

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

**KEY INFORMATION MEMORANDUM
 CUM APPLICATION FORM**

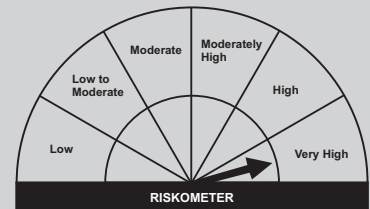
BARODA LARGE & MID CAP FUND

(An open-ended equity scheme investing in both large cap and mid cap stocks)

Ongoing offer & issue of units at applicable NAV

This product is suitable for investors who are seeking*:

- Capital appreciation over long term.
- Investment predominantly in equity and equity related instruments of large and midcap stocks.
- * Investors should consult their financial advisors if in doubt about whether the product is suitable for them.



Investors understand that their principal will be at very high risk

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

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

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 August 31, 2021.

Key Information Memorandum cum Application Form

Name of the Scheme	Baroda Large & Mid Cap Fund			
Type of Scheme	An open-ended equity scheme investing in both large cap and mid cap stocks.			
Investment Objective	The primary objective of the Scheme is to seek long term capital growth through investments in both large cap and mid cap stocks. However, there is no assurance or guarantee that the investment objective of the Scheme will be realized.			
Asset Allocation Pattern of the Scheme	Instruments	Normal Allocation (% of Net Assets)		Risk Profile
		Minimum	Maximum	
	Equity and equity related instruments of large cap* companies (including derivatives)	35%	65%	High
	Equity and equity related instruments of mid cap* companies (including derivatives)	35%	65%	High
	Other equities* and equity related instruments	0%	30%	High
	Debt & Money Market Instruments#	0%	20%	Low to Medium
	Units issued by REITs/InvITs	0%	10%	Medium to High
	<p>* Large Cap: 1st- 100th company in terms of full market capitalization. Mid Cap :101st to 250th company in terms of full market capitalization. Other equities may include small cap stocks. Small Cap : 251st company onwards in terms of full market capitalization. The exposure across these stocks will be in line with limits/classification defined by AMFI/SEBI from time to time.</p> <p># Investment in securitized debt will not exceed 20% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt.</p> <p>The Scheme may take derivatives positions up to 65% 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.</p> <p>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\$ 1 billion 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, SEBI/IMD/CIR no. 2 / 122577 / 08 dated April 8, 2008, SEBI/HO/IMD/DF3/CIR/P/2020/225 dated November 05, 2020 and SEBI/HO/IMD/IMD-II/DOF3/P/CIR/2021/571 dated June 03, 2021.</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>Subject to the SEBI (MF) Regulations and in accordance with the framework for short selling and borrowing and lending of securities notified by SEBI vide circular No MRD/DoP/SE/Dep/Cir-14/2007 dated December 20, 2007, as may be amended from time to time, the Scheme intends to engage in stock lending. Stock lending means the lending of stock to another person or entity for a fixed period of time, at a negotiated compensation in order to enhance returns of the portfolio. The securities lent will be returned by the borrower on the expiry of the stipulated period. The Scheme shall adhere to the following limits should it engage in stock lending :</p> <ol style="list-style-type: none"> Not more than 20% of the net assets of the Scheme can generally be deployed in stock lending. Not more than 5% of the net assets of the Scheme can generally be deployed in stock lending to any single counter party. <p>The Scheme may not be able to sell such lent out securities and this can lead to temporary illiquidity.</p> <p>The Scheme will invest in debt instruments of investment grade and/or unrated debt securities, in accordance with the guidelines issued by SEBI in this regard. "Investment grade" means investment grade by a credit rating agency authorized 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 Tri-Party Repo in line with relevant RBI regulations.</p> <p>The Scheme does not intend to undertake/invest/engage in Credit Default Swaps (CDS) transactions.</p> <p>Change in Investment Pattern & Rebalancing of Portfolio</p> <p>Subject to the Regulations, 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. It must be clearly understood that the percentages stated above are only indicative and not absolute, and that they can vary, depending upon the perception of the Investment Manager, the intention being at all times to seek to protect the interests of the Unit Holders.</p> <p>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 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 and effective steps would be taken as may be decided by the Investment Committee. At all points of time, the portfolio will be in line with the investment objective of the Scheme.</p> <p>Investors may please note that any change in the asset allocation pattern, other than that envisaged above, and hence affecting the investment profile of the Scheme, shall be construed as a change in fundamental attribute, and shall be effected only in accordance with the provisions of sub regulation (15A) of Regulation 18 of the Regulations.</p>			
Investment Strategy	<p>The investment strategy of the Scheme is as follows:</p> <ul style="list-style-type: none"> ➤ The Scheme is a large and mid cap equity fund. Within the broader market, the Scheme expects to invest in Large Cap and Mid Cap companies as defined above. 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. ➤ The fund management style will be opportunistic with regard to market capitalization and not from a thematic or sector perspective. Approach to investments in mid-cap stocks would be based on long term compounding stories at reasonable prices. Long term horizon enables the portfolio to ride the economic / business cycle and to overlook volatility in short term due to external factors. ➤ The Scheme would focus on blue-chip companies with sound financials and market leadership while investing in large cap stocks, and on companies which 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 flows, while investing in mid cap stocks. ➤ 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. ➤ 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/EBIDTA, Dividend Discount Model (DDM), economic value added, etc. 			
Risk Profile of the scheme	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Scheme specific Risk Factors are summarized below :-</p> <p>Risks associated with investing in equity and equity related securities</p> <ul style="list-style-type: none"> • Equity instruments carry both company specific and market risks and hence no assurance of returns can be made of these investments. • Equity and equity related securities are prone to daily price fluctuations and the liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly due to unforeseen circumstances. The inability of the Scheme to make intended securities purchases, due to settlement problems, could cause the Scheme 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 Scheme, should there be a subsequent decline in the value of securities held in the Scheme's portfolio. Also, the value of the Scheme's investments may be affected by 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. 			

	<p>Risks associated with transaction in Units through Stock Exchange Mechanism</p> <p>Allotment and/or redemption of Units through NSE or BSE or any other recognized stock exchange on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing, settlement, etc., upon which the Scheme 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 read the SID carefully for details on risk factors before investment.</p>																																					
Risk management strategy	<p>Investment in equity and equity related securities carry various risks such as inability to sell securities, trading volumes & 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 Fund) Regulations, which would help in mitigating certain risks relating to investment in securities market.</p> <p>Investment in debt securities carries various risks such as inability to sell securities, trading volumes & settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification.</p>																																					
Plans and Options	<p>The Scheme will have two Plans : Regular and Direct.</p> <p>Direct Plan is meant for direct investments, i.e. for investors who purchase/subscribe to the units of the Scheme directly with the Fund and is not available for investors who route their investments through a Distributor, while the Regular Plan is meant for investors who route their investments through distributors only.</p> <p>Both Plans will have a common portfolio, but the Direct Plan will have a lower expense ratio on account of absence of brokerage and commission. Hence, both Plans will have distinct NAVs.</p> <p>Each of the Plans will have the following options:</p> <p>A. Growth Option (default option in case no option specified by investor);</p> <p>B. IDCW Option :</p> <p>a. Payout of IDCW Option;</p> <p>b. Reinvestment of IDCW Option (default sub-option in case no sub-option specified by investor)</p> <p>If the Dividend under the Pay-out Option is less than or equal to ₹ 200, it will, by default, be reinvested under the Reinvestment sub-option.</p> <p>In order to have a uniform disclosure on treatment of applications under "Direct" / "Regular" Plans, the following disclosures are made :</p> <table border="1"> <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> <p>IDCW stands for 'Income Distribution cum Capital Withdrawal option'. The amounts can be distributed out of investors' capital (Equalization Reserve), which is part of the sale price that represents realized gains, as may be declared by the Trustees at its discretion from time to time (subject to the availability of distributable surplus as calculated in accordance with the Regulations).</p> <p>Investors are requested to note that, pursuant to SEBI circular no. SEBI/HO/IMD/DF3/CIR/P/2020/194 dated October 05, 2020 the nomenclature of the "Dividend Option(s) / Sub-option(s)" offered under all the existing schemes of Baroda MF has been renamed with effect from April 01, 2021. For complete details, investors are requested to refer Notice-cum-addendum No. 18/2021 uploaded on our website www.barodamf.com</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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Applicable NAV	Purchase	Applicable NAV																																				
	In respect of valid application(s) received upto 3.00 p.m. and the funds are available for utilisation (credited to the bank account of the scheme) before the cut off time.	The closing NAV of the day shall be applicable																																				
	In respect of valid application(s) received after 3.00 p.m. and the funds are credited to the bank account of the same day or by the cut-off time of the next Business Day i.e. funds are available for utilisation before the cut-off time of the next Business Day	The closing NAV of the next Business Day shall be applicable.																																				
	In case of valid applications received before the cut-off time of subsequent business day where funds are credited to the bank account of the scheme before the cut-off time on any subsequent Business Day.	The closing NAV of such subsequent Business Day shall be applicable.																																				
	<p>Irrespective of the amount, it must be noted that:</p> <p>I. Application for switch-in is received before the applicable cut-off time;</p> <p>II. Funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the scheme before the cut-off time;</p> <p>III. The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the scheme.</p> <p>In case of switch transactions, the applicability of NAV shall be in line with the redemption payouts.</p> <p>In case of systematic transactions like the Systematic Investment Plans (SIPs)/ Systematic Transfer Plans (STPs), etc., units will be allotted as per the closing NAV of the day on which the funds are received before the cut off time and the funds are available for utilization by the target scheme irrespective of the instalment/ registration date of the systematic transaction.</p>																																					
	Re-Purchase / Redemption	Applicable NAV																																				
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	<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 p.m. for purchases on all business days and, units will be allotted as per the closing NAV of the day on which the funds are received before the cut off time and the funds are available for utilization.</p> <p>Please also refer "Transactions through tele-transact facility" under 'Ongoing Offer Details'.</p> <p>Due to COVID-19, transactions through tele-transact facility are also temporarily revised to 12.30 p.m.</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>																																					
Minimum Application Amount/ Number of Units	<p>Purchase : ₹ 5,000/- and in multiples of ₹ 1/- thereafter.</p> <p>Additional Purchase : ₹ 1,000/- and in multiples of ₹ 1/- thereafter.</p> <p>Re-purchase : No minimum amount</p>																																					
Despatch of Repurchase (Redemption) Request	Redemption or repurchase proceeds shall be dispatched to Unit Holders within 10 working days of the receipt of the redemption request at the official points of acceptance of Baroda Mutual Fund.																																					
Benchmark Index	<p>S&P BSE 250 Large MidCap 65:35 TRI**</p> <p>**S&P BSE 250 Large MidCap 65:35 TRI Index: Baroda Large & Mid Cap Fund ("said Scheme") offered by Baroda Mutual Fund is not sponsored, endorsed, sold or promoted by India Index Services & 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 Scheme or any member of the public regarding the advisability of investing in securities generally or</p>																																					

