



Key Information Memorandum and Application Form

BNP PARIBAS INCOME & GOLD FUND

(an open-ended debt scheme)

**Offer for Units of ₹ 10 per unit for cash during the New fund Offer Period
and at NAV based prices upon re-opening**

New Fund Offer opens on : May 17, 2012

New Fund Offer closes on : May 31, 2012

Scheme re-opens for continuous sale and repurchase : Within 5 business days of allotment

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.

Website of the entity • 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.**

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

This KIM is dated April 17, 2012

Name	BNP Paribas Income & Gold Fund			
Type	An open ended debt scheme			
Investment objective	The investment objective of the scheme seeks to generate income from a portfolio constituted of debt and money market securities, along with investments in Gold Exchange Traded Funds (ETFs). However, there can be no assurance that the investment objective of the scheme will be achieved. The scheme does not guarantee/indicate any returns			
Asset Allocation Pattern	Types of Instruments	Indicative allocations (% of total assets)		Risk Profile
		Minimum	Maximum	
	Debt instruments including corporate debt, securitized debt and other debt instruments with maturity/average maturity / residual maturity/ interest rate reset greater than 365 days and money market instruments	65	90	Low to Medium
	Gold ETFs	10	35	High
	The cumulative gross exposure through debt instruments, money market instruments, Gold ETFs and derivative instruments will not exceed 100% of the net assets of the scheme. Debt instruments may include securitised debt upto 30% of the debt net assets. Exposure to debt derivative instruments not more than 50% of the net assets only for hedging and portfolio balancing. The scheme will not invest in foreign securities including foreign securitised debt. The scheme will not invest in equity & equity related securities and will not participate in securities lending and borrowing scheme It may be noted that AMC has to adhere to the asset allocation pattern indicated in the Scheme Information Document under normal circumstances. According to SEBI circulars (reference no. SEBI/IMD/CIR No. 1/ 91171/07 dated April 16, 2007, SEBI/IMD/CIR No. 8/107311/07 dated October 26, 2007 and SEBI/IMD/CIR No. 7/129592/08 dated June 23, 2008), pending deployment of funds of the scheme in securities in terms of investment objective of the scheme, the Mutual Fund may invest the funds of the scheme in short term deposits of scheduled commercial banks subject to restrictions laid down under the SEBI Regulations from time to time.			
Investment Strategy	The funds strategy seeks to generate long term capital appreciation by taking advantage of diversification by investing in a mix of fixed income securities including money market instruments and gold ETF. It also aims to manage risk through active asset allocation. Investments in debt instruments will include corporate debt, securitized debt and other debt instruments with maturity/average maturity / residual maturity/ interest rate reset greater than 365 days. The debt portion of the portfolio will be actively managed based on the AMC’s view on interest rates. The price of fixed income instruments varies with changes in interest rates. As interest rates decline, the value of fixed income securities rise and as interest rates rise, their value declines. The AMC forms views on the likely direction of interest rates and the portfolio is structured consistent with these views. Individual instruments are bought and sold based on the conformity with the interest rate view and the instrument specific factors (credit risk, exposure). By actively managing the portfolio, the scheme attempts to achieve its objective through both interest yield and capital appreciation. As such, the scheme may not invest solely based on the best available yields in the market at all points of time.			
Risk Profile of the scheme	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: Risks associated with investing in fixed income securities: Credit and Counterparty risk: Credit risk or default risk refers to the risk that an issuer of a fixed income security may default (i.e., will be unable to make timely principal and interest payments on the security or 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 fund has exposures. Losses can occur in particular for the settlement/delivery of financial instruments or the conclusion of financial derivatives contracts. Liquidity Risk: The liquidity of the Fund’s investment is inherently restricted by trading volumes in the securities in which the Fund 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 Fund’s assets. Interest Rate 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. Re-investment Risk: 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. Risks associated with investing in securitised debt: Scheme may invest in domestic securitized debt such as asset backed securities (ABS) or mortgage backed securities (MBS). ABS means securitized debts wherein the underlying assets are receivables arising from personal loans, automobile loans, etc. MBS means securitized debts wherein the underlying assets are receivables arising from loans backed by mortgage of properties which can be residential or commercial in nature. ABS / MBS instruments reflect the undivided interest in the underlying of assets and do not represent the obligation of the issuer of ABS / MBS or the originator of the underlying receivables. The ABS / MBS holders have a limited recourse to the extent of credit enhancement provided. Securitized debt may suffer credit losses in the event of the delinquencies and credit losses in the underlying pool exceeding the credit enhancement provided. As compared to the normal corporate or sovereign debt, securitized debt is normally exposed to a higher level of reinvestment risk. Risk associated with derivatives: The fund may use various derivative instruments and techniques, permitted within SEBI Regulation from time to time, which may increase the volatility of fund’s performance. Usage of derivatives will expose the scheme to certain risks inherent to such derivatives.			

	<p>Risk factors relating to investments in Gold ETFs:</p> <p>The price of gold may fluctuate due to various reasons, for examples, global gold supplies and demand, which is influenced by factors such as forward selling by gold producers, purchases made by gold producers to unwind gold hedging positions, central bank purchases and sales and productions and cost levels in major gold producing countries, investor’s expectation with respect to the rate of inflation, currency exchange rates, interest rates, investment and trading activities of commodity funds / hedge funds, global or regional political or economic or financial events and situations, central Bank actions, inflation trends and interest rate changes, geo-political concerns etc. Please refer Scheme Information Document for more details.</p> <p>Risk Management:</p> <p>Credit Risk:</p> <p>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. Investments in bonds and debentures will usually be in instruments that have been assigned investment grade ratings (i.e. BBB / A3 and above) by a recognised credit rating agency. In addition, there is a regulatory and internal exposure limit for each issuer. There can however be no guarantee against a credit default within the scheme.</p> <p>Interest Rate Risk (including reinvestment risk):</p> <p>The Fund Manager will endeavour to actively manage the scheme duration based on the ensuing market conditions. Based on its interest outlook, the Fund Manager may take tactical and/or strategic interest rate calls to manage the investments of the scheme on a dynamic basis in order to exploit emerging opportunities in the market.</p> <p>Liquidity Risk:</p> <p>The Fund Manager will undertake daily cash management monitoring, taking into consideration daily cash flows on account of redemptions as well as subscriptions into/from the fund. The fund manager shall follow the asset allocation pattern in SID and residual cash will be invested in the collateralised borrowing & lending obligations (CBLO)/repo market, which shall ensure liquidity in the scheme under normal circumstances. There can however be no guarantee against liquidity issues within the scheme.</p> <p>Derivatives Risk:</p> <p>The scheme may utilise derivative instruments for hedging & portfolio balancing purposes. All Interest Rate Swaps will be undertaken with approved counter parties under pre approved International Swaps and Derivatives Association (ISDA) agreements. Marking to market of swaps, netting off of cash flow and default provision clauses will be provided as per international best practice on a reciprocal basis. Interest rate swaps and other derivative instruments will be used as per local (RBI and SEBI) regulatory guidelines. The fund will monitor the derivatives transactions entered into.</p> <p>Counterparty Risk:</p> <p>The Fund Manager reviews all counterparties prior to transacting, using internal guidelines. The Mutual Fund has an internal exposure limit for its counterparties due to which this risk is reduced to the extent of exposure. There can however be no guarantee against a counterparty default within the scheme.</p> <p>Risk associated with investments in Gold ETFs:</p> <p>Gold ETFs are launched by mutual funds within the framework of SEBI regulations. Currently, SEBI regulation allows Gold ETFs backed by physical gold only. Nonetheless, gold ETF investments may be subject to substantial fluctuations in value.</p> <p>Risk associated with investments in securitised debt:</p> <p>The parameters that will be used while evaluating investment decision relating to a pool securitization transaction are provided in Scheme Information Document. Please refer Scheme Information Document for detailed risk management for securitised debt.</p>	
Plans & Options	<p>The scheme has two options:</p> <ol style="list-style-type: none">Growth optionDividend option<ol style="list-style-type: none">Dividend payout optionDividend reinvestment option <p>There shall be a single portfolio under the scheme</p>	
Applicable NAV (after the scheme opens for repurchase & sale)	Investment amount less than ₹ 1 crore	
	Subscriptions, Redemptions & Switches	Applicable NAV
	Receipt of valid applications up to 3 p.m. on a Business Day	The closing NAV of the day which the application is received subject to applicable load, if any.
	Receipt of valid applications after 3 p.m. on a Business Day	The closing NAV of the next business day on which the application is received subject to applicable load, if any.
	Investment amount equal to or more than ₹ 1 crore	
	Subscriptions & Switch-ins	Applicable NAV
	In respect of valid application received up to 3.00 p.m. on a Business Day and funds for the entire amount of subscription/ purchase/ switch in as per application / request are credited to the bank account of the scheme before cut-off time i.e. available for utilization before the cut-off time.	The closing NAV of the day on which the funds are available for utilization
	In respect of valid application is received after 3.00 p.m on a Business Day & funds for the entire amount of subscription / purchase/switch in as per application / request are credited to the bank account of the scheme after cut-off time i.e. available for utilization after the cut-off time.	The closing NAV of the next Business Day.
	Irrespective of the time of receipt of application, where the funds for the entire amount of subscription/purchase/ switch-in as per application/request are credited to the bank account of the scheme before cut-off time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day	The closing NAV of such subsequent Business Day on which the funds are available for utilization
	Redemptions and Switch-outs	Applicable NAV
	Receipt of valid application up to 3 p.m. on a Business Day	The Closing NAV of the day on which the application is received subject to applicable load, if any.
	Receipt of valid application after 3 p.m. on a Business Day	The Closing NAV of the next Business Day on which the application is received subject to applicable load if any.
	In case multiple applications are received for subscriptions/purchase/switch-in under the Scheme (irrespective of the plan/option) for an aggregate investment amount equal to or more than ₹ 1 crore on any business day, then such applications shall be consolidated at a Permanent Account Number (PAN) level. Such consolidation shall be done irrespective of the number of folios under which the investor has invested or through direct/through distributor route. Accordingly, the applicable NAV for such investments shall be the day on which funds are available for utilization before the cut off time. In case the funds are received under the Scheme on separate days and are available for utilization on different Business days before the cut off time, then the applicable NAV shall be the Business day on which the cleared funds are available for the respective application amount.	
	In case of Switch transactions, funds will be made available for utilization in the switch-in scheme based on redemption payout cycle of the switch-out scheme.	
Minimum Application Amount	Purchase	Lumpsum investment: ₹ 5,000 and in multiples of ₹ 1 thereafter. Systematic Investment Plan: ₹ 500 and in multiples of ₹ 1 thereafter.
	Additional Purchase	₹ 1,000 and in multiples of ₹ 1 thereafter
	Repurchase / Redemption / Switch Out	₹ 1,000 and in multiples of ₹ 1 thereafter or a minimum of 100 units (unless redemption request is for all units)
	There is no upper limit on the amount for application. <i>The AMC reserves the right to change the minimum application and minimum additional application amount from time to time.</i>	
Despatch of Repurchase (Redemption) Request	As per the SEBI Regulations, the Mutual Fund shall despatch redemption proceeds within 10 business days of receiving the redemption / repurchase request at any of the Official Points of Acceptance of Transactions (OPAT). A penal interest of 15% per annum or such other rate as may be prescribed by SEBI from time to time, will be paid in case the redemption proceeds are not despatched within 10 Business Days of the date of redemption request.	
Benchmark Index	CRISIL Short Term Bond Fund Index + Price of Gold (neutral allocation: 75:25)	
Dividend Policy	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.	
Name of the Fund Manager	Puneet Pal	
Name of the Trustee Company	BNP Paribas Trustee India Private Limited	
Performance of the scheme	This Scheme is a new Scheme and does not have any performance track record.	
Expenses of the Scheme Load Structure	<p>During NFO and Continuous Offer</p> <p>Entry Load : Nil</p> <p>Exit Load:</p> <ul style="list-style-type: none">1.00% if redeemed or switched-out upto 12 months from the date of allotment of units.0.50%, if redeemed or switched-out after completion of 12 months upto 18 months from the date of allotment of units.Nil, if redeemed or switched-out after 18 months from the date of allotment of units. <p>The above load shall also be applicable for switches between the schemes of the Fund and all Systematic Investment Plans, Systematic Transfer Plans, Systematic Withdrawal Plans. No exit load will be charged on switches between options of the same scheme of the Fund. No load will be charged on dividend re-investment units.</p>	

