



**BNP PARIBAS**  
**MUTUAL FUND**

The asset manager for a changing world

# BNP PARIBAS FIXED TERM FUND - SERIES 26 A




(A 367 day close ended debt oriented income scheme with no assured returns)

This product is suitable for investors who are seeking\*:

- Regular fixed income over a period of 367 days.
- Investment in Debt and Money Market Instruments.
- Low Risk (Blue) 

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

Note: Risk is represented as:

|   |   |   |  |   |   |
|---|---|---|--|---|---|
|  | (BLUE) Please understand that the principal will be at low risk |  | (YELLOW) Please understand that the principal will be at medium risk |  | (BROWN) Please understand that the principal will be at high risk |
|---|---|---|--|---|---|

## Offer of units ₹ 10 each for cash during the New Fund Offer Period

 New Fund Offer opens on : **July 29, 2013**

 New Fund Offer closes on : **July 29, 2013**

 Name of Mutual Fund  
**BNP Paribas Mutual Fund**

 Name of Asset Management Company  
**BNP Paribas Asset Management India Private Limited**

 Name of Trustee Company  
**BNP Paribas Trustee India Private Limited**

 Addresses of the entities  
**BNP Paribas House, 1, North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra (E), Mumbai – 400 051. India**

 Website of the entity  
**[www.bnpparibasmf.in](http://www.bnpparibasmf.in)**

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

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.

As required, a copy of this Scheme Information Document (SID) has been submitted to National Stock Exchange of India Limited (hereinafter referred to as NSE). NSE has given vide its letter no NSE/LIST/200933-L dated April 11, 2013 permission to the Mutual Fund to use the Exchange's name in this SID as the stock exchange on which the Mutual Fund's units are proposed to be listed subject to, the Mutual Fund fulfilling the various criteria for listing. The Exchange has scrutinized this SID for its limited internal purpose of deciding on the matter of granting the aforesaid permission to the Mutual Fund. It is to be distinctly understood that the aforesaid permission given by the NSE should not in any way be deemed or construed that the SID has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of this SID; nor does it warrant that the Mutual Fund's units will be listed or will continue to be listed on the Exchange; nor does it take any responsibility for the financial or other soundness of the Mutual Fund, its sponsors, its management or any scheme of the Mutual Fund.

Every person who desires to apply for or otherwise acquire any units of the Mutual Fund may do so pursuant to independent inquiry, investigation and analysis and shall not have any claim against the Exchange whatsoever by reason of any loss which may be suffered by such person consequent to or in connection with such subscription/acquisition whether by reason, of anything stated or omitted to be stated herein or any other reason whatsoever.

This KIM is dated July 16, 2013.



| <b>Name</b>   | BNP Paribas Fixed Term Fund - Series 26A  |         |                 |             |   |  |              |         |         |                 |                  |   |    |            |                          |    |     |            |
|---|---|---------|-----------------|-------------|---|--|--------------|---------|---------|-----------------|------------------|---|----|------------|--------------------------|----|-----|------------|
| <b>Type</b>   | A 367 day close ended debt oriented income scheme with no assured returns.  |         |                 |             |   |  |              |         |         |                 |                  |   |    |            |                          |    |     |            |
| <b>Investment Objective</b>                                 | <p>The investment objective of the scheme seeks to achieve growth of capital through investments made in a basket of fixed income securities maturing on or before the maturity of the scheme.</p> <p>However, there can be no assurance that the investment objective of the Scheme will be realized. The Scheme does not guarantee/indicate any returns.</p>  |         |                 |             |   |  |              |         |         |                 |                  |   |    |            |                          |    |     |            |
| <b>Asset allocation pattern &amp; Investment strategies</b> | <p>Under normal circumstances, the asset allocation under the scheme shall be as follows:</p> <table border="1"> <thead> <tr> <th rowspan="2">Instruments</th><th colspan="2">Indicative allocations<br/>(% of total assets)</th><th>Risk Profile</th></tr> <tr> <th>Minimum</th><th>Maximum</th><th>High/Medium/Low</th></tr> </thead> <tbody> <tr> <td>Debt Instruments</td><td>0</td><td>50</td><td>Low-Medium</td></tr> <tr> <td>Money Market Instruments</td><td>50</td><td>100</td><td>Low-Medium</td></tr> </tbody> </table> <p>The cumulative gross exposure through debt instruments, money market instruments and derivative positions will not exceed 100% of the net assets of the scheme. It may be noted that cash or cash equivalents with residual maturity of less than 91 days may be treated as not creating any exposure. Investments in debt derivatives shall not exceed 30% of the net assets. The scheme does not intend to invest in foreign securities. The scheme will not invest in equity and equity related securities and securitised debt including foreign securitised debt. The scheme will not indulge in short selling and securities lending and borrowing.</p> <p>It may be noted that AMC has to adhere to the asset allocation pattern indicated in the Scheme Information Document under normal circumstances.</p> |         |                 | Instruments | Indicative allocations<br>(% of total assets) |  | Risk Profile | Minimum | Maximum | High/Medium/Low | Debt Instruments | 0 | 50 | Low-Medium | Money Market Instruments | 50 | 100 | Low-Medium |
| Instruments   | Indicative allocations<br>(% of total assets)   |         | Risk Profile    |             |   |  |              |         |         |                 |                  |   |    |            |                          |    |     |            |
|   | Minimum   | Maximum | High/Medium/Low |             |   |  |              |         |         |                 |                  |   |    |            |                          |    |     |            |
| Debt Instruments  | 0   | 50      | Low-Medium      |             |   |  |              |         |         |                 |                  |   |    |            |                          |    |     |            |
| Money Market Instruments                                    | 50  | 100     | Low-Medium      |             |   |  |              |         |         |                 |                  |   |    |            |                          |    |     |            |
| <b>Investment strategies</b>                                | <p>The Scheme will follow a passive investment strategy. The Scheme will invest in fixed income securities with a view to hold them till maturity. To that effect the Scheme will follow a buy and hold strategy. The AMC aims to identify securities, which offer superior levels of yield at lower levels of risks. With the aim of controlling risks, analysis of macroeconomic fundamentals such as growth, inflation, exchange rates, liquidity, etc along with an in-depth credit evaluation of the securities proposed to be invested in will be carried out by the investment team of the AMC.</p> <p>This being a fixed term fund, under normal circumstances, the need to rebalance will be minimal once the initial investments have been made.</p>  |         |                 |             |   |  |              |         |         |                 |                  |   |    |            |                          |    |     |            |
| <b>Where will the scheme invest?</b>                        | <p>Subject to SEBI Regulations and other prevailing laws as applicable, the net assets of the scheme can be invested in any (but not exclusively) of the following securities:</p> <ul style="list-style-type: none"> <li>(i) Debt &amp; money market instruments including bonds, debentures, treasury bills, commercial paper of public sector undertakings and private sector corporate entities, reverse repurchase agreements in government securities and treasury bills (but not in corporate bonds), certificate of deposit of scheduled commercial banks and development financial institutions, government securities, units of mutual funds as may be permitted by SEBI / RBI.</li> <li>(ii) Debt instruments of the Government of India, state and local governments, government agencies, statutory bodies, public sector undertakings, scheduled commercial banks, non-banking finance companies, development financial institutions, corporate entities &amp; trusts.</li> <li>(iii) Debt derivative instruments like Interest Rate Swaps, Forward Rate Agreements and such other derivative instruments permitted by SEBI/RBI.</li> <li>(iv) Any other like instruments as may be permitted by RBI &amp; SEBI from time to time.</li> </ul>   |         |                 |             |   |  |              |         |         |                 |                  |   |    |            |                          |    |     |            |



### **Credit evaluation policy for the investments in debt securities**

Credit quality analysed on the assumption that instruments will be held to maturity. The credit evaluation is guided by the credit policy of the AMC in which the external credit rating and the size of the company play an integral role.

### **List of sectors where scheme will not be investing**

The scheme shall not invest in debt instruments issued by companies in the real estate, gems & jewellery, micro finance institutions and airlines. Depending up on the changes in the investment environment, the AMC may consider other sectors / companies for applying such restrictions from time to time. For the purpose of identifying sector, AMFI sector definitions shall be referred to.

### **Type of instruments in which the scheme propose to invest**

As stated in section D above.

### **Intended portfolio allocation**

The floors and ceilings within a range of 5% of the intended allocation (%) against each sub asset class/credit rating shall be as follows.

| <b>Credit Rating / Instruments</b>          | <b>A1</b> | <b>AAA</b> | <b>AA</b> | <b>A</b> | <b>Not applicable</b> |
|---|-----------|------------|-----------|----------|-----------------------|
| CDs   | 95-100    | -          | -         | -        | -                     |
| CPs   | -         | -          | -         | -        | -                     |
| NCDs  | -         | -          | -         | -        | -                     |
| CBLO/ Treasury Bills/ units of liquid funds | -         | -          | -         | -        | 0-5                   |

### **Notes:**

1. Securities with rating A and AA shall include A+ and A- & AA+ and AA- respectively. Similarly, securities with A1 shall include A1+.
2. There can be positive variation in the range in investment towards higher credit rating in the same instrument.
3. In case of non availability of and taking into account the risk-reward analysis of CPs, NCDs; the scheme may invest in units of liquid funds, CBLOs and CDs having highest credit rating (i.e. A1+ or equivalent) or government securities or treasury bills. Such deviation may continue, if suitable NCDs/CPs of desired credit quality are not available.
4. At the time of building up the portfolio post NFO and towards the maturity of the scheme, there may be a higher allocation to cash and cash equivalent (including units of liquid funds).
5. All investment shall be made based on the rating prevalent at the time of investment. However, in case of an instrument having dual ratings, the most conservative publicly available rating would be considered.
6. In the event of any deviations from the floor and ceiling of credit ratings specified for any instrument, other than by reason of downgrade or default, the AMC will seek to rebalance within 30 days from the date of the said deviation.
7. There will not be any variation between the intended portfolio allocation and the final portfolio allocation except as stated in points 2, 3, 4 & 6 above.



