligible for selection in the index.
2. The normalized momentum score is based on 6-month and 12-month price return adjusted for volatility.
3. The weight of each stock is based on the factor tilt methodology i.e. the weight is derived by multiplying the free float market cap with normalized momentum score of the stock.
4. Stock weights are capped at the lower of 5% or 5 times the weight of the stock in the index based only on free float market capitalization.
5. Stock should be available for trading in derivative segment (F&O) as on the effective date.
6. The index is reconstituted and rebalanced semi-annually effective in June and December.

**Top 10 Constituents as of August 31, 2024**

Sr. No	Description	Weight in Index (%)
1	Trent Ltd.	6.3%
2	Tata Motors Ltd.	5.5%
3	NTPC Ltd.	5.4%
4	Bajaj Auto Ltd.	5.3%

5	Bharti Airtel Ltd.	5.3%
6	Coal India Ltd.	4.9%
7	Adani Ports and Special Economic Zone Ltd.	4.8%
8	Bharat Electronics Ltd.	4.6%
9	REC Ltd.	4.6%
10	Mahindra & Mahindra Ltd.	4.6%

**Index Performance**

Performance	1 month	3 months	6 months	1 year	3 years	5 years	10 Years
Nifty200 Momentum 30 TRI	1%	9%	25%	69%	25%	31%	23%

Data as of August 31, 2024. Absolute returns for performances less than 1 year. CAGR for performances greater than 1 year. Source for index values: MFI

**E. OTHER SCHEME SPECIFIC DISCLOSURES**

<p><b>Listing and transfer of Units</b></p>	<p><b>Listing:</b> At present, the Units of the Scheme are not proposed to be listed on any stock exchange. However, the AMC / Trustee may at their sole discretion list the Units under the Scheme on one or more stock exchanges at a later date.</p> <p><b>Transfer of units:</b> Units of the Scheme shall be freely transferable by act of parties or by operation of law, subject to restrictions, if any, provided in the section "Restrictions, if any, on the right to freely retain or dispose off units being offered."</p> <p>AMC shall, on production of instrument of transfer together with relevant Unit Certificates, register the transfer and return the unit certificate to the transferee within thirty days from the date of such production.</p> <p>If held in demat form, they are freely transferable from one demat account to another demat account in accordance with the provisions of the Securities and Exchange Board of India (Depositories and Participants) Regulations, 1996.</p> <p>If a person becomes a holder of the Units consequent to an operation of law or upon enforcement of a pledge, the AMC shall, subject to production of satisfactory evidence and submission of such documents by the transferee, effect the transfer, if the transferee is otherwise eligible to hold the Units of the Scheme. Similarly, in cases of transfers taking place consequent to death, insolvency etc., the transferee's name will be recorded by the Fund, subject to production of satisfactory evidence. The provisions in respect of deletion of names will not be applicable in case of death of a Unit holder (in the case of joint holdings) as this is treated as transmission of Units and not as transfer. Investors may note that stamp duty and other statutory levies, if any, as applicable from time to time shall be borne by the investor.</p> <p>Further, in accordance with para 14.4.4 of SEBI Master Circular dated June 27, 2024 on transferability of mutual fund units, investors /unitholders are requested to note that units held in electronic (demat) form shall be transferable under the depository system and will be subject to the transmission facility in accordance</p>
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	with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time.
<b>Dematerialization of Units</b>	<p>Pursuant to para 10.4.2 of SEBI Master Circular no. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024; the unit holders of the scheme shall be provided an option to hold units in demat form in addition to physical form. The following shall be applicable:</p> <ol style="list-style-type: none"> <li>1. The unit holder opting to hold units in demat form must provide their demat account details in the specified section of the application form. Such unit holder should have a beneficiary account with the depository participant (DP) (registered with NSDL / CDSL) and shall be required to indicate in the application form the name of the DP, DP ID Number and the beneficiary account number. The unit holder must mandatorily provide latest client investor master or demat account statement along with the application form.</li> <li>2. Units held in demat form are transferable (except for Equity Linked Savings Scheme) in accordance with the provisions of SEBI (Depositories and Participants) Regulations, 1996 as may be amended from time to time. Transfer can be made only in favour of transferees who are capable of holding units and having a valid demat account.</li> <li>3. In case, the unit holder desires to hold the units in a demat/rematerialized form at a later date, the request for conversion of units held in non-demat form into Demat (electronic) form or vice-versa should be submitted alongwith a demat/remat request form to the DP directly and not to the AMC or the Registrar and Transfer Agent (RTA) of the Fund. The AMC shall then issue units in the desired form within two working days of the receipt of valid documents from the respective DP. The credit of the converted units shall be reflected in the transaction statement provided by the DP to its client. Similarly, request for redemption or any other non – financial request shall be submitted directly to the DP and not to the AMC/ RTA of the Fund.</li> <li>4. For the units held in demat form investors will receive an account statement from their respective DPs not from AMC / RTA of the Fund.</li> <li>5. Units will be credited in the demat account only based on fund realization.</li> <li>6. The facility of availing the units in demat / remat form is available subject to such processes, operating guidelines and terms &amp; conditions as may be prescribed by the DPs and the depositories from time to time.</li> <li>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. Such investors shall be mandatorily allotted units in physical form.</li> <li>8. Pursuant to para 14.4.2 of SEBI Master Circular dated June 27, 2024, an option to hold units in demat form shall be available for 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. If an investor has opted to hold units in demat form for SIP transactions, he will be able to redeem / transfer only those units which are credited to his demat account till the date of</li> </ol>

	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.
<b>Minimum Target Amount</b>	Not Applicable
<b>Maximum Amount to be raised (if any)</b>	Not Applicable
<b>Allotment procedure</b>	<p>All applicants will receive full and firm allotment of Units, provided the applications are complete in all respects and are found to be in order. All allotments will be provisional, subject to realisation of payment instrument and subject to the AMC having been reasonably satisfied about receipt of clear funds. Any redemption or switch out transaction in the interim is liable to be rejected at the sole discretion of the AMC. Allotment to NRIs/FIIs will be subject to RBI approval, if required. NRIs should also to attach a copy of the payment cheque / FIRC / Debit Certificate to ascertain the repatriation status of the amount invested. NRI Applicants should also clearly tick on account type as NRE or NRO or FCNR to determine the repatriation status of the investment amount. The AMC /RTA may ascertain the repatriation status purely based on the details provided in the application form under Investment and Payment details and will not be liable for any incorrect information provided by the applicants. Applicants will have to coordinate with their authorized dealers and banks to repatriate the investment amount as and when needed.</p> <p>The Trustee / AMC retain the sole and absolute discretion to reject any application. The AMC / Trustee may require or obtain verification of identity or such other details regarding any subscription or related information from the investor/unit holders as may be required under any law, which may result in delay in dealing with the applications, units, benefits, distribution, etc.</p>
<b>Refund</b>	Not Applicable
<b>Who can Invest</b> This is an indicative list and you are requested to consult your financial advisor to ascertain whether the scheme is suitable to your risk profile	<p>The following persons are eligible and may apply for subscription to the Units of the Scheme (subject, wherever relevant, to purchase of units of mutual funds being permitted under relevant statutory regulations and their respective constitutions):</p> <ol style="list-style-type: none"> <li>1. Resident adult individuals either singly or jointly (not exceeding three) or on an anyone or survivor basis;</li> <li>2. Minors through parent / legal guardian; As per SEBI Circular No. SEBI/HO/IMD/POD-II/CIR/P/2023/0069 dated May 12, 2023, Investments (including through existing SIP registrations) in the name of minors shall be permitted only from bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian." Further to note that the redemption/ Income Distribution cum Capital Withdrawal (IDCW) proceeds for investments held in the name of Minor shall continue to be transferred to the verified bank account of the minor (i.e. of the minor or minor with parent/ legal guardian) only. Therefore, investors must ensure to update the folios with minor's bank account details as the 'Pay-out Bank account' by providing necessary documents before tendering redemption requests / for receiving IDCW distributions</li> <li>3. Karta of Hindu Undivided Family (HUF);</li> </ol>



