

# Key Information Memorandum cum Application Form

Ongoing offer & issue of units at Applicable NAV

This product is suitable for investors who are seeking\*



## Baroda Short Term Bond Fund

(An open-ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years) (please refer page no.6)

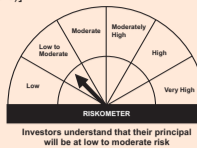
- Regular Income over short term.
- Investment predominantly in Money Market Instruments (i.e. CP/CD) and Short Term Debt Market Instruments.



## Baroda Treasury Advantage Fund

[An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months (please refer page no.6)]

- Regular income over short term with maintaining a balance between returns and liquidity.
- Investment predominantly in Money Market (i.e. CP/CDs) and Debt Market Instruments.



## Baroda Liquid Fund

(An Open Ended Liquid Scheme)

- Regular income over short term with high level of liquidity.
- Investment predominantly in Money Market (i.e. CP / CDs) Instruments.



## Baroda Conservative Hybrid Fund

(Earlier known as Monthly Income Plan Fund)  
(An open ended hybrid scheme investing pre-dominantly in debt instruments)

- Regular Income and capital appreciation over medium term with providing liquidity
- Investment in debt and money market instruments and in equity and equity related instruments.



## Baroda Dynamic Bond Fund

(An open-ended dynamic debt scheme investing across duration)

- Regular Income over medium term with providing liquidity.
- Investment in medium to long term corporate bonds and / or government securities and manage the portfolio dynamically through different interest rate cycles.



## Baroda GILT Fund

(An open ended debt scheme investing in government securities across maturity)

- Credit risk free regular Income over long term.
- Investment only in Government (both Central and State Government) Securities.



## Baroda Credit Risk Fund

(Earlier known as Baroda Pioneer Credit Opportunities Fund)  
(An open ended debt scheme predominantly investing in AA and below rated corporate bonds. (Excluding AA+ rated corporate bonds)

- Income over medium term.
- Investment in a mix of debt and money market instruments across the credit and maturity spectrum.



## Baroda Ultra Short Duration Fund

An open-ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years (please refer page no.6).

- Reasonable returns with convenience of liquidity over ultra-short term.
- Investments in a basket of debt and money market instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months.



## Baroda Money Market Fund

(An open ended debt scheme investing in money market instruments)

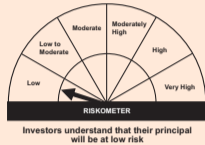
- Regular income over short term.
- Investments in money market instruments having maturity upto 1 year.



## Baroda Overnight Fund

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

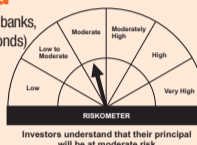
- Generate returns, commensurate with low risk and high level of liquidity.
- Invest in overnight securities having maturity of one business day.



## Baroda Banking & PSU Bond Fund

(An open-ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds)

- Generate returns over short to medium term.
- Invest primarily in debt instruments of Banks, PFIs, PSUs and Municipal Bonds.



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

<b>Sponsor:</b> <b>Bank of Baroda</b> Regd. Office: Baroda House, P. B. No. 506, Mandvi, Baroda - 390006.	<b>Trustee</b> <b>Baroda Trustee India Private Limited</b> (Formerly known as Baroda Pioneer Trustee Company Private Limited) <b>CIN : U74120MH2011PTC225365</b> Regd. Office: 501, Titanium, 5th Floor, Western Express Highway, Goregaon (East), Mumbai - 400 063.	<b>Investment Manager</b> <b>Baroda Asset Management India Limited</b> (Formerly known as Baroda Pioneer Asset Management Company Limited) <b>CIN : U65991MH1992PLC069414</b> Regd. Office: 501, Titanium, 5th Floor, Western Express Highway, Goregaon (East), Mumbai - 400 063.
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This Key Information Memorandum (KIM) sets forth the information, which a prospective investor ought to know before investing. For further details of the schemes/Mutual Fund, due diligence certificate by the AMC, Key Personnel, investors' rights & services, risk factors, penalties & pending litigations etc. investors should, before investment, refer to the Scheme Information Document and Statement of Additional Information available free of cost at any of the Investor Service Centres or distributors or from the website www.barodamf.com. The scheme particulars have been prepared in accordance with Securities and Exchange Board of India (Mutual Funds) Regulations 1996, as amended till date, and filed with Securities and Exchange Board of India (SEBI). The units being offered for public subscription have not been approved or disapproved by SEBI, nor has SEBI certified the accuracy or adequacy of this KIM. This document is dated August 31, 2021.

Name and Type of Scheme	Description
Baroda Short Term Bond Fund (BSTBF)	An open-ended short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years (please refer page no. 6).
Baroda Conservative Hybrid Fund (BCHF)	An open ended hybrid scheme investing pre-dominantly in debt instruments.
Baroda Treasury Advantage Fund (BTAF)	An open-ended low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months (please refer page no. 6).
Baroda GILT Fund (BGF)	An open ended debt scheme investing in government securities across maturity.
Baroda Liquid Fund (BLF)	An Open Ended Liquid Scheme
Baroda Dynamic Bond Fund (BDBF)	An open-ended dynamic debt scheme investing across duration.
Baroda Credit Risk Fund (BCRF)	An open ended debt scheme predominantly investing in AA and below rated corporate bonds. (Excluding AA+ rated corporate bonds)
Baroda Ultra Short Duration Fund (BUSDF)	An open ended ultra short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 3 months and 6 months (please refer page no. 6)
Baroda Money Market Fund	An open-ended debt scheme investing in money market instruments
Baroda Overnight Fund	An open-ended debt scheme investing in overnight securities
Baroda Banking & PSU Bond Fund	An open-ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds
Investment Objective	Description
Baroda Short Term Bond Fund	To generate income from a portfolio constituted of short term debt and money market securities
Baroda Conservative Hybrid Fund	To generate regular income through investment in debt and money market instruments and also to generate long-term capital appreciation investing a portion in equity and equity related instruments
Baroda Treasury Advantage Fund	To provide optimal returns and liquidity through a portfolio comprising of debt securities and money market instruments
Baroda GILT Fund	To generate income by investing in a portfolio of government securities.
Baroda Liquid Fund	To generate income with a high level of liquidity by investing in a portfolio of money market and debt securities.
Baroda Dynamic Bond Fund	To generate returns with liquidity by managing the portfolio dynamically through interest rate cycles.
Baroda Credit Risk Fund	To generate returns by investing in debt and money market instruments across the credit spectrum. There is no assurance or guarantee that the investment objective of the Scheme will be realized.
Baroda Ultra Short Duration Fund	To generate regular income by investing in a portfolio of debt and money market instruments such that the Macaulay duration of the portfolio is between 3 months -6 months (please refer page no. 6). However, there can be no assurance that the investment objective of the Scheme will be realized.
Baroda Money Market Fund	The primary objective of the scheme is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through investments made in money market instruments.
Baroda Overnight Fund	The primary objective of the scheme is to generate returns, commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of one business day. There is no assurance that the investment objective of the scheme will be realized.
Baroda Banking & PSU Bond Fund	The scheme seeks to provide regular income through a portfolio of debt and money market instruments consisting predominantly of securities issued by entities such as Banks, Public Sector Undertakings (PSUs), Public Financial Institutions and Municipal Bonds. However, there is no assurance or guarantee that the objective of the scheme will be achieved.
Asset Allocation Pattern of the schemes	Asset Allocation Pattern of the schemes
<b>Baroda Short Term Bond Fund</b>	
<b>Type of Instrument</b>	<b>Normal Allocation (% of net assets)</b>
Debt and money market instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years.*	Upto 100%
Investment in REITs and InvITs	0- 10%
* Please refer pg. no. 12 of this KIM.	
The Scheme may invest in securitized debt upto 50% of its net assets. No investment will be made in foreign securitised debt. The scheme may invest in foreign securities upto 25% 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, as may be amended from time to time.	
Exposure to fixed income derivative instruments will be restricted to 50% of the net assets of the Scheme based on the opportunities available and in line with the overall investment objective of the scheme, subject to the guidelines issued by SEBI from time to time. 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 will not invest in repos in corporate debt.	
The asset allocation shown above is indicative and may be altered depending upon market conditions.	
The Scheme may purchase securities either in the primary market or those traded in the secondary markets. On occasions, if deemed appropriate, the scheme may invest in securities sold directly by the issuer, or acquired in a negotiated transaction or issued by way of private placement. The moneys collected under the scheme shall be invested only in transferable securities.	
<b>Baroda Conservative Hybrid Fund</b>	
<b>Type of Instrument</b>	<b>Normal Allocation (% of net assets)</b>
Equity & Equity related securities	10- 25%
Money Market instruments and Debt Securities	75- 90%
REITs and InvITs	0-10%
Securitized debt**	Upto 50%
**The scheme will not invest in foreign securitized debt.	
The Scheme may take derivatives positions upto 50% of the net assets of the Scheme, based on the opportunities available and in line with the overall investment objective of the Scheme, subject to the guidelines issued by SEBI from time to time. 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 invest in foreign securities upto 25% 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, as may be amended from time to time.

The Scheme shall not invest in the equity linked debentures.

**Baroda Treasury Advantage Fund**

Type of Instrument	Normal Allocation (% of net assets)	Risk Profile
Money Markets Instruments/ Debt Instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months.*	Upto 100%	Low to Medium
REITs and InvITs.	0- 10%	High

\* Please refer pg. no. 11 of this KIM.

The Scheme may invest in securitized debt up to 50% of its net assets. No investment will be made in foreign securitized debt. The Scheme will have a maximum debt derivative net position of 50% of the net assets of the Scheme. Investment in derivative instruments may be done for hedging and portfolio balancing.

The scheme may invest in foreign securities upto 25% 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, as may be amended from time to time.

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.

The Scheme may purchase securities either in the primary market or those traded in the secondary markets. On occasions, if deemed appropriate, the scheme may invest in securities sold directly by the issuer or acquired in a negotiated transaction or issued by way of private placement. The moneys collected under the scheme shall be invested only in transferable securities.

The Scheme shall not invest in the equity linked debentures.

The Scheme shall not engage in stock lending and borrowing.

**Baroda GILT Fund**

Type of Instrument	Normal Allocation (% of net assets)	Risk Profile
Government of India, State Government dated Securities, T-Bills	80-100%	Low
Debt and Money Market Instruments (including securitized debt and foreign securities)	0-20%	Low to Medium

In addition to the securities stated above, the Scheme may enter into reverse repos in the securities that it will invest in or as may be permitted by the RBI. From time to time, the Scheme may hold cash. In addition to the instruments stated in the above table, the Scheme may be invest in Tri-Party Repo as an alternative investment as may be provided by RBI to meet the liquidity requirements.

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.

**Baroda Liquid Fund**

Type of Instrument	Normal Allocation (% of net assets)	Risk Profile
Debt Instruments	0- 25%	Low to Medium
Money Market Instruments	75- 100%	Low
Securitized Debt*	0- 25%	Medium

\*No investment will be made in foreign securitized debt.

Exposure to fixed income derivative instruments will be restricted to 50% of the net assets of the scheme.

The scheme shall make investments in/purchase debt and money market securities with maturity of upto 91 days only. Also, inter scheme transfers of securities with maturity of upto 91 days only can be done from other schemes into this scheme.

In addition to the securities stated above, the Scheme may enter into reverse repos in the securities that it will invest in or as may be permitted by the RBI. From time to time, the Scheme may hold cash. In addition to the instruments stated in the above table, the Scheme may be invest in Tri-Party Repo as an alternative investment as may be provided by RBI to meet the liquidity requirements.

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. The Scheme shall not invest in equity-linked debentures.

**Baroda Dynamic Bond Fund**

Type of Instrument	Normal Allocation (% of net assets)	Risk Profile
Investment in debt and money market instruments across duration	Upto 100 %	Low to Medium
Investment in REITs and InvITs	0- 10%	High

Investment in fixed income derivatives may be made up to 50% of the net assets of the Scheme based on the opportunities available and in line with the overall investment objective of the Scheme, subject to the guidelines issued by SEBI from time to time. 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.

Investment in securitized debt would be up to 50% of the net assets of the Scheme. The Scheme may undertake repo transactions in corporate debt securities in accordance with the directions issued by SEBI /RBI from time to time and in line with the policy approved by the Board of Directors of the AMC and Trustee Company.

The scheme may invest in foreign securities upto 25% 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, as may be amended from time to time.

The Scheme may purchase securities either in the primary market or those traded in the secondary markets. On occasions, if deemed appropriate, the Scheme may invest in securities sold directly by the issuer, or acquired in a negotiated transaction or issued by way of private placement. The moneys collected under the Scheme shall be invested only in transferable securities.

The Scheme shall not invest in equity-linked debentures.

**Baroda Credit Risk Fund**

Type of Instrument	Normal Allocation (% of net assets)	Risk Profile
Corporate bonds (only in AA* and below rated corporate bonds@)	65- 100%	High
Debt and money market instruments, other than the above	0- 35%	Low to Medium
REITs and InvITs	0- 10%	High

\*excludes AA+ rated corporate bonds.

@ Including corporate debt / structured obligations having short term rating, but long term rating as AA and below, or no long term rating. For the sake of clarity, the long term rating of such instruments would be considered. In case where two or more credit ratings are available for an instrument, the lower rating of the instrument will be considered. The fund manager may also invest in unrated debt securities, which the fund manager believes to be of equivalent quality.

The Scheme may take derivatives positions upto 50% of its net assets, 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.

Investment in securitized debt would be up to 50% of the net assets of the Scheme. The Scheme will not invest in foreign securitised debt.

The scheme may invest in foreign securities upto 25% 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, as may be amended from time to time.

The Scheme will not invest in repos in corporate debt. The Scheme will not engage in short selling and securities lending.

The Scheme will invest in debt instruments of varying ratings including unrated debt securities.

The Scheme may purchase securities either in the primary market or those traded in the secondary markets. On occasions, if deemed appropriate, the Scheme may invest in securities sold directly by the issuer, or acquired in a negotiated transaction or issued by way of private placement. The moneys collected under the Scheme shall be invested only in transferable securities.

The Scheme shall not invest in equity linked debentures.

**Baroda Ultra Short Duration Fund**

Type of Instrument	Normal Allocation (% of net assets)	Risk Profile
Debt Instruments*	0- 80%	Low to Medium
Money Market instruments	20- 100%	Low
REITs and InvITs	0- 10%	High

\*The scheme may invest upto 50% in securitized debt. No investment will be made in foreign securitized debt.

The scheme will invest in debt and money market instruments such that the Macaulay duration of the portfolio is between 3 months - 6 months. The scheme may take derivatives position based on the opportunities available subject to the guidelines issued by SEBI from time to time and in line with the overall investment objective of the scheme. These may be taken to hedge the portfolio, rebalance the same or to undertake any other strategy as permitted under the SEBI Regulations.

Exposure to fixed income derivative instruments will be restricted to 50% of the net assets of the scheme.

The scheme may invest in foreign securities upto 25% of its net assets subject to maximum of US\$ 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, as may be amended from time to time.

The scheme shall not invest in equity-linked debentures.

The Scheme will not invest in repos in corporate debt.

The Scheme may purchase securities either in the primary market or those traded in the secondary markets. On occasions, if deemed appropriate, the Scheme may invest in securities sold directly by the issuer or acquired in a negotiated transaction or issued by way of private placement. The moneys collected under the Scheme shall be invested only in transferable securities.