Recurring Expenses	<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. 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.</p> <p>The exit load/ CDSC (if any) up to 1% of the redemption value charged to the unit holder by the Fund on redemption of units shall be retained by each of the schemes in a separate account and will be utilized for payment of commissions to the ARN Holder and to meet other marketing and selling expenses.</p> <p>Any amount in excess of 1% of the redemption value charged to the unit holder as exit load/ CDSC shall be credited to the scheme immediately.</p>		
	<p>The AMC has estimated that up to 2.25% the daily average net assets of Debt & Money Market instruments allocation of the scheme to be charged to the scheme as expenses. The maximum recurring expenses including the investment management and advisory fee that can be charged to the Scheme shall be subject to a percentage limit of average daily net assets as given in the table below. Expenses over and above the prescribed ceiling will be borne by the AMC.</p> <p>(i) On the first ₹ 100 crore - 2.25%; (ii) On the next ₹ 300 crore - 2.00%; (iii) On the next ₹ 300 crore - 1.75%; (iv) On the balance of the assets - 1.50%</p> <p>The AMC has estimated the annual recurring expenses under the Scheme as per the table below:</p>		
	Particulars	% of Net Assets (Debt & Money Market instruments allocation)	% of Net Assets (Gold ETFs allocation)
	Investment Management & Advisory fee	1.25	0.00
	Custodial Fees	0.10	1.50*
	Registrar & Transfer Agent fees including cost related to providing accounts statement, dividend/redemption cheques/ warrants etc	0.14	
	Marketing & selling expenses including agents commission and statutory advertisement	0.10	
	Brokerage & transaction cost pertaining to the distribution of units	0.50	
	Audit fees/ fees and expenses of trustees	0.06	
	Costs related to investor communications	0.04	
	Costs of fund transfer from location to location	0.01	
	Other expenses	0.05	
	Other expenses including expenses of underlying gold ETFs	0.00	
	Total Recurring Expenses	2.25	1.50
	<p>*The scheme will not charge Investment Management & Advisory fee on investments in Gold ETFs however other actual expenses incurred for investments in Gold ETFs (including expenses of underlying gold ETFs) to the extent of 1.5% per annum will be charged..</p> <p>For the actual current expenses being charged, the investor should refer to the website of the mutual fund. The mutual fund would update the current expense ratios on the website within two working days mentioning the effective date of the change.</p> <p>These estimates have been made in good faith as per the information available to the Investment Manager based on past experience and are subject to change inter-se. Types of expenses charged shall be as per SEBI (Mutual Funds) Regulations, 1996.</p>		
Transaction charges	<p>Pursuant to SEBI Circular No. Cir/ IMD/ DF/13/ 2011 dated August 22, 2011, the AMC 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.</p> <ol style="list-style-type: none"> 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. 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. Transaction charges shall not be deducted for: <ol style="list-style-type: none"> purchases/subscriptions for an amount less than ` 10,000/- transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc. purchases/subscriptions made directly with the Fund (i.e. not through any distributor/agent) Transactions through stock exchange The statement of account shall reflect the net investment as gross subscription less transaction charge and the number of units allotted against the net investment. As per 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. 		
Waiver of Load for Direct Applications	<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. Hence provision for waiver of load for direct application is not applicable.</p>		
Tax treatment for the Investors (unitholders)	<p>Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.</p>		
Daily Net Asset Value (NAV) Publication	<p>The AMC shall declare the Net Asset Value of the scheme on every business day on AMFI's website (www.amfiindia.com) by 9.00 p.m. and also on its website (www.bnpparibasmf.in). The NAV shall be calculated for all business days & released to the Press. In case of any delay, the reasons for such delay would be explained to AMFI and number of such instances would be reported to SEBI on bi-monthly basis. If the NAVs are not available before the commencement of business hours of the following day due to any reason, the Mutual Fund shall issue a press release providing reasons and explaining when the Mutual Fund would be able to publish the NAVs.</p>		
For Investor Grievances, please contact	<p>Name and Address of Registrar Computer Age Management Services (P) Ltd. 148 Old Mahabalipuram Road (OMR), Next to Hotel Fortune, Okkiyam, Thuraiyakkam, Chennai - 600 096. Phone : 044 - 30407065 • E-mail: enq_m@camsonline.com</p> <p>Name, address, telephone number, fax number, e-mail id of Investor relations officer Mr. Shridhar Iyer</p> <p>BNP Paribas Asset Management India Private Limited BNP Paribas House, 1, North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra (E), Mumbai – 400051. India Phone: 022 - 33704000 • Fax: 022 – 3370 4294 • E-mail: customer.care@bnpparibasmf.in</p>		
Unitholders' Information	<p>AMCs 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. AMC will issue consolidated account statement for each calendar month to the investors in whose folios transaction(s) has/have taken place during that month.</p> <p>The mutual fund shall publish a complete statement of the Scheme portfolio and the unaudited financial results, within one month from the close of each half year (i.e. 31st March & 30th September), by way of an advertisement at least, in one National English daily and one regional newspaper in the language of the region where the head office of the mutual fund is located. The mutual fund may opt to send the portfolio to all unit holders in lieu of the advertisement (if applicable).</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>		
Application Supported by Blocked Amount or ASBA	<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 www.sebi.gov.in 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 & 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 & 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>		

