



# KEY INFORMATION MEMORANDUM AND COMMON APPLICATION FORMS


## ONGOING OFFER OF UNITS AT NAV BASED PRICES

### EQUITY SCHEMES

#### **BNP Paribas Equity Fund**

(An open-ended Equity Scheme)


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

1. Wealth Creation in long term
2. Investments in diversified and actively managed portfolio of equity and equity related securities with bias to large cap and mid cap companies.
3. High Risk **(Brown)** 

#### **BNP Paribas Dividend Yield Fund**

(An open-ended Equity Scheme)


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

1. Wealth Creation in long term
2. Investments in actively managed portfolio of equity and equity related securities, primarily being high dividend yield stocks.
3. High Risk **(Brown)** 

#### **BNP Paribas Tax Advantage Plan (ELSS)**

(An open-ended Equity Linked Tax Savings Scheme)


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

1. Wealth Creation in long term
2. Investments in diversified and actively managed portfolio of equity and equity related securities across market capitalisation along with income tax rebate.
3. High Risk **(Brown)** 

#### **BNP Paribas Mid Cap Fund**




(An open-ended Equity Scheme)

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

1. Wealth Creation in long term
2. Investments in companies in middle and small capitalization segment.
3. High Risk **(Brown)** 

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

Note: Risk is represented as:

	<b>(BLUE)</b> Please understand that the principal will be at low risk		<b>(YELLOW)</b> Please understand that the principal will be at medium risk		<b>(BROWN)</b> Please understand that the principal will be at high risk
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#### **Sponsor**

**BNP Paribas Investment Partners Asia Limited**

Registered Office: 30/F, Three Exchange Square, 8 Connaught Place, Central, Hong Kong.

#### **Asset Management Company**

**BNP Paribas Asset Management India Private Limited**

Registered Office: BNP Paribas House, 1 North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051, Maharashtra, India.

#### **Trustee Company**

**BNP Paribas Trustee India Private Limited**

Registered Office: BNP Paribas House, 1 North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra (East), Mumbai - 400 051, Maharashtra, India.

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

The Schemes 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 July 30, 2014.



<b>BNP PARIBAS EQUITY FUND (BNPPEF)</b>				
<b>Date of Inception</b>	September 23, 2004			
<b>Type of the Scheme</b>	An open-ended Equity Scheme			
<b>Investment Objective</b>	The investment objective of the Scheme is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities. The Scheme will invest in a range of companies, with a bias towards large and medium market capitalisation companies. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme do not guarantee/indicate any returns.			
<b>Asset Allocation Pattern</b>	<b>Type of Instruments</b>	<b>Normal Allocation (% of Net Assets)</b>	<b>Maximum Allocation (% of Net Assets)</b>	<b>Risk Profile</b>
	Equities and Equity* Related Securities	95	100	Medium to High
	Debt Instruments and Money Market Instruments (including cash and money at call)	5	35	Low to Medium
	*Exposure to derivative Instruments not more than 50% of the net assets.			
<b>Investment Strategies</b>	<p>The aim of the Scheme is to provide long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities.</p> <p>The Scheme will invest in a range of companies, with a bias towards large and medium market capitalization companies. The Scheme may invest in unlisted and / or privately placed and / or unrated debt securities subject to the limits, from issuers of repute and sound financial standing.</p> <p>As per the asset allocation pattern indicated above, for investment in debt securities and money market instruments, the Scheme may invest a part of the portfolio in various debt securities issued by corporates and/or State and Central Government. Such Government securities may include securities which are supported by the ability to borrow from the treasury or supported only by a sovereign guarantee or of the State Government or supported by Government of India / State Government in some other way.</p>			
<b>Risk Profile of the Scheme</b>	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document carefully for details on Risk Factors before investment. Scheme specific risk factors and risk mitigants are summarised on page 6 & 7.			
<b>Plans and Options</b>	BNP Paribas Equity Fund & BNP Paribas Equity Fund - Direct Plan, each plan offers Growth Option and Dividend Option. The Dividend Option offers Dividend Payout and Dividend Re-investment facilities.			
<b>Applicable NAV</b>	Please refer page no. 9 "Applicable NAV" for details.			
<b>Minimum Application Amount / Number of Units</b>	<b>Options</b>	<b>Minimum Amount for Purchase</b>	<b>Additional Amount for Purchase</b>	<b>Minimum Amount / Units for Redemption</b>
	Growth & Dividend	₹ 5,000 per application and in multiples of ₹ 1 thereafter.	₹ 1,000 and in multiples of ₹ 1 thereafter.	₹ 1,000 & in multiples of ₹ 1 thereafter or minimum 100 Units.
<b>SIP / STP / SWP / DTP</b>	Available (For more details, refer to respective Application Forms).			
<b>Despatch of Repurchase (Redemption) Request</b>	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.			
<b>Benchmark Index</b>	CNX Nifty			
<b>Name of the Fund Manager</b>	Mr. Shreyash Devalkar			
<b>Name of the Trustee Company</b>	BNP Paribas Trustee India Private Limited			
<b>Load Structure</b>	<p><b>Entry Load:</b> Nil</p> <p><b>Exit Load:</b> • 1% if redeemed or switched-out upto 1 year from the date of allotment of units. • Nil if redeemed or switched-out after 1 year.</p> <p>The above load shall also be applicable for Systematic Investment Plan, Systematic Transfer Plan, Systematic Withdrawal Plan.</p> <p>In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. 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.</p>			
<b>Recurring Expenses</b>	<b>Estimated annual recurring expenses [% per annum of daily net assets]</b>			
	First ₹ 100 crs.	Next ₹ 300 crs.	Next ₹ 300 crs.	Balance
	2.50	2.25	2.00	1.75
	<p><b>Actual expenses for the financial year 2013-2014</b></p> <p>Total recurring expense as a % to daily net assets :</p> <p>Distributor Plan - 2.82</p> <p>Direct Plan - 2.01</p> <p>Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of units will be paid / charged under Direct Plan.</p> <p>For details on Total Expense Ratio (TER), please refer page no. 9.</p>			
<b>Tax treatment for the Investors</b>	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.			

For details of exit load on switches to/ from Direct Plan please refer point no 7. Direct Plan on page no. 10



BNP PARIBAS DIVIDEND YIELD FUND (BNPPDYF)					
Date of Inception	September 15, 2005				
Type of the Scheme	An open-ended Equity scheme				
Investment Objective	The investment objective of the Scheme is to generate long term capital growth from an actively managed portfolio of equity and equity related securities, primarily being high dividend yield stocks. High dividend yield stocks are defined as stocks of companies that have a dividend yield in excess of 0.5%, at the time of investment. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme do not guarantee/indicate any returns.				
Asset Allocation Pattern	Type of Securities	Normal Allocation (% of Net Assets)	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile
	Equities and Equity Related Securities of companies that are high dividend yield stocks #	75	65	100	High
	Equities and Equity Related Securities of companies instruments that are not high dividend yield stocks #	20	0	35	High
	Debt Instruments* and Money Market instruments (including money at call)	5	0	35	Low
	# including investments in foreign equity and equity related securities, ADR / GDR upto 25% of the corpus, exposure in equity derivatives only for hedging and portfolio balancing upto 50% of the net assets. * Debt instruments may include securitised debt upto 25% of the net assets, exposure in debt derivatives only for hedging and portfolio balancing upto 25% of the net assets.				
Investment Strategies	The corpus of the Scheme will be primarily invested in high dividend yield equity and equity related securities. The Scheme may also invest its corpus in debt or money market instruments, to manage its liquidity requirements.  All companies selected will be analysed taking into account the business fundamentals, the company's financial strength, industry structure, management quality, future earnings expectations and sensitivity of earnings.  The research effort will also focus on the credit quality of issuers. Ratings issued by credit rating agencies will be used as the primary guide to credit quality. Internal research will help in determining the relative standing of issuers within the same rating category. The financial standing is determined based on the past financial performance and the expected future performance of the company, its operating environment and the economy in general. Investment in debt securities will usually be in instruments that have been assessed as "high investment grade" by at least one credit rating agency authorised to carry out such activity under the applicable regulations. As per the asset allocation pattern indicated above, for investment in debt securities and money market instruments, the Fund may invest a part of the portfolio in various debt securities / instruments issued by corporates and/or State and Central Government. Government securities may include securities which are supported by the ability to borrow from the treasury or supported only by the sovereign guarantee or of the state government or supported by GOI / state government in some other way. The Scheme may from time to time hold cash / cash equivalents for the purpose of the derivative investments and for meeting liquidity requirements.				
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document carefully for details on Risk Factors before investment. Scheme specific risk factors and risk mitigants are summarised on page 6 & 7.				
Plans and Options	BNP Paribas Dividend Yield Fund & BNP Paribas Dividend Yield Fund - Direct Plan, each plan offers Growth Option and Dividend Option. The Dividend Option offers Dividend Payout and Dividend Re-investment facilities.				
Applicable NAV	Please refer page no. 9 "Applicable NAV" for details.				
Minimum Application Amount / Number of Units	Options	Minimum Amount for Purchase	Additional Amount for Purchase	Minimum Amount / Units for Redemption	
	Growth & Dividend	₹ 5,000 per application and in multiples of ₹ 1 thereafter.	₹ 1,000 and in multiples of ₹ 1 thereafter.	₹ 1,000 & in multiples of ₹ 1 thereafter or minimum 100 Units.	
SIP / STP / SWP / DTP	Available (For more details, refer to respective Application Forms).				
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	CNX 200				
Name of the Fund Manager	Mr. Shreyash Devalkar				
Name of the Trustee Company	BNP Paribas Trustee India Private Limited				
Load Structure	Entry Load : Nil Exit Load : • 1% if redeemed or switched-out upto 1 year from the date of allotment of units. • Nil if redeemed or switched-out after 1 year. The above load shall also be applicable for Systematic Investment Plan, Systematic Transfer Plan, Systematic Withdrawal Plan. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. 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.				
Recurring Expenses	Estimated annual recurring expenses [% per annum of daily net assets]			Actual expenses for the financial year 2013-2014	
	First ₹ 100 crs.	Next ₹ 300 crs.	Next ₹ 300 crs.	Balance	Total recurring expense as a % to daily net assets :  Distributor Plan - 2.89 Direct Plan - 1.76
	2.50	2.25	2.00	1.75	
	Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of units will be paid / charged under Direct Plan. For details on Total Expense Ratio (TER), please refer page no. 9.				
Tax treatment for the Investors	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.				

For details of exit load on switches to/ from Direct Plan please refer point no 7. Direct Plan on page no. 10



BNP PARIBAS TAX ADVANTAGE PLAN (ELSS) (BNPPTAP)					
Date of Inception	January 5, 2006				
Type of the Scheme	An open-ended Equity Linked Tax Savings scheme				
Investment Objective	The investment objective of the Scheme is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities along with income tax rebate, as may be prevalent from time to time. 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	Type of Securities	Normal Allocation (% of Net Assets)	Minimum Allocation (% of Net Assets)	Maximum Allocation (% of Net Assets)	Risk Profile
	Equities and Equity Related Securities of companies #	95	80	100	High
	Debt Instruments* and Money Market instruments (including money at call)	5	0	20	Low
	# including investments in foreign equity and equity related securities, ADR / GDR upto 20% of the corpus, exposure in equity derivatives for hedging and portfolio balancing upto 50% of the net assets. Exposure in derivatives will be subject to the specified limits as per the SEBI circular dated September 14, 2005 as amended from time to time. * Debt instruments may include securitised debt upto 20% of the net assets, exposure in debt derivatives for hedging and portfolio balancing upto 20% of the net assets.				
Investment Strategies	The aim of the Scheme is to provide long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities. The Scheme may invest in unlisted and / or privately placed and / or unrated debt securities subject to the limits indicated under "Investment Restrictions" for the Scheme.  As per the asset allocation pattern indicated, for investment in debt securities and money market instruments, the Scheme may invest a part of the portfolio in various debt securities issued by corporates and / or State and Central Government. Such Government securities may include securities which are supported by the ability to borrow from the treasury or supported only by a sovereign guarantee or of the State Government or supported by Government of India / State Government in some other way.				
Risk Profile of the Scheme	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document carefully for details on Risk Factors before investment. Scheme specific risk factors and risk mitigants are summarised on page 6 & 7.				
Plans and Options	BNP Paribas Tax Advantage Plan (ELSS) & BNP Paribas Tax Advantage Plan (ELSS) - Direct Plan, each plan offers Growth Option and Dividend Option. The Dividend Option offers Dividend Payout and Dividend Re-investment facilities.				
Applicable NAV	Please refer page no. 9 "Applicable NAV" for details.				
Minimum Application Amount / Number of Units	Options	Minimum Amount for Purchase	Additional Amount for Purchase	Minimum Amount / Units for Redemption	
	Growth & Dividend	₹ 500 per application and in multiples of ₹ 500 thereafter.	₹ 500 and in multiples of ₹ 500 thereafter.	₹ 500 & in multiples of ₹ 1 thereafter or minimum 50 Units.	
	The Units of BNP Paribas Tax Advantage Plan (ELSS) can be redeemed or Switched out at the Applicable NAV on expiry of lock-in period of three years from the date of allotment.				
SIP / STP / SWP / DTP	Available (For more details, refer to respective Application Forms).				
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	CNX 200				
Name of the Fund Manager	Mr. Shreyash Devalkar				
Name of the Trustee Company	BNP Paribas Trustee India Private Limited				
Load Structure	Entry Load : Nil    Exit Load : Nil  The above load shall also be applicable for Systematic Investment Plan, Systematic Transfer Plan, Systematic Withdrawal Plan. The investment in the Scheme shall be locked in for a period of 3 years from the date of allotment of units.  In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. 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.				
Recurring Expenses	Estimated annual recurring expenses [% per annum of daily net assets]			Actual expenses for the financial year 2013-2014	
	First ₹ 100 crs.	Next ₹ 300 crs.	Next ₹ 300 crs.	Balance	Total recurring expense as a % to daily net assets :  Distributor Plan - 2.95 Direct Plan - 2.80
	2.50	2.25	2.00	1.75	
	Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of units will be paid / charged under Direct Plan.  For details on Total Expense Ratio (TER), please refer page no. 9.				
Tax treatment for the Investors	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.				

Note : Minimum amount of investment (including switch-in) into BNPPTAP is ₹ 500/- & in multiples of ₹ 500/- thereafter. Hence, any subscription / switch-in request received for an amount / value of units not in multiples of ₹ 500/- shall be deemed as a request for an amount which is equal to the nearest lower multiple of ₹ 500/- and the balance amount shall be refunded in case of subscriptions and in case of switch-ins, this amount shall remain in the respective source Scheme(s).