<b>Baroda Banking &amp; PSU Bond Fund:</b>		
<b>Type of Instrument</b>	<b>Normal Allocation (% of net assets)</b>	<b>Risk Profile</b>
Debt and Money Market Instruments issued by Banks, Public Sector Undertakings (PSUs), Public Financial Institutions (PFIs) and Municipal Bonds	80-100%	Low to Medium
Debt (including government securities) and Money Market Instruments issued by entities other than Banks, PFIs and PSUs	0-20%	Low to medium
Units issued by REITs/InvITs	0-10%	Medium to High
<p>The Scheme may invest in derivatives of fixed income instruments up to a maximum of 50% of its net assets. The Scheme may invest in Securitised Debt upto 50%. The Scheme may invest upto 20% of its net assets in structured obligations. The Scheme may take an additional exposure of 5% of its net assets in case of AAA and/or A1+ rated structured obligation papers.</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 upto 10% of its net assets viz. upto Rs. 100 crores, 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, as may be 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 security 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 may engage in short selling in accordance with the framework relating to short selling and securities lending and borrowing specified by SEBI. The Scheme shall adhere to the following limits should it engage in stock lending:</p> <ol style="list-style-type: none"> <li>1. Not more than 20% of the net assets of the Scheme can generally be deployed in securities lending.</li> <li>2. Not more than 5% of the net assets of the Scheme can generally be deployed in securities lending to any single counter party.</li> </ol> <p>The Scheme may not be able to sell such lent out securities and this can lead to temporary illiquidity.</p> <p>The Scheme shall not invest in Credit Default Swaps.</p> <p>The Scheme may purchase securities either in the primary market or those traded in the secondary markets. On occasions, if deemed appropriate, the Scheme may invest in securities sold directly by the issuer, or acquired in a negotiated transaction or issued by way of private placement. The moneys collected under the Scheme shall be invested only in transferable securities.</p>		
<b>Baroda Money Market Fund:</b>		
<b>Type of Instrument</b>	<b>Normal Allocation (% of net assets)</b>	<b>Risk Profile</b>
Money Market instruments	Upto 100%	Low to Medium
<p>The Scheme will not have any exposure to debt derivatives, securitized debt, REITs and InvITs and foreign securities.</p> <p>The Scheme will invest in instruments of varying ratings including unrated securities.</p> <p>The Scheme will not invest in repos in corporate debt.</p> <p>The Scheme may purchase securities either in the primary market or those traded in the secondary markets. On occasions, if deemed appropriate, the Scheme may invest in securities sold directly by the issuer, or acquired in a negotiated transaction or issued by way of private placement. The moneys collected under the Scheme shall be invested only in transferable securities.</p>		
<b>Baroda Overnight Fund:</b>		
<b>Type of Instrument</b>	<b>Normal Allocation (% of net assets)</b>	<b>Risk Profile</b>
Debt and Money Market instruments* with maturity upto one business day	Upto 100%	Low
<p>* Includes MIBOR linked instruments with daily put and call options with residual maturity not greater than one business day, Tri-party Repo / reverse repo.</p> <p>The Scheme may invest in liquid schemes of mutual funds for overnight deployment in line with its investment objective and in accordance with the applicable extant SEBI (Mutual Funds) Regulations as amended from time to time. The Scheme may participate in Bills Re-Discounting (BRDS) issues by banks, in line with the investment objective of the Scheme. 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 participate in repo of corporate debt securities.</p> <p>The Scheme will not have any exposure to debt derivatives, securitized debt, REITs and InvITs and foreign securities. The Scheme shall not invest in Credit Default Swaps.</p> <p>The Scheme will invest in instruments of varying ratings including unrated securities.</p> <p>The Scheme may purchase securities either in the primary market or those traded in the secondary markets. On occasions, if deemed appropriate, the Scheme may invest in securities sold directly by the issuer, or acquired in a negotiated transaction or issued by way of private placement. The moneys collected under the Scheme shall be invested only in transferable securities.</p>		
<p><b>Common Points for all the schemes:</b></p> <ol style="list-style-type: none"> <li>1. 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.</li> <li>2. 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 RBI &amp; SEBI. A part of the net assets may be invested in Tri-party repo or reverse repo or in an alternative investment as may be provided by RBI to meet the liquidity requirements.</li> <li>3. The cumulative gross exposure through equity, debt, derivative positions, REITs and InvITs, other permitted securities/assets and such other securities/assets as may be permitted by the Board from time to time should not exceed 100% of the net assets of the scheme. <b>(to the extent applicable)</b></li> <li>4. <b>Sector Exposure Restriction</b> The AMC shall ensure that the total exposure of the Scheme in a particular sector (excluding investments in Bank CDs, Triparty Repo, G-Secs, T-Bills, short term deposits of scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) does not exceed 20% of the net assets of the Scheme. Also, an additional exposure to financial services sector (over and above the existing 20%) not exceeding 10% of the net assets of the Scheme will be allowed by way of increase in exposure to HFCs only, subject to the condition that such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB). Further, an additional exposure of 5% of the net assets of the scheme has been allowed for investments in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio. However, the total investment in HFCs cannot exceed 20% of the net assets of the Scheme.</li> </ol> <p><b>Change in Investment Pattern &amp; Rebalancing of Portfolio</b> 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 SEBI Regulations.</p>		
<b>Risk Profile of the Schemes</b>	<p>Mutual Fund Units involve investment risks including the possible loss of principal. Please read the SID carefully for details on risk factors before investment. Scheme specific Risk Factors are summarized below:</p> <p><b>Interest Rate Risk:</b> As with all debt and money market instruments, changes in interest rates will affect the Scheme's Net Asset Value as the prices of securities generally increase as interest rates decline and decrease as interest rates rise.</p> <p><b>Liquidity or Marketability Risk:</b> This refers to the ease at which a security can be sold at or near its true value. The primary measure of liquidity risk is the spread between the bid price and the offer price quoted by a dealer.</p> <p><b>Credit Risk:</b> Credit risk or default risk refers to the risk which may arise due to default on the part of the issuer of the fixed income security (i.e. will be unable to make timely principal and interest payments on the security).</p> <p><b>Reinvestment Risk:</b> This risk refers to the interest rate levels at which cash flows received from the securities in the Scheme or from maturities in the Scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk refers to the fall in the rate for reinvestment of interim cash flows.</p> <p><b>(Risks associated with investing in unrated debt securities such as non-availability of third party assessment on the repaying capability of the issuer, etc.)</b> (For Applicable Schemes)</p> <p>Risks associated with investment in Derivatives involve, liquidity risk, valuation risk, systemic risk etc.</p> <p>Schemes may invest in securitized debt such as asset backed securities (ABS) or mortgaged backed securities (MBS) which involves risk such as limited liquidity and price risk, limited recourse, delinquency and credit risk, etc.</p> <p><b>Risks associated with transaction in Units through Stock Exchange mechanism:</b> Allotment and/or redemption of Units through NSE or BSE or any other recognized stock exchange on any Business Day will depend upon the modalities of processing viz. collection of application form, order processing, settlement, etc., upon which the Scheme has no control. Moreover, transactions conducted through the stock exchange mechanism will be governed by the operating guidelines and directives issued by the relevant recognized stock exchange.</p> <p><b>Risks associated with segregated portfolio:</b> Unit holders holding units of segregated portfolio may not be able to liquidate their holdings till recovery of money from the issuer. Security in the segregated portfolio may not realize any value. Listing of any units of segregated portfolio in recognized stock exchange does not necessarily guarantee their liquidity. There may not be active trading of units in the stock market. Further, trading price of units on the stock market may be significantly lower than the prevailing NAV.</p> <p><b>Risks associated with repo transactions in corporate debt (For Applicable Schemes)</b> The Scheme may be exposed to counter party risk in case of repo lending transactions in the event of the counter party failing to honour the repurchase agreement. However, in repo transactions, the collateral may be sold and a loss is realized only if the sale price is less than the repo amount. The risk is further mitigated through over collateralization (the value of the collateral being more than the repo amount).</p> <p><b>Risks associated with investment in securitized debt (For Applicable Schemes) :</b> The Scheme may invest in securitized debt such as asset backed securities (ABS) or mortgaged backed securities (MBS) which involves risks such as limited liquidity and price risk, limited recourse, delinquency and credit risk etc.</p>	

	<p><b>Applicable to Baroda Conservative Hybrid Fund</b></p> <p><b>Risks associated with investing in equity and equity related securities</b></p> <p>Equity instruments carry both company specific and market risks and hence, no assurance of returns can be made in respect of these investments. Equity securities and equity related securities are volatile and prone to price fluctuations on a daily basis. The liquidity of investments made in the Scheme may be restricted by trading volumes and settlement periods. Settlement periods may be extended significantly by 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. Similarly, the inability to sell securities held in the Scheme's portfolio would 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 investment may be affected by fluctuations in the 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> <p>Please refer SID for risks associated with investing in Foreign Securities and REITS and InvITs.</p>																																				
<p><b>Risk Mitigation/ Management Strategy</b></p>	<p>Investment in debt securities carries various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification.</p> <p><b>Applicable to Baroda Conservative Hybrid Fund</b></p> <p>Investments in debt, equity and equity related securities carry various risks such as inability to sell securities, trading volumes and settlement periods, interest rate risk, liquidity risk, default risk, reinvestment risk etc. Whilst such risks cannot be eliminated, they may be mitigated by diversification and hedging. Further, the portfolio of the scheme will be constructed in accordance with the investment restrictions specified under the Regulations which would help in mitigating certain risks relating to investments in securities market.</p>																																				
<p><b>Plan &amp; Options</b></p>	<p>The Schemes will have two plans thereunder, viz. Plan A and Plan B (Direct) in case of all schemes except Baroda Ultra Short Duration Fund, Baroda Money Market Fund, Baroda Overnight Fund and Baroda Banking &amp; PSU Bond Fund. Baroda Ultra Short Duration Fund, Baroda Money Market Fund, Baroda Overnight Fund and Baroda Banking &amp; PSU Bond Fund have two plans viz. Regular Plan and Direct Plan. Plan B (Direct)/ Direct Plan is meant for direct investments, i.e. for investors who purchase/subscribe to the units of the Schemes directly with the Fund and is not available for investors who route their investments through a Distributor, while Plan A/ Regular Plan is meant for investors who route their investments through distributors only. Both Plans will have a common portfolio but Plan B (Direct)/ Direct Plan will have a lower expense on account of absence of brokerage and commission. Hence both plans will have distinct NAVs.</p> <p>The Options / Sub-Options presently offered under each Scheme, i.e. under Plan A/ Regular Plan, will also be available for subscription under Plan B (Direct)/ Direct Plan.</p> <p><b>The Scheme-wise details of Options / Sub-Options (available under each Plan) are as under:</b></p> <p><b>Baroda Conservative Hybrid Fund : Plan A and Plan B (Direct)</b></p> <p>A. Growth Option (default option in case no option specified by investor)</p> <p>B. Monthly IDCW (default) : 1. Monthly Payout of IDCW 2. Monthly Re-investment of IDCW (default sub-option in case no option specified by investor)</p> <p>C. Quarterly IDCW : 1. Quarterly Payout of IDCW 2. Quarterly Reinvestment of IDCW (default sub-option in case no option specified by investor)</p> <p>D. Bonus Option<sup>§</sup></p> <p><b>Baroda Credit Risk Fund : Plan A and Plan B (Direct)</b></p> <p>A. Growth Option (default option in case no option specified by investor);</p> <p>B. Monthly IDCW : 1. Monthly Payout of IDCW 2. Monthly Re-investment of IDCW (default sub-option in case no option specified by investor)</p> <p>C. Quarterly IDCW : 1. Quarterly Payout of IDCW 2. Quarterly Reinvestment of IDCW (default sub-option in case no option specified by investor)</p> <p>D. Bonus Option<sup>§</sup></p> <p><b>Baroda Gilt Fund : Plan A and Plan B (Direct)</b></p> <p>The Scheme has the following Options: • Growth(Default) • IDCW</p> <p>Under the IDCW Option: • Pay-out of IDCW • Reinvestment of IDCW (Default)</p> <p>Re-investment of IDCW sub-option shall not be available to investors who transact through the stock exchange in dematerialized mode.</p> <p>If the dividend under the Pay-out Option of the Scheme is less than or equal to Rs. 200/- , it will, by default, be reinvested under the Reinvestment sub-option.</p> <p>C. Bonus Option<sup>§</sup></p> <p><b>Baroda Dynamic Bond Fund : Plan A and Plan B (Direct)</b></p> <p>A. Growth Option (default option in case no option specified by investor);</p> <p>B. IDCW : 1. Payout of IDCW 2. Re-investment of IDCW (default sub-option in case no option specified by investor)</p> <p>C. Bonus Option<sup>§</sup></p> <p><b>Baroda Short Term Bond Fund : Plan A and Plan B (Direct)</b></p> <p>A. Growth Option (default option in case no option specified by investor);</p> <p>B. Monthly IDCW : 1. Monthly Payout of IDCW 2. Monthly Re-investment of IDCW (default sub-option in case no option specified by investor)</p> <p>C. Quarterly IDCW : 1. Quarterly Payout of IDCW 2. Quarterly Re-investment of IDCW (default sub-option in case no option specified by investor)</p> <p><b>Baroda Banking &amp; PSU Bond Fund : Regular and Direct</b></p> <ul style="list-style-type: none"> <li>• Growth (Default option in case no option is selected by the investor)</li> <li>• IDCW The IDCW option offers the following sub-options</li> </ul> <p>A. Monthly IDCW : 1. Monthly Payout of IDCW 2. Monthly Re-investment of IDCW (default sub-option in case no option specified by investor)</p> <p>B. Quarterly IDCW : 1. Quarterly Payout of IDCW 2. Quarterly Reinvestment of IDCW (default sub-option in case no option specified by investor)</p> <p>If the IDCW under the Payout facility is less than or equal to Rs. 200, it will, by default, be reinvested.</p> <p><b>Baroda Treasury Advantage Fund : Plan A and Plan B (Direct)</b></p> <p>A. Growth Option (default option in case no option specified by investor);</p> <p>B. Daily IDCW : 1. Daily Re-investment of IDCW</p> <p>C. Weekly IDCW : 1. Weekly Re-investment of IDCW</p> <p>D. Monthly IDCW : 1. Monthly Payout of IDCW 2. Monthly Re-investment of IDCW (default sub option in case no option specified by investor)</p> <p>E. Quarterly IDCW : 1. Quarterly Payout of IDCW 2. Quarterly Re-investment of IDCW (default sub option in case no option specified by investor)</p> <p>F. Bonus Option<sup>§</sup></p> <p>If the IDCW under the Pay-out Option of the Scheme is less than or equal to Rs. 200/-, it will, by default, be reinvested under the Reinvestment sub-option. IDCW Reinvestment sub-option shall not be available to investors who transact through the stock exchange in dematerialized mode.</p> <p><b>Baroda Ultra Short Duration Fund : Regular and Direct</b></p> <p>A. Growth Option (default option in case no option specified by investor);</p> <p>B. Daily IDCW : 1. Re-investment of IDCW</p> <p>C. Weekly IDCW (Default option) : 1. Re-investment of IDCW</p> <p><b>Baroda Liquid Fund : Plan A and Plan B (Direct)</b></p> <p>A. Growth Option (default option in case no option specified by investor);</p> <p>B. Daily IDCW : 1. Re-investment of IDCW</p> <p>C. Weekly IDCW : 1. Re-investment of IDCW</p> <p>D. Bonus Option<sup>§</sup></p> <p>IDCW Reinvestment sub-option shall not be available to investors who transact through the stock exchange in dematerialized mode</p> <p><b>Baroda Money Market Fund : Regular and Direct</b></p> <p>Each of the Plans will have the following Options:</p> <ul style="list-style-type: none"> <li>• Growth (Default option in case no option is selected by the investor)</li> <li>• IDCW Option</li> </ul> <p>The IDCW option offers the following sub-options:</p> <ul style="list-style-type: none"> <li>• Daily IDCW : Re-investment of IDCW</li> <li>• Weekly IDCW : Weekly Re-investment of IDCW</li> <li>• Monthly IDCW : Monthly Payout of IDCW</li> </ul> <p>Monthly Re-investment of IDCW (default) Dividend declared by the Scheme in Daily IDCW and Weekly IDCW will be compulsorily re-invested.</p> <p><b>Baroda Overnight Fund : Regular and Direct</b></p> <p>A. Growth Option (default option in case no option specified by investor);</p> <p>B. IDCW Option</p> <p>The IDCW option offers the following sub-options : 1. Daily IDCW (default in case no sub-option is specified by the investor) 2. Weekly IDCW</p> <p>Dividend if any, declared by the scheme will be compulsorily re-invested.</p> <p><sup>§</sup>The Bonus Option in the Schemes has been discontinued effective June 08, 2015</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" data-bbox="372 2670 1952 2939"> <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>	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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8	Mentioned	Not Mentioned	Regular Plan																																		

