

# Key Information Memorandum cum Application Form

Ongoing offer & issue of units at Applicable NAV

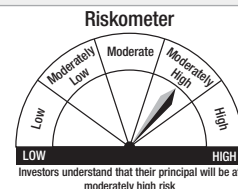
This product is suitable for investors who are seeking\*

## Baroda Multi Cap Fund

(Earlier known as Baroda Pioneer Growth Fund)

(Multi Cap Fund - an open ended equity scheme investing across large cap, mid cap and small cap stocks)

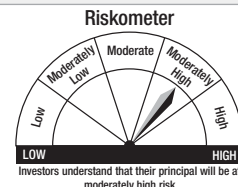
- Capital appreciation over long term.
- Investment predominantly in equity and equity related instruments.



## Baroda ELSS'96

(An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)

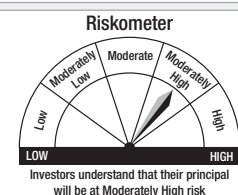
- Capital growth over long term.
- Investment predominantly in equity and equity-related instruments.



## Baroda Large Cap Fund

(Large Cap Fund - An open-ended equity scheme pre-dominantly investing in large cap stocks)

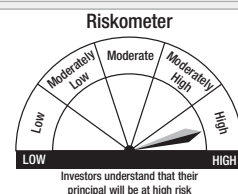
- Capital appreciation over long term.
- Investment predominantly in a diversified portfolio of equity and equity related securities of Large Cap companies.



## Baroda Mid-Cap Fund

(Mid Cap Fund - An open-ended equity scheme pre-dominantly investing in mid cap stocks)

- Capital appreciation over long term.
- Investment predominantly in equity and equity related securities of growth oriented Mid-Cap stocks.

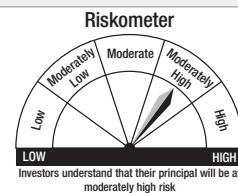


## Baroda Hybrid Equity Fund

(Earlier known as Baroda Pioneer Balance Fund)

(An open ended hybrid scheme investing predominantly in equity and equity related instruments.)

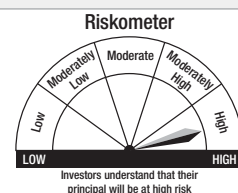
- Capital appreciation along with stability over long term.
- Investment predominantly in equity and equity related instruments with balance exposure to money market instruments and debt securities.



## Baroda Banking and Financial Services Fund

(An open ended equity scheme investing in the Banking and Financial Services sector)

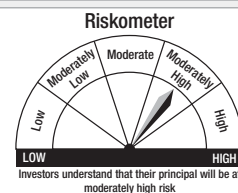
- Capital appreciation over long term.
- Investment predominantly in equity and equity related securities of companies engaged in the Banking & Financial Services Sector.



## Baroda Dynamic Equity Fund

(An open ended dynamic asset allocation fund)

- Capital appreciation over medium to long term.
- Investment in equity and equity linked securities as well as debt and money market instruments while managing risk through active asset allocation.



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

<p><b>Sponsor:</b> Bank of Baroda Regd. Office: Baroda House, P. B. No. 506, Mandvi, Baroda - 390006.</p>	<p><b>Trustee:</b> Baroda Trustee India Private Limited (Formerly known as Baroda Pioneer Trustee Company Private Limited) CIN : U74120MH2011PTC225365</p>	<p><b>Investment Manager:</b> Baroda Asset Management India Limited (Formerly known as Baroda Pioneer Asset Management Company Limited) CIN : U65991MH1992PLC069414</p>
<p>Regd. Office : 501, Titanium, 5th Floor, Western Express Highway, Goregaon (East), Mumbai - 400063.</p>		

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

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

This document is dated November 30, 2018.

# Key Information Memorandum cum Application Form

Name and Type of Schemes	Baroda Mid-Cap Fund (Mid Cap Fund - An open-ended equity scheme pre-dominantly investing in mid cap stocks) Baroda Multi Cap Fund (Multi Cap Fund - an open ended equity scheme investing across large cap, mid cap and small cap stocks) Baroda Large Cap Fund (Large Cap Fund - An open-ended equity scheme pre-dominantly investing in large cap stocks) Baroda Hybrid Equity Fund (An open ended hybrid scheme investing predominantly in equity and equity related instruments) Baroda ELSS'96 (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit) Baroda Banking and Financial Services Fund (An open ended equity scheme investing in the Banking and Financial Services Sector) Baroda Dynamic Equity Fund (An open ended dynamic asset allocation fund)				
Investment Objective	Baroda Mid-Cap Fund	The primary objective of the scheme is to generate capital appreciation by investing predominantly in a diversified portfolio of equity and equity related securities of growth oriented mid cap stocks. However, there is no assurance or guarantee that the investment objective of the scheme will be realized.			
Baroda Large Cap Fund	The primary objective of the scheme is to generate capital appreciation by investing predominantly in a diversified portfolio of equity and equity related securities of large cap companies. The scheme may also invest in debt and money market securities. However, there is no assurance or guarantee that the investment objective of the scheme will be realized.				
Baroda ELSS'96	The main objective of the scheme is to provide the investor long term capital growth as also tax benefit under section 80C of the Income Tax Act, 1961.				
Baroda Multi Cap Fund	The main objective of the scheme is to generate long term capital appreciation from an actively managed portfolio of equity & equity related instruments.				
Baroda Hybrid Equity Fund	The scheme is targeted for long-term capital appreciation along with stability through a well balanced portfolio comprising of equity, equity related instruments, money market instruments & debt securities.				
Baroda Banking and Financial Services Fund	The investment objective is to generate long-term capital appreciation for unit holders from a portfolio invested predominantly in equity and equity related securities of companies engaged in the Banking & Financial Services Sector.				
Baroda Dynamic Equity Fund	The primary objective of the Scheme is to generate capital appreciation by investing in a portfolio of equity or equity linked securities while the secondary objective is to generate income through investments in debt and money market instruments. It also aims to manage risk through active asset allocation.				
Asset Allocation Pattern of the Schemes	Scheme Name	Type of Instrument	Indicative Allocation		Risk Profile
			Maximum	Minimum	
Baroda Mid-Cap Fund <sup>^</sup>		Equity & Equity related instruments including derivatives*of Mid-Cap companies	100%	65%	High
		Equity & Equity related instruments including derivatives*of large cap/ small cap companies	35%	0%	Medium to High
		Debt, money market instruments and cash	35%	0%	Low to medium
		Investment in REITs and InvITs	10%	0%	High
Baroda Large Cap Fund <sup>^</sup>		Equity & equity related instruments including derivatives* of large cap companies	100%	80%	Medium to High
		Equity & equity related instruments including derivatives* of other than large cap companies	20%	0%	High
		Debt, money market instruments and cash	20%	0%	Low to Medium
		Investment in REITs and InvITs	10%	0%	High
Baroda ELSS'96 #S		Equity & Equity related Instruments	100%	80%	High to Medium
		Debt & Money Market Instruments	20%	0%	Medium to Low
Baroda Multi Cap Fund **#S		Equity & Equity related Instruments	100%	75%	High to Medium
		Money Market Instruments & Debt Securities	25%	0%	Medium to Low
		Securitized Debt	50%	0%	High
Baroda Banking and Financial Services Fund #^S		Equity & Equity related securities of companies engaged in Banking & Financial Services Sector	100%	80%	High to Medium
		Debt and Money Market Instruments	20%	0%	Medium to Low
		Investment in REITs and InvITs	10%	0%	High
Baroda Dynamic Equity FundS		Equity & equity related securities	100%	65%	Medium to High
		Debt and money market instruments@	35%	0%	Low to Medium
		Units issued by REITs & InvITs	10%	0%	Medium to High
<p>* Investment in equity derivatives may be made upto 50% of the net assets of the scheme.</p> <p>** Under normal circumstances, the scheme shall not have exposure of more than 10% of its net assets in derivative instruments.</p> <p># The scheme shall not invest in equity linked debentures.</p> <p>^ The scheme may invest in securitized debt upto 20% of its net assets (<b>Baroda Hybrid Equity Fund can invest upto 50% of its net assets in securitized debt</b>). The Scheme will not invest in foreign securitized debt.</p> <p>@ Investment in securitized debt will not exceed 10% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt.</p> <p>S The scheme may invest upto 50% of its net assets in derivative instruments.</p> <p><b>Applicable for all the schemes:</b></p> <p>The cumulative gross exposure through equity, debt (if any) derivative positions, REITs and InvITs shall not exceed 100% of the net assets of the scheme.</p> <p>The scheme may take derivative position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations.</p> <p>The scheme may invest in ADRs/GDRs/IDRs/Foreign Securities upto 25% of its net assets subject to maximum of US\$ 300 million in the aggregate at the Mutual Fund level, as per the SEBI circular nos. SEBI/IMD/CIR No.7/104753/07 dated September 26, 2007 and SEBI/IMD/CIR no. 2/122577/08 dated April 8, 2008. (<b>Except for Baroda ELSS '96 &amp; Baroda Multi Cap Fund</b>)</p>					

	<p><b>Applicable to Baroda Mid-Cap Fund:</b> Large cap companies may be defined to include companies from the 1st to the 100th company in terms of the average full market capitalization for the half year ended June / December as may be applicable, as disclosed by AMFI (<b>also applicable for Baroda Large Cap Fund</b>).</p> <p>Mid cap companies may be defined to include companies from the 101st to the 250th company in terms of the average full market capitalization for the half year ended June / December as may be applicable, as disclosed by AMFI.</p> <p>Small cap companies may be defined to include companies from 251st onwards, in terms of the average full market capitalization for the half year ended June / December as may be applicable, as disclosed by AMFI.</p> <p>The investment universe may also include Initial Public Offerings (IPOs), whose market capitalization would meet the above criteria.</p> <p><b>Applicable for Baroda Dynamic Equity Fund</b> - Gross equity exposure will be maintained between 65% to 100% and the net long equity exposure will be between 30% to 100%. The Scheme may take derivatives positions up to 50% of the net assets of the Scheme, based on the opportunities available, subject to the guidelines issued by SEBI from time to time, and in line with the overall investment objective of the Scheme. These may be taken to hedge or rebalance the portfolio, or to undertake any other strategy as may be permitted under the Regulations from time to time.</p> <p>The Scheme may engage in stock lending to the extent of 20% of the net assets of the Scheme. The Scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by SEBI / RBI from time to time and in line with the policy approved by the Board of Directors of the AMC and Trustee Company.</p> <p>The Scheme may invest in Foreign Securities including ADRs/GDRs upto 10% of its net assets subject to maximum of US\$ 300 million in the aggregate at the Mutual Fund level, as per the SEBI circular nos. SEBI/IMD/CIR No.7/104753/07 dated September 26, 2007 and SEBI/IMD/CIR no. 2/122577/08 dated April 8, 2008.</p> <p>The cumulative gross exposure through equity, debt, derivative positions, REITs and InVITs shall not exceed 100% of the net assets of the Scheme. However, cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure.</p> <p>Pending deployment of funds of the scheme in securities in terms of the investment objective, the AMC may park the funds of the scheme in short term deposits of scheduled commercial banks, subject to the guidelines issued by SEBI vide its circular dated April 16, 2007, as amended from time to time.</p> <p>The Scheme will invest in debt instruments of investment grade and/or unrated debt securities. "Investment grade" means investment grade by a credit rating agency authorised to carry out such activity under the Regulations. The scheme retains the flexibility to invest across all securities in the debt and money markets as permitted by SEBI / RBI from time to time. In addition to the instruments stated in the above table, the scheme may enter into reverse repos in government securities as may be permitted by SEBI and RBI and in TREPS in line with relevant RBI regulations.</p> <p>The Scheme does not intend to take any position in fixed income derivatives including interest rate swaps.</p> <p>The Scheme does not intend to undertake/invest/engage in repos in corporate debt, Credit Default Swaps (CDS) transactions, short selling and stock lending, and equity linked debentures.</p> <p><b>The asset allocation shown above is indicative and may be altered depending upon market conditions.</b></p> <p><b>Change in investment pattern and re balancing of portfolio.</b></p> <p>Subject to the SEBI (Mutual Funds) Regulations, 1996 as amended from time to time, the asset allocation pattern indicated above may change from time to time, keeping in view market conditions, market opportunities, applicable regulations and political and economic factors. Such changes in the investment pattern will be for a short term and for defensive considerations only. In the event of such a deviation, the fund manager will endeavour to rebalance the portfolio within 30 days from the date of deviation. If, however, the portfolio is not rebalanced within the said 30 days, justification for not rebalancing will be placed before the Investment Committee of the AMC, notwithstanding that the endeavour to rebalance shall continue. At all points of time, the portfolio will be in line with the investment objective of the Scheme.</p>
<p><b>Risk Profile of the Schemes</b></p>	<p>Mutual Fund Units involve investment risks, including the possible loss of principal. Please read the relevant SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p><b>Risks associated with investing in Equity and Equity Related Securities</b></p> <ul style="list-style-type: none"> <li>Equity instruments carry both company specific and market risks and hence no assurance of returns can be made in respect of these investments.</li> <li>Equity and equity related securities are prone to daily price fluctuations and the liquidity of investments made in the Schemes may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly due to 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. Likewise, the inability to sell securities held in the Scheme's portfolio could result, at times, in potential losses to the Schemes, should there be a subsequent decline in the value of securities held in the Scheme's portfolio. Also, the value of the Schemes' investments may be affected by fluctuations in interest rates, currency exchange rates, changes in laws/policies of the government, taxation laws and political, economic or other developments which may have an adverse bearing on individual securities, a specific sector or all sectors.</li> </ul> <p><b>Risks associated with companies operating in the Banking and Financial Services Sector (Applicable only to Baroda Banking and Financial Services Sector):</b> (a.) As the Scheme will invest in the equity and equity related securities of companies in the Banking &amp; Financial Services sector, it may be affected by the risks associated with such companies, such as interest rate, credit, market and operational risks. (b.) The Banking &amp; Financial Services sector is subject to extensive Government regulation, which may change frequently. Performance of this sector depends on availability and cost of money, and may fluctuate in response to change in interest rates and general economic conditions. Also, as businesses in this sector operate on substantial financial leverage, the value of investments in this sector may be impacted more than the value of investments outside the sector.</p> <p><b>Applicable to Baroda Dynamic Equity Fund:</b> The Scheme attempts to manage risk through active asset allocation. Based on the historical analysis done by the AMC, such a scheme is able to generate a lower risk profile compared to a 100% equity investment strategy. However, there is no certainty that the active asset allocation approach will be able to manage risk as effectively going forward. The quantitative model is based on the analysis of past performance of fundamental factors, which have relevance to equity and fixed income markets. If the relevance of these factors to influence the respective markets diminishes, it will impact asset allocation and consequently, returns of the Scheme will be impacted. Valuation parameters chosen and the weights assigned are based on the historical analysis and may not hold well in the future if there is extreme change in the perception of the market participants. During periods of extreme volatility in short period of time, the model may underperform the benchmark for short term, however this is likely to average out in the longer term. The Scheme would be rebalanced on a monthly basis. Any sharp volatility in short term may impact the desired asset allocation and hence, the Scheme returns.</p> <p><b>Applicable to Baroda Mid-Cap Fund:</b> Mid-Cap stocks may be more volatile &amp; less liquid than large cap companies. Investors therefore, should assume that illiquidity risks are higher in this Scheme than in a normally diversified equity fund. Thus, relative to larger, more liquid stocks, investing in Mid-Cap stocks involves potentially greater volatility and risk.</p> <p><b>Risks associated with transaction in Units through Stock Exchange mechanism:</b> Allotment and/or redemption of Units through NSE or BSE or any other recognized stock exchange on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing, settlement, etc., upon which the Schemes have no control. Moreover, transactions conducted through the stock exchange mechanism will be governed by the operating guidelines and directives issued by the relevant recognized stock exchange.</p> <p>Please refer Scheme Information Document (SID) for risk associated with investing in REITs and InVITs, securitized debt and Foreign securities.</p>
<p><b>Risk Mitigation/ Management Strategy</b></p>	<p>Investments in equity and equity related securities carry various risks such as inability to sell securities, trading volumes and settlement periods, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification and hedging. Further, the portfolio of a Scheme will be constructed in accordance with the investment restrictions specified under the SEBI (Mutual Funds) Regulations, which would help in mitigating certain risks relating to investments in securities market.</p>