## Risk Profile of the Scheme

Mutual 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:

### Scheme Specific Risk Factors:

#### 1. Risks associated with investing in fixed income securities:

- a) **Credit and Counterparty risk:** Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security or honor its contractual obligations). Counterparty risk refers to the counterparty's inability to honor its commitments (payment, delivery, repayment, etc.) and to risk of default. This risk relates to the quality of the counterparty on which the scheme has exposures. Losses can occur in particular for the settlement/delivery of financial instruments or the conclusion of financial derivatives contracts.
- b) **Interest Rate Risk & Reinvestment Risk:** The value of an investment may be affected by interest rate fluctuations. Interest rates may be influenced by several elements or events, such as monetary policy, the discount rate, inflation, etc. The value of debt and fixed income securities held by the scheme generally will vary inversely with the changes in prevailing interest rates. Further, securities of any issuer that has higher duration could be more risky in terms of price movements relative to those with lower duration. The investments made by the scheme are subject to reinvestment risk. This risk refers to the interest rate levels at which cash flows received from the securities in the scheme are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed. There have been times in the past, when settlements have been unable to keep pace with the volume of securities transactions, making it difficult to conduct further transactions. Delays or other problems in settlement of transactions could result in temporary periods when the assets of the Scheme are not invested and no return is earned thereon.
- c) **Liquidity Risk:** The liquidity of the scheme's investment is inherently restricted by trading volumes in the securities in which the scheme invests. A lower level of liquidity affecting an individual security or derivative or an entire market at the same time, may have an adverse bearing on the value of the scheme's assets. More importantly, this may affect the scheme's ability to sell particular securities and derivatives quickly enough to minimise impact cost, as and when necessary to meet requirements of liquidity or to sell securities in response to triggers such as a specific economic/corporate event. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of a few or all of the investments and may affect the liquidity of the investments of the scheme. The scheme may be unable to implement purchase or sale decisions when the markets turn illiquid, missing some investment opportunities or limiting ability to face redemptions. The lack of liquidity could also lead to the risk that the sale price of a security could be substantially lower than the fair value of the security.
- d) **Market Risk:** All mutual funds and securities investments are subject to market risk and there can be no assurance / guarantee that the scheme's objectives will be achieved. The securities that the scheme invests in would be exposed to price changes on a day-to-day basis. These price changes may occur due to instrument-specific factors as well as general macroeconomic conditions. Markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. The scheme may be subject to price volatility due to factors such as interest sensitivity, market perception, and creditworthiness of issuer and market liquidity. Different parts of the market can react differently to these developments. The value of an individual security or particular type of security can be more volatile than the market as a whole and can perform differently from the value of the market as a whole.
- e) **Concentration Risk:** The scheme may pursue only a limited degree of diversification. It may invest a greater proportion of assets in the securities of very few issuers (within the limits permitted by regulation) or be concentrated on a few market sectors. This could have implications for the performance of the scheme. The scheme may be more sensitive to economic, business, political or other changes and this may lead to sizeable fluctuation in the Net Asset Value of the scheme.



## **2. Risk associated with derivatives:**

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

Derivative products are specialized instruments and can provide disproportionate gains as well as disproportionate losses to the investor. Execution of such strategies depends upon the ability of the fund manager to identify such opportunities. Identification and execution of the strategies to be pursued by the fund manager involve uncertainty and decision of fund manager may not always be profitable. No assurance can be given that the fund manager will always be able to execute such strategies profitably.

The risks associated with the use of derivatives are different from or possibly greater than, the risks associated with investing directly in securities and other traditional investments.

## **3. Other Risks:**

- 1. Risk associated with inflation:** Over time, yields of short-term investments may not keep pace with inflation, leading to a reduction in an investment's purchasing power.
- 2. Legal Risk:** The scheme may be affected by the actions of government and regulatory bodies. Legislation could be imposed retrospectively or may be issued in the form of internal regulations which the public may not be aware of. Legislation (including legislation relating to tax) or regulation may be introduced which inhibits the scheme from pursuing their strategies or which renders an existing strategy less profitable than anticipated. Such actions may take any form, for example nationalization of any institution or restrictions on investment strategies in any given market sector or changing requirements and imposed without prior warning by any regulator.
- 3. Risk associated with listing of units:** Listing of the units of the scheme does not necessarily guarantee their liquidity and there can be no assurance that an active secondary market for the units will develop or be maintained. Consequently, the scheme may quote below its face value / NAV.
- 4. Taxation Risk:** The value of an investment may be affected by the application of tax laws, including withholding tax, or changes in government or economic or monetary policy from time to time. As such, no guarantee can be given that the financial objectives will actually be achieved. The tax information described in this Scheme Information Document is as available under the prevailing taxation laws and could be changed at any moment by regulation. Further, there can be no guarantee that the tax position or the proposed tax position prevailing at the time of an investment in the scheme will endure indefinitely.
- 5. Operational Risk:** Operational risk addresses the risk of trading and back office or administration issues that may result in a loss to the Fund. This could be the result of oversight, ineffective securities processing procedures, computer systems problems or human error.
- 6. Valuation Risk:** This risk relates to the fact that markets, in specific situations and due to lack of volumes of transactions, do not enable an accurate assessment of the fair value of invested assets. In such cases, valuation risk represents the possibility that, when a financial instrument matures or is sold in the market, the amount received is less than anticipated, incurring a loss to the portfolio and therefore impacting negatively the NAV of the scheme.

## **Risk Control Measures:**

Since investing requires disciplined risk management, the AMC would endeavour to incorporate adequate safeguards for controlling risks in the portfolio construction process. A credit evaluation of each investment opportunity will be undertaken to manage credit risk. The AMC will utilise ratings of recognised rating agencies as an input in the decision making process. The fund manager shall follow the asset allocation pattern in SID under normal



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|  | <p>circumstances and residual cash may be invested in the collateralised borrowing &amp; lending obligations (CBLO) / repo market, units of liquid funds. There can however be no guarantee against liquidity issues within the scheme.</p> <p>The AMC may also implement certain internal control procedures / risk &amp; exposure limits etc. for controlling risks which may be varied from time to time.</p> <p>The scheme may utilise derivative instruments for hedging &amp; portfolio balancing purposes. All Interest Rate Swaps will be undertaken with approved counter parties under pre approved International Swaps and Derivatives Association (ISDA) agreements. The scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by SEBI/RBI for the purpose of hedging and portfolio rebalancing.</p> <p>The above risk control measures shall be implemented by the AMC on best effort basis however there can be no guarantee that such measures can completely mitigate the risks involved in scheme.</p> |
| <b>Options</b>   | <p>The Scheme offers following two plans:</p> <ul style="list-style-type: none"> <li>• BNP Paribas Fixed Term Fund - Series 26 A</li> <li>• BNP Paribas Fixed Term Fund - Series 26 A - Direct Plan</li> </ul> <p>Each plan has the following options:</p> <ul style="list-style-type: none"> <li>• Growth Option</li> <li>• Dividend Option (Calendar Quarterly, Yearly and Dividend on Maturity Option)</li> </ul> <p>The Dividend Option offers only Dividend Payout Facility. There shall be a single portfolio under the scheme..</p>  |
| <b>Applicable NAV (after the scheme opens for repurchase and sale)</b> | <p>Units cannot be subscribed after the closure of NFO and will be redeemed only at the time of maturity at the applicable NAV. However the Units can be traded on the Stock Exchange post listing. Since the Scheme is close-ended, switch-out facility is not available subsequent to NFO period. This provision would be applicable to intra-scheme switches also.</p>   |
| <b>Minimum Application Amount/ Number of Units</b>                     | <p>Purchase - Minimum ₹ 5000 &amp; in multiples of ₹ 10/-</p> <p>Additional Purchase - Not applicable</p> <p>Repurchase - Not applicable</p>  |
| <b>Despatch of Repurchase (Redemption) Request</b>                     | <p>As the scheme is being listed, investors will not be able to redeem their units during the tenor of the scheme and there will be redemption by the fund only on the maturity of the scheme. The maturity proceeds shall be despatched to the unit holders within 10 working days from the date of maturity of the scheme.</p> <p>However, under normal circumstances, the Mutual Fund will endeavour to despatch the maturity proceeds within 3 Business Days from the date of maturity of the scheme.</p>   |
| <b>Benchmark Index</b>   | <p>CRISIL Short Term Bond Fund Index</p>  |
| <b>Dividend Policy</b>   | <p>Dividend declaration shall be in line with provisions mentioned in SEBI Circular IMD/Cir. No. 1/64057/06 dated April 4, 2006 read with further clarifications issued from time to time. Dividend shall be paid, subject to availability of distributable surplus in the scheme. The Trustees reserves the right to declare dividend in addition to the frequency specified.</p>  |



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| <b>Name of the Fund Manager</b>               | Mr. Puneet Pal  |
| <b>Name of the Trustee Company</b>            | BNP Paribas Trustee India Private Limited   |
| <b>Performance of the Scheme</b>              | This Scheme is a new Scheme and does not have any performance track record.   |
| <b>Expenses of the Scheme</b>                 | <p><b>Load Structure</b></p> <p>New Fund Offer Period - entry load&amp;exit load: nil</p> <p>Continuous Offer - entry load &amp; exit load - not applicable.</p> <p><b>Recurring expenses</b></p> <p>(i) On the first ₹ 100 crore of the daily net assets 2.25%;</p> <p>(ii) On the next ₹ 300 crore of the daily net assets 2.00%;</p> <p>(iii) On the next ₹ 300 crore of the daily net assets 1.75%;</p> <p>(iv) On the balance of the assets 1.50%</p> <p>Following expenses shall be charged over and above the limits mentioned above.</p> <ol style="list-style-type: none"> <li>Additional expenses under regulation 52 (6A) (c) at 0.20%</li> <li>Additional expenses for gross new inflows from specified cities at 0.30%</li> <li>Service tax on investment and advisory service fees (AMC Fees)</li> </ol> <p>For the actual current expenses being charged, the investor should refer to the SID or the website of the mutual fund <a href="http://www.bnpparibasmf.in">www.bnpparibasmf.in</a></p> <p><b>Actual expenses for the previous financial year:</b> Not applicable since new scheme.</p>  |
| <b>Waiver of load for direct applications</b> | In accordance with the requirements specified by the SEBI circular no. SEBI / IMD/CIR No. 4 / 168230/ 09 dated June 30, 2009 no entry load will be charged for purchase / additional purchase / switch-in accepted by the Fund. Hence provision for waiver of load for direct application is not applicable.  |
| <b>Transaction charges</b>                    | <p>Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the AMC/the Fund shall deduct transaction charges as per the following details from the subscription amount. The amount so deducted shall be paid to the distributor/agent of the investor (in case they have "opted in") and the balance shall be invested. In accordance with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, the distributors shall have an option either to opt in or opt out of levying transaction charge based on type of the product.</p> <ol style="list-style-type: none"> <li>First time investor in Mutual Fund (across all the Mutual Funds): Transaction charge of ₹ 150/- for subscription of ₹ 10,000 and above shall be deducted.</li> <li>Existing investor in Mutual Funds (across all the Mutual Funds): Transaction charge of ₹ 100/- per subscription of ₹ 10,000 and above shall be deducted.</li> <li>Transaction charges shall not be deducted for: <ol style="list-style-type: none"> <li>Purchases /subscriptions for an amount less than ₹ 10,000/-</li> <li>Transaction other than purchases/ subscriptions relating to new inflows such as Switch.</li> <li>Purchases/subscriptions made directly with the Fund (i.e. not through any distributor/agent).</li> <li>Transaction through stock exchange mechanism</li> </ol> </li> <li>The statement of account shall reflect the net investment as gross subscription less transaction charge and the number of units allotted against the net investment.</li> <li>As per SEBI circular no. SEBI/ IMD/ CIR No. 4/ 168230/09 dated June 30, 2009, the upfront commission to distributors shall be paid by the investor directly to the distributor by a separate cheque based on the investor's assessment of various factors including service rendered by the distributor.</li> </ol> |