For details of exit load on switches to/ from Direct Plan please refer point no 7. Direct Plan on page no. 10



## BNP PARIBAS MID CAP FUND (BNPPMCF)

<b>Date of Inception</b>	May 2, 2006			
<b>Type of the Scheme</b>	An open-ended Equity scheme			
<b>Investment Objective</b>	The investment objective of the Scheme is to seek to generate long-term capital appreciation by investing primarily in companies with high growth opportunities in the middle and small capitalization segment, defined as 'Future Leaders'. The fund will emphasize on companies that appear to offer opportunities for long-term growth and will be inclined towards companies that are driven by dynamic style of management and entrepreneurial flair. However, there can be no assurance that the investment objectives of the Scheme will be realized. The Scheme do not guarantee/indicate any returns.			
<b>Asset Allocation Pattern</b>	<b>Type of Securities</b>	<b>Minimum Allocation (% of Net Assets)</b>	<b>Maximum Allocation (% of Net Assets)</b>	<b>Risk Profile</b>
	Equity and equity related securities of companies categorised as Future Leaders	65	100#	Medium to High
	Equity and Equity related securities of Companies other than Future Leaders	0	35#	Medium to High
	Debt Instruments* & Money Market instruments (including money at call)	0	35#	Low to Medium
	# Maximum Exposure to derivatives under the Scheme will be upto to permissible regulatory limits as laid down in SEBI circular Number DNP/Cir-29/2005 dated September 14, 2005. * Debt instruments may include securitised debt upto 20% of the net assets. Investments in ADRs / GDRs issued by the Indian companies, foreign securities would be upto 5% of the net assets of this scheme.			
<b>Investment Strategies</b>	Under normal circumstances, the scheme shall invest at least 65% of the net assets in equity and equity related securities of those middle and smaller capitalization companies defined as "Future Leaders". Future Leaders are companies which have a market capitalization below that of the 99th stock in the BSE 500 Index (i.e. excluding the top 20% of the index by market capitalization rankings) and which may or may not be a constituent of the BSE 500 Index, at the time of investment. The universe may also include Initial Public Offerings whose market capitalization would be as per the abovementioned criteria. The remaining portion would be invested in equity and equity related instruments of any companies that have a market capitalization equal to or above the 99th stock in BSE 500 Index and may or may not be a constituent of the BSE 500 index.			
<b>Risk Profile of the Scheme</b>	Mutual Fund Units involve investment risks including the possible loss of principal. Please read Scheme Information Document carefully for details on Risk Factors before investment. Scheme specific risk factors and risk mitigants are summarised on page 6 & 7.			
<b>Plans and Options</b>	BNP Paribas Mid Cap Fund & BNP Paribas Mid Cap Fund - Direct Plan, each plan offers Growth Option and Dividend Option. The Dividend Option offers Dividend Payout and Dividend Re-investment facilities.			
<b>Applicable NAV</b>	Please refer page no. 9 "Applicable NAV" for details.			
<b>Minimum Application Amount / Number of Units</b>	<b>Options</b>	<b>Minimum Amount for Purchase</b>	<b>Additional Amount for Purchase</b>	<b>Minimum Amount / Units for Redemption</b>
	Growth & Dividend	₹ 5,000 per application and in multiples of ₹ 1 thereafter.	₹ 1,000 and in multiples of ₹ 1 thereafter.	₹ 1,000 & in multiples of ₹ 1 thereafter or minimum 100 Units.
<b>SIP / STP / SWP / DTP</b>	Available (For more details, refer to respective Application Forms).			
<b>Despatch of Repurchase (Redemption) Request</b>	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.			
<b>Benchmark Index</b>	CNX MID CAP Index			
<b>Name of the Fund Manager</b>	Mr. Shreyash Devalkar			
<b>Name of the Trustee Company</b>	BNP Paribas Trustee India Private Limited			
<b>Load Structure</b>	<b>Entry Load :</b> Nil <b>Exit Load :</b> • 1% if redeemed or switched-out upto 1 year from the date of allotment of units. • Nil if redeemed or switched-out after 1 year. The above load shall also be applicable for Systematic Investment Plan, Systematic Transfer Plan, Systematic Withdrawal Plan. In terms of SEBI circular no. SEBI/IMD/CIR No.4/ 168230/09 dated June 30, 2009, no entry load will be charged by the Scheme to the investor effective August 1, 2009. 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.			
<b>Recurring Expenses</b>	<b>Estimated annual recurring expenses [% per annum of daily net assets]</b>			
	First ₹ 100 crs.	Next ₹ 300 crs.	Next ₹ 300 crs.	Balance
	2.50	2.25	2.00	1.75
	<b>Actual expenses for the financial year 2013-2014</b> Total recurring expense as a % to daily net assets : Distributor Plan - 2.90 Direct Plan - 2.17 Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of units will be paid / charged under Direct Plan. For details on Total Expense Ratio (TER), please refer page no. 9.			
<b>Tax treatment for the Investors</b>	Investor will be advised to refer to the details in the Statement of Additional Information and also independently refer to his tax advisor.			

For details of exit load on switches to/ from Direct Plan please refer point no 7. Direct Plan on page no. 10





## COMPARISON OF EXISTING OPEN ENDED EQUITY SCHEMES OF BNP PARIBAS MUTUAL FUND

Name of the Scheme	Investment Objective	Differentiation - Investment Pattern	AUM as on June 30, 2014 (₹ in crores)	Number of Folios as on June 30, 2014
<b>BNP Paribas Equity Fund</b>	The investment objective of the Scheme is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities.	The Scheme will invest in a range of companies, with a bias towards large and medium market capitalisation companies. The Scheme will invest upto 100% in equity & equity related securities and upto 35% in debt instruments & money market instruments.	327.84	28,046
<b>BNP Paribas Dividend Yield Fund</b>	To generate long term capital growth from an actively managed portfolio of equity and equity related securities, primarily being high dividend yield stocks. High dividend yield stocks are defined as stocks of companies that have a dividend yield in excess of 0.5%, at the time of investment.	The corpus of the Scheme will be primarily invested in high dividend yield equity and equity related securities. The Scheme may also invest its corpus in debt or money market instruments, to manage its liquidity requirements. The Scheme will invest 65-100% in equity & equity related securities of companies that are high dividend yield stocks, 0-35% in equity & equity related securities of companies that are not high dividend yield stocks, debt instruments & money market instruments.	66.43	6,349
<b>BNP Paribas Tax Advantage Plan (ELSS)</b>	The investment objective of the Scheme is to generate long-term capital growth from a diversified and actively managed portfolio of equity and equity related securities along with income tax rebate, as may be prevalent from time to time.	The Scheme has a lock-in period of 3 years from the date of allotment. As per the Finance Act, 2005, this is an eligible investment for deduction under section 80C of the Income Tax Act, 1961, for Individuals and HUFs for subscription to the extent of ₹100,000/-. The Scheme will invest 80-100% in equity & equity related securities & 0-20% in debt instruments & money market instruments.	234.68	30,332
<b>BNP Paribas Mid Cap Fund</b>	To seek to generate long-term capital appreciation by investing primarily in companies with high growth opportunities in the middle and small capitalization segment, defined as 'Future Leaders'.	The fund will emphasize on companies that appear to offer opportunities for long-term growth and will be inclined towards companies that are driven by dynamic style of management and entrepreneurial flair. The Scheme will invest 65-100% in equity & equity related securities of companies categorised as Future Leaders & 0-35% in equity & equity related securities of companies other than Future Leaders, debt instruments & money market instruments.	151.42	23,071

## EQUITY SCHEMES - RISK FACTORS

### STANDARD RISK FACTORS:

- Investments in mutual fund units involves investment risks such as market risk, credit & default risk, liquidity risk, trading volumes, settlement risk, including the possible loss of principal.
- As the price/ value/ interest rates of the securities including ETFs in which the scheme invests fluctuate, the value of your investment in the schemes may go up or down. The various factors which impact the value of the scheme's investments include, but are not limited to, fluctuations in the bond markets, fluctuations in interest rates, fluctuations in gold prices, prevailing political and economic environment, changes in government policy, factors specific to the issuer of the securities, tax laws, liquidity of the underlying instruments, settlement periods, trading volumes, etc.
- Past performance of the Sponsor/ AMC/ Mutual Fund does not guarantee future performance of the schemes.
- BNP Paribas Equity Fund, BNP Paribas Dividend Yield Fund, BNP Paribas Tax Advantage Plan (ELSS) and BNP Paribas Mid Cap Fund are the names of the schemes and do not in any manner indicate either the quality of the schemes or its future prospects and returns.
- The sponsor / associates are not responsible or liable for any loss resulting from the operation of the schemes beyond the initial contribution of Rs. 1,00,000 (Rupees One lakh only) to the corpus of the Mutual Fund made by it towards setting up the Fund.
- The present schemes are not guaranteed or assured return schemes.

### SCHEMES SPECIFIC RISK FACTORS:

#### (I) Market Risk:

All mutual funds and securities investments are subject to market risk and there can be no assurance / guarantee that the scheme's objectives will be achieved. The securities that the schemes invest in would be exposed to price changes on a day-to-day basis. These price changes may occur due to instrument specific factors as well as general macroeconomic conditions.

Markets are volatile and can decline significantly in response to adverse issuer, political, regulatory, market, or economic developments. The schemes may be subject to price volatility due to factors such as interest sensitivity, market perception, and creditworthiness of issuer and market liquidity.

Different parts of the market can react differently to these developments. The value of an individual security or particular type of security can be more volatile than the market as a whole and can perform differently from the value of the market as a whole.

#### (II) Risk associated with schemes investing in Equities:

The risks associated with investments in equities and similar instruments include significant fluctuations in prices. The impact of fluctuations is likely to be accentuated for short-term investments. The risk that the performance of one or more companies declines or stagnates may have a negative impact on the performance of the Schemes as a whole at any given time.

Stock markets are volatile and can decline significantly in response to political, regulatory, economic, market and stock-specific developments etc. Different parts of the market can react differently to these developments. The stock-specific volatility may also change over a period of time as the characteristic of the stock undergoes a change in terms of market-cap category. The Schemes may hold such securities for only a very short time, which could tend to increase the costs.

The Schemes may invest in growth stocks which may be more volatile than the market in general and may react differently to economic, political and market developments and to specific information about the issuer. Growth stocks traditionally show higher volatility than other stocks, especially over short periods. These stocks may also be more expensive in relation to their profits than the market in general. Consequently, growth stocks may react with more volatility to variations in profit growth.

The Fund Manager may temporarily adopt a more defensive approach if it considers that the equity market or economy is experiencing excessive volatility, a persistent general decline, or other unfavorable conditions. In such circumstances, the Schemes may be unable to achieve or pursue its investment objective.

The Schemes may invest in companies making an initial public offering. In such cases there is a risk that the price of the newly floated share is more volatile due to factors such as the absence of previous trading, unseasonal transactions and the limited number of securities available for trading.

In the event that investible funds of more than 65% of the total proceeds in the Schemes are not invested in equity shares of domestic companies, the tax exemption on income distribution will not be available to the Unit Holders.

**Concentration Risk:** The schemes may pursue only a limited degree of diversification. It may invest a greater proportion of assets in the securities of very few issuers (within the limits permitted by regulation) or be concentrated on a few market sectors as compared to a diversified schemes. This could have implications on the performance of the schemes. The schemes may be more sensitive to economic, business, political or other changes and this may lead to sizeable fluctuation in the Net Asset Value of the schemes..

#### (III) Risk factors specific to BNP Paribas Dividend Yield Fund

- Though investments would be made in companies with high dividend yield, the performance of the scheme would inter alia depend on the ability of these companies to sustain dividends in future.
- High dividend yield stocks may be less liquid in terms of trading volumes in the stock markets and hence the impact cost and portfolio liquidity risk is commensurately higher.
- The securities in the Scheme may be predominantly characterized by a stock selection where more emphasis is on stock valuation and less on earnings growth (the 'value' style). There could be time periods when securities of this nature may underperform relative to other stocks in the market. This could impact performance.
- The Scheme retains the flexibility to hold from time to time relatively more concentrated investments in a few sectors as compared to plain diversified equity funds. This may make the Scheme vulnerable to factors that may affect these sectors in specific and may be subject to a greater level of market risk leading to increased volatility in the Scheme's NAV.

#### (IV) Risk factors specific to BNP Paribas Tax Advantage Plan (ELSS)

Units purchased in the Scheme cannot be assigned / transferred / pledged / redeemed / switched out until the completion of 3 years from the date of allotment of the respective Unit.

#### (V) Risk factors specific to BNP Paribas Mid Cap Fund

- It is important to note that mid / small cap stocks can be riskier and more volatile on a relative basis; although middle and smaller capitalization stocks



## EQUITY SCHEMES - RISK FACTORS (CONTD.)

provide one an opportunity to go beyond the usual large blue chip stocks and present possible higher capital appreciation. Therefore, the risk levels of investing in small cap and mid cap stocks is more than investing in stocks of large well established companies. Please note that over a time these two categories have demonstrated different levels of volatility and investment returns. And it is important to note that generally, no one class consistently outperforms the others. While smaller and medium size companies may offer substantial opportunities for capital appreciation, they also involve substantial risks. Historically, these companies have been more volatile in price than larger company securities, especially over the short term.

- Smaller companies are subject to lesser growth prospects & lower degree of liquidity leading to greater price volatility and greater sensitivity of smaller companies to changing economic conditions. Smaller Companies carry large amount of liquidity risk compared to Large Cap companies, as the ability to sell is limited by overall trading volume of the securities, in which it invests. In addition, smaller companies may lack depth of management, may not be able to generate funds necessary for growth or development, or developing or marketing new products or for services for which markets are not yet established. They could also suffer from disadvantages such as - outdated technologies, lack of bargaining power with suppliers, low entry barriers and inadequate management depth. Overall, the risks of investing in medium / small companies are (a) transparency / liquidity levels may not be on par with established, large cap companies; (b) corporate governance may be an issue with some companies; and (c) they may not be resilient enough to withstand shocks of business / economic cycles.

### (VI) Risks associated with schemes 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). Counter party risk refers to the counter party's inability to honor its commitments (payment, delivery, repayment, etc.) and to risk of default. This risk relates to the quality of the counter party 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

The value of a fixed income security and OTC derivatives will fluctuate depending upon the changes in the perceived level of credit and counter party risk as well as any actual event of default.

If the credit rating of an issue, issuer or counter party is downgraded this may cause the value of the related debt securities or OTC derivatives in which the scheme has invested to fall. The schemes might hold large or all amount of its assets to securities with credit rating BBB, or lower in case of downgrading. This could present a much higher than average risk."

The severity of the risk varies depending on the quality of the securities and derivatives in the scheme. To the extent that the scheme invests in high-yield bonds, this presents a higher than average risk. There are different types of debentures available in the market. Some of them could be more risky. Lower-quality debt securities and certain types of securities involve greater risk of default or price changes due to changes in the credit quality of the issuer. They are not in the first rank of debts in case of default. The value of lower-quality debt securities and certain types of other securities can be more volatile due to increased sensitivity to adverse issuer, political, regulatory, market or economic developments.

- **Liquidity Risk:** The liquidity of the scheme's investment is inherently restricted by trading volumes in the securities in which the schemes invest. A lower level of liquidity affecting an individual security or derivative or an entire market at the same time, may have an adverse bearing on the value of the scheme's assets. More importantly, this may affect the scheme's ability to sell particular securities and derivatives quickly enough to minimise impact cost, as and when necessary to meet requirements of liquidity or to sell securities in response to triggers such as a specific economic/corporate event. Trading volumes, settlement periods and transfer procedures may restrict the liquidity of a few or all of the investments and may affect the liquidity of the investments of the schemes. Transactions in ETFs can also become restricted. The schemes may be unable to implement purchase or sale decisions when the markets turn illiquid, missing some investment opportunities or limiting ability to face redemptions. The lack of liquidity could also lead to the risk that the sale price of a security could be substantially lower than the fair value of the security.
- **Treatment and disposal of illiquid securities/NPAs at the time of maturity/closure of the scheme:** Such securities will be valued in good faith in accordance with the Valuation Policy. Further SEBI regulations / provisions (vide SEBI Circular - MFD/CIR/05/432/2002 dated June 20, 2002) shall apply for such securities. Accordingly any amount realized by the mutual fund after the winding up of the schemes from such NPAs and illiquid securities, if substantial and realized within two years shall be distributed back to the investors. In case the amount is not substantial or it is realized after two years, it may be transferred to the Investor Education Fund maintained as specified in SEBI circular MFD/CIR/9/120/2000 dated November 24, 2000. The decision as to the determination of substantial amount shall be taken by the trustees of mutual fund after considering the relevant factors
- **Interest Rate Risk and Re-investment Risk:** The value of an investment may be affected by interest rate fluctuations. Interest rates may be influenced by several elements or events, such as monetary policy, the discount rate, inflation, etc. The value of debt and fixed income securities held by the schemes generally will vary inversely with the changes in prevailing interest rates. Further, securities of any issuer that has higher duration could be more risky in terms of price movements relative to those with lower duration. The investments made by the schemes are subject to reinvestment risk. This risk refers to the interest rate levels at which cash flows received from the securities in the schemes are reinvested. The additional income from reinvestment is the "interest on interest" component. The risk is that the rate at which interim cash flows can be reinvested may be lower than that originally assumed. There have been times in the past, when settlements have been unable to keep pace with the volume of securities transactions, making it difficult to conduct further transactions. Delays or other problems in settlement of transactions could result in temporary periods when the

assets of the Schemes are not invested and no return is earned thereon.