	<p>In cases of wrong/ invalid/ incomplete ARN codes mentioned on the application form, the application shall be processed under Regular Plan (or Plan A, as may be applicable as per each Scheme). 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>			
<b>Applicable NAV (Other than Baroda Liquid Fund and Baroda Overnight Fund)</b>	Unless stated otherwise in the SID, Applicable NAV is the Net Asset Value as of the Day as of which the purchase or redemption is sought by the investor and determined by the Fund.			
	<b>For Purchase/ Subscription (including switch -ins)</b>			
	In respect of valid application(s) received up to 3 p.m. and the funds are available for utilization (credited to the bank account of the scheme) before the cut off time	:	Closing NAV of the day shall be applicable	
	In respect of valid application(s) received after 3 p.m. and the funds are credited to the bank account of the scheme on 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.	:	Closing NAV of the next Business Day shall be applicable	
	In respect 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.	:	Closing NAV of such subsequent Business Day shall be applicable	
	<b>For switch-in(s):</b> Irrespective of the amount, it must be noted that: I. Application for switch-in is received before the applicable cut-off time; 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; 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.			
	<b>Re-Purchase/Redemption</b>			
	Where the application is received up to 3 p.m.	:	Closing NAV of the day of receipt of application	
	Where the application is received after 3 p.m.	:	Closing NAV of the next business day	
	<b>Transactions through electronic mode:</b> The time of transaction done through electronic mode, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/Registrar. In case of a time lag between the amount of subscription being debited to the investor's bank account and the subsequent credit into the respective Scheme's bank account, the applicability of NAV for transactions where NAV is to be applied based on actual realization of funds by the Scheme, may be impacted. The AMC/its bankers/ its service providers would not be liable for any such delay/lag and consequent pricing of units. <b>Transactions through Stock Exchange Mechanism:</b> 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. <b>Transactions through tele-transact facility:</b> 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. 'Switch in' transactions will be treated as if they were purchase transactions and 'switch out' transactions will be treated as if they were repurchase/redemption transactions. In case of 'switch' transactions from one scheme to another, the allocation shall be in line with redemption payouts. *Due to COVID-19, transactions through tele-transact facility are also temporarily revised to 12.30 p.m.			
<b>Applicable NAV (Applicable For Schemes other than Baroda Liquid Fund and Baroda Overnight Fund)</b>	Unless stated otherwise in the Scheme Information Document, Applicable NAV is the Net Asset Value as of the Day as of which the purchase or redemption is sought by the investor and determined by the Fund.			
	<b>Purchase</b>			
	In respect of valid applications received up to 1.30 p.m. on a day and funds are available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise	:	Closing NAV of the day immediately preceding the day of receipt of application shall be applicable.	
	In respect of valid applications received after 1.30 p.m. on a day and funds are available for utilization on the same day without availing any credit facility, whether, intra-day or otherwise	:	Closing NAV of the day immediately preceding the next Business Day shall be applicable.	
	Irrespective of the time of receipt of application, where the funds are not available for utilization before the cut-off time without availing any credit facility, whether, intra-day or otherwise	:	Closing NAV of the day immediately preceding the day on which the funds are available for utilization shall be applicable.	
	For allotment of units in respect of purchase in the Scheme, it shall be ensured that: (i) Application is received before the applicable cut-off time. (ii) Funds for the entire amount of subscription/purchase as per the application are credited to the bank account of the Scheme before the cut-off time. (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.			
	For allotment of Units in respect of switch-in to the Scheme from other scheme(s), it shall be ensured that the application for the switch-in is received before the applicable cut-off time, the funds for the entire amount of subscription/purchase as per the switch-in request are credited to the bank account of the Scheme before the cut-off time and are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the Scheme.			
	<b>Re-Purchase/Redemption</b>			
	Where the application is received upto 3 p.m.	:	Closing NAV of the day immediately preceding the next Business Day	
	Where the application is received after 3 p.m.	:	Closing NAV of the next Business Day	
<b>Transactions through electronic mode:</b> The time of transaction done through electronic mode, for the purpose of determining the applicability of NAV, would be the time when the request for purchase / sale / switch of units is received in the servers of AMC/Registrar. In case of a time lag between the amount of subscription being debited to the investor's bank account and the subsequent credit into the respective Scheme's bank account, the applicability of NAV for transactions where NAV is to be applied based on actual realization of funds by the Scheme, may be impacted. The AMC/its bankers/ its service providers would not be liable for any such delay/lag and consequent pricing of units. <b>Transactions through Stock Exchange Mechanism :</b> 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. <b>Transactions through tele-transact facility:</b> The cut off time for the tele transact facility is 12.30 p.m. for purchases on all business days. If the call is received after the said cut off time, the same would be considered as transaction for the next business day. All calls received up to the specified cut off time, shall be eligible for the Applicable NAV. <b>'Switch in' transactions will be treated as if they were purchase transactions and 'switch out' transactions will be treated as if they were repurchase/redemption transactions. In case of 'switch' transactions from one scheme to another, the allocation shall be in line with redemption payouts.</b> *Due to COVID-19, transactions through tele-transact facility are also temporarily revised to 12.30 p.m.				
<b>Minimum Application Amount /Number of Units</b>	<b>Purchase</b>	<b>Additional Purchase</b>	<b>Re-purchase</b>	
	Baroda Short Term Bond Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	No minimum amount
	Baroda Conservative Hybrid Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	
	Baroda Treasury Advantage Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	
	Baroda GILT Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	
	Baroda Liquid Fund	₹ 5,000/- and in multiples of ₹ 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	
	Baroda Dynamic Bond Fund	₹ 5,000/- and in multiples of Re. 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	
	Baroda Credit Risk Fund	₹ 5,000/- and in multiples of Re. 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	
	Baroda Ultra Short Duration Fund	₹ 5,000/- and in multiples of Re. 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	
	Baroda Overnight Fund	₹ 5,000/- and in multiples of Re. 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	
	Baroda Money Market Fund	₹ 5,000/- and in multiples of Re. 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	
	Baroda Banking & PSU Bond Fund	₹ 5,000/- and in multiples of Re. 1/- thereafter	₹ 1,000/- and in multiples of ₹ 1/- thereafter	
<b>Despatch of Repurchase (Redemption) Request</b>	Redemption or repurchase proceeds shall be dispatched to Unit Holders within 10 working days from the date of redemption or repurchase request at the official points of acceptance of Baroda Mutual Fund.			
<b>Benchmark Index</b>	Baroda Short Term Bond Fund	CRISIL Short Term Bond Fund Index		
	Baroda Treasury Advantage Fund	CRISIL Low Duration Debt Index		
	Baroda Conservative Hybrid Fund	CRISIL Hybrid 85+15 - Conservative Index TRI		
	Baroda Gilt Fund	I-Sec Mi-Bex		
	Baroda Dynamic Bond Fund	CRISIL Composite Bond Fund Index		

<b>Benchmark Index (Contd.)</b>	Baroda Credit Risk Fund	CRISIL Short Term Credit Risk Index TRI
	Baroda Ultra Short Duration Fund	CRISIL Ultra Short Fund Index
	Baroda Overnight Fund	CRISIL Overnight Index
	Baroda Money Market Fund	CRISIL Money Market Index
	Baroda Banking & PSU Bond Fund	CRISIL Banking and PSU Debt Index

**Dividend Policy**  
Under the Dividend Option, the Trustee may declare dividends, subject to availability and adequacy of distributable surplus, calculated in accordance with the SEBI Regulations, and the decision of the Trustee shall be final in this regard. There is no assurance or guarantee to the Unit holders as to the rate of dividend or that dividend will be paid regularly. The procedure and manner of payment of dividend shall be in line with SEBI circular / guidelines no. SEBI / IMD / CIR No. 1 / 64057 / 06 dated April 04, 2006 and SEBI / IMD / CIR No. 3 / 65370 / 06 dated April 21, 2006 as amended from time to time.

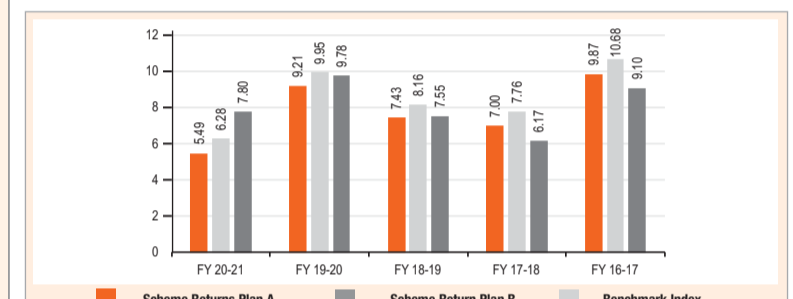
<b>Name of the Fund Mangers</b>	<b>Schemes</b>	<b>Fund Manager(s)</b>
	Baroda Short Term Bond Fund	Mr. Alok Sahoo and Mr. Pratish Krishnan (dedicated fund manager for overseas investments)
	Baroda Treasury Advantage Fund	Mr. Alok Sahoo and Mr. Pratish Krishnan (dedicated fund manager for overseas investments)
	Baroda Conservative Hybrid Fund	Mr. Alok Sahoo, Mr. Sanjay Chawla and Mr. Pratish Krishnan (dedicated fund manager for overseas investments)
	Baroda Gilt Fund	Mr. Alok Sahoo and Mr. Pratish Krishnan (dedicated fund manager for overseas investments)
	Baroda Liquid Fund	Mr. Alok Sahoo
	Baroda Dynamic Bond Fund	Mr. Alok Sahoo and Mr. Pratish Krishnan (dedicated fund manager for overseas investments)
	Baroda Credit Risk Fund	Mr. Alok Sahoo, Mr. Karn Kumar and Mr. Pratish Krishnan (dedicated fund manager for overseas investments)
	Baroda Ultra Short Duration Fund	Mr. Alok Sahoo and Mr. Pratish Krishnan (dedicated fund manager for overseas investments)
	Baroda Overnight Fund	Mr. Alok Sahoo.
	Baroda Money Market Fund	Mr. Alok Sahoo and Mr. Karn Kumar
	Baroda Banking & PSU Bond Fund	Mr. Alok Sahoo, Mr. Karn Kumar and Mr. Pratish Krishnan (dedicated fund manager for overseas investments)

**Name of the Trustee Company**  
Baroda Trustee India Private Limited

**Performance of Scheme (as on July 31, 2021)**

**Baroda Short Term Bond Fund**

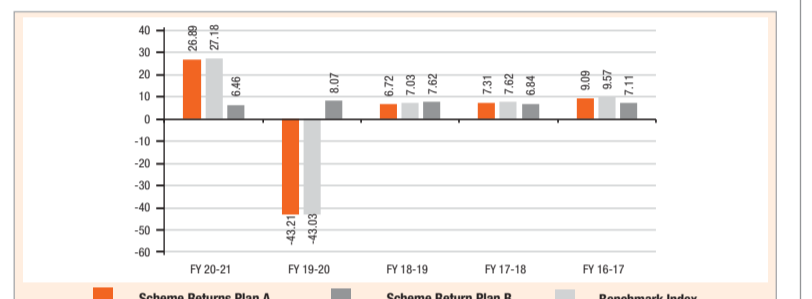
Compounded Annualised Return	Plan A		Plan B (Direct)	
	Scheme Return %	Benchmark Return (%)*	Scheme Return %	Benchmark Return (%)*
1 Year	4.60	5.32	5.39	5.32
3 Year	7.26	8.66	8.02	8.66
5 Year	7.44	7.80	8.20	7.80
Since Inception	7.90	8.23	8.71	8.41



\*CRISIL Short-Term Bond Fund Index. Note: "Since Inception" returns are calculated from the date of allotment, viz. June 30, 2010 for Plan A and January 1, 2013 for Plan B (Direct). **Past performance may or may not be sustained in the future.**

**Baroda Treasury Advantage Fund**

Compounded Annualised Return	Plan A		Plan B (Direct)	
	Scheme Return %	Benchmark Return (%)*	Scheme Return %	Benchmark Return (%)*
1 Year	7.81	4.89	8.04	4.89
3 Year	-8.85	7.37	-8.61	7.37
5 Year	-2.58	7.33	-2.30	7.33
Since Inception	3.80	7.53	2.51	8.14

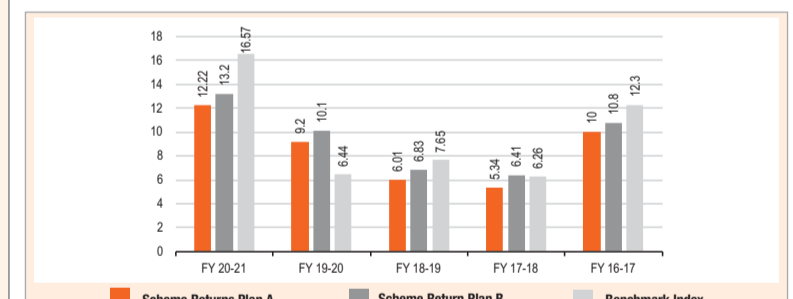


**Past performance may or may not be sustained in the future.** With effect from October 29, 2019 the benchmark has been changed to CRISIL Low Duration Debt Index. Plan A and Plan B (Direct) have different expense structures. The last working day of July has been considered in all cases. Note: "Since Inception" returns are calculated from the date of allotment, viz. June 24, 2009 for Plan A and January 1, 2013 for Plan B (Direct). Impact of segregation Fall in NAV - Mar 6, 2020 v/s Mar 5, 2020 : -21.82%

Due to credit event (downgrade of debt instruments of Yes Bank Ltd. To 'D' by ICRA Ltd. i.e. 'below investment grade', effective from March 6, 2020) segregation of portfolio of securities of Yes Bank Ltd. Has been taken place and units under segregated portfolio are allotted on March 6, 2020. Due to segregation of portfolio, the scheme performance has been impacted as given below:

**Baroda Conservative Hybrid Fund**

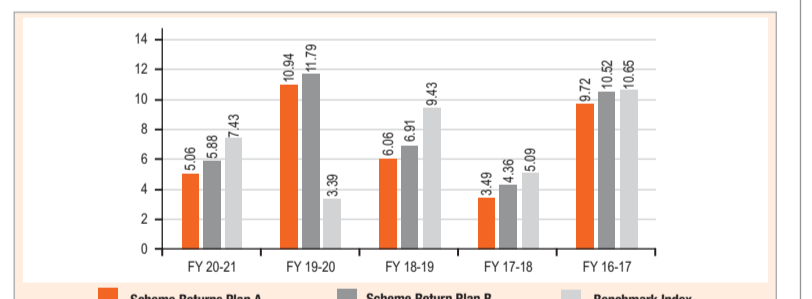
Compounded Annualised Return	Plan A		Plan B (Direct)	
	Scheme Return %	Benchmark Return (%)*	Scheme Return %	Benchmark Return (%)*
1 Year	8.53	9.89	9.49	9.89
3 Year	10.05	10.57	10.96	10.57
5 Year	8.27	9.24	9.20	9.24
Since Inception	6.71	8.89	9.56	9.65



**Past performance may or may not be sustained in the future.** Plan A and Plan B (Direct) have different expense structures. The last working day of July has been considered in all cases. CRISIL Hybrid 85+15 - Conservative Index TRI

**Baroda Gilt Fund**

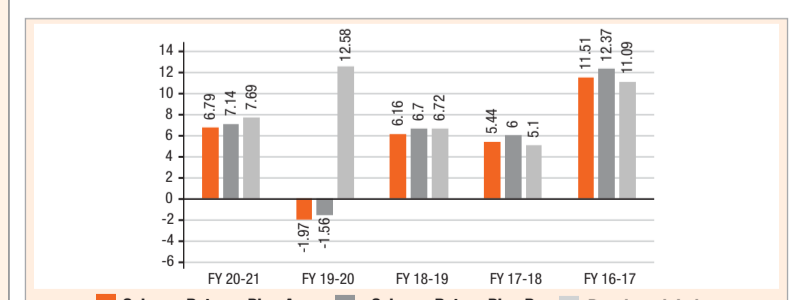
Compounded Annualised Return	Plan A		Plan B (Direct)	
	Scheme Return %	Benchmark Return (%)*	Scheme Return %	Benchmark Return (%)*
1 Year	2.04	4.22	2.83	4.22
3 Year	8.17	9.99	9.01	9.99
5 Year	6.38	8.26	7.23	8.26
Since Inception	6.45	7.95	8.46	8.95



**Past performance may or may not be sustained in the future.** Plan A and Plan B (Direct) have different expense structures. \*1-Sec Mi- BEX. Note: "Since Inception" returns are calculated from the date of allotment, viz. March 21, 2002 for Plan A and January 1, 2013 for Plan B (Direct). Returns are Compounded Annualised and are calculated on the basis of Rs 10 invested at inception.

**Baroda Dynamic Bond Fund**

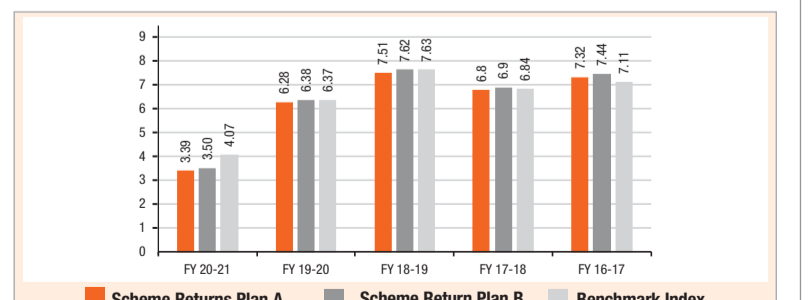
Compounded Annualised Return	Plan A		Plan B (Direct)	
	Scheme Return %	Benchmark Return (%)*	Scheme Return %	Benchmark Return (%)*
1 Year	5.60	3.81	5.94	3.81
3 Year	4.05	9.54	4.46	9.54
5 Year	4.86	7.96	5.38	7.96
Since Inception	7.04	8.67	7.52	8.57



**Past performance may or may not be sustained in the future.** Plan A and Plan B (Direct) have different expense structures. The last working day of July has been considered in all cases. Crisil Composite Bond Fund Index. Note: "Since Inception" returns are calculated from the date of allotment, viz. June 30, 2012 for Plan A and January 1, 2013 and for Plan B (Direct).