Name of the Scheme	Investment Objective	Differentiation - Investment Pattern	Number of folios as on March 31, 2012	AUM as on March 31, 2012 (₹ in crore)
BNP Paribas Monthly Income Plan	The primary objective of the Scheme is to generate regular returns through investment primarily in Debt and Money Market Instruments. The secondary objective of the Scheme is to generate long-term capital appreciation by investing a portion of the Scheme's assets in equity and equity related securities.	The net assets of the scheme will be invested in debt and money market instruments. The debt portion of the portfolio will be actively managed based on the AMC's view on interest rates. Some portion of the Scheme's assets will be invested in equity and equity related securities to fulfill the secondary objective of the Scheme. The Scheme will invest upto 100% in debt instruments & money market instruments and upto 20% in equity & equity related securities normally.	644	16.27
BNP Paribas Flexi Debt Fund	The primary objective of the Scheme is to generate income through investments in a range of Debt and Money Market Instruments of various maturities with a view to maximize income while maintaining an optimum balance between yield, safety and liquidity.	This Fund invests in an optimum combination of debt instruments having maturities of more than 1 year, money market instruments and debentures with maturity of less than 1 year, thereby ensuring a portfolio containing securities having diverse maturities. The scheme will invest upto 90% in debt instruments with maturity of more than 1 year and upto 100% in money market instruments & debentures with maturity of less than 1 year normally.	995	51.11
BNP Paribas Money Plus Fund	The primary objective of the Scheme is to provide income Consistent with the prudent risk from a portfolio comprising of floating rate debt instruments, fixed rate debt instruments, money market instruments and derivatives.	This scheme majorly invests in Floating Rate Debt Instruments (including Money Market Instruments, Debt Instruments of residual maturity less than one year and also Fixed Rate Debt Instruments swapped for floating rate returns). The Fund may also invest in Fixed Rate Debt instruments including money market instruments and Floating Rate Debt instruments swapped for fixed rate returns. The scheme will invest 65-100% in Floating Rate Debt Instruments (including Money Market Instruments, Debt Instruments of residual maturity less than one year as also Fixed Rate Debt Instruments swapped for floating rate returns) and 0-35% in Fixed Rate Debt Instruments (including Money Market Instruments & Floating Rate Debt instruments swapped for fixed rate returns)	975	644.72
BNP Paribas Short Term Income Fund	The primary objective of the Scheme is to provide income consistent with the prudent risk from a portfolio comprising various debt and money market instruments.	The Fund will invest in debt and money market instruments with maturity upto or above 1 year including Floating Rate instruments with interest reset upto or above 1 year. The maturity profile of debt instruments may be selected in accordance with the Fund Manager's view regarding market conditions, interest rate outlook, stability of rating and the liquidity requirement of the Scheme. The Scheme will invest 50-100% in Debt and Money Market Instruments with maturity upto 1 year including Floating Rate Instruments with interest reset upto 1 year & 0-50% in Debt Instruments with maturity above 1 year including Floating Rate Instruments with interest reset above 1 year	411	139.82
BNP Paribas Bond Fund	The investment objective of the Scheme is to generate income and capital gains through investments in a portfolio of debt and money market instruments.	The fixed income process aims to deliver superior returns through an active management process comprising of research analysis, portfolio construction and monitoring. The scheme will invest 15-100% in debt instruments & 0-85% in money market instruments.	1778	384.61
BNP Paribas Overnight Fund	The primary investment objective of the Scheme is to generate regular returns in line with the overnight rates.	This fund is a liquid fund and hence, it invests in debt securities and money market instruments with maturity upto 91 days only.	239	522.64
BNP Paribas Income & Gold Fund	The investment objective of the scheme seeks to generate income from a portfolio constituted of debt and money market securities, along with investments in Gold Exchange Traded Funds (ETFs).	The funds strategy seeks to generate long term capital appreciation by taking advantage of diversification by investing in a mix of fixed income securities including money market instruments and gold ETFs. The scheme will invest 65 to 90% in debt instruments including corporate debt, securitized debt and other debt instruments with maturity/ average maturity / residual maturity/ interest rate reset greater than 365 days and money market instruments & 10 to 35% in Gold ETFs.	Not Applicable	Not Applicable

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.
- Incase, the Broker code is pre-printed on the application form, investors (any/all incase 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) 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.

- 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.
- 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 such as Switch/ Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc.
 - Purchases/subscriptions made directly with the Fund (i.e. not through any distributor/agent).
 - Transactions carried out through stock exchange mechanism.

d) 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.

e) 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.

f) 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 incase 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.
- Presently, the option to hold units in demat form shall not be available for systematic transactions like Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc. Similarly, such option shall not be provided to the investors investing in the plans with daily, weekly & fortnightly dividend frequency. Such investors shall be mandatorily allotted units in physical form.

- Pursuant to SEBI circular no. CIR/IMD/DF/9/2011 dated May 19, 2011 and AMFI communication no. 35P/MEM-COR/35/11-12 dated December 23, 2011 an option to hold units in demat form shall be available for Systematic Investment Plan (SIP) transactions. However, the units will be allotted based on the applicable NAV as per the SID and will be credited to investors demat account on weekly basis upon realization of funds. For e.g. units will be credited to investors demat account every Monday (or immediate next business day in case Monday happens to be a non –business day) for realization status received in last week from Monday to Friday.

Investors are requested to note that if an investor has opted to hold units in demat form for Systematic Investment Plan (SIP) transactions, he will be able to redeem / transfer only those units which are credited to his demat account till the date of submission of redemption / transfer request. Accordingly, redemption / transfer request shall be liable to be rejected in case of non - availability of sufficient units in the investor's demat account as on date of submission of redemption / transfer request.

- Incase 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.
- 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.
- Investors applying as Joint holders, need to provide Demat details of their Joint Demat Account.

g) 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 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.
- In case an investor wish to receive via physical copies, please tick the option provided.
- 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 (P.O. 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 CAMS. 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 CAMS. 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. 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 incase of application on behalf of minor.

- aii) 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 the minor attaining majority 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 and will also be incorporated in the SAI. The applications, if not conforming to the above requirements, shall be liable to be rejected.

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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 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.
- In case of micro schemes such as Systematic Investment Plan (SIP), where aggregate of installments in a rolling 12 month period or in a financial year i.e. April to March does not exceed ₹ 50,000 (to be referred as "Micro SIP" hereinafter) shall be exempted from the requirement of PAN. This exemption will be applicable only to investments by individuals, NRIs, minors, joint holders and sole proprietary firms (but not including PIOs, HUFs and other categories). This exception will not be applicable to normal purchase transactions up to ₹ 50,000 which will continue to be subject to PAN requirement. Those investors (including Joint holders) subscribing to a micro SIP will be required to submit a self attested photocopy/attested by the ARN holder (mentioning the ARN) of any one of the current and valid documents as mentioned on the page no. 8 along with their micro SIP applications.
- The AMC will reject a Micro SIP application if it is found that the registration of the application will result in the aggregate of Micro SIP installments to exceed Rs 50,000 in a financial year or if there are deficiencies in the supporting documents. In case the first Micro SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the Micro SIP registration will be ceased for future installments. No refunds will be made for the units already allotted. Investor will be sent a communication to this effect. However, redemptions shall be allowed.

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.

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 & and in – person verification. Please refer to our website 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 acknowledgement 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 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:

- a) 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.
- b) 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:

- a) 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/-.
- b) Custodian on behalf of an FII or a client.
- c) 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. 6) 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

- c) 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.

- d) Applications not complying with the above requirements will be deemed to be incomplete and will be rejected.

3. Bank Account Details (Mandatory)

- a) 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.
- b) 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.
- c) 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 / Redemption 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 / redemption 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.

1. The original of any of the following documents of the new bank account shall be required:
 - (i) Cancelled original cheque of the new bank mandate with first unitholder name and bank account number printed on the face of the cheque OR
 - (ii) Self attested copy of bank statement OR
 - (iii) Bank pass book page with account number, account holder's name and address with current entries not older than 3 months OR
 - (iv) Bank Letter* duly signed by branch manager/authorized personnel
2. 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 CAMS. 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.

4. Investment Details & Payment Details

- a) 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.
- b) In case Applicants wish to opt for both the Plans / Options, separate Application Forms will have to be filled.
- c) If no indication is given for the Option, the investment will be deemed to be for the Growth Option.

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- d) Under the Dividend Option investor can further select Reinvestment or Payout Option. If no indication is given, the investment will be deemed to be for the Payout Option.
- e) 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 (except for SIP) 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 Income & Gold Fund"**, in case of BNP Paribas Equity Fund. 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.

f) **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 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.

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) Incase 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. Investors who do not wish to nominate must mention about their non-intention to nominate.
- f) Nomination is not allowed in a folio held on behalf of a minor. Hence any information provided shall not be considered in the folio.
- 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 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) Request form for changing the Nomination / Cancellation of Nomination is available on our website 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. **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.

7. **The Trustee / AMC retains the sole and absolute discretion to reject any application.**

8. **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 tenth day of 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 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.
9. 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 all the open ended existing schemes of the Fund and Fixed Term Funds / Series (on maturity date) during the NFO. 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. The application amount for switch-ins into the Scheme should be in multiples of ₹ 10. The balance fractional amount in the switch-out Schemes being less than ₹ 10 shall be refunded to the investor. A switch by NRI / FII unit holders will be subject to relevant laws, rules, and regulations at the time of switch.
10. 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.

CHECKLIST									
Please ensure that:									
<input type="checkbox"/> You are not a Resident of USA or Canada.									
<input type="checkbox"/> Your Application Form is complete in all respect, Name, Address & Contact Details are mentioned in full, signed by all applicants.									
<input type="checkbox"/> Permanent Account Number (PAN) of all Applicants is mentioned.									
<input type="checkbox"/> Your bank account details are entered completely and correctly. This is mandatory, if this is not included your application will be rejected.									
<input type="checkbox"/> Appropriate Plan / Option is selected. If the Dividend Option is chosen, Dividend Payout or Re-investment is indicated.									
<input type="checkbox"/> If units are applied for jointly, Mode of Operation of account is indicated.									
<input type="checkbox"/> Your investment Cheque / DD is drawn in favour of the respective Scheme dated and signed.									
<input type="checkbox"/> Application Number is mentioned on the reverse of the Cheque / DD.									
<input type="checkbox"/> Documents as listed alongside are submitted along with the Application Form (as applicable to your specific case).									
<input type="checkbox"/> Third Party Payment Declaration is submitted along with the Application Form.									
Documents		Resident Individual	Companies / Body Corporates	Trusts	Societies	HUF	Partnership Firms	FIIs	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.									

MICRO SIP - CHECKLIST	
Documents required for Micro SIP applications (any one of the following):	
Ref. No.	Documents
I.	Voter Identity Card
II.	Driving License
III.	Government / Defense identification card
IV.	Passport
V.	Photo Ration Card
VI.	Photo Debit Card
VII.	Employee ID cards issued by companies registered with Registrar of Companies
VIII.	Photo Identification issued by Bank Managers of Scheduled Commercial Banks / Gazetted Officer / Elected Representatives to the Legislative Assembly / Parliament
IX.	ID card issued to employees of Scheduled Commercial / State / District Co-operative Banks.
X.	Senior Citizen / Freedom Fighter ID card issued by Government.
XI.	Cards issued by Universities / deemed Universities or institutes under statutes like ICAI, ICWA, ICSI.
XII.	Permanent Retirement Account No (PRAN) card issued to New Pension System (NPS) subscribers by CRA (NSDL).
XIII.	Any other photo ID card issued by Central Government / State Governments /Municipal authorities / Government organizations like ESIC / EPFO.
In addition to the photo identification documents prescribed above, a copy of the proof of address which is self attested and also attested by the ARN Holder will be required.	

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.

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. 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.



App. No.