	Investment in debt securities carries various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification.																																						
<b>Plans &amp; Options</b>	<p>Each Scheme has the following Plans:</p> <p>(i) <b>Plan A</b> - Plan A is meant for investors who route their investments through distributors only. (ii) <b>Plan B (Direct)</b> - Plan B (Direct) is meant for direct investments, i.e. for investors who purchase/subscribe to the units of the Scheme directly with the Fund, and is not available for investors who route their investments through a Distributor.</p> <p>Both Plans will have a common portfolio, but Plan B (Direct) will have a lower expense ratio on account of absence of brokerage and commission. Hence both plans will have distinct NAVs.</p> <p>The details of Options / Sub-Options (available under each Plan) are as under:</p> <p>(a) Growth Option (Default) (b) Dividend Option - Payout Sub-Option and Reinvestment sub-Option (Default).</p> <p>Reinvestment sub option is not available for Baroda ELSS'96</p> <p>If the Dividend under the Payout Option not available of the Schemes is less than or equal to ₹ 200 (except for BELSS'96), it will, by default, be reinvested under the Reinvestment sub-option.</p> <p>In order to have a uniform disclosure on treatment of applications under "Direct" / "Regular" Plans, the following disclosures are made :</p> <table border="1"> <thead> <tr> <th>Scenario</th> <th>Broker Code mentioned by the investor</th> <th>Plan mentioned by the investor</th> <th>Default Plan to be captured</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Not mentioned</td> <td>Not mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>2</td> <td>Not mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>3</td> <td>Not mentioned</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>4</td> <td>Mentioned</td> <td>Direct</td> <td>Direct Plan</td> </tr> <tr> <td>5</td> <td>Direct</td> <td>Not Mentioned</td> <td>Direct Plan</td> </tr> <tr> <td>6</td> <td>Direct</td> <td>Regular</td> <td>Direct Plan</td> </tr> <tr> <td>7</td> <td>Mentioned</td> <td>Regular</td> <td>Regular Plan</td> </tr> <tr> <td>8</td> <td>Mentioned</td> <td>Not Mentioned</td> <td>Regular Plan</td> </tr> </tbody> </table> <p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan. The AMC shall contact and obtain the correct ARN code within 30 calendar days of the receipt of the application form from the investor/ distributor. In case, the correct code is not received within 30 calendar days, the AMC shall reprocess the transaction under Direct Plan from the date of application without any exit load.</p>			Scenario	Broker Code mentioned by the investor	Plan mentioned by the investor	Default Plan to be captured	1	Not mentioned	Not mentioned	Direct Plan	2	Not mentioned	Direct	Direct Plan	3	Not mentioned	Regular	Direct Plan	4	Mentioned	Direct	Direct Plan	5	Direct	Not Mentioned	Direct Plan	6	Direct	Regular	Direct Plan	7	Mentioned	Regular	Regular Plan	8	Mentioned	Not Mentioned	Regular Plan
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(b) In respect of all valid applications for amounts less than Rs. 2 lakh, allotment of Units will be based on the NAV as per the time stamp.</p> <p>For allotment of Units for an amount equal to or more than Rs. 2 lakh, it shall be ensured that:</p> <p>(i) Application is received before the applicable cut-off time.</p> <p>(ii) Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the Scheme before the cut-off time.</p> <p>(iii) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme .</p> </td> </tr> <tr> <th>Re-Purchase / Redemption</th> <th>Applicable NAV</th> </tr> <tr> <td>Where the application is received upto 3.00 p. m.</td> <td>Closing NAV of the day of receipt of application</td> </tr> <tr> <td>Where the application is received after 3.00 p. m.</td> <td>Closing NAV of the next Business Day</td> </tr> <tr> <td colspan="2"> <p>Please note that in respect of Baroda ELSS'96, redemption of units can be made only after completion of three years of lock-in period from the date of allotment of units proposed to be redeemed.</p> <p>Investors may note that for transactions through the stock exchange, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by the confirmation slip given by the stock exchange mechanism.</p> <p>The time of transaction done through electronic mode (including online facility), for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/Registrar.</p> <p>The cut off time for the tele transact facility is 2.00 pm for purchases on all business days. If the call is received after the above cut off time, the same would be considered as transaction for the next business day. All calls received up to the specified cut off times, shall be eligible for the applicable NAV.</p> <p>'Switch in' transactions will be treated as if they were purchase transactions and 'switch out' transactions will be treated as if they were repurchase transactions. 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<p>(a) In respect of valid subscription applications for amounts equal to or more than Rs. 2 lakhs, Units will be allotted based on the NAV of the day on which the funds are realized up to 3.00 p.m., subject to the transaction being time-stamped appropriately. (b) In respect of all valid applications for amounts less than Rs. 2 lakh, allotment of Units will be based on the NAV as per the time stamp.</p> <p>For allotment of Units for an amount equal to or more than Rs. 2 lakh, it shall be ensured that:</p> <p>(i) Application is received before the applicable cut-off time.</p> <p>(ii) Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the Scheme before the cut-off time.</p> <p>(iii) The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme .</p>																																							
Re-Purchase / Redemption	Applicable NAV																																						
Where the application is received upto 3.00 p. m.	Closing NAV of the day of receipt of application																																						
Where the application is received after 3.00 p. m.	Closing NAV of the next Business Day																																						
<p>Please note that in respect of Baroda ELSS'96, redemption of units can be made only after completion of three years of lock-in period from the date of allotment of units proposed to be redeemed.</p> <p>Investors may note that for transactions through the stock exchange, Applicable NAV shall be reckoned on the basis of the time stamping as evidenced by the confirmation slip given by the stock exchange mechanism.</p> <p>The time of transaction done through electronic mode (including online facility), for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/Registrar.</p> <p>The cut off time for the tele transact facility is 2.00 pm for purchases on all business days. If the call is received after the above cut off time, the same would be considered as transaction for the next business day. All calls received up to the specified cut off times, shall be eligible for the applicable NAV.</p> <p>'Switch in' transactions will be treated as if they were purchase transactions and 'switch out' transactions will be treated as if they were repurchase transactions. In case of 'switch' transactions from one scheme to another the allocation shall be in line with redemption payouts.</p>																																							
<b>Minimum Application Amount</b>	<table border="1"> <thead> <tr> <th>Schemes</th> <th>Purchase</th> <th>Additional Purchase</th> <th>Repurchase</th> </tr> </thead> <tbody> <tr> <td>Baroda Mid-Cap Fund</td> <td>₹ 5,000/- and in multiples of ₹ 1/- thereafter</td> <td>₹ 1,000/- and in multiples of ₹ 1/- thereafter</td> <td rowspan="7">No minimum amount</td> </tr> <tr> <td>Baroda Large Cap Fund</td> <td>₹ 5,000/- and in multiples of ₹ 1/- thereafter</td> <td>₹ 1,000/- and in multiples of ₹ 1/- thereafter</td> </tr> <tr> <td>Baroda ELSS'96</td> <td>₹ 500/- and in multiples of ₹ 1/- thereafter</td> <td>₹ 500/- and in multiples of ₹ 1/- thereafter</td> </tr> <tr> <td>Baroda Multi Cap Fund</td> <td>₹ 5,000/- and in multiples of ₹ 1/- thereafter</td> <td>₹ 1,000/- and in multiples of ₹ 1/- thereafter</td> </tr> <tr> <td>Baroda Hybrid Equity Fund</td> <td>₹ 5,000/- and in multiple of ₹ 1/- thereafter</td> <td>₹ 1,000/- and in multiples of ₹ 1/- thereafter</td> </tr> <tr> <td>Baroda Banking and Financial Services Fund</td> <td>₹ 5,000/- and in multiple of ₹ 1/- thereafter</td> <td>₹ 1,000/- and in multiples of ₹ 1/- thereafter</td> </tr> <tr> <td>Baroda Dynamic Equity Fund</td> <td>₹ 5,000/- and in multiple of ₹ 1/- thereafter</td> <td>₹ 1,000/- and in multiples of ₹ 1/- thereafter</td> </tr> </tbody> </table>	Schemes	Purchase	Additional Purchase	Repurchase	Baroda Mid-Cap Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	No minimum amount	Baroda Large Cap Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	Baroda ELSS'96	₹ 500/- and in multiples of ₹ 1/- thereafter	₹ 500/- and in multiples of ₹ 1/- thereafter	Baroda Multi Cap Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	Baroda Hybrid Equity Fund	₹ 5,000/- and in multiple of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	Baroda Banking and Financial Services Fund	₹ 5,000/- and in multiple of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	Baroda Dynamic Equity Fund	₹ 5,000/- and in multiple of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter												
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<b>Despatch of Repurchase (Redemption) Request</b>	Redemption or repurchase proceeds shall be dispatched to Unit Holders within 10 working days from the date of redemption or repurchase request at the official points of acceptance of Baroda Mutual Fund.																																						