- **Risk associated with investment in unrated instruments:** The schemes may invest in lower rated/unrated instruments considering the overall risk of the portfolio. This may increase the absolute level of risk of the portfolio. The credit risk & liquidity risk will be relatively higher for lower/unrated instruments as compared to the instruments that have been assigned investment grade ratings. Lower rated/ unrated securities also tend to be more sensitive to economic conditions than instruments that have been assigned investment grade ratings.
- **Risks associated with investing in securitised debt:** Schemes may invest in domestic securitised 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. Securitised 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.

### (VII) Risk associated with derivatives:

The schemes 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 schemes to certain risks inherent to such derivatives.

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

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

### (VIII) Risk factors specific to investments in foreign securities:

To the extent that the assets of the schemes may invest in foreign securities, there may be risks associated with currency movements, restrictions on repatriation and transaction procedures in overseas market, lack of complete or reliable information, market irregularities or high taxation. Further, the repatriation of capital to India may also be hampered by changes in regulations or political circumstances. Since the scheme may invest predominantly in foreign securities / markets of certain specific countries, there is a country risk which includes events such as introduction of extraordinary exchange controls, economic deterioration, bi-lateral conflict leading to immobilization of the overseas financial assets, political uncertainty, prevailing laws and policy matters including prevalent tax laws of the respective jurisdiction for execution of trades or otherwise applicable for investments in such securities / markets and the jurisdiction through which settlement of such transactions takes place. The fund shall also be exposed to settlement risk, as the country where investment is made might have different settlement periods. Market risks can be greater with respect to political instability, lack of complete or reliable information, market irregularities or high taxation. As the investment will be in securities, which are denominated in foreign currencies, fluctuation in the exchange rates of the foreign currencies may have an impact on the income and value of the fund. It may be noted that if rupee appreciates, it will lead to reduction in returns to investor. The liquidation of securities where investments will be made by the schemes shall be subject to the liquidity / settlement issues of the country of investment / settlement. Non-business days in country of investment / settlement may impact the liquidity of the scheme investments. If due to difference in time zone, in case the AMC is unable to declare the NAV as per provisions stated in this SID, the acceptance of transactions shall be suspended.

### (IX) Other risks:

Other risks including risk associated with inflation, legal risk, taxation risk, operational risk & valuation risk have been provided in Scheme Information Document.

### RISK CONTROL MEASURES

Since investing requires disciplined risk management, the AMC would incorporate adequate safeguards for controlling risks in the portfolio construction process. While allocating and choosing securities, the Investment Manager will aim to diversify by gaining broad exposure to different industries and companies in order to reduce risk

For investments in fixed income instruments, a credit evaluation of each investment opportunity will be undertaken to manage credit risk. The AMC will utilize ratings of recognized rating agencies as an input in the decision making process. The fund manager shall follow the asset allocation pattern in SID under normal circumstances and residual cash may be invested in the collateralized borrowing & lending obligations (CBLO) / repo market, units of mutual fund which seeks to ensure liquidity in the scheme under normal circumstances. There can however be no guarantee against liquidity issues within the scheme.

The AMC may also implement certain internal control procedures / risk & exposure limits etc. for controlling risks which may be varied from time to time.

The scheme may utilize 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. The scheme may also use various derivatives and hedging products from time to time, as would be available and permitted by SEBI/RBI for the purpose of hedging and portfolio rebalancing.

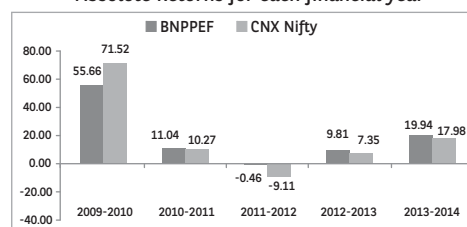
The above risk control measures shall be implemented by the AMC on best effort basis however there can be no guarantee that such measures can completely mitigate the risks involved in scheme.


**PERFORMANCE OF EQUITY SCHEMES AS ON JUNE 30, 2014**
**BNP PARIBAS EQUITY FUND**
**Compounded Annualised Returns (CAGR)%**

Period	BNPPEF	Benchmark <sup>#</sup>
Last 1 Year	41.24	30.28
Last 3 Years	17.19	10.45
Last 5 Years	15.75	12.14
Since Inception	19.05	16.40

**BNP PARIBAS EQUITY FUND - DIRECT PLAN**
**Compounded Annualised Returns (CAGR)%**

Period	BNPPEF DP	Benchmark <sup>#</sup>
Last 1 Year	42.51	30.28
Since Inception	25.39	17.95

**Absolute Returns for each financial year**


#Benchmark Index: CNX Nifty

Allotment Dates - BNPPEF : September 23, 2004

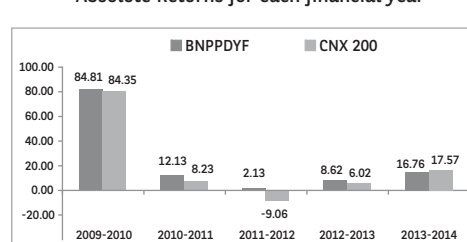
BNPPEF-DP : January 2, 2013

**BNP PARIBAS DIVIDEND YIELD FUND**
**Compounded Annualised Returns (CAGR)%**

Period	BNPPDYF	Benchmark <sup>#</sup>
Last 1 year	45.73	34.02
Last 3 years	16.19	10.61
Last 5 years	20.50	11.84
Since Inception	12.54	12.42

**BNP PARIBAS DIVIDEND YIELD FUND - DIRECT PLAN**
**Compounded Annualised Returns (CAGR)%**

Period	BNPPDYF DP	Benchmark <sup>#</sup>
Last 1 year	47.44	34.02
Since Inception	24.48	17.96

**Absolute Returns for each financial year**


#Benchmark Index: CNX 200

Allotment Dates: BNPPDYF : September 15, 2005

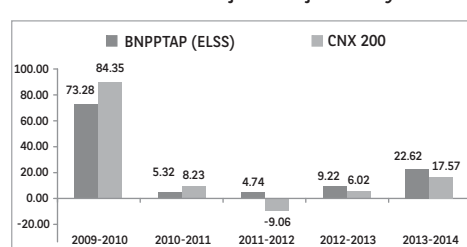
BNPPDYF-DP : January 2, 2013

**BNP PARIBAS TAX ADVANTAGE PLAN (ELSS)**
**Compounded Annualised Returns (CAGR)%**

Period	BNPPTAP	Benchmark <sup>#</sup>
Last 1 year	46.34	34.02
Last 3 years	18.20	10.61
Last 5 years	17.91	11.84
Since Inception	10.60	11.20

**BNP PARIBAS TAX ADVANTAGE PLAN (ELSS) - DIRECT PLAN**
**Compounded Annualised Returns (CAGR)%**

Period	BNPPTAP DP	Benchmark <sup>#</sup>
Last 1 year	46.87	34.02
Since Inception	25.01	17.96

**Absolute Returns for each financial year**


#Benchmark Index: CNX 200

Allotment Dates: BNPPTAP : January 5, 2006

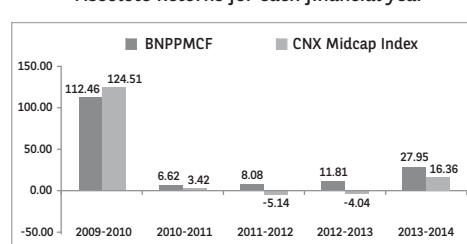
BNPPTAP-DP : January 2, 2013

**BNP PARIBAS MID CAP FUND**
**Compounded Annualised Returns (CAGR)%**

Period	BNPPMCF	Benchmark <sup>#</sup>
Last 1 year	63.68	51.13
Last 3 years	24.27	11.65
Last 5 years	25.30	15.37
Since Inception	7.85	9.75

**BNP PARIBAS MID CAP FUND - DIRECT PLAN**
**Compounded Annualised Returns (CAGR)%**

Period	BNPPMCF DP	Benchmark <sup>#</sup>
Last 1 year	65.02	51.13
Since Inception	32.25	18.63

**Absolute Returns for each financial year**


#Benchmark Index: CNX MID CAP Index

Allotment Dates: BNPPMCF : May 2, 2006

BNPPMCF-DP : January 2, 2013

Past performance may or may not be sustained in future and should not be used as a basis of comparison with other investments.

The Returns are calculated for the Growth Option considering the movement of the NAV during the period.

Returns do not take into account load and taxes if any.

The absolute returns for each financial year are calculated for the Growth Option of the distributor plan.





## COMMON FEATURES FOR ALL SCHEMES

### DIRECTIONS TO INVESTORS APPLYING DIRECTLY UNDER ALL SCHEMES OF THE FUND

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 and any misuse is prevented. Alternatively, investors can also strike off the blank space in the broker code field to prevent any misuse.

### APPLICABLE NAV

Investment amount less than ₹ 2 lakh :

Subscriptions and Switch-ins	Applicable NAV
Receipt of valid applications up to 3 p.m. on a Business Day.	The NAV of the business day which the application is received.
Receipt of valid applications after 3 p.m. on a Business Day.	The NAV of the next business day on which the application is received.

Investment amount equal to or more than ₹ 2 lakh :

Subscriptions and 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 respective schemes before cut-off time i.e. available for utilization before the cut-off time.	The NAV of the business day on which the funds are available for utilization.
In respect of valid application received after 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 respective schemes after cut-off time i.e. available for utilization after the cut-off time.	The 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 respective schemes before cutoff time on any subsequent Business Day i.e. available for utilization before the cut-off time on any subsequent Business Day.	The NAV of such subsequent business day on which the funds are available for utilization.

Redemptions and Switch-outs (irrespective of amount)	Applicable NAV
Receipt of valid application up to 3 p.m. on a Business Day	The NAV of the day on which the application is received.
Receipt of valid application after 3 p.m. on a Business Day	The NAV of the next Business Day.

### Notes :

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. Please note the following provisions with respect to applicability of NAV for the subscription / switch ins with an amount equal to or more than ₹ 2 lakh for receipt of the closing NAV of the same business day:

- Valid applications for subscription / switch-ins is received before the applicable cut-off time, i.e. 3 p.m.
- Funds for the entire amount of subscription/switch-ins as per the application are credited to the bank account of the respective scheme before the cut-off time i.e. 3 p.m.
- The funds are available for utilization before the cut-off time without availing any credit facility whether intra-day or otherwise, by the respective scheme.

Further pursuant to AMFI circular no. 135/BP/35/2012-13 dated February 18, 2013, following provisions shall be applicable for determining NAV applicability, for the transactions received on the same day (as per time stamping rule):

- All purchases, additional purchases, excluding switches, systematic transactions and triggered transactions received under all non-liquid schemes of the Fund shall be aggregated and NAV of the day on which funds are available for utilization will be applied where the aggregated amount of the investment is ₹ 2 lac and above. 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 amount.
- The aggregation shall be done on the basis of investor/s PAN. In case of joint holding, transactions with similar holding structures to be aggregated, similar to the principle applied for compilation of Consolidated Account Statement (CAS).

- The transactions shall be aggregated at Scheme level irrespective of the plan in which the transaction is received. Such aggregation shall be done irrespective of the number of folios under which the investor has invested or through direct/through distributor route.
- The transactions in the name of minor received through guardian will not be aggregated with the transaction in the name of same guardian. Further, transactions of two minors received through same guardian shall not be aggregated.

### DAILY NET ASSET VALUE (NAV) PUBLICATION

The AMC shall declare the Net Asset Value of the scheme on every business day on AMFI's website ([www.amfiindia.com](http://www.amfiindia.com)) by 9.00 p.m. and also on its website ([www.bnpparibasmf.in](http://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.

### DIVIDEND POLICY

The Trustees may distribute dividend from time to time. The Trustee's decision with regard to the rate, timing and frequency of distribution shall be final. Declaration of dividend under the dividend option and the frequency thereof will inter-alia depend on the availability of distributable surplus.

Unitholders opting for the Dividend Option may choose to reinvest the dividend to be received by them in additional Units of the said Option. The amount of dividend reinvested will be net of tax deducted at source, wherever applicable. The dividends so reinvested shall constitute a constructive payment of dividends to the Unitholders and a constructive receipt of the same amount from each Unitholder for reinvestment in Units.

### TOTAL EXPENSE RATIO (TER):

The expenses including investment management and advisory fee and other allowable expenses shall be subject to the following percentage limit of daily net assets.

- On the first ₹ 100 crore of the daily net assets 2.50%;
- On the next ₹ 300 crore of the daily net assets 2.25%;
- On the next ₹ 300 crore of the daily net assets 2.00%;
- On the balance of the assets 1.75%

Further, the following costs or expenses may be charged to the schemes:

- Expenses not exceeding 0.30 per cent of daily net assets, if the new inflows from beyond top 15 cities are at least -
  - 30 per cent of gross new inflows in the scheme, or;
  - 15 per cent of the average assets under management (year to date) of the scheme, whichever is higher.

Provided that if inflows from such cities is less than the higher of sub-clause (i) or sub-clause (ii), such expenses on daily net assets of the scheme shall be charged on proportionate basis.

Provided further that expenses charged under this clause shall be utilised for distribution expenses incurred for bringing inflows from such cities.

The top 15 cities shall mean top 15 cities based on Association of Mutual Funds in India (AMFI) data on 'AUM by Geography - Consolidated Data for Mutual Fund Industry' as at the end of the previous financial year.

The said additional expenses on account of inflows from beyond top 15 cities so charged shall be clawed back in the scheme, in case the said inflow is redeemed within a period of 1 year from the date of investment.

- Additional expenses incurred towards different heads mentioned under Regulation 52 (6A) (c), not exceeding 0.20 per cent of daily net assets of the scheme shall be charged
- The AMC may charge service tax on investment and advisory service fees (AMC Fees) which shall be borne by the scheme in addition to the total expense ratio;
- Brokerage and transaction costs includes service tax incurred for the purpose of execution of trade and is included in the cost of investment that shall not exceed 0.12 per cent (12 bps) in case of cash market transactions and 0.05 per cent (5 bps) in case of derivatives transactions.

It is clarified that the brokerage and transaction cost incurred for the purpose of execution of trade may be capitalized to the extent of 12bps and 5bps for cash market transactions and derivatives transactions respectively. Any payment towards brokerage and transaction cost, over and above the said 12 bps and 5bps for cash market transactions and derivatives transactions respectively may be charged to the scheme within the maximum limit of TER as prescribed under regulation 52 of the SEBI (Mutual Funds) Regulations, 1996. Any expenditure in excess of the said prescribed limit (including brokerage and transaction cost, if any) shall be borne by the AMC or by the trustee or sponsors.



## COMMON FEATURES FOR ALL SCHEMES (CONTD.)

### TRANSACTION CHARGES

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

**1. 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).

**2. Existing investor in Mutual Funds (across all the Mutual Funds):** Transaction charge of ₹ 100/- per subscription of ₹ 10,000 and above shall be deducted.

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

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

- (i) Purchases /subscriptions for an amount less than ₹ 10,000/-
- (ii) Transaction other than purchases/ subscriptions relating to new inflows such as Switch/ Systematic Transfer Plan (STP), Systematic Withdrawal Plan (SWP) etc.
- (iii) Purchases/subscriptions made directly with the Fund (i.e. not through any distributor/agent).
- (iv) Transactions carried out through stock exchange mechanism.