DISTRIBUTOR / BROKER / SCSB INFORMATION To ensure to treat the application as "DIRECT" please do not leave the boxes below blank and read the instructions mentioned in 1(b))

Name and AMFI Reg. No.	Sub Agent's Name and AMFI Reg. No.	Bank Serial No.	CAMS Serial No.
ARN-			

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.

1. TRANSACTION CHARGES (Please ✓ any one of the below) (Refer Instruction No. 1 (d))

- ☐ 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 & Bank Account 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 6)

First / Sole Applicant	PAN	Enclosed (✓)
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
Name of Third Applicant	Title <input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s <input type="checkbox"/> Others
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)
STD Code	Tel. Off.
Mobile	Tel. Resi.
E-Mail	Default mode of communication
If you wish to receive all communication from us via post or other means, please ✓ here <input type="checkbox"/> (See Instruction 1g on page 5)	
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.	
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 (FII) <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/FIIs applicants in addition to mailing address) (P.O. Box Address is not sufficient)	
Mandatory for NRI/FII Applicant	

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 1f on page 5)

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

DEBIT MANDATE (Royal Bank of Scotland N.V. Account Holders Only) - All applications with Debit Mandate to be submitted to (Royal Bank of Scotland N.V. Collection Centres Only)

I/We	(Name of the account holder)	Debit Mandate No.
authorise Royal Bank of Scotland N. V. to debit my/our 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 with ₹		
₹ (words)	and pay (name of Scheme)	
	for purchase of Units. Date :	Authorised Signature

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

Received from
Mr/Ms/M/s.

an application for purchase of Units of **BNP Paribas Income & Gold Fund** ☐ Growth ☐ Dividend ☐ Payout ☐ Reinvest

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 C ode
	Total Amount to be blocked (Amount to be blocked shall be the number of Units x Unit Price) (Rs. in figures) (Rs. in words)		

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 Scheme / Plan / Option**(MANDATORY)**

Scheme Name	BNP Paribas Income & Gold Fund		
Option (please ✓)	<input type="checkbox"/> Growth*	<input type="checkbox"/> Dividend	
Dividend Mode (please ✓)	<input type="checkbox"/> Reinvest*	<input type="checkbox"/> Payout	
Investment Amount	₹	Cheque / DD No.	Dated
Mode of Payment	Cheque / Demand Draft / Fund Transfer	DD charges, if any	₹
Drawn on Bank			
Branch	A/c. No.		

* Default Plan / Option if not ticked.

8. FOR THIRD PARTY PAYMENT (As specified on page 6)

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

9. BANK ACCOUNT DETAILS (Mandatory, as per SEBI Regulations)

(See Instruction 3 on page 6)

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 / Dividend Payouts will be payable to the First Applicant at the City and Bank Account details mentioned above via electronic credit.

I / We want to receive redemption/ dividend proceed by cheque / demand draft. (Please ✓) ☐

◀ 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.

10. NOMINATION - MANDATORY, even if no intention to nominate

(See Instruction 5 on page 7)

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			
Address			
Relationship with Applicant			
Date of Birth in case Nominee is minor			
# Percentage of Allocation/Share			

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	Pin Code	Not Mandatory
State		
Guardian's relationship with the Minor Nominee		Signature of Guardian

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	
PAN	Enclosed* (✓) <input type="checkbox"/> PAN card proof <input type="checkbox"/> KYC Confirmation proof	Signature of (PoA) Holder

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 abovementioned 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 APN 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 SAI 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 fund offer, including uploading of subscription details of unit/investment, blocking the amount to the extent mentioned above in 'BANK ACCOUNT DETAILS' 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 above 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: 1) 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		
Dated		
	SIGNATURE(S)	
	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 • E-mail: customer.care@bnpparibasmf.in

For any further queries / correspondence, please contact :

Computer Age Management Services Pvt. Ltd.

UNIT: BNP Paribas Mutual Fund

148 Old Mahabalipuram Road (OMR), Next to Hotel Fortune,
Okkiyam, Thuraiyakkam, Chennai - 600 097

Tel : 044 - 3040 7065 • email : enq_m@camsonline.com



App. No.

Please read SIP Instructions before completing this Application Form

DISTRIBUTOR / BROKER INFORMATION [To ensure to treat the application as "DIRECT" please do not leave the boxes below blank and kindly read the instructions mentioned in 1(b)]

Name and AMFI Reg. No. ARN-	Sub Agent's Name and AMFI Reg. No.	Bank Serial No.	CAMS Serial No.
---------------------------------------	------------------------------------	-----------------	-----------------

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.

TRANSACTION CHARGES (Please ✓ any one of the below) (Refer Instruction No. 1 (d))

<input type="checkbox"/> I am a first time investor across all mutual funds (₹ 150 will be deducted as transaction charges for transaction of ₹ 10,000 and more)	<input type="checkbox"/> 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.

1. EXISTING UNITHOLDER INFORMATION (Please fill in your Folio No., Name, PAN & Bank Account 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.

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

(See Instruction 2bi & bii on page 6)

PAN	Enclosed (✓)		For Micro SIP Applications		
	PAN card proof	KYC Confirmation proof	Supporting Document Type	Reference Number	Date of Birth
First / Sole Applicant	<input type="checkbox"/>	<input type="checkbox"/>			
Second Applicant	<input type="checkbox"/>	<input type="checkbox"/>			
Third Applicant	<input type="checkbox"/>	<input type="checkbox"/>			
Guardian**	<input type="checkbox"/>	<input type="checkbox"/>			
PoA Holder	<input type="checkbox"/>	<input type="checkbox"/>			

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

3. BANK ACCOUNT DETAILS (Mandatory, as per SEBI Regulations)

(See Instruction 3 on page 6)

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	
Branch	
RTGS / IFSC Code	NEFT / IFSC Code

All Redemption / Dividend 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 ✓) ☐

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	Date of Birth
Name of Third Applicant	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)
STD Code	Tel. Off.
Mobile	Tel. Resi.
E-Mail	Fax

If you wish to receive all communication from us via post, please ✓ here ☐ (See Instruction 1g on page 5)

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.

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)

SIP AUTO DEBIT (ECS / STANDING INSTRUCTION) FACILITY FORM [Registration cum Mandate Form for ECS (Debit Clearing)] (Please read Terms & Conditions)

ECS / STANDING INSTRUCTION DEBIT BANK ACCOUNT DETAILS (MANDATORY)

I / We hereby authorise BNP Paribas Mutual Fund/BNP Paribas Asset Management India Private Limited and their authorised service providers, to debit my/our following bank account by ECS (Debit Clearing) / Direct Debit / Standing Instruction for collection of SIP payments. As per Terms and Conditions

Name of the Account Holder (as in Bank Records)	Branch	City
Name of the Bank	Account No.	Account Type <input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> Cash Credit <input type="checkbox"/> NRE <input type="checkbox"/> NRO
9 Digit MICR Code	(Please enter the 9 digit number that appears after your cheque number)	Mandatory Enclosure <input type="checkbox"/> Copy of cancelled Cheque leaf
SIP Auto Debit Date DD MM YY	SIP Enrolment Period From DD MM YY To DD MM YY	Frequency
SIP Installment Amount		

AUTHORISATION OF BANK ACCOUNT HOLDER [To be signed by Account Holder(s)]

SIGNATURE(S) (As in Bank Records)

This is to inform that I/We have registered for the RBI's Electronic Clearing Service (Debit Clearing) / Direct Debit / Standing Instruction and that my payment towards my investment in BNP Paribas Mutual Fund shall be made from my/our below mentioned bank account with your bank. I/We authorise the representative carrying this ECS (Debit Clearing) / Direct Debit / Standing Instruction mandate form to get it verified & executed. I/We hereby declare that the particulars given above are correct and express my willingness to make payments referred above through participation in ECS (Debit Clearing) / Direct Debit / Standing Instruction. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I/We would not hold the user institution responsible. I/We will also inform BNP Paribas Mutual Fund/BNP Paribas Asset Management India Limited, about any changes in my bank account. I/We have read and agreed to the terms and conditions mentioned overleaf.

Account Number	First Account Holder
Banker's Attestation (For Bank use only): Certified that the signature of account holder and the details of Bank account and its MICR code are correct as per our records.	Second Account Holder
Signature of Authorised Official from Bank (Bank Stamp and Date)	Third Account Holder

ACKNOWLEDGEMENT SLIP (To be filled in by the Applicant)

App. No.

Received from Mr./Ms/M/s.	BNP Paribas Income & Gold Fund	<input type="checkbox"/> Growth <input type="checkbox"/> Dividend <input type="checkbox"/> Payout <input type="checkbox"/> Reinvest
an application for purchase of Units of	SIP Auto Debit (ECS) Facility <input type="checkbox"/> Cheques Nos. From	To
drawn on (Bank)	A/c. No.	
Total Amount (₹)	on <input type="checkbox"/> Weekly <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly basis.	All purchases are subject to realisation of Cheques.