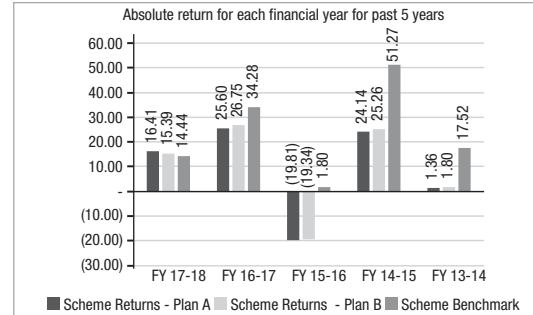
<b>Benchmark Index</b>	Baroda Hybrid Equity Fund	CRISIL Hybrid 35 + 65 - Aggressive Index	Baroda Mid-Cap Fund	S&P BSE Mid-Cap Index
	Baroda Large Cap Fund	Nifty 100	Baroda ELSS '96	S&P BSE 200
	Baroda Banking and Financial Services Fund	Nifty Bank Index	Baroda Multi Cap Fund	S&P BSE 200
	Baroda Dynamic Equity Fund	50% S&P BSE 200 Index and 50% CRISIL Short Term Bond Fund Index		
	<p><b>Disclaimer for Nifty Bank Index:</b> Baroda Banking and Financial Services Fund ("Scheme") offered by Baroda Mutual Fund is not sponsored, endorsed, sold or promoted by India Index Services &amp; Products Limited ("IISL"). IISL does not make any representation or warranty, express or implied (including warranties of merchant ability or fitness for particular purpose or use) and disclaims all liability to the owners of the said scheme or any member of the public regarding the advisability of investing in securities generally or in the said scheme linked to Nifty Bank Index or particularly in the ability of the Nifty Bank Index to track general stock market performance in India. Please read the full disclaimers in relation to the Nifty Bank Index in the Offer Document / Prospectus / Information Statement. <b>(Applicable to Baroda Banking and Financial Services Fund).</b></p> <p><b>Disclaimer for S&amp;P BSE 200:</b> The schemes offered by Baroda Mutual Fund are not sponsored, endorsed, sold or promoted by India Index Services &amp; Products Limited ("IISL"). IISL does not make any representation or warranty, express or implied including warranties of merchantability or fitness for particular purpose or use and disclaims all liability to the owners of the said schemes or any member of the public regarding the advisability of investing in securities generally or in the said schemes linked to S&amp;P BSE 200 or particularly in the ability of the S&amp;P BSE 200 and to track general stock market performance in India. Please read the full disclaimers in relation to the S&amp;P BSE 200 and in the Offer Document / Prospectus / Information Statement. <b>(Applicable to Baroda ELSS'96 &amp; Baroda Multi Cap Fund)</b></p> <p><b>Disclaimer for Nifty 100 :</b> Baroda Large Cap Fund ("Scheme") offered by Baroda Mutual Fund is not sponsored, endorsed, sold or promoted by India Index Services &amp; Products Limited ("IISL"). IISL does not make any representation or warranty, express or implied (including warranties of merchant ability or fitness for particular purpose or use) and disclaims all liability to the owners of the said Scheme or any member of the public regarding the advisability of investing in securities generally or in the said Scheme linked to Nifty100, or particularly in the ability of the Nifty 100, to track general stock market performance in India. <b>(Applicable to Baroda Large Cap Fund).</b></p> <p><b>S&amp;P BSE Mid-Cap Index:</b> The S&amp;P BSE Mid-Cap Index is a product of AIPL, a joint venture among affiliates of S&amp;P Dow Jones Indices LLC ("SPDJI") and BSE Limited ("BSE"), and has been licensed for use by Baroda Asset Management India Ltd. Standard &amp; Poor's® and S&amp;P® are registered trademarks of Standard &amp; Poor's Financial Services LLC ("S&amp;P"); BSE® is registered trademarks of BSE Limited; Dow Jones® is a registered trademark of Dow Jones Trademark Holdings LLC ("Dow Jones"); and these trademarks have been licensed for use by AIPL and sub licensed for certain purposes by Baroda Asset Management India Ltd. Baroda Mid-Cap Fund is not sponsored, endorsed, sold or promoted by SPDJI, BSE, Dow Jones, S&amp;P or their respective affiliates and none of such parties make any representation regarding the advisability of investing in such product(s) nor do they have any liability for any errors, omissions, or interruptions of the S&amp;P BSE Mid-Cap Index. <b>(Applicable to Baroda Mid-Cap Fund).</b></p>			
<b>Dividend Policy</b>	Under the Dividend Option, the Trustee may declare dividends, subject to availability and adequacy of distributable surplus, calculated in accordance with the SEBI Regulations, and the decision of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of dividend or that dividend will be paid regularly. The procedure and manner of payment of dividend shall be in line with SEBI circular / guidelines no. SEBI / IMD / CIR No. 1 / 64057 / 06 dated April 04, 2006 and SEBI / IMD / CIR No. 3 / 65370 / 06 dated April 21, 2006 as amended from time to time.			
<b>Name of the Fund Managers</b>	<b>Schemes</b>		<b>Fund Manager(s)</b>	
	Baroda Banking and Financial Services Fund		Mr. Dipak Acharya. The Scheme is managed by Mr. Dipak Acharya since inception.	
	Baroda Multi Cap Fund		Mr. Dipak Acharya and Mr. Sanjay Chawla. Mr. Dipak Acharya is managing the schemes since inception. Mr. Sanjay Chawla is managing the schemes alongwith Mr. Dipak Acharya effective November 1, 2015.	
	Baroda ELSS'96			
	Baroda Hybrid Equity Fund		Mr. Sanjay Chawla and Mr. Dipak Acharya since October 1, 2016 (Note : Mr. Dipak Acharya was the sole fund manager of the schemes since inception till September 30, 2016.)	
	Baroda Mid-Cap Fund			
	Baroda Large Cap Fund			
Baroda Dynamic Equity Fund		Mr. Sanjay Chawla (Equity) and Mr. Alok Sahoo (Fixed Income)		
<b>Name of the Trustee Company</b>	Baroda Trustee India Private Limited (Formerly known as Baroda Pioneer Trustee Company Private Limited)			

**Performance of the Schemes as on October 31, 2018**

**Baroda Mid-Cap Fund**

Compounded Annualised Return	Plan A		Plan B (Direct)	
	Scheme Return (%)	Benchmark Return (%)*	Scheme Return (%)	Benchmark Return (%)*
1 Year	-11.01	-11.06	-10.2	-11.06
3 Year	4.82	11.25	5.63	11.25
5 Year	7.29	20.48	8.1	20.48
Since Inception	-2.01	8.74	2.98	14.31

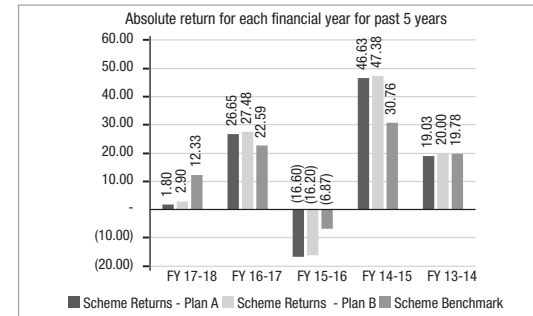
\*S&P BSE Mid-Cap effective October 1, 2016. Note: Since Inception returns are calculated from the date of allotment, viz. October 04, 2010 for Plan A and January 1 2013 for Plan B (Direct). The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.



**Baroda Large Cap Fund**

Compounded Annualised Return	Plan A		Plan B (Direct)	
	Scheme Return (%)	Benchmark Return (%)*	Scheme Return (%)	Benchmark Return (%)*
1 Year	-5.98	0.09	-5.31	0.09
3 Year	6.22	10.53	7.01	10.53
5 Year	12.79	12.91	13.54	12.91
Since Inception	3.37	10.15	9.38	11.89

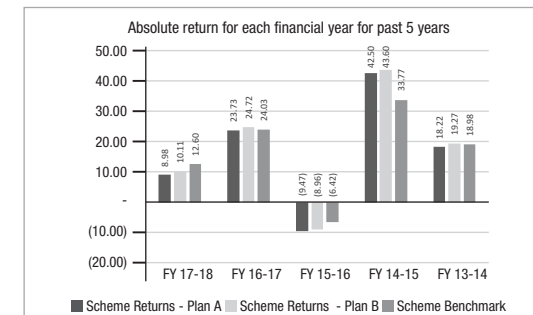
\*Nifty 100 effective October 1, 2016. Note: Since Inception returns are calculated from the date of allotment, viz. June 22, 2010 for Plan A and January 1, 2013 for Plan B (Direct). The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.



**Baroda Multi Cap Fund**

Compounded Annualised Return	Plan A		Plan B (Direct)	
	Scheme Return (%)	Benchmark Return (%)*	Scheme Return (%)	Benchmark Return (%)*
1 Year	-11.59	-0.98	-10.7	-0.98
3 Year	5.85	10.67	6.79	10.67
5 Year	11.83	13.76	12.76	13.76
Since Inception	15.56	15.79	11.13	12.2

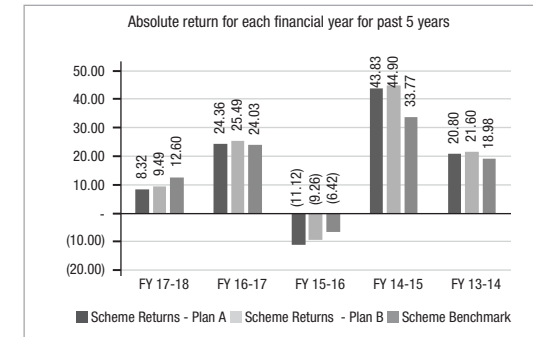
S&P BSE 200 effective May 2, 2016. Note: Since Inception returns are calculated from the date of allotment, viz. September 12, 2003 for Plan A and January 1, 2013 for Plan B (Direct). The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.



**Baroda ELSS'96**

Compounded Annualised Return	Plan A		Plan B (Direct)	
	Scheme Return (%)	Benchmark Return (%)*	Scheme Return (%)	Benchmark Return (%)*
1 Year	-13.46	-0.98	-12.69	-0.98
3 Year	5.03	10.67	6.32	10.67
5 Year	11.09	13.76	12.55	13.76
Since Inception	11.82	12.73	11.54	12.14

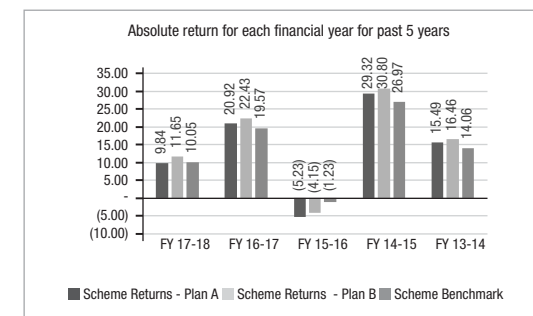
\*S&P BSE 200. Note: "Since Inception" returns are calculated from the date of allotment, viz. March 31, 1996 for Plan A and January 1, 2013 for Plan B (Direct). The "Returns" shown are for the dividend option. Returns have been computed assuming that all payouts during the period have been re invested in the units of the scheme at the respective prevailing NAVs. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.



**Baroda Hybrid Equity Fund**

Compounded Annualised Return	Plan A		Plan B (Direct)	
	Scheme Return (%)	Benchmark Return (%)*	Scheme Return (%)	Benchmark Return (%)*
1 Year	-7.26	0.22	-5.8	0.22
3 Year	6.98	9.52	8.42	9.52
5 Year	10.51	12.17	11.89	12.17
Since Inception	11.5	13.1	10.97	10.92

\*Crisil Balance Fund Aggressive. Note: "Since Inception" returns are calculated from the date of allotment, viz. September 12, 2003 for Plan A and January 1, 2013 for Plan B (Direct). The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.



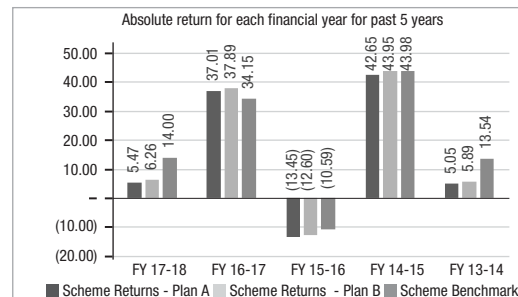
**Performance of the Schemes as on October 31, 2018 (Contd.)**

**Baroda Banking and Financial Services Fund**

Compounded Annualised Return	Plan A		Plan B (Direct)	
	Scheme Return (%)	Benchmark Return (%)*	Scheme Return (%)	Benchmark Return (%)*
1 Year	-4.98	0.94	-4.28	0.94
3 Year	9.74	13.91	10.54	13.91
5 Year	13.52	17.88	14.44	17.88
Since Inception	11.2	16.47	9.4	13.26

\*Nifty Bank Index. Note: "Since Inception" returns are calculated from the date of allotment, viz. June 22, 2012 for Plan A and January 1, 2013 for Plan B (Direct) The "Returns" shown are for the growth option. Past performance may or may not be sustained in future and should not be used as a basis for comparison with other investments.

**Note : Baroda Dynamic Equity Fund is a new scheme and does not have any performance track record.**



**Expenses of the Schemes**

**(I) Load Structure & Transaction Charge:**

**a. Entry Load :**

In accordance with the requirements of SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load is charged for purchase / additional purchase / switch-in accepted by the Fund.

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

Pursuant to SEBI circular No. SEBI/IMD/CIR No. 14/120784/08 dated March 18, 2008, with effect from April 1, 2008, no entry load or exit load shall be charged in respect of units allotted on reinvestment of dividend.

**b. Exit Load :**

Baroda Mid-Cap Fund	1% if redeemed on or before 12 months from the date of allotment of units NIL if redeemed after 12 months from the date of allotment of units
Baroda Multi Cap Fund	
Baroda Large Cap Fund	
Baroda Hybrid Equity Fund	
Baroda Banking and Financial Services Fund	
Baroda ELSS'96	Nil
Baroda Dynamic Equity Fund	If units are redeemed upto 10% of the units, on or before one year from the date of allotment : Nil; If units are redeemed over and above the 10% limit, on or before one year from the date of allotment : 1% of the applicable Net Asset Value (NAV); If units are redeemed after one year from the date of allotment: Nil

**c. Transaction Charge :**

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

The transaction charge referred to in (ii) and (iii) above will be payable only for transactions done through a distributor who has opted to receive the transaction charge on a product basis.

\*In the case of any applicable transaction, where the AMC/Fund/Registrar is unable to identify whether the investor concerned is a first-time investor in mutual funds, ₹ 100/- will be charged as transaction charge.

**(II) Recurring Expenses :**

The recurring expenses of the schemes (including the investment management and advisory fees) shall be as per the limit prescribed under the SEBI (Mutual Fund) Regulations 1996. These are as follows:

- i) 2.50% on the first ₹ 100 Crore of daily net assets.
- ii) 2.25% on the next ₹ 300 Crore of daily net assets.
- iii) 2.00% on the next ₹ 300 Crore of daily net assets.
- iv) 1.75% on the balance of the daily net assets.