	<ol style="list-style-type: none"> <li>4. Partnership Firms &amp; Limited Liability Partnerships (LLPs);</li> <li>5. Companies, Bodies Corporate, Public Sector Undertakings, Association of Persons or Bodies of Individuals (whether incorporated or not) and Societies registered under the Societies Registration Act, 1860;</li> <li>6. Banks &amp; Financial Institutions;</li> <li>7. Mutual Funds / Alternative Investment Funds registered with SEBI;</li> <li>8. Religious and Charitable Trusts, Wakfs or endowments of private trusts (subject to receipt of necessary approvals as required) and Private trusts authorised to invest in mutual fund schemes under their trust deeds &amp; applicable statutory law;</li> <li>9. Non-resident Indians (NRIs)/Persons of Indian Origin residing abroad (PIO) either on repatriation basis or non-repatriation basis;</li> <li>10. Foreign Institutional Investors (FIIs) registered with SEBI on full repatriation basis (subject to RBI approval, if any) /Foreign Portfolio Investors (FPIs) registered with SEBI.</li> <li>11. Army, Air Force, Navy and other paramilitary units and bodies created by such institutions;</li> <li>12. Scientific and Industrial Research Organisations;</li> <li>13. Multilateral Funding Agencies approved by the Government of India/Reserve Bank of India;</li> <li>14. Other Schemes of the Mutual Fund subject to the conditions and limits prescribed by the SEBI Regulations;</li> <li>15. Non-Government Provident / Pension / Gratuity Funds as and when permitted to invest.</li> <li>16. Trustee, AMC, Sponsor and their associates may subscribe to Units under this Scheme;</li> <li>17. Such other individuals/institutions/body corporate etc, as may be decided by the AMC from time to time, so long as wherever applicable they are in conformity with the SEBI Regulations.</li> </ol> <p>The list given above is indicative and the applicable law, if any, shall supersede the list. The Trustee, reserves the right to recover from an investor any loss caused to the Scheme on account of dishonour of cheques issued by the investor for purchase of Units of this Scheme. Prospective investors are advised to satisfy themselves that they are not prohibited by any law governing such entity and any Indian law from investing in the Scheme and are authorized to purchase units of mutual funds as per their respective constitutions, charter documents, corporate / other authorizations and relevant statutory provisions.</p> <p>The Mutual Fund reserves the right to include / exclude new / existing categories of investors to invest in the Scheme from time to time, subject to the SEBI Regulations and other prevailing statutory regulations, if any.</p> <p>Pursuant to para 17.16 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 , Investors subscribing to the units of the Fund will have an option of: a) Providing nomination b) opting out nomination through a signed declaration form as per the choice of the unit holder(s)</p>
<b>Who cannot Invest</b>	<p>The AMC reserves the right to reject any application irrespective of the category of investor without stating any reason for such rejection.</p> <p>It should be noted that the following persons cannot invest in the Scheme:</p>

	<ol style="list-style-type: none"> <li>1. Any person who is a foreign national.</li> <li>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).</li> <li>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).</li> <li>4. Individual investors defined as US persons which shall include the following: <ul style="list-style-type: none"> <li>- Designation of the unitholder as a US citizen or resident; or</li> <li>- Unitholder with a US place of birth; or</li> <li>- Unitholder with a current US residence address or US mailing address (including a US post office box); or</li> <li>- Unitholder with a current US telephone number (regardless of whether such number is the only telephone number associated with the account holder); or</li> <li>- Unitholder with a current power of attorney or signatory authority granted to a person with a US address as above;</li> </ul> <p>(i) Accordingly, no fresh purchases in the Scheme would be allowed to be made by US persons as defined above.</p> <p>(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.</p> <p>(iii) If an existing unit holder(s) subsequently becomes a US person, 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.</p> <p>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.</p> </li> <li>5. NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.</li> <li>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</li> </ol>
<b>How to Apply and other details</b>	The applications for purchase/ redemption/ switches can be submitted at any of the official points of acceptance of transactions of AMC & KFin. The list of official points of acceptance of transactions of both AMC & KFin is provided on the back page of this SID and also available on website of the AMC,

	<p><a href="http://www.barodabnpparibasmf.in">www.barodabnpparibasmf.in</a> &lt; Refer the link (<a href="https://www.barodabnpparibasmf.in/assets/pdf/List-of-OPAT.pdf">https://www.barodabnpparibasmf.in/assets/pdf/List-of-OPAT.pdf</a>) for official points of acceptance, collecting banker details etc. or Investors may call on 1800-2670-189 (toll-free) to know the same.</p> <p>Please refer to the SAI and Application form for the instructions.</p> <p>The facility of online transaction is available subject to provisions stated in SAI, SID &amp; KIM of respective schemes, operating guidelines, terms and conditions as may be prescribed by AMC from time to time.</p> <p><b>REGISTRAR AND TRANSFER AGENT:</b></p> <p><b>KFin Technologies Limited ('KFin')</b></p> <p>(SEBI Registration No. INR000000221)</p> <p>Unit: Baroda BNP Paribas Mutual Fund, Karvy Selenium, Tower B, Plot No - 31 &amp; 32, Financial District, Nanakramguda, Serilingampally, Hyderabad - 500 032, Telangana.</p> <p>Toll Free Number: 1800-2670-189 (Monday to Saturday, 9 AM to 7 PM)</p> <p>Email: <a href="mailto:cs.barodabnppmf@kfintech.com">cs.barodabnppmf@kfintech.com</a></p> <p>Stockbrokers registered with recognized stock exchanges and empaneled with the AMC shall also be considered as official points of acceptance of transactions. For detailed provision please refer section 'Trading in Units through the Stock Exchange mechanism' under SAI.</p> <p>In order to protect the interest of Unit Holders from fraudulent encashment of cheques, investors may note that it is mandatory to mention bank name and account number in the application / redemption request.</p>
<p>The policy regarding reissue of repurchased units, including the maximum extent, the manner of reissue, the entity (the Scheme or the AMC) involved in the same</p>	<p>As the Scheme is an open-ended Scheme, this provision may not be applicable.</p>
<p>Restrictions, if any, on the right to freely retain or dispose of units being offered</p>	<p><b>Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme:</b></p> <p>In terms of para 1.12 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024. the repurchase/redemption (including switch-out) of units of the Scheme may be restricted under any of the following circumstances:</p> <ul style="list-style-type: none"> <li>• <b>Liquidity issues</b> - When market, at large, becomes illiquid affecting almost all securities rather than any issuer specific security.</li> <li>• <b>Market failures, exchange closures:</b> when markets are affected by unexpected events which impact the functioning of exchanges or the</li> </ul>

	<p>regular course of transactions. Such unexpected events could also be related to political, economic, military, monetary or other emergencies</p> <ul style="list-style-type: none"> <li>• <b>Operational issues:</b> when exceptional circumstances are caused by force majeure, unpredictable operational problems and technical failures (e.g. a black out)</li> </ul> <p>Further, such restriction on redemption (including switch-out) may be imposed for a specified period of time not exceeding 10 working days in any 90 days period.</p> <p>Restriction of repurchase/redemption facility under the Scheme shall be made applicable only after the approval from the Board of Directors of the AMC and the Trustees. The approval from the AMC Board and the Trustees giving details of circumstances and justification for the proposed action shall also be informed to SEBI immediately.</p> <p>Further, where such restriction of repurchase/redemption facility under the Scheme is imposed, the Trustee / AMC may, in the interest of the Unit holders of the Scheme, keeping in view the unforeseen circumstances / unsure conditions, limit the total amount of redemption which may be redeemed on any business day as the Trustee / AMC may decide in any particular case, provided:</p> <ol style="list-style-type: none"> <li>1. No redemption requests upto Rs. 2 lakh shall be subject to such restriction.</li> <li>2. Where redemption requests are above Rs. 2 lakh, AMCs shall redeem the first Rs. 2 lakh without such restriction and remaining part over and above Rs. 2 lakh shall be subject to such restriction.</li> </ol> <p>Subject to provisions of aforesaid para 1.12 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 and SEBI (Mutual Funds) Regulations, 1996, Trustee / AMC reserves the right to determine the operational procedure concerning such restriction on redemption and the same shall be notified to the investors by display of public notice at various investor service centres of AMC and its website (<a href="http://www.barodabnpparibasmf.in">www.barodabnpparibasmf.in</a>).</p> <p>The AMC / Trustee reserve the right to change / modify the aforesaid provisions pertaining to Restriction of Repurchase/Redemption (including switch-out) facility under the Scheme.</p> <p><b>Freezing / Seizure of Accounts:</b></p> <p>Investors may note that under the following circumstances the Trustee / AMC may at its sole discretion (and without being responsible and/or liable in any manner whatsoever) freeze/seize a unit holder's account (or deal with the same in the manner the Trustee / AMC is directed and/or ordered) under a Scheme:</p> <ul style="list-style-type: none"> <li>• Under any requirement of any law or regulations for the time being in force.</li> <li>• Under the direction and/or order (including interim orders) of any regulatory/statutory authority or any judicial authority or any quasi-judicial authority or such other competent authority having the powers to give direction and/or order.</li> </ul> <p><b>Suspension of Sale of the Units:</b></p>
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	<p>The Sale of units of the Scheme may be suspended temporarily or indefinitely under any of the following circumstances:</p> <ul style="list-style-type: none"> <li>• During the period of book closure, if any</li> <li>• Stock markets stop functioning or trading is restricted</li> <li>• Periods of extreme volatility in the stock markets, which in the opinion of the Investment Manager is prejudicial to the interest of the unit holders.</li> <li>• A complete breakdown or dislocation of business in the major financial markets</li> <li>• Natural calamities</li> <li>• Declaration of war or occurrence of insurrection, civic commotion or any other serious or sustained financial, political or industrial emergency or disturbance</li> <li>• SEBI, by orders, so direct</li> </ul> <p>The Trustee / AMC reserves the right in its sole discretion to withdraw the facility of sale of the units of the Scheme [including any one Plan/Option of the Scheme], temporarily or indefinitely, if AMC views that changing the size of the corpus may prove detrimental to the existing unit holders of the Scheme. In the above eventualities, the time limits indicated, for processing of requests for subscription of units will not be applicable.</p>	
Cut off timing for subscriptions/redemptions/Switches	<b>Subscriptions and Switch-ins*</b> <b>(Irrespective of application amount):</b>	<b>Applicable NAV</b>
	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 Business Day.	The NAV of such subsequent Business Day on which the funds are available for utilization.
*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.		