ISC Stamp, Date & Signature

5. SIP INVESTMENT DETAILS – Separate Cheque required for investment in each Scheme / Plan / Option										(MANDATORY)			
Scheme Name		BNP Paribas Income & Gold Fund											
Option (please ✓)		<input type="checkbox"/> Growth* <input type="checkbox"/> Dividend		Dividend Mode (please ✓)									
		<input type="checkbox"/> Reinvest* <input type="checkbox"/> Payout											
Frequency (Please ✓ any one only)		<input type="checkbox"/> Weekly SIP <input type="checkbox"/> Monthly* SIP <input type="checkbox"/> Quarterly* SIP (Calendar Quarter i.e., January, April, July and October)		# ECS facility available									
SIP Date		Weekly SIP : 1st, 7th, 15th and 25th Monthly and Quarterly SIP (Please ✓ any one only) : <input type="checkbox"/> 1st of the month <input type="checkbox"/> 7th of the month* <input type="checkbox"/> 15th of the month <input type="checkbox"/> 25th of the month											
Enrolment Period		From DD MM YY To DD MM YY		No. of Weeks / Months / Quarters		<input type="checkbox"/> OR <input type="checkbox"/> Till instruction to discontinue the SIP is submitted							
<small>* Default Plans / Option / Frequency if not ticked. The SIP installment shall be debited as per the selected date. However the 1st installment shall be debited from July 2nd 2012.</small>													
6. FOR THIRD PARTY PAYMENT (As specified on page 6)													
Third Party Name										PAN			
Relationship with applicant										KYC Acknowledgement attached (Please ✓)		<input type="checkbox"/>	
7. UNITHOLDING OPTION : <input type="checkbox"/> Physical Mode <input type="checkbox"/> Demat Mode (Physical mode is the default mode of holding in case demat account details are not provided.) (See Instruction 1f on page 5)													
<small>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).</small>													
National Securities Depository Limited		Depository participant Name				Central Depository Securities Limited		Depository participant Name					
DP ID No.		I N				Target ID No.							
Beneficiary Account No.													
Enclosure (Any one is Mandatory) : <input type="checkbox"/> Client Investor Master (CIM) <input type="checkbox"/> Demat Account Statement													
8. PAYMENT DETAILS (First Payment by Cheque Only) – Cheques to be drawn in favour of the Scheme / Plan applied for													
Each SIP Amount		Rs.		No. of Instalments		Total Amount		Rs.		First SIP instalment via : Cheque No.			
Drawn on Bank				Branch		City		A/c. No.					
<input type="checkbox"/> SIP / SI THROUGH AUTO-DEBIT (ECS) - Please fill up SIP Auto Debit (ECS) Facility Form <input type="checkbox"/> SIP THROUGH POST-DATED CHEQUES													
Second and Subsequent instalment Cheque Details :													
Cheque No. From				To		Dated From		DD MM YYYY		To DD MM YYYY			
Drawn on Bank				Branch		City		A/c. No.					
9. NOMINATION - MANDATORY, even if no intention to nominate (See instruction 5 on page 7)													
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													
Address													
Relationship with Applicant													
Date of Birth in case Nominee is minor													
# Percentage of Allocation/Share													
<small>* 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.</small>													
Signature of Nominee		Not Mandatory				Not Mandatory				Not Mandatory			
Minor & PoA holder cannot nominate and should not fill this section, otherwise information will not be considered. If Nominee is a Minor, details of the Guardian required : Name and Address of the Guardian													
City		Pin Code				State				Not Mandatory			
Guardian's relationship with the Minor Nominee										Signature of Guardian			
10. 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		Title		<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s <input type="checkbox"/> Others									
PAN				Enclosed* (✓)		<input type="checkbox"/> PAN card proof <input type="checkbox"/> KYC Confirmation proof		Signature of PoA Holder					
11. DECLARATION & SIGNATURES													
<small>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 abovementioned 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 / we hereby also declare that I/we do not have any existing Micro SIPs which together with the current application will result in aggregate investments exceeding Rs 50,000 in a financial year. 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.</small> <small>I/We undertake to keep sufficient funds in the funding account on the date of execution of standing instruction. I hereby declare that the particulars given above are correct and complete. If the transaction is delayed or not effected at all for reasons of incomplete or incorrect information, I would not hold the Mutual Fund or the Bank responsible. If the date of debit to my/ our account happens to be a non business day as per the Mutual Fund, execution of the SIP will happen on the day of holiday and allotment of units will happen as per the Terms and Conditions listed in the Offer Document of the Mutual Fund. Bank shall not be liable for, nor be in default by reason of, any failure or delay in completion of its obligations under this Agreement, where such failure or delay is caused, in whole or in part, by any acts of God, civil war, civil commotion, riot, strike, mutiny, revolution, fire, flood, fog, war, lightning, earthquake, change of Government policies, Unavailability of Bank's computer system, force majeure events, or any other cause of peril which is beyond Bank's reasonable control and which has the effect of preventing the performance of the contract by the Bank. I/We acknowledge that no separate intimation will be received from Bank in case of non-execution of the instructions for any reasons whatsoever.</small> 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													
Dated		D D M M Y Y Y Y		SIGNATURES		First / Sole Applicant / Guardian / POA Holder / Authorised Signatory		Second Applicant / Guardian / POA Holder		Third Applicant / Guardian / POA Holder			

SIP AUTO DEBIT - CHECKLIST	
<input type="checkbox"/>	Please ensure that if you are an existing investor, you have quoted your Folio No. in the SIP Application Form.
<input type="checkbox"/>	Investment Scheme / Plan / Option in which you wish to do systematic investments is clearly indicated in the SIP Application Form.
<input type="checkbox"/>	The SIP Amount, the SIP Frequency, your preferred SIP Date and Period are clearly indicated in the SIP Application Form.
<input type="checkbox"/>	Your First SIP Cheque from the same bank from which you wish your Auto-Debits to happen is enclosed and the cheque details are clearly indicated in the SIP Auto Debit Facility Form.
<input type="checkbox"/>	Your Bank Account Details are correctly and completely furnished including the 9 Digit MICR Code.
<input type="checkbox"/>	Cancelled Cheque leaf of the Bank Account mentioned in the SIP Auto Debit (ECS) Account to be attached.
<input type="checkbox"/>	In case of current account, please affix company's seal at columns "ECS DEBIT BANK ACCOUNT DETAILS (MANDATORY)" and AUTHORISATION OF BANK ACCOUNT HOLDER section.
<input type="checkbox"/>	Authorisation of Bank Account is signed in the same manner as your signatures in Bank Records.



**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 • E-mail: customer.care@bnpparibasmf.in

For any further queries / correspondence, please contact :
Computer Age Management Services Pvt. Ltd.
 UNIT: BNP Paribas Mutual Fund
 148 Old Mahabalipuram Road (OMR), Next to Hotel Fortune,
 Okkiyam, Thuraipakkam, Chennai - 600 097
 Tel : 044 - 3040 7065 • email : enq_m@camsonline.com



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 : _____

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.

Bank & Branch Seal

CUSTODIAN ON BEHALF OF AN FII OR CLIENT (Should be enclosed with each Third party payment. See Instruction biii) on page 6)

To whomsoever it may concern

Application and Payment Details (All details below are **Mandatory**):

Folio No.											Application Form No.																		
Beneficial Applicant/ Investor Name																													
Investment Amount in Rs.																													
Payment Mode	<input type="checkbox"/> Cheque <input type="checkbox"/> Fund Transfer <input type="checkbox"/> RTGS <input type="checkbox"/> NEFT																												
Payment Cheque / UTR No.																					Dated	D	D	M	M	Y	Y	Y	Y
Payment from Bank																													
Payment from A/c No.																													

We further declare that we are registered as a Custodian with SEBI under Registration No: _____

We confirm the beneficial owner as stated above and that this payment is issued by us in our capacity as Custodian to the Applicant/Investor. The source of this payment is from funds provided to us by the Applicant/Investor.

Signature of Declarant(s): _____

Name of Declarant(s): _____

Income Tax PAN: _____

Address of Declarant(s) _____

City: _____ State: _____

Postal code: _____ Country: _____

PAYMENT BY EMPLOYER ON BEHALF OF EMPLOYEE (Under Systematic Investment Plans or lump sum / one-time subscription, through Payroll deductions. Should be enclosed with each Third party payment. See Instruction biii) on page 6)

To whomsoever it may concern

We hereby declare that the Application Form No/s. _____ for subscription of units in _____

_____ (Name of the Scheme / Plan / Option) is accompanied by

Cheque No. _____ Dated _____

Drawn on _____ (Name of the Bank / Branch).

We confirm that the beneficial owner(s) of the investment in these units is/are _____

_____ (Name of the Employee/s, with employee number/s),

who is / are my / our employee/s and am providing the funds for these investments through the payroll deduction.