	in the said Scheme linked to S&P BSE 250 Large MidCap 65:35 TRI Index or particularly in the ability of the S&P BSE 250 Large MidCap 65:35 TRI Index and to track general stock market performance in India. Please read the full disclaimers in relation to the S&P BSE 250 Large MidCap 65:35 TRI Index in the Offer Document / Prospectus / Information Statement.																																																																		
Dividend Policy	Under the IDCW 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 dividends shall be in line with SEBI circular / guidelines no. SEBI/IMD/CIR no. 1/64057/06 dated April 4, 2006 and SEBI/IMD/CIR no. 3/65370/06 dated April 21, 2006 as amended from time to time.																																																																		
Name of Fund Managers	Mr. Sanjay Chawla and Mr. Pratish Krishnan (Dedicated fund manager for overseas investments)																																																																		
Name of the Trustee Company	Baroda Trustee India Private Limited																																																																		
Performance of the scheme	The Scheme has not completed one year since inception																																																																		
Expenses of the scheme	<p>A. Load structure and transaction charges</p> <p>Entry Load: Not Applicable Pursuant to SEBI circular no. SEBI/IMD/CIR no. 4/168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to investor. Similarly, no entry load will be charged with respect to applications for registrations under Systematic Investment Plan (SIP)/ Systematic Transfer Plan (STP) accepted by the mutual fund under the scheme.</p> <p>Exit Load:</p> <ul style="list-style-type: none"> If Units are redeemed upto 10% of the Units, on or before 365 days from the date of allotment of Units : Nil If Units are redeemed over and above the 10% limit, on or before 365 days from the date of allotment of Units : 1% of the applicable Net Asset Value (NAV) If Units are redeemed after 365 days from the date of allotment of Units : Nil <p>The above Exit Load will be applicable on a FIFO (First-In-First-Out) basis, to all subscription transactions, excluding switch-ins. Investors may refer to the illustration given below for understanding the applicability of the Exit Load :</p> <p>Illustration (Different purchase dates) :</p> <table border="1"> <thead> <tr> <th>Purchase date</th> <th>Units</th> <th>Redemption Date</th> <th>Free units under 10% exemption</th> <th>Units on which load is applicable</th> <th>Units on which no load is applicable</th> </tr> </thead> <tbody> <tr> <td>27/01/2018</td> <td>100</td> <td>29/01/2019</td> <td>0</td> <td>0</td> <td>100</td> </tr> <tr> <td>27/10/2018</td> <td>100</td> <td>29/01/2019</td> <td>10</td> <td>90</td> <td>0</td> </tr> <tr> <td>27/11/2018</td> <td>100</td> <td>29/01/2019</td> <td>10</td> <td>90</td> <td>0</td> </tr> <tr> <td>27/12/2018</td> <td>100</td> <td>29/01/2019</td> <td>10</td> <td>90</td> <td>0</td> </tr> <tr> <td>27/01/2019</td> <td>600</td> <td>29/01/2019</td> <td>60</td> <td>540</td> <td>0</td> </tr> <tr> <td>Total</td> <td>1,000</td> <td></td> <td>90</td> <td>810</td> <td>100</td> </tr> </tbody> </table> <p>No Exit Load will be charged for switches between the options / Plans under the Scheme. Investors are requested to check the prevailing load structure of the Scheme, before investing. The Exit Load [net of Goods & Service Tax ("GST")] charged, will be credited to the Scheme. For any change in load structure, the AMC will issue an addendum and display it on the website/ISCs.</p> <p>Transaction charge :</p> <ol style="list-style-type: none"> Nil on subscription amounts 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. <p>*In the case of any applicable transaction, where the AMC/Fund/Registrar is unable to identify whether the investor concerned is a first-time investor in mutual funds, ₹ 100/- will be charged as transaction charge.</p> <p>The transaction charge referred to in (ii) and (iii) above will be payable only for transactions done through a distributor who has opted to receive the transaction charges on product basis.</p> <p>C. Annual scheme recurring expenses</p> <p>The AMC has estimated that upto 2.25% per annum of the daily average net assets of the Scheme will be charged to the Scheme as expenses. For the actual current expenses being charged, the investor should refer to the website of the Mutual Fund.</p> <table border="1"> <thead> <tr> <th>Particulars</th> <th>% p.a. of daily Net Assets (Regular Plan)</th> </tr> </thead> <tbody> <tr> <td>Investment Management & Advisory Fee</td> <td rowspan="15">Upto 2.25</td> </tr> <tr> <td>Trustee fee</td> </tr> <tr> <td>Audit Fees</td> </tr> <tr> <td>Custodian Fees</td> </tr> <tr> <td>Registrar & Transfer Agent Fees</td> </tr> <tr> <td>Marketing & Selling Expenses including Agents' Commission</td> </tr> <tr> <td>Costs related to investor communications</td> </tr> <tr> <td>Costs of fund transfer from location to location</td> </tr> <tr> <td>Cost of providing account statements / dividend / redemption cheques/ warrants</td> </tr> <tr> <td>Cost of Statutory Advertisements</td> </tr> <tr> <td>Cost towards investor education & awareness (at least 2 bps)</td> </tr> <tr> <td>Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively</td> </tr> <tr> <td>Goods & Service Tax (GST) on expenses other than investment and advisory fees</td> </tr> <tr> <td>GST on brokerage and transaction cost</td> </tr> <tr> <td>Other expenses⁵</td> </tr> <tr> <td>Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)(i) and (6) (a)</td> <td>Upto 2.25</td> </tr> <tr> <td>Additional expenses under Regulations 52(6A)(c)⁶</td> <td>Upto 0.05</td> </tr> <tr> <td>Additional expenses for gross new inflows from specified cities under regulation 52(6A) (b)⁷</td> <td>Upto 0.30</td> </tr> </tbody> </table> <p>\$ Any other expenses which are directly attributable to the Scheme, may be charged with approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.</p> <p># Such expenses will not be charged if exit load is not levied / not applicable to the Scheme.</p> <p>% Additional TER will be charged based on inflows only from retail investors (other than corporates and institutions) from B-30 cities. As per SEBI circular dated March 25, 2019, inflows of amount upto ₹ 2,00,000/- per transaction, by individual investors from B-30 cities, shall be considered as inflows from retail investors.</p> <p>Expense Structure for Direct Plan - The annual recurring expenses will be within the limits specified under the Regulations. Commission/distribution expenses will not be charged in case of Direct Plan and hence, the TER of Direct Plan will be lower to the extent of the commission/distribution expenses vis-à-vis Regular Plan.</p> <p>Types of expenses charged shall be as per the SEBI Regulations and within the limits mentioned above. Expenses are fungible inter-se. Investors may note that the above-mentioned limits on TER are within the limits mandated by Regulation 52 (6) of the SEBI Regulations, which are as under :</p> <ol style="list-style-type: none"> 2.25% on the first ₹ 500 crores of daily net assets. 2.00% on the next ₹ 250 crores of daily net assets. 1.75% on the next ₹ 1,250 crores of daily net assets. 1.60% on the next ₹ 3,000 crores of daily net assets. 1.50% on the next ₹ 5,000 crores of daily net assets. Total expense ratio reduction of 0.05% for every increase of ₹ 5,000 crores of daily net assets or part thereof, on the next ₹ 40,000 crores of the daily net assets. 1.05% on the balance of the assets. 	Purchase date	Units	Redemption Date	Free units under 10% exemption	Units on which load is applicable	Units on which no load is applicable	27/01/2018	100	29/01/2019	0	0	100	27/10/2018	100	29/01/2019	10	90	0	27/11/2018	100	29/01/2019	10	90	0	27/12/2018	100	29/01/2019	10	90	0	27/01/2019	600	29/01/2019	60	540	0	Total	1,000		90	810	100	Particulars	% p.a. of daily Net Assets (Regular Plan)	Investment Management & Advisory Fee	Upto 2.25	Trustee fee	Audit Fees	Custodian Fees	Registrar & Transfer Agent Fees	Marketing & Selling Expenses including Agents' Commission	Costs related to investor communications	Costs of fund transfer from location to location	Cost of providing account statements / dividend / redemption cheques/ warrants	Cost of Statutory Advertisements	Cost towards investor education & awareness (at least 2 bps)	Brokerage & transaction cost over and above 12 bps and 5 bps for cash and derivative market trades respectively	Goods & Service Tax (GST) on expenses other than investment and advisory fees	GST on brokerage and transaction cost	Other expenses ⁵	Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)(i) and (6) (a)	Upto 2.25	Additional expenses under Regulations 52(6A)(c) ⁶	Upto 0.05	Additional expenses for gross new inflows from specified cities under regulation 52(6A) (b) ⁷	Upto 0.30
Purchase date	Units	Redemption Date	Free units under 10% exemption	Units on which load is applicable	Units on which no load is applicable																																																														
27/01/2018	100	29/01/2019	0	0	100																																																														
27/10/2018	100	29/01/2019	10	90	0																																																														
27/11/2018	100	29/01/2019	10	90	0																																																														
27/12/2018	100	29/01/2019	10	90	0																																																														
27/01/2019	600	29/01/2019	60	540	0																																																														
Total	1,000		90	810	100																																																														