	<p>Please note that with respect to applicability of NAV for the subscription / switch ins, irrespective of the amount, the funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.</p> <p>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, IDCW Sweep facility, 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.</p> <table border="1" data-bbox="497 680 1439 931"> <thead> <tr> <th data-bbox="497 680 944 741">Redemptions and Switch-outs</th> <th data-bbox="944 680 1439 741">Applicable NAV</th> </tr> </thead> <tbody> <tr> <td data-bbox="497 741 944 835">Receipt of valid application up to 3 p.m. on a Business Day</td> <td data-bbox="944 741 1439 835">The NAV of the day on which the application is received.</td> </tr> <tr> <td data-bbox="497 835 944 931">Receipt of valid application after 3 p.m. on a Business Day</td> <td data-bbox="944 835 1439 931">The NAV of the next Business Day on which the application is received.</td> </tr> </tbody> </table> <p>Subject to above provisions, with respect to investors who transact through the stock exchange platform, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by confirmation slip given by stock exchange mechanism. Similarly, the time of transaction done through electronic mode (including online facility), for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/Registrar.</p> <p>The cut off time for the tele transact facility is 12:30 p.m. for purchases on all business days and, units will be allotted as per the closing NAV of the day on which the funds are received before the cut off time and the funds are available for utilization.</p>		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.
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.							
Minimum amount for subscriptions/ redemptions/ switches	<b>Minimum Amount for Purchase/ switch in</b>  <b>Initial</b>	<b>Lumpsum investment:</b> Rs. 1,000 and in multiples of Re. 1 thereafter.  <b>SIP:</b> (i) Daily, Weekly, Monthly SIP: Rs. 500/- and in multiples of Re. 1/- thereafter,  (ii) Quarterly SIP: Rs. 1500/- and in multiples of Re. 1/- thereafter.						
	<b>Additional Amount for Purchase/ subsequent switch in</b>	Rs. 1,000/- and in multiples of Re. 1/- thereafter						
	<b>Minimum amount /units for Redemption / Switch Out</b>	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.							

	<p>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).</p>
<b>Account Statements</b>	<p>The AMC shall send an allotment confirmation specifying the units allotted by way of email and/or SMS within 5 working days of receipt of valid application/transaction to the Unit holders registered e-mail address and/ or mobile number (whether units are held in demat mode or in account statement form).</p> <p>A Consolidated Account Statement (CAS) detailing all the transactions across all mutual funds (including transaction charges paid to the distributor) and holding at the end of the month shall be sent to the Unit holders in whose folio(s) transaction(s) have taken place during the month by mail or email on or before 15th of the succeeding month.</p> <p>Half-yearly CAS shall be issued at the end of every six months (i.e. September/ March) on or before 21st day of succeeding month, to all investors providing the prescribed details across all schemes of mutual funds and securities held in dematerialized form across demat accounts, if applicable. For further details, refer SAI.</p>
<b>IDCW/Dividend</b>	<p>The IDCW payments shall be dispatched to the unitholders within 7 working days from the record date. In the event of failure of such dispatch within the stipulated 7 business days period, the AMC shall be liable to pay interest @ 15 per cent per annum to the unit holders and the interest for the delayed payment for amounts distributed under IDCW option shall be calculated from the record date. Investors shall also be informed about the rate and amount of interest paid to them.</p>
<b>Redemption</b>	<p>The redemption or repurchase proceeds shall be dispatched to the unitholders within 3 working days from the date of redemption or repurchase.</p> <p>For list of exceptional circumstances refer para 14.1.3 of SEBI Master Circular for Mutual Funds dated June 27, 2024. In such cases, the AMC might follow additional timelines as prescribed. In case the Redemption proceeds are not made within 3 working Days of the date of redemption or repurchase, interest will be paid @15% per annum or such other rate from the 4th day onwards, as may be prescribed by SEBI from time to time.</p>

Bank Mandate	<p><b><u>Bank Account Details:</u></b></p> <p>In order to protect the interest of Unit Holders from fraudulent encashment of cheques, the SEBI Regulations have made it mandatory for investors to mention in their application / redemption request, their bank name and account number. The normal processing time may not be applicable in situations where such details are not provided by investors / Unit Holders. The AMC will not be responsible for any loss arising out of fraudulent encashment of cheques and / or any delay / loss in transit.</p> <p>Investors would be required to submit any one of the following documents, in case the cheque provided along with fresh subscription/new folio creation does not belong to the bank mandate specified in the application form:</p> <p>(i)Original cancelled cheque or photocopy of the cheque having the First Holder name printed on it;</p> <p>(ii)Original cancelled cheque or photocopy of the cheque without having the name printed on it and either of (a) Original bank statement reflecting the First Holder Name, Bank Account Number and Bank Name as specified in the application (b) Photocopy of the bank statement/ bank pass book duly attested by the bank manager/ authorized official and bank seal (c) Bank Confirmation for the name and Bank Account Number of the First Holder along with MICR &amp; IFSC details duly signed by the bank manager/authorized official.</p> <p>In case, the application for subscription does not comply with the above requirements, the AMC may, at its sole and absolute discretion, reject/not process such application and refund the subscription amount to the bank account from where the investment was made and shall not be liable for any such rejection/refund.</p>
Delay in payment of redemption / repurchase proceeds/dividend	<p><b><u>Registration of multiple bank accounts</u></b></p> <p>Unitholders can also register multiple bank accounts in his folio. The “Change of Bank Mandate &amp; 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 and HUF investors can register up to 5 bank accounts and non-individuals can register up to 10 bank accounts by filling up the Multiple Bank Registration Form. AMC / RTA shall adopt the same process of verification for the above registration as is applicable for change of bank mandate.</p>
Unclaimed Redemption and Income Distribution cum Capital Withdrawal Amount	<p>The AMC shall be liable to pay interest to the unitholders at such rate as may be specified by SEBI for such delays (presently @ 15% per annum).</p> <p>The treatment of Unclaimed Redemption and IDCW amount shall be as per para 14.3 of Master Circular dated June 27, 2024.</p> <p>For more details refer “SAI”</p>



<p><b>Disclosure w.r.t investment by minors</b></p>	<p>In case of minor's 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.</p> <p>As per SEBI Circular dated May 12, 2023, Investments (including through existing SIP registrations) in the name of minors shall be permitted only from bank account of the minor, parent or legal guardian of the minor or from a joint account of the minor with the parent or legal guardian.</p> <p>Further to note that the redemption/ Income Distribution cum Capital Withdrawal (IDCW) proceeds for investments held in the name of Minor shall continue to be transferred to the verified bank account of the minor (i.e. of the minor or minor with parent/ legal guardian) only. Therefore, investors must ensure to update the folios with minor's bank account details as the 'Pay-out Bank account' by providing necessary documents before tendering redemption requests / for receiving IDCW distributions. Please refer "SAI" for disclosures w.r.t investment by minors.</p>
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### III. OTHER DETAILS