Signature of Declarant(s) _____

Name of Declarant(s) _____

Income Tax PAN _____ KYC Acknowledgement attached (Mandatory for any amount) ☐

Address of Declarant(s) _____

City _____ State _____

Postal code _____ Country _____

Signature of Beneficiary (ies) _____

Signature of Beneficiary (ies) _____

SIP - INSTRUCTIONS

- The SIP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (□), where boxes have been provided. The SIP Enrolment Form, complete in all respects, should be submitted to any of the Official Points of Acceptance of Transactions.
 - A single SIP Enrolment Form can be used for one Scheme / Plan / Option / SIP Date only. Investor should use separate forms for more than one Scheme / Plan / Option.
 - Existing unit holders are required to submit only the SIP Enrolment Form. Existing unit holders should note that unit holders' details and mode of holding (single, jointly, anyone or survivor) will be as per the existing folio number.
 - New investors who wish to enroll for SIP are required to fill the SIP Application Form. New investors are advised to read the Combined Scheme Information Document carefully before investing. The Key Information Memorandum(s) / Scheme Information Document are available with the ISCs / distributors.
 - To start an SIP, an investor has to provide the specified number of postdated cheques in advance, for the minimum amount for the facility chosen by the investor (as given in instruction no. 8). The 1st cheque can be of any date but the subsequent cheques should be of the same amount and same date. The enrolment form should reach atleast 30 days before the due date at any of the Official Points of Acceptance of Transactions.
 - SIP offers investors the following three facilities :
 - Weekly Systematic Investment Facility (WSIF) :
 - Monthly[#] Systematic Investment Facility (MSIF) :
 - Quarterly[#] Systematic Investment Facility (QSIF) :[#] ECS / Auto debit / SI facility available.
 - The minimum application amount for SIP will be as follows:
 - Weekly Systematic Investment Facility (WSIF) : ₹ 500/- and in multiples of Re.1/- thereafter on a weekly basis by providing in advance a minimum of 10 post-dated cheques, for a block of 10 weeks.
 - Monthly[#] Systematic Investment Facility (MSIF) : ₹ 500/- and in multiples of Re.1/- thereafter on a monthly basis by providing in advance a minimum of 10 post-dated cheques, for a block of 10 months.
 - Quarterly[#] Systematic Investment Facility (QSIF) : ₹ 500/- and in multiples of Re.1/- thereafter on a quarterly basis by (i.e., January, April, July, October) providing in advance a minimum of 10 post-dated cheques, for a block of 10 quarters.[#] ECS / Auto debit / SI facility available
- Investors should note that the standing instruction for SIP {including Post Dated Cheque (PDC) or Auto Debit ECS} shall be such that the criteria of minimum application amount of that particular scheme in which investment is intended shall be complied with.
- Post-dated cheques for SIP should be dated 1st, 7th, 15th and 25th of a month under WSIF. For MSIF it should be either 1st or 7th or 15th or 25th of a month or first month of each quarter under QSIF (e.g. 1st or 7th or 15th or 25th of January, April, July and October). In case the date falls on a Non-Business Day or falls during a book closure period, the immediate next Business Day will be considered for the purpose of determining the applicability of NAV subject to the realization of cheques. Units will be allotted on the above applicable dates.
 - The cheques should be drawn in favour of **BNP Paribas Income & Gold Fund** and crossed "A/c Payee Only" and must be payable at the locations where applications are submitted at the Official Points of Acceptance of Transactions. Unit holders must write the SIP Enrolment Form number, if any, on the reverse of the cheques accompanying the SIP Enrolment Forms. Outstation cheques will not be accepted and applications accompanied by such cheques are liable to be rejected. No cash, money orders or postal orders will be accepted.
 - Returned cheque(s) will not be presented again for collection. In case of bouncing of cheque/ no credit receipt for SIP for 3 consecutive times, such SIP application shall be cancelled.
 - Investors have the right to discontinue the SIP facility at any time by sending a written request to any of the Official Points of Acceptance of Transactions. Such notice should be received at least 14 days prior to the due date of the next cheque. On receipt of such request, the SIP facility will be terminated and the remaining unutilised post-dated cheque(s) will be returned to the investor.
 - The enrolment period of SIP will be as per the instruction given by the investor. In case it is instructed to continue SIP "Till instruction to discontinue the SIP is submitted" investors will have to submit SIP cancellation request to discontinue the SIP. In case of any ambiguity in enrolment period or if the end date of SIP is not mentioned, the default period for SIP will be 5 years.
 - In case of minor application, AMC will register standing instructions till the date of the minor attaining majority, though the instructions may be for a period beyond that date. Prior to minor attaining majority, AMC shall send advance notice to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents to change the status of the account to "major". The account shall be frozen for operation by the guardian on the day the minor attains the age of majority and no fresh transactions shall be permitted till the documents for changing the status are received.
 - The Trustee / AMC reserves the right to change / modify the terms of the SIP. The above load structure will be in force till further notice. This load structure is subject to change and may be imposed / modified prospectively from time to time, as may be decided by the Trustee / AMC from time to time.
 - In case investor has not selected any frequency or in case of any ambiguity, monthly frequency shall be considered as default option. Similarly, 7th day shall be considered as default execution date. In case of any ambiguity in the enrolment form, the SIP enrolment request shall be liable to be rejected.

ELECTRONIC CLEARING SYSTEM (ECS) / AUTO DEBIT / STANDING INSTRUCTION (SI) - TERMS & CONDITIONS

SIP payment through Electronic Clearing System (ECS) / Auto Debit / Standing Instruction (SI) of the Reserve Bank of India (RBI)

- This facility is offered to the investors having bank accounts in **select cities mentioned below**. The bank branch through which you want your SIP Auto-Debits to take place should be a participant in local MICR Clearing.
- SIP Auto-Debit Facility is offered to you using RBI's Electronic Clearing System (ECS) / Auto Debit / Standing Instruction (SI) for effecting SIP payments. By opting for this facility, you agree to abide by the terms and conditions of ECS / Auto debit / SI Facility of Reserve Bank of India.
- New investors need to submit:
 - SIP Application Form for the chosen Scheme duly filled in
 - Completed SIP Auto Debit Facility Form
 - Cheque for the First Installment of the SIP
 - Cancelled copy of the cheque of the bank whose details have been mentioned in the ECS/ Auto debit bank account.
- These details have to be submitted at least 30 days before the first SIP installment date. In addition all the other corporate/ other documents as mentioned in the common application form needs to be submitted.
- Existing investors need to mention the Folio Number and submit the following:
 - Completed SIP Auto Debit Facility Form
 - Cheque for the First Installment of the SIP
 - Cancelled copy of the cheque of the bank whose details have been mentioned in the ECS/Auto debit bank account.

These details have to be submitted at least 30 days before the first SIP installment date.
- Investors can opt for SIP on a monthly or quarterly basis under the ECS / Auto debit / SI facility. The first debit will be basis the SIP cheque. Second and subsequent SIPs shall be through the Auto Debit route and is available only on specified dates of the month viz. 1st, 7th, 15th and 25th of a month for Monthly and Quarterly SIPs (subject to validation by your bank). In case the chosen date falls on a Non-Business Day, the SIP will be processed on the immediate next Business Day.
- All cheques and bank drafts must be drawn in the name of the Scheme and crossed "Account Payee only". For e.g. **"BNP Paribas Income & Gold Fund"**
- BNP Paribas Mutual Fund, its Investment Manager, Registrar and other service providers responsible if the transaction is delayed or not effected or your bank account is debited in advance or after the specific SIP date due to various clearing cycles of ECS / Auto debit / SI.
- BNP Paribas Asset Management India Private Limited, its registrars and other service providers shall not be held responsible and liable for any damages / compensation / loss incurred by the investor. For any reason whatsoever the investor assumes the entire risk of using this facility and takes full responsibility.
- Please refer the Key Information Memorandum for applicable NAV, Risk Factors, Load and other information before investing.
- BNP Paribas Mutual Fund / AMC, reserves the right to reject any application inter alia in the absence of fulfillment of regulatory requirements, fulfillment of requirements of the Combined Scheme Information Document / Addendum(s) and furnishing necessary information to the satisfaction of the Mutual Fund / AMC.
- BNP Paribas Asset Management India Private Limited and its service providers reserve the right to disclose the details of the investors and their transactions using the SIP Auto Debit Facility to third parties for the purposes of verification and execution of the Auto Debit Facility as also for the purpose of law enforcement, fraud prevention, audit and inspection requirement etc. In case of discontinuance of business by the existing ECS / Auto debit / SI Service Provider / change in ECS / Auto debit / SI Service Provider, the investor may be required to resubmit a completed SIP Auto Debit Facility Form to the AMC.
- The Investor undertakes and agrees that the SIP Auto Debit Facility requested for via this Form is subject to acceptance of the terms and conditions mentioned in the Key Information Memorandum / Combined Scheme Information Document.
- If you wish to change / modify the SIP amount, you will have to submit the following documents atleast 1 month in advance:
 - New SIP Auto Debit Facility Form with revised SIP amount
 - Letter to discontinue the SIP existing amount
- If you have already an existing investor and have provided the post dated cheques and you now wish to avail of the ECS / Auto debit / SI facility, you will need to submit the following documents atleast 1 month in advance:
 - SIP Auto Debit Facility Form
 - Letter to discontinue and return the existing post dated cheques.
- In case of rejection of SIP form for any reason whatsoever, the Mutual Fund will not accept/entertain any request for refund of proceeds of first cheque that would have been processed.
- Investors agree that the AMC may discontinue the SIP facility for any investor / folio at its discretion and can advise bank to cancel SIP in case one or more debits are rejected and funds not received for any reason.

Instructions applicable to Standing Instructions (SI)

- The facility of giving Standing Instruction (SI) is available only to the investors having bank account with HDFC Bank Limited.
- The facility of SI shall be available to opt all the frequencies of SIP i.e. weekly, monthly & quarterly.
- Investors should submit the SIP application form atleast 15 working days prior to the intended date of SIP at any of the official point of acceptance of the transactions of the Fund. If the form is not submitted prior to atleast 15 working days, the SIP instalment shall be deducted from the same date of the next month.
- In case of insufficient balance in the investor's account on the date of SIP, the transaction shall be rejected and the AMC / Bank will not retry further to debit the amount from the investor's bank account.
- Investors are requested to provide information of start date & end date of SIP clearly on the application form. Forms with multiple tick options or forms with ambiguity shall be liable to be rejected. Further, no alteration should be made on the SI form. Alternations, if any shall be counter signed / authenticated by the investor, otherwise form shall be liable to be rejected. Further, incomplete form or mutilated form shall be liable to be rejected.
- Investors should note that the signature provided on the Section - "Authorisation of Bank Account Holder" should match exactly with that of signature of the investor in the bank's record otherwise the bank shall reject the SI registration request.
- Investors wishing to cancel / discontinue the SIP would need to give a written request to the Bank / AMC / RTA stating that they wish to discontinue the SIP and request the Bank not to deduct any further amount from their account atleast 15 working days prior to the next execution date. Forms shall be submitted at any of official point of acceptance of the transactions of the Fund.

List of Cities for SIP Auto Debit Facility via ECS (Debit Clearing)

• Delhi • Ludhiana • Amritsar • Jalandhar • Chandigarh • Shimla • Jammu • Kanpur • Allahabad • Varanasi • Lucknow • Dehradun • Gorakhpur • Agra • Jaipur • Bhilwara • Udaipur • Jodhpur • Rajkot • Ahmedabad • Baroda • Surat • Mumbai • Panjim • Pune • Solapur • Kolhapur • Nasik • Aurangabad • Nagpur • Indore • Bhopal • Gwalior • Jabalpur • Raipur • Hyderabad • Tirupati • Vijayawada (also covers Guntur, Tenali & Mangalagiri) • Nellore • Vizag • Kakinada • Bangalore • Mysore • Mangalore • Hubli • Chennai • Pondicherry** • Trichy** • Madurai** • Salem** • Erode** • Coimbatore** • Tirupur** • Calicut • Trichur • Cochin • Trivendrum • Kolkata • Burdwan • Durgapur • Siliguri • Bhubaneswar • Guwahati • Patna • Jamshedpur • Ranchi • Dhanbad • Asansol • Jamnagar • Udupi • Gadag • Belgaum • Shimoga • Bijapur • Cuttack • Raichur • Gulbarga • Bikaner • Davangeree • Mandya • Gangtok • Anand • Kota • Bhavnagar • Tirunelveli** • Hassan • Tumkur**

**Please note that for locations in Tamil Nadu, the transactions will be processed through Chennai RECS.

**Please note that for Tumkur, the transactions will be processed through Bangalore RECS. Going forward for these locations refer to the MICR list published.