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| <b>Tax treatment for the investors (Unitholders)</b> | Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.   |
| <b>Daily Net Asset Value (NAV) Publication</b>       | <p>The AMC will disclose the first NAV of the Scheme not later than 5 business days from the date of allotment of the Scheme. The Mutual Fund shall declare the Net asset value of the scheme on every business day on AMFI's website <a href="http://www.amfiindia.com">www.amfiindia.com</a> by 9.00 p.m. and also on their website <a href="http://www.bnpparibasmf.in">www.bnpparibasmf.in</a>. In case of any delay, the reasons for such delay shall be explained to AMFI and number of such instances shall be reported to SEBI on bi-monthly basis. If the NAVs are not available before the commencement of the following day due to any reason, the Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund shall be able to publish the NAVs.</p> <p>The NAV shall be calculated for all business days and shall be published at least in two daily newspapers having circulation all over India every day. Since the Scheme is proposed to be listed on a recognized Stock Exchange, the listed price shall also be available on that Stock Exchange but the listed price may vary from the published NAV of the scheme on any business day.</p> <p><b>The Mutual Fund/AMC and its empanelled brokers/distributors has not given and shall not give any indicative portfolio and indicative yield in any communication or in any manner whatsoever. Investors are advised not to rely on any such communication regarding indicative yield/portfolio with regard to the Scheme.</b></p>  |
| <b>For Investor Grievances please contact</b>        | <p><b>Name and Address of Registrar:</b><br/>Sundaram BNP Paribas Fund Services Limited<br/>Unit: BNP Paribas Mutual Fund,<br/>Central Processing Center, RR Towers II, III Floor,<br/>Thiru Vi Ka Industrial Estate, Guindy, Chennai - 600 032.<br/>SEBI Registration Number: INR000004066</p> <p><b>Name, address, telephone number, fax number, e-mail id of investor relations officer:</b><br/>Mr. Shridhar Iyer<br/>BNP Paribas Asset Management India Private Limited<br/>BNP Paribas House, 1 North Avenue,<br/>Maker Maxity, Bandra Kurla Complex,<br/>Bandra East, Mumbai - 400 051.<br/>Phone: 022-33704212 Fax: 022-33704294<br/>E-mail: <a href="mailto:customer.care@bnpparibasmf.in">customer.care@bnpparibasmf.in</a></p>  |
| <b>Unitholders' Information</b>                      | <p>AMC shall send confirmation regarding allotment of units specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number as soon as possible but not later than five working days from the date of closure of the new fund offer period and / or from date of receipt of the request from the unit holder. The AMC shall issue a Consolidated Account Statement (CAS) for each calendar month on or before the tenth day of the succeeding month detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all the schemes of all mutual funds in whose folios transaction has taken place during that month. CAS is a statement reflecting holdings / transactions across all the mutual funds by the investor. CAS shall not be issued to the investor who has not updated their Permanent Account Number (PAN) in their respective folios. The unit holders shall ensure that the PAN details are updated in all their folio(s).</p> <p>The AMC shall disclose portfolio (along with ISIN) as on the last day of the month for all the schemes on its website on or before the tenth day of the succeeding month. The AMC shall also publish complete statement of scheme portfolio within one month from the close of each half year (that is on 31st March and on 30th September) in atleast one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated.</p> <p>SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011 shall be complied with in order to bring cost effectiveness in printing and dispatching the annual reports or abridged summary thereof.</p> |





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| <b>Listing</b>   | The Fund intends to list BNP Paribas Fixed Term Fund - Series 26 A on National Stock Exchange of India Ltd. The units will be listed and available for trading through the Stock Exchange within 5 business days of allotment.   |
| <b>Delisting</b>   | The units of a mutual fund scheme may be delisted from a recognised stock exchange in accordance with the guidelines as may be specified by the SEBI from time to time.  |
| <b>Dematerialization</b>   | <p>The Unit holders are given an option to hold the units by way of an account statement or in Dematerialized ('demat') form. Unit holders opting to hold the units in demat form must provide their demat Account details in the specified section of the application form.</p> <p>The Unit holder intending to hold the units in demat form are required to have a beneficiary account with the Depository Participant (DP) (registered with NSDL / CDSL as may be indicated by the Fund) and will be required to indicate in the application the DP's name, DP ID Number and the beneficiary account number of the applicant with the DP. The AMC intends to register with NSDL &amp; CDSL.</p> <p>In case Unit holders do not provide their demat Account details, an Account Statement shall be sent to them. Such investors will not be able to trade on the stock exchange till the holdings are converted in to demat form.</p>  |
| <b>Conversion of mutual fund units represented by Statement of Accounts (SoA) into dematerialised form</b> | <p>In case, a unit holder intends to convert units from physical form represented by SoA to Demat form, the request to convert the units into demat form shall be directly submitted to their depository participants (DP) and not to the AMC or the Registrar and Transfer Agent (RTA) of the Fund. The AMC shall issue units in dematerialized form to a unit holder within two working days of the receipt of valid documents from the respective DP. The credit of the converted units will be reflected in the transaction statement provided by the DP to its client.</p> <p>The facility of converting the units in dematerialized form is available subject to such processes, operating guidelines and terms &amp; conditions as may be prescribed by the DPs and the Depositories from time to time.</p>   |
| <b>Application Supported by Blocked Amount or ASBA</b>   | <p>ASBA is an application containing an authorization to a Self Certified Syndicate Bank (SCSB) to block the application money in the bank account maintained with the SCSB, for subscribing to an issue. Investors wish to apply through ASBA facility may approach Self Certified Syndicate Banks (SCSBs) authorized by SEBI for this purpose. Please visit the website <a href="http://www.sebi.gov.in">www.sebi.gov.in</a> for further details on ASBA. Presently, ASBA facility is available for investors holding demat account.</p> <p>ASBA Applicants shall submit an ASBA Application Form to the SCSB authorizing blocking of funds that are available in the bank account specified in the ASBA Application Form only. The acknowledgement for receiving the application by the designated Branches of the SCSBs does not guarantee that the Mutual Fund units shall be allotted either by the SCSB or the Mutual Fund. The Application shall be further processed by the Registrar &amp; Transfer agent appointed by the Mutual Fund and units shall be allotted after deducting the blocked amount, only if the application is complete in all respect to the Mutual Fund/Registrar &amp; Transfer Agent. The ASBA Applicant's shall specify the bank account number in the ASBA Application Form and the SCSB shall block an amount equivalent to the Application Amount in the bank account specified in the ASBA Application Form. The SCSB shall keep the Application Amount in the relevant bank account blocked until withdrawal/ rejection of the ASBA Application or receipt of instructions from the Registrar to unblock the Application Amount. In the event of withdrawal or rejection of the ASBA Application Form or for unsuccessful ASBA Application Forms, the Registrar shall give instructions to the SCSB to unblock the application money in the relevant bank account. The Application Amount shall remain blocked in the ASBA Account until scrutiny of the documents by the registrar of the Mutual Fund and consequent transfer of the Application Amount to the Account of the Mutual Fund, or until withdrawal/ failure of the NFO or until rejection of the ASBA application, as the case may be. The SCSB shall submit the ASBA form to the RTA / AMC for records.</p> <p>Applicants applying through the ASBA process should carefully read the provisions applicable to such applications before making their application through the ASBA process. Notwithstanding any of the above conditions, any application may be accepted or rejected at the sole and absolute discretion of the Trustee.</p> |

In accordance with the requirements specified by the SEBI circular no. SEBI/ IMD/ CIR No. 4/ 168230/09 dated June 30, 2009 no entry load will be charged for purchase/additional purchase/ switch-in accepted by the Fund with effect from August 01, 2009.

The upfront commission on investment made by the investor, if any, shall be paid to the ARN Holder directly by the investor, based on the investor's assessment of various factors including service rendered by the ARN Holder. The exit load charged, if any shall be credited to the scheme. Presently, the Scheme does not intend to charge any exit load



# BNP PARIBAS MUTUAL FUND

**NFO APPLICATION FORM**  
Please read the Instructions before completing this Application Form

**BNP Paribas Fixed Term Fund - Series 26 A**  
(A 367 day close ended debt oriented income scheme with no assured returns)

This product is suitable for investors who are seeking\*:

- Regular fixed income over a period of 367 days.
- Investment in Debt and Money Market Instruments.
- Low Risk (Blue)

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

Note: Risk is represented as:

|   |  |   |
|---|--|---|
| (BLUE) Please understand that the principal will be at low risk | (YELLOW) Please understand that the principal will be at medium risk | (BROWN) Please understand that the principal will be at high risk |
|---|--|---|

App. No.

|   |                                    |                 |                 |                             |      |
|---|------------------------------------|-----------------|-----------------|-----------------------------|------|
| <b>DISTRIBUTOR / BROKER INFORMATION</b> To treat this application as "DIRECT" please do not leave the below fields blank [refer instruction 1(b)] |                                    |                 |                 |                             |      |
| Name and AMFI Reg. No.  | Sub Agent's Name and AMFI Reg. No. | Bank Serial No. | SBFS Serial No. | Sub-Broker Code             | EUIN |
| ARN-  | ARN-                               |                 |                 | (As allotted by ARN holder) |      |

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

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

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

## 1. TRANSACTION CHARGES (Please ✓ any one of the below)

- ☐ I am a first time investor across all mutual funds (₹ 150 will be deducted as transaction charges for transaction of ₹ 10,000 and more)
- ☐ I am an existing investor in mutual funds (₹ 100 will be deducted as transaction charges for transaction of ₹ 10,000 and more)

Please tick the appropriate box as applicable. Please tick the first box only if you are a first time investor across all the mutual funds in India.

## 2. EXISTING UNITHOLDER INFORMATION (Please fill in your Folio No., Name, PAN & KYC details in Section 2 & 3, and then proceed to Section 5)

|           |                   |
|-----------|-------------------|
| Folio No. | Unitholder's Name |
|-----------|-------------------|

The details in our records under the Folio No. mentioned above will only be considered for this application.

## 3. PAN & KYC DETAILS (Mandatory, as per SEBI Regulations)

(See Instruction 2bi & bii on page 14)

|                        |  |   |   |
|------------------------|--|---|---|
| PAN                    |  | Enclosed (✓)                            |   |
| First / Sole Applicant |  | <input type="checkbox"/> PAN card proof | <input type="checkbox"/> KYC Confirmation proof |
| Second Applicant       |  | <input type="checkbox"/> PAN card proof | <input type="checkbox"/> KYC Confirmation proof |
| Third Applicant        |  | <input type="checkbox"/> PAN card proof | <input type="checkbox"/> KYC Confirmation proof |
| Guardian**             |  | <input type="checkbox"/> PAN card proof | <input type="checkbox"/> KYC Confirmation proof |
| PoA Holder             |  | <input type="checkbox"/> PAN card proof | <input type="checkbox"/> KYC Confirmation proof |

\*\* If the Sole / First Applicant is a Minor then state Guardian's PAN Number

MANDATORY

## 4. APPLICANT'S INFORMATION

|  |  |   |  |
|--|--|---|--|
| Name of Sole / First Applicant (First / Middle / Last Name)  |  | Title <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s <input type="checkbox"/> Minor <input type="checkbox"/> Others |  |
| Date of Birth*   |  | * Required for First holder / Mandatory for Minor   |  |
| Name of Guardian (in case of Minor) OR Contact Person (in case of Non-individual Investors)  |  | Title <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s <input type="checkbox"/> Others                                |  |
| Relationship   | <input type="checkbox"/> Father <input type="checkbox"/> Mother <input type="checkbox"/> Legal Guardian                      | Date of Birth   |  |
| Name of Second Applicant   | Title <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s <input type="checkbox"/> Others | Date of Birth   |  |
| Name of Third Applicant  | Title <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s <input type="checkbox"/> Others | Date of Birth   |  |
| Mode of Holding (please ✓) <input type="checkbox"/> Single <input type="checkbox"/> Joint* <input type="checkbox"/> Anyone or Survivor |  | (* Default, in case of more than one applicant and not ticked)  |  |
| Address for Correspondence (P.O. Box Address is not sufficient)  |  |   |  |
| City   | Pin Code (Mandatory)   | State   |  |
| STD Code   | Tel. Off.  | Extn.   |  |
| Mobile   | Tel. Resi.   | Fax   |  |

\*In case the INVESTOR is NOT an INDIVIDUAL, please provide Ultimate Beneficial Owner (UBO) details on page 17. If there is NO UBO, please declare that the entity does not have anyone holding beneficial interest.

|        |                               |
|--------|-------------------------------|
| E-Mail | Default mode of communication |
|--------|-------------------------------|

If you wish to receive all communication from us via post or other means, please ✓ here ☐ (See Instruction 1h on page 13)

Kindly ensure that the e-mail address and telephone numbers mentioned above are those of the First Unitholder. These details shall be used for all communications.