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	<p>The AMC will also annually set apart, for investor education and awareness initiatives, at least 0.02% on the daily net assets of the Scheme, which shall be within the maximum limit of TER as mentioned in the table above. Further, in addition to the TER, the following costs or expenses may be charged to the Scheme, namely: The AMC will also annually set apart, for investor education and awareness initiatives, at least 0.02% on the daily net assets of the Scheme, which shall be within the maximum limit of TER as mentioned in the table above. Further, in addition to the TER, the following costs or expenses may be charged to the Scheme, namely:</p> <p>(a) brokerage and transaction costs which are incurred for the purpose of execution of trades may be capitalised to the extent of 12 bps in case of cash market transactions and 5 bps in case of derivatives transactions. Any payment towards brokerage and transaction cost, over and above the aforesaid limits may be charged to the Scheme within the maximum limit of TER mandated by Regulation 52(6) of the SEBI Regulations;</p> <p>(b) expenses not exceeding of 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. These additional expenses can be charged based on inflows only from retail investors (other than corporates and institutions) from B-30 cities. As per SEBI Circular dated March 25, 2019, inflows of amount upto ₹ 2,00,000/- per transaction, by individual investors from B-30 cities, shall be considered as inflows from retail investors. Additional commission for B-30 cities shall be paid as trail only.</p> <p>(c) additional expenses, incurred towards different heads, not exceeding 0.05% of the daily net assets of the Scheme. However, such expenses will not be charged if exit load is not levied / not applicable to the Scheme.</p> <p>Investors may note that GST on investment and advisory fees may be charged to the Scheme in addition to the maximum limit of TERs 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 asset purchases, if any, shall be within the limit prescribed under Regulation 52 of the SEBI Regulations.</p> <p>Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC or by the Trustee or Sponsor.</p> <p>The Mutual Fund would update the current expense ratios on the website at least three working days prior to the effective date of the change. Investors can refer to our website (http://www.barodamf.com/Downloads/Pages/expenseratio.aspx) for details on Total Expense Ratio (TER).</p> <p>D. Actual expenses for the previous year ended March 31,2021 Regular - 2.38% Direct-0.33%</p>																									
<p>Waiver of load for Direct Applications</p>	<p>Not Applicable. Pursuant to SEBI circular no. SEBI/IMD/CIR no. 4/168230/09 dated June 30 2009 no entry load will be charged by the Scheme to investor.</p>																									
<p>Tax treatment for the Investors (Unit Holders)</p> <p>Rates applicable as per the Finance Act 2021:</p> <p>The information is provided for general information only. However, in view of the individual nature of the implications, each investor is advised to consult his or her own consultant with their tax advisors/authorized dealers with respect to the specific amount of tax and other implications arising out of his or her participation in the scheme.</p>	<p>Tax rates applicable as per the Finance Act, 2021:</p> <table border="1" data-bbox="343 703 1508 945"> <thead> <tr> <th>Type of investor</th> <th>Capital gains tax²</th> <th>Tax on income in respect of units</th> <th>TDS³ on Capital gains</th> <th>TDS³ on income in respect of units</th> </tr> </thead> <tbody> <tr> <td>Resident individual/ HUF/ AOP/ BOI</td> <td>Short Term Capital Gain (STCG) - 15% Long Term Capital Gain (LTCG) - 10%^{12,13}</td> <td>At applicable tax slab rates</td> <td>Nil</td> <td>10%¹¹</td> </tr> <tr> <td>Domestic companies</td> <td></td> <td></td> <td>STCG - 15% LTCG - 10%^{12,13}</td> <td>20%³</td> </tr> <tr> <td>NRIs^{8,9}</td> <td></td> <td></td> <td></td> <td></td> </tr> <tr> <td>FPIs^{4,6}</td> <td></td> <td>20%</td> <td>Nil</td> <td>20%⁴</td> </tr> </tbody> </table> <p>Notes</p> <ol style="list-style-type: none"> Tax and TDS are subject to surcharge (at applicable rates) and health and education cess (applied on the aggregate of tax liability and surcharge at the rate of 4%). Provided that mutual fund units are held as capital assets. Tax to be deducted at source as per section 196A of the Income tax Act, 1961 ('the Act') [plus applicable surcharge (please refer to Note 10 below), if any, and Health and Education Cess @ 4% on income-tax and surcharge]. For Foreign Portfolio Investors (FPIs), Tax to be deducted at source as per section 196D of the Act [plus applicable surcharge (please refer to Note 10 below), if any, and Health and Education Cess @ 4% on income-tax and surcharge]. Securities Transaction Tax ('STT') is applicable only in respect of sale of units of Equity-oriented funds (EOFs) on a recognised stock exchange and on repurchase (redemption) of units of EOFs by the mutual fund. STT is not applicable in respect of purchase/ sale/ redemption of units of other schemes (other than EOFs). Non-resident individuals (NRI)/ FPIs shall be entitled to be governed by provisions of the applicable Tax Treaty, which India has entered with the country of residence of the NRI/FPI, if that is more beneficial than the provisions of the Act, subject to certain conditions. As per section 90(4) of the Act, a non-resident shall not be entitled to claim treaty benefits, unless the non-resident obtains a Tax Residency Certificate of being a resident of home country. Furthermore, as per section 90(5) of the Act, non-resident is also required to provide such other documents and information, as prescribed by CBDT, as applicable. As per section 112 of the Act, long-term capital gains in case of NRIs would be taxable @ 10% on transfer of capital assets, being unlisted securities, computed without giving effect to first and second proviso to section 48 i.e., without taking benefit of foreign currency fluctuation and indexation benefit. Relaxation to NRIs from deduction of tax at higher rate in the absence of Permanent Account Number (PAN) is subject to the NRI providing specified information and documents. As per provisions of Section 206AA of the Act, if there is default on the part of a NRI to provide its PAN, the tax shall be deducted at higher of the following rates: i) rates specified in relevant provisions of the Act; or ii) rate or rates in force; or iii) rate of 20%. However, the provisions of section 206AA of the Act shall not apply, if the requirements as stated in Rule 37BC of the Income-tax Rules, 1962, are met. Further, a new section i.e. 206AB has been inserted vide Finance Act, 2021 providing for higher rate for TDS for the non-filers of income-tax return. The TDS rate in this section is higher of the followings rates: i) twice the rate specified in the relevant provision of the Act; or ii) twice the rate or rates in force; or iii) the rate of 5%. However, the said provisions will not apply to a non-resident who does not have a permanent establishment in India. Surcharge is applicable as follows: <ul style="list-style-type: none"> 10% of the tax payable to be levied on individuals /HUFs or AOP's or BOIs whose total income exceeds INR 50 lakhs but does not exceed INR 1 crore. 15% of the tax payable to be levied on individuals / HUFs or AOP's or BOIs whose total income exceeds INR 1 Cr but does not exceed INR 2 Cr. 25% of the tax payable to be levied on individuals / HUFs or AOP's or BOIs whose total income exceeds INR 2 Cr but does not exceed INR 5 Cr. 37% of the tax payable to be levied on individuals / HUFs or AOP's or BOIs whose total income exceeds INR 5 Cr. <p>Note - Enhanced surcharge rates of 25% and 37% shall not apply in case of capital gains earned under section 112A and 111A of the Act i.e. capital gains earned on sale of units of equity oriented mutual fund (which are subject to STT).</p> Surcharge at 7% to be levied for domestic corporate unit holders where income exceeds INR 1 crore but less than INR. 10 crores and at 12%, where income exceeds INR Rs. 10 crores. In case of corporate unit holders other than domestic companies, surcharge at 2% where income exceeds INR 1 crore but less than INR 10 crores and 5% where income exceeds INR 10 crores. In case of Partnership firm, surcharge at 12% is applicable, where the income exceeds INR 1 crore. If the income does not exceed INR. 1 crore, the surcharge is NIL. In case of unitholders opting for special tax regime of 22%/ 15% (as explained below), then surcharge at flat rate of 10% to be levied on base tax for such unit holders. The lower rate @ 15% is optional for companies engaged in manufacturing business (set-up & registered on or after 1 October 2019) subject to fulfilment of certain conditions as provided in the section 115BAB of the Act. If a company decides to opt for the new taxation regime as per the Taxation Law Amendment Act, 2019, then tax shall be levied at the rate of 22%. i.e., the lower rate of 22% is optional and subject to fulfilment of certain conditions as provided in section 115BAA of the Act. Corporate Tax shall be levied at 25% for the financial year 2020-21, if the total turnover or gross receipts of the financial year 2018-19 does not exceed INR 400 crores. Further, the domestic companies are subject to minimum alternate tax (except for those who opt for lower rate of tax of 22%/15%) not specified in above tax rates. <p>Note - Health and Education cess to be levied at the rate of 4% on aggregate of base tax and surcharge.</p>	Type of investor	Capital gains tax ²	Tax on income in respect of units	TDS ³ on Capital gains	TDS ³ on income in respect of units	Resident individual/ HUF/ AOP/ BOI	Short Term Capital Gain (STCG) - 15% Long Term Capital Gain (LTCG) - 10% ^{12,13}	At applicable tax slab rates	Nil	10% ¹¹	Domestic companies			STCG - 15% LTCG - 10% ^{12,13}	20% ³	NRIs ^{8,9}					FPIs ^{4,6}		20%	Nil	20% ⁴
Type of investor	Capital gains tax ²	Tax on income in respect of units	TDS ³ on Capital gains	TDS ³ on income in respect of units																						
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NRIs ^{8,9}																										
FPIs ^{4,6}		20%	Nil	20% ⁴																						