**5.** 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.

**6.** 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.

**7. Direct Plan:**

Direct Plan has been introduced under all the existing open-ended schemes of the Fund and shall be available for investors who purchase /subscribe units in a scheme directly with the Fund and is not available for investors who route their investments through a Distributor. Following provisions shall be applicable for investments in Direct Plan:

- (i) Switch of investments from distributor plan to Direct Plan within the scheme shall be subject to applicable exit load if any, if the investment had come through a Distributor.  
However, any subsequent switch out or redemption of such investments from the Direct Plan will not be subject to any exit load.
- (ii) If the investment had come direct without any distributor code, then no exit load will be charged on switches from distributor plan to Direct Plan within the scheme.  
However, any subsequent switch out or redemption of such investment from the direct plan shall be subject to exit load based on the original date of investment in the Distributor Plan.
- (iii) No exit load shall be levied in case of switches from Direct Plan to distributor plan within the scheme.  
However, any subsequent switch out or redemption of such investment from the distributor plan shall be subject to exit load based on the original date of investment in the Direct Plan.
- (iv) Direct Plan shall have a lower expense ratio excluding distribution expenses, commission, etc and no commission for distribution of units will be paid / charged under Direct Plan.
- (v) Investors wishing to transfer their accumulated unit balance held under distributor plan (through lumpsum / systematic investments made with or without Distributor code) to Direct Plan will have to initiate a switch request which shall be processed in the normal course as per timelines applicable for switch transactions
- (vi) Investments under Direct Plan can be made through various modes offered by the Fund for investing directly with the Fund {except Stock Exchange Platform(s) and all other Platform(s) where investors' applications for subscription of units are routed through Distributors}.

(vii) Investors, who have invested without Distributor code and have opted for dividend reinvestment facility under distributor plan prior to the Effective Date, may note that the dividend will continue to be reinvested in the distributor plan with the applicable terms and conditions.

(viii) In case of Systematic Investment Plan (SIP) / Systematic Transfer Plan (STP), etc registered prior to the Effective Date without any distributor code under the distributor plan, installments falling on or after the Effective Date will be automatically processed under the Direct Plan with the applicable terms and conditions.

(ix) In case of the following facilities which were registered under the distributor plan prior to the Effective Date the future installments shall continue under the distributor plan:

- Systematic Transfer Facilities (registered with Distributor Code)
- Dividend Transfer Plans (registered from a folio where investments were made both with and without Distributor code)

In case such investors wish to invest under the Direct Plan through these facilities, they would have to cancel their existing enrolments and register afresh for such facilities.

(x) Investors who have registered for SIP facility prior to the Effective Date with distributor code and wish to invest their future installments into the Direct Plan shall make a written request to the Fund for the same. The Fund will take at least 15 working days to process such requests. Intervening installment, if any, will continue in the distributor plan.

(xi) Where units under a scheme are held under both distributor and Direct Plan and the redemption / switch request pertains to the Direct Plan, the same must clearly be mentioned on the request (along with the folio number), failing which the request would be processed from the distributor plan. However, where units under the requested option are held only under one plan, the request would be processed under such plan.

(xii) Switch / redemption may entail tax consequences. Investors should consult their professional tax advisor before initiating such requests.

Further, exit load shall be applicable for switches between the two schemes. The exit load shall not be charged for inter option switch within the same plan.

### WAIVER OF LOAD FOR DIRECT APPLICATIONS

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.

### UNITHOLDER INFORMATION

The AMC shall send confirmation regarding allotment of units specifying the number of units allotted to the applicant by way of email and/or SMS's to the applicant's registered email address and/or mobile number as soon as possible but not later than five working days. 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.

The AMC shall disclose portfolio (along with ISIN) as on the last day of the month for all the schemes on its website on or before the tenth day of the succeeding month. The AMC shall also publish complete statement of schemes portfolio within one month from the close of each half year (that is on 31st March and on 30th September) in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated. The mutual fund shall within one month from the close of each half year, that is on 31st March and on 30th September, host a soft copy of its unaudited financial results on their website. The mutual fund and the AMC shall publish an advertisement disclosing the hosting of such financial results on their website, in at least one English daily newspaper having nationwide circulation and in a newspaper having wide circulation published in the language of the region where the Head Office of the mutual fund is situated. 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.

### FOR INVESTOR GRIEVANCES, PLEASE CONTACT:

**Sundaram BNP Paribas Fund Services Limited**

Central Processing Center,  
RR Towers II, III Floor, Thiru Vi Ka Industrial Estate,  
Guindy, Chennai - 600 032.

**Shridhar Iyer**

Investor Relations Officer  
BNP Paribas Asset Management India Private Limited  
BNP Paribas House, 1 North Avenue, Maker Maxity,  
Bandra Kurla Complex, Bandra (East), Mumbai - 400 051



## INSTRUCTIONS

### 1. General Information

a) The Application Form should be completed in ENGLISH in BLOCK LETTERS only. Please Tick (✓) in the appropriate box (10), 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:

1. 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.
2. Investors subscribing under Direct Plan of a scheme will have to indicate "Direct Plan" in the application form. Investors should also indicate "Direct" in the ARN column of the application form. However, in case Distributor code is mentioned in the application form, but "Direct Plan" is indicated against the scheme name, the Distributor code will not be considered and the application will be processed under Direct Plan. Further, where application is received for distributor plan without Distributor code or "Direct" mentioned in the ARN Column, the application will be processed under Direct Plan. Direct Plan shall be the default plan if the investor doesn't indicate any plan in the application form or in case of any ambiguity.
3. In case, the Broker code is pre-printed on the application form, investors (any/all in case of joint holders) must strike-off the code & countersign before submitting the application form at the applicable collections centers / Official Points of Acceptance of Transaction, if investors requires change in the broker/direct status.
4. 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.
5. 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.
6. 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.
7. If the Scheme name on the application form and on the payment instrument are different, the application may be processed and units allotted at applicable NAV of the scheme mentioned in the application / transaction slip duly signed by investor(s).

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) Zero Balance Folio

Investor can now opt for "Zero Balance Folio" for lumpsum investment and for Systematic Investment Plan (SIP) investment. Investors are requested to note that except "Investment & Payment Details" all information should be provided in the application form along with the necessary mandatory documents (including KYC) for creation of a folio. For SIP investment, "Zero Balance Folio" can be created only if the mode of installment is through Electronic Credit System (ECS), Auto Debit or Standing Instructions (SI). It should be noted that for SIP through "post dated cheque" zero balance folio cannot be created. Investor will not be required to submit cheque for first SIP installment; the installment will be triggered based on the ECS mandate / Auto debit instruction / Standing instruction given by the investor.

Investors should provide cancelled original cheque to substantiate the bank mandate details. If photocopy of the cheque is submitted, investors must produce original for verification of bank account details to the AMC branches. The original cheque shall be returned to the investors over the counter upon verification. Photocopy can also be attested by the concerned Bank.

### d) Employees unique identity number (EUIIN)

1. Investors should provide EUIIN of the distributor, particularly in advisory transactions. This would assist in tackling the problem of mis-selling even if the employee/relationship manager/sales person leaves the employment of the distributor.
2. EUIIN is applicable to sales persons of non individual ARN holders only. Individual/Sole Proprietorship ARN holders should intimate AMFI-unit of CAMS in case they employ any Sales Person for selling mutual funds so that EUIIN could be allotted to them by AMFI. EUIIN will not be applicable for overseas distributors who comply with the requirements as per AMFI circular CIR/ ARN-14/12-13 dated July 13, 2012.
3. Transactions that will be considered for this purpose are purchases, switches, SIP/ STP / STP Triggers registration, Dividend Transfer Plan. Transactions that will be excluded are auto SIP/ STP / SWP / STP Triggers Installments, Dividend Reinvestments, Bonus Units, Redemption, SWP Registration, Zero Balance Folio creation and Dividend Transfer Plan installments.
4. Distributors shall ensure that the sub broker affixes his/her ARN code and the EUIIN of the Sales Person in the columns separately provided in addition to the current practice of affixing the internal code issued by the main ARN holder.
5. In case EUIIN is not provided or fails the validation test, ARN holder shall remediate the same within 90 days either by providing the EUIIN or submitting the declaration signed by the investor in the format prescribed by AMFI.
6. The remediation period of 30 days from the date of transaction for transactions submitted post June 30, 2014.
7. In case EUIIN or the above declaration is not provided within aforesaid remediation period, brokerage on the transaction shall be forfeited permanently.
8. AMC reserves the right to conduct a due diligence on the distributor's activities if it is observed that significantly large number of transactions is being submitted without EUIIN.
9. The EUIIN requirement shall be applicable for all modes of transactions including transaction through Stock Exchange Platform. The AMC shall comply with AMFI guidelines on this matter from time to time.

### 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:

1. 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.
2. 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.
3. POA holder should not be a resident of United States of America and Canada.
4. 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.
5. 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.
6. The above POA process is also applicable for Partnership firm / Corporate / Trust.
7. 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

In order to facilitate quick processing of transactions and / or instructions of investors the AMC / Trustee / Mutual Fund may (at its sole discretion and without being obliged in any manner to do so and without being responsible and/or liable in any manner whatsoever) accept and process any applications, supporting documents and / or instructions submitted by an investor / unit holder by facsimile ("Fax Submission") and the Investor / unit holder voluntarily and with full knowledge takes and assumes any and all risks associated therewith. The AMC / Trustee / Mutual Fund shall have no obligation to check or verify the authenticity or accuracy of Fax Submissions purporting to have been sent by the Investor and may act thereon as if same had been duly given by Investor.

The investor/unit holder shall indemnify the AMC / Trustee / Mutual Fund at all times and keep the AMC / Trustee / Mutual Fund indemnified and save harmless against any and all claims, losses, damages, costs, liabilities and expense (including without limitation, interest and legal fees) actually incurred, suffered or paid by the AMC / Trustee / Mutual Fund (directly or indirectly) and also against all demands, actions, suits proceedings made, filed, instituted against the AMC / Trustee / Mutual Fund (by the investor or any third party), in connection with or arising out of or relating to the AMC / Trustee / Mutual Fund accepting and acting pursuant to, in accordance with or relying upon, any Fax Submission signed by the Investor or authorised representative of the Investor. In all cases the investors will have to immediately submit the original documents / instructions to the AMC / Mutual Fund.

Wherever an investor submits a fax request, the investor should adopt the following safeguards to mitigate risks:

- i. The investor shall seek a confirmation from the AMC for successful receipt of the fax submission by the AMC. In case, the transaction is not received by the AMC then the AMC shall not be liable to indemnify the investor for such action.
- ii. Indicate by marking/stamping "Original for record purpose only" on the face of the original request submitted. It may be noted that if such indication is not there on the original request form when submitted, there is a risk of processing the original again as a fresh transaction and the investor may face adverse consequences.
- iii. It may be noted that in the event the processing is based on the fax request, any discrepancy between the original and fax request may not be rectifiable.

### f) Unitholding option

1. Please fill up this section to indicate your preference of holding units in physical mode or dematerialized (demat) mode.
2. 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.
3. 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.
4. In case units are held in demat form, the request for redemption or any other non - financial request shall be submitted directly to the depositories participant (DP) and not to the AMC / RTA of the Fund. Further, investors will receive an account statement from their respective DPs and not from AMC / RTA of the Fund in case units are held in demat form.
5. Units will be credited in the demat account only based on fund realization.
6. 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.
7. 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.
8. Pursuant to SEBI circular no. CIR/MD/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.
9. In case details of more than one demat account are provided, the Fund may choose any one of the demat accounts for the purpose of verification and





## INSTRUCTIONS (Contd.)

processing of application.

10. 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.

11. 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 wishes to receive communication 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.

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

For KYC not complied folios:

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

For KYC complied folios:

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

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

- aii) If the applicant is minor, the minor shall be the first and the sole holder in an account. Minor Application with joint holding shall be rejected. There shall not be any joint accounts with minor as the first or joint holder. Also, minor cannot appoint a nominee. Guardian in the folio on behalf of the minor should either be a natural guardian (i.e. father or mother) or a court appointed legal guardian. It is mandatory to provide information on the relationship/ status of the guardian as father, mother or legal guardian in the application form. In case of natural guardian, a document evidencing the relationship has to be submitted. If the above documents are not submitted, the application will be liable to be rejected. The account of the minor shall be frozen for operation by the guardian on the day the minor attains the age of majority and no transactions shall be permitted. The request for change in status of the accounts shall be submitted in the required form along with the requisite documents. AMC shall suspend all standing instructions like SIPs, SWPs, STPs, etc. (registered post April 01, 2011) from the date of the minor attaining majority, by giving adequate prior notice. Please refer Checklist for the documents to be submitted for establishing date of birth or relationship status in case of application on behalf of minor.

- aiii) Investors are requested to note that prior to minor attaining majority, the Fund shall send an advance notice to the registered correspondence address advising the guardian and the minor to submit an application form along with prescribed documents to change the status of the account to "major". It is to be noted that the guardian cannot undertake any financial and non-financial transactions including fresh registration of Systematic Transfer Plan (STP), Systematic Investment Plan (SIP) and Systematic Withdrawal Plan (SWP) after the date of the minor attaining majority till the time the above application form along with the prescribed documents are submitted to the Fund. The Fund will continue to process the standing instructions like SIP, STP, SWP ETC. registered prior to April 01, 2011 and will send an advance notice to the guardian and the minor stating that the existing standing instructions will continue to be processed beyond the date of the minor attaining majority till the time a instruction from the major to terminate the standing instruction is received by the Fund along with the prescribed documents. Such standing instruction shall be terminated within 30 days from the date of receiving the instruction. Mutual funds shall send such advance notice by email or mobile alerts where email ids and mobile numbers are available with the Fund. The request form with details of the list of standard documents to change account status from minor to major is available on our website [www.bnpparibasmf.in](http://www.bnpparibasmf.in). The applications, if not conforming to the above requirements, shall be liable to be rejected.

- av) 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 along with the list of requisite documents is available on our website [www.bnpparibasmf.in](http://www.bnpparibasmf.in). The applications, if not conforming to the above requirements, shall be liable to be rejected.

- av) In accordance with SEBI Circular No. CIR/MIRSD/13/2013 dated December 26, 2013, the additional details viz. Occupation details, Gross Annual Income/networth and Politically Exposed Person (PEP)\* status mentioned under section 2 & 3 which was

forming part of uniform KYC form will now be captured in the application form of the Fund. Also, the detail of nature of services viz. Foreign Exchange/Gaming/Money Lending, etc., (applicable for first/sole applicant) is required to be provided as part of Client Due Diligence (CDD) Process of the Fund.

**The said details are mandatory for both Individual and Non Individual applicants..**

\*PEP are defined as individuals who are or have been entrusted with prominent public functions in a foreign country, e.g., Heads of States or of Governments, senior politicians, senior Government/Judicial/ military officers, senior executives of state owned corporations, important political party officials, etc.

### bi) 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 Investment, under SIP or Lumpsum investments 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 Investments" 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). Those investors (including joint holders) subscribing to a Micro Investments 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. 25 along with their applications.

- The AMC will reject an application if it is found that the registration of the application will result in the aggregate of Micro Investments to exceed ₹ 50,000 in a financial year or if there are deficiencies in the supporting documents. In case the first SIP installment is processed (as the cheque may be banked), and the application is found to be defective, the 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.

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

### • Additional KYC requirements:

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

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

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

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

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

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

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

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

Investors are requested to further note that:

1. Minors: In respect of a Minor applicant, the Guardian should obtain a KYC confirmation/ acknowledgement in his/her own name and quote it while investing in the name of the minor. The Minor, upon attaining majority, should immediately apply for a KYC Confirmation in his/her own capacity and intimate it to BNP Paribas Mutual Fund, in order to transact further in his/her own capacity. Guardian's KYC Compliance is mandatory even if minor has his/her



## INSTRUCTIONS (Contd.)

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).
3. Transmission (in case of death of the unit holder): 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. 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.

Investors investing from July 1, 2014 are requested to provide additional KYC details viz. net-worth / Income details, occupation, kind of business, etc. This information shall be mandatory. AMC reserves the right to reject the application in case these details are not provided.

### b) 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:

- i) 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/-.
- ii) Custodian on behalf of an FII or a client.
- iii) 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. 7) 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.
- 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.

- b) Investors are requested to note that transaction requests such as subscriptions, redemptions, switches etc. submitted by the investor must be correct, complete, clear and unambiguous in all respects and should conform to the procedure/documentation requirements prescribed for such requests, failing which the Trustee / AMC reserves the right to reject the same and in such a case the Trustee / AMC will not be responsible for any consequence therefrom.