#### A. PERIODIC DISCLOSURES

<b>Monthly Disclosure of Average Assets Under Management (AAUM)</b>	The AMC shall disclose on a monthly basis the AAUM as per the parameters prescribed by SEBI, on its website within 7 working days from the end of the month.
<b>Portfolio Disclosures</b>	<ol style="list-style-type: none"> <li>1. The AMC 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.</li> <li>2. AMC 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.</li> <li>3. AMC 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 portfolio.</li> <li>4. Further, AMC shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a unitholder.</li> <li>5. Unitholders' can obtain the scheme's latest portfolio holding in a user-friendly and downloadable spreadsheet format at the following link &lt;<a href="https://www.barodabnp-paribasmf.in/downloads/monthly-portfolio-scheme">https://www.barodabnp-paribasmf.in/downloads/monthly-portfolio-scheme</a>&gt;.</li> </ol>
<b>Half Yearly Results</b>	The AMC shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website. The Mutual Fund and /AMC shall publish an advertisement disclosing the hosting of such financial results on their website, in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the Mutual Fund is situated.
<b>Annual Report</b>	<p>Scheme wise annual report or an abridged summary thereof shall be provided to all unit holders within four months from the date of closure of the relevant accounts year i.e. 31st March each year.</p> <p>The provisions of stated in para 5.4 and 5.10 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024 shall be complied with.</p> <p>In accordance with para 5.4 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, in order to bring cost effectiveness in disclosing and providing information to unitholders and as a green initiative measure, the following shall be applicable.</p> <ol style="list-style-type: none"> <li>1. Scheme wise annual report shall be hosted, within four months from the date of closure of the relevant accounts year i.e. 31st March each year, on the AMC/Mutual Fund website (<a href="http://www.barodabnp-paribasmf.in">www.barodabnp-paribasmf.in</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) and AMC/Mutual Fund shall display the link</li> </ol>

	<p>prominently on its websites and make the physical copies available to the unitholders, at their registered offices at all times.</p> <p>2. AMC shall publish an advertisement, in the all India edition of at least two daily newspapers, one each in English and Hindi, every year disclosing the hosting of the scheme wise annual report on its website and on the website of AMFI and the modes such as 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.</p> <p>3. AMC shall send the scheme annual reports or abridged summary thereof <b>only via email</b> to those unitholders whose email addresses are registered with AMC/Mutual Fund. <b>The unit holders are requested to ensure that their email address is registered with AMC/Mutual Fund.</b></p> <p>4. 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 shall also be provided an option in the application form, to 'opt-in' to receive physical copy of the scheme-wise annual report or abridged summary thereof.</p> <p>5. Further, AMC shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a unitholder.</p>
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#### B. Transparency/ NAV Disclosure:

The AMC shall declare the Net Asset Value (NAV) of the scheme on every Business Day on AMFI's website ([www.amfiindia.com](http://www.amfiindia.com)) by 11.00 p.m. and also on its website ([www.barodabnpparibasmf.in](http://www.barodabnpparibasmf.in)). The NAV shall be calculated for all Business Days. In case of any delay, the reasons for such delay would also be explained to AMFI & SEBI in writing and the number of such instances would also be reported to SEBI on a quarterly basis. If the NAVs are not available before the commencement of business hours of the following day due to any reason, the AMC/Mutual Fund shall issue a press release providing reasons and explaining when the AMC/Mutual Fund would be able to publish the NAVs. The NAV shall also be made available to Unit Holders through SMS upon receiving a specific request in this regard on its website.

The AMC 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.

The AMC shall within one month from the close of each half year, i.e. 31st March & 30th September, host a copy of its unaudited financial results on its website.

#### C. Transaction Charges and Stamp duty:

##### Transaction Charges:

Pursuant to para 10.5 of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, the AMC shall deduct transaction charges as per the following details from the subscription amount in case the investor invests through distributor / agent. 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., The distributors shall have an option either to opt in or opt out of levying transaction charge based on type of the product.

1. **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.

2. **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.
3. **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.
4. Transaction charges shall not be deducted for:
  - (i) purchases /subscriptions for an amount less than Rs. 10,000/-
  - (ii) transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc.
  - (iii) purchases/ subscriptions made directly with the Fund (i.e. not through any distributor/agent).
  - (iv) transactions through stock exchange.
5. 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 para 10.4.1 (b) of SEBI Master Circular No. SEBI/HO/IMD/IMD-PoD-1/P/CIR/2024/90 dated June 27, 2024, 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 (effective July 01, 2020)**

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.

**D. Associate Transactions** – Please refer to Statement of Additional Information (SAI).

**E. Taxation:**

For details on taxation please refer to the clause on Taxation in the SAI apart from the following:

Particulars	Resident Investors	Mutual Fund
<b>Equity Fund</b>		
Tax on dividend received from units of the scheme	Please refer <b>Note 1</b>	<b>Withholding Tax on the income distributed to the investors (Note 2)</b> 10% from 1 April 2021
<b>Capital Gains (Note 3)</b>		
Long term		
Upto Rs. 1 lakh	Nil	Nil
Exceeding Rs. 1 lakh	10%	Nil
Short term	15%	Nil
Business income (where the units are held as stock-in-trade by the investors)	Please refer <b>Note 1</b> for gains arising on sale of units	Nil

**Note 1**

**For Individuals, HUF, Association of Persons, Body of Individuals**

Total income for a tax year	Tax
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<= Rs. 2.5 lac	Nil (basic exemption limit#)
> Rs. 2.5 lac and <= Rs. 5 lac	5% of total income exceeding Rs. 2.5 lac
> Rs. 5 lac and <= Rs. 10 lac	Rs. 12,500/- plus 20% of amount exceeding Rs. 5 lac
> Rs. 10 lac	Rs. 1,12,500/- plus 30% of amount exceeding Rs. 10 lac

# Basic exemption limit for resident individuals of the age of 60 years or more is Rs. 3 lac and for individuals of the age of 80 years or more (very senior citizens) is Rs. 5 lac.

Rebate from tax upto Rs. 12,500 is available for a resident individual whose total income is below Rs. 5 lac.

**Alternatively, on satisfaction of certain prescribed conditions, an individual (resident/ non-resident) or HUF may opt to compute tax in respect of total income (without considering prescribed exemptions/ deductions)**

Income	Tax
<= Rs. 3 lac	Nil (basic exemption limit#)
> Rs. 3 lac and <= Rs. 6 lac	5% of total income exceeding Rs. 3 lac
> Rs. 6 lac and <= Rs. 9 lac	Rs. 15,000/- plus 10% of amount exceeding Rs. 6 lac
> Rs. 9 lac and <= Rs. 12 lac	Rs. 45,000/- plus 15% of amount exceeding Rs. 9 lac
> Rs. 12 lac and <= Rs. 15 lac	Rs. 90,000/- plus 20% of amount exceeding Rs. 12 lac
> Rs. 15 lac	Rs. 1,50,000/- plus 30% of amount exceeding Rs. 15 lac

An individual/ HUF, having no business or professional income, can exercise his option of choosing tax regime, every year, based on his deductions.

An individual/ HUF, having income from business or professional, can exercise his option for the new tax regime, only once and the option once exercised, for a previous year shall be valid for that previous year and all subsequent years.

The option can be withdrawn once in lifetime where it was exercised by the individual/ HUF having business income in the previous year other than the year in which it was exercised except where individual/ HUF ceases to have any business income.

Rebate from tax upto Rs. 25,000 is available for a resident individual whose total income is below Rs. 7 lac. Further, the concept of marginal rebate has been introduced under section 87A of the Act, if the total income marginally exceeds Rs 7 lac.

**Partnerships (including LLP's)** 30%

**Resident companies**

Turnover <=400 crores 25%

(turnover or gross receipts in FY 2021-22)

Other Companies 30%

**Alternate option provided vide Taxation Laws (Amendment) Act, 2019**

As per the Taxation Laws (Amendment) Act, 2019, domestic companies have an option to pay tax at the reduced rate of 22% plus applicable surcharge and cess as per section 115BAA of the Act. Further,

as per section 115JB(5A) of the Act, a person who has exercised the option referred in section 115BAA of the Act, have been excluded from the applicability of provisions of MAT.