11. Tax to be deducted at source as per section 194K of the Act. There shall be no TDS deductible if income paid / credited in respect of units of a mutual fund is below INR 5,000 in a financial year.
12. Capital gains arising on the transfer or redemption of equity-oriented units held for a period of more than 12 months, immediately preceding the date of transfer, should be regarded as 'long-term capital gains'.
13. As per section 112A of the Act, long-term capital gains on transfer of units of EOFs exceeding INR 100,000 shall be taxable @10% provided transfer of such units is subject to STT, without giving effect to first and second proviso to section 48 i.e., without taking benefit of foreign currency fluctuation and indexation benefit. Further, cost of acquisition to compute long-term capital gains is to be higher of (a) Actual cost of acquisition; and (b) Lower of (i) fair market value as on 31 January 2018; and (ii) full value of consideration received upon transfer.
14. Section 139AA of the Act read with Rule 14AAA of the Income tax Rules, 1962 provides that where a person has failed to intimate / link Aadhaar with PAN by 30 June 2021, the PAN of such person shall become 'Inoperative' immediately from such date. In case the unitholder has not linked Aadhaar with PAN by 30 June 2021, then, potentially it could lead to deduction of tax at a higher rate as prescribed under section 206AA of the Act.

Other tax provisions

1. Capital gains arising on transfer of units upon consolidation of mutual fund schemes of two or more schemes of EOFs in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains tax.
2. Likewise, capital gains arising on transfer of units upon consolidation of Plans within a mutual fund scheme in accordance with SEBI (Mutual Funds) Regulations, 1996 is exempt from capital gains tax.
3. Currently, switching units of mutual fund within the same scheme from Growth option to IDCW option and vice-versa is subject to capital gains tax.
4. An EOF has been defined in section 112A of the Act. As per the said definition, a fund of fund scheme structure shall be treated as an Equity Oriented Fund if:
 - a minimum of ninety per cent of the total proceeds of such fund is invested in the units of such other fund; and
 - such other fund also invests a minimum of ninety per cent of its total proceeds in the equity shares of domestic companies listed on a recognised stock exchange
 Thus, if a fund invests in units of other funds and fulfills the aforementioned criteria, then it shall be regarded as EOF. However, if the aforementioned conditions are not fulfilled, then the same shall be regarded as other than EOF and subjected to the same tax treatment as applicable to a non-EOF.

INCOME TAX RATES FOR INDIVIDUAL / HUF / AOP/ BOI - Existing tax rates

Total Income	Up to INR 2,50,000 ^{(a)(b)(d)}	INR 2,50,001 to INR 5,00,000	INR 5,00,001 to INR 10,00,000	INR 10,00,001 and above
Tax Rates ^(c)	NIL	5%	20%	30%

a) In the case of a resident individual of the age of 60 years or more but less than 80 years, the basic exemption limit is INR 300,000.

b) In the case of a resident individual of the age of 80 years or more, the basic exemption limit is INR 500,000.

INCOME TAX RATES FOR INDIVIDUAL / HUF - New Tax Regime^(e)

Total Income	Up to INR 250,000 ^(d)	INR 2,50,001 to INR 5,00,000	INR 5,00,001 to INR 7,50,000	INR 7,50,001 to INR 10,00,000	INR 10,00,001 to INR 12,50,000	INR 12,50,001 to INR 15,00,000	INR 15,00,000 & above
Tax Rates ^(c)	NIL	5%	10%	15%	20%	25%	30%

c) Plus, surcharge on income-tax, as applicable (Health and Education cess is applicable at the rate of 4% on income-tax and surcharge.)

d) Rebate of upto INR 12,500 available for resident individuals whose total income does not exceed INR 500,000.

e) Under section 115BAC of the Act, an option has been provided to pay tax at the above tax rates subject to the condition that certain exemptions/ losses/ deductions cannot be claimed. In case, the taxpayer intends to claim deductions / exemptions, the existing tax rates and slabs will continue to apply.

Note: Investors are requested to note that the tax position prevailing at the time of investment may change in future due to statutory amendments. The Mutual Fund will pay/deduct taxes as per the applicable tax laws on the relevant date. Additional tax liability, due to such changes in the tax structure, shall be borne by the Unit Holders and not by the AMC or Trustee.

Investors are advised to refer to the paragraph on Taxation in the Statement of Additional Information and also consult their own tax advisor with respect to the specific tax implications arising out of their participation in the Scheme.

Stamp Duty

Pursuant to Notification No. S.O. 1226(E) and G.S.R. 226(E) dated March 30, 2020 issued by Department of Revenue, Ministry of Finance, Government of India, read with Part I of Chapter IV of Notification dated February 21, 2019 issued by Legislative Department, Ministry of Law and Justice, Government of India on the Finance Act, 2019, the Stamp Duty (SD) chargeable effective from July 1, 2020 will be as per the table given below:

Sr. No.	Transaction type / mode	SD payable by	Applicable Rate
1	Sale of listed units on the Stock Exchange	Buyer	0.005%
2	Off market transfer of units through a depository, for consideration, as disclosed by the trading parties	Buyer	0.015%
3	Issue of units in a dematerialized form, irrespective of mode of subscription	Issuer (Please refer note no. 5 below)	0.005%
4	Issue of units in physical form (Statement of account), for subscriptions through any mode, other than Stock exchange Platforms	Issuer (Please refer note no. 5 below)	0.005%
5	Issue of units in physical form (Statement of account), for subscriptions through Stock exchange Platforms / Depositories	Issuer (Please refer note no 5 below)	0.005%
6	Third party sale of units in physical form for consideration	Transferor	0.015%
7	Transfer / Transmission where there is no consideration involved	NA	NA
8	Issue of units when creating segregated portfolio	NA	NA
9	Redemption / Switch outs/ maturity of units	NA	NA
10	Demat of units or conversion to SoA, without change in beneficiary	NA	NA

Notes:

1. Issue of units covered as above, will include reinvestment of IDCW, IDCW transfer, switch in & issue of units in unclaimed redemption /dividend plans (IDCW).
2. Various mode of subscriptions referred are physical & electronic (through website of AMC, RTA, MF Utilities, Channel Partners, Distributors etc.)
3. Stock Exchange Platforms refer to BSE's Star MF & NSE's NMF-II.
4. As stamp duty is a levy, it will be recovered from the investor from their subscription / switch in amount. In other words, the investors will bear the charge.
5. For units issued either in demat form or by way of SoA, the stamp duty shall be calculated on the inclusive method basis. For example, if Rs.25,000/-, is the invested amount by the investor, the stamp duty component will be arrived as follows:

$$25000 / (1+SD \text{ rate}) * SD \text{ rate}$$

Daily Net Asset Value (NAV)

The first NAV will be calculated and announced within a period of 5 Business Days from the date of allotment. Subsequently, the NAVs of the Scheme will be calculated and declared on the close of each Business Day.

The methodology of calculating the sale and repurchase price of units is given below:

Subscription (Sale) Price = Applicable NAV * (1+Entry Load)

E.g. If the Applicable NAV is ₹ 10, and Entry Load is 1%, then the subscription price will be: ₹ 10*(1+0.01) = ₹ 10.10

Unitholders may note that the Regulations do not permit any Entry Load for subscription of Units, and accordingly, the subscription price will be the Applicable NAV.

Redemption (Repurchase) Price = Applicable NAV * (1-Exit Load)

E.g. If the Applicable NAV is ₹ 10, and Exit Load is 1%, then the redemption price will be: ₹ 10*(1-0.01) = ₹ 9.90.