The AMC will also annually set apart, for investor education and awareness initiatives, at least 0.02% on the daily net assets of each Scheme, which shall be within the maximum limit of Total Expense Ratio (TER) as mentioned in the table above. Further, in addition to the TER, the following costs or expenses may be charged to each Scheme, namely:

- (a) Brokerage and transaction costs which are incurred for the purpose of execution of trade and are included in the cost of investment, not exceeding 0.12% in case of cash market transactions and 0.05% in case of derivatives transactions;
- (b) Expenses not exceeding 0.30% of daily net assets, if the new inflows from such cities as specified by SEBI from time to time are at least (i) 30% of gross new inflows in the scheme, or (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher. Provided that if inflows from such cities are less than the higher of (i) or (ii) above, such expenses on the daily net assets of the Scheme shall be charged on a proportionate basis. Provided further that the expenses charged under this provision shall be utilised for distribution expenses incurred for bringing inflows from such cities. Provided further that the amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.
- (c) Additional expenses, incurred towards different heads, not exceeding 0.05% of the daily net assets of the Scheme. However, such additional expenses will not be charged, if exit load is not levied / not applicable to the Scheme.

Investors may note that Goods and Service Tax (GST) on investment and advisory fees may be charged to the Scheme in addition to the maximum limit of TER as mentioned in the table above. GST on expenses other than investment and advisory fees, if any, shall be borne by the Scheme within the maximum limit of TER as mentioned in the table above. GST on brokerage and transaction costs paid for execution of trade, if any, shall be within the limit prescribed under Regulation 52 of the SEBI Regulations.

Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC or by the Trustee or Sponsors. The Mutual Fund would update the current expense ratios on the website at least three working days prior to the effective date of the change. Investors can refer to our website (<http://www.barodamf.com/Downloads/Pages/expenseratio.aspx>) for details on Total Expense Ratio (TER).

**Actual expenses for the previous year ended March 31, 2018**

Name of scheme	Plan A	Plan B (Direct)
Baroda Multi Cap Fund	2.90%	1.87%
Baroda ELSS'96	3.02%	1.93%
Baroda Hybrid Equity Fund	2.89%	1.08%
Baroda Mid-Cap Fund	3.11%	2.20%
Baroda Large Cap Fund	3.16%	2.13%
Baroda Banking and Financial Services Fund	3.07%	2.32%

**Note: Inception date of Baroda Dynamic Equity Fund was November 14, 2018.**

<b>Waiver of Load for Direct Applications</b>	Not Applicable	
<b>Tax Treatment for the Investors (Unit Holders)</b>	Investors are advised to refer to the section on Taxation in the Statement of Additional Information and also consult their own tax advisor with respect to the specific amount of tax implications arising out of their participation in the Schemes.	
<b>Daily Net Assets Value (NAV) Publication</b>	The AMC shall update the NAVs on the website of the Fund ( <a href="http://www.barodamf.com">www.barodamf.com</a> ) and of the Association of Mutual Funds in India - AMFI ( <a href="http://www.amfiindia.com">www.amfiindia.com</a> ) on every Business Day. The same shall be made available to unit holders through SMS upon receiving a specific request in this regard. NAVs can also be viewed on <a href="http://www.barodamf.com">www.barodamf.com</a> and <a href="http://www.amfiindia.com">www.amfiindia.com</a> .	
<b>For Investor Grievances please contact</b>	<b>Investor Relations Officer</b> Mr. Amitabh Ambastha 501, Titanium, 5th Floor, Western Express Highway, Goregaon (E), Mumbai - 400063 Email: <a href="mailto:info@barodamf.com">info@barodamf.com</a> Phone: +91 22 3074 1000 /4219 7999 Fax: +91 22 3074 1001	<b>Name and Address of Registrar</b> Karvy Fintech Private Limited Karvy Selenium Tower B, Plot number 31 & 32, Financial District Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. India. Fax: +91 40 2331 1968 Toll Free No.: 1800-2670-189. E-mail id: <a href="mailto:kfpl.bmfnc@karvy.com">kfpl.bmfnc@karvy.com</a>
<b>Unit Holders' Information</b>	<p><b>Allotment Confirmation</b></p> <p>(a) <b>Units in Physical mode</b> :- Investors opting to subscribe to / hold units in physical form, whether by way of a normal purchase or SIP / STP, will be sent, (i) by way of an e-mail and/or an sms to their registered email address and or mobile number, an allotment confirmation, as soon as possible but not later than 5 Business Days from the date of acceptance of the request for subscription, and (ii) a CAS, as mentioned in 'Consolidated Account Statement (CAS)' below.</p> <p>(b) <b>Units in Demat Mode</b> :- For investors who hold Units in dematerialized form, a demat statement shall be provided by the DP in such form and in such manner and at such time as provided in the agreement with the beneficial owner.</p> <p><b>Consolidated Account Statement (CAS)</b></p> <p>A Unit Holder will be sent, on or before the 10th of every month, by way of a mail / an e-mail, a CAS, containing the details of all transactions effected by the Unit holder across schemes of all mutual funds during the preceding month, including his/her/its holdings at the end of the said month and details of transaction charges paid to distributors, as applicable. Investors may note that CAS will be issued on a monthly basis to all investors in whose folios transactions have taken place during the month concerned. For those investors / unit holders who have provided an e-mail address, CAS will be sent by way of an e-mail. The AMC shall not send physical account statements to the investors if the CAS has been forwarded through email. In case of a specific request received from a Unit holder for a separate account statement, the AMC/ Fund will provide such an account statement to the Unit Holder concerned, within 5 Business Days from the receipt of the request. In the event of inability to send CAS, for any reason whatsoever, or on receipt of specific requests from unit holders/investors, the AMC will send separate account statements. In the event of a folio having more than one registered holder, the first named Unit holder will receive the CAS / account statement. In the case of a dormant investor, i.e. an investor in whose folio, no transaction has taken place during a six-month period ended March or September, a CAS detailing the investors' holdings across all schemes of all mutual funds at the end of March or September, as the case may be, shall be sent by way of a mail / an e-mail on or before the 10th day of the month immediately succeeding the said March/September. The half yearly CAS will be sent by e-mail to Unit holders whose e-mail address is available, unless a specific request is made by any Unit holder to receive the CAS in physical form.</p> <p>In accordance with the above, the unitholders who do not have Demat account shall continue to receive the Consolidated Account Statements (CAS) as per the existing practice. However, the following shall be applicable for unitholders having a Demat Account.</p> <ul style="list-style-type: none"> <li>Investors having MF investments and holding securities in Demat account shall receive a Single Consolidated Account Statement from the Depository.</li> <li>Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.</li> <li>The CAS shall be generated on a monthly basis. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.</li> <li>If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within ten days from the month end.</li> </ul> <p>The expression, "transaction", includes purchase, redemption, switch, dividend payout, dividend reinvestment, systematic investment plan, systematic withdrawal plan, systematic transfer plan and bonus transactions.</p> <p><b>Portfolio disclosure</b></p> <p>The AMC shall disclose the portfolio (along with ISIN) as on the last day of the month / half-year for all its schemes on its website (<a href="http://www.barodamf.com">www.barodamf.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>) within ten days from the close of each month / half year respectively in a user-friendly and downloadable spreadsheet format.</p> <p>In case of Unit Holders whose e-mail addresses are registered, the Mutual Fund / AMC shall send via e-mail both the monthly and half-yearly statement of scheme portfolio within 10 days from the close of each month / half-year respectively.</p> <p>The Mutual Fund / AMC shall publish an advertisement every half-year, in the all India edition of at least two daily newspapers, one each in English and Hindi, disclosing the hosting of the half-yearly statement of its schemes portfolio on its website and on the website of AMFI and the modes such as SMS, telephone, e-mail or written request, through which a Unit Holder can submit a request for a physical or electronic copy of the statement of scheme portfolio.</p> <p>The Mutual Fund / AMC shall provide a physical copy of the statement of its scheme portfolio, without charging any cost, on specific request received from a Unit Holder.</p> <p><b>Half yearly financial results</b></p> <p>The Mutual Fund shall, before the expiry of one month from the close of each half-year i.e. on 31st March and on 30th September, publish a complete statement of the Scheme's portfolio in the prescribed format in one national English daily newspaper and in a newspaper in the language of the region where the head office of the Fund is situated. This shall also be displayed on the website of the Mutual Fund / AMC, with a link on the AMFI website.</p> <p>Also, within one month of the close of each half year, that is on 31st March and on 30th September, the Mutual Fund/AMC shall host a soft copy of its unaudited financial results on the AMC's website. The AMC shall publish an advertisement disclosing the hosting of such financial results on its website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the head office of the Fund is situated. Necessary link to this shall be provided on the AMFI website.</p> <p><b>Annual Report</b></p> <p>The scheme-wise annual report of the Mutual Fund or an abridged summary thereof, shall be provided to all Unit holders not later than four months (or such other period as may be specified by SEBI from time to time) from the date of closure of the relevant accounting year (i.e. 31st March each year). The scheme-wise annual report shall be hosted on the website of the Mutual Fund / AMC (<a href="http://www.barodamf.com">www.barodamf.com</a>) and on the website of AMFI (<a href="http://www.amfiindia.com">www.amfiindia.com</a>). In case of Unit Holders whose e-mail addresses are registered with the Mutual Fund, the scheme-wise annual reports or abridged summary thereof shall be e-mailed to such Unit Holders. The Mutual Fund / AMC shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a Unit Holder. The Mutual Fund / AMC shall publish an advertisement in the all India edition of at least two daily newspapers, one each in English and Hindi, every year disclosing the hosting of the scheme-wise annual report on its website and on the website of AMFI and the modes such as SMS, telephone, e-mail or written request, through which a Unit Holder can submit a request for a physical or electronic copy of the scheme-wise annual report or abridged summary thereof. The full Annual Report shall be available for inspection at the Head Office of the Mutual Fund and a copy thereof shall be made available to the Unit Holders on request.</p>	
<b>Investment Strategy</b>	<p><b>Equity Schemes</b></p> <p>The key factors of the investment strategy of the schemes are : (Other than Baroda Banking and Financial Services Fund, Baroda Mid-Cap Fund, Baroda Large Cap Fund &amp; Baroda Dynamic Equity Fund).</p> <ol style="list-style-type: none"> <li>Identifying attractive opportunities on the basis of Government policies, research report and overall economic conditions.</li> <li>The stock selection will take into consideration various factors like fundamentals of the business, market capitalization, infrastructure, quality of management etc.</li> <li>Sector weightage and stock selection within the sector.</li> <li>The portfolio will be sufficiently diversified by investing in a number of companies without any restriction.</li> </ol> <p>The key factors of the investment strategy for <b>Baroda Banking and Financial Services Fund</b> are:</p> <ol style="list-style-type: none"> <li>Identifying attractive opportunities on the basis of growth prospects and valuations of the businesses over a medium term.</li> <li>The stock selection will take into consideration fundamentals of the business, market capitalization, industry structure, quality of management, sensitivity to economic factors, financial strength of the company and the key earnings drivers.</li> <li>The Scheme will invest in a number of companies without any restriction of market capitalization within the Banking and Financial Services Sector.</li> <li>Within the Banking &amp; Financial Services Sector, the Scheme will look at a bottom-up stock selection, and bottom-up fundamental research into stocks will be conducted, including company meetings, with a view to assessing management quality, competitive positioning and growth potential.</li> </ol>	



	<p>The key factors of the investment strategy for <b>Baroda Mid-Cap Fund</b> are :</p> <ol style="list-style-type: none"> <li>1. The Scheme portfolio will predominantly be a Mid-Cap portfolio across sectors and companies, which mitigates both concentration and liquidity risk.</li> <li>2. The Scheme will invest in equity and equity related instruments of medium and small enterprises of Indian corporates with high management credentials. Special focus will be given to strong corporate governance.</li> <li>3. Approach to investments would be to invest in long term compounding stories at reasonable price. Long-term horizon enables the portfolio to ride the economic/business cycle and to overlook volatility in short term due to external factors.</li> <li>4. Portfolio construction would entail top down approach towards deciding sector weights benchmarked against the index. Global and domestic economic, fiscal, forex, commodity and various other parameters will be evaluated. Thereafter, the direction of both global and domestic economy will be ascertained along with its impact on various sectors.</li> <li>5. Bottom up approach is used for identifying companies within the sector. We actively follow GARP strategy (Growth At Reasonable Price) where companies with a potential of above sector growth, improving efficiency and lower valuations are identified and evaluated for investment. Companies trading at a discount to their intrinsic value and have potential to turn around along with the cycle or because of its internal strength are considered to be value picks. Various fundamental and valuation parameters are considered in terms of revenue, assets and efficiency for identifying sectors and scrips which involves sales growth, Earnings Before Interest, Taxes, Depreciation and Amortization (EBITDA) margin, Profit After Tax (PAT) margin, Price to Earnings (PE) ratio, Price to Book (PB) ratio, EV/EBITDA, Dividend Discount Model (DDM), economic value added, etc.</li> <li>6. Since this portfolio predominantly invests in Mid-Cap stocks, the companies are likely to have a higher growth element due to their small size and potential for higher product penetration, increasing efficiency and improvement in cash flow.</li> </ol> <p>The key factors of the investment strategy for <b>Baroda Large Cap Fund</b> are :</p> <ol style="list-style-type: none"> <li>1. Within the broader market, the Scheme expects to invest predominantly in companies forming part of Nifty 100. However, the Scheme may invest in other large cap companies.</li> <li>2. The Scheme will invest 80% to 100% in Equity &amp; Equity related instruments and 0% to 25% in debt &amp; money market instruments.</li> <li>3. The fund management style will be opportunistic with regard to market capitalization and not from a thematic or sector perspective.</li> <li>4. The investment approach will be a blend of top down and bottom up, and stock selection will be done by following Growth At Reasonable Price (GARP) strategy.</li> <li>5. The aim of the Scheme would be to deliver long-term capital growth from an actively managed portfolio.</li> <li>6. The Scheme would focus on blue-chip stocks with sound financials and market leadership.</li> </ol> <p>The key factors of the investment strategy for <b>Baroda Dynamic Equity Fund</b> are :</p> <p>The Scheme has a dual objective of generating capital appreciation by investing in equity and equity related securities as well as generating income by investing in debt and money market securities, while attempting to manage risk from the market through active asset allocation. In order to achieve this process, the Scheme will follow a topdown and bottom-up strategy. The top-down process will lead to the active ongoing asset allocation decision between equity and debt and the bottom up process would lead to construction of the portfolio using specific securities.</p> <p>The AMC has built a proprietary model for asset allocation based on the valuations and fundamentals of the companies. The valuation parameters chosen for the asset allocation are PE, P/BV, Dividend yield and the difference of earnings yield and 10 year Government Bond. The rationale behind choosing multiple valuation parameters instead of only PE, is to incorporate the status of the three important financial statements, the P&amp;L, balance sheet and cash flow statement. Different weights have been assigned to different valuation parameters with more emphasis on the balance sheet and cash flow related parameters. The model will be revisited if needed, and adjustments made if needed, to ensure that the outcomes remain relevant to the market environment.</p> <p><b>For detailed &amp; scheme specific investment strategy, please refer the SIDs of the respective schemes.</b></p>
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#### Comparison of equity schemes of Baroda Mutual Fund