☐ Invest online @ [www.bnpparibasmf.in](http://www.bnpparibasmf.in) I/We would like to register for online transaction facility. (Please use the I-PIN Agreement form attached in this document)

|  |
|--|
| Occupation (please ✓) <input type="checkbox"/> Service <input type="checkbox"/> Professional <input type="checkbox"/> Business <input type="checkbox"/> Housewife <input type="checkbox"/> Retired <input type="checkbox"/> Student <input type="checkbox"/> Agriculture <input type="checkbox"/> Others   |
| Status of Sole/First Applicant (please ✓) <input type="checkbox"/> Individual (IND) <input type="checkbox"/> HUF (HUF) <input type="checkbox"/> Company (CO) <input type="checkbox"/> Fils (FIL) <input type="checkbox"/> NRI-Repatriation (NRI) <input type="checkbox"/> NRI-Non Repatriation (NRI) <input type="checkbox"/> Bank (BANK) <input type="checkbox"/> Proprietorship Firm (OTH) <input type="checkbox"/> Trust (TRUST) <input type="checkbox"/> Society/Club (SOCTY) <input type="checkbox"/> Partnership (OTH) <input type="checkbox"/> Body Corporate (CO) <input type="checkbox"/> On behalf of Minor (MINOR) <input type="checkbox"/> Others (OTH) (please specify) |
| Status of Second Applicant (please ✓) <input type="checkbox"/> Individual (IND) <input type="checkbox"/> NRI-Repatriation (NRI) <input type="checkbox"/> NRI-Non Repatriation (NRI) <input type="checkbox"/> On behalf of Minor (MINOR) <input type="checkbox"/> Others (OTH) (please specify)   |
| Status of Third Applicant (please ✓) <input type="checkbox"/> Individual (IND) <input type="checkbox"/> NRI-Repatriation (NRI) <input type="checkbox"/> NRI-Non Repatriation (NRI) <input type="checkbox"/> On behalf of Minor (MINOR) <input type="checkbox"/> Others (OTH) (please specify)  |
| Overseas Address (Required for NRIs/FILs applicants in addition to mailing address) (P.O. Box Address is not sufficient)   |

## 5. UNITHOLDING OPTION : ☒ Physical Mode ☐ Demat Mode (Physical mode is the default mode of holding in case demat account details are not provided.) (See Instruction 1g on page 13)

DEMAT ACCOUNT DETAILS - (Please ensure that the sequence of names as mentioned in the application form matches with that of the account held with any one of the Depository Participant. Demat Account details are compulsory if demat mode is opted above. In case the form is not filled, the default option will be physical mode).

|  |                             |                                       |                             |
|--|-----------------------------|---------------------------------------|-----------------------------|
| National Securities Depository Limited | Depository participant Name | Central Depository Securities Limited | Depository participant Name |
|  | DP ID No.                   |                                       | Target ID No.               |
|  | Beneficiary Account No.     |                                       |                             |

Enclosure (Any one is Mandatory) : ☐ Client Investor Master (CIM) ☐ Demat Account Statement

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

Received from

Mr./Ms/M/s.

an application for purchase of Units of

BNP Paribas Fixed Term Fund - Series 26 A

along with Cheque / DD No.

dated

drawn on (Bank)

A/c. No.

for ₹

All purchases are subject to realisation of Cheques / DD.

App. No.

ISC Stamp, Date & Signature

**6. APPLICATION SUPPORTED BY BLOCKED AMOUNT (ASBA) (Please read important instructions for ASBA carefully)**Investor's wish to apply through ASBA Facility (please ✓) : ☐ Yes ☐ No. Investor using ASBA facility should provide the filled ASBA Form duly stamp by SCSB.**SCSB DETAILS**

|  |                             |  |  |
|--|-----------------------------|--|--|
| ASBA   | Bank A/c. No.               |  | A/c. Type (please ✓) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO |
|  | Bank Name where A/c is held |  |  |
|  | Branch                      |  |  |
|  | City                        |  | Pin Code   |
| Total Amount to be blocked (Amount to be blocked shall be the number of Units x Unit Price)<br>(Rs. in figures) <input type="text"/> (Rs. in words) <input type="text"/> |                             |  |  |
| NRI Investors : Payment should be made through their NRE Accounts.   |                             |  |  |

**7. INVESTMENT & PAYMENT DETAILS - Separate Cheque / DD / Fund Transfer instruction required for investment in each Option****(MANDATORY)**

|  |   |                    |                        |                            |
|--|---|--------------------|------------------------|----------------------------|
| Scheme Name  | BNP Paribas Fixed Term Fund - Series 26 A |                    | Plan                   |                            |
| Option (please ✓) <input type="checkbox"/> Growth* <input type="checkbox"/> Dividend <input type="checkbox"/> Calendar Quarterly Dividend <input type="checkbox"/> Calendar Yearly Dividend Option* <input type="checkbox"/> Dividend on Maturity* |   |                    |                        |                            |
| Dividend Mode (please ✓) <input type="checkbox"/> Payout   |   |                    |                        |                            |
| Investment Amount  | ₹ <input type="text"/>                    | Cheque / DD No.    | <input type="text"/>   | Dated <input type="text"/> |
| Mode of Payment  | Cheque / Demand Draft / Fund Transfer     | DD charges, if any | ₹ <input type="text"/> |                            |
| Drawn on Bank  | <input type="text"/>                      |                    |                        |                            |
| Branch   | <input type="text"/>                      | A/c. No.           | <input type="text"/>   |                            |
| Cheque / Demand Draft to be drawn in favour of BNP Paribas Fixed Term Fund - Series 26 A. Please mention the Application No. on reverse of the Cheque / DD. * Default Option / Mode if not ticked.   |   |                    |                        |                            |

**8. FOR THIRD PARTY PAYMENT (As specified on page 15)**

|   |                      |  |
|---|----------------------|--|
| Third Party Name  | <input type="text"/> |  |
| PAN   | <input type="text"/> | Relationship with applicant <input type="text"/> |
| KYC Acknowledgement attached (Please Tick) <input type="checkbox"/> |                      |  |

**9. BANK ACCOUNT DETAILS (Mandatory, as per SEBI Regulations)****(See Instruction 3 on page 15)**

|  |  |  |
|--|--|--|
| A/c. No.   |  | A/c. Type (please ✓) <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR |
| Bank Name  |  |  |
| Address  |  |  |
| City   |  | Pin Code   |
| Branch   |  | MICR Code  |
| RTGS / IFSC Code   |  | NEFT / IFSC Code   |
| All Redemption / Payouts will be payable to the First Applicant at the City and Bank Account details mentioned above via electronic credit. * This is a 9 Digit No. next to your Cheque No. * IFSC Code will be mentioned on your cheque leaf, else please contact your bank branch. |  |  |
| I / We want to receive redemption / dividend proceed by cheque / demand draft. (Please ✓) <input type="checkbox"/>   |  |  |

**MANDATORY****10. NOMINATION - MANDATORY, even if no intention to nominate****(See Instruction 5 on page 16)**

|   |                                   |                      |                      |
|---|-----------------------------------|----------------------|----------------------|
| 1. I/We do not wish to nominate.  | SIGNATURE(S) <input type="text"/> |                      |                      |
|   | First / Sole Applicant            | Second Applicant     | Third Applicant      |
| 2. Having read and understood the instruction for Nomination, I / We hereby nominate the person(s) more particularly described hereunder in respect of the Units under the Folio held by me/us in the event of my death   |                                   |                      |                      |
| Particulars   | Nominee 1                         | Nominee 2            | Nominee 3            |
| Name  | <input type="text"/>              | <input type="text"/> | <input type="text"/> |
| Address   | <input type="text"/>              | <input type="text"/> | <input type="text"/> |
| Relationship with Applicant   | <input type="text"/>              | <input type="text"/> | <input type="text"/> |
| Date of Birth in case Nominee is minor  | <input type="text"/>              | <input type="text"/> | <input type="text"/> |
| * Percentage of Allocation/Share  | <input type="text"/>              | <input type="text"/> | <input type="text"/> |
| * Please indicate the percentage of allocation / share for each of the nominees in whole numbers only without any decimals making a total of 100 per cent. If the percentage allocation is not mentioned or is left blank then the AMC shall apply the default option of equal distribution among the multiple designated Nominees. |                                   |                      |                      |
| Signature of Nominee  | Not Mandatory                     | Not Mandatory        | Not Mandatory        |

**Minor & PoA holder cannot nominate and should not fill this section.****If Nominee is a Minor, details of the Guardian required : Name and Address of the Guardian**

|  |  |               |                      |
|--|--|---------------|----------------------|
| City   | <input type="text"/>                       | Pin Code      | <input type="text"/> |
| State  | <input type="text"/>                       | Not Mandatory |                      |
| Guardian's relationship with the Minor Nominee | Signature of Guardian <input type="text"/> |               |                      |

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

|                    |  |   |
|--------------------|--|---|
| Name of PoA Holder | Title <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s <input type="checkbox"/> Others | <input type="text"/>  |
| PAN                | <input type="text"/>   | Enclosed* (✓) <input type="checkbox"/> PAN card proof <input type="checkbox"/> KYC Confirmation proof |
|                    |  | Signature of (PoA) Holder <input type="text"/>  |

**12. DECLARATION & SIGNATURES**

Having read and understood the contents of the Statement of Additional Information / Scheme Information Document of the Scheme of BNP Paribas Mutual Fund, I / We hereby apply to the Trustee of BNP Paribas Mutual Fund for units of the Scheme and agree to abide by terms and conditions, rules and regulation of the Scheme. I / We have neither received nor been induced by any rebate or gifts, directly or indirectly in making this investment. I / We hereby declare that I am / we are not a US person, within the meaning of the United States Securities Act, 1933, as amended from time to time, and that I am / we are not applying on behalf of or as proxyholders of a person who is a US person. I / We hereby declare that I am / We are competent under the applicable laws and duly authorised where required, to make this investment in the above mentioned scheme. I / We hereby confirm that the proposed investment is being made from known, identifiable and legitimate sources of funds (income of mine/the HUF/the Company/Trust/ Partnership only and I am / we are the rightful beneficial owner(s) of the funds and the resulting investments therefrom. The above mentioned investment does not involve and is not designed for the purpose of any contravention or evasion of any Act, Rules, Regulations, Notifications or Directions or of the provisions of any law in India including but not limited to the Income Tax Act, the Prevention of Money Laundering Act, 2002, the Prevention of Corruption, 1988 Act and/or any other relevant rules' guidelines notified in this regard or applicable laws enacted by the Government of India / any other regulatory body from time to time. I / We hereby understand and agree that if any of the aforesaid disclosures made/ information provided by me/us is found to be contradictory or non-reliable to the above statements or if I / we fail to provide adequate and complete information, the AMC / Mutual Fund / Trustees reserve the right to reject the application / withhold the investments made by me / us and/or make disclosures and report the relevant details to the competent authority and take such other actions as may be required to comply with the applicable law as the AMC/ Mutual Fund/ Trustees may deem proper at their sole option. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us. I hereby confirm that BNP Paribas Mutual Fund/BNP Paribas Asset Management India Private Limited and its empanelled brokers/distributors has not given any indicative portfolio and indicative yield in any manner whatsoever.