The AMC shall update the NAVs on the website of the Fund (www.barodamf.com) and of the Association of Mutual Funds in India - AMFI (www.amfiindia.com) on every Business Day. The same shall be made available to unit holders through SMS upon receiving a specific request in this regard.

NAV's can also be viewed on www.barodamf.com and www.amfiindia.com.

For Investor Grievances please contact

Name and address of Registrar
 KFin Technologies Private Limited
 Selenium Tower B, Plot Number 31 & 32,
 Financial District Nanakramguda Serilingampally Mandal,
 Hyderabad - 500 032.
 Toll Free No. : 1800-2670-189 • Fax: +91 40 2331 1968
 E-mail id: kfpl.bmfnc@kfintech.com

Details of Investor Relation Officer of the AMC

Name : Mr. Amitabh Ambastha
 Address : Baroda Asset Management India Ltd.
 CIN: U65991MH1992PLC069414
 501 Titanium, 5th Floor, Western Express Highway, Goregaon (E), Mumbai - 400 063.
 Tel. No. +91 22 6848 1000 • Toll Free No. 1800-2670-189 • Website : www.barodamf.com
 Email: info@barodamf.com

<p>Unitholders' Information</p>	<p>Account statement</p> <p>(a) Units in physical mode Investors opting to subscribe to / hold units in physical form, whether by way of a normal purchase or SIP / STP, will be sent, (i) by way of an e-mail and/or an SMS to their registered e-mail address and/or mobile number, an allotment confirmation, as soon as possible but not later than 5 Business Days from the date of acceptance of the request for subscription, and (ii) a CAS, as mentioned in 'Consolidated Account Statement (CAS)' below.</p> <p>(b) Units in demat mode (i) Investors opting to subscribe to / hold Units in Demat form will be issued Units in Demat form, which will be credited to their demat account. (ii) The AMC shall issue Units in Demat form to a Unit Holder of the Scheme within two working days of the receipt of request from the said Unit Holder.</p> <p>For investors who hold Units in dematerialized form, a Demat statement shall be provided by the DP in such form and in such manner and at such time as provided in the agreement with the beneficial owner.</p> <p>Investors are requested/ encouraged to register/update their email id and mobile number of the primary holder with the AMC/RTA through our investor service centres in order to facilitate effective communication.</p> <p>Consolidated Account Statement (CAS)</p> <p>(i) On acceptance of an application for subscription or allotment of Units (including by way of SIP, STP, switch, bonus Units and reinvestment of dividends), an allotment confirmation specifying the number of Units allotted will be sent by way of an email and/or an SMS, within 5 Business Days from the date of receipt of the application, to the Unit Holder's registered e-mail address and/or mobile number.</p> <p>(ii) Thereafter, the Unit Holder will be sent, on or before the 15th of the immediately succeeding month, by way of a mail / an e-mail, a CAS, containing the details of the transaction mentioned above as well as details of all other transactions effected by the Unit Holder across schemes of all mutual funds during the preceding month, including his/her/its holdings at the end of the said month and details of transaction charges paid to distributors, as applicable. Investors may note that CAS will be issued on a monthly basis to all investors in whose folios transactions have taken place during the month concerned.</p> <p>(iii) For the purpose of sending CAS, common investors across mutual funds shall be identified by their PAN.</p> <p>(iv) For those investors / Unit Holders who have provided an e-mail address, CAS will be sent by way of an e-mail.</p> <p>(v) In case of a specific request received from a Unit Holder for a separate account statement, the AMC/Fund will provide such an account statement to the Unit Holder concerned, within 5 Business Days from the receipt of the request.</p> <p>(vi) In the event of inability to send CAS, for any reason whatsoever, or on receipt of specific requests from Unit Holders/investors, the AMC will send separate account statements.</p> <p>(vii) In the event of a folio having more than one registered holder, the first named Unit Holder will receive the CAS / account statement.</p> <p>(viii) For folio(s) that are not updated with PAN details, it will not be possible to e-mail / mail CAS to the Unit Holders concerned. It is therefore in the interest of Unit Holders to ensure that their folios are updated with their PAN details.</p> <p>(ix) In the case of a dormant investor, i.e. an investor in whose folio, no transaction has taken place during a six-month period ended March or September, a CAS detailing the investors' holdings across all Schemes of all mutual funds at the end of March or September, as the case may be, shall be sent by way of a mail / an e-mail on or before the 21st day of the month immediately succeeding the said March/September. The half yearly CAS will be sent by e-mail to Unit Holders whose e-mail address is available, unless a specific request is made by any Unit Holder to receive the CAS in physical form.</p> <p>The Unit Holders who do not have Demat account shall continue to receive the Consolidated Account Statements (CAS) as per the existing practice. However, the following shall be applicable for Unit Holders having a Demat Account.</p> <ul style="list-style-type: none"> • Investors having MF investments and holding securities in Demat account shall receive a Single Consolidated Account Statement from the Depository. • 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. • 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. • The AMC shall ensure that the CAS for half year is issued on or before 21st day of the succeeding month. • 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 fifteen days from the month end. <p>The expression, 'transaction', includes purchase, redemption, switch, payout of IDCW option, reinvestment of IDCW option, SIP, SWP, STP and bonus transactions.</p> <p>Portfolio Disclosure</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 (www.barodamf.com) and on the website of AMFI (www.amfiindia.com) 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. 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>Half Yearly Financial Results</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>Annual Report</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 (www.barodamf.com) and on the website of AMFI (www.amfiindia.com). In case of Unit Holders whose e-mail addresses are registered with the Mutual Fund, the scheme-wise annual reports or abridged summary thereof shall be e-mailed to such Unit Holders. The Mutual Fund / AMC shall provide a physical copy of the abridged summary of the Annual Report, without charging any cost, on specific request received from a Unit Holder.</p> <p>The Mutual Fund / AMC shall publish an advertisement in the all India edition of at least two daily newspapers, one each in English and Hindi, every year disclosing the hosting of the scheme-wise annual report on its website and on the website of AMFI and the modes such as SMS, telephone, e-mail or written request, through which a Unit Holder can submit a request for a physical or electronic copy of the scheme-wise annual report or abridged summary thereof.</p> <p>The full Annual Report shall be available for inspection at the Head Office of the Mutual Fund and a copy thereof shall be made available to the Unit Holders on request.</p>
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The key difference between the schemes of the Mutual Fund are as under :

Name & type of scheme	Asset Allocation Pattern			Investment Objective	Key Differences	Assets under management as on July 31, 2021 (₹ in crore)	No. of folios as on July 31, 2021
	Type of Instrument	Normal Allocation (% of net assets)	Risk Profile				
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 & small cap stocks)	Equity & Equity related Instruments of which: • Minimum investment in equity & equity related instruments of large cap ^A companies would be 25% of total assets. • Minimum investment in equity & equity related instruments of mid cap ^A companies would be 25% of total assets. • Minimum investment in equity & equity related instruments of small cap ^A companies would be 25% of total assets.	75-100	High to Medium	The main objective of the scheme is to generate long term capital appreciation from an actively managed portfolio of equity & equity related instruments.	The fund invests across market capitalization and therefore, it has no specific bias towards market capitalization.	1,090.51	177,363
	Money Market Instruments and Debt securities	0-25	Medium to Low				
	^As per SEBI Circular dated October 06, 2017: Large Cap: 1st - 100th company in terms of full market capitalization. Mid Cap: 101st to 250th company in terms of full market capitalization. Small Cap: 251st company onwards in terms of full market capitalization.						
Baroda Hybrid Equity Fund (Earlier known as Baroda Pioneer Balance Fund) (An open ended hybrid scheme investing predominantly in equity and equity related instruments.)	Equity & Equity related Instruments		65-80	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 instrument and debt securities.	The fund is a balanced scheme and does not follow restrictions in terms of sectors, industries, market capitalization etc.	406.34	36,592
	Debt securities & Money Market Instruments		20-35				
	REITs and InvITs		0-10				
	The scheme shall, under normal circumstances, not have exposure of more than 50% of its net assets in derivative instruments. The scheme may invest in securitized debt upto 50% of its net assets. The scheme may invest in foreign securities upto 25% of its net assets.						
Baroda ELSS'96 (An open ended equity linked saving scheme with a statutory lock in of 3 years and tax benefit)	Equity & Equity Related Securities		80-100	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 fund is an equity linked tax saving scheme.	205.44	27,516
	Debt & Money Market Instruments		0-20				
	The scheme shall, under normal circumstances, not have exposure of more than 50% of its net assets in derivative instruments.						
Baroda Banking and Financial Services Fund (An open ended equity scheme investing in banking and financial services sector)	Equity & Equity related securities of companies engaged in Banking & Financial Services Sector, including derivatives*		80-100	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 fund is a sectoral scheme which invests only in companies engaged in the banking and financial services sector.	53.28	10,086
	Debt and Money Market Instruments		0-20				
	Investment in REITs and InvITs		0-10				
	* Investment in derivatives may be made upto 50% of the net assets of the scheme. The scheme may invest in securitized debt upto 20% of its net assets. The scheme may invest in foreign securities upto 25% of its net assets.						
Baroda Mid-Cap Fund (Mid Cap Fund - An open ended equity scheme predominantly investing in mid cap stocks)	Equity & Equity related instruments including derivatives* of mid-cap companies		65-100	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.	The fund is a mid-cap fund, which predominantly invests in growth oriented mid-cap stocks.	69.90	11,261
	Equity & Equity related instruments including derivatives* of large cap/small cap companies		0-35				
	Debt, money market instruments and cash		0-35				
	Investment in REITs and InvITs		0-10				
	*Investment in equity derivatives may be made up to 50% of the net assets of the scheme. The scheme may invest in securitized debt upto 20% of its net assets. The scheme may invest in foreign securities upto 25% of its net assets.						
Baroda Large Cap Fund (Large Cap Fund - An open ended equity scheme predominantly investing in large cap stocks)	Equity & Equity related instruments including derivatives* of large cap companies		80-100	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. However, there is no assurance or guarantee that the investment objective of the Scheme will be realized.	The fund is a large cap fund, which predominantly invests in growth oriented large cap stocks.	45.33	7,976
	Equity & Equity related instruments including derivatives* of other than large cap companies		0-20				
	Debt, money market instruments and cash		0-20				
	Investment in REITs and InvITs		0-10				
	*Investment in equity derivatives may be made upto 50% of the net assets of the scheme. The scheme may invest in securitized debt upto 20% of its net assets. The scheme may invest in foreign securities upto 25% of its net assets.						
Baroda Dynamic Equity Fund (An open ended dynamic asset allocation fund)	Equity & equity related securities		65-100	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.	The extent of equity exposure in the fund will be guided by an underlying quantitative model, while the balance will be invested in equity /debt derivatives and debt and money market securities.	1,396.93	73,292
	Debt and money market instruments*		0-35				
	Units issued by REITs & InvITs		0-10				
	*Investment in securitized debt will not exceed 10% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt. 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. The Scheme may engage in stock lending to the extent of 20% of the net assets of the Scheme.						