Scheme Name	Baroda Multi Cap Fund	Baroda ELSS'96	Baroda Large Cap Fund	Baroda Mid-Cap Fund	Baroda Hybrid Equity Fund	Baroda Banking and Financial Services Fund	Baroda Dynamic Equity Fund*
<b>Type of Scheme</b>	An open ended equity scheme investing across large cap, mid cap and small cap stocks.	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.	An open-ended equity scheme pre-dominantly investing in large cap stocks.	An open-ended equity scheme pre-dominantly investing in mid cap stocks.	An open ended hybrid scheme investing predominantly in equity and equity related instruments.	An open ended Equity scheme investing in the Banking and Financial Services sector.	An open ended dynamic asset allocation fund.
<b>Investment Objective</b>	The main objective is to generate long term capital appreciation from an actively managed portfolio of equity & equity related instruments.	The main objective of the scheme is to provide the investor long term capital growth as also tax benefit under section 80C of the Income Tax Act, 1961.	The primary investment objective of the scheme is to generate capital appreciation by investing predominantly in a diversified portfolio of equity and equity related securities of large cap companies. The scheme may also invest in debt and money market securities.	The primary objective of the scheme is to generate capital appreciation by investing predominantly in a diversified portfolio of equity and equity related securities of growth oriented Mid-Cap stocks.	The main objective of the scheme is to provide long-term capital appreciation along with stability through a well balanced portfolio comprising of equity, equity related instruments, money market instruments and debt securities.	The investment objective is to generate long-term capital appreciation for unit holders from a portfolio invested predominantly in equity and equity related securities of companies engaged in the Banking & Financial Services Sector.	The primary objective of the scheme is to generate capital appreciation by investing in a portfolio of equity or equity linked securities while the secondary objective is to generate income through investments in debt and money market instruments. It also aims to manage risk through active asset allocation.
<b>Type of Scheme</b>	An open ended equity scheme investing across large cap, mid cap and small cap stocks.	An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit.	An open-ended equity scheme pre-dominantly investing in large cap stocks.	An open-ended equity scheme pre-dominantly investing in large cap stocks.	An open ended hybrid scheme investing predominantly in equity and equity related instruments.	An open ended Equity scheme investing in the Banking and Financial Services sector.	An open ended dynamic asset allocation fund.
<b>No. of Folios as on October 31, 2018</b>	220,205	30,289	5,727	10,320	57,146	8,412	Not Applicable
<b>AUM as on October 31, 2018 (₹ in crs.)</b>	685.74	132.70	28.85	43.26	682.65	36.03	Not Applicable

\*Note: Inception date of Baroda Dynamic Equity Fund was November 14, 2018.

**SECTOR ALLOCATION OF THE EQUITY SCHEMES OF BARODA MUTUAL FUND AS ON OCTOBER 31, 2018**

Sectors	Baroda Banking and Financial Services Fund	Baroda ELSS'96 Fund	Baroda Hybrid Equity Fund	Baroda Large Cap Fund	Baroda Mid-cap Fund	Baroda Multi Cap Fund
Automobile	-	6.82%	5.05%	3.93%	7.34%	5.92%
CBLO	10.92%	9.52%	2.55%	9.79%	10.04%	10.58%
Chemicals	-	-	1.12%	-	4.07%	0.00%
Construction	-	3.18%	2.90%	6.06%	0.94%	3.05%
Consumer Goods	-	16.99%	11.89%	14.02%	6.14%	14.54%
Energy	-	2.80%	6.03%	8.46%	5.15%	4.02%
Financial Services	89.00%	28.08%	42.81%	29.99%	15.87%	27.21%
Government Securities	-	-	0.83%	-	-	-
Industrial Manufacturing	-	1.97%	2.07%	3.87%	11.74%	3.39%
IT	-	16.56%	12.76%	14.40%	11.10%	15.59%
Margin Fixed Deposits	0.42%	-	0.34%	0.38%	-	0.34%
Media & Entertainment	-	-	-	1.72%	1.26%	1.14%
Metals	-	2.11%	1.87%	2.76%	-	2.88%
Paper	-	2.43%	-	-	-	-
Pharma	-	8.71%	6.99%	7.78%	17.34%	9.85%
Services	-	1.33%	1.44%	-	5.24%	1.04%
Stock Futures	-	-	-	-	0.96%	-
Telecom	-	-	0.49%	0.66%	3.97%	0.58%
CASH & CASH EQUIVALENT	-0.33%	-0.49%	0.86%	-3.80%	-1.13%	-0.12%

**Note: Inception date of Baroda Dynamic Equity Fund was November 14, 2018.**

The top 10 portfolio holdings of the schemes as on October 31, 2018 are given below. Investors may refer to the website of the AMC ([www.barodamf.com](http://www.barodamf.com)) to obtain the latest monthly portfolio of the scheme.

**Baroda Multi Cap Fund**

Name of Instrument	% to Net Assets
HDFC Bank Ltd.	7.52
Infosys Ltd.	7.00
ICICI Bank Ltd.	5.43
ITC Ltd.	3.47
Sun Pharmaceutical Industries Ltd.	3.38
Divi's Laboratories Ltd.	3.14
Reliance Industries Ltd.	2.94
Tech Mahindra Ltd.	2.93
Mahindra & Mahindra Financial Services Ltd.	2.59
Britannia Industries Ltd.	2.47

**Baroda ELSS'96**

Name of Instrument	% to Net Assets
HDFC Bank Ltd.	7.92
Infosys Ltd.	6.98
ITC Ltd.	4.22
ICICI Bank Ltd.	4.01
Sun Pharmaceutical Industries Ltd.	3.50
City Union Bank Ltd.	3.20
Larsen & Toubro Ltd.	3.18
Axis Bank Ltd.	3.07
Mphasis Ltd.	2.97
Reliance Industries Ltd.	2.80

**Baroda Large Cap Fund**

Name of Instrument	% to Net Assets
HDFC Bank Ltd.	7.27
Infosys Ltd.	7.12
ICICI Bank Ltd.	6.14
Larsen & Toubro Ltd.	6.06
Reliance Industries Ltd.	5.87
Housing Development Finance Corporation Ltd.	5.50
ITC Ltd.	4.84
Hindustan Unilever Ltd.	3.92
Axis Bank Ltd.	3.62
Sun Pharmaceutical Industries Ltd.	3.51

**Baroda Hybrid Equity Fund**

Name of Instrument	% to Net Assets
HDFC Bank Ltd.	6.02
Infosys Ltd.	4.52
Reliance Industries Ltd.	3.57
HDFC Bank Ltd.	3.56
ICICI Bank Ltd.	3.52
ICICI Bank Ltd.	3.51
Axis Bank Ltd.	3.20
Divi's Laboratories Ltd.	3.04
ITC Ltd.	3.03
PNB Housing Finance Ltd.	3.01

**Baroda Mid-Cap Fund**

Name of Instrument	% to Net Assets
Cummins India Ltd.	4.32
Divi's Laboratories Ltd.	4.29
Sterlite Technologies Ltd.	3.97
The Indian Hotels Company Ltd.	3.87
Torrent Pharmaceuticals Ltd.	3.86
Sundram Fasteners Ltd.	3.69
WABCO India Ltd.	3.64
AIA Engineering Ltd.	3.57
City Union Bank Ltd.	3.54
Abbott India Ltd.	3.33

**Baroda Banking and Financial Services Fund**

Name of Instrument	% to Net Assets
HDFC Bank Ltd.	23.84
ICICI Bank Ltd.	18.20
Axis Bank Ltd.	10.65
Kotak Mahindra Bank Ltd.	8.53
State Bank of India	6.24
Bharat Financial Inclusion Ltd.	6.09
Mahindra & Mahindra Financial Services Ltd.	2.83
City Union Bank Ltd.	2.59
Housing Development Finance Corporation Ltd.	1.96
Yes Bank Ltd.	1.56

**Note: Inception date of Baroda Dynamic Equity Fund was November 14, 2018.**

**Portfolio Turnover Ratio as on October 31, 2018**

Scheme	RATIO
Baroda ELSS'96 Fund	1.08
Baroda Multi Cap Fund	0.90
Baroda Hybrid Equity Fund	1.08
Baroda Large Cap Fund	0.90
Baroda Mid-cap Fund	1.31
Baroda Banking and Financial Services Fund	0.49

**Note: Inception date of Baroda Dynamic Equity Fund was November 14, 2018.**

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

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

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

# Copy of SEBI registration certificate should be provided.

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

# INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM

## I. GENERAL INSTRUCTIONS :

1. Please read the Combined Scheme Information Document Equity ("SID"), Statement of Additional Information ("SAI") and Key Information Memorandum ("KIM"), containing the terms of offer, carefully, before investing.  
It must be understood clearly that you are deemed to have accepted the terms, subject to which this offer is being made and bind yourself to the terms upon signing the Application Form and tendering payment.
2. Please fill up the Application Form in English in **BLOCK LETTERS**, using black or dark blue ink.
3. Please strike out any section of the Application Form that is not applicable to you. Wherever tick boxes have been provided in the Application Form, please tick the appropriate box, as applicable to you. Please ensure that correction/cancellation of any of the mandatory information is countersigned by all applicants.
4. Please ensure that you provide all requisite details and all supporting documents, as applicable to you.
5. Please note that Application Forms (i) which are incomplete, or (ii) which have any over writing on any field without the counter signature of all applicants, or (iii) which are invalid/ambiguous/not accompanied by necessary supporting documents, or (iv) not accompanied by a payment instrument or an account-to-account transfer instruction for the amount payable, or (v) which the Trustee to Baroda Mutual Fund ("Fund") may choose to reject for any other reason determined at its sole discretion, are liable to be rejected. In such an event, the money paid will be refunded/returned to the applicant concerned, without interest. Refund under such circumstances will be made by cheques or pay order drawn on the Bankers of the Fund.
6. Applicants who have an existing folio number with the Fund are requested to mention that in the earmarked space.

## II. APPLICANTS' INFORMATION :

1. Please mention your name in full, without any abbreviation. Write your name exactly as it appears in your Aadhaar Card, or in the incorporation document, as the case may be. In case units are applied for in electronic mode (demat mode), please write your name exactly in the same manner as it appears in the records of the depository.
2. If the investment is on behalf of a minor, please keep the following points in mind while filling up the Application Form:
  - The minor shall be the sole holder in the account (joint holding is not permissible) and nomination facility shall not be available. Details of joint holders and nomination, even if mentioned, will not be considered.
  - The guardian of the minor shall be a natural guardian (i.e. father or mother) or a court appointed legal guardian.
  - Details such as the minor's name and date of birth, guardian's relationship with the minor, guardian's name, PAN and KYC etc. are mandatory, along with supporting documents. Photo copy of a document evidencing the date of birth of minor such as birth certificate or school leaving certificate or passport or any other suitable proof should be enclosed with the Application Form.
  - Where the guardian is a court appointed legal guardian, suitable supporting documentary evidence should be provided.
  - If the mandatory details and/or documents are not provided, the application is liable to be rejected.
3. In case of payment by cheque/demand draft, please write the Applicant's name and the Application Serial Number on the reverse of the cheque/ demand draft.
4. Please mention the Pin Code in the Address column. In case the PIN Code is not mentioned, all correspondence will be sent by registered / ordinary post.
5. All communication and/or payments will be made to the sole/first applicant.
6. Signatures should be in English or in any Indian language. Thumb impressions must be attested by a Magistrate/Notary Public under his/her official seal. For HUFs, the Karta should sign on behalf of the HUF. For partnership firms, a partner should sign on behalf of the firm. Similarly, for an Association of Persons or a company, the Application Form must be signed by the Authorised Signatory/Signatories, as applicable.
7. Only individual(s) can make nomination. Please refer Instruction VII for further details regarding nomination.
8. Where units are held in the names of two or three persons, such persons shall be deemed to hold the units on a first holder basis. In case of HUF/ Partnership Firm/AoP/Company etc., no joint holding will be considered. All tax exemptions can be availed of only by the first holder, in case of additional holdings. Please note that if you do not mention the mode of holding in the Application Form, it will be deemed to be "joint".
9. In case of applications under a Power of Attorney ("PoA") or by a limited company or by a body corporate or Eligible Institution or a registered society or a trust or a fund, the original PoA or a certified true copy thereof, duly notarized, and the relevant resolution or authority to make the application, as the case may be, including authority granted in favour of the officials signing the Application Form and their specimen signature or duly certified true copies thereof, along with a certified true copy of the Memorandum and Articles of Association and/or bye-laws and/or trust deed and/or partnership deed as well as the certificate of registration, must be lodged at the office of the Registrar, quoting the serial number of the Application Form simultaneously with the submission of the Application Form, failing which the said Form is liable to be rejected.
10. Any application without broker code will be treated as a 'Direct Investment'.
11. Any subsequent changes in static information such as address, bank details, sub-option etc. will be based on written communication from investors. These changes will be effected within 5 days of the valid signed request reaching the office of the Registrar Karvy Fintech Private Limited ("Registrar") at Hyderabad, and any interim financial transactions will be effected with last available/registered details only.
12. All allotments will be provisional, subject to realisation of payment instrument and subject to Baroda Asset Management India Limited ("AMC") having been reasonably satisfied that the Fund has received clear funds. Any redemption or switch-out transaction in the interim is liable to be rejected at the sole discretion of the AMC.