If the investor submits the transaction request in a format other than the one prescribed by AMC, the same shall also need to conform to the above requirements. Further, in such cases, it would be implied that the investor has read and understood the contents of the Statement of Additional Information, respective Scheme Information Document, and Key Information Memorandum and Application form of the Fund and that the investor agrees to abide by the provisions thereof including such other terms and conditions as may be amended from time to time.

### 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	HSBC	ICICI Bank
IDBI Bank	Kotak Mahindra Bank	Axis Bank
Standard Chartered 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.

Investors should provide original of any of the following documents of the bank account to be registered:

- Cancelled original cheque of the bank mandate with first unitholder name and bank account number printed on the face of the cheque OR
- Self attested copy of bank statement OR
- Bank pass book page with account number, account holder's name and address with current entries not older than 3 months OR
- Bank Letter duly signed by branch manager/authorized personnel. Bank letter should be on its letterhead certifying that the Unit holder maintains/maintained an account with the bank, the bank account information like PAN, bank account number, bank branch, account type, the MICR code of the branch & IFSC Code.

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

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 along with the list of requisite documents is available on our website [www.bnpparibasmf.in](http://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 SBFS. The original bank account statement or passbook shall be returned to the investors over the counter upon verification. Photocopies can also be attested by the concerned Bank. It should be noted that attestation by the Bank should be done only by the branch manager or authorized personnel of the Bank with the full signature, name, employee code, bank seal and contact number stated on it.

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

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

### f) Registration of multiple bank accounts

Unitholders can also register multiple bank accounts in his folio. The "Change of Bank Mandate & Registration of Multiple Bank Account Form" shall be used by the unitholders for change in existing bank mandate or for registration of multiple bank account details for all investments held in the specified folio (existing or new). Individuals/HUF/ Sole Proprietor firm can register upto 5 different bank accounts for a folio by using this form. Non individuals can register upto 10 different bank accounts for a folio. The request form along with the list of requisite documents is available on our website [www.bnpparibasmf.in](http://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 Common 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.  
Under the Dividend Option investor can further select Reinvestment or Payout Option. If no indication is given, the provision as stated in the Scheme Information Document of the respective scheme shall be applicable.
- d) 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 respective Scheme/ Plan as applicable and crossed "Account Payee only". For e.g. "BNP Paribas Equity 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.





## INSTRUCTIONS (Contd.)

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

**e) Cheque Bouncing**

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

**f) Direct Plan**

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

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

Payment by FIIs / NRIs / Persons of Indian Origin must be made by cheque out of funds held in the NRE / FCNR account. In the case of purchases on a repatriation basis or out of funds held in the NRO / NRE / FCNR 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 shall be applicable for investments in all schemes in the folio or account.
- b) In case of joint holders, all joint holders should sign the request for nomination/cancellation of nomination, even if the mode of holding is not "joint".
- c) Nomination form cannot be signed by Power of attorney (PoA) holders. In case PoA holder provides nomination form, such application will be processed. However information regarding nomination will not be considered. Such information will be ignored.
- d) Every new nomination for a folio/account will overwrite the existing nomination.
- e) Nomination shall be mandatory for all the new folios/accounts opened by individuals (with single holding) and sole proprietor. Investors who do not wish to nominate must mention about their non-intention to nominate and sign the relevant section under nomination.
- 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 including proprietorship firms 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 cannot nominate.
- k) A minor can be nominated and in that event, the name and address of the Guardian of the minor Nominee shall be provided by the Unitholder. Nomination can also be in favour of Central / State Government, a local authority, any person designated by a virtue of his office or a religious or a charitable trust.
- l) The Nominee shall not be a trust (other than a religious or charitable trust), society, body corporate, partnership firm, Karta of Hindu Undivided Family or a Power of Attorney holder. A non-resident Indian can be a Nominee subject to the exchange controls in force from time to time.
- m) Nomination in respect of the Units stands rescinded upon the Redemption / transfer of Units.
- n) The nomination facility extended under the Scheme is in accordance with the SEBI Regulations and subject to other applicable laws. Transmission of the Units in the name of the nominee shall discharge the Mutual Fund, the Trustee and the AMC from any liability towards the successor(s) / heir(s) of the deceased Unitholder(s). However, the Mutual Fund / Trustee / AMC may request the nominee to execute suitable indemnities in favour of the Mutual Fund and / or the Trustee and / or the AMC, and to submit necessary documentation to the satisfaction of the Mutual Fund before transmitting Units to his / her favour. Nominations received in the form prescribed by the AMC alone shall be valid.
- o) Unitholders are requested to note that in case of multiple nominations, it is mandatory to clearly indicate the percentage of allocation in favour of each of the nominees against their Name and such allocation should be in whole numbers without any decimals making a total of 100 percent. It may be noted that if the percentage allocation is not mentioned or is left blank or is ambiguous, 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](http://www.bnpparibasmf.in). The applications, if not conforming to the above requirements, shall be liable to be rejected.

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

**6. Declaration and Signatures**

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

**7. Who Cannot Invest**

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

- a) Any individual who is a Foreign national.
  - b) Overseas Corporate Bodies (OCBs) shall not be allowed to invest in the Scheme(s). These would be firms and societies, which are held directly or indirectly but ultimately to the extent of at least 60% by NRIs and trusts in which at least 60% of the beneficial interest is similarly held irrevocably by such persons (OCBs.)
  - c) Non-resident Indians residing / FPI (Foreign Portfolio Investors as defined under SEBI (Foreign Portfolio Investors) Regulations 2014) having place of business in the United States of America, Canada, Iran, Sudan, Syria, Cuba, Belarus, Myanmar, South Sudan, Lebanon, Libya, Zimbabwe, Ivory Coast, Eritrea, Guinea Conakry, Iraq, Liberia, Somalia, Congo, Afghanistan, Central African Republic and Democratic People's Republic of Korea (DPRK).
  - d) Non-Resident Indians residing in the United States of America and Canada.
  - e) NRIs residing in Non-Compliant Countries and Territories (NCCTs) as determined by the Financial Action Task Force (FATF), from time to time.
  - f) 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.
  - g) In case of NRI's residing / FPI (Foreign Portfolio Investors as defined under SEBI (Foreign Portfolio Investors) Regulations 2014) having place of business from the below mentioned countries, the AMC shall seek additional information if the details are not provided the AMC shall reject the application at applicable NAV without any load, within 7 working days of identification of their residential status.  
**Countries:** Botswana, Cote d'Ivoire, Ethiopia, Equatorial Guinea, Guinea Bissau, Nigeria, Kenya, United Republic of Tanzania, Sao Tome and Principe, Ecuador, Guatemala, Montserrat, Brunei Darussalam, Marshall Islands, Indonesia, Nauru (Republic of) Niue, Pakistan, Philippines, Vietnam, Turkey, Syrian Arab Republic, Yemen.
  - h) If an existing Unit Holder(s) subsequently becomes a resident / citizen / establish a place of business in the above mentioned countries, then such Unit Holder(s) will not be able to purchase any additional Units in any of the Schemes of BNP Paribas Mutual Fund. In case BNP Paribas Asset Management India Private Limited (AMC) /BNP Paribas Mutual Fund subsequently identifies, that the subscription amount has been received from NRI's residing / FPI's having place of business in these countries either through its own source or through information from the investor, then the AMC/BNP Paribas Mutual Fund at its sole discretion shall redeem all the existing investment at the applicable NAV within 7 working days of identification of the change in residential status.
  - i) Any other person determined by the AMC or the Trustee as not being eligible to invest in the Scheme.
- 8. The Trustee / AMC retains the sole and absolute discretion to reject any application.**
- 9. Consolidated Account Statement:**
- Pursuant to amendment to Regulation 36 of SEBI (Mutual Funds) Regulations, 1996 read with SEBI circular no. Cir/ IMD/ DF/16/ 2011 dated September 8, 2011, the following shall be applicable with respect to dispatch of account statement:
- a) The AMC shall issue a Consolidated Account Statement (CAS) for each calendar month on or before the tenth day of the succeeding month detailing all the transactions and holding at the end of the month including transaction charges paid to the distributor, across all the schemes of all mutual funds in whose folios transaction has taken place during that month. Accordingly for all the transactions from the month of October 2011, the CAS shall be issued on or before 10th day succeeding month. CAS is a statement reflecting holdings / transactions across all the mutual funds by the investor. The CAS for each calendar month will be issued on or before the tenth day of the succeeding month to the investors who have provided valid Permanent Account Number (PAN). Due to this regulatory change, AMC shall now cease to send physical account statement to the investors after every financial transaction including systematic transactions. Further, CAS will be sent via email where any of the folios which are consolidated has an email id or to the email id of the first unit holder as per KYC records.
  - b) For folios not included in the Consolidated Account Statement (CAS), the AMC shall henceforth issue account statement to the investors on a monthly basis, pursuant to any financial transaction in such folios on or before the tenth day of the succeeding month. In case of a New Fund Offer (NFO), the AMC shall send confirmation specifying the number of units allotted to the applicant by way of a physical account statement or an email and/or SMS's to the investor's registered address and/or mobile number not later than five business days from the date of closure of the NFO.
  - c) The AMC shall issue a CAS every half year (September / March) on or before the tenth day of the 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.
  - d) 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 receipt of the request from the unit holder.
  - e) 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.
  - f) 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.
  - g) 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).
  - h) For this purpose, common investors across mutual funds shall be identified by their PAN.
  - i) The statement of holding of the beneficiary account holder for units held in demat shall be sent by the respective DPs periodically.
  - j) The word 'transaction' for the issuance of CAS shall include purchase, redemption, switch, dividend payout, dividend reinvestment, SIP, SWP, STP etc.

All sections should be completed in English and in BLOCK LETTERS with blue or black ink only.

DISTRIBUTOR / BROKER INFORMATION [refer instruction 1(b)]					
Name and AMFI Reg. No.	Sub Agent's Name and AMFI Reg. No.	Bank Serial No.	SBFS Serial No.	Sub-Broker Code	EUIN
ARN-	ARN-			(As allotted by ARN holder)	

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

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

ZERO BALANCE FOLIO ☐ Zero Balance ☐ Invest Now

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

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

(See Instruction 4 on page 10)

☐ I confirm that I am a first time investor across Mutual Funds. ☐ I confirm that I am an existing investor in Mutual Funds.

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

## 2. EXISTING UNITHOLDER INFORMATION (The details in our records under the Folio No. mentioned below will only be considered for this application.)

Folio No.  Unitholder's Name 

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

(See Instruction 2bi &amp; bii on page 12)

	PAN	Proof Enclosed (✓)	For Micro Investment Applications	Date of Birth*
		PAN Card KYC Confirmation	Supporting Document Type Reference Number	
First / Sole Applicant	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Second Applicant	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Third Applicant	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
Guardian**	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
PoA Holder	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> 3rd Applicant				
PoA Holder	<input type="text"/>	<input type="checkbox"/>	<input type="text"/>	<input type="text"/>
<input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> 3rd Applicant				

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

\* Required for First holder / Mandatory for Minor

## 4. APPLICANT'S INFORMATION

<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s <input type="checkbox"/> Minor <input type="checkbox"/> Others	<input type="text"/>	Name of Sole / First Applicant (First / Middle / Last Name)
<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s <input type="checkbox"/> Others	<input type="text"/>	Name of Second Applicant
<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s <input type="checkbox"/> Others	<input type="text"/>	Name of Third Applicant
<input type="checkbox"/> Mr. <input type="checkbox"/> Ms. <input type="checkbox"/> M/s <input type="checkbox"/> Others	<input type="text"/>	Name of Guardian (in case of Minor) OR Contact Person (in case of Non-individual Investors) / POA Holder

Minor's Relationship with Guardian ☐ Father ☐ Mother ☐ Legal GuardianMode of Holding (please ✓) ☐ Single ☐ Joint\* ☐ Anyone or Survivor (# Default, in case of more than one applicant and not ticked)

## 5. FIRST / SOLE APPLICANT'S OTHER DETAILS

(MANDATORY)

a. Status (Please ✓) ☐ Individual ☐ Non-Individual☐ Resident Individual ☐ NRI-Repatriation ☐ NRI-Non-Repatriation ☐ Partnership ☐ Trust ☐ HUF ☐ AOP ☐ PIO ☐ Company ☐ Fils ☐ Minor through Guardian ☐ BOI ☐ OCI ☐ Body Corporate ☐ LLP ☐ Society/Club ☐ FPI ☐ Sole-Proprietorship ☐ Non Profit Organisation ☐ Others [Please specify] \_\_\_\_\_b. Occupation Details (Please ✓) ☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Student ☐ Professional ☐ Housewife ☐ Business [Nature of Business] \_\_\_\_\_ ☐ Retired ☐ Agriculturist ☐ Proprietorship ☐ Others [Please specify] \_\_\_\_\_c. Gross Annual Income (Please ✓): ☐ Below ₹ 1 Lakh ☐ ₹ 1 - 5 Lakhs ☐ ₹ 5 - 10 Lakhs ☐ ₹ 10 - 25 Lakhs ☐ ₹ 25 Lakhs - ₹ 1 Crore ☐ > ₹ 1 Crore

OR

Net Worth in Rupees (Mandatory for Non-Individuals) ₹ \_\_\_\_\_ as on date  (Not older than 1 year)d. Politically Exposed Person (PEP) (Please ✓) (Also applicable for Authorised Signatories / Promoters / Karta / Trustee / Whole-time Directors): ☐ I am PEP ☐ I am related to PEP ☐ Not Applicable

## e. Investors involved / providing any of the mentioned services

☐ Wholesalers OR ☐ Retailers in Precious Metals (In particular buying - selling Gold) and Gems ☐ Wholesalers OR ☐ Retailers in Luxury Cars ☐ Wholesalers OR ☐ Retailers in Boats ☐ Wholesalers OR ☐ Retailers in Race-horses ☐ Wholesalers OR ☐ Retailers in Jewellery ☐ Money Service Businesses (MSB) & their agents (excluding Banks) ☐ Currency Dealers or Exchanges ☐ Sellers for redeemers of traveler's cheques ☐ Money Orders / remittance services ☐ Pawn shops ☐ Street market stall ☐ Hotels ☐ Restaurants ☐ Internet cafes ☐ Door-to-doors sales companies ☐ Taxi ☐ Bars ☐ Night Clubs ☐ Second hand Goods Sales ☐ Second hand vehicle dealers (excluding Automobile Franchise) ☐ Casinos ☐ Lotteries ☐ Gambling Clubs ☐ Slot machines ☐ Antiques ☐ Art Galleries ☐ Art Dealers ☐ Auctioneer ☐ Art Expert

NOTE: In case the INVESTOR is NOT an INDIVIDUAL, please provide Ultimate Beneficial Owner (UBO) details on page 19. If there is no UBO, please declare that the entity does not have anyone holding beneficial interest.

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

App. No.

Application form received for purchase of units, subject to realization, verification and conditions Mr./Ms/M/s.