The key difference between the schemes of the Mutual Fund are as under : (Contd.)

Name & type of scheme	Asset Allocation Pattern			Investment Objective	Key Differences	Assets under management as on July 31, 2021 (₹ in crore)	No. of folios as on July 31, 2021
	Type of Instrument	Normal Allocation (% of net assets)	Risk Profile				
Baroda Equity Savings Fund (An open ended scheme investing in equity, arbitrage and debt)	Equity & equity related securities of which:		65-90	The primary objective of the Scheme is to generate capital appreciation and income by using arbitrage opportunities, investment in equity / equity related instruments and debt/ money market instruments. However, there is no assurance or guarantee that the investment objective of the Scheme will be realized.	The fund is an open ended scheme investing in equity, arbitrage and debt securities, using both hedged as well as unhedged strategies.	441.64	21,746
	(i) Equity and equity related securities (unhedged); &		0-50				
	(ii) Equities, equity related securities and derivatives including index futures, stock futures, index options, & stock options, etc. as part of hedged / arbitrage exposure (hedged)		15-90				
	Debt and money market instruments*		10-35				
	Units issued by REITs & InvITs		0-10				
* Investment in securitized debt will not exceed 10% of the net assets of the Scheme. The Scheme will not invest in foreign securitized debt.							
Baroda Large and Mid Cap Fund (An open ended equity scheme investing in both large cap and mid cap stocks)	Equity and equity related instruments of large cap* companies (including derivatives)		35-65	The primary objective of the Scheme is to seek long term capital growth through investments in both large cap and mid cap stocks. However, there is no assurance or guarantee that the investment objective of the Scheme will be realized.	The Scheme is an open ended Scheme investing in both large and mid cap stocks	688.41	32,547
	Equity and equity related instruments of mid cap* companies (including derivatives)		35-65				
	Other equities* and equity related instruments		0-30				
	Other equities* and equity related instruments		0-20				
	Units issued by REITs/InvITs		0-10				

Scheme portfolio as on July 31, 2021 :	The scheme's top 10 portfolio holdings as on July 31, 2021 are given below. Investors may refer to the website of the AMC (www.barodamf.com) to obtain the latest monthly portfolio of the scheme.	
	Name of the Issuer	% to Net Asset
	Infosys Ltd.	8.77
	ICICI Bank Ltd.	6.20
	HDFC Bank Ltd.	5.39
	Reliance Industries Ltd.	3.99
	Sona BLW Precision Forgings Ltd.	3.20
	Sun Pharmaceutical Industries Ltd.	3.04
	Indian Railway Catering & Tourism Corporation Ltd.	2.74
	Axis Bank Ltd.	2.57
	Dalmia Bharat Ltd.	2.48
	Indian Energy Exchange Ltd.	2.35
	Grand Total	40.73

The sector allocation of the scheme as on July 31, 2021 :

Sectors	% to Net Assets
Automobile	7.13
Cement & Cement Products	3.70
Chemicals	1.96
Construction	3.09
Consumer Goods	9.09
Energy	7.44
Financial Services	20.80
HealthCare Services	1.76
Housing Finance	2.47
Industrial Manufacturing	4.47
IT	15.70
Media, Entertainment & Publication	2.11
Metals	3.73
Pharma	6.90
Services	4.28
Telecom	2.24
Triparty Repo	3.54
Cash & Cash Equivalent	-0.42
Total	100%

The portfolio turnover ratio of the Scheme as on July 31, 2021 is 0.7073%

CHECKLIST OF DOCUMENTS TO BE ENCLOSED WITH APPLICATION FORM (AS APPLICABLE, REFER INSTRUCTIONS)										
Sr. No.	Documents	Company / Body Corporates	Trusts	Societies	Partnership Firms	HUF	NRI* / Individual	FPIs*	Investment Through Const. Attorney	Proprietor
1.	Certificate of Incorporation / Registration	✓	✓	✓	✓				✓	
2.	Resolution / Authorization to invest	✓	✓	✓	✓			✓	✓	
3.	Authorized Signatory List	✓	✓	✓	✓			✓	✓	
4.	MoA & AoA	✓								
5.	Trust Deed		✓							
6.	Bye Laws			✓						
7.	Partnership Deed / Deed of Declaration				✓	✓				
8.	Notarized Power of Attorney								✓	
9.	PAN Proof	✓	✓	✓	✓	✓	✓	✓	✓	✓
10.	KYC Acknowledgment	✓	✓	✓	✓	✓	✓	✓	✓	✓
11.	Latest Bank Passbook/ Bank Account Statement/ Cancelled Cheque	✓	✓	✓	✓	✓	✓	✓	✓	✓
12.	FACTA / CRS	✓	✓	✓	✓	✓	✓	✓	✓	✓
13.	UBO Declaration	✓	✓	✓	✓	✓	✓	✓	✓	✓

* Non-resident are not required to obtain Aadhaar. *Copy of SEBI registration certificate should be provided.

Date: August 31, 2021

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. The minor shall be the sole holder in an account. There shall not be any joint accounts with the minor, either as the first holder or as joint holder.
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.
 - The investment proceeds would be accepted from Minor's bank account only"
3. In case of payment by cheque, please write the Applicant's name and the Application Serial Number on the reverse of the cheque.
4. Please mention the Pin Code in the Address column. In case the PIN Code is not mentioned, all correspondence will be sent by registered / ordinary post.
5. All communication and/or payments will be made to the sole/first applicant.
6. It shall be mandatory to provide the mobile number. In case of joint holder, mobile number of the first holder is required to be mentioned.
7. 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.
8. Only individual(s) can make nomination. Please refer Instruction VII for further details regarding nomination.
9. 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".
10. 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.
11. Any application without broker code will be treated as a 'Direct Investment'.
12. 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 KFin Technologies Private Limited ("Registrar") at Hyderabad, and any interim financial transactions will be effected with last available/registered details only.
13. 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 redemption payouts. Please attach a copy of a cancelled cheque leaf. Application forms (and redemption requests) without the mandatory bank details are liable to be rejected.
2. Redemption proceeds and dividends will be (i) despatched by a reasonable mode of despatch such as courier, registered post, ordinary post/UCP etc. in case the payment is made by cheque or (ii) directly credited to the first applicant/holder's Bank Account (as per the details mentioned by the investor) in case the applicant(s) avail of the direct credit facility, RTGS or NEFT, and this shall be entirely and solely at the risk of the applicant(s). The applicant(s) will not hold the Fund or the AMC or the Registrar or the Trustee to the Fund responsible for any non-receipt or delay of receipt of redemption proceeds or dividends due to any negligence or deficiency in service by the courier company, postal authorities or the bank executing the direct credit/RTGS/NEFT, or due to incorrect bank account details provided by the applicant(s).
3. Multiple Bank Accounts Registration Facility and Updation of Bank Accounts :
 - The Fund offers its investors the facility to register multiple bank accounts for pay-ins & pay-outs and designate one such registered bank account as "Default Bank Account". Individuals, HUFs and sole proprietary firms can register upto five bank accounts and a non-individual investor can register upto ten bank accounts in a folio. You may avail of this facility by using the "Multiple Bank Accounts Registration Form", available at ISCs and on the website of the AMC, www.barodamf.com. You may update the bank accounts in your account/folio at any time either through the aforesaid Multiple Bank Accounts Registration Form or through a standalone separate Change of Bank Mandate form. You may download the multiple Bank Form from our website www.barodamf.com.
 - If no "Default Bank Account" is specified, the AMC reserves the right to designate any of the bank accounts as the "Default Bank Account". Default Bank Account will be used for all redemption payouts, if no other registered bank account is specified in the redemption request for receiving redemption proceeds, or if a new unregistered bank account is specified in the redemption request for receiving redemption proceeds.
 - New bank accounts/change of bank mandate can be registered using the Multiple Bank Accounts Registration Form or through a standalone separate Change of Bank Mandate form, as mentioned earlier. In case a Unit holder provides a new and unregistered bank mandate or a change of bank mandate request along with a specific redemption/dividend payment request (with or without necessary supporting documents), such bank account will not be considered for payment of redemption/dividend proceeds. The Proceeds of such a redemption/dividend payment request will be sent only to the bank account that is already registered and validated in the folio at the time of processing of the transaction. Please note that any payments to any unregistered bank account or a new bank account forming part of redemption request shall not be entertained or processed.
 - For any request for change of bank mandate/registering a new Bank account using the Multiple Bank Accounts Registration Form or a standalone Change of Bank Mandate form, please enclose, in respect of the new Bank Account:
 - An original cancelled cheque leaf of the new Bank account, with the first applicant's / unit holder's name and Bank account number printed on the face of the cheque OR
 - An original cancelled cheque of the New Bank Account without printed name AND Bank Account number and one of the following:
 - A latest original Bank statement;
 - The original Bank passbook with current entries not older than 3 months;
 - An original letter duly signed by the branch manager/authorized personnel of the Bank.