**Applicable to ASBA Investors only:** 1) I / We hereby undertake that, I / We have read the instructions contained in this KIM cum Form, SID and SH and I am / we are an eligible ASBA Applicant(s) as per the applicable provisions of the relevant SEBI Regulations/Circular 2) I / We authorize (a) the SCSB to do all acts as are necessary to make an application in the new folio offer, including uploading of subscription details of unit/investment, blocking the amount to the extent mentioned above in PAN, A/c. No. / DE/R/C, or unblocking of funds in the bank account maintained with the SCSB specified above, transfer of funds to the Schemes' account on receipt of instructions from the Registrar to the Scheme after finalisation of the basis of allotment, entitling me/us to receive units on such transfer of funds, etc. (b) Registrar to the Scheme to issue instructions to the SCSB to unblock the funds in the bank account specified above upon finalisation of the basis of allotment, and to transfer the requisite money to the account of the Scheme. 3) In case the amount available in the bank account specified above is insufficient, the SCSB shall reject the application. 4) If the DP ID, Beneficiary or PAN furnished by me/us is incorrect or incomplete or not matching with the depository records, my/ our application shall be rejected and the Mutual Fund/SCSB shall not be liable for losses, if any.

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

|  |   |  |   |
|--|---|--|---|
| If NRI, (please ✓) <input type="checkbox"/> Repatriation basis <input type="checkbox"/> Non-Repatriation basis | SIGNATURE(S) <input type="text"/>                                     |  |   |
| Dated <input type="text"/>   | First / Sole Applicant / Guardian / POA Holder / Authorised Signatory | Second Applicant / Guardian / POA Holder | Third Applicant / Guardian / POA Holder |

**BNP PARIBAS  
MUTUAL FUND****BNP Paribas Asset Management India Private Limited**BNP Paribas House, 1 North Avenue, Maker Maxity, Bandra Kurla Complex,  
Bandra (East), Mumbai - 400 051. Tel.: 91-22 3370 4242  
Web : [www.bnpparibasmf.in](http://www.bnpparibasmf.in) • E-mail: [customer.care@bnpparibasmf.in](mailto:customer.care@bnpparibasmf.in)

For any further queries / correspondence, please contact :

**Sundaram BNP Paribas Fund Services Limited**UNIT: BNP Paribas Mutual Fund  
Central Processing Center, RR Towers II, III Floor,  
Thiru Vi Ka Industrial Estate, Guindy, Chennai 600 032  
Toll Free: 1800 102 2595  
Email Id: [cs.bnppmf@sundarambnpparibasfs.in](mailto:cs.bnppmf@sundarambnpparibasfs.in)

# INSTRUCTIONS

## 1. General Information

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

## b) Directions to investors applying under all Schemes of the Fund directly

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

- In case of receipt of application form having broker code as blank space at the time of processing and allotting the units by the Registrars, AMC will consider such application as "Direct". However, the Investors are requested to fill the blank space with the words such as "Not Applicable" or "Direct" so as to ensure that their application is processed as direct. Alternatively, investors can also strike off the blank space in the broker code field.
- In case, the Broker code is pre-printed on the application form, investors (any/all in case of joint holders) must strike-off the code & countersign before submitting the application form at the applicable collections centers / Official Points of Acceptance of Transaction, if investors requires change in the broker/direct status.
- Investors must provide their full signatures for the changes on the pre-printed application forms. Investors are also informed that if the changes/ alterations carried out in the broker code are not accompanied with the full countersignature by the investor(s) on the said modification, the application will be processed with existing broker code details as recorded with the AMC. In case of multiple brokers preprinted on the transaction slip, the additional investment will be under "Direct", if the investor does not mention a specific broker.
- The Registrar shall be diligent in effecting the received changes in the broker code within a reasonable period from the time of receipt of the written request from the investors at the designated Official Points of Acceptance of Transaction.
- All Unitholders who have currently invested through channel distributors and intend to make their future investments through the Direct route, are advised to complete the procedural formalities prescribed by AMC from time to time.
- The detailed list of all the Official Points of Acceptance of Transactions will be available on the AMC website from time to time. The application received shall be considered "Direct" if they are submitted at the designated Official Points of Acceptance of Transactions, as notified from time to time.

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

## c) Employees unique identity number (EUIIN)

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

## d) Transaction Charges

Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the AMC/the Fund shall deduct transaction charges as per the following details from the subscription amount. The amount so deducted shall be paid to the distributor/agent of the investor (in case they have "opted in" to receive the transaction charge) and the balance shall be invested. In accordance with SEBI circular no. CIR/IMD/DF/21/2012 dated September 13, 2012, the distributors shall have an option either to opt in or opt out of levying transaction charge based on type of the product.

- First time investor in Mutual Fund (across all the Mutual Funds):** Transaction charge of ₹ 150/- for subscription of ₹ 10,000 and above shall be deducted. First time investors for this purpose shall be mean an investor who invests for the first time ever in any mutual fund by way of lumpsum investment or systematic investment plan (SIP).
- Existing investor in Mutual Funds (across all the Mutual Funds):** Transaction charge of ₹ 100/- per subscription of ₹ 10,000 and above shall be deducted.
- For SIP** - The transaction charges in case of investments through SIP shall be

deducted only if the total commitment (i.e. amount per SIP installment x No. of installments) amounts to ₹ 10,000/- and above. The transaction charges shall be deducted in 3-4 installments.

## 4. Transaction charges shall not be deducted for:

- Purchases /subscriptions for an amount less than ₹ 10,000/-.
- Transaction other than purchases/ subscriptions relating to new inflows.
- Purchases/subscriptions made directly with the Fund (i.e. not through any distributor/agent).
- Transactions carried out through stock exchange mechanism.

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

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

Prerequisites for registration of POA are as follows:

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

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

## f) Fax Submission

Applications shall not be accepted on fax except switch request from other existing schemes. The provision applicable to switch out scheme shall apply.

## g) Unitholding option

- Please fill up this section to indicate your preference of holding units in physical mode or dematerialized (demat) mode.
- Please provide latest "Client Investor Master" or "Demat Account Statement" for opting units in demat form. If any of the document is not provided, the units by default will be allotted in physical mode.
- In case there is any mismatch in the information provided in the application form, the details appearing on Client Investor Master or Demat Account statement shall be considered.
- In case units are held in demat form, the request for redemption or any other non-financial request shall be submitted directly to the depositories participant (DP) and not to the AMC/ RTA of the Fund. Further, investors will receive an account statement from their respective DPs and not from AMC / RTA of the Fund in case units are held in demat form.
- Units will be credited in the demat account only based on fund realization.
- The facility of availing the units in demat / remat form is available subject to such processes, operating guidelines and terms & conditions as may be prescribed by the DPs and the depositories from time to time.
- In case details of more than one demat account are provided, the Fund may choose any one of the demat accounts for the purpose of verification and processing of application.
- If demat details provided are not valid, allotment will be done in physical / statement of account mode.
- In case of valid demat account details provided, the bank account details, joint holding details, mode of holding (joint / anyone or survivor) in case of joint holdings, address details and nominee details as per the demat account shall prevail over the corresponding details provided on the application form.
- The Scheme being close ended, no premature redemption can be made through redemption instruction to the Mutual Fund until maturity. However, the Scheme will be listed on the National Stock Exchange of India Limited (NSE) and unitholders may avail of this facility for their transactions. In case Unit holders do not provide their demat account details, they will not be able to trade on the stock exchange until the holdings are converted into demat mode.
- Investors applying as Joint holders, need to provide Demat details of their Joint Demat Account.

## h) Email Communication

- All investors are requested to note that as a part of "Go Green" initiative, electronic mail (e-mail) shall be the default mode of communication for those investors



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whose e-mail id is available in the database of BNP Paribas Mutual Fund. In case, email address is not available, the AMC shall send all the communication in physical copies at the address available in the records of the AMC. In case the unitholder submits a request to receive any communication in physical mode then AMC shall provide the same within five working days from the date of receipt of request.

2. In case an investor wish to receive via physical copies, please tick the option provided.
3. In accordance with SEBI Circular No. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, in order to bring cost effectiveness in printing and dispatching the annual reports or abridged summary thereof, the following shall be applicable:
  - In case the unit holder has provided the email address, the AMC shall send the scheme annual reports or abridged summary only via email.
  - In case email address is not available, the AMC shall send the physical copies of these reports at the address available in the records of the AMC.
  - In case of any request from the unit holder for physical copies notwithstanding their registration of email addresses, AMC shall provide the same within five working days from the date of receipt of request.

### 2. Applicant's Information

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

- ai) Name and address must be given in full (PO. Box Address alone is not sufficient). In case of NRIs / FILs, 'Overseas Address' is mandatory. Investors are requested to note with effect from April 16, 2012, self attested copies of following documents shall be submitted for change in address along with original for verification at any of the AMC branches / ISCs of SBFS. In case the original of any document is not produced for verification, then the copies should be properly attested / verified by entities authorized for attesting/verification of the documents.

For KYC not complied folios:

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

For KYC complied folios:

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

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

- aii) If the applicant is minor, the minor shall be the first and the sole holder in an account. Minor Application with joint holding shall be rejected. There shall not be any joint accounts with minor as the first or joint holder. Also, minor cannot appoint a nominee. Guardian in the folio on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. It is mandatory to provide information on the relationship/status of the guardian as father, mother or legal guardian in the application form. In case of natural guardian, a document evidencing the relationship has to be submitted. If the above documents are not submitted, the application will be liable to be rejected. The account of the minor shall be frozen for operation by the guardian on the day the minor attains the age of majority and no transactions shall be permitted. The request for change in status of the accounts shall be submitted in the required form along with the requisite documents. AMC shall suspend all standing instructions like SIPs, SWPs, STPs, etc. (registered post April 01, 2011) from the date of the minor attaining majority, by giving adequate prior notice. Please refer Checklist for the documents to be submitted for establishing date of birth or relationship status in case of application on behalf of minor.
- aiii) Investors are requested to note that prior to minor attaining majority, the Fund shall send an advance notice to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents to change the status of the account to "major". It is to be noted that the guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority till the time the above application form along with the prescribed documents are submitted to the Fund. The Fund will continue to process the existing standing instructions like SIP, STP, SWP registered prior to April 01, 2011 and will send an advance notice to the guardian and the minor stating that the existing standing instructions will continue to be processed beyond the date of the minor attaining majority till the time a instruction from the major to terminate the standing instruction is received by the Fund along with the prescribed documents. Such standing instruction shall be terminated within 30 days from the date of receiving the instruction. Mutual funds shall send such advance notice by email or mobile alerts where email ids and mobile numbers are available with the Fund. The request form with details of the list of standard documents to change account status from minor to major is available on our website [www.bnpparibasmf.in](http://www.bnpparibasmf.in) and will also be incorporated in the SAI. The applications, if not conforming to the above requirements, shall be liable to be rejected.
- aiv) When there is a change in guardian either due to mutual consent or demise of the existing guardian, a request along with requisite documents shall be sent to the Fund. The new guardian must be a natural guardian (i.e. father or mother) or a court appointed legal guardian. The request form alongwith the list of requisite documents is available on our website [www.bnpparibasmf.in](http://www.bnpparibasmf.in) and will also be incorporated in the SAI. The applications, if

not conforming to the above requirements, shall be liable to be rejected.