- The total income is computed without claiming prescribed deductions or set-off of loss.
- The option needs to be exercised within the prescribed time for filing the ROI under section 139(1) of the Act for AY 2020-21 or subsequent AYs. Once exercised, such option cannot be withdrawn for the same or subsequent AYs.

Domestic companies which do not elect the lower tax rate:

- A company can choose to continue claiming the said exemptions/ incentives and pay tax at the pre-amended rate.
- In case of such companies, the MAT rate is reduced to 15%.
- However, these companies can opt for the concessional tax regime after expiry of their tax holiday/ exemption period. Option once exercised cannot be subsequently withdrawn.

Domestic companies engaged in manufacturing activities as per section 115BAB of the Act:

- Manufacturing companies, incorporated on or after 1 October 2019, will have an option to pay income-tax at the rate of 15%.
- This benefit is available to companies which do not avail any exemptions/ incentives and commence their production on or before 31 March 2024.
- Such companies also shall not be required to pay MAT.

Following table summarizes the options for the income-tax rate:

Tax	Companies not availing exemptions/ incentives	Companies availing exemptions/ incentives
Normal tax rate	22% / 15%	30% / 25%
MAT	Not applicable	15%

**Co-operative Society**

Income	Tax
< Rs. 10,000	10%
>= Rs. 10,000 and < Rs. 20,000	Rs. 1,000/- plus 20% of amount exceeding Rs. 10,000
>= Rs. 20,000	Rs. 3,000/- plus 30% of amount exceeding Rs. 20,000

As per the Taxation Laws (Amendment) Act, 2019, co-operative societies have an option to pay tax at the reduced rate of 22% plus applicable surcharge and cess as per section 115BAD of the Act.

New manufacturing co-operative society which commences manufacturing or production on or before 31 March 2024 and does not avail of any specified incentives or deductions, may opt to pay tax at concessional rate of 15% as per the proposed new section 115BAE of the Act.

**Note 2:**

As per section 194K of the Act, any person responsible for paying to a resident any income, other than income in the nature of capital gains and where such income exceeds Rs. 5,000, in respect of units of a Mutual Fund specified under section 10(23D) shall withheld income tax at the rate of 10%.

An amendment has been brought about in the Act through the Finance (No.2) Act, 2009 to provide for applying a penal rate of TDS in case of payments to investors who do not furnish PAN. The penal rate of TDS is 20% or any higher rate of TDS, as may be applicable under section 206AA of the Act.

Further as per Rule 114AAA of the Rules, in the case of a resident person, whose PAN has become inoperative due to PAN – Aadhaar are not being linked, it shall be deemed that he has not furnished the PAN and section 206AA of the Act shall be applicable for not furnishing the PAN with effect from 1 July 2023. A penalty has been introduced for not linking Aadhaar with PAN till 31 March 2022. In case Aadhaar has been linked with PAN post 30 June 2022, the penalty shall be Rs. 1,000.

Further, the rates of withholding tax as mentioned in section 206AB of the Act (effective from 1 July 2021) on non fulfilment of conditions (pertaining to non-filing of return of income) by the investor will have to be analysed.

**Note 3**

The cost of acquisition in respect of long-term capital assets acquired before 1 February 2018, shall be **higher** of the following:

- 1) Actual cost of acquisition of such asset; **OR**
- 2) Lower of
  - a. Fair Market Value ('FMV') of such asset (Refer below for definition of FMV); **OR**
  - b. Full value of consideration received or accruing as a result of transfer of such asset

FMV	
Listed on recognised stock exchange	Highest price quoted on 31 January 2018
Listed on recognised stock exchange but not traded on 31 January 2018	Highest price of unit (when the said units was traded) on date immediately prevailing before 31 January 2018
Not listed on recognised stock exchange	NAV as on 31 January 2018

The above-mentioned tax rates should be increased by applicable surcharge

**For Non-Corporate Investors (Individuals, HUF, Association of persons, Body of individuals and artificial juridical persons):**

Income	Surcharge
Rs. 50,00,000 or less	Nil
Income exceeding Rs. 50,00,000 but upto Rs. 1,00,00,000	10%
Income exceeding Rs. 1,00,00,000	15%

**For Non-Corporate Investors (local authority and partnership firm including LLPs):**

Income	Surcharge
Rs. 1,00,00,000 or less	Nil
Income exceeding Rs. 1,00,00,000	12%

**For Corporate Investors:**

Income	Surcharge
Rs. 1,00,00,000 or less	Nil

Income exceeding Rs. 1,00,00,000 but upto Rs. 10,00,00,000	7%
Income exceeding Rs.10,00,00,000	12%

For companies which opt to pay tax under section 115BAA of the Act and section 115BAB of the Act as referred above the rate shall be increased by surcharge @ 10%.

**For Non-Corporate Investors (co-operative society):**

Income	Surcharge
Rs. 1,00,00,000 or less	Nil
Income exceeding Rs. 1,00,00,000 but not exceeding Rs 10,00,00,000	7%
Income exceeding Rs 10,00,00,000	12%

For co-operative society which opt to pay tax under section 115BAD of the Act and section 115BAE of the Act as referred above the rate shall be increased by surcharge @ 10%.

An additional charge of 4% by way of health and education cess shall be charged in all cases on amount of tax inclusive of surcharge, if any

The scheme will also attract Securities Transaction Tax (STT) at applicable rates.

For taxation risk information, please refer to Section I (A) (scheme Specific Risk Factors) of the SID. For details on taxation please refer to the clause on taxation in the SAI.

**F. Rights of Unitholders:**

Please refer to the SAI for details.

**G. List of official points of acceptance:**

Detailed list of Official Point of acceptance is available at <https://www.barodabnpparibasmf.in/assets/pdf/List-of-OPAT.pdf>

MFCentral: <https://mfcentral.com/>

KFin Technologies Limited (KFin): <https://www.kfintech.com/>

**H. PENALTIES, PENDING LITIGATION OR PROCEEDINGS, FINDINGS OF INSPECTIONS OR INVESTIGATIONS FOR WHICH ACTION MAY HAVE BEEN TAKEN OR IS IN THE PROCESS OF BEING TAKEN BY ANY REGULATORY AUTHORITY**

Please refer AMC website <https://www.barodabnpparibasmf.in/assets/pdf/Penalties.pdf> for latest update.

**For and on behalf of Baroda BNP Paribas Mutual Fund**

Signed: Sd/-

Place: Mumbai

Name: Ms. Nisha Sanjeev

Date September 10, 2024

Designation: Head – Compliance,  
Legal & Secretarial

**Note:**

(a) Further, any amendments / replacement / re-enactment of SEBI Regulations subsequent to the date of the Scheme Information Document shall prevail over those specified in this Document.



- (b) This Scheme Information Document has been approved by the Trustees on April 26, 2024 and the Trustees have ensured that the Baroda BNP Paribas Nifty200 Momentum 30 Total Return Index Fund approved by them is a new product offered by Baroda BNP Paribas Mutual Fund and is not a minor modification of any existing scheme/ fund/ product.
- (c) **Notwithstanding anything contained in this Scheme Information Document, the provisions of the SEBI (Mutual Funds) Regulations, 1996 and the guidelines there under shall be applicable.**

#### THE REGISTRAR

AMC has appointed KFin Technologies Limited (KFin) located at Karvy Selenium, Tower B, Plot No – 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad – 500 032, Telangana, India to act as Registrar and Transfer Agents (“The Registrar”) to the Schemes.

The Registrar is registered with SEBI under registration number INR000000221.

#### LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

##### AMC INVESTOR SERVICE CENTRES :

New Delhi : Unit No. G-04 Naurang House 21, KG Marg Connaught Place, New Delhi - 110 001  
 Bangalore : Unit no.205, 2nd Floor, West Wing-Raheja Tower, 26-27, M.G.Road, Bangalore – 560001  
 Chennai : 04th Floor, Shop No. 4, D Wing, “Riaz Garden”, Cathedral Garden Road, Kodambakkam High Road, Nungambakkam, Chennai –600034  
 Kolkata : 02nd Floor, Unit No 2E, The Millennium, 235/2A, AJC Bose Road, Kolkata - 700020  
 Hyderabad : Office No. 403, 4th floor, Sonthalia Emerald Building, Raj Bhavan Road, Somajiguda, Hyderabad Telangana 500082  
 Pune : Office No. A-4, 4th floor, Deccan Chambers-33/40, Erandwana, Karve Road, Pune - 411 004  
 Ahmedabad : Office No. 104, 1st Floor, 6th Avenue Building, Opposite Textile Co-Operative Bank, Mithakhali Six Road, Ahmedabad – 380009  
 Borivali – Mumbai : Shop no 5, Chitalia enclave coop hsg soc( kapoor apt), junction of Punjabi lane & Chandavarkar road, Borivali (West), Mumbai 400 092  
 Fort – Mumbai : Ground Floor Rahimtoola House 7, Homji Street, RBI Hornimal circle, Mumbai Fort 400001  
 Lucknow : Shop No 104, First Floor, Vaishali Arcade, 6 Park Road, Hazratganj, Lucknow – 226001  
 Kanpur : Office No.317 Kan Chambers, Civil Lines, Kanpur 208001  
 Thane : Shop No. 10, Ground Floor, Konark Towers CHS Ltd., Ghantali Road, Village Naupada, Thane (W) – 400602  
 Jaipur : Ground Floor, “Fortune Heights” G-2-A, Subhash Marg, C-Scheme, Jaipur – 302001.

##### KFIN CUSTOMER CARE CENTRES/OPATS:

Agartala : OIs Rms Chowmuhani Mantri Bari Road 1St Floor Near Jana Sevak Saloon Building Traffic Point Tripura West Agartala 799001  
 Agra : House No. 17/2/4 2Nd Floor Deepak Wasan Plaza Behind Hotel Holiday Inn Sanjay Place Agra 282002  
 Ahmedabad : Office No. 401, On 4Th Floor Abc-I Off. C.G. Road - Ahmedabad 380009  
 Ahmednagar : Shop no. 2, Plot No. 17, S.no 322, Near Ganesh Colony, Savedi, Ahmednagar - 414001  
 Ajmer : 302 3Rd Floor Ajmer Auto Building Opposite City Power House Jaipur Road; Ajmer 305001  
 Akola : Shop No 25 Ground Floor Yamuna Tarang Complex Murtizapur Road, N.H. No- 6, Opp Radhakrishna Talkies, Akola 444001, Maharashtra  
 Aligarh : 1St Floor Sevti Complex Near Jain Temple Samad Road Aligarh-202001  
 Allahabad : Meena Bazar 2Nd Floor 10 S.P. Marg Civil Lines Subhash Chauraha Prayagraj Allahabad 211001  
 Alwar : Office Number 137 First Floor Jai Complex Road No-2 Alwar 301001  
 Amaravathi : Shop No. 21 2Nd Floor Gulshan Tower Near Panchsheel Talkies Jaistambh Square Amaravathi 444601  
 Ambala : 6349 2Nd Floor Nicholson Road Adjacent Kos Hospital Ambala Cant Ambala 133001  
 Amritsar : Sco 5 2Nd Floor District Shopping Complex Ranjit Avenue Amritsar 143001  
 Anand : B-42 Vaibhav Commercial Center Nr Tvs Down Town Shrow Room Grid Char Rasta Anand 380001  
 Ananthapur : #13/4 Vishnupriya Complex Beside Sbi Bank Near Tower Clock Ananthapur-515001.  
 Asansol : 112/N G. T. Road Bhanga Pachil G.T Road Asansol Pin: 713 303; Paschim Bardhaman West Bengal Asansol 713303  
 Aurangabad : Shop No B 38 Motiwala Trade Center Nirala Bazar Aurangabad 431001  
 Azamgarh : KFin Technologies Ltd Shop no. 18 Gr. Floor, Nagarpalika, Infront of Tresery office, Azamgarh, UP-276001  
 Balasore : 1-B. 1St Floor Kalinga Hotel Lane Baleshwar Baleshwar Sadar Balasore 756001

o Bangalore : No 35 Puttanna Road Basavanagudi Bangalore 560004 o Bankura : Plot Nos-80/1/Anatunchati Mahalla 3Rd Floor Ward No-24 Opposite P.C Chandra Bankura Town Bankura 722101 o Bareilly : 1St Floorrear Sidea -Square Building 54-Civil Lines Ayub Khan Chauraha Bareilly 243001 o Baroda : 1<sup>st</sup> Floor 125 Kanha Capital Opp. Express Hotel R C Dutt Road Alkapuri Vadodara 390007 o Begusarai : KFin Technologies Limited, SRI RAM MARKET, KALI ASTHAN CHOWK, MATIHANI ROAD, BEGUSARAI, BIHAR - 851101 o Belgaum : Premises No.101 Cts No.1893 Shree Guru Darshani Tower Anandwadi Hindwadi Belgaum 590011 o Bellary : Ground Floor 3Rd Office Near Womens College Road Beside Amruth Diagnostic Shanthi Archade Bellary 583103 o Berhampur (Or) : Opp Divya Nandan Kalyan Mandap 3Rd Lane Dharam Nagar Near Lohiya Motor Berhampur (Or) 760001 o Bhagalpur : 2Nd Floor Chandralok Complexghantagar Radha Rani Sinha Road Bhagalpur 812001 o Bharuch : 123 Nexus Business Hub Near Gangotri Hotel B/S Rajeshwari Petroleum Makampur Road Bharuch 392001 o Bhatinda : Mcb -Z-3-01043 2 Floor Goniana Road Opposite Nippon India Mf Gt Road Near Hanuman Chowk Bhatinda 151001 o Bhavnagar : 303 Sterling Point Waghawadi Road - Bhavnagar 364001 o Bhilai : Office No.2, 1St Floor Plot No. 9/6 Nehru Nagar [East] Bhilai 490020 o Bhilwara : Office No. 14 B Prem Bhawan Pur Road Gandhi Nagar Near Canarabank Bhilwara 311001 o Bhopal : Sf-13 Gurukripa Plaza Plot No. 48A Opposite City Hospital Zone-2 M P Nagar Bhopal 462011 o Bhubaneswar : A/181 Back Side Of Shivam Honda Show Room Saheed Nagar - Bhubaneswar 751007 o Bikaner : H.No. 10, Himtasar House, Museum circle, Civil line, Bikaner, Rajasthan - 334001 o Bilaspur : Shop.No.306 3Rd Floor Anandam Plaza Vyapar Vihar Main Road Bilaspur 495001 o Bokaro : City Centre Plot No. He-07 Sector-Iv Bokaro Steel City Bokaro 827004 o Burdwan : Saluja Complex; 846 Laxmipur G T Road Burdwan; Ps: Burdwan & Dist: Burdwan-East Pin: 713101 o Calicut : Second Floor Manimuriyil Centre Bank Road Kasaba Village Calicut 673001 o Chandigarh : First Floor Sco 2469-70 Sec. 22-C - Chandigarh 160022 o chandrapur : Kfin Technologies Ltd C/o Global Financial Services,2nd Floor, Raghuwanshi Complex,Near Azad Garden, Chandrapur, Maharashtra-442402 o Chennai : 9Th Floor Capital Towers 180 Kodambakkam High Road Nungambakkam | Chennai - 600 034 o Chinsura : No : 96 Po: Chinsurah Doctors Lane Chinsurah 712101 o Cochin : Door No:61/2784 Second floor Sreelakshmi Tower Chittoor Road, Ravipuram Ernakulam- Kerala-682015 o Coimbatore : 3Rd Floor Jaya Enclave 1057 Avinashi Road - Coimbatore 641018 o Cuttack : Shop No-45 2Nd Floor Netaji Subas Bose Arcade (Big Bazar Building) Adjusent To Reliance Trends Dargha Bazar Cuttack 753001 o Darbhanga : H No-185, Ward No-13, National Statistical office Campus, Kathalbari, Bhandar Chowk, Darbhanga, Bihar - 846004 o Davangere : D.No 162/6 1St Floor 3Rd Main P J Extension Davangere Taluk Davangere Manda Davangere 577002 o Dehradun : Shop No- 809/799 Street No-2 A Rajendra Nagar Near Sheesha Lounge Kaulagarh Road Dehradun-248001 o Deoria : K. K. Plaza Above Apurwa Sweets Civil Lines Road Deoria 274001 o Dhanbad : 208 New Market 2Nd Floor Bank More - Dhanbad 826001 o Dhule : Ground Floor Ideal Laundry Lane No 4 Khol Galli Near Muthoot Finance Opp Bhavasar General Store Dhule 424001 o Durgapur : Mwav-16 Bengal Ambuja 2Nd Floor City Centre Distt. Burdwan Durgapur-16 Durgapur 713216 o Eluru : Dno-23A-7-72/73K K S Plaza Munukutla Vari Street Opp Andhra Hospitals R R Peta Eluru 534002 o Erode : Address No 38/1 Ground Floor Sathy Road (Vctv Main Road) Sorna Krishna Complex Erode 638003 o Faridabad : A-2B 2Nd Floor Neelam Bata Road Peer Ki Mazar Nehru Groundnit Faridabad 121001 o Ferozpur : The Mall Road Chawla Bulding Ist Floor Opp. Centrail Jail Near Hanuman Mandir Ferozpur 152002 o Gandhidham : Shop # 12 Shree Ambica Arcade Plot # 300 Ward 12. Opp. Cg High School Near HDFC Bank Gandhidham 370201 o Gandhinagar : 123 First Floor Megh Malhar Complex Opp. Vijay Petrol Pump Sector - 11 Gandhinagar 382011 o Gaya : Property No. 711045129 Ground Floorhotel Skylark Swaraipuri Road - Gaya 823001 o Ghatkopar : 11/Platinum Mall, Jawahar Road, Ghatkopar (East), Mumbai 400077 o Ghaziabad : Ff - 31 Konark Building Rajnagar - Ghaziabad 201001 o Ghazipur : House No. 148/19 Mahua Bagh Raini Katra- Ghazipur 233001 o Gonda : H No 782 Shiv Sadan Iti Road Near Raghukul Vidyapeeth Civil Lines Gonda 271001 o Gorakhpur : Shop No 8 & 9 4Th Floor Cross Road The Mall Bank Road Gorakhpur - 273001 o Gulbarga : H No 2-231 Krishna Complex 2Nd Floor Opp. Opp. Municipal Corporation Office Jagat Station Main Road Kalaburagi Gulbarga 585105 o Guntur : 2Nd Shatter 1St Floor Hno. 6-14-48 14/2 Lane Arundal Pet Guntur 522002 o Gurgaon : No: 212A 2Nd Floor Vipul Agora M. G. Road - Gurgaon 122001 o Guwahati : Ganapati Enclave 4Th Floor Opposite Bora Service Ullubari Guwahati Assam 781007 o Gwalior : City Centre Near Axis Bank - Gwalior 474011 o Haldwani : Shoop No 5 Kmvn Shoping Complex -Haldwani 263139 o Haridwar :