Instrument No.	Dated	Drawn on Bank	Account No.	Amount (Rs.)	Scheme / Plan / Option

ISC Stamp, Date &amp; Signature

Address for Correspondence (P.O. Box Address is not sufficient)

City		State		Country		Pin Code (Mandatory)	
STD Code	Tel. Off.	Extn.		Tel. Resi.	Fax		
Mobile	E-Mail		Default mode of communication				

If you wish to receive all communication from us via post or other means, please ☒ here ☐

(See Instruction 1g on page 12)

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

☐ I/We would like to register for online transaction facility. (Please use the I-PIN Agreement form attached in this document)

Overseas Address (P.O. Box Address is not sufficient)

Mandatory for NRI/FII Applicant	
Country	

## 6. SECOND APPLICANT'S DETAILS

a. Occupation Details (Please ☒ ) ☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Student ☐ Professional ☐ Housewife ☐ Business [Nature of Business] \_\_\_\_\_  
☐ Retired ☐ Agriculturist ☐ Proprietorship ☐ Others [Please specify] \_\_\_\_\_

b. Gross Annual Income (Please ☒ ) : ☐ Below ₹ 1 Lakh ☐ ₹ 1 - 5 Lakhs ☐ ₹ 5 - 10 Lakhs ☐ ₹ 10 - 25 Lakhs ☐ ₹ 25 Lakhs - 1 Crore ☐ > ₹ 1 Crore OR Net Worth ₹ \_\_\_\_\_

c. Politically Exposed Person (PEP) (Please ☒ ) (Also applicable for Authorised Signatories / Promoters / Karta / Trustee / Whole-time Directors): ☐ I am PEP ☐ I am related to PEP ☐ Not Applicable

d. Investors involved / providing any of the mentioned services

- ☐ Wholesalers OR ☐ Retailers in Precious Metals (In particular buying - selling Gold) and Gems ☐ Wholesalers OR ☐ Retailers in Luxury Cars  
☐ Wholesalers OR ☐ Retailers in Boats ☐ Wholesalers OR ☐ Retailers in Race-horses ☐ Wholesalers OR ☐ Retailers in Jewellery  
☐ Money Service Businesses (MSB) & their agents (excluding Banks) ☐ Currency Dealers or Exchanges ☐ Sellers for redeemers of traveler's cheques  
☐ Money Orders / remittance services  
☐ Pawn shops ☐ Street market stall ☐ Hotels ☐ Restaurants ☐ Internet cafes ☐ Door-to-doors sales companies ☐ Taxi ☐ Bars ☐ Night Clubs  
☐ Second hand Goods Sales ☐ Second hand vehicle dealers (excluding Automobile Franchise)  
☐ Casinos ☐ Lotteries ☐ Gambling Clubs ☐ Slot machines ☐ Antiques ☐ Art Galleries ☐ Art Dealers ☐ Auctioneer ☐ Art Expert

## 7. THIRD APPLICANT'S DETAILS

a. Occupation Details (Please ☒ ) ☐ Private Sector Service ☐ Public Sector Service ☐ Government Service ☐ Student ☐ Professional ☐ Housewife ☐ Business [Nature of Business] \_\_\_\_\_  
☐ Retired ☐ Agriculturist ☐ Proprietorship ☐ Others [Please specify] \_\_\_\_\_

b. Gross Annual Income (Please ☒ ) : ☐ Below ₹ 1 Lakh ☐ ₹ 1 - 5 Lakhs ☐ ₹ 5 - 10 Lakhs ☐ ₹ 10 - 25 Lakhs ☐ ₹ 25 Lakhs - 1 Crore ☐ > ₹ 1 Crore OR Net Worth ₹ \_\_\_\_\_

c. Politically Exposed Person (PEP) (Please ☒ ) (Also applicable for Authorised Signatories / Promoters / Karta / Trustee / Whole-time Directors): ☐ I am PEP ☐ I am related to PEP ☐ Not Applicable

d. Investors involved / providing any of the mentioned services

- ☐ Wholesalers OR ☐ Retailers in Precious Metals (In particular buying - selling Gold) and Gems ☐ Wholesalers OR ☐ Retailers in Luxury Cars  
☐ Wholesalers OR ☐ Retailers in Boats ☐ Wholesalers OR ☐ Retailers in Race-horses ☐ Wholesalers OR ☐ Retailers in Jewellery  
☐ Money Service Businesses (MSB) & their agents (excluding Banks) ☐ Currency Dealers or Exchanges ☐ Sellers for redeemers of traveler's cheques  
☐ Money Orders / remittance services  
☐ Pawn shops ☐ Street market stall ☐ Hotels ☐ Restaurants ☐ Internet cafes ☐ Door-to-doors sales companies ☐ Taxi ☐ Bars ☐ Night Clubs  
☐ Second hand Goods Sales ☐ Second hand vehicle dealers (excluding Automobile Franchise)  
☐ Casinos ☐ Lotteries ☐ Gambling Clubs ☐ Slot machines ☐ Antiques ☐ Art Galleries ☐ Art Dealers ☐ Auctioneer ☐ Art Expert

## 8. 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 11)

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	
	Depository Participant (DP) ID			Depository Participant (DP) ID	
	Beneficiary Account Number				
Enclosure (Any one is Mandatory) : <input type="checkbox"/> Client Investor Master (CIM) <input type="checkbox"/> Demat Account Statement					

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

(See Instruction 3 on page 13)

A/c. No.																A/c. Type (Please <input checked="" type="checkbox"/> )	<input type="checkbox"/> Savings <input type="checkbox"/> Current <input type="checkbox"/> NRE <input type="checkbox"/> NRO <input type="checkbox"/> FCNR										
Bank Name																											
Address																											
Branch																MICR Code											◀ This is a 9 Digit No. next to your Cheque No.
IFSC Code																IFSC code will be mentioned on your cheque leaf, else please contact your bank.											

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 ☒ ) ☐



**BNP Paribas Asset Management India Private Limited**  
BNP Paribas House, 1 North Avenue,  
Maker Maxity, Bandra Kurla Complex, Bandra (East),  
Mumbai - 400 051, Maharashtra, India.  
Toll Free: 1800 102 2595 • Web : www.bnpparibasmf.in  
E-mail: customer.care@bnpparibasmf.in



## LUMP SUM

## SYSTEMATIC INVESTMENT PLAN

### Third Applicant

	Nominee Name	Relationship with Applicant	Date of Birth in case Nominee is minor	# Percentage of Allocation/Share	Nominee Signature
Nominee 1					
Nominee 2					
Nominee 3					
Address	Nominee 1	Nominee 2		Nominee 3	

If Nominee is a Minor, details of the Guardian required : Name and Address of the Guardian

Signature of Guardian

## Signature of (PoA) Holder

## 14. 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 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 confirm that I am / we are not NRI's residing in any of these Countries : United States of America & Canada, Iran, Sudan, Syria, Cuba, Belarus, Myanmar, South Sudan, Lebanon, Libya, Zimbabwe, Ivory Coast, Eritrea, Guinea Conakry, Iraq, Liberia, Somalia, Congo, Afghanistan, Central African Republic and Democratic People's Republic of Korea (DPRK).

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 Act, 1988 and/or any other relevant rules/ guidelines notified in this regard or applicable laws enacted by the Government of India / any other regulatory body from time to time. I / we hereby understand and agree that if any of the aforesaid disclosures made/ information provided by me/us is found to be contradictory or non-reliable to the above statements or if I / we fail to provide adequate and complete information, the AMC / Mutual Fund / Trustees reserve the right to reject the application / withhold the investments made by me / us and/or make disclosures and report the relevant details to the competent authority and take such other actions as may be required to comply with the applicable law as the AMC/ Mutual Fund/ Trustees may deem proper at their sole option. The ARN holder has disclosed to me/us all the commissions (in the form of trail commission or any other mode), payable to him for the different competing Schemes of various Mutual Funds from amongst which the Scheme is being recommended to me/us.

I hereby confirm that BNP Paribas Mutual Fund/BNP Paribas Asset Management India Private Limited and its empanelled brokers/distributors has/have not given any indicative portfolio and indicative yield in any manner whatsoever.

**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 ✓) ☐ Repatriation basis ☐ Non-Repatriation basis

Dated

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





**Details of Ultimate Beneficial Owners :** (please refer Instructions below)

Sr. No	Name of Beneficial Owners	Nationality	Address	Identity proof (Please enclose self-attested proof)*	Ownership %
1				PAN : _____ Other ID proof (if PAN not available) _____ (Please Specify)	
2				PAN : _____ Other ID proof (if PAN not available) _____ (Please Specify)	
3				PAN : _____ Other ID proof (if PAN not available) _____ (Please Specify)	
4				PAN : _____ Other ID proof (if PAN not available) _____ (Please Specify)	
5				PAN : _____ Other ID proof (if PAN not available) _____ (Please Specify)	
6				PAN : _____ Other ID proof (if PAN not available) _____ (Please Specify)	

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

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

The Ultimate Beneficial Owner means:

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

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

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

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

• **For Trust:**

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

**Exemption in case of listed companies:**

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

**Applicability for foreign investors:**

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

**List of self-attested documents to be submitted along with the form:**

- Copy of PAN card; or
- Copy of other identity proofs (any one)
  - Passport
  - Aadhaar card (UID)
  - Driving license
  - Voter Identity Card
  - Photo Identity card issued by any of the following: Central/State Government and its Departments, Statutory / Regulatory Authorities, Public Sector Undertakings, Scheduled Commercial Banks, Public Financial Institutions, Colleges affiliated to Universities. Professional Bodies such as ICAL, ICWAL, ICSI, Bar Council etc. to their Members; and Credit cards / Debit Cards issued by Banks.



## COMMON CHECKLIST

**Please ensure that :**

- I. Non-resident Indians residing/ FPI (Foreign Portfolio Investors as defined under SEBI (Foreign Portfolio Investors) Regulations 2014) having place of business in the United States of America, Canada, Iran, Sudan, Syria, Cuba, Belarus, Myanmar, South Sudan, Lebanon, Libya, Zimbabwe, Ivory Coast, Eritrea, Guinea Conakry, Iraq, Liberia, Somalia, Congo, Afghanistan, Central African Republic and Democratic People's Republic of Korea (DPRK)..
- II. Your Application Form is complete in all respect, Name, Address & Contact Details are mentioned in full, signed by all applicants.
- III. Permanent Account Number (PAN) of all Applicants is mentioned.
- IV. Your bank account details are entered completely and correctly. **This is mandatory, if this is not included your application will be rejected.**
- V. Appropriate Plan / Option is selected. If the Dividend Option is chosen, Dividend Payout or Re-investment is indicated.
- VI. If units are applied for jointly, Mode of Operation of account is indicated.
- VII. Your investment Cheque / DD is drawn in favour of the respective Scheme dated and signed.
- VIII. Application Number is mentioned on the reverse of the Cheque / DD.
- IX. Documents as listed alongside are submitted along with the Application Form (as applicable to your specific case).
- X. Third Party Payment Declaration is submitted along with the Application Form.

Documents	Resident Individual	Companies / Body Corporates	Trusts	Societies	HUF	Partnership Firms	FIs	Investments through Constituted Attorney
1. Certificate of Incorporation / Registration		✓	✓			✓	✓	
2. Resolution / Authorisation to invest		✓	✓	✓		✓	✓	
3. List of Authorised Signatories with Specimen Signature(s)		✓	✓	✓		✓	✓	✓
4. Memorandum & Articles of Association		✓						
5. Trust Deed			✓					
6. Bye-Laws				✓				
7. Partnership Deed / Deed of Declaration					✓	✓		
8. Overseas Auditor's Certificate							✓	
9. Notarised Power of Attorney								✓
10. Proof of PAN	✓	✓	✓	✓	✓	✓	✓	✓
11. Proof of KYC complied	✓	✓	✓	✓	✓	✓	✓	✓
All documents in 1 to 7 above should be originals / true copies certified by the Director / Trustee / Company Secretary / Authorised Signatory / Notary Public.								

## SIP AUTO DEBIT - CHECKLIST

- I. Please ensure that if you are an existing investor, you have quoted your Folio No. in the SIP Application Form.
- II. Investment Scheme / Plan / Option in which you wish to do systematic investments is clearly indicated in the SIP Application Form.
- III. The SIP Amount, the SIP Frequency, your preferred SIP Date and Period are clearly indicated in the SIP Application Form.
- IV. 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.
- V. Your Bank Account Details are correctly and completely furnished including the 9 Digit MICR Code.
- VI. Cancelled Cheque leaf of the Bank Account mentioned in the SIP Auto Debit (ECS) Account to be attached.
- VII. 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.
- VIII. Authorisation of Bank Account is signed in the same manner as your signatures in Bank Records.

## MICRO INVESTMENT - 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.

**APPLICANT'S INFORMATION**

Application Form No.  OR Folio No.   
 (For New Applicants) (For Existing Unit holders)

☐ Mr. ☐ Ms. ☐ M/s ☐ Minor ☐ Others  Name of Sole / First Applicant (First / Middle / Last Name)  
☐ Mr. ☐ Ms. ☐ M/s ☐ Others  Name of Second Applicant  
☐ Mr. ☐ Ms. ☐ M/s ☐ Others  Name of Third Applicant  
☐ Mr. ☐ Ms. ☐ M/s ☐ Others  Name of Guardian (in case of Minor) OR Contact Person (in case of Non-individual Investors) / POA Holder

Mode of Holding (please ☒ ) ☐ Single ☐ Joint\* ☐ Anyone or Survivor (# Default, in case of more than one applicant and not ticked)

E-Mail

	First / Sole Applicant - Proof Enclosed (✓)	PAN	KYC Letter	Second Applicant - Proof Enclosed (✓)	PAN	KYC Letter	Third Applicant - Proof Enclosed (✓)	PAN	KYC Letter
PAN	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
	Guardian** - Proof Enclosed (✓)	PAN	KYC Letter	PoA Holder - Proof Enclosed (✓)	PAN	KYC Letter	PoA Holder - Proof Enclosed (✓)	PAN	KYC Letter
	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="text"/>	<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> 3rd Applicant			<input type="checkbox"/> 1st <input type="checkbox"/> 2nd <input type="checkbox"/> 3rd Applicant		

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

**ECS / STANDING INSTRUCTION DEBIT BANK ACCOUNT DETAILS (MANDATORY) (Please read Terms & Conditions)**

I / We  Name of the A/c Holder as in Bank Records 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 Bank & Branch  City  A/c No.

A/c. Type (Please ☒ ) ☐ Savings ☐ Current ☐ Cash Credit ☐ NRE ☐ NRO 9 Digit MICR Code  Mandatory Enclosure ☐ Copy of Cancelled Cheque

Scheme

Plan  Option

SIP Auto Debit Date (Please ☒ any one only): ☐ 1st ☐ 7th ☐ 15th ☐ 25th (of the month) Frequency  Instalment Amount ₹

Enrolment Period ☐ Regular From  M M / Y Y Y Y To  M M / Y Y Y Y  
☐ Perpetual From  M M / Y Y Y Y To  0 1 / 2 0 9 9

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

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.

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.

Account Number

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.

Signature of Authorised  
 Official from Bank  
 (Bank Stamp and Date)

**SIGNATURE(S)**  
**(As in Bank**  
**Records)**

First Account Holder

Second Account Holder

Third Account Holder

## SIP - INSTRUCTIONS

- The SIP Enrolment Form should be completed in English and in Block Letters only. Please tick (✓) in the appropriate box (D), 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) / Combined 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. 9). 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.
- Currently, the schemes eligible for the SIP facility are as follows:
  - BNP Paribas Equity Fund (BNPPEF) • BNP Paribas Dividend Yield Fund (BNPPDYF) • BNP Paribas Tax Advantage Plan (ELSS) (BNPPTAP) • BNP Paribas Mid Cap Fund (BNPPMCF)
- Under SIP the investor of BNPPEF, BNPPDYF, BNPPTAP and BNPPMCF, can for a continuous period of time invest a fixed amount at regular intervals for purchasing additional Units of the Scheme(s) at the Applicable NAV, subject to applicable Load.
- 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.
  - \* In case of BNPPTAP an investor under WSIF or MSIF or QSIF must invest a minimum of Rs. 500 and in multiples of 500 thereafter.
- The minimum application amount for SIP will be as follows:
  - Weekly Systematic Investment Facility (WSIF): Rs. 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. The requirement of minimum of 10 post-dated cheques for a block of 10 weeks shall not be applicable w.e.f August 1, 2014.
  - Monthly # Systematic Investment Facility (MSIF): Rs. 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. The requirement of minimum of 10 post-dated cheques for a block of 10 months shall not be applicable w.e.f August 1, 2014.
  - Quarterly # Systematic Investment Facility (QSIF): Rs. 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. The requirement of minimum of 10 post-dated cheques for a block of 10 quarters shall not be applicable w.e.f August 1, 2014.
 # ECS / Auto debit / SI facility available. The minimum investment amount required under SIP facility of BNP Paribas Tax Advantage Plan (ELSS) for WSIF or MSIF or QSIF will be Rs. 500 and in multiples of Rs. 500 thereafter.