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

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

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

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

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

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM (CONTD.)

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

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

1. PAN :

- SEBI has made it mandatory for all applicants (in the case of application in joint names, each of the applicants) to mention their PAN, irrespective of the amount of purchase.
- Where the applicant is a minor and does not possess his / her own PAN, he / she shall quote the PAN of his/ her father or mother or the court appointed legal guardian, as the case may be.
- In order that the AMC/Registrar may verify that the PAN of the applicants (in case of application in joint names, each of the applicants) has been correctly quoted in the Application Form, please attach along with the Application Form, a photocopy of the PAN card self-certified, or provide the original PAN Card for verification. The original PAN Card will be returned immediately across the counter after verification.
- Applications (i) by investors residing in the state of Sikkim, (ii) by officials appointed by courts such as official liquidator, court receiver etc. and (iii) for subscription by the Central Government and/or a State Government are exempt from the mandatory requirement of PAN, however sufficient documentary evidence shall have to be submitted to enable verification that they are residents of the state of Sikkim. Investors (being individuals) applying for Micro SIP registrations are exempt from mandatory requirement of PAN submission. Such set of customers, however, need to complete the necessary KYC requirements, and get a unique reference number from the KRA's system called PAN Exempt KYC Reference No. (PEKRN).
A copy of the KRA issuance letter containing PEKRN should be attached with each application/ transaction.
- 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, 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.cvindia.com / www.amfindia.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 (Reinvestment) you would like to invest in. In case you do not mention the Option, Growth Option will be deemed to be the default Option and units will be allotted to you under this Option.
- Payment may be made by MICR cheque drawn on/made payable at all such places where Investor Service Centers ("ISC") are located and mailed to the nearest ISC. The Cheque must be drawn in the **name of the scheme** and crossed "**ACCOUNT PAYEE & NOT NEGOTIABLE**". Further, in order to avoid fraud and prevent misuse of payment instruments, investors are advised to draw payment instrument (i.e. cheque, pay order etc.) favouring either **name of scheme - <Name of the First Investor>** or **name of scheme - <Permanent Account Number of the First investor>** or **name of scheme - <Folio number>**.
- 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)/ may be sent by mail directly to the nearest ISC / transaction acceptance centre, or at Hyderabad may be sent to the Registrar, viz. KFin Technologies Private Limited, Karvy Selenium Tower B, Plot number 31 & 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032.
- Please note the following points before submitting the Application Form at any of the collection centres.
 - Stock invests, outstation cheques, post-dated cheques, post-dated account-to-account transfer instructions, money orders and postal orders will not be accepted and Application Forms accompanied by such payment instruments are liable to be rejected.
 - Cheques once returned in clearing will not be presented again, and the accompanying Application Form may not be considered for allotment.
- The right to accept or reject any application in whole or in part lies with the Trustee to the Fund.
- Third Party Payments -**
 - A payment towards subscription by cheque /RTGS/NEFT or any mode whatsoever is regarded as a 'Third Party' payment, if the payment is issued from a bank account other than that of the beneficiary investor. In order to safeguard the interests of applicants and avoid fraudulent transactions in any other name, the Fund does not generally accept Third Party Payments. The first applicant has to be one of the joint holders of the bank account from which the payment is made via cheque/Funds transfer/RTGS/NEFT. Therefore, please mention the bank account number, bank name & branch address from where the payment is issued and ensure that they match with details on the payment instrument, where applicable.
 - Where the payment instrument does not mention the bank account holder's name(s), please attach bank pass book copy/bank statement (showing the account number, account holder's name and address)/bank letter (mentioning details like bank account number, branch address, account type etc.), with a view to substantiating that the first applicant is one of the joint holders of the bank account concerned.
 - In case of RTGS, NEFT, ECS, bank transfer etc., please submit an acknowledged copy of the instruction to the bank stating the account number to be debited.
 - In specific and exceptional situations where Third Party payments are permitted, such as (i) payment by parents / grand parents / related persons* on behalf of a minor (other than by a registered guardian) in consideration of natural love and affection or as gift for value not exceeding ₹ 50,000 for each purchase or (ii) payment by a custodian on behalf of an FII or a client, and (iii) payment by an employer on behalf of employees, KYC of the investor and KYC of the person making the payment are both mandatory, irrespective of the amount. Additionally, a joint declaration is also required to be submitted. "Related Person" means any person investing on behalf of a minor in consideration of natural love and affection or as a gift.
 - The AMC reserves the right to reject the Application Form, or call for additional details, if the payment bank account and other details are not mentioned on the Application Form and/or do

INSTRUCTIONS FOR FILLING UP THE APPLICATION FORM (CONTD.)

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 for more details, including the formats.

10. Please note that:

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

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

VII. NOMINATION:

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

VIII. TRANSACTION CHARGE:

The following transaction charges shall be applicable:

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

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

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

IX. EMPLOYEE UNIQUE IDENTIFICATION NUMBER:

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

X. REDEMPTION / REFUND PAYOUTS:

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

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

As mentioned by SEBI in its circular no. CIR/MIRSD/2/2014 dated Aug 26, 2015, India and the United States of America ("USA") have signed an agreement on July 9, 2015, on the terms of an Inter-

Governmental Agreement ("IGA") to implement Foreign Accounts Tax Compliance Act ("FATCA"). Further, the **Organization of Economic Development ("OECD")** along with G-20 countries has released a 'Standard for the along with G-20 countries has released a 'Standard for Automatic Exchange of Financial Account Information in Tax Matters' commonly known as Common Reporting Standard ("CRS"). India is signatory to the Multilateral Competent Authority Agreement ("MCAA") for the purposes of CRS.

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

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

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

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

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

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

FATCA & CRS Indicia observed (ticked)

Documentation required for Cure of FATCA/ CRS indicia

U.S. place of birth

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

Residence/ mailing address in a country other than India

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

Telephone number in a country other than India

If no Indian telephone number is provided

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

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

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

Telephone number in a country other than India

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

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

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

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

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

XII. 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 VPIs to make investment if registered for online transactions on our website www.barodamf.com.

Overseas Address (Mandatory in case of NRI/ FPIs applicant, in addition to mailing address)									
State			Country				Zip Code		

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			
Mobile No.*			
KIN No (CKYC)			

**Incase Minor / POA	Guardian (In case of Minor)	POA Holder
Name		
Relationship		
Date of Birth of Minor	D D M M Y Y Y Y	
PAN/PEKRN		
Aadhaar		
Mobile No.*		
KIN Nos. (CKYC)		

Information to Investor's

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.

Post obtaining the Aadhaar number, we shall authenticate the same in accordance with the Aadhaar Act, 2016.

We shall receive your demographic information which shall be used only to comply with applicable laws / rules / regulations.

Consent

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.

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.

Signature			
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Politically Exposed Person (PEP)	<input type="checkbox"/> Self <input type="checkbox"/> Related <input type="checkbox"/> Not Applicable	<input type="checkbox"/> Self <input type="checkbox"/> Related <input type="checkbox"/> Not Applicable	<input type="checkbox"/> Self <input type="checkbox"/> Related <input type="checkbox"/> Not Applicable
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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
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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
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OR

Net-worth* in ₹ (Lacs) *Should not be older than one year (Mandatory for Non-Individual)			
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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
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Non-Individuals	Is the entity involved in any of the following services: <input type="checkbox"/> Foreign Exchange/ Money Changer <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Gaming/ Gambling/ Lottery (casinos, betting syndicates) <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Money Lending/ Pawning <input type="checkbox"/> Yes <input type="checkbox"/> No
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(Refer Instruction IV)*Please attach PAN proof.