## III. BANK ACCOUNT DETAILS :

1. SEBI regulations have made it mandatory for applicants/investors to mention their bank account numbers in their purchase applications/requests for redemptions. Please provide the full particulars of the Bank Account of the sole/first applicant, such as nature of Account, Account Number, 9 digit MICR Code Number (for Electronic Credit Facility), branch address of the bank etc. in the appropriate space in the application Application Form. Please provide the MICR code / IFSC code to help you in future for ECS / NEFT credit of dividends & redemption payouts. Please attach a copy of a cancelled cheque leaf. Application forms (and redemption requests) without the mandatory bank details are liable to be rejected.
2. Redemption proceeds and dividends will be (i) despatched by a reasonable mode of despatch such as courier, registered post, ordinary post/UCP etc. in case the payment is made by cheque/ demand draft or (ii) directly credited to the first applicant/holder's Bank Account (as per the details mentioned by the

investor) in case the applicant(s) avail of the direct credit facility, RTGS or NEFT, and this shall be entirely and solely at the risk of the applicant(s). The applicant(s) will not hold the Fund or the AMC or the Registrar or the Trustee to the Fund responsible for any non-receipt or delay of receipt of redemption proceeds or dividends due to any negligence or deficiency in service by the courier company, postal authorities or the bank executing the direct credit/RTGS/NEFT, or due to incorrect bank account details provided by the applicant(s).

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

- The Fund offers its investors the facility to register multiple bank accounts for pay-ins & pay-outs and designate one such registered bank account as "Default Bank Account". Individuals, HUFs and sole proprietary firms can register upto five bank accounts and a non-individual investor can register upto ten bank accounts in a folio. You may avail of this facility by using the "Multiple Bank Accounts Registration Form", available at ISCs and on the website of the AMC, www.barodamf.com. You may update the bank accounts in your account/folio at any time either through the aforesaid Multiple Bank Accounts Registration Form or through a standalone separate Change of Bank Mandate form. You may download the multiple Bank Form from our website www.barodamf.com.
- If no "Default Bank Account" is specified, the AMC reserves the right to designate any of the bank accounts as the 'Default Bank Account'. Default Bank Account will be used for all dividend payouts and redemption payouts, if no other registered bank account is specified in the redemption request for receiving redemption proceeds, or if a new unregistered bank account is specified in the redemption request for receiving redemption proceeds.
- New bank accounts/change of bank mandate can be registered using the Multiple Bank Accounts Registration Form or through a standalone separate Change of Bank Mandate form, as mentioned earlier. In case a Unit holder provides a new and unregistered bank mandate or a change of bank mandate request along with a specific redemption/dividend payment request (with or without necessary supporting documents), such bank account will not be considered for payment of redemption/dividend proceeds. The Proceeds of such a redemption/dividend payment request will be sent only to the bank account that is already registered and validated in the folio at the time of processing of the transaction. Please note that any payments to any unregistered bank account or a new bank account forming part of redemption request shall not be entertained or processed.
- For any request for change of bank mandate/registering a new Bank account using the Multiple Bank Accounts Registration Form or a standalone Change of Bank Mandate form, please enclose, in respect of the new Bank Account:
  - An original cancelled cheque leaf of the new Bank account, with the first applicant's / unit holder's name and Bank account number printed on the face of the cheque OR
  - An original cancelled cheque of the New Bank Account without printed name AND Bank Account number and one of the following:
    - A latest original Bank statement;
    - The original Bank passbook with current entries not older than 3 months;
    - An original letter duly signed by the branch manager/authorized personnel of the Bank.

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

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

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

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

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

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

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

### 1. PAN :

- SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention their PAN, irrespective of the amount of purchase.
- Where the applicant is a minor and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the court appointed legal guardian, as the case may be.
- In order that the AMC/Registrar may verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been correctly quoted in the Application Form, please attach along with the Application Form, a photocopy of the PAN card self-certified, or provide the original PAN Card for verification. The original PAN Card will be returned immediately across the counter after verification.
- Applications (i) by investors residing in the state of Sikkim, (ii) by officials appointed by courts such as official liquidator, court receiver etc. and (iii) for subscription by the Central Government and/or a State Government are exempt from the mandatory requirement of PAN, however sufficient documentary evidence shall have to be submitted to enable verification that they are residents of the state of Sikkim. Investors (being individuals) applying for Micro SIP registrations are exempt from mandatory

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requirement of PAN submission. Such set of customers, however, need to complete the necessary KYC requirements, and get a unique reference number from the KRA's system called PAN Exempt KYC Reference No. (PEKRN).

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

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

### 2. KYC:

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

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

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

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

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

### V. INTIMATION TO INVESTORS:

Please note the following with respect to intimation to investors / unit holders regarding change of any request / rejection of such request:

- For any change or rejection of any request such as bank mandate, address etc., you may be intimated by way of letters or, if registered with the AMC/Fund, by way of emails and/or SMS.
- On receipt of any request for change of address or bank accounts, the AMC/Registrar will carry out necessary changes in the records, and send you an intimation letter to your old and new addresses, besides an intimation via e-mail and/or sms, if registered with the AMC/Fund.
- In case your request for change of address is rejected of due to any reason such as signature difference, the rejection intimation letter shall be sent to your old and new addresses, as well as via email and/or sms, if registered with the AMC/Fund.
- In case you have submitted a request for change of email ID or mobile number, the change intimation will be sent to your old and new email IDs and/or mobile numbers.

### VI. INVESTMENT DETAILS AND PAYMENT PROCEDURE:

- Please mention the Option (Dividend/Growth) and Sub-Option (Payout/Reinvestment) you would like to invest in. In case you do not mention the Option, Growth Option will be deemed to be the default Option and units will be allotted to you under this Option. In case you chose Dividend Option, but do not specify the Sub-Option, Reinvestment will be deemed to be the default Sub-Option and units will be allotted to you under this Sub-Option. In Baroda ELSS '96, only Dividend Payout option is available and units will be subject to a lock-in of 3 years from date of allotment.

- Payment may be made by MICR cheque/ DD drawn on/made payable at all such places where Investor Service Centers ("ISC") are located and mailed to the nearest ISC. The Cheque/ DD must be drawn in the **name of the scheme** and crossed "**ACCOUNT PAYEE & NOT NEGOTIABLE**". Further, in order to avoid fraud and prevent misuse of payment instruments, investors are advised to draw payment instrument (i.e. cheque, demand draft, pay order etc.) favouring either **name of scheme - <Name of the First Investor>** or **name of scheme - <Permanent Account Number of the First investor>** or **name of scheme - <Folio number>**.

- In case of subscription by NRIs/ FIIs, in case the payment is made through Indian Rupee drafts purchased abroad or from FCNR or NRE Accounts, an Account Debit Certificate from the bank issuing the draft, confirming the debit should be submitted. For subscription made through NRE/ FCNR account cheques, the Application Form must be accompanied by a photocopy of the cheque or Account Debit letter/Certificate from the banker.

- Overseas Corporate Bodies, i.e. firms & societies which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs & trusts, in which at least 60% of the beneficial interest is similarly held irrevocably by such persons, shall not be allowed to invest in the Scheme.

- Subscription by Multilateral Funding Agencies, on full repatriation basis, is subject to approval by the Foreign Investment Promotion Board.

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

- Please note the following points before submitting the Application Form at any of the collection centres.

- Stock invests, outstation cheques, post-dated cheques, post-dated account-to-account transfer instructions, money orders and postal orders will not be accepted and Application Forms accompanied by such payment instruments are liable to be rejected.

- Cheques once returned in clearing will not be presented again, and the accompanying Application Form may not be considered for allotment.

- The right to accept or reject any application in whole or in part lies with the Trustee to the Fund.

### 9. Third Party Payments -

- A payment towards subscription by cheque/demand draft/RTGS/NEFT or any mode whatsoever is regarded as a 'Third Party' payment, if the payment is issued from a bank account other than that of the beneficiary investor. In order to safeguard the interests of applicants and avoid fraudulent transactions in any other name, the Fund does not generally accept Third Party Payments. The first applicant has to be one of the joint holders of the bank account from which the payment is made via cheque/ demand draft/Funds transfer/RTGS/NEFT. Therefore, please mention the bank account number, bank name & branch address from where the payment is issued and ensure that they match with details on the payment instrument, where applicable.

- Where the payment instrument does not mention the bank account holder's name(s), please attach bank pass book copy/bank statement (showing the account number, account holder's name and address)/bank letter (mentioning details like bank account number, branch address, account type etc.), with a view to substantiating that the first applicant is one of the joint holders of the bank account concerned. Where a payment is made using a demand draft, please attach, in the required format, which can be downloaded from our website, [www.barodamf.com](http://www.barodamf.com), a bank certification of the bank account and account holders' name(s) of the bank account used for the demand draft issuance.

- In case of RTGS, NEFT, ECS, bank transfer etc., please submit an acknowledged copy of the instruction to the bank stating the account number to be debited.

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

- In specific and exceptional situations where Third Party payments are permitted, such as (i) payment by parents / grand parents / related persons\* on behalf of a minor (other than by a registered guardian) in consideration of natural love and affection or as gift for value not exceeding ₹ 50,000 for each purchase or (ii) payment by a custodian on behalf of an FII or a client, and (iii) payment by an employer on behalf of employees, KYC of the investor and KYC of the person making the payment are both mandatory, irrespective of the amount. Additionally, a joint declaration is also required to be submitted. \*'Related Person' means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.

- The AMC reserves the right to reject the Application Form, or call for additional details, if the payment bank account and other details are not mentioned on the Application Form and/or do not match with the payment instrument and/or necessary documents and declaration, as applicable to respective investors and transactions, are not attached or are insufficient. In case the funds are transferred to the Scheme account prior to the rejection of the Application Form, the amount transferred may not be refunded or redeemed unless the investor establishes KYC with additional documentation.

- Investors are advised to visit [www.barodamf.com](http://www.barodamf.com) for more details, including the formats.

- Please note that:

- Plan A** is meant for investors who route their investments through distributors only (please note that all investors of the Schemes as on December 31, 2012 are, from January 01, 2013, regarded as investors of Plan A).

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

Both Plans will have a common portfolio, but Plan B (Direct) will have a lower expense on account of absence of brokerage and commission. Hence both plans will have distinct NAVs. Also, the Options / Sub-Options presently offered under each Scheme, i.e. under Plan A, will also be available for subscription under Plan B (Direct).

### VII. NOMINATION:

- Nomination is mandatory where the mode of holding is single.** Hence, Application Forms for sole applicants, without nomination, are liable to be rejected. Nomination can be made only by individuals applying for/holding units on their own behalf singly. Even those investors who do not wish to nominate

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must sign separately confirming their intention to not nominate. Where the mode of holding is joint, nomination is not mandatory; however a separate declaration indicating the wish not to nominate shall be given.

- Nomination shall not be permitted if the investment is on behalf of a minor. However, minors can be nominated and in that event, the name, address & signature of the guardian of the minor nominee(s) shall be provided by the applicant.
- The Nominee shall not be a trust, society, body corporate, partnerships firm, member of Hindu Undivided Family or a Power of Attorney holder. A nonresident Indian can be a nominee, subject to the policy of exchange control for the time being in force.
- Nomination in respect of the units stands rescinded upon transfer / transmission / switch-over of units.
- Transfer of units in favour of Nominee(s) shall be valid discharge by the AMC against the legal heirs, executors, administrators, etc.
- Cancellation of nomination can be made only by those individuals who hold units in their own name, either solely or jointly, and who have originally made the nomination.
- On cancellation of nomination, the nomination shall stand rescinded and the AMC shall not be under any obligation to transfer the units in favour of the nominee(s).
- The rights in the units will vest in the nominee(s) only upon the death of all Unit Holders.
- Nomination can be made in favour of a maximum of three nominees. In case of multiple nominees, the percentage of the allocation/share should be in whole numbers (without any decimals), making a total of 100%. In the event of the applicants not indicating the percentage of allocation/share for each of the nominees, the AMC, by invoking the default option, will settle the claim equally amongst all the nominees.
- Nomination will be maintained at the folio / account level and will be applicable for all investments in that folio or account.
- Where a folio has joint holders, all joint holders shall sign the request for nomination, even if the mode of holding is not "joint".