- 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). with effect from August 1, 2014, the SIP should be dated either 1st or 7th or 10th or 15th or 25th or 28th of each month for MSIF or first month each quarter for QSIF. 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. If both from date and SIP date is not ticked in the SIP investment application, 7th of every month shall be considered as default SIP date.
  - Applicable Load Structure for SIP (For All Schemes):**  
Entry Load : Nil  
The provisions of Exit Load as applicable to the normal investments as on the date of enrollment will be applicable to fresh SIP investments.
  - Separate SIP Enrolment Forms are required to be filled for WSIF, MSIF and QSIF.
  - The cheques should be drawn in favour of the respective "Scheme / Plan / Option" 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. In case, the reason mentioned by the respective bank for returning the cheque is 'A/C Closed', the SIP will stand cancelled immediately on receipt of this feed from the respective banks.
  - 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.
  - If no start date is mentioned by the investors, the SIP will be registered to start from a period after 30 days from the date of submission of the application form.

## 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.
- The cheque should be drawn in favour of "the respective Scheme / Plan / Option" as applicable and crossed "A/c. Payee Only".
- A separate SIP Enrolment Form must be filled for each Scheme / Plans. Unit Holders must write the Folio Number on the reverse of the Cheque accompanying the Application Form.
- 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 SI incase 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 will multiple tick options or forms with ambiguity shall be liable to be rejected. Further, no alteration should be made on the SI form. Alterations, 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.

In case of 3 successive rejections of ECS / Auto Debit / SI by the respective bank, the SIP shall be cancelled. In case, the reason mentioned in the feed from the respective bank for rejection of ECS / Auto Debit / SI request is "A/C Closed", the SIP will stand cancelled immediately on receipt of this feed.

### Locations for SIP Auto Debit Facility via ECS (Debit Clearing) : As listed by RBI from time to time

\*\*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.



**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.



**CUSTODIAN ON BEHALF OF AN FII OR CLIENT** (Should be enclosed with each Third party payment. See Instruction biii) on page 13)

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 ₹																													
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: \_\_\_\_\_

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**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 13)

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) \_\_\_\_\_



**AGREEMENT**  
For Online Transaction Facility &  
Receipt of Account Statements By Email

We also offer you the facility of receiving electronic Account Statements on your below mentioned email id.

## Investor Information (As per the practice, we will issue I-PIN only to one person)

[illegible]

### Agreement for Internet Personal Identification Number - I-PIN

This Agreement is made between BNP Paribas Asset Management India Private Limited, Investment Manager to BNP Paribas Mutual Fund, having its registered office at BNP Paribas House, 1 North Avenue, Maker Maxity, Bandra Kurla Complex, Bandra (East), Mumbai 400 051 (hereinafter referred to as "the AMC") and the investor (whose details are available in this agreement form hereinafter referred to as "the unit holder") (hereinafter referred to as the Agreement). The date of this agreement is indicated in the panel on Investor Information in this form. WITNESSTH:

**AND WHEREAS:** The AMC offers the facility of an Internet Personal Identification Number for the convenience of its unit holders to transact online;

**AND WHEREAS:** The Unitholder has indicated to avail of the I-PIN facility offered by the AMC, subject to the terms and conditions stated in the application form and has for this purpose, indicated to the Registrar the name of his/ her/ its Bank, Branch account Number:

**AND WHEREAS:** The AMC is willing to extend the I-PIN facility to the unitholder on the terms and conditions as set out herein;

Now THEREFORE, in consideration of the mutual understanding as set forth in this Agreement, the parties hereto agree to the following terms and conditions:

1. The I-PIN granted to the Unit holder pursuant to this Agreement shall be communicated to the Unit holder by an email along with user id and password. The Unit holder acknowledges and agrees that the AMC has no responsibility or liability whatsoever for the use of this e mail.
2. The following shall be the mode of operation of the I-PIN facility:
  - a) If the mode of operation is "Single" or "Anyone or Survivor", I-PIN will be issued to the Single investor or to the first unit holder mentioned in the folio as the case may be.
  - b) If the mode of operation is "Joint", I-PIN will be issued to the first unit holder mentioned in the folio.
  - c) If the unit holder is a minor, then Natural Guardian or the Legal Guardian shall be eligible to access online transaction facility till the minor attains majority.
  - d) If the unit holder is a non-individual investor like company, an institution/trust or body corporate, the authorized signatories registered in our records may designate any one of the authorised signatory to access online transaction facility.

The AMC reserves the right to call for additional information that may be required by the AMC from time to time.

3. The Unitholder may access the following services through the internet, using the I-PIN facility,
- a) Purchase including switch in/ additional purchase of existing folios
  - b) Redemption including switch out
  - c) Access to NAV information

- d) Access to balance information Print Account Statements for the previous and current financial year in a client - independent standard format;
- e) Viewing portfolio & transaction inquiry;
- f) Links to the other Internet/web-sites of the Fund;
- g) Ability to email service requests to the Transfer Agent

The unit holder hereby agrees and confirms that the services mentioned hereinabove are only inclusive list and the AMC / Fund may add or remove any services it may in its absolute discretion decide, which services the unit holder may use the PIN facility to access and utilize.

4. The AMC/ Fund/ Registrar will take best efforts to keep its website updated on a daily basis so as to provide most current information to unitholders. However, the Unitholder agrees that because of technical issues, it is possible that the website may not be functioning or updated, at times. The Unitholder also agrees that the look and feel of the Web screen and outputs there from may differ based on the nature of the software used by the unitholder to browse the website.
5. The AMC/ Fund/ Registrar shall take best efforts to protect security of the data placed on the Internet. However, the AMC may disclose in strict confidence to the other institutions any personal information as may be reasonably in order to comply with any legal directive, for fraud prevention, statutory reporting, audits or as may be required by regulatory authorities from time to time.
6. The AMC/ Fund/ Registrar shall ask the Unitholder for his /her/its I-PIN and Folio Number before accepting instructions on behalf of the AMC. The AMC/ Fund/ Registrar may wherever required in the interest of the Unit holder, may request additional confirmation including fax on the instructions received and shall not act until the further confirmation and additional confirmation is received from the Unitholder. In case, if the additional confirmation is sent via fax then fax indemnity provision stated in the SID shall also be applicable.
7. The Unit holder shall be responsible for safekeeping of the PIN and shall not disclose his / her /its I-PIN to any person and shall take all possible care to prevent discovery of the PIN by any person. The Unit holder shall not use his/her/its PIN after the disclosure of the same to any third party. In the event of accidental disclosure of the PIN to any third party or if the unitholder forgets his password, the Registrar may at the request of the unitholder and at its absolute discretion issue to the Unitholder a new I-PIN on these terms and conditions or under such terms and conditions, as the AMC/ Fund/ Registrar may deem fit. The Unitholder shall be fully liable to the AMC/ Fund/ Registrar for every transaction entered into using the I-PIN facility, whether with or without the knowledge of the Unitholder. The Unitholder hereby agrees to not hold the AMC/ Fund/ Registrar responsible for any liability, whatsoever against misuse of the I-PIN wherein the unitholder may have incurred a loss / damage.
8. The AMC/ Fund/ Registrar shall not be liable at all for any misuse if any, of any data placed on the Internet, by third parties "hacking" or unauthorized access of the servers or system breakdown or system failure by the AMC or the service providers. The Unit holder shall be solely responsible for

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

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

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

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

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

#### Signed by

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

## LIST OF OFFICIAL POINTS OF ACCEPTANCE OF TRANSACTIONS

For all Schemes of BNP Paribas Mutual Fund

**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. **Chennai** : Unit No.207, 2nd Floor, Prince Towers, Door Nos. 25 & 26, College Road, Nungambakkam, Chennai - 600 006. **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.