**Baroda Liquid Fund**

Compounded Annualised Return	Plan A		Plan B (Direct)	
	Scheme Return %	Benchmark Return (%)*	Scheme Return %	Benchmark Return (%)*
1 Year	3.25	3.68	3.35	3.68
3 Year	5.27	5.60	5.37	5.60
5 Year	5.93	6.12	6.04	6.12
Since Inception	7.18	6.99	7.23	7.18

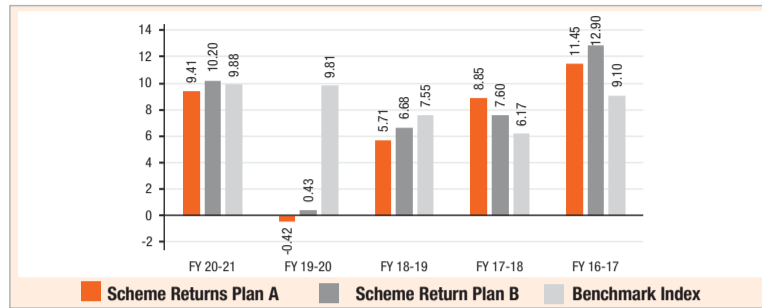


**Past performance may or may not be sustained in the future.** Plan A and Plan B (Direct) have different expense structures. The last working day of July has been considered in all cases. \*Crisil Liquid Fund Index. Note: "Since Inception" returns are calculated from the date of allotment, viz. February 05, 2009 for Plan A. January 1, 2013 and for Plan B (Direct).

**Performance of Scheme  
(as on July 31, 2021)  
(Contd.)**

**Baroda Credit Risk Fund**

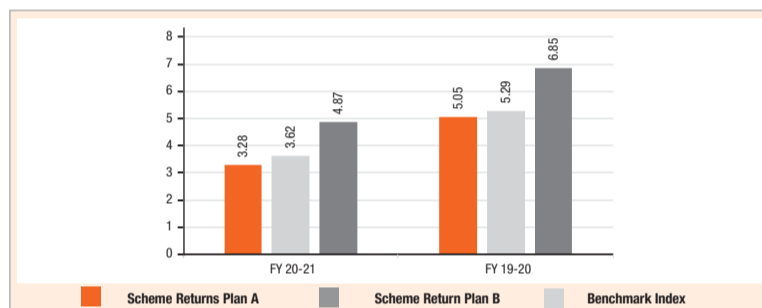
Compounded Annualised Return	Plan A		Plan B (Direct)	
	Scheme Return %	Benchmark Return (%)*	Scheme Return %	Benchmark Return (%)*
1 Year	13.55	8.34	14.34	8.34
3 Year	4.96	9.54	5.81	9.54
5 Year	6.26	8.77	7.28	8.77
Since Inception	7.26	9.02	8.34	9.02



**Past performance may or may not be sustained in the future.** Data is for Plan A - Growth Option. Plan A and Plan B (Direct) have different expense structures. The last working day of March has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of Rs.10 invested at inception. CRISIL Short Term Credit Risk Index TRI. Note: "Since Inception" are calculated from the date of allotment, viz. January 23, 2015. Due to credit event (downgrade of debt instruments of Yes Bank Ltd. To 'D' by ICRA Ltd. i.e. 'below investment grade', effective from March 6, 2020) segregation of portfolio of securities of Yes Bank Ltd. Has been taken place and units under segregated portfolio are allotted on March 6, 2020. Due to segregation of portfolio, the scheme performance has been impacted as given below:

**Baroda Money Market Fund**

Compounded Annualised Return	Plan A		Plan B (Direct)	
	Scheme Return %	Benchmark Return (%)*	Scheme Return %	Benchmark Return (%)*
1 Year	2.78	4.23	3.11	4.23
3 Year	-	-	-	-
5 Year	-	-	-	-
Since Inception	4.36	5.51	4.68	5.51



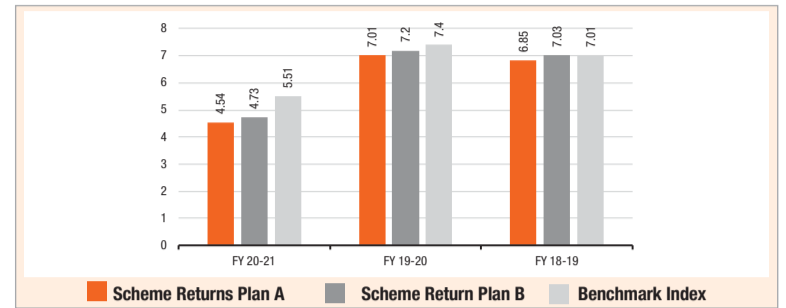
**Past performance may or may not be sustained in the future.** Data is for Regular Plan and Direct Plan. Regular Plan and Direct Plan have different expense structures. The last working day of July has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of Rs. 1000 invested at inception. The scheme has been in existence for more than 1 year but less than 3 years since inception.

**Baroda Banking & PSU Bond Fund**

**Note:** The Scheme is new Scheme and does not have any performance track record.

**Baroda Ultra Short Duration Fund**

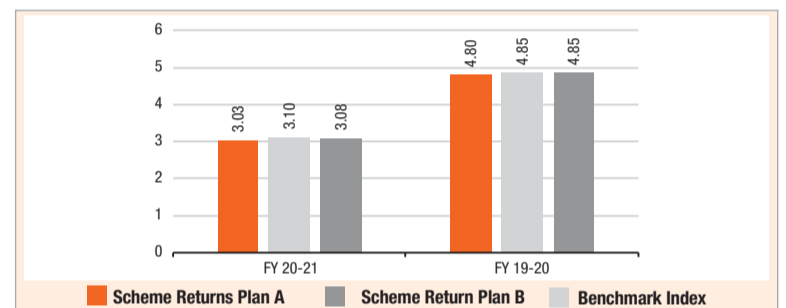
Compounded Annualised Return	Plan A		Plan B (Direct)	
	Scheme Return %	Benchmark Return (%)*	Scheme Return %	Benchmark Return (%)*
1 Year	3.76	4.46	3.97	4.46
3 Year	6.08	6.67	6.28	6.67
5 Year	-	-	-	-
Since Inception	6.24	6.77	6.44	6.77



**Past performance may or may not be sustained in the future.** Regular and Direct have different expense structures. The last working day of July has been considered in all cases.

**Baroda Overnight Fund**

Compounded Annualised Return	Plan A		Plan B (Direct)	
	Scheme Return %	Benchmark Return (%)*	Scheme Return %	Benchmark Return (%)*
1 Year	3.08	3.19	3.14	3.19
3 Year	-	-	-	-
5 Year	-	-	-	-
Since Inception	3.91	3.98	3.97	3.98



The benchmark of the Scheme is CRISIL Overnight Index\*. **Past performance may or may not be sustained in the future.** Data is for Growth Option. Regular Plan and Direct Plan have different expense structures. The last working Day of March has been considered in all cases. Returns are Compounded Annualised and are calculated on the basis of Rs 1000 invested at inception. Inception Date: April 25, 2019. Where performance for 3 and 5 years are not available, they have not been shown.

**Expenses of the Schemes**

**i) Load Structure and Transaction Charges**

**a) Entry Load**

In accordance with the requirements specified by SEBI circular no. SEBI/IMD/CIR No.4/168230/09 dated June 30, 2009 no entry load is charged for purchase / additional purchase / switch-in accepted by the Fund. Similarly, no entry load is charged with respect to applications for registrations under systematic investment plans/ systematic transfer plans accepted by the Fund. The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder.

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

**b) Exit Load**

Baroda Short Term Bond Fund	0.25% if redeemed on or before 15 days from the date of allotment of units. Nil if redeemed after 15 days from the date of allotment of units.
Baroda Treasury Advantage Fund	'Nil' exit load shall be applicable from the date of allotment of units. Exit load is not applicable for segregated portfolio.
Baroda Conservative Hybrid Fund	Nil
Baroda Gilt Fund	0.25% if redeemed on or before 1 month (30 days) from the date of allotment. Nil if redeemed after 1 month (30 days) from the date of allotment.
Baroda Liquid Fund	<b>Investor exit upon subscription</b> Day 1: 0.0070% Day 2: 0.0065% Day 3: 0.0060% Day 4: 0.0055% Day 5: 0.0050% Day 6: 0.0045% Day 7 onwards: 0.0000% <b>Exit load as % of Redemption proceeds</b>
Baroda Dynamic Bond Fund	If redeemed within 1 month of allotment of units: 0.25% of the applicable NAV. If redeemed after 1 month of allotment of units : Nil.
Baroda Credit Risk Fund	If units are redeemed before 1 year of allotment of units: 3 % of the applicable NAV. If units are redeemed after 1 year from the date of allotment of units: Nil. Exit load is not applicable for segregated portfolio.
Baroda Ultra Short Duration Fund	Nil
Baroda Overnight Fund	Nil
Baroda Money Market Fund	Nil
Baroda Banking & PSU Bond Fund	Nil

**c) Transaction Charge**

- (i) Nil on subscription amounts less than ₹ 10,000/-;
- (ii) ₹ 100/- on every subscription of ₹ 10,000/- and above for an existing investor in mutual funds;
- (iii) ₹ 150/-\* on a subscription of ₹ 10,000/- and above for an investor investing in mutual funds for the first time. The transaction charge referred to in (ii) and (iii) above will be payable only for transactions done through a distributor who has opted in to receive the transaction charge on a product basis.

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

	<b>ii) Annual scheme recurring expenses</b>				
	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.				
	<b>Particulars</b>			<b>% p.a. of daily Net Assets (Regular Plan)</b>	
	Investment Management & Advisory Fee			Upto 2.20	
	Trustee fee				
	Audit Fees				
	Custodian Fees				
	Registrar & Transfer Agent Fees				
	Marketing & Selling Expenses including Agents' Commission				
	Costs related to investor communications				
	Costs of fund transfer from location to location				
	Cost of providing account statements / (DCW) / 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 <sup>5</sup>				
	<b>Maximum Total expenses ratio (TER) permissible under Regulation 52 (6) (c)(i) and (6) (a)</b>			Upto 2.20	
	Additional expenses under Regulations 52(6A)(c)*			Up to 0.05	
	Additional expenses for gross new inflows from specified cities under regulation 52(6A) (b) <sup>6</sup>			Upto 0.30	
	<sup>5</sup> Any other expenses which are directly attributable to the scheme, may be charged with approval of the Trustee within the overall limits as specified in the Regulations except those expenses which are specifically prohibited.				
	*However, such additional expenses will not be charged, if exit load is not levied / not applicable to the Scheme.				
	<sup>6</sup> 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 Rs. 2,00,000/- per transaction, by individual investors from B-30 cities, shall be considered as inflows from retail investors.				
<b>Expense Structure for Direct Plan</b> - The annual recurring expenses will be within the limits specified under the Regulations. Commission/distribution expenses will not be charged in case of Direct Plan and hence, the TER of Direct Plan will be lower to the extent of the commission/distribution expenses vis-à-vis Regular Plan.					
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:					
i. 2.00% on the first Rs.500 crores of daily net assets.					
ii. 1.75% on the next Rs. 250 crores of daily net assets.					
iii. 1.50% on the next Rs. 1,250 crores of daily net assets.					
iv. 1.35% on the next Rs. 3,000 crores of daily net assets.					
v. 1.25% on the next Rs. 5,000 crores of daily net assets.					
vi. Total expense ratio reduction of 0.05% for every increase of Rs.5,000 crores of daily net assets or part thereof on the next Rs.40,000 crores of the daily net assets.					
vii. 0.80% on the balance of the daily net assets.					
The AMC will also annually set apart, for investor education and awareness initiatives, at least 0.02% on the daily net assets of 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:					
(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.					
(b) expenses not exceeding 0.30% of the daily net assets of the scheme, if the new inflows from such cities as specified by SEBI from time to time are at least (i) 30% of gross new inflows in the scheme, or (ii) 15% of the average assets under management (year to date) of the scheme, whichever is higher. Provided that if inflows from such cities are less than the higher of (i) or (ii) above, such expenses on the daily net assets of the scheme shall be charged on a proportionate basis. Provided further that the expenses charged under this provision shall be utilised for distribution expenses incurred for bringing inflows from such cities. Provided further that the amount incurred as expense on account of inflows from such cities shall be credited back to the scheme in case the said inflows are redeemed within a period of one year from the date of investment.					
(c) additional expenses, incurred towards different heads, not exceeding 0.05% of the daily net assets of the Scheme. However, such expenses will not be charged if exit load is not levied / not applicable to the Scheme. Investors may note that Goods and Service Tax (GST) on investment and advisory fees may be charged to the Scheme in addition to the maximum limit of TER as mentioned in the table above. GST on expenses other than investment and advisory fees, if any, shall be borne by the Scheme within the maximum limit of TER as mentioned in the table above. GST on brokerage and transaction costs paid for execution of trade, if any, shall be within the limit prescribed under Regulation 52 of the SEBI Regulations. Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC or by the Trustee or Sponsors. The Mutual Fund shall update the current expense ratios on its website at least three working days prior to the effective date of the change. Investors may refer to the website of the Mutual Fund ( <a href="http://www.barodamf.com/Downloads/Pages/expenseratio.aspx">http://www.barodamf.com/Downloads/Pages/expenseratio.aspx</a> ) for the current expense ratios.					
<b>iii) Actual Expenses for the previous year ended March 31, 2021</b>					
<b>Name of scheme</b>		<b>Plan A / Regular Plan</b>	<b>Plan B (Direct) / Direct</b>		
Baroda Short Term Bond Fund		1.04	0.24		
Baroda Treasury Advantage Fund		0.86	0.65		
Baroda Conservative Hybrid Fund		2.12	1.17		
Baroda Gilt Fund		1.84	1.06		
Baroda Liquid Fund		0.24	0.14		
Baroda Dynamic Bond Fund		1.52	1.18		
Baroda Credit Risk Fund		1.84	1.14		
Baroda Ultra Short Duration Fund		0.42	0.23		
Baroda Overnight Fund		0.14	0.09		
Baroda Money Market Fund		0.51	0.21		
* Baroda Banking & PSU Bond Fund: Not applicable as the scheme has not completed one year since inception.					
<b>Waiver of Load for Direct Applications</b>	Not Applicable				
<b>Tax Treatment for the Investors (Unitholders)</b>	Tax rates applicable as per the Finance Act, 2021:				
<b>Type of investor</b>	<b>Capital gains tax<sup>2</sup></b>	<b>Tax on income in respect of units</b>	<b>TDS<sup>3</sup> on Capital gains</b>	<b>TDS<sup>3</sup> on income in respect of units</b>	
Resident individual/ HUF/ AOP/ BOI	Short Term Capital Gain (STCG) - At applicable tax slab rates	Tax at applicable rates	Nil	10% <sup>10</sup>	
Domestic companies	Long Term Capital Gain (LTCG) <sup>11</sup> - 20% with indexation		Nil		
NRIs <sup>6,7</sup>	STCG - 30% LTCG <sup>11</sup> - 10% (without foreign currency fluctuation and indexation benefit)		STCG - 30% LTCG <sup>11</sup> - 10% (without foreign currency fluctuation and indexation benefit)	20% <sup>3</sup>	
FPIs <sup>6</sup>	STCG - 30% LTCG <sup>11</sup> - 10% (without foreign currency fluctuation and indexation benefit)	20%	Nil	20% <sup>4</sup>	
<b>Notes</b>					
1. Tax and TDS are subject to surcharge (at applicable rates) and health and education cess [applied on the aggregate of tax liability and surcharge (please refer note 9 below) at the rate of 4%].					
2. Provided that mutual fund units are held as capital assets.					
3. For Non-resident individuals (NRIs), 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 9 below), if any, and Health and Education Cess @ 4% on income-tax and surcharge].					
4. 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 9 below), if any, and Health and Education Cess @ 4% on income-tax and surcharge].					
5. STT is not applicable in respect of purchase/ sale/ redemption of units of other schemes (other than EOFs).					



6. NRI/ FPI 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 the Central Board of Direct Taxes (CBDT), as applicable.
7. 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.
8. 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.
9. Surcharge is applicable as follows:
- 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.
- Note - Enhanced surcharge rates of 25% and 37% shall not apply in case of capital gains earned under section 111A and 112A of the Act i.e. capital gains earned on sale of units of equity oriented mutual fund (which are subject to STT).
- 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 2021-22, if the total turnover or gross receipts of the financial year 2019-20 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.
- Note - Health and Education cess to be levied at the rate of 4% on aggregate of base tax and surcharge.
10. 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.
11. Capital gains arising on the transfer or redemption of units of other than equity-oriented scheme held for a period of more than 36 months, immediately preceding the date of transfer, should be regarded as 'long-term capital gains'.
12. 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 mutual fund in accordance with the 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 the 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. Creation of segregated portfolio: SEBI has permitted creation of segregated portfolio of debt and money market instruments by mutual fund schemes in certain situations. As per the said SEBI circular, all existing unit holders in the affected mutual fund scheme as on the date of the credit event shall be allotted equal number of units in the segregated portfolio as held in the main portfolio. As per sub-sections (2AG) and (2AH) to Section 49 of the Act, cost of acquisition of a unit or units in a segregated portfolio shall be the amount which bears to the cost of acquisition of a unit or units held by the assessee in the total portfolio in the same proportion as the net asset value of the asset transferred to the segregated portfolio bears to the net asset value of the total portfolio immediately before the segregation of portfolios. Further, the cost of acquisition of the original units held by the unit holder in the main portfolio shall be reduced by the amount as so arrived for the units of segregated portfolio.
5. 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.