### VIII. TRANSACTION CHARGE :

The following transaction charges shall be applicable:

- Nil on subscription amounts of less than ₹ 10,000/-;
- ₹ 100/- on every subscription of ₹ 10,000/- and above for an existing investor in mutual funds;
- ₹ 150/-\* on a subscription of ₹ 10,000/- and above for an investor investing in mutual funds for the first time.
- For SIP, transaction charges will be recovered in 4 installments

\*In the case of any applicable transaction, where the AMC/Fund/Registrar is unable to identify whether the investor concerned is a first-time investor in mutual funds, ₹ 100/- will be charged as transaction charge.

The transaction charges referred to in (i) and (ii) above will be payable only for transactions done through a distributor who has opted to receive the transaction charge.

### IX. EMPLOYEE UNIQUE IDENTIFICATION NUMBER :

SEBI circular dated September 13, 2012 has directed AMCs to capture in the Application Form, in addition to the AMFI Registration Number (ARN) of the distributor, the Unique Identity Number (EUIIN) of the employee/relationship manager/sales person of the distributor who has interacted with the investor concerned for the sale of the relevant mutual fund scheme. It is mandatory to mention the EUIIN in the box provided for this in the Application Form, particularly in advisory transactions, as the EUIIN will assist in tackling issues relating to mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor.

### X. REDEMPTION / DIVIDEND / REFUND PAYOUTS :

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

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

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

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

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

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

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

If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or

resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number.

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

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

### FATCA & CRS Indicia observed (ticked)

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

##### U.S. place of birth

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

##### Residence/ mailing address in a country other than India

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

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

##### If no Indian telephone number is provided

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

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

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

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

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

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

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

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

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

### XII. AADHAAR

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

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

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

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

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

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

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

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

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

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

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

### XIII. VIRTUAL PAYMENT INTERFACE (VPI)

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



Information (*Mandatory)	First Applicant**	Second Applicant	Third Applicant
Date of Birth	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
PAN/PEKRN*			
Aadhaar			
KIN No (CKYC)			
<b>**Incase Minor / POA</b>			
	<b>Guardian (In case of Minor)</b>	<b>POA Holder</b>	
Name			
Relationship			
Date of Birth of Minor	D D M M Y Y Y Y		
PAN/PEKRN			
Aadhaar			
KIN Nos. (CKYC)			
Information to Investor's	<p>The purpose of collection/usage of Aadhaar number including demographic information is to comply with applicable laws/rules/regulations and provision of the said data is mandatory as per applicable laws/rules/regulations. The mandatory requirement to submit the Aadhaar details/ documents by existing as well as new investors has been deferred till further notice.</p> <p>Post obtaining the Aadhaar number, we shall authenticate the same in accordance with the Aadhaar Act, 2016.</p> <p>We shall receive your demographic information which shall be used only to comply with applicable laws / rules / regulations.</p>		
Consent	<p>I/We hereby provide my /our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (ii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA.</p> <p>I/We hereby provide my/our consent for sharing/disclosing my Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual funds and their Registrar and Transfer Agents (RTA) for the purpose of updating the same in my/our folios.</p>		
Signature			
Politically Exposed Person (PEP)	<input type="checkbox"/> Self <input type="checkbox"/> Related <input type="checkbox"/> Non Applicable	<input type="checkbox"/> Self <input type="checkbox"/> Related <input type="checkbox"/> Non Applicable	<input type="checkbox"/> Self <input type="checkbox"/> Related <input type="checkbox"/> Non Applicable
Occupation of the Applicant	<input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Builder <input type="checkbox"/> Sports <input type="checkbox"/> Defence <input type="checkbox"/> Public Co.(Listed) <input type="checkbox"/> Public Co.(Unlisted) <input type="checkbox"/> Agriculture <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Gov. Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Pvt. Sector Service <input type="checkbox"/> Entertainment <input type="checkbox"/> Other	<input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Builder <input type="checkbox"/> Sports <input type="checkbox"/> Defence <input type="checkbox"/> Public Co.(Listed) <input type="checkbox"/> Public Co.(Unlisted) <input type="checkbox"/> Agriculture <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Gov. Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Pvt. Sector Service <input type="checkbox"/> Entertainment <input type="checkbox"/> Other	<input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Builder <input type="checkbox"/> Sports <input type="checkbox"/> Defence <input type="checkbox"/> Public Co.(Listed) <input type="checkbox"/> Public Co.(Unlisted) <input type="checkbox"/> Agriculture <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Gov. Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Pvt. Sector Service <input type="checkbox"/> Entertainment <input type="checkbox"/> Other
Gross Annual Income	<input type="checkbox"/> <1L <input type="checkbox"/> 1- 5 L <input type="checkbox"/> 5-10 L <input type="checkbox"/> 10-25 L <input type="checkbox"/> 25 L-1 Cr <input type="checkbox"/> > 1 Cr and so on	<input type="checkbox"/> <1L <input type="checkbox"/> 1- 5 L <input type="checkbox"/> 5-10 L <input type="checkbox"/> 10-25 L <input type="checkbox"/> 25 L-1 Cr <input type="checkbox"/> > 1 Cr and so on	<input type="checkbox"/> <1L <input type="checkbox"/> 1- 5 L <input type="checkbox"/> 5-10 L <input type="checkbox"/> 10-25 L <input type="checkbox"/> 25 L-1 Cr <input type="checkbox"/> > 1 Cr and so on
<b>OR</b>			
Net-worth* in ₹ (Lacs) *Should not be older than one year (Mandatory for Non-Individual)			
Networth as of date	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
Non-Individuals	<p>Is the entity involved in any of the following services:</p> <p>• Foreign Exchange/ Money Changer <input type="checkbox"/> Yes <input type="checkbox"/> No • Gaming/ Gambling/ Lottery (casinos, betting syndicates) <input type="checkbox"/> Yes <input type="checkbox"/> No • Money Lending/ Pawning <input type="checkbox"/> Yes <input type="checkbox"/> No</p>		

(Refer Instruction M) \*Please attach PAN proof.

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



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



Investor can avail below facilities
1. NAV
2. Account Balance
3. Account Statement
4. Last 5 Transactions

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

\*\*SMS charges as per service provider applicable.



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

Refer Instruction XI for more details

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

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

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

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

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

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

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

**FIRST HOLDER'S BANK ACCOUNT DETAILS** (Mandatory) Refer Instruction III.

All communication / payments will be made to the first applicant, or to the Karta in case of HUF. Bank account details of first applicant are required, without which the application is liable to be rejected.

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

Virtual Payment Address (VPA) (of the Sole / First Holder / Guardian) (for Payment through UPI) (Refer Instruction XIII for more details)

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

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

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

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

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

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

Depository Participant Name	Mr / Ms / M/s													
DP ID No.	I	N					Client ID No.							

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

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

**DECLARATION AND SIGNATURES**

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

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

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

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

**Applicable for FATCA & CRS :**

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

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

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

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

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

**Email:  
info@barodamf.com**

# Application Form STP / SWP / DSO



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

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

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

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

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

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

- I confirm that I am a First time investor across Mutual Funds. (₹ 150 deductible as Transaction Charge and payable to the Distributor)
- I confirm that I am an existing investor across Mutual Funds. (₹ 100 deductible as Transaction Charge and payable to the Distributor)

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

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

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

## SYSTEMATIC TRANSFER PLAN (STP)

- No. of units  Capital Appreciation  Fixed Amount (Please tick one option only).

Folio No.		PAN		Enclosed (please ✓)	<input type="checkbox"/> PAN copy	<input type="checkbox"/> KYC
-----------	--	-----	--	---------------------	-----------------------------------	------------------------------

Mobile No.		Email ID	
------------	--	----------	--

Amount ₹ (in figures)		₹ (in words)		OR
-----------------------	--	--------------	--	----

Units	
-------	--

STP Frequency	<input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Calendar Quarter	STP Period	Start From	D	D	M	M	Y	Y	Y	Y	End On	D	D	M	M	Y	Y	Y	Y
---------------	--	------------	------------	---	---	---	---	---	---	---	---	--------	---	---	---	---	---	---	---	---

STP Date	<input type="checkbox"/> 1st <input type="checkbox"/> 10th (Default) <input type="checkbox"/> 15th <input type="checkbox"/> 25th <input type="checkbox"/> All dates
----------	---

FROM	Scheme	Option	Sub-Option
------	--------	--------	------------

TO	Scheme	Option	Sub-Option
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## SYSTEMATIC WITHDRAWAL PLAN (SWP) Fixed Amount Capital Appreciation (Please tick one option only)

Folio No.		PAN		Enclosed (please ✓)	<input type="checkbox"/> PAN copy	<input type="checkbox"/> KYC
-----------	--	-----	--	---------------------	-----------------------------------	------------------------------

Mobile No.		Email ID	
------------	--	----------	--

Amount ₹ (in figures)		₹ (in words)		OR
-----------------------	--	--------------	--	----

Units	
-------	--

SWP Frequency	<input type="checkbox"/> Monthly (Default) <input type="checkbox"/> Calendar Quarter	SWP Period	Start From	D	D	M	M	Y	Y	Y	Y	End On	D	D	M	M	Y	Y	Y	Y
---------------	--	------------	------------	---	---	---	---	---	---	---	---	--------	---	---	---	---	---	---	---	---

SWP Date	<input type="checkbox"/> 1st <input type="checkbox"/> 10th (Default) <input type="checkbox"/> 15th <input type="checkbox"/> 25th <input type="checkbox"/> All dates
----------	---

FROM	Scheme	Option	Sub-Option
------	--------	--------	------------

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

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

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

## DECLARATION AND SIGNATURES

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

Signature / Thumb Impression of Sole / 1st Applicant / POA Holder / Guardian

Signature / Thumb Impression of 2nd Applicant / POA Holder / Guardian

Signature / Thumb Impression of 3rd Applicant / POA Holder / Guardian

## INSTRUCTION

- An STP will be treated like an SWP from the outgoing scheme and an SIP into the incoming scheme.
- Exit Load, as applicable from time to time, will be levied on STP/SWP.
- In the case of STP/SWP/DSO, the request to start the STP/SWP must reach the ISC at least 7 working days prior to the first STP/SWP.
- For SWP - in case the payout date is not mentioned, the payroll will continue till the balance units are reduced to zero.

For STP - in case the period or end date is not given, STP units / amounts will get switched out till it meets the minimum investment amount in switched in scheme. All Dates - there will be four STP transactions processed in a month i.e. 1st, 10th, 15th and 25th.

In case the from date is not mentioned, it will be treated as the 10th day of the following month. For DSO - Please refer to website for list of Source Scheme, Target Schemes and detailed terms and conditions. The Minimum amount of dividend eligible for transfer under Dividend Transfer Plan is Rs. 200/-.

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

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

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# PAN BASED NACH MANDATE CUM SIP REGISTRATION FORM



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

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

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

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

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

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

I confirm that I am a First time investor across Mutual Funds. (₹ 150 deductible as Transaction Charge and payable to the Distributor)  I confirm that I am an existing investor across Mutual Funds. (₹ 100 deductible as Transaction Charge and payable to the Distributor)

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

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

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

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

First/Sole Applicant\* Second Applicant Third Applicant

## MICRO SIP (Only for Micro SIP - for aggregate investment not exceeding ₹ 50,000 in a financial year)

Signature

## INVESTOR AND INVESTMENT DETAILS

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

## SIP AND PAYMENT DETAILS

Each SIP Amount (₹) Frequency  Monthly (Default)  Calendar Quarter Status:  RI  NRI

Amount in words

1<sup>st</sup> SIP Cheque Details Cheque No. Date D D M M Y Y Y Y

SIP Auto Debit Dates  1<sup>st</sup>  10<sup>th</sup>  15<sup>th</sup>  25<sup>th</sup> of the month SIP Period Start Form D D M M Y Y Y Y End On D D M M Y Y Y Y

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

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

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

## DEBIT MANDATE FOR NACH



UMRN for Office Use Only Date D D M M Y Y Y Y

Sponsor Bank Code For Office Use Only Utility Code For Office Use Only

Tick (✓)  
Create   
Modify   
Cancel

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

Bank A/c. Number

With Bank Investor Bank Name and Branch IFSC or MICR

An Amount of Rupees ₹

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

Folio No. Phone No.

PAN No. Email ID

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

PERIOD  
From D D M M Y Y Y Y  
To D D M M Y Y Y Y  
Or  Until cancelled

Signature Primary Account holder  
Signature Account holder  
Signature Account holder  
1. Name as in Bank Records 2. Name as in Bank Records 3. Name as in Bank Records

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

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

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

## Instructions to fill in SIP NACH Mandate

Following fields need to be filled mandatorily.