The cities in the list may be modified / updated / changed / removed at any time in future entirely at the discretion of BNP Paribas Mutual Fund without assigning any reason or prior notice. If any city is removed from the list, SIP instructions for investors in such cities via ECS (Debit) route will be discontinued without prior notice.

LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

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

CAMS OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS : **Ahmedabad :** 402-406, 4th Floor - Devpath Building, Off C G Road, Behind Lal Bungalow, Ellis Bridge, Ahmedabad - 380 006. **Bangalore :** Trade Centre, 1st Floor, 45, Dikensen Road , (Next to Manipal Centre), Bangalore - 560 042. **Bhubaneswar :** Plot No - 111, Varaha Complex Building, 3rd Floor, Station Square, Kharvel Nagar, Unit 3, Bhubaneswar - 751 001. **Chandigarh :** Deepak Tower, SCO 154-155, 1st Floor, Sector 17-C, Chandigarh - 160 017. **Chennai :** Ground Floor No.178/10, Kodambakkam High Road, Opp. Hotel Palmgrove, Nungambakkam, Chennai - 600 034. **Cochin :** Door No. 64/5871 - D, 3rd Floor, Ittoop's Imperial Trade Center, M.G. Road North, Cochin - 682 035. **Coimbatore :** Old # 66 New # 86, Lokamanya Street (West), Ground Floor, R.S.Puram, Coimbatore - 641 002. **Durgapur :** City Plaza Building , 3rd floor, City Centre, Durgapur - 713 216. **Goa :** No.108, 1st Floor, Gurudutta Bldg, Above Weekender, M G Road, Panaji (Goa) 403 001. **Hyderabad :** 208, II Floor, Jade Arcade, Paradise Circle, Secunderabad - 500 003. **Indore :** 101, Shalimar Corporate Centre, 8-B, South tukogunj, Opp.Greenpark, - Indore - 452 001. **Jaipur :** R-7, Yudhisthir Marg, C-Scheme, Behind Ashok Nagar Police Station, Jaipur - 302 001. **Kanpur :** I Floor 106 to 108, City Centre Phase II, 63/ 2, The Mall, Kanpur - 208 001. **Kolkata :** "Saket Building", 2nd floor, 44 Park street, Kolkata - 700016. **Lucknow :** Off # 4, 1st Floor, Centre Court Building, 3/c, 5 - Park Road, Hazratganj, Lucknow - 226 001. **Ludhiana :** U/ GF, Prince Market, Green Field, Near Traffic Lights, Sarabha Nagar Pulli, Pakhowal Road, Ludhiana - 141 002. **Madurai :** 86/71A, Tamilsangam Road, Madurai - 625 001. **Mangalore :** No. G 4 & G 5, Inland Monarch, Opp. Karnataka Bank, Kadri Main Road, Kadri, Mangalore - 575 003. **Mumbai :** Rajabahdur Compound, Ground Floor, Opp Allahabad Bank, Behind ICICI Bank, 30, Mumbai Samachar Marg, Fort, Mumbai - 400 023. **Nagpur :** 145 Lendra, New Ramdaspath, Nagpur - 440 010. **New Delhi :** 304-305 III Floor, Kanchenjunga Building, 18, Barakhamba Road, Cannauat Place, New Delhi - 110 001. **Patna :** G-3 Ground Floor, OM Vihar Complex, SP Verma Road, Patna - 800 001. **Pune :** Nirmitti Eminence, Off No. 6, I Floor, Opp Abhishek Hotel Mehendale Garage Road, Erandawane, Pune - 411 004. **Surat :** Plot No.629, 2nd Floor, Office No.2-C/2-D, Mansukhlal Tower, Beside Seventh Day Hospital, Opp.Dhiraj Sons, Athwalines, Surat - 395 001. **Vadodara :** 103 Aries Complex, BPC Road, Off R.C. Dutt Road, Alkapuri, Vadodara 390 007. **Vijayawada :** 40-1-68, Rao & Ratnam Complex, Near Chennupati Petrol Pump, M.G Road, Labbipet, Vijayawada - 520 010. **Visakhapatnam :** 47/ 9 / 17, 1st Floor, 3rd Lane, Dwaraka Nagar, Visakhapatnam - 530 016. **Agra :** No. 8, II Floor, Maruti Tower, Sanjay Place, Agra - 282002. **Agartala :** Advisor Chowmuhan (Ground Floor), Krishnanagar, Agartala, Agartala - 799001. **Ajmer :** AMC No. 423/30 , Near Church, "Brahampuri, Opp. T B Hospital", Jaipur Road, Ajmer - 305001. **Allahabad :** 30/2, A&B, Civil Lines Station, Besides Vishal Mega Mart, Strachey Road, Allahabad - 211001. **Alleppey :** Bldg. No. VIII / 411, C C N B Road, Near Pagoda Resort, Chungom, Alleppey - 688011. **Alwar :** 256A, Scheme No:1, Arya Nagar, Alwar - 301001. **Amaravati :** 81, Gulsham Tower, 2nd Floor, Near Panchsheel Talkies, Amaravati - 44601. **Amritsar :** SCO - 18J, ' C' Block, Ranjit Avenue, Amritsar - 143001. **Anand :** 101, A.P. Tower, B/H, Sardhar Gunj, Next to Nathwani Chambers, Anand - 388001. **Asansol :** Block - G 1st Floor , P C Chatterjee Market Complex, Rambandhu Talab P O Ushagram, Asansol - 713303. **Aurangabad :** Office No. 1, 1st Floor, Amodi Complex, Juna Bazar, Aurangabad - 431001. **Belgaum :** 1st Floor, 221/2A/1B, Vaccine Depot Road, Near 2nd Railway gate, Tilakwadi, Belgaum - 590006. **Berhampur :** First Floor, Upstairs of Aaroon Printers, Gandhi Nagar Main Road, Orissa, Berhampur - 760001. **Bhavnagar :** 305-306, Sterling Point, Waghawadi Road, OPP HDFC BANK, Bhavnagar - 364002. **Bhilai :** 209, Khichariya Complex, Opp IDBI Bank, Nehru Nagar Square, Bhilai - 490020. **Bhilwara :** Indraparstha tower, Second floor , Shyam ki sabji mandi , Near Mukharji garden, Bhilwara - 311001. **Bhopal :** Plot no 10, 2nd Floor, Alankar Complex, Near ICICI Bank, MP Nagar, Zone II, Bhopal - 462011. **Bokaro :** Mazzanine Floor, F-4, City Centre, Sector 4, Bokaro Steel City, Bokaro 827004. **Burdwan :** 399, G T Road, Basement of Talk of the Town, Burdwan - 713101. **Calicut :** 29/97G 2nd Floor, Gulf Air Building, Mavoor Road, Arayidathupalam, Calicut - 673016. **Cuttack :** Near Indian Overseas Bank, Cantonment Road, Mata Math, Cuttack - 753001. **Davenegere :** 13, 1st Floor, Akkamahadevi Samaj Complex, Church Road, P.J.Extension, Devengere - 577002. **Dehradun :** 204/121 Nari Shilp Mandir Marg, Old Connaught Place, Dehradun - 248001. **Dhanbad :** Urmila Towers, Room No: 111(1st Floor), Bank More, Dhanbad - 826001. **Deogarh :** S S M Jalan Road, Ground floor, Opp. Hotel Ashoke, Caster Town, Deogarh - 814112. **Erode :** 197, Seshaiyer Complex, Agraharam Street, Erode - 638001. **Faridhabad :** B-49, 1st Floor, Nehru Ground, Behind Anupam Sweet House, NIT, Faridhabad - 121001. **Ghaziabad :** 113/61 Floor, Navyug Market, Gazhiabad - 201001. **Gorakhpur :** Shop No. 3, Second Floor, The Mall, Cross Road, A.D. Chowk, Bank Road , Gorakhpur - 273001. **Guntur :** Door No 5-38-44, 5/1 BRODIPET, Near Ravi Sankar Hotel, Guntur - 522002. **Gurgaon :** SCO - 16, Sector - 14, First floor, Gurgaon - 122001. **Guwahati :** A.K. Azad Road, Rehabori, Guwahati - 781008. **Gwalior :** G-6 Global Apartment, Kailash Vihar Colony, "Opp. Income Tax Office, City Centre", Gwalior - 474002. **Hazaribag :** Municipal Market, Annanda Chowk, Hazaribagh, Hazaribagh - 825301. **Hubli :** No.204 - 205, 1st Floor, ' B ' Block, Kundagol Complex, Opp. Court, Club Road, Hubli - 580029. **Jabalpur :** 8, Ground Floor, Datt Towers, Behind Commercial Automobiles, Napier Town, Jabalpur - 482001. **Jalandhar :** 367/8, Central Town, Opp. Gurudwara Diwan Asthan, Jalandhar - 144001. **Jalgaon :** Rustomji Infotech Services, 70, Navipeth, Opp. Old Bus Stand, Jalgaon - 425001. **Jamnagar :** 217/218, Manek Centre , P.N. Marg, Jamnagar - 361008. **Jamshedpur :** Millennium Tower, "R" Road, Room No:15 First Floor, Bistupur, Jamshedpur - 831001. **Jodhpur :** 1/5, Nirmal Tower, Ist Chopasani Road, Jodhpur - 342003. **Karur :** 126 G, V.P.Towers, Kovai Road, Basement of Axis Bank, Karur, Karur 