### b) PAN Information

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

- If your investment is being jointly made with other co-applicants, the PAN for each of the co-applicants should be furnished along with a copy of a document, evidencing the PAN for each of the co-applicant.
- Where the person making an application is a minor, Guardian PAN copy is mandatory even if minor has his/her own valid PAN.
- Applications, where the details of the documents submitted as evidence for PAN do not match with the Applicants / existing information available with BNP Paribas Mutual Fund, will be rejected.

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

### bii) Know Your Client (KYC) information / documents

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

#### For existing investors as on December 31, 2011:

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

#### • Additional KYC requirements:

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

• In case of Individual investors, the following details need to be submitted:

1. Father's/Spouse's Name,
2. Marital Status,
3. Nationality,
4. Gross Annual Income or Net worth (not older than 1 year)
5. In-Person Verification (IPV)

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

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

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

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

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

Investors are requested to further note that:

1. **Minors:** In respect of a Minor applicant, the Guardian should obtain a KYC confirmation/ acknowledgement in his/her own name and quote it while investing in the name of the minor. The Minor, upon attaining majority, should immediately apply for a KYC Confirmation in his/her own capacity and intimate it to BNP Paribas Mutual Fund, in order to transact further in his/her own capacity. Guardian's KYC Compliance is mandatory even if minor has his/her own KYC acknowledgement.
2. **Power of Attorney (PoA) Holder:** Investors desirous of investing through a PoA must note that the KYC confirmation/ acknowledgement is required to be obtained by both the PoA issuer (i.e. Investor) and the Attorney (i.e., the holder of PoA). If an individual becomes a BNP Paribas Mutual Fund Investor due to an operation of law, e.g., transmission of units upon death of an Investor, the claimant will be required to obtain KYC confirmation/ acknowledgement.
3. **Transmission (in case of death of the unit holder):** If the deceased is the sole

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applicant, the claimant should submit his/her KYC confirmation/ acknowledgement along with the other relevant documents to effect the transmission of units in his/her favour.

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

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

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

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

### biii) Non acceptance of Third Party payment under the Scheme:

#### Definition of Third Party payment:

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

Exceptions:

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

- Payment by Parents/Grand-Parents/related persons on behalf of a minor in consideration of natural love and affection or as gift for a value not exceeding ₹ 50,000/-.
- Custodian on behalf of an FII or a client.
- Payment by Employer on behalf of employee under Systematic Investment Plans or lump sum/ one-time subscription, through Payroll deductions

If applicant belongs to any of the above categories, please fill in the required block (Block No. 8) in the Application Form and also provide KYC acknowledgement of the Third Party along with declaration in required format.

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

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

Transfer letter format to clearly state the source Bank Name and Account Number. The formats of third party declarations are available on our website: [www.bnpparibasmf.in](http://www.bnpparibasmf.in)

- Please provide the name of the Guardian in case of investments on behalf of minor or the name of the Contact Person in case of investments by a Company / Body Corporate / Partnership Firm / Trust / Society / FIs / Association of Persons / Body of Individuals.
- Applications not complying with the above requirements will be deemed to be incomplete and will be rejected.

### 3. Bank Account Details (Mandatory)

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

#### d) Direct Credit Facility

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

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

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

If your investment cheque is from a different bank account, please submit a cancelled cheque leaf / copy of cheque leaf of the Bank mentioned in the Bank Account Details section.

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

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

### e) Process for change in Bank Account

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

- The original of any of the following documents of the new bank account shall be required:
  - Cancelled original cheque of the new bank mandate with first unitholder name and bank account number printed on the face of the cheque OR
  - Self attested copy of bank statement OR
  - Bank pass book page with account number, account holder's name and address with current entries not older than 3 months OR
  - Bank Letter\* duly signed by branch manager/authorized personnel
- Self attested photocopy of any of the above stated document of the old bank account with first unitholder name and bank account number printed on the face of the cheque. In case, old bank account is already closed, a duly signed and stamped original letter from such bank\* on the letter head of bank, confirming the closure of said account shall be required.

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

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

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

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

### f) Registration of multiple bank accounts

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

### 4. Investment Details & Payment Details

- Applicants should indicate the Plan / Option and Dividend Mode, for which the application is made, by indicating the choice in the appropriate box provided for this purpose in the Application Form.
- In case Applicants wish to opt for both the Plans / Options, separate Application Forms will have to be filled.
- In case no option is indicated in the application form, then growth option shall be considered as default option. Further, under dividend option annual dividend option shall be considered as default dividend option.
- The application amount can be tendered by cheque / demand draft payable locally at any of the ISCs and designated collection centres. Application Forms accompanied with outstation cheques / stockinvests / postal orders / money orders / cash / post dated cheques will not be accepted. The AMC reserves the rights to refund such application money if deposited by the Collecting Banks in inadvertently All cheques and bank drafts must be drawn in the name of the Scheme and crossed "Account Payee only". For e.g. **"BNP Paribas Fixed Term Fund - Series 26 A"**. A separate cheque or bank draft must accompany each Application.

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

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

### e) Cheque Bouncing

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



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the AMC/Trustee/Mutual Fund rejecting the application on the basis of cheque bouncing and also for restraining the investor from making any further investment in any of the Schemes of the Mutual Fund.

### f) Direct Plan

1. Direct Plan is only for investors who purchase /subscribe Units in a Scheme directly with the Fund and is not available for investors who route their investments through a Distributor.
2. Plans / Options / Sub-options: All Plans / Options / Sub-Options offered under the Scheme will also be available for subscription under the Direct Plan.
3. Eligible investors / modes for applying: All categories of investors (whether existing or new Unitholders) as permitted under the Scheme Information Document of the Scheme is eligible to subscribe under Direct Plan. Investments under Direct Plan can be made through various modes offered for investing directly with BNP Paribas Mutual Fund (except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors).
4. Investors subscribing under Direct Plan of a scheme will have to indicate "Direct Plan" in the application form. Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the scheme name, the Distributor code will not be considered and the application will be processed under Direct Plan. Further, where application is received for distributor plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan.

### g) NRIs, Persons of Indian Origin, FIIs

Payment by FIIs / NRIs / Persons of Indian Origin must be made by cheque out of funds held in the NRE / FCNR account, in the case of purchases on a repatriation basis or out of funds held in the NRE / FCNR / NRO account, in the case of purchases on a non-repatriation basis.

### 5. Nomination Instructions

- a) Nomination will be maintained at the folio or account level and should be applicable for investments in all schemes in the folio or account.
- b) In case of joint holders, all joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "joint".
- c) Nomination form cannot be signed by Power of attorney (PoA) holders. In case PoA holder provides nomination form, such application will be processed. However information regarding nomination will not be considered. Such information will be ignored.
- d) Every new nomination for a folio/account will overwrite the existing nomination.
- e) Nomination shall be mandatory for all the new folios/accounts opened by individuals (with single holding) and sole proprietor. Investors who do not wish to nominate must mention about their non-intention to nominate.
- f) Nomination will not be allowed in a folio held on behalf of a minor.
- g) Pursuant to the SEBI Regulation 29A, the AMC is introducing Multiple Nomination Facility to enable Unitholders to nominate more than one person in whom the Units held by the Unitholder shall vest in the event of the demise of the Unitholder. Accordingly, Multiple nominees can be designated per folio maximum upto 3 nominees.
- h) The investor has an option to provide nomination details of maximum upto 3 nominees.
- i) The Unitholders are further informed that additional nominee(s) can be added to the existing nominee(s) in their investments with BNP Paribas Mutual Fund. Such request form is available on the website.
- j) The nomination can be made only by individuals applying for / holding Units on their own behalf singly or jointly. Non-individuals including society, trust, body corporate, partnership firm, Karta of Hindu Undivided Family, holder of Power of Attorney and minor cannot nominate.
- k) A minor can be nominated and in that event, the name and address of the Guardian of the minor Nominee shall be provided by the Unitholder. Nomination can also be in favour of Central / State Government, a local authority, any person designated by a virtue of his office or a religious or a charitable trust.
- l) The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force from time to time.
- m) Nomination in respect of the Units stands rescinded upon the Redemption / transfer of Units.
- n) The nomination facility extended under the Scheme is in accordance with the SEBI Regulations and subject to other applicable laws. Transmission of the Units in the name of the nominee shall discharge the Mutual Fund, the Trustee and the AMC from any liability towards the successor(s) / heir(s) of the deceased Unitholder(s). However, the Mutual Fund / Trustee / AMC may request the nominee to execute suitable indemnities in favour of the Mutual Fund and / or the Trustee and / or the AMC, and to submit necessary documentation to the satisfaction of the Mutual Fund before transmitting Units to his / her favour. Nominations received in the form prescribed by the AMC alone shall be valid.
- o) Unitholders are requested to note that in case of multiple nominations, it is mandatory to clearly indicate the percentage of allocation in favour of each of the nominees against their Name and such allocation should be in whole numbers without any decimals making a total of 100 percent. It may be noted that if the percentage allocation is not mentioned or is left blank, in the Nomination Form then the AMC shall apply the default option of equal distribution among all the nominees as designated by the deceased Unitholder.

- p) Minor cannot nominate and hence nomination details provided on the application form shall not be considered in case of minor applications.
- q) Request form for changing the Nomination / Cancellation of Nomination is available on our website [www.bnpparibasmf.in](http://www.bnpparibasmf.in). The applications, if not conforming to the above requirements, shall be liable to be rejected.

The nomination details as registered with the Depository Participant shall be applicable to unitholders who have opted to hold units in Demat mode.

### 6. Declaration and Signatures

Signatures can be in English or in any Indian language. Thumb impressions must be attested by a Magistrate / Notary Public under his / her official seal. In case of HUF, the Karta will sign on behalf of the HUF.

### 7. Who Cannot Invest

It should be noted that the following persons cannot invest in the Scheme(s):

- a) Any individual who is a Foreign national.
- b) Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme(s). These would be firms and societies, which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs.)
- c) Non-Resident Indians residing in the United States of America and Canada.
- d) NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.
- e) Religious and charitable trusts, wakfs or other public trusts that have not received necessary approvals and a private trust that is not authorised to invest in Mutual Fund schemes under its trust deed. The Mutual Fund will not be responsible for or any adverse consequences as a result of an investment by a public or a private trust if it is ineligible to make such investments.
- f) Any other person determined by the AMC or the Trustee as not being eligible to invest in the Scheme.