Shop No. - 17 Bhatia Complex Near Jamuna Palace Haridwar 249410 o Hassan : Sas No: 490 Hemadri Arcade 2Nd Main Road Salgame Road Near Brahmins Boys Hostel Hassan 573201 o Hissar : Shop No. 20 Ground Floor R D City Centre Railway Road Hissar 125001 o Hoshiarpur : Unit # Sf-6 The Mall Complex 2<sup>nd</sup> Floor Opposite Kapila Hospital Sutheri Road Hoshiarpur 146001 o Hubli : R R Mahalaxmi Mansion Above Indusind Bank 2Nd Floor Desai Cross Pinto Road Hubballi 580029 o Hyderabad : No:303 Vamsee Estates Opp: Bigbazaar Ameerpet Hyderabad 500016 o Indore : 101 Diamond Trade Center 3-4 Diamond Colony New Palasia Above Khurana Bakery Indore o Jabalpur : 2Nd Floor 290/1 (615-New) Near Bhavartal Garden Jabalpur - 482001 o Jaipur : Office No 101 1St Floor Okay Plus Tower Next To Kalyan Jewellers Government Hostel Circle Ajmer Road Jaipur 302001 o Jalandhar : Office No 7 3Rd Floor City Square Building E-H197 Civil Line Next To Kalyan Jewellers Jalandhar 144001 o Jalgaon : 3Rd Floor 269 Jae Plaza Baliram Peth Near Kishore Agencies Jalgaon 425001 o Jalpaiguri : D B C Road Opp Nirala Hotel Opp Nirala Hotel Opp Nirala Hotel Jalpaiguri 735101 o Jammu : Kfin Technologies.Ltd 1D/D Extension 2 Valmiki Chowk Gandhi Nagar Jammu 180004 State - J&K o Jamnagar : 131 Madhav Plazza Opp Sbi Bank Nr Lal Bungalow Jamnagar 361008 o Jamshedpur : Madhukunj 3Rd Floor Q Road Sakchi Bistupur East Singhbhum Jamshedpur 831001 o Jhansi : 1St Floor Puja Tower Near 48 Chambers Elite Crossing Jhansi 284001 o Jodhpur : Shop No. 6 Gang Tower G Floor Opposite Arora Moter Service Centre Near Bombay Moter Circle Jodhpur 342003 o Junagadh : Shop No. 201, 2<sup>nd</sup> Floor V-Arcade Complex Near Vanzari Chowk M.G. Road Junagadh 362001 o Kannur : 2<sup>nd</sup> Floor Global Village Bank Road Kannur 670001 o Kanpur : 15/46 B Ground Floor Opp : Muir Mills Civil Lines Kanpur 208001 o Karimnagar : 2Nd Shutterhno. 7-2-607 Sri Matha Complex Mankammathota - Karimnagar 505001 o Karnal : 3 Randhir Colony Near Doctor J.C.Bathla Hospital Karnal ( Haryana ) 132001 o Karur : No 88/11 Bb Plaza Nrmp Street K S Mess Back Side Karur 639002 o Khammam : 11-4-3/3 Shop No. S-9 1St Floor Srivenkata Sairam Arcade Old Cpi Office Near Priyadarshini Collegenehru Nagar Khammam 507002 o Kharagpur : Holding No 254/220 Sbi Building Malancha Road Ward No.16 Po: Kharagpur Ps: Kharagpur Dist: Paschim Medinipur Kharagpur 721304 o Kolhapur : 605/1/4 E Ward Shahupuri 2Nd Lane Laxmi Niwas Near Sultane Chambers Kolhapur 416001 o Kolkata : 2/1 Russel Street 4<sup>th</sup> floor Kankaria Centre Kolkata 70001 Wb o Kollam : Sree Vigneswara Bhavan Shastri Junction Kollam - 691001 o Kota : D-8 Shri Ram Complex Opposite Multi Purpose School Gumanpur Kota 324007 o Kottayam : 1St Floor Csiascension Square Railway Station Road Collectorate P O Kottayam 686002 o Kurnool : Shop No:47 2Nd Floor S Komda Shoping Mall Kurnool 518001 o Lucknow : Ist Floor A. A. Complex 5 Park Road Hazratganj Thaper House Lucknow 226001 o Ludhiana : Sco 122 Second Floor Above Hdfe Mutual Fun Feroze Gandhi Market Ludhiana 141001 o Madurai : No. G-16/17 Ar Plaza 1St Floor North Veli Street Madurai 625001 o Malda : Ram Krishna Pally; Ground Floor English Bazar - Malda 732101 o Mandi : House No. 99/11 3Rd Floor Opposite Gss Boy School School Bazar Mandi 175001 o Mangalore : Shop No - 305 Marian Paradise Plaza 3Rd Floor Bunts Hostel Road Mangalore - 575003 Dakshina Kannada Karnataka o Margoa : Shop No 21 Osia Mall 1St Floor Near Ktc Bus Stand Sgdpa Market Complex Margao - 403601 o Mathura : Shop No. 9 Ground Floor Vihari Lal Plaza Opposite Brijwasi Centrum Near New Bus Stand Mathura 281001 o Meerut : Shop No:- 111 First Floor Shivam Plaza Near Canara Bank Opposite Eves Petrol Pump Meerut-250001 Uttar Pradesh India o Mehsana : Ff-21 Someshwar Shopping Mall Modhera Char Rasta - Mehsana 384002 o Mirzapur : Triveni Campus Near Sbi Life Ratanganj Mirzapur 231001 o Moga : 1St Floordutt Road Mandir Wali Gali Civil Lines Barat Ghar Moga 142001 o Moradabad : Chadha Complex G. M. D. Road Near Tadi Khana Chowk Moradabad 244001 o Morena : House No. Hig 959 Near Court Front Of Dr. Lal Lab Old Housing Board Colony Morena 476001 o Mumbai : 6/8 Ground Floor Crossley House Near Bse ( Bombay Stock Exchange)Next Union Bank Fort Mumbai - 400 001 o Muzaffarpur : First Floor Saroj Complex Diwam Road Near Kalyani Chowk Muzaffarpur 842001 o Mysore : No 2924 2Nd Floor 1St Main 5Th Cross Saraswathi Puram Mysore 570009 o Nadiad : 311-3Rd Floor City Center Near Paras Circle - Nadiad 387001 o Nagercoil : Hno 45 1St Floor East Car Street Nagercoil 629001 o Nagpur : Plot No. 2 Block No. B / 1 & 2 Shree Apratment Khare Town Mata Mandir Road Dharampeth Nagpur 440010 o Nanded : Shop No.4 Santakripa Market G G Road Opp.Bank Of India Nanded 431601 o Nasik : S-9 Second Floor Suyojit Sankul Sharanpur Road Nasik 422002 o Navsari : 103 1St Floore Landmark Mall Near Sayaji Library Navsari Gujarat Navsari 396445 o Nellore : 24-6-326/1, Ibaco Building 4th Floor, Grand Truck road, Beside Hotel Minerva, Saraswathi Nagar, Dargamitta Nellore - 524003 o New Delhi : 305 New Delhi