In any other case (not being a fund of fund) to be treated as an EOF, a minimum of sixty-five per cent of the total proceeds of such fund is invested in the equity shares of domestic companies listed on a recognised stock exchange.

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 <sup>(a)</sup> / (b)	INR 2,50,001 to INR 500,000	INR 5,00,001 to INR 10,00,000	INR 10,00,001 and above
Tax Rates <sup>(c)</sup>	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<sup>(d)</sup>

Total Income	Up to INR 250,000 <sup>(d)</sup>	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 <sup>(e)</sup>	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 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:

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

<p><b>Daily Net Assets Value (NAV) Publication</b></p>	<p>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)  Eg. If the Applicable NAV is Rs. 10, and Entry Load is 1%, then the subscription price will be: Rs. 10*(1+0.01) = Rs. 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)  Eg. If the Applicable NAV is Rs. 10, and Exit Load is 1%, then the redemption price will be : Rs. 10*(1-0.01) = Rs. 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.</p>																																	
<p><b>For Investor Grievances please contact</b></p>	<p><b>Investor Relation Officer</b>  Mr. Amitabh Ambastha  Baroda Asset Management India Limited  501, Titanium, 5th Floor, Western Express Highway, Goregaon (E), Mumbai - 400063.  Phone: +91 22 6848 1000/4219 7999, Fax: +91 22 6848 1001.  Toll Free No.: 1800-2670-189 • Email: info@barodamf.com</p>	<p><b>Name and Address of Registrar</b>  KFIN Technologies Private Limited  Selenium Tower B, Plot number 31 &amp; 32, Financial District, Nanakramguda, Serilingampally Mandal, Hyderabad - 500 032. India. Fax: +91 40 2331 1968  E-mail id: kfpl.bmfnc@kfintech.com</p>																																
<p><b>Unit holders Information</b></p>	<p><b>Allotment Confirmation</b>  <b>(a) Units in Physical mode :-</b> Investors opting to subscribe to / hold units in physical form, whether by way of a normal purchase or SIP / STP, will be sent, (i) by way of an email and/or an sms to their registered email address and or mobile number, an allotment confirmation, as soon as possible but not later than 5 Business Days from the date of acceptance of the request for subscription, and (ii) a CAS, as mentioned in 'Consolidated Account Statement (CAS)' below.  <b>(b) Units in Demat Mode :-</b> For investors who hold Units in dematerialized form, a demat statement shall be provided by the DP in such form and in such manner and at such time as provided in the agreement with the beneficial owner.  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.  <b>Consolidated Account Statement (CAS)</b>  A Unit Holder will be sent, on or before the 15th of every month, by way of a mail / an e-mail, a CAS, containing the details of all transactions effected by the Unit holder across schemes of all mutual funds during the preceding month, including his/her/its holdings at the end of the said month and details of transaction charges paid to distributors, as applicable. Investors may note that CAS will be issued on a monthly basis to all investors in whose folios transactions have taken place during the month concerned. For those investors / unit holders who have provided an e-mail address, CAS will be sent by way of an e-mail. The AMC shall not send physical account statements to the investors if the CAS has been forwarded through email. In case of a specific request received from a Unit holder for a separate account statement, the AMC/ Fund will provide such an account statement to the Unit Holder concerned, within 5 Business Days from the receipt of the request. In the event of inability to send CAS, for any reason whatsoever, or on receipt of specific requests from unit holders/investors, the AMC will send separate account statements. In the event of a folio having more than one registered holder, the first named Unit holder will receive the CAS / account statement. In the case of a dormant investor, i.e. an investor in whose folio, no transaction has taken place during a six month period ended March or September, a CAS detailing the investors' holdings across all schemes of all mutual funds at the end of March or September, as the case may be, shall be sent by way of a mail / an e-mail on or before the 21st day of the month immediately succeeding the said March/September. The half yearly CAS will be sent by email 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.  In accordance with the above, the unitholders who do not have Demat account shall continue to receive the Consolidated Account Statements (CAS) as per the existing practice. However, the following shall be applicable for unitholders having a Demat Account.  <ul style="list-style-type: none"> <li>Investors having MF investments and holding securities in Demat account shall receive a Single Consolidated Account Statement from the Depository.</li> <li>Consolidation of account statement shall be done on the basis of PAN. In case of multiple holding, it shall be PAN of the first holder and pattern of holding.</li> <li>The CAS shall be generated on a monthly basis. In case there is no transaction in any of the mutual fund folios and demat accounts then CAS with holding details shall be sent to the investor on half yearly basis.</li> <li>If there is any transaction in any of the Demat accounts of the investor or in any of his mutual fund folios, depositories shall send the CAS within fifteen days from the month end.</li> <li>The AMC shall ensure that the CAS for half year is issued on or before twenty first day of the succeeding month.</li> </ul> The expression, 'transaction', includes purchase, redemption, switch, payout option of IDCW, reinvestment option of IDCW, systematic investment plan, systematic withdrawal plan, systematic transfer plan.  <b>Portfolio Disclosure</b>  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.  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.  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.  <b>Half Yearly Financial Results</b>  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.  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.  <b>Annual Report</b>  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.  The Mutual Fund / AMC shall publish an advertisement in the all India edition of at least two daily newspapers, one each in English and Hindi, every year disclosing the hosting of the scheme-wise annual report on its website and on the website of AMFI and the modes such as SMS, telephone, e-mail or written request, through which a Unit Holder can submit a request for a physical or electronic copy of the scheme-wise annual report or abridged summary thereof.  The full Annual Report shall be available for inspection at the Head Office of the Mutual Fund and a copy thereof shall be made available to the Unit Holders on request.</p>																																	
<p><b>Investment Strategy</b></p>	<p><b>Baroda Ultra Short Duration Fund</b>  The Scheme is an open-ended ultra short term debt scheme that seeks to generate regular income by investing in a portfolio consisting of money market and debt instruments such that the Macaulay duration of the portfolio is between 3 months - 6 months, as defined below.  Macaulay duration is the weighted average term to maturity of the cash flows from an instrument. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Macaulay duration is a measure of interest rate sensitivity of a fixed income instrument. Higher the Macaulay duration, higher would be the interest rate risk.  Macaulay duration of a portfolio is the asset weighted average of the Macaulay duration of individual bonds / securities in the portfolio. The table below illustrates the calculation of Macaulay duration of the portfolio.</p> <table border="1" data-bbox="384 2398 1933 2603"> <thead> <tr> <th>Instrument</th> <th>Amount (Rs. in Crs.)</th> <th>% of Portfolio (a)</th> <th>Macaulay Duration (b)</th> <th>Weighted Average (a*b)</th> </tr> </thead> <tbody> <tr> <td>Instrument 1</td> <td>25</td> <td>25%</td> <td>1</td> <td>0.25</td> </tr> <tr> <td>Instrument 2</td> <td>25</td> <td>25%</td> <td>2</td> <td>0.50</td> </tr> <tr> <td>Instrument 3</td> <td>25</td> <td>25%</td> <td>3</td> <td>0.75</td> </tr> <tr> <td>Instrument 4</td> <td>25</td> <td>25%</td> <td>4</td> <td>1</td> </tr> <tr> <td></td> <td><b>100</b></td> <td><b>100%</b></td> <td><b>Macaulay Duration of Portfolio</b></td> <td><b>2.50</b></td> </tr> </tbody> </table> <p>Macaulay Duration - Calculation</p> $\text{Macaulay Duration} = \frac{\sum_{t=1}^n \frac{t \cdot C}{(1+y)^t} + \frac{n \cdot M}{(1+y)^n}}{\text{Current Bond Price}}$ <p>Where:  t = respective time period  C = periodic coupon payment  y = periodic yield  n = total number of periods  M = maturity value  Current Bond Price = Present value of cash flows</p>				Instrument	Amount (Rs. in Crs.)	% of Portfolio (a)	Macaulay Duration (b)	Weighted Average (a*b)	Instrument 1	25	25%	1	0.25	Instrument 2	25	25%	2	0.50	Instrument 3	25	25%	3	0.75	Instrument 4	25	25%	4	1		<b>100</b>	<b>100%</b>	<b>Macaulay Duration of Portfolio</b>	<b>2.50</b>
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**Key Assumptions**

1. Macaulay duration measures interest rate risk accurately only for instruments where cash flows do not change with change in the yield (i.e. for plain vanilla instruments and not for instruments with embedded options).
2. Macaulay duration assumes yield curve is flat and so cash flows are reinvested at constant YTM rate over the instrument's period.
3. Macaulay duration does not consider the fact that duration does not remain constant and duration changes with level of YTM rates.

**The key factors of the investment strategy of the Scheme are:**

- a) Identifying attractive opportunities on the basis of the government policies, economic development, monetary policy, research report and overall economic conditions and development.
- b) The issuer/companies selection for investment exposure would be based on financial parameters such as fundamentals of business, quality of management, turnover, financial strength of the company and the key earnings drivers, net worth, Interest coverage ratio, profitability track record and the liquidity of the securities /instruments.
- c) Issuer/Companies, which meet the initial selection norms, are then evaluated on the financial norms for consideration in the investments. The Scheme would make investments universe based on the spread and liquidity, in such that the Macaulay duration of the portfolio of the Scheme will be between 3 to 6 months.
- d) The Scheme will emphasize on well managed, with above average growth prospects whose securities can be purchased at a good yield and whose debt securities will be mainly in securities listed as investments grade by a recognised authority like CRISIL, ICRA, CARE etc.
- e) Investment in sovereign papers would be based on the interest rate expectations arising out of macroeconomic analysis. This includes analysis of inflation data, & trends in macro variables such as credit growth, liquidity, money supply, fiscal numbers & global interest.

**Baroda Liquid Fund**

The key factors of the investment strategy of the Scheme are:

1. Identifying attractive opportunities on the basis of the government policies, economic development, monetary policy, research report and overall economic conditions and development.
2. The issuer/companies selection for investment exposure would be based on financial parameters such as fundamentals of business, quality of management, turnover, financial strength of the company and the key earnings drivers, net worth, Interest coverage ratio, profitability track record and the liquidity of the securities/instruments.
3. Issuer/Companies, which meet the initial selection norms, are then evaluated on the financial norms for consideration in the investments. The Scheme will make investments universe based on the spread and liquidity, in such that the average maturity of the instruments in the Scheme will be in between one to three months.
4. The Scheme will emphasise on well managed, with above average growth prospects whose securities can be purchased at a good yield and whose debt securities will be mainly in securities listed as investments grade by a recognised authority like CRISIL, ICRA, CARE etc.
5. Investment in sovereign papers would be based on the interest rate expectations arising out of macroeconomic analysis. This includes analysis of inflation data, & trends in macro variables such as credit growth, liquidity, money supply, fiscal numbers & global interest.

**Baroda Treasury Advantage Fund**

The Scheme is a low duration debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 6 months and 12 months, as defined below.

Macaulay duration is the weighted average term to maturity of the cash flows from an instrument. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Macaulay duration is a measure of interest rate sensitivity of a fixed income instrument. Higher the Macaulay duration, higher would be the interest rate risk.

Macaulay duration of a portfolio is the asset weighted average of the Macaulay duration of individual bonds / securities in the portfolio. The table below illustrates the calculation of Macaulay duration of the portfolio.

Instrument	Amount (Rs. in Crs.)	% of Portfolio (a)	Macaulay Duration (b)	Weighted Average (a*b)
Instrument 1	25	25%	1	0.25
Instrument 2	25	25%	2	0.50
Instrument 3	25	25%	3	0.75
Instrument 4	25	25%	4	1
	<b>100</b>	<b>100%</b>	<b>Macaulay Duration of Portfolio</b>	<b>2.50</b>

Macaulay Duration - Calculation

$$\text{Macaulay Duration} = \frac{\sum_{t=1}^n \frac{t \cdot C}{(1+y)^t} + \frac{n \cdot M}{(1+y)^n}}{\text{Current Bond Price}}$$

Where:

- t = respective time period
- C = periodic coupon payment
- y = periodic yield
- n = total number of periods
- M = maturity value
- Current Bond Price = Present value of cash flows

**Key Assumptions**

1. Macaulay duration measures interest rate risk accurately only for instruments where cash flows do not change with change in the yield (i.e. for plain vanilla instruments and not for instruments with embedded options).
2. Macaulay duration assumes yield curve is flat and so cash flows are reinvested at constant YTM rate over the instrument's period.
3. Macaulay duration does not consider the fact that duration does not remain constant and duration changes with level of YTM rates.

**The key factors of the investment strategy of the Scheme are:**

- a) Identifying attractive opportunities on the basis of the government policies, economic development, monetary policy, research report and overall economic conditions and development.
- b) The issuer/companies selection for investment exposure would be based on financial parameters such as fundamentals of business, quality of management, turnover, financial strength of the company and the key earnings drivers, net worth, Interest coverage ratio, profitability track record and the liquidity of the securities /instruments.
- c) Issuer/Companies, which meet the initial selection norms, are then evaluated on the financial norms for consideration in the investments. The Scheme would make investments universe based on the spread and liquidity, in such that the Macaulay duration of the portfolio of the Scheme is between 6 months to 12 months.
- d) The Scheme will emphasise on well managed, with above average growth prospects whose securities can be purchased at a good yield and whose debt securities will be mainly in securities listed as investments grade by a recognised authority like CRISIL, ICRA, CARE etc.
- e) Investment in sovereign papers would be based on the interest rate expectations arising out of macroeconomic analysis. This includes analysis of inflation data, & trends in macro variables such as credit growth, liquidity, money supply, fiscal numbers & global interest.

**Baroda Banking & PSU Bond Fund**

The Scheme is an open-ended debt scheme that seeks to provide regular income through a portfolio of debt and money market instruments consisting predominantly of securities issued by entities such as Banks, Public Sector Undertakings (PSUs), Public Financial Institutions and Municipal Bonds..

The key factors of the investment strategy of the Scheme are:

- a) Identifying attractive opportunities on the basis of the government policies, economic development, monetary policy, research report and overall economic conditions and development.
- b) The issuer/companies selection for investment exposure would be based on financial parameters such as fundamentals of business, quality of management, turnover, financial strength of the company and the key earnings drivers, net worth, Interest coverage ratio, profitability track record and the liquidity of the securities /instruments.
- c) Issuer/companies, which meet the initial selection norms, are then evaluated on the financial norms for consideration in the investments.
- d) The Scheme will emphasise on well managed, with above average growth prospects whose securities can be purchased at a good yield and whose debt securities will be mainly in securities listed as investments grade by a recognised authority like CRISIL, ICRA, CARE etc.
- e) Investment in sovereign papers would be based on the interest rate expectations arising out of macroeconomic analysis. This includes analysis of inflation data, & trends in macro variables such as credit growth, liquidity, money supply, fiscal numbers & global interest.

**Baroda Conservative Hybrid Fund**

The key factors of the investment strategy of the Scheme are :

1. Identifying attractive opportunities on the basis of the government policies, economic development, monetary policy, research report and overall economic conditions and development.
2. The issuer/companies selection for investment exposure would be based on financial parameters such as fundamentals of business, quality of management, turnover, financial strength of the company and the key earnings drivers, net worth, Interest coverage ratio, profitability track record and the liquidity of the securities/instruments.
3. Issuer/Companies, which meet the initial selection norms, are then evaluated on the financial norms for consideration in the investments.
4. The Scheme will emphasise on well managed, with above average growth prospects whose securities can be purchased at a good yield and whose debt securities will be mainly in securities listed as investments grade by a recognised authority like CRISIL, ICRA, CARE etc.
5. Investment in sovereign papers would be based on the interest rate expectations arising out of macroeconomic analysis. This includes analysis of inflation data, & trends in macro variables such as credit growth, liquidity, money supply, fiscal numbers & global interest.

**Baroda Dynamic Bond Fund**

The Scheme follows an active investment strategy structured in a manner that offers investors the benefit of a dynamic investment strategy through its duration management and asset allocation.

- The term "Dynamic" for the purpose of the Scheme may be defined as the flexibility to alter the duration of the portfolio, through the reallocation of its funds into different asset classes within fixed income, to allow investors to benefit from the prevailing interest rate scenario.