### 8. The Trustee / AMC retains the sole and absolute discretion to reject any application.

### 9. Consolidated Account Statement:

Pursuant to amendment to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. Cir/IMD/DF/16/2011 dated September 8, 2011, the following shall be applicable with respect to dispatch of account statement:

- a) The AMC shall issue a Consolidated Account Statement (CAS) for each calendar month on or before the tenth day of the succeeding month detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all the schemes of all mutual funds in whose folios transaction has taken place during that month. Accordingly, for all the transactions from the month of October 2011, the CAS shall be issued on or before 10th day succeeding month. CAS is a statement reflecting holdings / transactions across all the mutual funds by the investor.
- b) The AMC shall issue a CAS every half year (September / March) on or before the tenth day of succeeding month, detailing holding at the end of the six month, across all schemes of all mutual funds to all such investors in whose folios no transaction has taken place during that period.
- c) The AMC shall send confirmation specifying the number of units allotted to the applicant by way of an email and/or SMS's to the applicant's registered email address and/or mobile number as soon as possible but not later than five working days from the date of closure of the New Fund Offer Period (NFO) and / or from date of receipt of the request from the unit holder.
- d) In case of a specific request received from the unit holder, the AMC shall provide the account statement to the investor within 5 business days from the receipt of such request.
- e) In case the folio / account have more than one registered holder, the first named unit holder / guardian (in case of minor) shall receive the CAS.
- f) CAS shall not be issued to the investor who has not updated their Permanent Account Number (PAN) in their respective folios. The unit holders are requested to ensure that the PAN details are updated in all their folio(s).
- g) For this purpose, common investors across mutual funds shall be identified by their PAN.
- h) The statement of holding of the beneficiary account holder for units held in demat shall be sent by the respective DPs periodically.
- i) The word 'transaction' for the issuance of CAS shall include purchase, redemption, switch, dividend payout, dividend reinvestment, SIP, SWP, STP etc.
10. During the New Fund Offer Period of the Scheme, Unit holders of the Fund have the option to switch-in, all or part of their investment from BNP Paribas Overnight Fund, BNP Paribas Short Term Income Fund, BNP Paribas Money Plus Fund, BNP Paribas Flexi Debt Fund, BNP Paribas Government Securities Fund and Fixed Term Funds / Series (on maturity date) launched under the umbrella Scheme Information Document to this Scheme. The switch-out will be effected at the Applicable NAV of the respective (switch-out) Scheme (subject to applicable cut-off time and applicable load), on the day of acceptance of the switching request. The switch-in will be effected at the New Fund Offer Price. Switch request will be subject to applicable exit load of the relevant scheme. All switch requests during the New Fund Offer Period of the Scheme will have to be submitted at the Official Points of Acceptance of Transactions. Switch requests received at any other centres are liable to be rejected.
11. The Mutual Fund / AMC and its empanelled brokers / distributors has not given and shall not give any indicative portfolio and indicative yield in any communication or in any manner whatsoever. Investors are advised not to rely on any such communication regarding indicative yield / portfolio with regard to the Scheme.

## ULTIMATE BENEFICIAL OWNER (UBO)

| List of UBOs |               |         |             | Directors/Partners/Trustees/Karta of HUF |               |         |             |
|--------------|---------------|---------|-------------|--|---------------|---------|-------------|
| Name         | Date of Birth | PAN No. | Nationality | Name                                     | Date of Birth | PAN No. | Nationality |
|              |               |         |             |  |               |         |             |
|              |               |         |             |  |               |         |             |
|              |               |         |             |  |               |         |             |
|              |               |         |             |  |               |         |             |

If the above space is insufficient, please provide the information by way of an annexure, duly attested.

Pursuant to SEBI master circular vide ref. no. CIR/ISD/AML/3/2010 dated December 31, 2010 on anti-money laundering standards and guidelines on identification of Beneficial Ownership issued by SEBI vide its circular ref. no. CIR/MIRSD/2/2013 dated January 24, 2013, investors (other than Individuals) are required to provide details of Ultimate Beneficial Owner(s) ("UBO(s)") and submit proof of identity (viz. PAN with photograph or any other acceptable proof of identity prescribed in common KYC form) of UBO(s).

The Ultimate Beneficial Owner means:

• **For Investor other than individuals or trusts:**

A 'Natural Person', who, whether acting alone or together, or through one or more juridical person, exercises control through ownership or who ultimately has a controlling ownership interest. Controlling ownership interest means ownership of / entitlements to:

- i. more than 25% of shares or capital or profits of the juridical person, where the juridical person is a company;
- ii. more than 15% of the capital or profits of the juridical person, where the juridical person is a partnership; or
- iii. more than 15% of the property or capital or profits of the juridical person, where the juridical person is an unincorporated association or body of individuals.

In cases where there exists doubt as to whether the person with the controlling ownership interest is the beneficial owner or where no natural person exerts control through ownership interests, the identity details should be provided of the natural person who is exercising control over the juridical person through other means (i.e. control exercised through voting rights, agreement, arrangements or in any other manner). However, where no natural person is identified, the identity of the relevant natural person who holds the position of senior managing official should be provided.

• **For Trust:**

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

Exemption in case of listed companies:

The provisions w.r.t. Identification of UBO are not applicable to the investor or the owner of the controlling interest is a company listed on a stock exchange, or is a majority-owned subsidiary of such a company.

Applicability for foreign investors:

The identification of beneficial ownership in case of Foreign Institutional Investors (FIIs), their sub-accounts and Multilateral Funding Agencies / Bodies Corporate incorporated outside India with the permission of Government of India / Reserve Bank of India may be guided by the clarifications issued vide SEBI circular CIR/MIRSD/11/2012 dated September 5, 2012.

## CHECKLIST

**Please ensure that :**

- I. You are not a Resident of USA or Canada.
- II. Your Application Form is complete in all respect, Name, Address & Contact Details are mentioned in full, signed by all applicants.
- III. Permanent Account Number (PAN) of all Applicants is mentioned.
- IV. Your bank account details are entered completely and correctly. **This is mandatory, if this is not included your application will be rejected.**
- V. Appropriate Plan / Option is selected. If the Dividend Option is chosen, Dividend Payout or Re-investment is indicated.
- VI. If units are applied for jointly, Mode of Operation of account is indicated.
- VII. Your investment Cheque / DD is drawn in favour of the Scheme dated and signed.
- VIII. Application Number is mentioned on the reverse of the Cheque / DD.
- IX. Documents as listed alongside are submitted along with the Application Form (as applicable to your specific case).
- X. Third Party Payment Declaration is submitted along with the Application Form.

|     | Documents   | Resident Individual | Companies / Body Corporates | Trusts | Societies | HUF | Partnership Firms | FIs | Investments through Constituted Attorney |
|-----|---|---------------------|-----------------------------|--------|-----------|-----|-------------------|-----|--|
| 1.  | Certificate of Incorporation / Registration               |                     | ✓                           | ✓      |           |     | ✓                 | ✓   |  |
| 2.  | Resolution / Authorisation to invest                      |                     | ✓                           | ✓      | ✓         |     | ✓                 | ✓   |  |
| 3.  | List of Authorised Signatories with Specimen Signature(s) |                     | ✓                           | ✓      | ✓         |     | ✓                 | ✓   | ✓  |
| 4.  | Memorandum & Articles of Association                      |                     | ✓                           |        |           |     |                   |     |  |
| 5.  | Trust Deed  |                     |                             | ✓      |           |     |                   |     |  |
| 6.  | Bye-Laws  |                     |                             |        | ✓         |     |                   |     |  |
| 7.  | Partnership Deed / Deed of Declaration                    |                     |                             |        |           | ✓   | ✓                 |     |  |
| 8.  | Overseas Auditor's Certificate                            |                     |                             |        |           |     |                   | ✓   |  |
| 9.  | Notarised Power of Attorney                               |                     |                             |        |           |     |                   |     | ✓  |
| 10. | Proof of PAN  | ✓                   | ✓                           | ✓      | ✓         | ✓   | ✓                 | ✓   | ✓  |
| 11. | Proof of KYC complied                                     | ✓                   | ✓                           | ✓      | ✓         | ✓   | ✓                 | ✓   | ✓  |

All documents in 1 to 7 above should be originals / true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public.

## CHECKLIST FOR “APPLICATIONS ON BEHALF OF MINOR”

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



ensuring adequate security measures to help prevent unauthorized access or use of the facility to their transactions and bank accounts and the AMC / the Fund / the Registrar shall not be liable of for any such unauthorized access and protection of his computer against any computer virus.

9. The AMC/ Fund/ Registrar may in its absolute discretion decide not to carry out any such transaction where the AMC/ Fund/ Registrar has reason to believe that the instructions are not genuine or are unclear or are such to raise a doubt, or are otherwise improper or there is ground to believe that the same is in contravention of any statute / laws in India and cannot be put into effect.
10. The Unitholder shall at all times indemnify the AMC/ Fund/ Registrar, its officers, employees, successors and assigns from and against all actions, proceedings, claims and demands whatsoever for or on account of or in relation to any unauthorized use of the I-PIN and from and against all damages, costs, charges and expenses in respect thereof, unless the same is caused by gross negligence, bad faith or willful default on the part of the AMC/ Fund/ Registrar.
11. The Unitholder acknowledges and agrees that the AMC/ Fund/ Registrar do not guarantee or warrant that Unitholder will not experience any downtime or disruptions in its use of the Service. In the event of such downtime or disruption, the AMC/ Fund/ Registrar shall use commercially reasonable efforts to reinstate accessibility and operability. The AMC/ Fund/ Registrar may restrict, suspend, or terminate investor's access to and use of the Service at any time, without notice or liability. The Unitholder agrees that its right to use the Service is non-exclusive, revocable, non-transferable, and non-sub licensable.
12. The AMC shall not be held liable or responsible for any failure to perform any of its obligations under this Agreement if the performance is prevented, hindered or delayed by a Force Majeure Event and in such case its obligations shall be suspended for so long as the Force Majeure Event continues. "Force Majeure Event" includes any event due to any cause beyond the reasonable control of either party including, without limitation, unavailability of any communication system including Internet, legal restraints, faults in telecommunication network or network failure, software or hardware error, breach or virus in the processes or payment mechanism, sabotage, fire, flood, explosion, acts of God, civil commotion, strikes or industrial action of any kind, riots, insurrection, war, acts of government, computer hacking, unauthorized access to computer data and storage devices, computer crashes, breach of security and encryption codes.
13. The Unitholder agrees to be bound by any terms of use, disclosures, or disclaimer as displayed by the Registrar and its service providers and that unitholder may affirmatively click through to accept the same. The Investor's use of the Services shall be subject to the terms and conditions of any applicable agreements between Registrar, Service Providers and the AMC/Fund and /or investor. The Unit holder confirms and agree that he shall at all times be bound by any modification and/ or variation made to the terms and conditions hereof and as notified on the website. The Fund shall not send any individual notices to the Unit holder of any of the modification and /or variations that have been notified on the website.
14. Unitholder shall not: (A) access or use the Service for any purpose inconsistent with the substance and terms of this Agreement; (B) introduce into the Service any code, virus or mechanism that would impair the Service or AMC's /Fund system, computers or software; (C) use the Service to gain unauthorized access to any system or database; (D) sublicense or otherwise transfer or make available Investor's access to the Service to any third party that is not an Authorized person; (E) disclose to any third party non-public information relating to the content or operations of the Service, which information is confidential and proprietary to the Registrar however the AMC / Registrar / the Fund is entitled to disclose any information or particulars pertaining to the unit holder to any statutory authorities, auditors or as may be required under any law; or (F) remove or obscure any of the Registrars or

any Service Provider's trademarks, service marks, or markings of copyright or patent rights contained in the Service.