House 27 Barakhamba Road - New Delhi 110001 o Noida : F-21 2Nd Floor Near Kalyan Jewelers Sector-18 Noida 201301 o Palghat : No: 20 & 21 Metro Complex H.P.O.Road Palakkad H.P.O.Road Palakkad 678001 o Panipat : Shop No. 20 1St Floor Bmk Market Behind Hive Hotel G.T.Road Panipat-132103 Haryana o Panjim : H. No: T-9 T-10, Affran Plaza, 3<sup>rd</sup> Floor Near Don Bosco High School Panjim 403001 o Pathankot : 2Nd Floor Sahni Arcade Complex Adj.Indra Colony Gate Railway Road Pathankot Pathankot 145001 o Patiala : B- 17/423 Lower Mall Patiala Opp Modi College Patiala 147001 o Patna : Flat No.- 102, 2BHK Maa Bhawani Shardaalay, Exhibition Road, Patna-800001 o Pondicherry : No 122(10B) Muthumariamman Koil Street - Pondicherry 605001 o Pune : Office # 207-210 Second Floor Kamla Arcade Jm Road. Opposite Balgandharva Shivaji Nagar Pune 411005 o Raipur : Office No S-13 Second Floor Reheja Tower Fafadih Chowk Jail Road Raipur 492001 o Rajahmundry : No. 46-23-10/A Tirumala Arcade 2Nd Floor Ganuga Veedhi Danavaipeta Rajahmundry East Godavari Dist Ap - 533103 o Rajkot : 302 Metro Plaza Near Moti Tanki Chowk Rajkot Rajkot Gujarat 360001 o Ranchi : Room no 103, 1st Floor, Commerce Tower,Beside Mahabir Tower,Main Road, Ranchi -834001 o Renukoot : C/O Mallick Medical Store Bangali Katra Main Road Dist. Sonebhadra (U.P.) Renukoot 231217 o Rewa : Shop No. 2 Shree Sai Anmol Complex Ground Floor Opp Teerth Memorial Hospital Rewa 486001 o Rohtak : Office No:- 61 First Floor Ashoka Plaza Delhi Road Rohtak 124001. o Roorkee : Near Shri Dwarkadhish Dharm Shala, Ramnagar, Roorkee-247667 o Rourkela : 2Nd Floor Main Road Udit Nagar Sundargarh Rourekla 769012 o Sagar : li Floor Above Shiva Kanch Mandir. 5 Civil Lines Sagar Sagar 470002 o Salem : No.6 Ns Complex Omalur Main Road Salem 636009 o Sambalpur : First Floor; Shop No. 219 Sahej Plaza Golebazar; Sambalpur Sambalpur 768001 o Satara : G7, 465 A, Govind Park Satar Bazaar, Satara - 415001 o Satna : 1St Floor Gopal Complex Near Bus Stand Rewa Roa Satna 485001 o Shillong : Annex Mani Bhawan Lower Thana Road Near R K M Lp School Shillong 793001 o Shimla : 1St Floor Hills View Complex Near Tara Hall Shimla 171001 o Shimoga : Jayarama Nilaya 2<sup>nd</sup> Cross Mission Compound, Shimoga 577201 o Shivpuri : A. B. Road In Front Of Sawarkar Park Near Hotel Vanasthali Shivpuri 473551 o Sikar : First Floorsuper Tower Behind Ram Mandir, Near Taparya Bagichi - Sikar 332001 o Silchar : N.N. Dutta Road Chowchakra Complex Premtala Silchar 788001 o Siliguri : Nanak Complex 2Nd Floor Sevoke Road - Siliguri 734001 o Sitapur : 12/12 Surya Complex Station Road Uttar Pradesh Sitapur 261001 o Solan : Disha Complex 1St Floor Above Axis Bank Rajgarh Road Solan 173212 o Solapur : Shop No 106. Krishna Complex 477 Dakshin Kasaba Datta Chowk Solapur-413007 o Sonapat : Shop No. 205 Pp Tower Opp Income Tax Office Subhash Chowk Sonapat. 131001. o Sri Ganganagar : Address Shop No. 5 Opposite Bihani Petrol Pump Nh - 15 Near Baba Ramdev Mandir Sri Ganganagar 335001 o Srikakulam : D No 158, Shop No # 3, Kaki Street, Opp Tulasi Das Hospital, CB Road, Srikakulam Andhra Pradesh - 532001 o Sultanpur : 1St Floor Ramashanker Market Civil Line - Sultanpur 228001 o Surat : Ground Floor Empire State Building Near Udhna Darwaja Ring Road Surat 395002 o Tirunelveli : 55/18 Jeney Building 2Nd Floor S N Road Near Aravind Eye Hospital Tirunelveli 627001 o Tirupathi : Shop No:18-1-421/F1 City Center K.T.Road Airtel Backside Office Tirupathi - 517501 o Tiruvalla : 2nd Floor erinjery Complex, Ramanchira Opp Axis Bank Thiruvalla 689107 o Trichur : 4Th Floor Crown Tower Shakthan Nagar Opp. Head Post Office Thrissur 680001 o Trichy : No 23C/1 E V R Road, Near Vekkaliyamman Kalyana Mandapam Putthur - Trichy 620017 o Trivandrum : 3rdFloor, No- 3B TC-82/3417, CAPITOL CENTER, OPP SECRETARIAT, MG ROAD, TRIVANDRUM-695001 o Tuticorin : 4 - B A34 - A37 Mangalmal Mani Nagar Opp. Rajaji Park Palayamkottai Road Tuticorin 628003 o Udaipur : Shop No. 202 2Nd Floor Business Centre 1C, Madhuvan Opp G P O Chetak Circle Udaipur 313001 o Ujjain : Heritage Shop No. 227 87 Vishvavidhyalaya Marg Station Road Near Ici Bank Above Vishal Megha Mart, Ujjain 456001 o Valsad : 406 Dreamland Arcade Opp Jade Blue Tithal Road Valsad 396001 o Vapi : A-8 Second Floor Solitaire Business Centre Opp Dcb Bank Gidc Char Rasta, Silvassa Road Vapi 396191 o Varanasi : D.64 / 52, G - 4 Arihant Complex , Second Floor ,Madhopur, Shivpurva Sagra ,Near Petrol Pump Varanasi -221010 o Vellore : No 2/19, 1<sup>st</sup> Floor Vellore City Centre Anna Salai Vellore 632001 o Vijayawada : Hno26-23 1St Floor Sundarammastreet Gandhinagar Krishna Vijayawada 520010 o Visakhapatnam : Dno : 48-10-40 Ground Floor Surya Ratna Arcade Srinagar Opp Roadto Lalitha Jeweller Showroom Beside Taj Hotel Ladge Visakhapatnam 530016 o Warangal : Shop No22 Ground Floor Warangal City Center 15-1-237 Mulugu Road Junction Warangal 506002 o Yamuna Nagar : B-V 185/A 2Nd Floor Jagadri Road Near Dav Girls College (Uco Bank Building) Pyara Chowk - Yamuna Nagar 135001.

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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.mfuindia.com](http://www.mfuindia.com) and may be updated from time to time.

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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 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.

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