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



## KARVY INVESTOR SERVICE CENTRES (Contd.,)

• **Nagercoil:** H.No.45, 1st Floor, East Car Street, Nagercoil, 629001 Tel: 04652 - 233552 Email: mfsnagercoil@karvy.com • **Nagpur:** Plot No.2/1, House No.102/1, Mata Mandir Road, Mangaldeep Apartment, Opp Khandelwal Jewelers, Dharampeth, Nagpur 440 010 Tel: 0712-2533040 Email: nagpurnfd@karvy.com • **Namakkal:** 105/2, Arun Towers, Paramathi Road, Namakkal 637 001 Tel: 04286-234801 Email: mfsnamakkal@karvy.com • **Nanded:** Shop No.4, Santakripa Market, G.G. Road, Opp. Bank Of India, Nanded 431 601 Tel: 02462-237885 Email: mfsnanded@karvy.com • **Nasik:** S-9, Second Floor, Suyojit Sankul, Sharanpur Road, Nasik 422 002 Tel: 0253-6608999 / 0755-3010732 Email: nasikmfs@karvy.com • **Navsari:** 103, 1<sup>st</sup> Floor, Landmark Mall, Near Sayaji Library, Navsari 396 445 Tel: 9081903040 Email: mfsnavsari@karvy.com • **Nellore:** 16-2-158, 3rd Floor, Mogarala Complex, Sunday Market Lane, Pogathota, Nellore 524 001 Tel: 0861 2349940 Email: mfsnellore@karvy.com • **New Delhi:** 305 New Delhi House, 27 Barakhamba Road, New Delhi 110 001 Tel: 011-43681700 Email: delhimfd@karvy.com Fax: 011-43681710 • **Nizamabad:** H.No:5-6-430, Above Bank Of Baroda, First Floor, Beside HDFC Bank, Hyderabad Road, Nizamabad 503 003 Tel: 08462-224366 Email: mfsnizamabad@karvy.com • **Noida:** 405, 4th Floor, Vishal Chamber, Plot No.1, Sector-18, Noida 201 301 Tel: 7518801840 Email: mfsnoida@karvy.com • **Palghat:** No.20 & 21, Metro Complex, H.P.O. Road, Palakkad 678 001 Tel: 9895968533 / 0491 - 2547373 Email: mfspalghat@karvy.com • **Panipat:** Java Complex, 1st Floor, Above Vijaya Bank, G.T. Road, Panipat 132 103 Tel: 7518801841 / 0180-3095517 Email: mfsipanipat@karvy.com • **Panjim:** Flat No.1-A, H.No.13/70, Timotio Bldg, Heliodoro Salgado Road, Next to Navhind Bhavan, (Market Area), Panjim 403 001 Tel: 0832-2426873 / 2426874 Email: panjimfd@karvy.com • **Pathankot:** 2nd Floor, Sahni Arcade Complex, Adj. Indra Colony Gate, Railway Road, Pathankot, Pathankot 145 001 Tel: 0186-5080188 Email: mfspathankot@karvy.com • **Patiala:** Sco 27 D, Chotti Baradari, Near Car Bazaar, Patiala 147 001 Tel: 0175-5004349 Email: mfspatiala@karvy.com • **Patna:** 3A, 3rd Floor, Anand Tower, Exhibition Road, Opp ICICI Bank, Patna 800 001 Tel: 0612-4323066 Email: mfspatna@karvy.com • **Pollachi:** 146/4, Ramanathan Building, 1st Floor, New Scheme Road, Pollachi 642 002 Tel: 04259-235111 / 235122 / 235133 Email: mfspollachi@karvy.com • **Pondicherry:** Building No:7, 1st Floor, Thiayagaraja Street, Pondicherry 605 001 Tel: 0413 2220640 Email: mfspondy@karvy.com • **Proddatur:** D.No:4/625, Bhairavi Complex, Above Karur Vysya Bank, Gandhi Road, Proddatur - 516 360, Andhra Pradesh Tel: 08564 - 242898 Email: mfsproddatur@karvy.com • **Pudukottai:** Sundaram Masilamani Towers, TS No.5476 - 5479, PM Road, Old Tirumayam Salai, Near Anna Statue, Jublie Arts, Pudukottai 622 001 Tel: 04322 - 220050 Email: mfsputukottai@karvy.com • **Pune:** Mozaic Bldg, CTS No.1216/1, Final, Plot No.576/1 TP, Scheme No.1, F.C. Road, Bhamburda, Shivaji Nagar, Pune 411 004 Tel: 020-66496700 / 66496701 Email: punemfd@karvy.com • **Raipur:** Office No S-13, Second Floor, Raheja Tower, Fafadih Chowk, Jail Road, Raipur (C.G.) - 492 001. Tel: 0771-4912611 Email: mfsraipur@karvy.com • **Rajahmundry:** D.No.6-1-4, Rangachary Street, T. Nagar, Near Axis Bank Street, Rajahmundry 533 101 Tel: 0883-2434468/70 Email: mfsrajahmundry@karvy.com • **Rajapalayam:** Sri Ganapathy Complex, 14B/5/18, T P Mills Road, Virudhungan Dist, Rajapalayam 626 117 Tel: 04563 - 232952 Email: mfsrajapalayam@karvy.com • **Rajkot:** 302, Metro Plaza, Near Moti Tanki Chowk, Rajkot, Gujarat, 360 001 Tel: 9081903025 Email: rajkotmfd@karvy.com • **Ranchi:** Room No.307, 3<sup>rd</sup> Floor, Commerce Tower, Beside Mahabir Tower, Ranchi 834 001 Tel: 0651-2331320 Email: mfsranchi@karvy.com • **Ratlam:** 1 Nagpal Bhawan, Free Ganj Road, Do Batti, Near Nokia Care, Ratlam 457001, mfsratlam@karvy.com, 07412-320398, 07412-402009 • **Renukoot:** Radhika Bhavan. Opp. Padmini Hotel, Murdhwaa, Renukoot 231 217. Tel: 7518801842 Email: mfsrenukoot@karvy.com • **Rewa:** 1st Floor, Angoori Building, Besides Allahabad Bank, Trans University Road, Civil Lines, Rewa 485 001 Tel: 7518801843 Email: mfsrewa@karvy.com • **Rohtak:** 1st Floor, Ashoka Plaza, Delhi Road, Rohtak 124 001 Tel: 7518801844 Email: mfsrohtak@karvy.com • **Roorkee:** Shree Ashadeep Complex, 16, Civil Lines, Near Income Tax Office, Roorkee 247 667 Tel: 7518801845 Email: mfsroorkee@karvy.com • **Rourkela:** 1st Floor Sandhu Complex, Kachery Road, Uditnagar, Rourekla 769 012 Tel: 0661-2500005 Email: mfsrourkela@karvy.com • **Sagar:** II Floor, Above Shiva Kanchi Mandir, 5 Civil Lines, Sagar 470 002 Tel: 07582-402404 Email: mfsagar@karvy.com • **Saharanpur:** 18 Mission Market, Court Road, Saharanpur 247 001 Tel: 7518801846 Email: mfsaharanpur@karvy.com • **Salem:** No.3/250, Brindavan Road, 6th Cross, Behind Perumal Kovil, Fairland's, Salem 636 016 Tel: 0427-4020300 Email: mfsaleam@karvy.com • **Sambalpur:** Koshal Builder Complex, Near Goal Bazaar Petrol Pump, Sambalpur 768 001 Tel: 0663-2533437 Email: mfsambalpur@karvy.com • **Satna:** 1st Floor, Gopal Complex, Near Bus Stand, Rewa Road, Satna 485 001 Tel: 7518801847 Email: mfsatna@karvy.com • **Shaktinagar:** 1st/A-375, V.V. Colony, Dist Sonebhadra, Shaktinagar 231 222 Tel: 7518801848 Email: mfsshaktinagar@karvy.com • **Shillong:** Annex Mani Bhawan, Lower Thana Road, Near R K M LP School, Shillong 793 001 Tel: 0364 - 2506106 Email: mfsshillong@karvy.com • **Shimla:** Triveni Building, By Pass Chowk, Khallini, Shimla 171 002 Tel: 7518801849 Email: mfsshimla@karvy.com • **Shimoga:** Sri Matra Naika Complex, 1st Floor, Above Shimoga Diagnostic Centre, Lr Road, Durgigudi, Shimoga 577 201 Tel: 08182-228799 Email: mfsshimoga@karvy.com • **Shivpuri:** 1st Floor, M.P.R.P. Building, Near Bank of India, Shivpuri 473 551 Tel: 7518801850 Email: mfsshivpuri@karvy.com • **Sikar:** First Floor, Super Tower, Behind Ram Mandir, Near Taparya Bagichi, Sikar 332 001 Tel: 01572-250398 Email: mfssikar@karvy.com • **Silchar:** N.N. Dutta Road, Chowchakra Complex, Premtala, Silchar 788 001 Tel: 3842261714 Email: mfsilchar@karvy.com • **Siliguri:** Nanak Complex, Sevoke Road, Siliguri 734 001 Tel: 0353-2522579 Email: mfsiliguri@karvy.com • **Sitapur:** 12/12-A Sura Complex, Opp Arya Nagar, Mal Godam, Sitapur 261 001 Tel: 7518801851 Email: mfsaitapur@karvy.com • **Sivakasi:** 363, Thiruthangal Road, Opp TNEB, Sivakasi 626 123 Tel: 04562 228816 Email: mfsivakasi@karvy.com • **Solan:** Sahni Bhawan, Adjacent Anand Cinema Complex, The Mall, Solan 173 212 Tel: 7518801852 Email: mfsolan@karvy.com • **Solapur:** Block No.06, Vaman Nagar, Opp D-Mart, Jule Solapur, Solapur 413 004 Tel: 0217-2300021 / 2300318 Email: mfsolapur@karvy.com • **Sonepat:** 205 R Model Town, Above Central Bank of India, Sonepat 131 001 Tel: 7518801853 Email: mfsonepat@karvy.com • **Sri Ganganagar:** 35E Block, Opp: Sheeta Mata Vaateka, Sri Ganganagar 335 001 Tel: 0154-2470177 Email: mfsriganganagar@karvy.com • **Srikakulam:** D.No. 4-4-97, First Floor, Behind Sri Vijayaganpathi Temple, Pedda Relli Veedhi, Palakonda Road, Srikakulam 532 001. Tel: 8942229925 / 9248009412 Email: mfsrikakulam@karvy.com • **Sultanpur:** 1077/3, Civil Lines, Opp Bus Stand, Civil Lines, Sultanpur 228 001 Tel: 7518801854 Email: mfsultanpur@karvy.com • **Surat:** Office No: 516, 5th Floor, Empire State Building, Near Udhna Darwaja, Ring Road, Surat 395 002 Tel: 9081903041 / 9081903035 Email: suratmfd@karvy.com • **Thanjavur:** No.70, Nalliah Complex, Srinivasam Pillai Road, Tanjore 613 001 Tel: 04362-275415 Email: mfsthanjavur@karvy.com • **Thodupuzha:** First Floor, Pulimoottil Pioneer, Pala Road, Thodupuzha 685 584 Tel: 04862-211209 Email: mfsthodupuzha@karvy.com • **Tirunelveli:** 55/18, Jeney Building, S N Road, Near Aravind Eye Hospital, Tirunelveli 627 001 Tel: 0462 2335137 Email: mfstirunelveli@karvy.com • **Tirupathi:** H.No:10-13-425, 1st Floor, Tilak Road, Opp: Sridevi Complex, Tirupathi 517 501 Tel: 9885995544 / 0877-2255797 Email: mfstirupathi@karvy.com • **Tirupur:** First Floor, 244 A, Above Selvakumar Dept Stores, Palladam Road, Opp Cotton Market Complex, Tirupur 641 604 Tel: 0421-2214221 / 0421-2214319 Email: mfstirupur@karvy.com • **Tiruvalla:** 2<sup>nd</sup> Floor, Erijnery Complex, Ramanchira, Opp Axis Bank, Thiruvalla 689 107 Tel: 0469-2603303 Email: mfstiruvalla@karvy.com • **Trichur:** 2nd Floor, Brothers Complex, Naikkanal Junction, Shornur Road, Near Dhanalakshmi Bank H O, Thrissur 680 001 Tel: 0487- 6999987 Email: mfstrichur@karvy.com • **Trichy:** 60, Sri Krishna Arcade, Thennur High Road, Trichy 620 017 Tel: 0431-4020227 Email: mfstrichy@karvy.com • **Trivandrum:** 2nd Floor, Akshaya Tower, Sasthamangalam, Trivandrum 695 010 Tel: 0471 - 2725728 Email: mfstrivandrum@karvy.com • **Tuticorin:** 4 - B, A34 - A37, Mangalmal Mani Nagar, Opp. Rajaji Park, Palayamkottai Road, Tuticorin 628 003 Tel: 0461-2334603 Email: mfstuticorin@karvy.com • **Udaipur:** 201-202, Madhav Chambers, Opp GPO, Chetak Circle, Udaipur 313 001 Tel: 0294 2429370 Email: mfsudaipur@karvy.com • **Ujjain:** 101 Aashta Tower, 13/1 Dhanwantri Marg, Freeganj, Ujjain 456 010 Tel: 0734-4250007 / 4250007 Email: mfsujain@karvy.com • **Valsad:** Shop No.2, Phiroza Corner, Opp Next Show Room, Tithal Road, Valsad 396 001 Tel: 02632-258481 Email: mfsvalsad@karvy.com • **Vapi:** Shop No-12, Ground Floor, Sheetal Apartment, Near K P Tower, Vapi 396 195 Tel: 9081903028 Email: mfsvapi@karvy.com • **Varanasi:** D-64/132 1st Floor, Anant Complex, Sagra, Varanasi 221 010 Tel: 7518801855 Email: varanasimfd@karvy.com • **Vellore:** No.6, Nexus Towers, 2nd Floor, Officer's Line, Above Peter England & Bata Showroom, Opp. Voorhees School, Vellore 632 001. 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## BARODA MUTUAL FUND - CENTRES

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\* Currently not an Investor Service Centre.