15. All records of the AMC / the Fund / the Registrar whether in electronic form, magnetic medium, documents or otherwise with respect to instructions received for use of this facility or instructions received through use of this facility shall be conclusive evidence of such instructions and shall be binding on the unit holder. In case of any discrepancy in the details of any transactions carried out in respect of unit holder's account, the unit holder shall intimate the AMC / the Fund/ Service provider within 10 calendar days of receipt of account statement or information thereof, failing which the transaction will be deemed to be correct and accepted by the unit holder.
16. This Agreement shall be effective for a continuous period unless terminated in accordance with the terms of this Agreement.
17. The unit holder may terminate the I-PIN facility by, making an application (hereinafter referred to as "the said application") to the AMC/ Fund/ Registrar in writing and signed by her/ him along with other Joint Holders, if the unit holder wishes to terminate this agreement and disable the PIN. The AMC/ Fund shall disable the User ID and the PIN granted to such joint unit holders at any time within a period of 10 business days from the date of receipt of the said application.
18. The AMC/ Fund is authorized to terminate the PIN facility without prior notice on the occurrence of any event, which in the sole opinion of the AMC/ Fund may have a material adverse impact on the designated account or on the operations of the AMC/ Fund including but not limited to:
  - Non compliance of terms and conditions of this agreement
  - Death, insolvency, bankruptcy of the unit holder
  - Any other cause arising out of operation of law
  - Closing of unitholder's account
  - Such other reason(s) as the AMC/ Fund may, in its sole and absolute discretion deem proper
  - Receipt of a written application from a Joint Unitholder for termination.
19. For the purpose of interpretation, an event having a material abuse impact shall include any event, which in the opinion of the AMC / Fund shall impact the reputation of the Fund, its functioning any potential losses to the AMC/ Fund. However, any electronic transactions received by the AMC/ Fund/ Registrar through the I-PIN allocated to the unitholder before the disabling of the PIN facility shall be considered to be a valid instruction to the AMC/ Fund/ Registrar to execute such online transaction.
20. All notices, requests and other communications to any Party hereunder shall be in writing and shall be given to AMC at the address stated above. The AMC / the Fund / Registrar shall send such communication on address available in the records. Each such notice, request or communication shall be effective if delivered by air courier service, 72 hours after such communication is delivered to the courier service, shipping charges paid and properly addressed, and if given by any other means, when delivered at the address specified herein.
21. The PIN and all the transactions carried out through PIN are subject to SEBI (Mutual Funds) Regulations, 1996 as amended from time to time, these terms and conditions, other applicable laws, rules and regulations issued by the Government of India and the provisions of scheme related documents read with various addenda issued from time to time.
22. In the case of any disputes, the matter will be referred to arbitration at the first instance and settled through arbitration proceedings as per the rules of the Indian Arbitration and Conciliation Act, 1996. The Place of Arbitration will be at Mumbai. The Courts in Mumbai shall have jurisdiction over all disputes arising out of or in respect of this Agreement.

IN WITNESS WHEREOF, the parties to this Agreement have caused these presents to be executed as of the day and year first above written.

#### Signed by

|              |               |              |                                |
|--------------|---------------|--------------|--------------------------------|
|              |               |              |                                |
| First Holder | Second Holder | Third Holder | Signed for & on behalf of Fund |



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

Payments by : **Parent/Grand-Parents/Related Persons Other than the Registered Guardian**

Payments to : **To a Minor Folio only;** In consideration of: **Natural love and affection or as gift only**

Maximum Value : **Not Exceeding Rs 50,000/-** (each regular purchase)

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

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

**Declaration and Signatures:**

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

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

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

**Instrument Details:**

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

**Details of Bank Account Debited for issuing the instrument:**

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

**If the issuing Bank branch is outside India:**

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

|                     |                       |
|---------------------|-----------------------|
| Under the Regulator | Name of the Regulator |
| In the Country      | Country Name          |
| Registration No.    | Registration Number   |

We confirm having carried out necessary Customer Due Diligence with regard to the Beneficiary and to the source of the funds received from him, as per the standards of Anti-Money Laundering laws and other applicable relevant laws in our country

**Branch Manager/Declarant(s)**

Signature \_\_\_\_\_

Name \_\_\_\_\_

Address \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Postal code \_\_\_\_\_

Country \_\_\_\_\_ Contact Number : \_\_\_\_\_

Bank & Branch Seal

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





## IMPORTANT INFORMATION / INSTRUCTIONS FOR ASBA INVESTORS

**Background :** In its continuing endeavour to make the existing New Fund Offer process more efficient SEBI introduced a supplementary process of applying in New Fund Offer, viz: the "Applications Supported by Blocked Amount (ASBA)" process. Accordingly, Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009 have been amended for ASBA process. The salient features of circular no. SEBI/CFD/DIL/ASBA/1/2009/30/12 dated December 30, 2009 available on SEBI website for "Additional mode of payment through Applications Supported by Blocked Amount (hereinafter referred to as "ASBA") are mentioned below for understanding the ASBA process:

- 1. Meaning of ASBA:** ASBA is an application for subscribing to a New Fund Offer (NFO), containing an authorisation to block the application money in a bank account.
- 2. Self Certified Syndicate Bank (SCSB):** SCSB is a banker to an issue registered with the SEBI which offers the facility of applying through the ASBA process. The list of SCSBs is displayed by SEBI on its website at [www.sebi.gov.in](http://www.sebi.gov.in). ASBAs can be accepted only by SCSBs, whose names appear in the list of SCSBs displayed on SEBI's website. Investors maintaining their accounts in any of these Banks may approach one of the designated branches of these SCSBs for availing this facility. Further it may be noted that from time to time new banks register themselves as SCSBs who become eligible to provide these services and also the existing SCSBs designate additional branches that also provide this facility. An updated list of all the registered SCSBs, their controlling branches, contact details and details of their contact persons, a list of their designated branches which are providing such services is available on the website of SEBI at the address <http://www.sebi.gov.in>. Further these details are also available on the websites of the Stock Exchanges at <http://www.bseindia.com> and <http://www.nseindia.com>. Alternatively, investors may also contact the AMC, RTA for information about the SCSBs or the ASBA process. These SCSBs are deemed to have entered into an agreement with the Issuer and shall be required to offer the ASBA facility to all its account holders for all issues to which ASBA process is applicable. A SCSB shall identify its Designated Branches (DBs) at which an ASBA Applicant shall submit ASBA and shall also identify the Controlling Branch (CB), which shall act as a coordinating branch for the Registrar to the Issue, Stock Exchanges and Merchant Bankers. The SCSB, its DBs and CB shall continue to act as such, for all issues to which ASBA process is applicable. The SCSB may identify new DBs for the purpose of ASBA process and intimate details of the same to SEBI, after which SEBI will add the DB to the list of SCSBs maintained by it. The SCSB shall communicate the following details to Stock Exchanges for making it available on their respective websites. These details shall also be made available by the SCSB on its website: (i) Name and address of the SCSB (ii) Addresses of DBs and CB and other details such as telephone number, fax number and email ids. (iii) Name and contact details of a nodal officer at a senior level from the CB.
- 3. Eligibility of Investors:** An Investor shall be eligible to apply through ASBA process, if he/she: (i) is eligible under the section "Who can invest" of the SID, (ii) is applying through blocking of funds in a bank account with the SCSB; Such investors are hereinafter referred as "ASBA Investors".
- 4. ASBA Facility in Brief:** Investor shall submit his / her Application through an ASBA Application Form, to the SCSB with whom the bank account of the ASBA Investor or bank account utilised by the ASBA Investor ("ASBA Account") is maintained. The SCSB shall block an amount equal to the NFO application Amount in the bank account

specified in the ASBA Application Form on the basis of an authorisation to this effect given by the account holder at the time of submitting the Application. The Application Amount shall remain blocked in the aforesaid ASBA Account until the Allotment in the New Fund Offer and consequent transfer of the Application Amount against the allocated Units to the Issuer's account designated for this purpose, or until withdrawal/failure of the Offer or until withdrawal / rejection of the ASBA Application, as the case may be. The ASBA data shall thereafter be uploaded by the SCSB in the electronic system of the Stock Exchanges. When the Allotment is finalised, the RTA to the NFO shall send an appropriate request to the Controlling Branch of the SCSB for unblocking the relevant bank accounts and for transferring the amount allocable to the successful ASBA Applicants to the AMC account designated for this purpose. In case of withdrawal/Rejection of the Offer, the RTA to the Offer shall notify the SCSBs to unblock the blocked amount of the ASBA Applicants within one day from the day of receipt of such notification.

### 5. Other Information for ASBA Investors:

1. SCSB shall not accept any ASBA after the last day of the NFO period.
2. SCSB shall give ASBA investors an acknowledgement for the receipt of ASBAs.
3. SCSB shall not upload any ASBA in the electronic system of the Stock Exchange(s) unless (i) it has received the ASBA form; and(ii) it has blocked the application money in the bank account specified in the ASBA or has systems to ensure that ASBAs are accepted in the system only after blocking of application money in the relevant bank account opened with it.
4. SCSB shall ensure that complaints of ASBA investors arising out of errors or delay in capturing of data, blocking or unblocking of bank accounts, etc. are satisfactorily redressed.
5. SCSB shall be liable for all its omissions and errors in discharging responsibilities in the ASBA process.

### Grounds for rejection of ASBA applications

ASBA application forms can be rejected by the AMC/Registrar/ SCSBs, on the following technical grounds:

1. Applications by persons not competent to contract under the Indian Contract Act, 1872, including but not limited to minors, insane persons etc.
2. ASBA Application Form without the stamp of the SCSB.
3. Application by any person outside India if not in compliance with applicable Foreign and Indian laws.
4. Bank account details not given/incorrect details given.
5. Duly certified Power of Attorney, if applicable, not submitted along with the ASBA Application Form.
6. No corresponding records available with the Depositories matching the parameters namely (a) Names of the ASBA applicants (including the order of names of joint holders) (b) DP ID (c) Beneficiary account number or any other relevant details pertaining to the Depository Account.
7. Insufficient funds in the investor's account.
8. Application accepted by SCSB and not upload
9. As per disclosures and other instructions stated under SAI / SID / KIM.

## LIST OF COLLECTION CENTRES (DURING NEW FUND OFFER PERIOD)

### AMC Investor Service Centres :

|                  |  |
|------------------|--|
| <b>Mumbai</b>    | : 2nd Floor, French Bank Building, 62, Homji Street, Fort, Mumbai - 400 001.                                 |
| <b>Bengaluru</b> | : Unit No. 205, 2nd Floor, West Wing - Raheja Tower, 26-27, M. G. Road, Bengaluru - 560 001.                 |
| <b>Chennai</b>   | : Unit No. 202 , 2nd Floor, Prince Towers, Door Nos. 25 & 26, College Road, Nungambakkam, Chennai - 600 006. |
| <b>Hyderabad</b> | : ABK Olbee Plaza, No. 502, 5th Floor, A-2-618/8 & 9, Road No. 1 & 11, Banjara Hills, Hyderabad - 500 034.   |
| <b>Kolkata</b>   | : Office No. 304, 3rd Floor, Central Plaza, 2/6 Sarat Bose Road, Kolkata 700 020.                            |
| <b>New Delhi</b> | : 8th, Floor, Dr. Gopal Das Bhawan, 28 Barakhamba Road, New Delhi - 110 001.                                 |
| <b>Pune</b>      | : Office No. A-4, Fourth Floor, Deccan Chambers 33/40, Erandwana, Karve Road, Pune - 411 004.                |
| <b>Ahmedabad</b> | : 302, 3rd Floor, VIVA complex, Near Parimal Garden, Ellisbridge, Ahmedabad - 380 006.                       |

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