- The Scheme because of its wide spectrum investment strategy allows its portfolio manager to deliver optimized returns by taking active investment calls on duration and asset allocation. The portfolio of the Scheme functions dynamically based on two parameters – duration reset & asset class switch.

The table below explains the Scheme's active investment approach under different interest rate scenarios that could prevail in the market from time to time. Based on these two parameters, the portfolio manager would look to continuously capture positive price movements and try to minimize the impact of adverse asset prices.

#### Baroda Credit Risk Fund

The Scheme is an actively managed open-ended debt scheme that seeks to provide returns by investing in a portfolio consisting of money market and debt instruments, government securities and treasury bills.

The fund management team would formulate a view on the credit quality, interest rate movement etc., by monitoring parameters linked to corporate performance, economy as well as developments in the global markets. The Scheme may assume moderately higher credit risk as compared to a scheme investing predominantly in AAA bonds / sovereign securities. The portfolio will be constructed in line with the benchmark and it would be endeavored to actively manage the portfolio so that it is similar to various attributes of benchmark like average maturity, duration etc. Selective capital appreciation opportunities could be explored by extending credit and duration exposure above the benchmark. The key element of investment strategy is having the ability to analyze and price credit risk for short dated securities.

#### Baroda Money Market Fund

The Scheme is an open-ended debt scheme that seeks to generate regular income by investing in a portfolio consisting of money market instruments.

The key factors of the investment strategy of the Scheme are:

- Identifying attractive opportunities on the basis of the government policies, economic development, monetary policy, research report and overall economic conditions and development.
- The issuer/companies selection for investment exposure would be based on financial parameters such as fundamentals of business, quality of management, turnover, financial strength of the company and the key earnings drivers, net worth, Interest coverage ratio, profitability track record and the liquidity of the securities /instruments.
- Issuer/Companies, which meet the initial selection norms, are then evaluated on the financial norms for consideration in the investments.
- The Scheme will emphasize on well managed, with above average growth prospects whose securities can be purchased at a good yield and whose debt securities will be mainly in securities listed as investments grade by a recognised authority like CRISIL, ICRA, CARE etc.
- Investment in sovereign papers would be based on the interest rate expectations arising out of macroeconomic analysis. This includes analysis of inflation data, & trends in macro variables such as credit growth, liquidity, money supply, fiscal numbers & global interest.

#### Baroda Overnight Fund

The Scheme is an open-ended debt scheme that seeks to generate regular income by investing in a portfolio consisting of overnight securities having maturity of one business day.

The key factors of the investment strategy of the Scheme are:

- Identifying attractive opportunities on the basis of the government policies, economic development, monetary policy, research report and overall economic conditions and development.
- The issuer/companies selection for investment exposure would be based on financial parameters such as fundamentals of business, quality of management, turnover, financial strength of the company and the key earnings drivers, net worth, Interest coverage ratio, profitability track record and the liquidity of the securities /instruments.
- Issuer/companies, which meet the initial selection norms, are then evaluated on the financial norms for consideration in the investments.
- The Scheme will emphasise on well managed, with above average growth prospects whose securities can be purchased at a good yield and whose debt securities will be mainly in securities listed as investments grade by a recognised authority like CRISIL, ICRA, CARE etc.
- Investment in sovereign papers would be based on the interest rate expectations arising out of macroeconomic analysis. This includes analysis of inflation data, & trends in macro variables such as credit growth, liquidity, money supply, fiscal numbers & global interest.

#### Baroda Gilt Fund

The key factors of the investment strategy of the Scheme will be:

- The Scheme will predominantly invest in Central & State Government rated securities, as well as T-Bills.
- Investments made by the Scheme would be in accordance with the features of the Scheme and provisions of SEBI Regulations. A view on the movement of interest rates will be taken on an ongoing basis, considering the impact of the developments on the macro-economic front and the demand and supply of funds.

#### Baroda Short Term Bond Fund

The Scheme is a short term debt scheme investing in instruments such that the Macaulay duration of the portfolio is between 1 year and 3 years as defined below:

Macaulay duration is the weighted average term to maturity of the cash flows from an instrument. The weight of each cash flow is determined by dividing the present value of the cash flow by the price. Macaulay duration is a measure of interest rate sensitivity of a fixed income instrument. Higher the Macaulay duration, higher would be the interest rate risk.

Macaulay duration of a portfolio is the asset weighted average of the Macaulay duration of individual bonds / securities in the portfolio. The table below illustrates the calculation of Macaulay duration of the portfolio.

Instrument	Amount (Rs. in Crs.)	% of Portfolio (a)	Macaulay Duration (b)	Weighted Average (a*b)
Instrument 1	25	25%	1	0.25
Instrument 2	25	25%	2	0.50
Instrument 3	25	25%	3	0.75
Instrument 4	25	25%	4	1
	<b>100</b>	<b>100%</b>	<b>Macaulay Duration of Portfolio</b>	<b>2.50</b>

Macaulay Duration - Calculation

$$\text{Macaulay Duration} = \frac{\sum_{t=1}^n \frac{t \cdot C}{(1+y)^t} + \frac{n \cdot M}{(1+y)^n}}{\text{Current Bond Price}}$$

Where:

- t = respective time period
- C = periodic coupon payment
- y = periodic yield
- n = total number of periods
- M = maturity value
- Current Bond Price = Present value of cash flows

#### Key Assumptions

- Macaulay duration measures interest rate risk accurately only for instruments where cash flows do not change with change in the yield (i.e. for plain vanilla instruments and not for instruments with embedded options).
- Macaulay duration assumes yield curve is flat and so cash flows are reinvested at constant YTM rate over the instrument's period.
- Macaulay duration does not consider the fact that duration does not remain constant and duration changes with level of YTM rates.

**The fund manager will adopt an active management style to optimize returns. The key factors of the investment strategy of the Scheme will be:**

- Identifying attractive opportunities on the basis of the government policies, economic development, monetary policy, research report and overall economic conditions and development.
- The issuer/companies selection for investment exposure would be based on financial parameters such as fundamentals of business, quality of management, turnover, financial strength of the company and the key earnings drivers, net worth, Interest coverage ratio, profitability track record and the liquidity of the securities/instruments.
- Issuer/Companies, which meet the initial selection norms, are then evaluated on the financial norms for consideration in the investments. The scheme would make investments universe based on the spread and liquidity, such that the Macaulay duration of the portfolio of the scheme is between 1 year and 3 years.
- The Scheme will emphasise on well managed, with above average growth prospects whose securities can be purchased at a good yield and whose debt securities will be mainly in securities listed as investments grade by a recognised authority like CRISIL, ICRA, CARE etc.
- Investment in sovereign papers would be based on the interest rate expectations arising out of macroeconomic analysis. This includes analysis of inflation data, & trends in macro variables such as credit growth, liquidity, money supply, fiscal numbers and the global interest environments.
- The portfolio will be sufficiently diversified by investing in number of issuers/companies without any restriction of market capitalization across the industries so as to reduce the risk of a concentrated portfolio.

There is no assurance that the objective of the Scheme will be realised and the Scheme does not assure or guarantee any returns.

#### Prudential Limits in Sector and Group Exposure:

The AMC shall ensure that the total exposure of the scheme in a particular sector (excluding investments in Bank CDs, Tri-party repo, G-Secs, T-Bills short term deposits of Scheduled commercial banks and AAA rated securities issued by Public Financial Institutions and Public Sector Banks) does not exceed 20% of the net assets of the scheme.

The scheme may have an additional exposure to financial services sector not exceeding 10% of the net assets of the scheme, by way of increase in exposure to Housing Finance Companies ("HFCs") only, subject to the condition that such securities issued by HFCs are rated AA and above and these HFCs are registered with National Housing Bank (NHB). However, the total investment in HFCs cannot exceed 20% of the net assets of the scheme. Further, an additional exposure of 5% of the net assets of the scheme may be invested in securitized debt instruments based on retail housing loan portfolio and/or affordable housing loan portfolio.

The total exposure in a particular group (excluding investments in securities issued by Public Sector Units, Public Financial Institutions and Public Sector Banks) shall not exceed 20% of the net assets of the scheme. Such investment limit may be extended to 25% of the net assets of the scheme with the prior approval of the Board of Directors of the Trustee Company. Investment by the scheme in debt and money market instruments of group companies of both the Sponsor and the AMC shall not exceed 10% of the net assets of the scheme. Such investment limits may be extended to 15% of the net assets of the scheme with the prior approval of the Board of Trustee.

For this purpose, a group means a group as defined under regulation 2 (mm) of the SEBI (Mutual Funds) Regulations, 1996 and shall include an entity, its subsidiaries, fellow subsidiaries, its holding company and its associates.

Comparison of open-ended debt schemes of Baroda Mutual Fund

Scheme Name	Baroda Treasury Advantage Fund (scheme has one segregated portfolio)	Baroda Liquid Fund	Baroda Short Term Bond Fund	Baroda Conservative Hybrid Fund	Baroda GILT Fund	Baroda Dynamic Bond Fund	Baroda Credit Risk Fund (scheme has one segregated portfolio)	Baroda Ultra Short Duration Fund	Baroda Overnight Fund	Baroda Money Market Fund	Baroda Banking and PSU Bond Fund
<b>Type of Scheme</b>	An open-ended low duration debt scheme investing in instruments such that the Macaulay Duration* of the portfolio is between 6 months and 12 months (please refer to page no. 8)] (scheme has one segregated portfolio)	An Open Ended Liquid Scheme	An open-ended short term debt scheme investing in instruments such that the Macaulay Duration* of the portfolio is between 1 year and 3 years (*Please refer page no. 6&7 of the KIM)	An open ended hybrid scheme investing predominantly in debt instruments	An open ended debt scheme investing in government securities across maturity	An open ended dynamic debt scheme investing across duration	An open ended debt scheme predominantly investing in AA and below rated corporate bonds. (Excluding AA+ rated corporate bonds) (scheme has one segregated portfolio)	An open ended ultra short term debt scheme investing in instruments such that the Macaulay Duration* of the portfolio is between 3 months and 6 months) (*Please refer page no. 2 of the KIM)	An open-ended debt scheme investing in overnight securities	An open-ended debt scheme investing in money market instruments	An open-ended debt scheme predominantly investing in debt instruments of banks, Public Sector Undertakings, Public Financial Institutions and Municipal Bonds
<b>Investment Objective</b>	The Scheme seeks to provide optimal returns and liquidity through a portfolio comprising of debt and money market instruments.	The primary objective of the Scheme is to generate income with a high level of liquidity by investing in a portfolio of money market and debt securities.	The main objective of the Scheme is to generate income from a portfolio constituted of short term debt and money market securities	The main objective of the Scheme is to generate regular income through investment in debt and money market instruments and also to generate long-term capital appreciation by investing a portion in equity and equity related instruments.	The main objective of the Scheme is to generate income by investing in a portfolio of government securities	The main objective of the Scheme is to generate returns with liquidity by managing the portfolio dynamically through interest rate cycles.	The primary objective of the Scheme is to generate returns by investing in debt & money market instruments across the credit spectrum. There is no assurance or guarantee that the investment objective of the Scheme will be realized.	The primary objective of the scheme is to generate regular income by investing in a portfolio of debt and money market instruments such that the Macaulay duration of the portfolio is between 3 months - 6 months. (Please refer below) However, there can be no assurance that the investment objective of the scheme will be realized.	The primary objective of the scheme is to generate returns, commensurate with low risk and providing high level of liquidity, through investments made primarily in overnight securities having maturity of one business day. There is no assurance that the investment objective of the scheme will be realized.	The primary objective of the scheme is to provide reasonable returns, commensurate with low risk while providing a high level of liquidity, through investments made in money market instruments.	The scheme seeks to provide regular income through a portfolio of debt and money market instruments consisting predominantly of securities issued by entities such as Banks, Public Sector Undertakings (PSUs), Public Financial Institutions and Municipal Bonds. However, there is no assurance or guarantee that the objective of the scheme will be achieved.
<b>No. of Folios as on July 31, 2021</b>	3,775 (Main Portfolio) 4,576 (Segregated Portfolio)	4,913	5,087	3,374	6,354	7,260	5,497 (Main Portfolio) 9,768 (Segregated Portfolio)	798	441	122	3,362
<b>AUM as on July 31, 2021 (₹ in crs.)</b>	31.64 (Main Portfolio) 0.00 (Segregated Portfolio)	6,228.34	328.17	38.08	28.37	21.09	196.11 (Main Portfolio) 0.00 (Segregated Portfolio)	191.65	338.21	29.98	296.19

SECTORAL EXPOSURE OF THE DEBT SCHEMES OF BARODA MUTUAL FUND AS ON 31<sup>st</sup> JULY, 2021

Sectors	Baroda Banking & PSU Bond Fund	Baroda Conservative Hybrid Fund	Baroda Credit Risk Fund	Baroda Dynamic Bond Fund	Baroda Fixed Maturity Plan - Series P	Baroda Gilt Fund	Baroda Liquid Fund	Baroda Money Market Fund	Baroda Overnight Fund	Baroda Short Term Bond Fund	Baroda Treasury Advantage Fund	Baroda Ultra Short Duration Fund
Automobile	-	0.52%	-	-	-	-	-	-	-	-	-	-
Cement & Cement Products	-	0.42%	-	-	-	-	4.81%	-	-	-	-	-
Chemicals	-	0.39%	-	-	-	-	-	-	-	-	-	-
Construction	-	0.42%	-	-	10.80%	-	-	-	-	6.90%	-	2.69%
Consumer Goods	-	2.57%	-	-	-	-	-	-	-	-	-	-
Energy	13.94%	0.38%	9.06%	-	7.78%	-	12.02%	-	-	13.95%	6.85%	11.07%
Fertilisers & Pesticides	-	0.43%	-	-	-	-	-	-	-	-	-	-
Financial Services	61.82%	6.13%	17.05%	-	42.17%	-	29.68%	10.00%	-	45.24%	2.28%	27.93%
Government Securities	7.18%	58.78%	10.36%	70.76%	-	72.20%	-	-	-	15.12%	60.58%	-
Housing Finance	8.38%	0.43%	13.22%	-	26.74%	-	5.54%	-	-	8.60%	-	7.39%
Industrial Manufacturing	-	0.36%	-	-	-	-	-	-	-	-	-	-
IT	-	2.45%	-	-	-	-	-	-	-	-	-	-
Media, Entertainment & Publication	-	0.24%	-	-	-	-	-	-	-	-	-	-
Metals	-	1.12%	13.57%	-	-	-	-	-	-	4.96%	-	-
Pharma	-	1.28%	-	-	-	-	-	-	-	-	-	-
Reverse Repo	-	-	-	-	-	-	10.65%	-	99.46%	-	-	-
Services	-	0.54%	-	-	-	-	1.12%	3.33%	-	-	-	2.09%
State Development Loans	-	-	-	10.42%	-	22.11%	-	34.28%	-	-	-	5.36%
Telecom	-	0.38%	-	-	-	-	3.20%	-	-	-	-	-
Treasury Bills	-	-	-	-	-	-	30.68%	32.94%	-	-	-	20.80%
Triparty Repo	10.37%	20.87%	33.85%	31.92%	10.41%	3.41%	2.36%	16.74%	0.00%	2.54%	28.54%	21.53%
Cash & Cash Equivalent	-1.68%	2.30%	2.88%	-13.10%	2.09%	2.28%	-0.07%	2.70%	0.54%	2.70%	1.75%	1.14%

Note : The SEBI circular restricts exposure of debt schemes in a particular sector to 25% (earlier 30%) of the net assets of the scheme. \*An additional exposure of 5% (over and above 25%) (earlier 10%) is allowed in eligible HFCs falling under financial services sector.

0.00% Indicates less than 0.01%.

The Schemes' 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 Schemes.