Add convenience to your life with our value added service



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



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

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

**SMS charges as per service provider applicable.

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)	PAN	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 2nd & 4th Saturdays of the Month

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

**Email:
info@barodamf.com**

Overseas Address (Mandatory in case of NRI/ FPIs applicant, in addition to mailing address)																								
State			Country				Zip Code																	
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																								
Mobile No.*																								
KIN No (CKYC)																								
**Incase Minor / POA																								
Guardian (In case of Minor)												POA Holder												
Name																								
Relationship																								
Date of Birth of Minor																								
PAN/PEKRN																								
Aadhaar																								
Mobile No.*																								
KIN Nos. (CKYC)																								
Information to Investor's												<p>The purpose of collection/usage of Aadhaar number including demographic information is to comply with applicable laws/rules/regulations and provision of the said data is mandatory as per applicable laws/rules/regulations. The mandatory requirement to submit the Aadhaar details/ documents by existing as well as new investors has been deferred till further notice.</p> <p>Post obtaining the Aadhaar number, we shall authenticate the same in accordance with the Aadhaar Act, 2016.</p> <p>We shall receive your demographic information which shall be used only to comply with applicable laws / rules / regulations.</p>												
Consent												<p>I/We hereby provide my /our consent in accordance with Aadhaar Act, 2016 and regulations made thereunder, for (i) collecting, storing and usage (ii) validating/authenticating and (ii) updating my/our Aadhaar number(s) in accordance with the Aadhaar Act, 2016 (and regulations made thereunder) and PMLA.</p> <p>I/We hereby provide my/our consent for sharing/disclosing my Aadhaar number(s) including demographic information with the asset management companies of SEBI registered mutual funds and their Registrar and Transfer Agents (RTA) for the purpose of updating the same in my/our folios.</p>												
Signature																								
Politically Exposed Person (PEP)												<input type="checkbox"/> Self <input type="checkbox"/> Related <input type="checkbox"/> Not Applicable <input type="checkbox"/> Self <input type="checkbox"/> Related <input type="checkbox"/> Not Applicable <input type="checkbox"/> Self <input type="checkbox"/> Related <input type="checkbox"/> Not Applicable												
Occupation of the Applicant												<input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <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"/> Housewife <input type="checkbox"/> Builder <input type="checkbox"/> Sports <input type="checkbox"/> Defence <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"/> Public Co.(Listed) <input type="checkbox"/> Public Co.(Unlisted) <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"/> Agriculture <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Gov. Service <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"/> Public Sector Service <input type="checkbox"/> Pvt. Sector Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Pvt. Sector Service <input type="checkbox"/> Entertainment <input type="checkbox"/> Other <input type="checkbox"/> Entertainment <input type="checkbox"/> Other <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"/> <1L <input type="checkbox"/> 1-5 L <input type="checkbox"/> 5-10 L <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"/> 10-25 L <input type="checkbox"/> 25 L-1 Cr <input type="checkbox"/> > 1 Cr and so on <input type="checkbox"/> 10-25 L <input type="checkbox"/> 25 L-1 Cr <input type="checkbox"/> > 1 Cr and so on												
OR																								
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												Is the entity involved in any of the following services: • 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												

(Refer Instruction IV)*Please attach PAN proof.

Add convenience to your life with our value added service



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



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

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

**SMS charges as per service provider applicable.

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

Refer Instruction XI for more details The below information is required for all applicant(s)/ guardian

Address Type: Residential or Business Residential Business Registered Office (for address mentioned in form/existing address appearing in Folio)

Is the applicant(s) Country of Birth / Nationality / Tax Residency other than India?

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

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

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

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

[#]To also include USA, where the individual is a citizen/ green card holder of USA. ^AIn 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 / REFUND PAYOUTS (Refer Instruction X for details)

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

Depository Participant Name	Mr / Ms / M/s										
DP ID No.					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)	PAN	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				

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. Provide Bank CBS Account No
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 MF will initiate debit instructions to the investor bank account only on receipt of valid investment instruction from the investor.

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 Kfin Technologies Ltd. ISC's at least 30 days prior to first SIP cycle date. Contact details of AMC office and ISCs are available at www.barodamf.com.
3. New investor into 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. Should an investor opt for a monthly SIP, the minimum number of months for which the investment will have to be made (SIP Period) shall be 12 months and the minimum investment amount (SIP Amount) shall be ₹ 500/- per month. Should the investor opt for a quarterly SIP, the SIP Period shall be 4 quarters and the SIP Amount shall be ₹ 1,500/- per quarter. Investors should note that the first SIP cheque and subsequent SIP instalments should be of the same amount.
5. In case the default date is not ticked and if the frequency & Cycle date is not ticked or opted, the default would be "monthly" & "10th" respectively. The Quarterly frequency will be for the following Quarterly - January, April, July & October.
6. 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 instalments in a financial year exceeding ₹ 50,000 or where there is any deficiency in the application form or any supporting document. In case the first Micro SIP instalment 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 instalments. No refunds shall be made for the units already allotted. Investor, can however, redeem the units if so desired.
7. 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.
8. Investors are deemed to have read and understood the terms and conditions of SIP registration through NACH/AUTO DEBIT facility, the Scheme Information Document, Statement of Additional Information, Key Information Memorandum, Instructions and Addenda issued from time to time of the respective Scheme(s) of Baroda Mutual Fund.
9. UMRN, Sponsor Bank Code and Utility Code of the Service Provider will be mentioned by Baroda Mutual Fund.
10. Where a onetime mandate is already registered in a folio for a bank account, the Unit Holder(s) will have to fill only the SIP Registration Form and there is no need of a separate cheque to be given along with the SIP Registration Form.
11. The investor will not hold Baroda Mutual Fund, its registrars and other service providers responsible if the transaction is delayed or not effected or the investor bank account is debited in advance or after the specific SIP date due to various clearing cycles of NACH Debit/ Local/Bank holiday. Baroda Mutual Fund, its registrars and other service providers shall not be held responsible or liable for damages / compensation / loss incurred by the investor as a result of using the SIP or ECS / Auto debit facility. The investor assumes the entire risk of using this facility and takes full responsibility.
12. Baroda Mutual Fund reserves the right to reject any application without assigning any reason thereof. Baroda Mutual Fund in consultation with Trustees reserves the right to withdraw these offerings, modify the procedure, frequency, dates, load structure in accordance with the SEBI Regulations and any such change will be applicable only to units transacted pursuant to such change on a prospective basis.
13. Investor can register up to 4 different schemes within the same Folio using the Multi SIP Registration facility.
14. Maximum Amount: It is suggested that Investor can choose a higher amount to commence additional investments in future.
15. The SIP will be discontinued automatically if payment is not received for three successive instalments.
16. The amount mentioned on the first cheque should be equal to the combined SIP instalment amount mentioned against the Schemes in the NACH Form. Accordingly, the first cheque amount will get invested in multiple Schemes as mentioned in the NACH form. In case of mismatch, the transaction is liable to be rejected.

KFIN INVESTOR SERVICE CENTRES

Agartala - KFin Technologies Pvt. Ltd., Old Rms Chowmuhani, Mantri Bari Road 1st Floor Near Jana Sevak Saloon Building Traffic Point, Tripura West, Agartala 799001. Tel. No. : 0381-2317519. E-mail id : mfsagartala@Kfintech.com. • **Agra** - KFin Technologies Pvt. Ltd., House No. 17/24, 2nd Floor, Deepak Wasan Plaza, Behind Hotel Holiday INN, Sanjay Place, Agra 282002. Tel. No. : 7518801801. E-mail id : mfsagra@Kfintech.com. • **Ahmedabad** - KFin Technologies Pvt. Ltd., Office No. 401, on 4th Floor, ABC-1, Off. C.G. Road, -, Ahmedabad 380009. Tel. No. : 9081903021. E-mail id : ahmedabadmfd@Kfintech.com. • **Ajmer** - KFin Technologies Pvt. Ltd., 302 3rd Floor, Ajmer Auto Building, Opposite City Power House, Jaipur Road; Ajmer 305001. Tel. No. : 0145-5120725. E-mail id : mfsajmer@Kfintech.com. • **Akola** - KFin Technologies Pvt. Ltd., Yamuna Tarang Complex Shop No 30, Ground Floor N.H. No-06 Murtizapur Road, Opp Radhakrishna Talkies, Akola 444004. Tel. No. : 0724-2451874. E-mail id : mfsakola@Kfintech.com. • **Aligarh** - KFin Technologies Pvt. Ltd., 1st Floor Sevti Complex, Near Jain Temple, Samad Road Aligarh-202001. Tel. No. : 7518801802. E-mail id : mfsaligarh@Kfintech.com. • **Allahabad** - KFin Technologies Pvt. Ltd., Meena Bazar, 2nd Floor 10 S.P. Marg Civil Lines, Subhash Chauraha, Prayagraj, Allahabad 211001. Tel. No. : 7518801803. E-mail id : allahabadmfd@Kfintech.com. • **Alwar** - KFin Technologies Pvt. Ltd., Office Number 137, First Floor, Jai Complex, Road No-2, Alwar 301001. Tel. No. : 0144-4901131. E-mail id : mfsalwar@Kfintech.com. • **Amaravathi** - KFin Technologies Pvt. Ltd., Shop No. 21 2nd Floor, Gulshan Tower, Near Panchsheel Talkies Jaistambh Square, Amaravathi - 444601. Tel. No. : 0721 2569198. E-mail id : mfsamaravathi@Kfintech.com. • **Ambala** - KFin Technologies Pvt. Ltd., 6349, 2nd Floor, Nicholson Road, Adjacent Kos Hospital Ambala Cant, Ambala 133001. Tel. No. : 7518801804. 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