639002. **Kolhapur :** 2 B, 3rd Floor, Ayodhya Towers, Station Road, Kolhapur - 416001. **Kota :** B-33 'Kalyan Bhawan, Triangle Part ,Vallabh Nagar, Kota - 324007. **Kottayam :** KMC IX / 1331 A , Opp.: Malayala Manorama, Railway Station Road, Thekkummoottil, Kottayam - 686001. **Meerut :** 108 Ist Floor Shivam Plaza, Opposite Eves Cinema, Hapur Road, Meerut 250002. **Moradabad :** B-612 'Sudhakar', Lajpat Nagar, Moradabad - 244001. **Muzzaffarpur :** Brahman toli, Durgasthan, Gola Road, Muzaffarpur - 842001. **Mysore :** No.1, 1st Floor, CH.26 7th Main, 5th Cross , (Above Trishakthi Medicals), Saraswati Puram, Mysore - 570009. **Nasik :** Ruturang Bungalow, 2 Godavari Colony, Behind Big Bazar, Near Boys Town School, Off College Road, Nasik - 422005. **Nellore :** 97/56, I Floor Immadisetty Towers, Ranganayakulapet Road, Santhapet, Nellore - 524001. **Panipat :** 83, Devi Lal Shopping Complex, Opp ABN Amro Bank, G.T.Road, Panipat - 132103. **Patiala :** 35, New Lal Bagh Colony, Patiala - 147001. **Pondicherry :** S-8, 100, Jawaharlal Nehru Street, (New Complex, Opp. Indian Coffee House), Pondicherry - 605001. **Raipur :** HIG, C-23, Sector - 1, Devendra Nagar, Raipur - 492004. **Rajahmundry :** Cabin 101 D.no 7-27-4, 1st Floor Krishna Complex, Baruvarti Street, T Nagar, Rajahmundry - 533101. **Rajkot :** Office 207 - 210, Everest Building, Harihar Chowk, Opp Shastri Maidan, Limda Chowk, Rajkot - 360001. **Ranchi :** 4, HB Road, No: 206, 2nd Floor Shri Lok Complex, H B Road Near Firayalal, Ranchi - 834001. **Rourkela :** 1st Floor , Mangal Bhawan , Phase II , Power House Road , Rourkela - 769001. **Salem :** No.2, I Floor Vivekananda Street, New Fairlands, Salem - 636016. **Sambalpur :** C/o Raj Tibrewal & Associates, Opp.Town High School, Sansarak, Sambalpur - 768001. **Siliguri :** No.7, Swamiji Sarani, Ground Floor, Ground Floor, Hakimpura, Siliguri - 734001. **Tirunelveli :** 1 Floor, Mano Prema Complex, 182 / 6, S.N High Road, Tirunelveli - 627001. **Trichur :** Adam Bazar, Room no.49, Ground Floor, Rice Bazar (East) , Trichur - 680001. **Trichy :** No 8, I Floor, 8th Cross West Extn, Thillainagar, Trichy - 620018. **Trivandrum :** RS Complex, Opposite of LIC Building, Pattom PO, Trivandrum - 695004. **Udaipur :** 32 Ahinsapuri, Fatehpura Circle, Udaipur - 313004. **Valsad :** 3rd floor, Gita Nivas, opp Head Post Office, Halar Cross Lane, Valsad - 396001. **Varanasi :** C 27/249 - 22A, Vivekanand Nagar Colony, Maldhaiya, Varanasi - 221002. **Vellore :** No:54, Ist Floor, Pillaiyar Koil Street, Thotta Palayam, Vellore - 632004. **Warangal :** F13, 1st Floor, BVSS Mayuri Complex, Opp. Public Garden, Lashkar Bazaar, Hanamkonda, Warangal - 506001. **Balasore :** B C Sen Road, Balasore - 756001. **Jammu :** JRDS Heights, Lane Opp. S&S Computers, Near RBI Building, Sector 14, Nanak Nagar , Jammu - 180004. **Bellary :** 60/5 Mullangi Compound, Gandhi Nagar Main Road, (Old Gopalswamy Road), Bellary - 583101. **Nagsari :** Dinesh Vasani & Associates, 103 -Harekrishna Complex, above IDBI Bank, Nr. Vasant Talkies, Chimmnabai Road, Navasari - 396445. **Rohtak :** 205, 2ND Floor, Nlg. No. 2, Munjal Complex, Delhi Road, Rohtak - 124001. **Tirupathi :** Shop No14, Boligala Complex, 1st Floor, Door No. 18-8-41B, Near Leela Mahal Circle, Tirumala Bypass Road, Tirupathi - 517501. **Kalyani :** A - 1/50, Block - A, Dist Nadia, Kalyani - 741235. **Bhuj :** Data Solution, Office No:17, I st Floor, Municipal Building Opp Hotel Prince, Station Road, Bhuj - Kutch - 370001. **Solapur :** Flat No 109, 1st Floor, A Wing, Kalyani Tower, 126 Siddheshwar Peth, Near Pangal High School, Solapur - 413001. **Junagadh :** Circle Chowk, Near Choksi Bazar Kaman, Gujarat, Junagadh - 362001. **Ankleshwar :** Shop No - F -56, First Floor, Omkar Complex, Opp Old Colony, Nr Valia Char Rasta, GIDC, Ankleshwar- Bharuch - 393002. **Jhansi :** Opp SBI Credit Branch, Babu Lal Kharkana Compound, Gwalior Road, Jhansi - 284001. **Aligarh :** City Enclave, Opp. Kumar Nursing Home, Ramghat Road, Aligarh - 202001. **Satara :** 117 / A / 3 / 22, Shukrawar Peth, Sargam Apartment , Satara - 415002. **Kumbakonam :** Jailani Complex, 47, Mutt Street, Kumbakonam - 612001. **Bhagalpur :** Krishna, I Floor, Near Mahadev Cinema, Dr.R.P.Road, Bhagalpur, Bhagalpur - 812002. **Bareilly :** F-62-63, Butler Plaza, Civil Lines, Bareilly, Bareilly - 243001. **Akola :** Opp. RLT Science College, Civil Lines, Akola - 444001. **Yamuna Nagar :** 124- B/R Model Town, Yamunanagar, Yamuna Nagar - 135 001. **Karimnagar :** H.No.7-1-257, Upstairs S B H, Mangammathota, Karimnagar, Karimnagar - 505 001. **Kadapa :** Bandi Subbaramaiah Complex, D.No:3/1718, Shop No: 8, Raja Reddy Street, Kadapa, Kadapa - 516 001. **Shimla :** I Floor, Opp. Panchayat Bhawan Main gate, Bus stand, Shimla , Shimla 171001. **Kannur :** Room No.14/435, Casa Marina Shopping Centre, Talap, Kannur, Kannur - 670004. **Mehsana :** 1st Floor, Subhadra Complex, Urban Bank Road, Mehsana, Mehsana - 384 002. **Anantapur :** 15-570-33, I Floor, Pallavi Towers, Anantapur, Anantapur - 515 001. **Kurnool :** H.No.43/8, Upstairs, Uppini Arcade, N R Peta, Kurnool , Kurnool - 518 004. **Hisar :** 12, Opp. Bank of Baroda, Red Square Market, Hisar, Hisar - 125001. **Sriganganagar :** 18 L Block, Sri Ganganagar, Sri Ganganagar 335001. **Bhatinda :** 2907 GH,GT Road, Near Zila Parishad, Bhatinda, Bhatinda - 151001. **Shimoga :** Nethravathi, Near Gutti Nursing Home, Kuvempu Road, Shimoga, Shimoga - 577 201. **Palakkad :** 10 / 688, Sreedevi Residency, Mettupalayam Street, Palakkad, Palakkad - 678 001. **Margao :** Virginkar Chambers I Floor, Near Kamath Milan Hotel, New Market, Near Lily Garments, Old Station Road, Margao, Margao - 403 601. **Bikaner :** F 4,5 Bothra Complex, Modern Market, Bikaner, Bikaner - 334001. **Kakinada :** No.33-1, 4 Sri Sathya Complex, Main Road, Kakinada, Kakinada - 533 001. **Bilaspur :** Beside HDFC Bank, Link Road, Bilaspur, Bilaspur - 495 001. **Vapi :** 215-216, Heena Arcade, Opp. Tirupati Tower, Near G.I.D.C, Char Rasta, Vapi, Vapi - 396195. **Ambala :** Opposite PEER, Bal Bhavan Road, Ambala, 721 - 134003. **Saharanpur :** I Floor, Krishna Complex, Opp. Hathi Gate, Court Road, Saharanpur, Saharanpur - 247001. **Kharagpur :** H.NO.291/1, Ward No-15, Malancha Main Road, Opposite UCO Bank, Kharagpur, Kharagpur - 721301. **Noida :** C-81, 1st Floor, Sector - 2, Noida - 201301. **Chennai (OMR) :** Ground Floor, 148 Old Mahabalipuram Road, Okkiyam, Thuraiyakkam, Chennai - 600097. **Thane :** 3rd Floor, Nalanda Chambers, "B" Wing, Gokhale Road, Near Hanuman Temple, Naupada, Thane 400 602. **Thiruvalla :** Central Tower, Above Indian Bank, Cross Junction, Thiruvalla - 689101. **Thiruppur :** 1(1), Binny Compound, II Street, Kumaran Road, Thiruppur - 641601. **Kollam :** Kochupilamoodu Junction, Near VLC, Beach Road, Kollam - 691001. **Andheri :** CTS No.411, CitiPoint, Gundivali, Teli Gali, Above C.T.Chatwani Hall, Andheri - 400069.

SCSBs: Please visit the website www.sebi.gov.in for the list of SCSBs. You may also check with your bank for the ASBA facility.