**Baroda Treasury Advantage Fund**

Name of Instrument	% to Net Assets
Government of India	60.58
NHPC Ltd.	6.85
National Bank For Agriculture And Rural Development	2.28
<b>Grand Total</b>	<b>69.71</b>

**Baroda Liquid Fund**

Name of Instrument	% to Net Assets
364 Day T-bill 09.09.21	7.36
91 Day T-bill 13.08.21	6.42
Axis Bank Ltd.	6.41
Export-Import Bank of India	6.40
Reliance Industries Ltd.	6.40
Ultratech Cement Ltd.	4.81
364 Day T-bill 16.09.21	4.00
National Bank For Agriculture And Rural Development	4.00
364 Day T-bill 05.08.21	3.53
Indian Oil Corporation Ltd.	3.21
<b>Grand Total</b>	<b>52.54</b>

**Baroda Short Term Bond Fund**

Name of Instrument	% to Net Assets
Government of India	15.12
Rec Ltd.	9.20
Larsen & Toubro Ltd.	6.90
Indian Railway Finance Corporation Ltd.	6.53
Housing Development Finance Corporation Ltd.	6.30
Power Finance Corporation Ltd.	6.27
Small Industries Development Bank of India	6.14
Hindustan Petroleum Corporation Ltd.	5.36
Tata Steel Ltd.	4.96
NHPC Ltd.	4.95
<b>Grand Total</b>	<b>71.73</b>

**Baroda Ultra Short Duration Fund**

Name of Instrument	% to Net Assets
364 Day T-Bill 09.09.21	20.80
State Government Of Rajasthan	5.36
Small Industries Development Bank of India	5.34
Housing Development Finance Corporation Ltd.	5.33
Power Finance Corporation Ltd.	5.30
HDB Financial Services Ltd.	5.25
Reliance Industries Ltd.	5.21
Indian Oil Corporation Ltd.	3.16
Hindustan Petroleum Corporation Ltd.	2.70
Larsen & Toubro Ltd.	2.69
<b>Grand Total</b>	<b>61.14</b>

**Baroda Credit Risk Fund**

Name of Instrument	% to Net Assets
Government of India	10.36
Tata Power Company Ltd.	9.06
Hindalco Industries Ltd.	8.04
Motilal Oswal Home Finance Ltd.	6.34
Indian Railway Finance Corporation Ltd.	6.24
Tata Steel Ltd.	5.53
Indusind Bank Ltd.	4.99
National Bank For Agriculture And Rural Development	3.25
Small Industries Development Bank Of India	2.57
Piramal Capital & Housing Finance Ltd.	2.56
<b>Grand Total</b>	<b>58.94</b>

**Baroda Conservative Hybrid Fund**

Name of Instrument	% to Net Assets
Government of India	58.78
Infosys Ltd.	1.06
Nippon Life India Asset Management Ltd.	1.02
Axis Bank Ltd.	0.93
ICICI Bank Ltd.	0.90
Tech Mahindra Ltd.	0.64
Dabur India Ltd.	0.63
Sun Pharmaceutical Industries Ltd.	0.61
Indian Energy Exchange Ltd.	0.57
Steel Authority of India Ltd.	0.56
<b>Grand Total</b>	<b>65.70</b>

**Baroda GILT Fund**

Name of Instrument	% to Net Assets
Government of India	72.21
State Government of Chhattisgarh	12.44
State Government of Karnataka	9.67
<b>Grand Total</b>	<b>94.32</b>

**Baroda Dynamic Bond Fund**

Name of Instrument	% to Net Assets
Government of India	70.75
State Government of Maharashtra	3.93
State Government of Gujarat	3.56
State Government of Karnataka	2.25
State Government of Kerala	0.67
<b>Grand Total</b>	<b>81.16</b>

**Baroda Money Market Fund**

Name of Instrument	% to Net Assets
State Government of Rajasthan	34.28
364 Day T-bill 09.12.21	32.94
IIFL Facilities Services Ltd.	3.33
IIFL Finance Ltd.	3.33
JM Financial Products Ltd.	3.33
IIFL Wealth Management Ltd.	3.33
<b>Grand Total</b>	<b>80.54</b>

**Baroda Banking & PSU Bond Fund**

Name of Instrument	% to Net Assets
Axis Bank Ltd.	9.30
State Bank of India	8.95
National Bank For Agriculture And Rural Development	8.92
Power Grid Corporation of India Ltd.	8.83
Power Finance Corporation Ltd.	8.68
Export-import Bank of India	8.42
Housing And Urban Development Corporation Ltd.	8.38
Government of India	7.18
ICICI Bank Ltd.	7.13
Rec Ltd.	6.96
<b>Grand Total</b>	<b>82.75</b>

**Baroda Overnight Fund**

Name of Instrument	% to Net Assets
Reverse Repo	99.46
Triparty Repo	0.00 <sup>#</sup>
Cash & Cash Equivalent	0.54
<b>Total</b>	<b>100</b>

# -> Less Than 0.005%

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

Sr. No.	Documents	Company / Body Corporates	Trusts	Societies	Partnership Firms	HUF	NRI* / Individual	FPIs <sup>#</sup>	Investment Through Const. Attorney	Proprietor
1.	Certificate of Incorporation / Registration	✓	✓	✓	✓				✓	
2.	Resolution / Authorization to invest	✓	✓	✓	✓			✓	✓	
3.	Authorized Signatory List	✓	✓	✓	✓			✓	✓	
4.	MoA & AoA	✓								
5.	Trust Deed		✓							
6.	Bye Laws			✓						
7.	Partnership Deed / Deed of Declaration				✓	✓				
8.	Notarized Power of Attorney								✓	
9.	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](http://www.barodamf.com), for further details.

#### 2. KYC :

- To simplify KYC norms and make them more investor friendly and uniform across all intermediaries registered with SEBI, SEBI has recently laid down certain changes in the KYC process. The primary objective behind this is to eliminate duplication of KYC across intermediaries in the securities market. For this purpose, KYC registration is being centralized through KYC Registration Agencies ("KRA") registered with SEBI. Thus, each investor has to undergo a uniform KYC process only once in the securities market and the details would be shared with other intermediaries by the KRAs. CDSL Ventures Ltd. ("CVL"), who was retained by mutual funds for centralized registration and record keeping of KYC records, has obtained SEBI registration as a KRA. Further, SEBI has mandated an In Person Verification ("IPV") of clients to be carried out as part of KYC. IPV shall be a one-time process, and once it is carried out by an intermediary, may be relied upon by other intermediaries also. For mutual funds, IPV may be carried out by the AMC or by the Registrar, or by Know Your Distributor ("KYD") compliant distributors who hold valid certifications issued by the National Institute of Securities Market ("NISM")/ Association of Mutual Funds in India ("AMFI") for their own clients or by Scheduled Commercial Banks (SCB).
- Under the new uniform KYC norms, the following shall be applicable for investing in the Scheme under this KIM :
  - For New Investors who are not KYC compliant under the erstwhile or new KYC norms:
    - KYC Application Form to be used, which is attached along with the application.
    - IPV/ Document verification to be done by the Registrar/AMC/KYD compliant distributors/SCBs.
    - Acknowledgement to be issued to the investor to facilitate subsequent investments from the investor.
    - KYC application and necessary documents should either come along with a financial transaction or when the account is opened. This is in line with demat and bank account opening process.
  - For New Investors who have already done their KYC with any other SEBI registered intermediary under the new KYC norms: a. Such KYC compliant investors would not be required to do KYC again.
  - For Existing Investors in the MF Industry: They will not be required to do KYC again.
- Investors who have completed their Centralised KYC (CKYC) and have obtained KYC Identification Number (KIN) from the Central KYC Records Registry (CKYCR), may quote their KIN while investing.
- KYC compliance with a KRA and enclosing the KYC Acknowledgement along with the Application Form are mandatory for all investors, including individuals, non-individuals, NRIs and channel investors, irrespective of the amount of application/value of transaction. Applicants applying for units through a PoA must ensure that the KYC Acknowledgement of both the issuer of the PoA and the holder of the PoA are enclosed along with the Application Form. The KYC Acknowledgement referred above will be issued by the KRA when an investor submits to the KRA, a KYC application and the prescribed documents. This KYC Acknowledgement is issued by the KRA as a token of having verified the identity and address of the investor(s) and for efficient retrieval of records.
- KYC status will be validated with the records of the KRA before allotting units. The Fund/AMC will not be held responsible and /or liable for rejection of KYC Form by the KRA. Where it is not possible to verify the KYC compliance status of the investor at the time of allotment of units, the Registrar/AMC/Trustee shall verify the KYC compliance status of the investor within a reasonable time after the allotment of units. In the event of non-compliance of KYC requirements, the Trustee / AMC reserves the right to freeze the folio of the investor(s) and effect mandatory redemption of unit holdings of the investors at the applicable NAV, subject to levy of exit load, if any. In case of an investor applying for CKYC effective February 1, 2017, if there is a mismatch in the name appearing in the CKYC application form and the one mentioned in the Proof of Identity (POI) document, CERSAI will reject the CKYC application. Investors are, therefore, advised to ensure that their names appearing in the CKYC application form and in the POI document are same.

- Please note that you need to comply with the KYC requirements by submitting requisite documents to the Registrar/AMC/Fund or any SEBI registered KRA and attaching the KYC Acknowledgement with the Application Form. For more information, please log on to [www.cvlindia.com](http://www.cvlindia.com) / [www.amfiindia.com](http://www.amfiindia.com), before investing.

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

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

### V. INTIMATION TO INVESTORS :

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

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

### VI. INVESTMENT DETAILS AND PAYMENT PROCEDURE :

- Please mention the Option (Dividend/Growth) and Sub-Option (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](http://www.barodamf.com) for more details, including the formats.

10. Please note that:

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

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

### VII. NOMINATION:

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

<sup>†</sup>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](http://www.barodamf.com).

# Common Application Form (For Lumpsum)



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

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

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

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/ sub broker.

1st Applicant Signature / Guardian Signature / POA Signature / Thumb Impression	2nd Applicant Signature / POA Signature / Thumb Impression	3rd Applicant Signature / POA Signature / Thumb Impression
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## TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Please refer Instructions VIII)

<input type="checkbox"/> I confirm that I am a first time investor across Mutual Funds. (₹ 150 deductible as Transaction Charge and payable to the Distributor)	<input type="checkbox"/> I confirm that I am an existing investor across Mutual Funds. (₹ 100 deductible as Transaction Charge and payable to the Distributor)
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In case the subscription amount is ₹ 10,000/- or more and your distributor has opted to receive Transaction Charges, they are deductible, as applicable, from the purchase / subscription amount and payable to the distributor. Units will be issued against the balance amount.

Existing Folio Number

Status of the First Applicant (Mandatory, please ✓)  Resident Individual  Minor through guardian  Foreign National Resident in India  NRI - Non Repatriation  NRI-Repatriation  Body Corporate  Society / Club  BOI  LLP  HUF  Trust  FPIs  Company  QFI  PIO  OCI  AOP  Partnership  NGO  Sole Proprietorship  Others \_\_\_\_\_

## MODE OF HOLDING Single OR Joint OR Anyone or Survivor Default Option: Joint (Please refer Instructions II)

## SOLE / FIRST APPLICANT'S PERSONAL DETAILS (Please fill in ALPHABETS and use one box for one alphabet, leaving one box blank between two words, as it appears in your PAN Card)

Name	Mr	Ms	M/s											NAME AS PER PAN CARD										
Address [P. O. Box Address is not sufficient] (Indian address, in case of NRIs/ FPI's)																								
															City									
Pincode					(Mandatory)					State					Country									
Phone (Off.)					Fax No.					Mobile No.														
Phone (Res)					Email ID1*																			
Email ID2*										Status (please ✓) <input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Parents														

\*Wherever email ID is registered, an electronic Statement of Account (e-SOA) will be shared with the investor. In case you want to receive a physical statement, please request for the same separately. Investors are advised to give their email IDs or that of their family member and not third party so that the important communication from the Fund reaches them directly and in time. This will also prevent any unintended consequences that can arise out of providing third party email ids.

**SECOND APPLICANT'S Name**

Mr	Ms																							
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**THIRD APPLICANT'S Name**

Mr	Ms																							
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Name of the Guardian (in case First / Sole Applicant is minor) / Contact Person - Designation / PoA Holder (In case of Non-Individual Investors)

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## ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Received from Mr. / Ms. / M/s.																																		
PAN										an Application for scheme																								
Option (please ✓) <input type="checkbox"/> Growth <input type="checkbox"/> IDCW										Sub-option (please ✓)					<input type="checkbox"/> Reinvestment <input type="checkbox"/> Pay-out																			
along with Cheque / UTR No.															Dated										D D M M Y Y Y Y									
Drawn on (Bank)															Amount ₹																			

Signature, Stamp & Date

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

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.

<b>Signature</b>			
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<b>Politically Exposed Person (PEP)</b>	<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
---	--	--	--

<b>Occupation of the Applicant</b>	<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
------------------------------------	--	--	--

<b>Gross Annual Income</b>	<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**

<b>Net-worth* in ₹ (Lacs)</b> *Should not be older than one year (Mandatory for Non-Individual)			
--	--	--	--

<b>Networth as of date</b>	D D M M Y Y Y Y	D D M M Y Y Y Y	D D M M Y Y Y Y
----------------------------	-----------------	-----------------	-----------------

<b>Non-Individuals</b>	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 2<sup>nd</sup> & 4<sup>th</sup> Saturdays of the Month  
[www.barodamf.com](http://www.barodamf.com)

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

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

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

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

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

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

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

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

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

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

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

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.														
*IFSC Code for NEFT / RTGS							In words	One	Three	Five	Seven	(Please attach copy of cancelled cheque)														
Virtual Payment Address (VPA) (of the Sole / First Holder / Guardian) (for Payment through UPI) (Refer Instruction XIII for more details)																										

**SUBSCRIPTIONS TO BARODA LIQUID FUND**

Subscriptions to Baroda Liquid Fund, by NEFT / RTGS and credit to the collection account of the mutual fund after 2 pm up to 3 pm.\* (please ✓ any one)

 Units to be allotted based on the closing NAV of the day immediately preceding the next business day\*.  Subscription amount to be credited to the registered default bank account of the investor on the day of credit.**REDEMPTION / REFUND PAYOUTS (Refer Instruction X for details)****SCHEME DETAILS (Please choose the Option and Sub-option for Investment, please read product labeling details available on Cover Page and Instruction before filling this section)**

Scheme Name											Plan (please ✓)	<input type="checkbox"/> Regular	<input type="checkbox"/> Direct					
Option (please ✓)	<input type="checkbox"/> Growth	<input type="checkbox"/> IDCW	Sub Option	<input type="checkbox"/> Monthly	<input type="checkbox"/> Quarterly	Pay out	<input type="checkbox"/>	<input type="checkbox"/> Reinvestment										

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

GROSS AMOUNT (A) ₹						A	CHARGES (IF ANY) (B)						B	NET AMOUNT (CHEQUE AMOUNT) ₹						A minus B					
MODE OF PAYMENT	<input type="checkbox"/> Cheque	<input type="checkbox"/> NEFT / RTGS	<input type="checkbox"/> UPI	<input type="checkbox"/> OTM																					
Cheque Details	A/c No.											A/c Type													
	Cheque No.						Date	D	D	M	M	Y	Y	Y	Y	Drawn on Bank									
In case of NEFT / RTGS payment											UTR No.														

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

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

**DECLARATION AND SIGNATURES**

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

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

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

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

**Applicable for FATCA & CRS :**

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

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

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

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

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

**Email:  
info@barodamf.com**

# Multiple SIP Application Forms



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

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

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

I/We hereby confirm that the EUIN box has been intentionally left blank by me/us as this transaction is executed without any interaction or advice by the employee/relationship manager/ sales person of the above distributor/sub broker or notwithstanding the advice of in-appropriateness, if any, provided by the employee/relationship manager/sales person of the distributor/sub broker.

1st Applicant Signature / Guardian Signature / POA Signature / Thumb Impression	2nd Applicant Signature / POA Signature / Thumb Impression	3rd Applicant Signature / POA Signature / Thumb Impression
---	--	--

## TRANSACTION CHARGES FOR APPLICATIONS THROUGH DISTRIBUTORS ONLY (Please refer Instructions VIII)

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

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

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

Existing Folio Number

Status of the First Applicant (Mandatory, please ✓)  Resident Individual  Minor through guardian  Foreign National Resident in India  NRI - Non Repatriation  NRI-Repatriation  Body Corporate  Society / Club  BOI  LLP  HUF  Trust  FPIs  Company  QFI  PIO  OCI  AOP  Partnership  NGO  Sole Proprietorship  Others \_\_\_\_\_

## MODE OF HOLDING Single OR Joint OR Anyone or Survivor Default Option: Joint (Please refer Instructions II)

## SOLE / FIRST APPLICANT'S PERSONAL DETAILS (Please fill in ALPHABETS and use one box for one alphabet, leaving one box blank between two words, as it appears in your PAN Card)

Name	Mr	Ms	M/s	NAME AS PER PAN CARD												
Address [P. O. Box Address is not sufficient] (Indian address, in case of NRIs/ FPI's)																
City																
Pincode	(Mandatory)				State	Country										
Phone (Off.)					Fax No.					Mobile No.						
Phone (Res)					Email ID1*											
Email ID2*					Status (please ✓)	<input type="checkbox"/> Self <input type="checkbox"/> Spouse <input type="checkbox"/> Dependent Children <input type="checkbox"/> Dependent Parents										

\*Wherever email ID is registered, an electronic Statement of Account (e-SOA) will be shared with the investor. In case you want to receive a physical statement, please request for the same separately. Investors are advised to give their email IDs or that of their family member and not third party so that the important communication from the Fund reaches them directly and in time. This will also prevent any unintended consequences that can arise out of providing third party email ids.