**SBFS CUSTOMER CARE CENTRES** : **Agra** : Shop No. 706, 7th Floor, Maruti Plaza, 118/8, Sanjay Palace, Agra - 282002. **Ahmedabad** : 104, First Floor, Shivam Complex, Nr. Silicon Tower, Opp. National Handloom, Law Garden, Ahmedabad - 380006. **Ahmednagar** : 209, 2nd Floor, Adish Plaza, Icici Home Finance Building (Opp. Dowle Hospital) Nagar Manmad Road, Savedi, Ahmednagar - 414003. **Ajmer** : 1st Floor, Adjoining K C Complex Opp: Daulat Bagh, Ajmer - 305001. **Akola** : C-13, First Floor, Dakshata Nagar Vyapari Complex Sindh Camp Chowk, Akola - 444001. **Aligarh** : Shop No.7 & 22, U.G.F. Alig Corporate Plaza, Marris Road, Aligarh, Uttar Pradesh - 202001. **Allahabad** : 1st Floor, Saroj Bhavan, 14/4, Stanley Road, Near Patrike Crossing, Civil Lines, Allahabad - 211001. **Alwar** : 29, Harshil Tower, 3rd Floor, Naru Marg, Keshav Nagar, Alwar - 301001. **Amaravathi** : 71 & 72, 1st Floor, Gulshan Towers, Panchsheel Talkies Road, Jaistambh Chowk, Amaravati - 444601. **Ambala** : 96 - 97, 1st Floor, Haryana Motor Market, G. T. Road, Ambala City - 134002. **Amritsar** : 1st Floor, 27-A, Classic Plaza, Majitha Road, Amritsar - 143001. **Anand** : F1/1, Suramyia, Nr. Town Hall, Nr. Mazda Bakery, Vidyanagar Road, Anand - 388001. **Anantapur** : 1st Floor, T Nagarji Complex, D. No. 10/323 S argojini Road, Opp. To Vasundradevi Hospital, Near Clock Towers, Anantapur - 515001. **Asansol** : 1st Floor, Above United Bank of India, B.B. College More, Ushagram East, G.T. Road, P.O. Asansol, Dist. Burdwan, Asansol - 713303. **Aurangabad** : First Floor, B-4, Aurangabad Business Centre, Adalat Road, Aurangabad - 431005. **Balalore** : Second Floor, Basanti Niwas, P O - Sahadeb Khuntha Near Bus Stand, Balalore - 756001. **Balalore** : First Floor, Choudhury Niwas, P. O. Sahadeb Khuntha, Near bus stand, Balalore - 756001. **Bareilly** : Krishna Complex, Opp. Sports Stadium, Pilibhit Bye Pass, Brahampura, Bareilly, Bareilly Dist. - 243001. **Baroda** : 518 & 519, Centre Point, R C Dutt Road, Alkapuri, Baroda - 390005. **Belgaum** : 1st Floor, Shop No. 8, Mujawar Arcade, Mujawar Compound, P B Road, Nehru Nagar, Belgaum - 590010. **Bellary** : Flat No. 3 & 9, 1st Floor, Ward No. 16, T.S. No. 52, Near Clock Tower Circle, Bellary - 583101. **Bengaluru** : # 186 1st Cross, 2nd Floor, Hosur Main Road, Wilson Garden, Bengaluru - 560027. **Berhampur** : 1st Floor, Alakananda Enclave, 1st Lane, Gajapati Nagar, Ganjam Dist, Berhampur - 760010. **Bhagalpur** : Ground Floor, Chandralok Complex, Near Ghantaghar, Radha Rani Sinha Road, Mashakchak, PS Adampur (Kotwali), Bhagalpur - 812001. **Bharuch** : No. 230-232, Aditya Complex, Kasak Circle, Bharuch - 392002. **Bhatinda** : 1st Floor, 3038 - A Gaur Kanshi Marg, Bhatinda - 151001. **Bhavnagar** : G-5, Aristo Complex, Near Radha Mandir, Opp. Madhav Darshan Complex, Waghawadi Road, Bhavnagar - 364001. **Bhilai** : First Floor, No. 36/5, Nehru Nagar (East), Beside ING Vysya Bank, Bhilai, Durg District - 490020. **Bhilwara** : Second Floor, Budh Plaza, Opp: Circuit House, Basant Vihar, Bhilwara - 311001. **Bhopal** : Plot No. 6, Vnn Plaza, 3rd Floor, Zone II M P Nagar, Bhopal - 462011. **Bhubaneswar** : 2nd Floor, Banadev Bhawan, A/108, Saheed Nagar, Khurda Dt, Bhubaneswar - 751007. **Bhuj** : Office No. 7, First Floor, Royal Plaza, Plot No. 2 & 3, Near Shiv Krupa Nagar, Bhuj- Mirzapur Highway, Bhuj - 370001. **Bikaner** : Second Floor Chug Mantion, Opp. DRM Office, Modern Market, Bikaner - 334001. **Bokaro** : 1st Floor, Ms. Ranju Automobiles Pvt. Ltd., Main Road, Chas, Bokaro - 827013. **Burdwan** : 5 B, M/V Apartment, 35 G.T. Road, Parbihatpa, Po: Sripally, Burdwan - 713103. **Chandigarh** : S C O 56-57, 2nd Floor, Phase- II, Mohali - 160072. **Chembur** : Flat No. 313, Swastik Chambers, 3rd Floor, Sion-Trombay Road, Chembur, Mumbai - 400071. **Chennai** : Ground Floor, 19, Patullus Road, Chennai - 600002. **Coimbatore** : No.6, 2, First Floor, 'Time Square' Balasundaram Road, A.T.T. Colony, (Near RTO Office), Coimbatore - 641012. **Cuddapah** : 1st Floor, Lalithamma Building, NGO's Colony, Upstairs Union Bank of India, Cuddapah - 516002. **Cuttack** : Plot No. 3 209, 2nd Floor, Urmila Plaza, Above Uttal Motors, Madhupatna, Cuttack, Orissa - 753010. **Davangere** : # 268/3, Jayavibhava Nilaya, First Floor Opp Ram & Co Provision Stores, 4th Main, P.J. Extension, Davanagere - 577002. **Dehradun** : Shiva Palace, IInd Floor, 57 / 19, Rajpur Road, Dehra Dun - 248001. **Dhanbad** : 1st Floor, Shop No. 107, Sree Ram Plaza, Dhanbad - 826001. **Durgapur** : Sri Chaitanya Complex, 2nd Floor, Bengal Ambuja Phase II, Ambetkar Sarani, City Centre, Durgapur - 713216. **Ernakulam** : 1st Floor, Welfare Services Centre, Ponnurunni, Vytilla Po, Ernakulam, 682019. **Erode** : 16/31, 1st Floor, Brindavan Hotels Building, E V Nanjappa Road, Erode - 638011. **Faridabad** : SCO 107, 1st Floor, Sector -16, Behind Sagar Cinema, Above J&K Bank, Faridabad - 121002. **Ghaziabad** : 1st Floor, Ff - 31, Konark Building, GDA Market, RDC, Ghaziabad, 201001. **Gorakhpur** : 1st Floor, Bank Road, Opposite Subhash Tractor, Corner Gali, M.G. Road, Gorakhpur - 273001. **Guntur** : 1st Floor, Sai Srinivasa Building, Opp. Nelagiri Super Market, Main Road, Lakshmi Puram, Guntur - 522007. **Gurgaon** : S C O. 35-36, 1st Floor, Sector 12A, Commercial, Old Delhi - Gurgaon Road, Gurgaon - 122001. **Guwahati** : Dhang Arcade, G.S Road, 3rd floor, Dist - Kamrup, Near-Goenka Ready Mates - 781005. **Gwalior** : II Floor, 44 City Centre, Narayan Krishna, Madhav Rao Scindia Road, Gwalior - 474002. **Hisar** : Shop No. 46 DSB, First Floor, Red Square Market, Hisar - 125001. **Hosur** : "SAI PRABHA" Towers, Denkanikotta Road, Opp. Dhanam Super Market, Hosur - 635109. **Hubli** : 1st Floor, Centre Point, 107, 108 New Cotton Market, Sanje Vani Press, Hubli - 580029. **Hyderabad** : D. No. 6-3-57/1, 408-410, Diamond Block, 4th Floor, Lumbini Rockdale Compound, Somajiguda, Hyderabad - 500082. **Indore** : Plot No. 2, 2nd Floor, Vijay Nagar, A.B Road, Opp. Metro Tower, Indore - 452010. **Jaipur** : Second Floor, "Digamber Tower" 936, Wright Town, Pandit Bhawani Prasad Ward, Jaipur - 482002. **Jaipur** : 205, 2nd Floor, Sangam Towers, Church Road, Off. M I Road, Jaipur - 302001. **Jalgaon** : 2nd Floor, India Plaza Complex, Vivekananda Nagar, Swatantry Chowk, Jiha Peth, Jalgaon - 425001. **Jammu** : Sadhana Commercial Building, No.27, A/C Gandhi Nagar, Jammu - 180001. **Jamnagar** : 404, Corporate House, Opp. St. Ann's High School, Pandit Nehru Marg, Jamnagar - 361008. **Jamshedpur** : No. 2, 2nd Floor, Meghdeep Building, Near South Park Hotel, Q Road, Bistupur, Jamshedpur - 831001. **Jhansi** : Shop No. 5, Narayan Plaza, JOJO House, Infront of Employment Exchange, Gwalior Road, Jhansi - 284001. **Jodhpur** : 201, 202, Second Floor, Moddy Arcade, Chopasani Road, Near Bombay Motors, Jodhpur - 342003. **Jullundhar** : 5 E, Session Court Road, 1st Floor, Near B M C Chowk, Jullundhar - 144001. **Junagadh** : 2nd Floor, Shop No. 212, Amba Arcade, M G Road, Junagadh - 362001. **Kakinada** : 2nd Floor, D. No. 5-1-61, Opp. Brindhavan Lodge, Main Road, Surya Rao Peta, Kakinada - 533001. **Kanchepuram** : 24, Annai Indira Gandhi Salai, (Nellukara Street), Kanchipuram - 631502. **Kannur** : 1st Floor, TPN AI, A2, Malabar Tower, Opp. Indus Motors, Thalapp, Kannur 670002. **Kanpur** : 218/219, KAN Chambers, 14/113 Civils Lines, Kanpur - 208001. **Karim Nagar** : 1st Floor, House No. 8-6-179/2A, Hyderabad Road, Above Mahi Motors, Kothirampur, Karimnagar - 505001. **Karur** : SRN Towers, 2nd Floor, TS No. 208/1, 1st Cross, Covali Road, Sengunthapuram, Karur - 639001. **Katpadi** : No. 45, Immanuel Complex, Katpadi Main Road, Thirunagar, Vellore - 632006. **Kolhapur** : Office No.12, 2nd Floor, R.D. Vichare Complex (Gemstone), Near Central Bus Stand, New Shahupuri, Kolhapur - 416001. **Kolkata** : "Chowringhee Court", 2nd Floor, Unit No. 33, 55/55/1 Chowringhee Road, Kolkata - 700071. **Kollam** - **Kilikollur** : 1st Floor, KMK Complex, Second Milestone, Kilikollur, Kollam - 691004. **Kota** : Second Floor, Above Reebok Showroom, 393, Shopping Centre, Nr. Ghode wale Baba Circle, Kota - 324007. **Kottayam** : 1st Floor, Kytharam Complex, Union Club Junction, Kottayam - 686001. **Kozhikode** : No. 5/3249-H, First Floor, Century Plaza Building, Behind KT Petrol Pump, Indira Gandhi Road (Mavoro Road), Kozhikode - 673001. **Kumbakonam** : 1st Floor, Nalli Plaza, Old Door No. 348344, T S R Big Street, Kumbakonam - 612001. **Kurnool** : DPLR Plaza, 2nd Floor, Upstairs SBI, Near (Old Town-Branch), Opp: Children's Park, Eswar Nagar, Kurnool - 518004. **Latur** : Sanmaan, First Floor, Opp To Amba Mata Mandir, Chandra Nagar, Latur - 413512. **Lucknow** : G-6 A, Upper Ground Floor, Sky HI Chambers, 11/5, Park Road, Lucknow - 226001. **Ludhiana** : S C O-13, 1st Floor, Shanghai Towers, Feroz Gandhi Market, Ludhiana - 141001. **Madgaon** : Second Floor, Saldana Business Tower, Wing A, 212, Near Mapusa Court, Malusa - Goa 403507. **Madurai** : 37, Krishnā Rao Tank Street, (TVS Co-Operative Store), Madurai - 625001. **Mangalore** : 2nd Floor, Krishna Prasad Bldg, Above Pabbas Ice Cream Parlour, Nr. Mangalore City Corporation, Lal Bagh, Mangalore - 575003. **Mathura** : 3rd Floor, Shop No. 330, Dwarikadheesh Plaza, Mohalla, Brijnagar, Junction Road, Sonkh Adda, Mathura - 281001. **Mehsana** : FF/01, Sigma Oasis, Nr. HDFC Bank, Highway, Mehsana - 384002. **Moradabad** : 2nd Floor, Office No. 3, Vallabh Complex, Near PMS School Civil Lines, Moradabad - 244001. **Mumbai** : No. 114, 1st Floor, Commerce House, 140, Nagindas Master Road, Fort, Mumbai - 400023. **Muzaffarpur** : Ground Floor, C/O. Mr. Vijay Kumar Singh, Infront of Vaishali Sweets Shop, Imli Chatti, Muzaffarpur - 842001. **Mysore** : Venjay Edifice, II Floor, No. 37, JLB Road, Chamarajapuram, Mysore - 570005. **Nagpur** : 110-111, Shri Mohini Complex, Opp. Kasturchand Park, 345, Kingsway Road, Nagpur - 440001. **Nasik** : First Floor, Padma-Vishwa Regency, Behind Saroj Travels, Next to Manavta Cancer Hospital, Mumbai Naka, Nasik - 422001. **Navsari** : Shop No. 116, Manohar Complex, Opp. Dabu Hospital, Fuwara, Navsari - 396445. **Nellore** : 24/1677, Brahmanandapuram, Dargamitta, Nellore - 524003. **New Delhi** : 605, Sixth Floor, 'Ashoka Estate Building', 24, Barakhamba Road, New Delhi - 110001. **Palakkad** : First Floor, 15/513 (50), Akshaya Foundation, Stadium Bye-Pass Road, Palakkad - 678001. **Panipat** : 1st Floor, No.75, BMK Market, G.T. Road, Panipat. 132103. **Patiala** : 1st Floor, SCO 65, New Leela Bhawan, Opp. Federal Bank, Patiala - 147001. **Patna** : R.K. Estate, 2nd floor, Opposite of Indira Gandhi institute of Medical & Science, Raja Bazar, Bailey Road, Patna - 800014. **Pondicherry** : Ms Royal Enclave, Plot No 19, 100 Feet Road, Mudaliarpent-Pondicherry - 605004. **Pune** : I Floor, 'Mantri Vertex' Law College Road, Pune - 411004. **Raichur** : Sai Ram Complex, 1-10-38, Station Road, Opp. Ram Mandir, Raichur - 584101. **Raipur** : 203, 2nd Floor, Vanijaya Bhavan, Devendra Nagar Road, Raipur - 492001. **Rajahmundry** : 79-2-4 / 1, 1st Floor, Tilak Road, Rajahmundry - 533103. **Rajkot** : 201, Titen Complex, 2nd Floor, Kalawad Road, Near G T Sheth School, Opp. to Punjab Honda, Rajkot - 360005. **Ranchi** : 1st Floor, Arnarnath Complex, New Daily Market, Ranchi. 834001. **Ratlam** : 2nd Floor, 16/45, Ratlam Plaza, Block No. C, Opp. ICICI Bank, Ratlam, 457001. **Rohtak** : 2nd Floor, Shop No. 5-B, Gopal Complex, Civil Road, Rohtak, 124001. **Rourkela** : Plot No. 309/P, 2nd Floor, Udit Nagar, Opp. Ambedkar Chowk, Rourkela, Sundergarh District, Orissa State - 769012. **Sagar** : 1st Floor, Singhal Buildings, 10, Civil Lines, Sagar - 470002. **Salem** : First Floor, Srivari Shopping Mall, 2/91, New Bus Stand Road, Meyyanoor - Salem - 636004. **Sambalpur** : First Floor, Sabat Complex, Near WESCO office main Road, Ainthapali, Sambalpur - 768004. **Sangli** : Shiv Ratna Complex, S4, 3rd Floor, CST No. 1047B, College Corner, North Shivaji Nagar, Madhavnagar, Sangli - 416416. **Satna** : 2nd Floor, Collectorate Road, Civil Line, (Above M/S. Siddhivinayak Motors), Satna - 485001. **Shimla** : 1st Floor, Hameer House, Lower Chakkar, Shimla - 171005. **Shimoga** : 1st Floor, Sri Ranganatha Commercial Complex, Shivamurti Circle, Kuvempu Road, Shimoga - 577201. **Sholapur** : 786, Maruti Tele Sankul, South Kasba, Shinde Chowk, Sholapur - 413007. **Siliguri** : Shree Radha Complex, Block-B, 2nd Floor, Iskon Mandir Road, Siliguri, Dt Darjeeling - 734001. **Sriganganagar** : Ground Floor, Bansal Tower, Jawahar Nagar, N.H. No.15, Sriganganagar, Rajasthan - 335001. **Surat** : No. 607, 21st Century Business Centre, Near Udhna Darwaja, Ring Road, Surat - 395002. **Surendra Nagar** : 2nd Floor, Rudraksh, Plot No. 328, Opp. to New Age Industries, Wadhwan Road, Surendra Nagar - 363035. **Thiruvananthapuram** : 2nd Floor, Ali Plaza Building, Opp. Tennis Club, Kaudiar, Thiruvananthapuram - 695003. **Thrissur** : Second Floor, R V Trade Centre, Patturakkal Junction, Near Karthiyani Nursing Home, Shoranur Road, Thrissur - 680022. **Tirunelveli** : No 985/1-C2, 12, Indira Complex, South Bye pass Road, Opp. Passport office, Tirunelveli - 627005. **Tirupathi** : Door No. 2/89, 1st Floor, Tiruchanur Road, Sreenivasapuram, Tirupathi - 517503. **Tirupur** : Muthu Plaza, 1st Floor, 320, Avanashi Road, Tirupur - 641602. **Trichy** : Bus Plaza, 2nd Floor, Front No. 5-G, Lawsons Road, Contonment, Trichy - 620001. **Udaipur** : First Floor, Madhubani, 2-C, Madhuban, Above ICICI Bank Udaipur - 313001. **Udupi** : Second Floor, Andrade Arcade, Near Syndicate Bank, Catholic Centre, K M Marg, Udupi. **Vadodara** : 518 & 519, Centre Point, R C Dutt Road, Alkapuri, Vadodara - 390005. **Valsad** : 2nd Floor, Shop No. 216, Trade Centre, Station Road, Valsad - 396001. **Vapi** : Shop No. 19 & 20, 1st Floor, Walden Plaza, Imran Nagar, Opp. to S B I, Daman - Silvassa Road, Vapi - 396191. **Varanasi** : Flat No. 7, 2nd Floor, Rama Kunj, C-32-22/17, Ram Singh Rana Nagar Colony, Cantt Sagra Road, Varanasi - 221002. **Vijayawada** : # 40-1-126, First Floor, Vasanth Plaza, Chandramoulipuram, Benz Circle, Vijayawada - 520010. **Vishakhapatnam** : D No 47-10-13, 1st Floor, Redanam Regency, Near Diamond Park, Dwaraka Nagar, Vishakhapatnam - 530016. **Warrangal** : D No. 15-1-422/A, B Second Floor, S.V.S Legend, Beside Industrial Estate Kaman, S.V. P Road, Warangal - 506002. **Yamuna Nagar** : SCO-103, 1st Floor, Sector 17, Huda, Jagadhari By Pass Road, Jagadhari, Yamunanagar - 135001.

For BNP Paribas Overnight Fund and BNP Paribas Money Plus Fund

**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. **Chennai** : Unit No.207, 2nd Floor, Prince Towers, Door Nos. 25 & 26, College Road, Nungambakkam, Chennai - 600 006. **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.

**SBFS CUSTOMER CARE CENTRES** : **Ahmedabad** : 104, First Floor, Shivam Complex, Nr. Silicon Tower, Opp. National Handloom Law Garden, Ellisbridge, Ahmedabad 380006. **Bangalore** : # 186 1st Cross, 2nd Floor, Hosur Main Road, Wilson Garden, Bangalore 560027. **Baroda** : 518 & 519, Centre Point, R C Dutt Road Alkapuri, Baroda 390005. **Bhubaneswar** : 2nd Floor, Banadev Bhawan, A/108, Saheed Nagar, Khurda Dt, Bhubaneswar 751007. **Chandigarh** : S C O No.11, 1st Floor, Sector 26, Madhya Marg, Chandigarh 160019. **Chembur** : Flat No. 313, Swastik Chambers 3rd Floor, Sion-Trombay Road, Chembur, Mumbai 400071. **Chennai-patullus Road** : Ground Floor, 19, Patullus Road, Chennai 600002. **Coimbatore** : No. 62, First Floor, Time Square, Balasundaram Road, A.T.T. Colony, (Near RTO Office), Coimbatore 641012. **Durgapur** : Sri Chaitanya Complex, 2nd Floor, Bengal Ambuja Phase II, Ambetkar Sarani, City Centre, Durgapur 713216. **Ernakulam-Vytilla** : 1st Floor, Welfare Services Centre, Ponnurunni, Vytilla Po, Ernakulam 682019. **Hyderabad-Somajiguda** : D.No.6-3-57/1, 408-410, Diamond Block 4th Floor, Lumbini Rockdale Compound, Somajiguda, Hyderabad 500082. **Indore-Vijainagar** : Plot No. 2, 2nd Floor, Vijay Nagar, A.B Road, Opp. Metro Tower, Indore, 452010. **Jaipur CV** : 205, 2nd Floor, Sangam Towers, Church Road, Off. M I Road, Jaipur 302001. **Kanpur** : 622, 6th Floor, 63/2, City Centre The Mall (city centre) Kanpur 208001. **Kolkata-Lake Town** : P-175(G+4) Building, Lake Town Block - B, Lake Town, Kolkata 700089. **Lucknow** : G-6 A, Upper Ground Floor, Sky HI Chambers, 11/5, Park Road, Lucknow 226001. **Ludhiana** : S C O-13, 1st Floor, Shanghai Towers, Feroz Gandhi Market, Ludhiana 141001. **Madgaon** : Sundaram Asset Management company Shop No. F30 D Block, 1st Floor, Alfrlan Plaza, Panaji, Goa, Goa 403601. **Madurai-City** : 37, Krishna Rao Tank Street, (TVS Co-operative Store) Madurai, 625001. **Mangalore** : Sundaram Finance, 2nd Floor, Krishna Prasad Bldg., Above Pabbas Ice Cream Parlour, Nr. Mangalore City Corporation, Lal Bagh, Mangalore 575003. **Mumbai-Fort** : No. 114, 1st floor, Commerce House, 140, Nagindas Master Road, Fort, Mumbai 400023. **Nagpur** : 110-111, Shri Mohini Complex, Opp. Kasturchand Park 345, Kingsway Road, Nagpur 440001. **New Delhi** : 605, Sixth Floor 'Ashoka Estate Building', 24, Barakhamba Road, New Delhi 110001. **Patna** : 403 A, 404 A, 4th Floor, Kaushalya Estate, Dak Bungalow Crossing, Patna Bihar 800001. **Pune** : 1st Floor, 'Mantri Vertex' Law College Road, Pune, 411004. **Surat** : No.607, 6th Floor, 21st Century Business Centre, Near Udhna Darwaja, Ring Road, Surat 395002. **Vijayawada-Benz Circle** : # 40-1-126, First Floor, Vasanth Plaza, Chandramoulipuram, Benz Circle, Vijayawada 520010. **Vishakhapatnam(CV)** : D NO 47-10-13, 1st Floor, Redanam Regency, Near Diamond Park, Dwaraka Nagar, Vishakhapatnam 530016.



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

**BNP Paribas Asset Management India Private Limited**

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