## SECOND APPLICANT'S Name

Mr	Ms														

## THIRD APPLICANT'S Name

Mr	Ms														

## Name of the Guardian (in case First / Sole Applicant is minor) / Contact Person - Designation / PoA Holder (In case of Non-Individual Investors)


## ACKNOWLEDGEMENT SLIP (To be filled in by the investor)

Received from Mr. / Ms. / M/s.																			
PAN				an Application for scheme															
Option (please ✓) <input type="checkbox"/> Growth <input type="checkbox"/> IDCW				Sub-option (please ✓) <input type="checkbox"/> Reinvestment <input type="checkbox"/> Pay-out															
along with Cheque / UTR No.								Dated								D D M M Y Y Y Y			
Drawn on (Bank)								Amount ₹											
Signature, Stamp & Date																			

Overseas Address (Mandatory in case of NRI/ FPIs applicant, in addition to mailing address)																								
State			Country				Zip Code																	
<b>Information (*Mandatory)</b>	<b>First Applicant**</b>				<b>Second Applicant</b>				<b>Third Applicant</b>															
Date of Birth	D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y
PAN/PEKRN*																								
Aadhaar																								
Mobile No.*																								
KIN No (CKYC)																								
<b>**Incase Minor / POA</b>																								
	<b>Guardian (In case of Minor)</b>						<b>POA Holder</b>																	
Name																								
Relationship																								
Date of Birth of Minor	D	D	M	M	Y	Y	Y	Y																
PAN/PEKRN																								
Aadhaar																								
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"/> Housewife <input type="checkbox"/> Builder <input type="checkbox"/> Sports <input type="checkbox"/> Defence <input type="checkbox"/> Public Co.(Listed) <input type="checkbox"/> Public Co.(Unlisted) <input type="checkbox"/> Agriculture <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Gov. Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Pvt. Sector Service <input type="checkbox"/> Entertainment <input type="checkbox"/> Other				<input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Builder <input type="checkbox"/> Sports <input type="checkbox"/> Defence <input type="checkbox"/> Public Co.(Listed) <input type="checkbox"/> Public Co.(Unlisted) <input type="checkbox"/> Agriculture <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Gov. Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Pvt. Sector Service <input type="checkbox"/> Entertainment <input type="checkbox"/> Other				<input type="checkbox"/> Student <input type="checkbox"/> Business <input type="checkbox"/> Professional <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Builder <input type="checkbox"/> Sports <input type="checkbox"/> Defence <input type="checkbox"/> Public Co.(Listed) <input type="checkbox"/> Public Co.(Unlisted) <input type="checkbox"/> Agriculture <input type="checkbox"/> Forex Dealer <input type="checkbox"/> Gov. Service <input type="checkbox"/> Public Sector Service <input type="checkbox"/> Pvt. Sector Service <input type="checkbox"/> Entertainment <input type="checkbox"/> Other															
Gross Annual Income	<input type="checkbox"/> <1L <input type="checkbox"/> 1-5 L <input type="checkbox"/> 5-10 L <input type="checkbox"/> 10-25 L <input type="checkbox"/> 25 L-1 Cr <input type="checkbox"/> > 1 Cr and so on				<input type="checkbox"/> <1L <input type="checkbox"/> 1-5 L <input type="checkbox"/> 5-10 L <input type="checkbox"/> 10-25 L <input type="checkbox"/> 25 L-1 Cr <input type="checkbox"/> > 1 Cr and so on				<input type="checkbox"/> <1L <input type="checkbox"/> 1-5 L <input type="checkbox"/> 5-10 L <input type="checkbox"/> 10-25 L <input type="checkbox"/> 25 L-1 Cr <input type="checkbox"/> > 1 Cr and so on															
<b>OR</b>																								
Net-worth* in ₹ (Lacs) *Should not be older than one year (Mandatory for Non-Individual)																								
Networth as of date	D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y	D	D	M	M	Y	Y	Y	Y
Non-Individuals	<p>Is the entity involved in any of the following services:</p> <p>• Foreign Exchange/ Money Changer <input type="checkbox"/> Yes <input type="checkbox"/> No • Gaming/ Gambling/ Lottery (casinos, betting syndicates) <input type="checkbox"/> Yes <input type="checkbox"/> No • Money Lending/ Pawning <input type="checkbox"/> Yes <input type="checkbox"/> No</p>																							

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

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



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



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

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

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

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

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

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

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

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

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

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

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

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

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

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

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

**REDEMPTION / 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				



## SCHEME DETAILS

First Instalment Details: (Please issue cheque favouring "Baroda Mutual Fund")

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

*Cheque Favouring Scheme Name	Plan/Option	Amount Invested (₹)	Cheque No./ UTR No. (in case of NEFT/RTGS)	Bank and Branch and Account Number (for Cheque)

## SIP AND PAYMENT DETAILS (Please refer instruction)

Sr. No.	Scheme/Plan/Option	Frequency	Date	SIP Date Start	SIP Date End	OR Perpetual (Default)*	SIP Amount
1.	Scheme Plan/Option	<input type="checkbox"/> Monthly (default) <input type="checkbox"/> Calendar Quarter	<input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup> <input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup>	<input type="text" value="DD/MM/YYYY"/> <input type="text" value="DD/MM/YYYY"/>	<input type="text" value="DD/MM/YYYY"/> <input type="text" value="DD/MM/YYYY"/>	<input type="checkbox"/> <input type="checkbox"/>	
2.	Scheme Plan/Option	<input type="checkbox"/> Monthly (default) <input type="checkbox"/> Calendar Quarter	<input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup> <input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup>	<input type="text" value="DD/MM/YYYY"/> <input type="text" value="DD/MM/YYYY"/>	<input type="text" value="DD/MM/YYYY"/> <input type="text" value="DD/MM/YYYY"/>	<input type="checkbox"/> <input type="checkbox"/>	
3.	Scheme Plan/Option	<input type="checkbox"/> Monthly (default) <input type="checkbox"/> Calendar Quarter	<input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup> <input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup>	<input type="text" value="DD/MM/YYYY"/> <input type="text" value="DD/MM/YYYY"/>	<input type="text" value="DD/MM/YYYY"/> <input type="text" value="DD/MM/YYYY"/>	<input type="checkbox"/> <input type="checkbox"/>	
4.	Scheme Plan/Option	<input type="checkbox"/> Monthly (default) <input type="checkbox"/> Calendar Quarter	<input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup> <input type="checkbox"/> 1 <sup>st</sup> <input type="checkbox"/> 10 <sup>th</sup> <input type="checkbox"/> 15 <sup>th</sup> <input type="checkbox"/> 25 <sup>th</sup>	<input type="text" value="DD/MM/YYYY"/> <input type="text" value="DD/MM/YYYY"/>	<input type="text" value="DD/MM/YYYY"/> <input type="text" value="DD/MM/YYYY"/>	<input type="checkbox"/> <input type="checkbox"/>	

1<sup>st</sup> SIP Cheque Details Cheque No.                  Date         \*Perpetual Until Cancelled (99 years) (Default)

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

I hereby authorise Baroda Mutual Fund (BMF) and their authorised service providers to debit my following bank account by ECS (Debit Clearing) / auto debit to account for collection of SIP payments.

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

## 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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<b>Toll Free Number No. : 1800 2670 189</b> <b>9 am to 6 pm - Monday to Saturday</b> <b>on all Business Days</b> <b>9 am to 2 pm on 2<sup>nd</sup> &amp; 4<sup>th</sup> Saturdays of the Month</b>	<b>Visit us at :</b> <b>www.barodamf.com</b>	<b>Email:</b> <b>info@barodamf.com</b>
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## 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](http://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.



## FATCA & CRS TERMS & CONDITIONS

**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.

## FATCA & CRS INSTRUCTIONS

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

<sup>§</sup>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	<ol style="list-style-type: none"> <li>Self-certification that the account holder is neither a citizen of United States of America nor a resident for tax purposes;</li> <li>Non-US passport or any non-US government issued document evidencing nationality or citizenship (refer list below);AND</li> <li>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.</li> </ol>
Residence/ mailing address in a country other than India	<ol style="list-style-type: none"> <li>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</li> <li>Documentary evidence (refer list below).</li> </ol>
Telephone number in a country other than India	<p><b>If no Indian telephone number is provided</b></p> <ol style="list-style-type: none"> <li>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</li> <li>Documentary evidence (refer list below).</li> </ol> <p><b>If Indian telephone number is provided along with a foreign country telephone number</b></p> <ol style="list-style-type: none"> <li>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; <b>OR</b></li> <li>Documentary evidence (refer list below).</li> </ol>
Telephone number in a country other than India	<ol style="list-style-type: none"> <li>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</li> <li>Documentary evidence (refer list below).</li> </ol>

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.

### AMC CONTACT ADDRESS

Baroda Asset Management India Limited CIN : U65991MH1992PLC069414 501, Titanium, 5th Floor, Western Express Highway, Goregaon (E), Mumbai - 400063. Tel. No.: 91 22 3074 1000	Baroda Asset Management India Limited Flat No. 103 & 104, First Floor, Prakash Deep Building, 7 Tolstoy Marg, New Delhi - 110001. Phone: 011-43514662 Fax: +91 11 4592117	Baroda Asset Management India Limited HP Complex, Flat No.12, 3rd Floor, Door No. 124/1, 2 & 3 New No. 14, G. N. Chetty Road, T. Nagar, Chennai - 600 017. Phone: 044 - 2834 3530, Fax: 044 - 2834 3539
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Visit us at : [www.barodamf.com](http://www.barodamf.com) • Email:[info@barodamf.com](mailto:info@barodamf.com)

### Call Center Details & Toll Free No. :

Toll Free Number No. : 1800 2670 189

9 am to 6 pm - Monday to Saturday on all Business Days  
9 am to 2 pm on 2<sup>nd</sup> & 4<sup>th</sup> Saturdays of the Month

## 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. 17/2/4, 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-I, 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 : 1444-4901131. • **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. E-mail id : mfsambala@Kfintech.com. • **Amritsar** - KFin Technologies Pvt. Ltd., SCO 5, 2nd Floor, District Shopping Complex, Ranjit Avenue, Amritsar 143001. Tel. No. : 0183-5053802. E-mail id : mfsamritsar@Kfintech.com. • **Anand** - KFin Technologies Pvt. Ltd., B-42 Vaibhav Commercial Center, Nr TVS Down Town Show Room, Grid Char Rasta, Anand - 380001. Tel. No. : 9081903038. E-mail id : mfsanand@Kfintech.com. • **Ananthapur** - KFin Technologies Pvt. Ltd., #13/4, Vishnupriya Complex, Beside SBI Bank, Near Tower Clock, Ananthapur - 515001. Tel. No. : 9063314379. E-mail id : mfsananthapur@Kfintech.com. • **Asansol** - KFin Technologies Pvt. Ltd., 112/N G. T. Road Bhanga Pachil, G.T Road, Paschim Bardhaman West Bengal, Asansol - 713303. Tel. No. : 0341-2220077. E-mail id : mfsasansol@Kfintech.com. • **Aurangabad** - KFin Technologies Pvt. Ltd., Shop No B 38, Motiwala Trade Center, Nirala Bazar, Aurangabad 431001. Tel. No. : 0240-2343414. E-mail id : mfsaurangabad@Kfintech.com. • **Azamgarh** - KFin Technologies Pvt. Ltd., House No. 290, Ground Floor, Civil lines, Near Sahara Office, Azamgarh 276001. Tel. No. : 7518801805. E-mail id : mfsazamgarh@Kfintech.com. • **Balasure** - KFin Technologies Pvt. Ltd., 1-B, 1st Floor, Kalinga Hotel Lane, Baleshwar, Baleshwar Sadar, Balasore 756001. Tel. No. : 06782-260503. E-mail id : mfsbalasure@Kfintech.com. • **Bangalore** - KFin Technologies Pvt. Ltd. No 35, Puttanna Road, Basavanagudi, Bangalore 560004. Tel. No. : 080-26602852. E-mail id : bangaloremfd@Kfintech.com. • **Bankura** - KFin Technologies Pvt. Ltd., Plot nos- 80/1/Anatunchati Mahalla 3rd Floor, Ward No-24 Opposite P.C Chandra, Bankura Town, Bankura 722101. Tel. No. : 9434480586. E-mail id : mfsbankura@Kfintech.com. • **Bareilly** - KFin Technologies Pvt. Ltd., 1st Floor Rear Side -square Building, 54-civil Lines, Ayub Khan Chauraha, Bareilly 243001. Tel. No. : 7518801806. E-mail id : mfsbareilly@Kfintech.com. • **Baroda** - KFin Technologies Pvt. Ltd., 203 Corner point, Jetalpur Road, Baroda Gujarat, Baroda 390007. Tel. No. : 0265-2353506. E-mail id : barodamfd@Kfintech.com. • **Begusarai** - KFin Technologies Pvt. Ltd., C/o Dr Hazari Prasad Sahu, Ward No 13, Behind Alka Cinema, Begusarai (Bihar), Begusarai 851117. Tel. No. : 7518801807. E-mail id : mfsbegusarai@Kfintech.com. • **Belgaum** - KFin Technologies Pvt. Ltd., Premises No. 101, CTS NO. 1893, Shree Guru Darshani Tower, Anandwadi, Hindwadi, Belgaum 590011. Tel. No. : 0831 2402544. E-mail id : mfsbelgaum@Kfintech.com. • **Bellary** - KFin Technologies Pvt. Ltd., Shree Gayathri Towers #4, 1st Floor K.H.B. Colony, Gopalaswamy Mudaliar Road, Gandhi Nagar-Bellary 583103. Tel. No. : 08392 - 254750. E-mail id : mfsbellary@Kfintech.com. • **Berhampur** (Or) - KFin Technologies Pvt. Ltd., Opp Divya Nandan Kalyan Mandap, 3rd Lane Dharam Nagar, Near Lohiya Motor, Berhampur (Or) 760001. Tel. No. : 0680-2228106. E-mail id : mfsberhampur@Kfintech.com. • **Bhagalpur** - KFin Technologies Pvt. Ltd., 2Nd Floor, Chandralok Complex Ghantaghar, Radha Rani Sinha Road, Bhagalpur 812001. Tel. No. : 7518801808. E-mail id : mfsbhagalpur@Kfintech.com. • **Bharuch** - KFin Technologies Pvt. Ltd., 123 Nexus business Hub, Near Gangotri Hotel, B/s Rajeshwari Petroleum, Makampur Road, Bharuch 392001. Tel. No. : 9081903042. E-mail id : mfsbharuch@Kfintech.com. • **Bhatinda** - KFin Technologies Pvt. Ltd., MCB -Z-3-01043, 2 floor, Goniana Road, opposite Nippon India Mf GT Road, near Hanuman Chowk, Bhatinda 151001. Tel. No. : 0164- 5006725. E-mail id : mfsbhatinda@Kfintech.com. • **Bhavnagar** - KFin Technologies Pvt. Ltd., 303 Sterling Point ,waghawadi Road ,Bhavnagar 364001. Tel. No. : 278-3003149. E-mail id : mfsbhavnagar@Kfintech.com. • **Bhilai** - KFin Technologies Pvt. Ltd., Office No.2, 1st Floor, Plot No. 9/6, Nehru Nagar [East], Bhilai 490020. Tel. No. : 0788-2289499 / 2295332. E-mail id : mfsbhilai@Kfintech.com. • **Bhilwara** - KFin Technologies Pvt. Ltd., Office No. 14 B, Prem Bhawan, Pur Road, Gandhi Nagar, Near Canara Bank, Bhilwara 311001. Tel. No. : 01482-246362 / 246364. E-mail id : mfsbhilwara@Kfintech.com. • **Bhopal** - KFin Technologies Pvt. Ltd., SF-13 Gurukripa Plaza, Plot No. 48A, Opposite City Hospital, zone-2, M P Nagar, Bhopal 462011. Tel. No. : 0755 4077948/3512936. E-mail id : bhopalimfs@Kfintech.com. • **Bhubaneswar** - KFin Technologies Pvt. Ltd., A/181 Back Side Of Shivam Honda Show Room, Saheed Nagar, Bhubaneswar 751007. Tel. No. : 0674-2548981. E-mail id : bhubaneswarmfd@Kfintech.com. • **Bikaner** - KFin Technologies Pvt. Ltd., 70-71 2Nd Floor | Dr.Chahar Building ,Panchsati Circle, Sadul Ganj ,Bikaner 334003. Tel. No. : 0151-2200014. E-mail id : mfsbikaner@Kfintech.com. • **Bilaspur** - KFin Technologies Pvt. Ltd., Shop.No.306, 3rd Floor, Anandam Plaza, Vyapar Vihar Main Road, Bilaspur 495001. Tel. No. : 07752-470070. 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Both financial and non-financial transactions pertaining to the Scheme can be done through MFU at the authorized POS of MFUI. The details of POS published on MFU website at www.mfuindia.com will be considered as the Investor Service Centres for transactions in the Scheme.

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